



# Sales Associate

(Job Role)

Qualification Pack: Retail, BSC/00104  
Version: 1.0

Textbook for Class XI

# Sales Associate

(Job Role)

Qualification Pack: Ref. Id. RAS/Q0104

Sector: Retail

Textbook for Class XI

विद्यया ऽ मृतमश्नुते



एन सी ई आर टी  
NCERT

राष्ट्रीय शैक्षिक अनुसंधान और प्रशिक्षण परिषद्  
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## FOREWORD

The National Curriculum Framework–2005 (NCF–2005) recommends bringing work and education into the domain of the curricular, infusing it in all areas of learning while giving it an identity of its own at relevant stages. It explains that work transforms knowledge into experience and generates important personal and social values such as self-reliance, creativity and cooperation. Through work one learns to find one’s place in the society. It is an educational activity with an inherent potential for inclusion. Therefore, an experience of involvement in productive work in an educational setting will make one appreciate the worth of social life and what is valued and appreciated in society. Work involves interaction with material or other people (mostly both), thus creating a deeper comprehension and increased practical knowledge of natural substances and social relationships.

Through work and education, school knowledge can be easily linked to learners’ life outside the school. This also makes a departure from the legacy of bookish learning and bridges the gap between the school, home, community and the workplace. The NCF–2005 also emphasises on Vocational Education and Training (VET) for all those children who wish to acquire additional skills and/or seek livelihood through vocational education after either discontinuing or completing their school education. VET is expected to provide a ‘preferred and dignified’ choice rather than a terminal or ‘last-resort’ option.

As a follow-up of this, NCERT has attempted to infuse work across the subject areas and also contributed in the development of the National Skill Qualification Framework (NSQF) for the country, which was notified on 27 December 2013. It is a quality assurance framework that organises all qualifications according to levels of knowledge, skills and attitude. These levels, graded from one to ten, are defined in terms of learning outcomes, which the learner must possess regardless of whether they are obtained through formal, non-formal or informal learning. The NSQF sets common principles and guidelines for a nationally recognised qualification system covering Schools, Vocational Education and Training Institutions, Technical Education Institutions, Colleges and Universities.

It is under this backdrop that Pandit Sunderlal Sharma Central Institute of Vocational Education (PSSCIVE), Bhopal, a constituent of NCERT has developed learning outcomes based modular curricula for the vocational subjects from Classes IX to XII. This has been developed under the

Centrally Sponsored Scheme of Vocationalisation of Secondary and Higher Secondary Education of the Ministry of Human Resource Development.

This textbook has been developed as per the learning outcomes based curriculum, keeping in view the National Occupational Standards (NOS) for the job role and to promote experiential learning related to the vocation. This will enable the students to acquire necessary skills, knowledge and attitude.

I acknowledge the contribution of the development team, reviewers and all the institutions and organisations, which have supported in the development of this textbook.

NCERT would welcome suggestions from students, teachers and parents, which would help us to further improve the quality of the material in subsequent editions.

New Delhi  
*June 2018*

HRUSHIKESH SENAPATY  
*Director*  
National Council of Educational  
Research and Training

## ABOUT THE TEXTBOOK

Retailing has seen a remarkable transformation over the years. Rising incomes, urbanisation and attitudinal shifts point towards a certainty of growth in the future for this sector. The increasing number of retail malls, shopping outlets, supermarkets requires the application of modern management techniques to manage them efficiently and effectively. The retail marketing success depends on providing right product to the right customer at right place and at right time. This has resulted in the need for effective management of retail operations. The rapid growth in the retail industry has led to the demand for trained personnel for various job roles, such as sales associate, cashier, store operations assistant, store executive, etc.

A sales associate, in organised retailing, is responsible for looking after the overall sales operations like process credit applications for purchases, keeping the store secure, helping to maintain healthy and safety aspects, demonstrating products to customers, helping the customers in choosing the right products, providing specialist support to customers facilitating purchases, maximising the sales of goods and services, providing personalised sale and post-sales service support to the customers, resolving customer grievances in retail stores, etc. The major task of a sales associate is to sell a company's products by demonstrating and specifying the product quality.

The textbook for the job role of 'Sales Associate' has been developed to impart knowledge and skills through hands-on learning experience, which forms a part of experiential learning. Experiential learning focusses on the learning process for an individual. Therefore, the learning activities are student-centred rather than teacher-centred.

The textbook has been developed with the contribution of expertise from subject and industry experts, and academicians for making it a useful and inspiring teaching-learning resource material for the vocational students. Adequate care has been taken to align the content of the textbook with the National Occupational Standards (NOSs) for the job role so that the students acquire necessary knowledge and skills as per the performance criteria mentioned in the respective NOSs of the Qualification Pack (QP). The textbook has been reviewed by experts so as to make sure that the content is not only aligned with the NOSs but is also of high quality. The

NOSs for the job role of ‘Sales Associate’ covered through this textbook are as follows:

1. RAS/N0114-To process credit application for purchase
2. RAS/N0120-To keep the store secure
3. RAS/N0122-To maintain health and safety
4. RAS/N0125-To demonstrate products to customers
5. RAS/N0126-To help customers to choose right products
6. RAS/N0127-To provide specialist support to customers for facilitating purchase

Unit 1 of the textbook discusses the basics of retailing, the services provided by sales associates to customers, skills for handling the retail business and the duties and responsibilities of a sales associate. Unit 2 talks about the process of credit application in detail, covering the features and conditions required for credit sales, credit checks and getting authentication, processing credit requisites and techniques for determining credit worthiness. Unit 3 deals with the mechanism for customers to choose the right products, which includes the methods of selling, sales promotional activities, responding to questions and comments and techniques of closing a sale. Unit 4 explains the specialist support to customers, which focusses on providing product information, techniques to encourage customers to buy products, provide personalised services and post-sales service support. Unit 5 focusses on health and safety management, which explains the health and safety requirements, equipment and material, dealing with accidents and emergencies, and reporting accidents and emergencies.

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# *Do You Know*

According to the 86<sup>th</sup> Constitutional Amendment Act, 2002, free and compulsory education for all children in 6-14 year age group is now a Fundamental Right under Article 21-A of the Constitution.

**EDUCATION IS NEITHER A PRIVILEGE NOR FAVOUR BUT A BASIC HUMAN RIGHT TO WHICH ALL GIRLS AND WOMEN ARE ENTITLED**

*Give Girls  
Their Chance !*



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*...Ahimsa is the very definition of woman and there is no place for untruth in her heart. If she is true to herself she is no longer Abala - the weak, but she is Sabala - the strong.....*

Unit



# Fundamentals of Retailing

The retail industry secures the fifth position as an industry and is the second largest employer after agriculture, providing bright and exciting job opportunities in India.

Retail business is undergoing rapid transformation in its marketing practices. Till a few years ago, we bought most of the daily use products from small shops in our neighbourhood or a nearby market. Generally, the shopkeepers sit in the shop and sell goods — either individually as a sole proprietor or with the help of a few assistants. In the last few years, however, the concept of large departmental stores and malls have come up, which also provide the same products.

Today, the supermarkets, departmental stores, hypermarkets, malls and non-store retailing like multilevel marketing and telemarketing, have replaced or co-exist, transacting with the traditional retail businesspersons, such as hawkers, grocers, vendors, etc. There are various levels at which retail businesses operate — ranging from small, owner-operated and independent shops to those in the national and international market.

An increase in income levels and the need for new products and services, a rise in standard of living, competition in the market and increasing consumption patterns of customers have contributed to the demand

for creation of these type stores. The present unit on fundamentals of retailing has been divided into four sessions. The first session discusses the basics of retailing, the second session covers sales associate services to customers, the third session deals with the skills for handling retailing business and the last session explains duties and responsibilities of sales associates.

## SESSION 1: BASICS OF RETAILING

### Meaning and significance of retail business

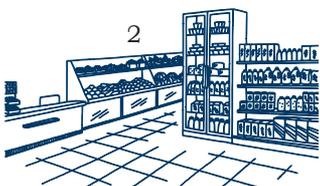
A retailer is a merchant or occasionally an agent or a business enterprise, whose main business is selling directly to ultimate consumers.

A retailer or business enterprise performs many marketing activities, such as buying, selling, grading, and developing information about customer's wants. The retailer is an intermediary in the marketing channel because he or she is both a marketer and customer, who sells to the last person to consume. He or she is a specialist who maintains contact with the consumer and the producer. Though producers may sell directly to consumers, such method of distributing goods to ultimate users is inconvenient, expensive and time-consuming as compared to the job performed by a specialist in the line. Therefore, frequently the manufacturers depend on the retailers to sell their products to the ultimate consumers.

Here, it is also essential to understand the term 'wholesaler', as both wholesaler and retailers are intermediaries in the distribution channel. Wholesaler sells to individuals or retailers for business or re-sale purpose. The wholesalers buy larger quantities of goods from manufacturers and sell in small quantities to retailers. Thus, in the distribution channel the wholesalers operate between manufacturers and retailers and retailers operate between wholesalers and consumers (Fig. 1.1).



Fig. 1.1 Distribution channel



The corner grocer or the *kirana* store is a key element in the retail in India due to the unwillingness of people to go long distances for purchasing goods for daily needs. Convenience was indicated by consumers as the most important reason in the choice of groceries and fruit outlets, chemists and lifestyle items while merchandise was indicated as the most important in durables, books and apparel. In recent years, there has been a slow spread of retail chains in some formats like supermarkets, departmental stores, malls and discount stores. Factors facilitating the spread of chains are the availability of quality products at lower prices, improved shopping standards, convenient shopping, and display and blending of shopping with entertainment.

With the advancement in Information and Communication and Technology (ICT), electronic retailing or e-retailing has become a reality. It is the sale of goods and services through the Internet. E-retailing can include business-to-business (B2B) and business-to-consumer (B2C) sales of products and services, through subscriptions to website content, or through advertising, and selling products through TV channels for which payments can be made online through credit or debit cards.

The boom in retail industry has created many employment opportunities; people with varied skills and talent are required in the industry.

### **Organised and unorganised retail business**

The retail sector is undergoing rapid growth in India. Formerly, customers used to purchase goods from *kirana* shops, from mobile vendors or the *mandis*. Now, it has shifted to bigger shops run by individuals with few employees. Gradually, with a development in the standard of living there has been a rise in the retail sector with more departmental stores coming into existence. This reform in the retail sector has led to the beginning of an organised sector. Therefore, the retail sector can be seen as unorganised and organised retailing. The retail industry is made up of two parts — organised and unorganised retailing.

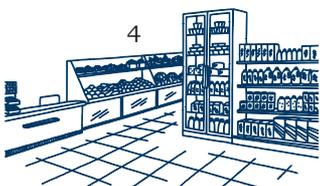


**Unorganised retailing:** It refers to the traditional formats of low-cost retailing, for example, the local *kirana* shops, owner-manned general stores, paan shops, convenience stores, handcart and pavement vendors, etc. It is featured by poor and old infrastructure, insufficient funds, lack of technology, insufficient upstream processes and absence of skilled manpower (Fig.1.2). It is not registered under any legal provision and does not maintain regular accounts. They are small and scattered units which sell products at a fixed or mobile location. Traditional units include *mandis*, *haats*, *melas*, the local *baniya*, *kirana* shops, *paanwala* and others like cobbler, fruit and vegetable vendor, etc.



Fig. 1.2 Unorganised retailing

**Organised retailing:** It refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately-owned large retail businesses. (Fig.1.3). It offers the customers more convenience,



SALES ASSOCIATE – CLASS XI

choice and control with an experience of comfort and speed. The examples of organised retailing may be supermarkets, departmental stores, hypermarkets, shopping malls, multilevel marketing, teleshopping, etc.

Organised retailing is capable of generating employment opportunities. It offers huge potential for growth in coming years.

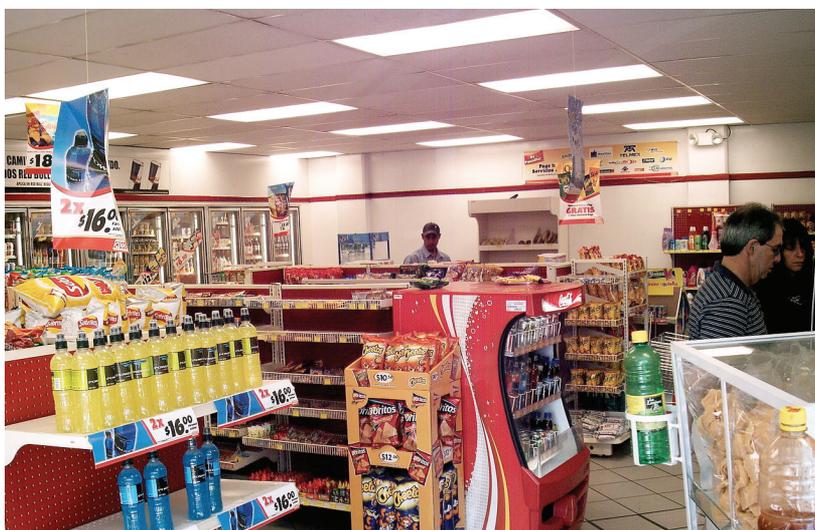


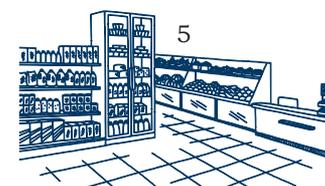
Fig. 1.3 Organised retailing

## Difference between organised and unorganised business

The difference between organised and unorganised retailing has been given below in Table 1.1.

**Table 1.1: Difference between organised and unorganised retail business**

S. No.	Base of Difference	Organised Retail Business	Unorganised Retail Business
1.	Concept	A modern retail business is one where segregated items are brought under one roof. It refers to running the business in a systematic, advanced and scientific manner.	It refers to family-run small traditional retail stores with poor infrastructure, inefficient processes with lack of technology, inadequate funding and absence of skilled manpower.
2.	Registration and maintenance of accounts	Compulsory by law	Not compulsory by law
3.	Number of items	These type of retail units offer large number of items and their varieties.	These type of retail units offer few items and limited or no variety.
4.	Size and layout	The size of a retail outlet is large and the stores and their layout is attractive.	The size is small and, usually the layout and design of the shop is organised.
5.	Size and type of employees	The size of employees is large and there are varied categories with different specialisations.	The number of employees is less and an employee is required to perform varied functions.



6.	Capital requirement	The capital requirement is high and ownership may not enjoy perpetual succession.	The capital requirement is less and the business is owned by successors.
7.	Terms of employment	The terms of employment are regular and job security exists in the organised sector as the rules are regulated by the government.	There is no job security in the unorganised sector as the units are small and scattered, which are largely outside the control of the government.
8.	Business style	Business units are run on corporate style.	Business units run on sole-trading or partnership style.
9.	Business network	The network of retailers is vast—number of branches operate at different places.	The business network is narrow and is confined to a particular locality and carries business in a single unit.
10.	Some examples	Supermarkets, departmental stores, hypermarkets, shopping malls, multilevel marketing, Internet and teleshopping, etc.	Cobbler, vegetable and fruit vendors, <i>kirana</i> shops, the local <i>baniya</i> , <i>paanwala</i> , shops in <i>mandi</i> , <i>haats</i> , <i>mela</i> , etc.

### Different types of retail business establishments

Store retailing is classified in two categories.

1. Based on merchandise offered
2. Based on ownership

#### Based on merchandise offered

**(a) Convenience stores:** These are small-sized stores located in residential areas. They are open for long hours and offer a limited line of convenience products like eggs, bread, milk, vegetables, etc (Fig. 1.4.)



Fig. 1.4 Convenience store



Fig. 1.5 Supermarket

**(b) Supermarkets:** A supermarket is a self-service shop offering a wide variety of food and household products, organised into aisles (Fig. 1.5).



**(c) Hypermarkets:** A hypermarket (Fig.1.6) is a retail store that combines a departmental store and a grocery supermarket. Often very large establishments, hypermarkets offer a wide variety of products, such as appliances, clothing and groceries.



Fig. 1.6 Hypermarket



Fig. 1.7 Specialty store

**(d) Specialty stores:** Consumer outlets, such as furniture, electronics, sports, appliances, jewellery stores, that offer unique, often individualised products or a large amount of products within a particular grouping of consumer goods are considered to be specialty stores. (Fig.1.7).

**(e) Departmental stores:** A departmental store is a retail establishment offering a wide range of consumer goods in different product categories known as 'departments' (Fig.1.8). Departments are made as per the types of goods to be sold. It requires a lot of capital to maintain different departments and a huge stock of goods. The profit or loss is calculated on the entire stock. It is a combination of decentralised buying and centralised selling. They also establish restaurants inside these stores. They provide home delivery services.



Fig. 1.8 Departmental store





Fig. 1.9 Catalogue showroom

**(f) Catalogue showrooms:** Catalogue retailers (Fig.1.9) usually, specialise in hard goods (houseware, jewellery, consumer electronics, etc).

In a catalogue showroom (store), the customers view products from printed or online catalogues in the store and fill an order form. This order is then brought to the sales counter, where an associate arranges to retrieve the items from the warehouse. Thus, the catalogue serves to act as an interface between the product and the customer.

**(g) Discount store:** In this store products are sold at a discounted price, which is less than the actual price of the products.

**(h) Shopping mall:** A shopping mall is a modern term for a form of shopping centre, in which one or more buildings form a complex of shops, representing merchandisers with interconnecting walkways that enable customers to walk from unit-to-unit.

**(i) General store:** General store is a retail store in a small town or rural community that carries a wide variety of goods, including groceries. These stores often sell staple food items, such as milk and bread, and various household goods, such as hardware and electrical supplies.

**(j) Warehouse store:** A warehouse store is a food and grocery retailer that operates stores geared towards offering deeper discounted prices than a traditional supermarket. Warehouse clubs sometimes charge a membership fee also.

**(k) Variety store:** A variety store is a retail store that sells a wide range of inexpensive household goods.

### Based on ownership

**(a) Independent retailer:** An independent retailer (Fig. 1.10) is a small business, owned and operated by an individual versus a corporation. An independent retailer has direct contact with customers. For example,



local *baniya* or *kirana* store and *paanwala*. He or she decides the retail strategy based on the store location and product mix.



Fig.1.10 Independent retailer



Fig. 1.11 Chain retailer or corporate retail chain

**(b) Corporate retail chain:** A retail chain is one of a group of stores engaged in the same kind of business in different locations, and under the same ownership and management. Chain stores in malls or shopping centres always look to improve their position and strengthen their brand identity in the marketplace (Fig.1.11). For example, Reliance, Bata, Arrow, Louis Philippe, Food World, etc.

**(c) Franchising:** Franchising is an arrangement where one party (the franchiser) grants another party (the franchisee) the right to use its trademark or trade-name, as well as, certain business systems and processes to produce and market a good or service according to certain specifications. For example, McDonald's, Pizza Hut, Van Heusen, etc.



Fig. 1.12 Franchise operations

**(d) Consumer cooperatives:** Consumer cooperatives are enterprises owned and managed by consumers, which aim at fulfilling the needs and aspirations of their members. Consumer cooperatives often take the form of retail outlets owned and operated by their consumers. The customers or consumers of the goods and/or services the cooperative provides are often also the individuals who have



Fig.1.13 Consumer cooperative store

## NOTES

provided the capital required to launch or purchase that enterprise. For example, Apna Bazaars in Mumbai, etc.

### Other modern retailers

**(a) E-retailers:** E-retailing is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of an e-retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. E-retailers, for example, Amazon, Flipkart, etc., accept the payment online or at the time of delivery but the customer receives product directly from the manufacturer or wholesaler. It is ideal for the customers who do not want to visit the retail stores. However, the customers should be careful of defective products and non-secure credit card transactions.

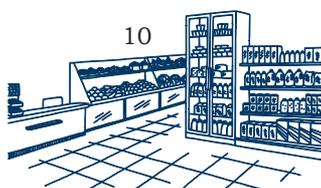
**(b) Vending machines:** A vending machine is a machine from which products are sold. The customer inserts money in a slot, selects a product from the menu and the product is dispensed from the machine.

**(c) Automated retail stores:** Automated retail is the category of self-service, standalone kiosks in heavily trafficked locations, such as airports, malls and convenience stores. They accept credit cards and are usually open 24 hours throughout the week. For example, Zoom shops, Red-box.

### Functions of retailer

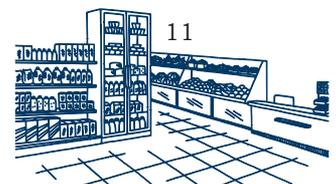
Retailers buy varieties of goods from various manufacturers or wholesalers after estimating customer demand. Thus, a retailer provides a wide range of choice enabling the consumers to select the products of their choice. There are four main functions of retailer.

- **Breaking bulk into small quantities:** To reduce cost of long distance transportation, producers ship the goods in large quantities; middlemen



including retailers, open these large packages and make the products available in smaller quantities to the consumers as per their needs.

- **Providing products information to customers:** For retailers, product knowledge can mean more sales. To effectively sell to a customer, the retailer shows how a particular product will address his or her needs.
- **Providing customer services:** Good customer service means helping customers efficiently in a friendly manner. It is essential to be able to handle issues for customers and do your best to ensure they are satisfied. Nowadays, services may include free home delivery, gift wrapping, credit facility and after-sales services.
- **Creating a convenient, comfortable and pleasant shopping experience for consumers:** The aim of the retailer is to make the products required by the consumer conveniently available. Convenience is about speed, being in the right place at the right time and delivering everything that a customer needs there and then. The sales increase when the environment inside the retail store is friendly and pleasant. A warm welcome from the owner, offering the right products at relevant times with exceptional customer service, playing soft music, proper lighting, space for easy movement, courteous and well-dressed employees, etc., create a positive environment for customers.
- **Providing feedback to producers about customer needs:** To keep the product in demand and make it available to buyers at a competitive price, manufacturers have to constantly obtain feedback from users and improve the product. Due to their first-hand interaction with the customers, retailers have a good understanding of the customer needs. They share this information in the form of feedback with the producers.



## NOTES

### Essential requirements of retailers

Listed below are the essential requirements of retailers. The retailer should

- establish the shop where customers are attracted.
- stock the goods which are needed by the customers.
- sell quality goods at competitive prices.
- be up-to-date about the latest trends in the market.
- ensure window and counter display to promote sales.
- always be accessible to customers.

### Retailers' services to customers

Retailers provide a wide variety of services, which boosts the business. Some of them are

- selling of goods in little quantities as per their need at reasonable prices,
- meeting the consumer demand and making available the required stock,
- providing the consumer necessary information for buying goods,
- guiding on replacement conditions for the damages,
- displaying and demonstrating goods to attract the customers, and
- offering credit facility to regular and reliable customers.

## Practical Exercise

### Activity 1

A field visit to learn fundamentals of retailing

#### Material required

Checklist, notebook and pen or pencils

#### Procedure

1. Visit a nearby retail/*kirana*/general store in your locality.
2. Interact with the shopkeeper and customers.
3. Record the responses of the following questions in 50 words.



12

SALES ASSOCIATE – CLASS XI

**A. Questions for shopkeeper or his or her representative on counter**

a. What are the different items and their varieties available for sale in your shop?

S. No.	Item	Variety					
		1	2	3	4	5	6
1.	Bathing Soap	Lux	Hamam	Rexona	Breeze	Pears	Medimix
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							

b. The customers coming to the shop are from which areas?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

c. Which modern methods of retail business have you adopted in your shop?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

d. What steps have you taken to satisfy your customers?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

e. On an average, how many customers visit your shop every day?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

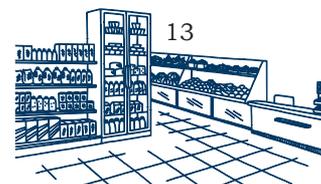
**B. Questions for customers— (interact with at least five customers and write consolidated remarks)**

a. How often do you visit the shop?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## NOTES

b. What types of services are offered by the retailer in the store?

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c. Do you wish to see new improvements in the shop services?

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d. List the names of retailers of your locality — town/city which come under the following categories:

*Franchise*

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*Chain retailer*

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*Consumer cooperatives*

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*Independent retailer*

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*Convenience store*

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*General store*

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*Mall (if available)*

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## NOTES

*Departmental store*

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*Discount store*

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- e. Visit a retail outlet of an organised sector in your locality and note down the following:

Name: \_\_\_\_\_

Which commodities are sold in the shop?

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What facilities are available for customers?

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How does a consumer feel about retail stores? (Write after asking at least five customers.)

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What suggestions are offered by the customers? (Write after asking at least five customers)

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What are the developmental plans of the businessman?

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- f. Visit a retail outlet of an unorganised sector in your locality and note down the following:

Name: \_\_\_\_\_

Which commodities are sold in the shop?



## NOTES

What facilities are available to the customers?

How do consumers feel about the store? (Write after asking at least five customers.)

What are the suggestions of the customers? (Write after asking at least five customers.)

What are the developmental plans of the businessman?

- g. Collect the details, discuss with friends, teachers, officials of the retail store, and then, finalise your report and submit to your subject teacher.

## Check Your Progress

### A. Fill in the blanks

1. The goods sold in a retail store are for \_\_\_\_\_ use.
2. Wholesalers operate between \_\_\_\_\_ and retailer.
3. Unorganised retail is featured by \_\_\_\_\_ and \_\_\_\_\_ units.
4. The local *baniya* or *kirana* shop comes under \_\_\_\_\_ retailing.
5. All items are provided under one roof in \_\_\_\_\_ retailing.
6. Retail is the sale of \_\_\_\_\_ and \_\_\_\_\_ from individuals to the end-user.
7. \_\_\_\_\_ combines the features of supermarkets and general merchandise stores.



SALES ASSOCIATE – CLASS XI

**B. Multiple choice questions**

1. The purpose of retail business is to \_\_\_\_\_.
  - (a) go for partnership
  - (b) make maximum promotion
  - (c) extend to other localities
  - (d) offer products and services
2. Place utility is making the products available at \_\_\_\_\_.
  - (a) showrooms
  - (b) convenient location
  - (c) distant places
  - (d) regional stores
3. The retail store changes format to suit the requirements of \_\_\_\_\_.
  - (a) wholesalers
  - (b) producers
  - (c) consumers
  - (d) tax payers
4. Under organised retailing, the most common feature is that \_\_\_\_\_.
  - (a) number of brands and products are large
  - (b) purchases are on credit basis
  - (c) few employees exist
  - (d) All of the above
5. Unorganised retail is confined to \_\_\_\_\_.
  - (a) particular locality
  - (b) different branches
  - (c) chain of stores
  - (d) All of the above
6. The unorganised retail units operate based on \_\_\_\_\_.
  - (a) partnership
  - (b) sole-trader
  - (c) chain stores
  - (d) All of the above
7. Retail store offer sale of goods and services from individuals to \_\_\_\_\_.
  - (a) end-user
  - (b) consumers
  - (c) ultimate user
  - (d) All of the above
8. Retail has changed our lives and changed the way we \_\_\_\_\_.
  - (a) speak
  - (b) eat
  - (c) live
  - (d) None of the above



## NOTES

### C. State whether the following statements are True or False

1. Retailing is the final step in the distribution of goods.
2. Wholesalers are not intermediaries in the distribution channel.
3. *Kirana* store is a form of unorganised retailing.
4. Size of employees is more in unorganised retail business.
5. Providing customer services is not a function of retailer.

### D. Match the Columns

	Column A		Column B
1.	Wholesaler	A	Convenience stores
2.	<i>Kirana</i> shops are the best examples of	B	Centralised buying and decentralised selling
3.	Provides different types of products under one roof	C	Automated retail stores
4.	Small stores located near residential areas are called	D	Organised retail sector
5.	Hypermarket refers to	E	Customers drop money and acquire product from automated equipment
6.	Departmental stores refer to	F	Operates between manufacturer and retailer
7.	Vending machines	G	Unorganised retail sector
8.	Red-box is an example of	H	Supermarket and general merchandise store

### E. Short answer questions

1. What is retailing?
2. Who are the intermediaries in the distribution channel?
3. What is unorganised retailing?
4. What is organised retailing?
5. What is modern retailing?
6. List some essential requirements of retailers.

### F. Long answer questions

1. Differentiate between organised and unorganised retail with examples.
2. Explain the types of retail business establishments.



3. Narrate the functions of a retailer.

**F. Check your performance**

1. Demonstrate the functions of retailers.
2. Differentiate between organised and unorganised retail business.

## SESSION 2: SALES ASSOCIATE SERVICES TO CUSTOMERS

### Concept of customer

In business and commerce, a customer is an individual or business that purchases the goods or services produced by a business. Customers may belong to two broad segments.

1. An entrepreneur, who purchases goods for resale.
2. An end-user, who does not sell but is the actual consumer of the goods.

### Difference between customer and consumer

There is a difference between customers and consumers. A customer buys products from businesses, while a consumer uses the business products. You can actually be both a customer and a consumer in a business transaction.

One who buys goods is a customer but who consumes goods is consumer (Fig.1.14).

Customers play the most significant part in business. Customer is the one who uses the products and services and judges the quality of those products and services. Hence, it is important for an organisation to retain customers or make new customers and flourish its business. To manage customers, organisations should divide their customers into groups because each customer has to be considered valuable and profitable. Customers can be of the following types:



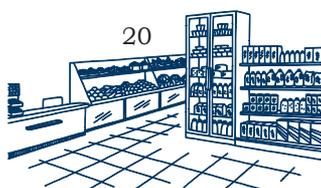
Fig. 1.14 Customers in a retail store

## NOTES

- (a) Loyal customers:** These types of customers are less in number but promote more sales and profit as compared to other customers. These customers revisit the organisation over time, hence, it is crucial to interact and keep in touch with them on a regular basis and invest much time and effort with them.
- (b) Discount customers:** Discount customers are also frequent visitors but they are only a part of business when offered with discounts on regular products and brands or they buy only low-cost products.
- (c) Impulsive customers:** These customers do not have any specific item into their product list but an urge to buy what they find good and productive at that point of time. Handling these customers is a challenge as they are not particularly looking for a product and want the supplier to display all useful products they have so that they can buy what they like.
- (d) Need-based customers:** These customers are product specific and only tend to buy items to which they are habitual or have a specific need for. These are frequent customers but do not indulge in buying most of the time so it is difficult to satisfy them.
- (e) Wandering customers:** These customers are normally new in the industry and most of the time visit suppliers only for confirming their needs on products. They investigate features of the most prominent products in the market but do not buy any of those or show least interest in buying.

### Concept of customer service

Customer service is always going to be one of the top factors that impact how shoppers perceive a brand. It is the task of identifying and fulfilling a customer's needs in a friendly and helpful manner. Retail customer service is the act of providing customers with assistance, answering their queries and helping them solve problems. Customer services include providing and delivering goods to customers and assistance before, during and after sales (Fig.1.15).



## The 4Ps of customer service

How a customer is treated has a direct impact on the bottom line of a business. Happy customers come back for more and also promote the brand, and that's how a business grows. Customer service means meeting the needs and desires of the customers. The features of good customer service or the 4Ps of customer service include:



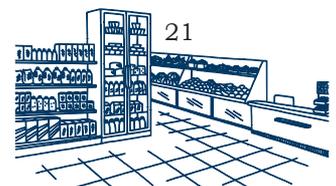
Fig. 1.15 Customer service in retail

- (a) Promptness:** A retailer should fulfill his/her promises by delivering products on time. There should be no delay in delivering the products or in case of cancellation.
- (b) Politeness:** Politeness here means putting the customers' needs before your own. It means consistently being welcoming, using their name, being respectful and interested in the customers. It means listening to them and watching the language being used around the customers.
- (c) Professionalism:** All customer interactions should be professional. A retailer should demonstrate competence, knowledge and expertise in the field, and should avoid demonstrating anxiety, frustration, fear or weakness.
- (d) Personalisation:** A retailer should personalise a customer's experience. Clients appreciate when a business owner remembers their name, preferences and unique needs. Personalisation should be incorporated wherever possible in service delivery. It makes the clients feel valued, and increases their loyalty and engagement towards the business.

## Customer service functions

A sales associate deals with customers and also solves their problems quickly. The person engages in providing different types of services to the customers. Customer service functions include:

- (a) Customer support:** Interacting with potential customers, answering their questions related to



products and services; suggesting information about other products and services.

- (b) Pre-sales:** Providing necessary information to customers regarding the products.
- (c) Marketing:** Marketing is done by responding to the customers effectively, replying to mails, telemarketing, management of marketing campaigns, conducting surveys and polling.
- (d) Sales:** Sales include physical as well as e-selling.
- (e) Technical support:** Customers require and want different technical support services, such as data verification, address update, application support and problem resolution.
- (f) Social media customer services:** It is a strategy of providing customer service through social media channels like Facebook and Twitter. Due to the potential for high engagement between brands and customers, social media and customer service, when handled properly, work well together.

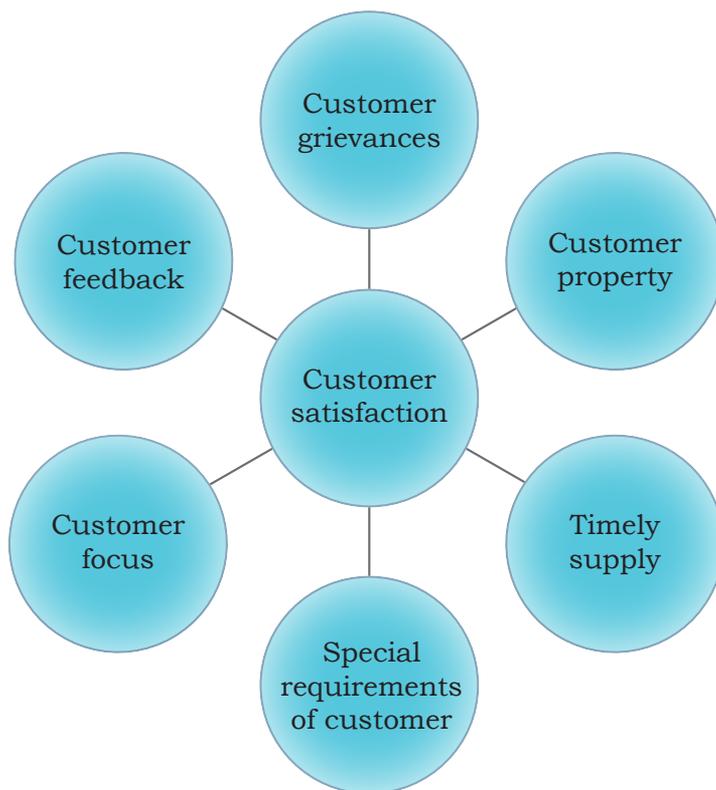


Fig. 1.16 Customer satisfaction circle

### Customer satisfaction

Customer satisfaction occurs when the value and customer service provided through a retailing experience meets or exceeds consumer expectations (Fig. 1.16).

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation.

### Importance of customer satisfaction

Customer satisfaction plays a significant role within the business. It is not only a leading indicator to measure customer loyalty, identify unhappy customers and increase



revenue but also helps to attract new customers in a competitive business environment. The values of customer satisfaction are as follows:

- It indicates consumer repurchase intentions and loyalty.
- It shows point of discrimination.
- It reduces customer retrenchment.
- It increases the lifetime value of customer.
- It reduces the negative word of mouth.
- It helps in retaining customers.

**(a) Customer retention strategies:** The business may incur losses if a retail store fails to attend to customer relationships. Some customer retention strategies are as follows:

- writing blogs for educating customers,
- sending email for special promotions,
- conducting customer satisfaction surveys for promotion,
- offering personalised experience to customers,
- setting customer expectations early,
- using social media to build group of engaged customers,
- increasing customer retention by learning from the best, and
- developing questionnaires and conducting surveys.

There may be several other techniques which can be utilised in the business as per the product, type of customers, resources available with the firm, etc.

## Practical Exercise

### Activity 1

A field visit to learn the services to customers

#### Material required

Checklist, notebook, list of retail stores and pen or pencils



## NOTES

### Procedure

1. Visit a nearby unorganised retail, interact with the shopkeeper and customers (about 5) and write responses to following questions in 50 words.

#### A. Interaction with shopkeeper/customer

- a. What steps have been taken for customer support or satisfaction?

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- b. How are pre-sale enquires dealt with?

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- c. What type of after-sale services are provided?

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- d. Is any technical support provided to the customer?

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- e. Do you maintain any records of customer service? If so, how?

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- f. What strategies have you adopted for customer retention?

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- g. Do you take any feedback on customer satisfaction with the product?

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#### B. Interaction with customers — (at least 5)

- a. Usually how many questions do you ask before purchasing a commodity?

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## NOTES

b. What percentage of the customers are satisfied with the products and services of the shop?

Product: \_\_\_\_\_ (Name)

Service of the shop: \_\_\_\_\_

c. Any suggestions for better service by the retailer and/or improvement of the product

Suggestions for product improvement

\_\_\_\_\_

\_\_\_\_\_

Suggestions for better service by the retailer

\_\_\_\_\_

\_\_\_\_\_

2. Based on the views expressed by the shopkeepers and customers, make your assessment of services provided in retail stores.

3. Collect the details, discuss with friends, teachers, officials of retail store, and then, finalise and submit your field visit report to your subject teacher.

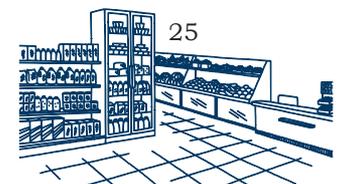
## Check Your Progress

### A. Fill in the blanks

1. A customer becomes a consumer of a commodity when the goods are purchased for \_\_\_\_\_.
2. \_\_\_\_\_ is a measure of how products and services supplied by a company meet or surpass customer expectation.
3. \_\_\_\_\_ customers do not have any specific item into their product list but urge to buy what they find good and productive at that point of time.

### B. Multiple choice questions

1. Which of these is a feature of good customer service?
  - (a) Politeness
  - (b) Personalisation
  - (c) Promptness
  - (d) All of the above
2. A dealer who purchases goods for re-sale is called \_\_\_\_\_.
  - (a) retailer
  - (b) intermediary
  - (c) consumer
  - (d) None of the above



## NOTES

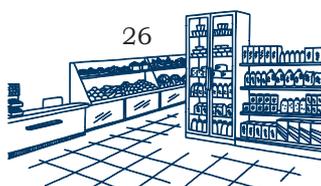
3. A person who regularly buys milk from the supermarket is a \_\_\_\_\_.  
 (a) loyal customer  
 (b) wandering customer  
 (c) impulsive customer  
 (d) All of the above
4. Which type of customers are normally new in the industry and most of the times visit suppliers only for confirming their needs on products?  
 (a) loyal customer  
 (b) wandering customer  
 (c) impulse customer  
 (d) None of the above
5. Which of the following is a customer service feature?  
 (a) Technical support  
 (b) Pre-sales education  
 (c) Social media customer service  
 (d) All of the above
6. Which of the following comes under customer retention strategy?  
 (a) Conducting customer surveys  
 (b) Sending postcards on new products  
 (c) Using social media to build customers  
 (d) All of the above

### C. State whether the following statements are True or False

1. In customer service, emails are used to send special promotions.
2. Customer satisfaction surveys are not important in retailing.
3. Customer satisfaction increases customer churn.
4. Social media, such as Facebook, is used to build a community of engaged customers.
5. Technical support is not required by customers.
6. Answering customer questions comes under pre-sales.
7. There is no need to treat customers professionally.

### D. Match the columns

Column A		Column B	
1.	Customer	A	Delivery on the committed time
2.	Not customers	B	Educate customers
3.	Non-customers	C	Past customers
4.	External customers	D	Active in different market segments
5.	Promptness	E	Recipient of good, service or an idea
6.	Technical support	F	Not directly connected
7.	Blogs	G	Personalised services
8.	Customer delight	H	Data verification



**E. Short answer questions**

1. Who is a customer?
2. Differentiate between loyal and impulsive customers.
3. What is meant by 'customer services'?
4. Define the term 'customer satisfaction'.
5. What is the importance of customer satisfaction?

**F. Long answer questions**

1. How do you classify a customer? Explain.
2. Explain the 4Ps of customer service.
3. Discuss the various customer service functions of a sales associate.
4. Explain the strategies followed by the retailer to retain customers.

**G. Check your performance**

1. Demonstrate the functions of a sales associate.
2. Spell out the various customer services for convincing and satisfying the customer.

**SESSION 3: SKILLS FOR HANDLING RETAIL BUSINESS****Meaning of skill**

'Skill' is an ability to do a task with pre-determined results within a given period of time, energy, or both. It is the ability to do work with expertise. Skills may be general or specific. General skills include time management, teamwork and leadership, self-motivation for the work and domain-specific skills used in certain jobs. Knowing which skills a person possesses helps determine whether their training and experience have prepared them for a specific type of workplace activity. For example, requirement of carpentry skills for a carpenter's job.

**Essentials of skill development**

Skill development is an important instrument to increase the efficacy and quality of labour for improved productivity and economic growth. Skill building is a powerful tool to empower individuals and improve their social acceptance.



## NOTES

In terms of retail, it encompasses:

- (a) Taking stock of the retail store:** Assessing where the retailer stands and managing development and taking realistic inventory of personal and professional assets.
- (b) Creating a plan:** Creating a plan for development, it enables the retailer to reach one's goals.
- (c) Creating environment for development:** For creating an environment for self-improvement, consider the following strategies:
  - practice consistently and self-directed learning
  - make a note of problems or mistakes
  - interact with peers at a professional level
  - pay attention to health

### **Skills for sales associate: Customer services**

Sales associates have broad and flexible responsibilities that often include acting as cashier, customer service representative, stocker and stepping into other roles, sometimes multiple roles, in a single day. Here are some of the most important skills you will need to become a sales associate.

- (a) Patience:** Patience is a necessary and often overlooked virtue for retail employees. Not all customers are exceptionally kind and retail associates must have the patience to diffuse tough situations with difficult customers.
- (b) Attentiveness:** A sales associate is bound to spend at least a portion of his or her day operating a point of sale (POS) system or arranging merchandise. Both of these key roles require a high level of accuracy. A sales associate must focus his or her attention to detail to ensure that transactions are processed accurately and the sales floor looks its best.
- (c) Communication skills:** The required skills include listening effectively and explaining the specific benefits of various products and services to customers. A sales associate must also clearly



explain the information and processes to customer needs to complete a transaction. At the same time, the person must maintain a pleasant and approachable demeanor.

**(d) Product knowledge:** One can never answer customer questions or provide accurate information without fully understanding the products that one is selling. A sales associate should read all about the product.

**(e) Use 'positive language':** Language is a part of persuasion. Customers create perceptions about a retailer based on his or her language. Minor changes in conversational patterns go a long way in creating happy customers.

**(f) Acting skills:** Sometimes, retailer comes across people who he/she will never be able to make a happy customer. Sometimes, retailer will have to deal with boring, angry and complaining customers. Every sales associate must have basic action skills necessary to deal with and maintain one' customer.

**(g) Time management skills:** The retailer may be busy in much research-backed production activities. However, he or she must have the capability to solve customer problems in limited time so that he or she can think of some additional improvement in the retail business.

**(h) Goal oriented:** The retailer sets goals and then uses strategies to attain them. Goal orientation is the degree to which a person or organisation focuses on tasks and the end results of those tasks.

**(i) Resilience:** Each day is packed with small and large challenges. It may simply mean running out of time to meet a sales goal or being understaffed on an unexpectedly busy day. To do this, a sales associate should learn to think clearly, make quick decisions and not take things too personally.



## Practical Exercise

### Activity 1

A field visit to learn the skills for handling retail business

#### Material required

Checklist, questionnaire, notebook, list of retail stores and pen or pencils

#### Procedure

1. Visit a nearby retail *kirana* or general store of your locality and interact with the shopkeeper or counter person and at least 5–10 customers. Write down the responses to the following questions in 50 words.

#### A Questions for the shopkeeper or his or her representative on counter

- a. In what manner does the shopkeeper respond to the customer returning or exchanging goods?

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- b. What skill(s) are involved in it?

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- c. In what manner are the new products introduced to the customers?

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- d. What skill(s) are involved in it?

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- e. Mention a situation where the shopkeeper is seen using 'patience' skill.

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- f. Mention a situation which indicates the shopkeeper's alertness skill.

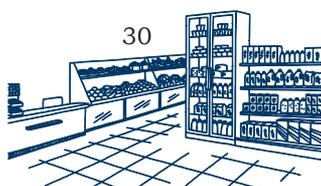
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**B Questions related to the customers**

a. Mention a situation where clear communication skill was needed on the part of the shopkeeper.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

b. Observe the customers' queries and mention the situations where the shopkeeper lacked knowledge about the product.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

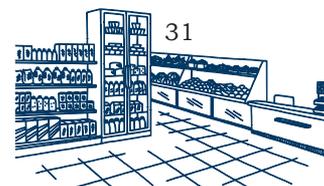
c. Observe the customer and shopkeeper interaction for about half-an-hour and identify the skills used:

1. \_\_\_\_\_ 5. \_\_\_\_\_ 9. \_\_\_\_\_
2. \_\_\_\_\_ 6. \_\_\_\_\_ 10. \_\_\_\_\_
3. \_\_\_\_\_ 7. \_\_\_\_\_ 11. \_\_\_\_\_
4. \_\_\_\_\_ 8. \_\_\_\_\_ 12. \_\_\_\_\_

2. List out the different skills you find in sales associates in organised and unorganised retail shops.

S.No.	Skills	Organised shop	Unorganised shop
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			

3. Collect the details.
4. Discuss with friends, teachers, officials of retail store and then finalise.
5. Submit your field visit report to the subject teacher.



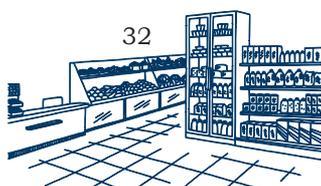
## Check Your Progress

### A. Fill in the blanks

- \_\_\_\_\_ is the degree to which a person or organisation focuses on tasks and the end results of those tasks.
- A sales associate must explain the information and processes the customer needs to complete a \_\_\_\_\_.
- \_\_\_\_\_ is a necessary and often overlooked virtue for retail employees.

### B. Multiple choice questions

- Why is there a need to have skillful sales associates?
  - For displaying merchandise
  - For interacting with customers
  - For promoting loyalty among customers
  - All of the above
- The ability to readily listen to a complaining customer and to understand him or her comes under which skill?
  - Patience
  - Attentiveness
  - Communication
  - Resilience
- Skill is a(n)\_\_\_\_\_.
  - inborn ability
  - learned ability
  - Both of the above
  - None of the above
- Some customers go on enquiring about a product and you have insufficient time, which of the following skill will you use here?
  - Patience
  - Attentiveness
  - Goal orientation
  - None of the above
- Which of these is not a skill?
  - Carpentry
  - Reading and writing
  - Cooking
  - Rising up
- Which of these is a specific skill?
  - Teamwork
  - Time management
  - Barber work
  - None of the above



7. Which of these is an essential step of skill development?  
 (a) Taking stock of yourself  
 (b) Creating a plan  
 (c) Creating an environment for development  
 (d) All of the above

**C. State whether the following are True or False**

1. It is not important to have goal in handling retail business.
2. Customer service representatives should possess the skill of patience.
3. Attentiveness is the ability to listen to the customers carefully.
4. Communicaton skills are not required for customer service.

**D. Match the columns**

Column A		Column B	
1.	Skills	A	Maintaining cool
2.	Attentiveness	B	Solve customer problems in limited time
3.	Calming presence	C	End conversation with satisfaction
4.	Time management skills	D	Listen to customers carefully
5.	Closing ability	E	Ability to carry out a task

**E. Short answer questions**

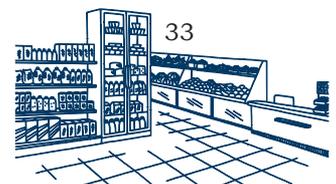
1. Define skills.
2. How are time management skills important for a sales associate?
3. Why are communication skills necessary for a sales associate?

**F. Long answer questions**

1. Discuss the essentials of skill development for a sales associate.
2. Explain the skills required by a sales associate.

**G. Check your performance**

1. Demonstrate the skills required by a sales associate.
2. Draw a chart highlighting the various skills of sales associate.



## SESSION 4: DUTIES AND RESPONSIBILITIES OF A SALES ASSOCIATE

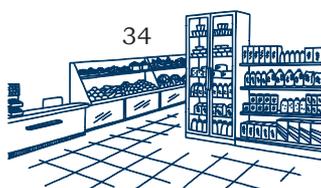
A sales associate is responsible for all sales activities and job duties, from greeting customers to answering questions, offering assistance, suggesting items, lending opinions and providing product information. Individual responsibilities as a sales associate may include demonstrating outstanding customer service and selling skills, keeping the selling floor stocked with merchandise, assisting in display of merchandise or organising the selling floor and stock areas.

### Duties of a sales associate

A sales associate deals with customers to provide for their needs regarding retail products. They also deal with and help in resolving customer complaints. For instance, a sales or customer associate may assist customers to resolve their problems. Usually, a sales or customer service associate gathers information through a telephone call.

The duties of a sales associate are as given below.

- (a) Handling problems:** Customer inquiries involve complaint handling by sales associates. Sometimes, the sales associates solve customer problems or propose some solutions. They must ensure that the complaints filed by customers are valid and solved within the bounds of their authority.
- (b) Assisting sales:** Sales associates help customers identify and purchase products they desire. Their duties include selling, restocking and merchandising. The goal is to provide high-class customer service and increase company's growth and revenue through sales maximisation.
- (c) Clerical tasks:** A sales associate, many a time, is required to undertake clerical responsibilities, such as obtaining or receiving merchandise, totalling bills, accepting payments, taking orders, etc.
- (d) Job specific responsibilities:** All duties of a sales associate largely depend on the type of retail store. But the duties which are specific to their job role



include greeting customers, responding to questions, improving engagement with merchandise and providing outstanding customer service, operating cash registers, managing financial transactions and balancing drawers.

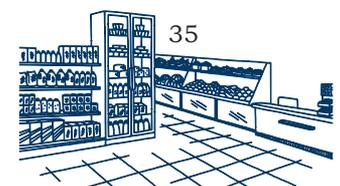
### Responsibilities of sales associates

- (a) Interact with customers:** Sales associates may deal with customers face-to-face or may assist them over phone or via email or chat. Some phone- and Internet-based associates may work remotely from home.
- (b) Working directly with customers:** A sales associate deals with customers in retail store.
- (c) Resolve the issues of customers:** Customers approach sales associates when they face issues, such as incorrect price listed for a product, returns, etc.
- (d) Listen to customers:** Every sales associate must listen to the customer. Effective listening helps in solving customer problems easily and quickly.
- (e) Remain friendly and polite:** The sales associate must behave politely with customers.

### Special activities of sales associate

- Prepare for customer inquiries
- Respond to customer inquiries
- Document customer inquiries
- Improve quality service
- Identify new products
- Update job knowledge
- Participate in educational opportunities

A sales associate requires skills, such as product knowledge, ability to inform customers, data entry, analysing information, verbal communication, reporting skills, managing processes, general consulting and multitasking skills.



## Practical Exercise

### Activity 1

A field visit to learn the skills for handling retail business

#### Material required

Checklist, questionnaire, notebook, list of retail stores and pen or pencils

#### Procedure

1. Visit a mall or organised store and ask the manager to fill the open-ended questionnaire.

#### A. Questions for the employer

- a. What qualities do you think a customer service associate must possess?

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- b. What is the nature of job for a customer service associate in the store?

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#### B. Questions for employee sales associates

- a. What are your responsibilities in this store?

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- b. What are the duties and functions that you need to perform in this store?

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- c. What is your method of operation to deal with customers?

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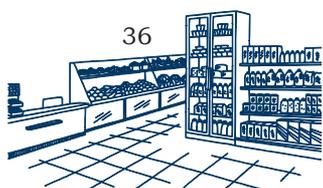


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2. Collect the details
3. Discuss with friends, teachers, officials of the retail store and then finalise.
4. Submit the field visit report to your teacher.



## Check Your Progress

### A. Fill in the blanks

1. A sales associate always renders services to the \_\_\_\_\_.
2. A sales service associate gathers one's \_\_\_\_\_ via a telephone call.
3. Most sales associates work at the \_\_\_\_\_ location.

### B. Multiple choice questions

1. A sales associate who works in retail may have similar duties to bank tellers which is (are) \_\_\_\_\_.
  - (a) counting money
  - (b) cashing cheques
  - (c) servicing accounts
  - (d) All of the above
2. Sales associates may interact \_\_\_\_\_ with customers in the retail store itself.
  - (a) face-to-face
  - (b) over the phone
  - (c) via email
  - (d) None of the above

### C. State whether the following are True or False

1. When customers have issues that need to be resolved, they cannot approach a sales associate.
2. A sales associate deals directly with customers.
3. Selling a company's product is not a part of the sales associate's duties.

### 4. D. Match the columns

	Column A		Column B
1.	Customer inquiries	A	Return an item or refund
2.	Clerical tasks	B	Studying products, services and customer processes
3.	Issue	C	Complaints
4.	Preparation for customer inquiries	D	Documenting inquiry
5.	Recording of customer's inquiry	E	Transferring calls

## NOTES



## NOTES

### **E. Short answer questions**

1. What are job specific responsibilities?
2. Handling problems is one of the important duties of a sales associate. Why?
3. How do sales associates undertake the responsibility of resolving issues of customers?
4. What are the clerical tasks of a sales associate?

### **F. Long answer questions**

1. Explain the duties of a sales associate in a retail store.
2. Discuss the responsibilities of a sales associate in a retail store.
3. What are the special activities undertaken by sales associates in a retail organisation?

### **G. Check your performance**

1. Demonstrate the duties of a sales associate in a retail store.
2. Perform the responsibilities of a sales associate in a retail store.



Unit



## Process of Credit Application

Goods and services can be paid for upfront or on delivery, or are supplied on credit (where payment is deferred for a period of time after the goods or services have been supplied).

Offering credit increases the risk of being paid late, or not at all, so for new customers one should always consider upfront or on delivery payments, also in situations where one has outlaid large amounts of money to supply the goods or service.

The present Unit on 'Process of Credit Application' covers various aspects like features and conditions for credit sales, identifying credit checks and getting authorisation, describing the process of credit requisitions, demonstrate the techniques for determining creditworthiness. This Unit deals with the features of credit sales, credit sales agreement, retail credit facility flexibility, and terms and conditions. It also covers the difference between sales and agreement to sale. Contract of sale, conditions and warranties, credit checks and getting authorisation have also been discussed.

While granting customer credit, the sales associate has to follow certain steps, which include creation of credit policy, obtaining credit application, checking customer references, getting a personal guarantee, run a credit check, setting limits of credit and payment terms.

## NOTES

The credit requisition contains information on the desired products, details of possible vendors, delivery instructions, accounting details, contact information, etc. The sales associate has to follow the criteria in processing credit sale application. Before credit sales are permitted, the sales associate or the retailer has to obtain creditworthiness of a buyer.

With this background in view, the present Unit titled 'Process of Credit Application' has been divided into four sessions. The first session deals with the features and conditions for credit sales, and covers retail credit facility, terms and conditions in credit sales. The second session is on credit checks and getting authorisation. It focuses on the legal and company procedures for carrying out credit checks and getting authorisation. The third session is devoted to processing credit requisitions and deals with documentation requirements. The last, i.e., the fourth session deals with techniques determining creditworthiness.

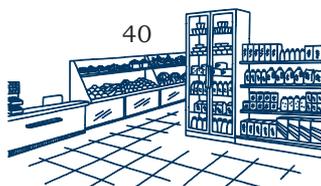
### SESSION 1: FEATURES AND CONDITIONS FOR CREDIT SALES

Credit sales refer to sales that involve extending credit to the customer. The customer takes the product now and agrees to pay for it later. Credit sales are a type of trade credit. They create receivables, or money owed to the company from customers.

Credit sales terms often require payment within one month of the invoice date but may also be for longer periods. The due amount may be collected in different forms, such as lump-sum payment, hire purchase system and instalment purchase system. Retail firms sell goods on credit due to the following benefits:

- **Meet the competition:** When competitors are making sales on credit to customers, any business will need to do the same just to stay competitive.
- **Increase in sales:** An increase in sales may or may not happen when one starts selling on credit. If your competitors are not offering credit terms, then you will gain sales by offering credit terms,

SALES ASSOCIATE – CLASS XI



because your customers will buy from you instead, of having to pay cash, of your competitors.

- **Better customer loyalty:** Offering credit to customers indicates that you respect and trust them to pay before their due dates. Customers will reward these gestures of confidence by continuing to buy from you.

### Characteristics of credit sales

Credit sale is selling goods to a customer by transferring from seller to the customer without paying the money immediately. Payment of goods can be done as per the agreement. The characteristics of credit sale are as given below.

- The transferor normally deals in goods and services.
- The title of the goods lies with the seller before it is sold on credit.
- There are fewer formalities, especially, in case of open account.
- It is, usually, extended for three months.
- It depends on terms imposed by the seller.
- No security is required.
- It can be facilitated with different financial institutions with easy terms and at a continuous rate.
- Almost half of short financial requirement of retail is met by this type of mutual trust and cordial relations.

### Credit sale agreement

A credit sale agreement is an agreement for the sale of goods under which the purchase price, or part of it, is payable by instalments.

### Definition of ‘retail credit facility’

Retail credit facility is a financing method, which provides loan facility to retail consumers for purchasing goods and services. Retail credit facilities lend funds to customers wanting to purchase high-valued items

PROCESS OF CREDIT APPLICATION



## NOTES

but are short on capital. Thus, retail credit facilities may enable a greater number of consumers access to a retailer's goods. The risk of default is the main factor behind high rate of interest rate charged by retail credit facilities.

### **Structure of a credit agreement**

Thus, retail credit facilities may enable a greater number of consumer access to a retailer's goods. A credit agreement details the borrower's responsibilities. It includes details of loan warranties, lending amounts, interest rates, loan duration, default penalties, and repayment terms and conditions. The contract includes basic information of the customer and also the purpose of the loan.

### **Repayment terms of credit facility**

The repayment terms include the interest rates and date for repayment in case of a term loan, minimum payment amount and recurring payment dates, or a revolving loan. The agreement details whether interest rates may change and specifies the date on which the loan matures, if applicable.

### **Conditions used for sale of goods on credit**

A contract of sale is a legal contract for the exchange of goods, services or property from seller to buyer for an agreed upon value in money paid or the promise to pay the same. It is a specific type of legal contract. There are some provisions in a contract of sale, which have been discussed below.

- The contract of sale is an agreement, in which a seller agrees to transfer goods to a buyer at a price. It is made when there is both an offer, as well as, an agreement to buy or sell goods for a price.
- It can be made in writing or by word of mouth.
- A contract of sale is a generic term, which includes:  
(a) Sale and (b) Agreement to sell.

### **Agreement to sell**

Agreement to sell constitutes the terms and conditions of sale by the seller to the buyer. These terms and

SALES ASSOCIATE – CLASS XI



conditions include the amount at which it is to be sold and the future date of full payment.

### Essential elements of contract of sale

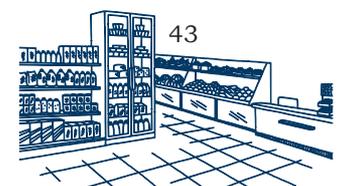
There are various essential elements which must be present in a contract of sale. These are as given below.

- (a) **Essential elements of a contract:** All other essentials of a valid contract as per the Indian Contract Act, 1872, must be present. The parties of a contract must be competent, their consent must be free, and the objective of the contract must be lawful and so on.
- (b) **Bilateral contract:** To make a contract of sale there must be at least two parties. These parties must be distinct, i.e., a seller and buyer.
- (c) **Transfer of property:** In a contract of sale, the objective is to transfer the general property from the seller to the buyer in case of goods.
- (d) **Goods:** The subject matter of the contract of sale of goods must be some goods. The purpose of this contract is to transfer the property in these goods from the seller to the buyer.
- (e) **Price — the consideration:** In a contract of sale the consideration is 'price'. Price or consideration may be partly in money and partly in goods.

### Difference between condition and warranty

In a contract of sale, the subject matter is 'goods'. There are many sale transactions which occur in normal course all around the world. There are certain provisions which need to be fulfilled because it is demanded by the contract. These prerequisites can either be a condition and warranty. The condition is the fundamental stipulation of the contract of sale, whereas, warranty is an additional stipulation.

In other words, condition is the arrangement, which should be present at the time of happening of another event, whereas, warranty is a written guarantee issued to the buyer by the manufacturer or seller, committing to repair or replace the product, if required, within a



specified time. The difference between condition and warranty have been listed below.

Basis for comparison	Condition	Warranty
Meaning	A requirement or event that should be performed before the completion of another action is known as condition.	A warranty is an assurance given by the seller to the buyer about the state of the product and that the prescribed facts are genuine.
Defined in	Section 12 (2) of the Indian Sale of Goods Act, 1930	Section 12 (3) of the Indian Sale of Goods Act, 1930
What is it?	It is directly associated with the objective of the contract.	It is a subsidiary provision related to the objective of the contract.
Result of breach	Termination of contract.	Claim damages for the breach.
Violation	Violation of condition can be regarded as a violation of the warranty	Violation of warranty does not affect the condition

## Practical Exercise

### Activity 1

A role-play to learn the process of credit sales in retail business

#### Material required

Checklist, notebook and pen or pencils

#### Procedure

1. Divide the class into groups of three and ask them to perform the following activities in the retail lab.

#### *Role-play situation*

A customer enters a retail store and asks the retailer to sell the goods on credit to him/her and customer sales associate decides to sell the goods on credit to him/her.

1st student: A customer seeking credit

2nd student: Customer sales Associate (Retailer)

3rd student: Store manager

2. Finish the play within the time allotted to you.
3. Discuss the learnings from the activity and the points to be covered.
4. Share your views before and after the role-play activity.

### Activity 2

A field visit to learn the terms and conditions adopted by retailers for credit sales

#### Material required

List of retail stores, notebook and pen or pencils



**Procedure**

1. Visit a nearby retail store.
2. Examine the terms and conditions adopted by the retailers for credit sales.
3. Discuss the findings with your teacher.
3. Prepare and submit a report based on your observation.

**Activity 3**

Field visit to learn features of credit sales

**Material required**

Questionnaires, list of retail stores, notebook and pen or pencils

**Procedure**

1. Visit retail stores near your home or school.
2. Observe if the following activity or situation exists at the stores. Tick mark the appropriate.

S. No.	Activity or situation	Yes	No
1.	Whether the retailer is selling goods on credit basis to customers?		
2.	Does the retail store keep any conditions for credit sales?		
3.	Does the retailer sell goods on instalment purchase system?		

3. Identify the need for customer’s credit facility form.
4. Understand how a retail firm is selling goods on credit.
5. Study the terms and conditions stipulated for the sale of goods on credit.
6. Collect the details.
7. Discuss with friends, teachers, officials of retail store and then finalise.
8. Submit the field visit report to your teacher.

**Check Your Progress**

**A. Fill in the blanks**

1. When goods are sold without receiving immediate \_\_\_\_\_, it is called a credit sale.
2. Credit sales are made between a \_\_\_\_\_ and a \_\_\_\_\_ with a buyer agreeing to pay in instalments.



## NOTES

### B. Multiple choice questions

1. A requirement or event that should be performed before the \_\_\_\_\_, is known as 'Condition'.
  - (a) completion of another action
  - (b) agreement
  - (c) treatment
  - (d) None of the above
2. Which of these is an essential element of a contract of sale?
  - (a) Transfer of property
  - (b) Money consideration
  - (c) Goods
  - (d) All of the above

### C. State whether the following are True or False

1. There must be at least three parties for contract of sale.
2. In a contract of sale, the consideration is price.
3. Agreement to sell means a contract of sale.

### D. Match the columns

Column A		Column B	
1.	Condition	A	Assurance
2.	Warranty	B	Consideration of contract of sale
3.	Transfer of property	C	Section 12(2) of the Indian Sale of Goods Act, 1930
4.	Price	D	Transfer of ownership

### E. Short answer questions

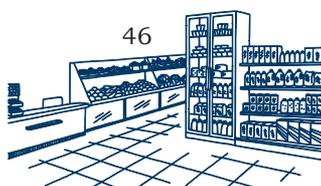
1. Define credit sales.
2. What are the benefits of credit sales?
3. What is a credit sale agreement?
4. What is retail credit facility?
5. Explain agreement to sell.

### F. Long answer questions

1. Explain the features of credit sales.
2. What conditions are used for the sale of goods on credit?
3. Write the differences between condition and warranty.
5. What are the essential elements of a contract of sale?

### G. Check your performance

1. Demonstrate the essentials of a contract of sale.
2. Demonstrate the features of credit sales.



## **SESSION 2: CREDIT CHECKS AND GETTING AUTHORISATION**

## **NOTES**

Any retail store's primary objective is to enhance profits. Therefore, there is a need to identify potential customers for making credit sales. Keeping this in mind, creditors must conduct credit check in order to understand whether the customers have repaying capacity or not. This can reduce the risk of bad debts for the retailing firm.

### **Meaning of credit check**

Credit check is a sort of search performed by the retailer to evaluate a customer's creditworthiness. After a credit check the retailer is able to assess whether the customer can handle his or her money matters and fulfill the requirements for credit.

### **Need for credit checking**

There is a need for credit check as it helps the retailer to assess if a customer is creditworthy. Given below are some of the reasons for conducting a credit check.

- Credit check protects the interests of parties. It also ensures that each party has the capacity to enter into a transaction.
- Retail firms should run a credit check on customers any time whenever the customers apply for a loan, hire purchase, credit card, store card or line of credit.
- A credit check provides information about the customer's mortgage, credit cards, arranged overdrafts, personal loans, car finance, hire purchases, and repayment history of phone accounts, etc.
- A credit record is basically an account of any type of credit of the customer given for the last six years. It reveals how much money is being accessed by the customer and if the customer has failed to make any obligations, etc.
- When applying for credit, the customer is asked by the lender for his/her consent to check the customer's credit file. This allows them to see

PROCESS OF CREDIT APPLICATION



## NOTES

a number of things, such as address of the customer, current commitments and reliability of the customer.

The criteria vary from customer to customer. It is based on the financial profile and credit history.

### Positive credit reporting

In the past, credit check included 'negative' behaviour, which took place when a customer failed to meet obligations in financial dealings. The credit score is now calculated on the basis of this information, together with other credit activity in the customer's file, such as previous enquiries from credit providers. This provides a clear picture of the customer's finances, and shows if the customer has recovered from any credit difficulty in the past.

### Procedure for credit check on a prospective customer

Checking credit is an important step before issuing credit. It allows you to make an informed decision about the level of risk associated with extending credit to the customer. Before retail firms extend credit to a customer, it is an important step to check a customer's credit history.

Before offering credit, the retailers gets a credit application form filled in and signed by the customer.

The information to be collected from the customers for credit check is as follows:

- **Release of information:** In order for the retailer to do a complete credit check on a customer, they will need the customer's permission.
- **Signature:** A signature on the credit application form means that the customer has read and understood all the terms and conditions listed and also agrees with them.
- **Address:** Having the correct address will assure that a credit check pulls up the right information.
- **Employment:** Accurate employment information of the customer allows the retailers to take a look into the customer's employment history to see how long he or she was at each job.



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## Legal and company procedures for getting authorisation

A person's credit history is private. Therefore, a retail firm needs to seek permission from the customer before accessing any information legally.

## How to get credit report

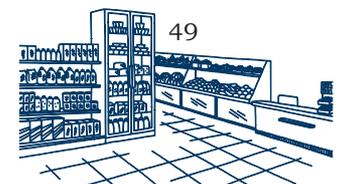
Customers provide the necessary information for credit purchase. A retailer accesses the information and makes a report. The retailer can directly ask the customers for their creditworthiness and write it in their credit reports.

## Steps to follow before granting credit

If a business firm decides to offer credit terms to customers, it should try to ensure that these customers will be both willing and able to pay in accordance with the agreed-upon terms. It is recommended that the firms follow a structured process for this. Therefore, a firm may consider the following steps.

- **Create credit policy:** Every retail store must create its credit policy. It will help the store in running the retail business. It includes payment policies and expectations.
- **Customers must complete the credit application:** The application should provide key information about the customers.
- **Check the customer's references:** Asking customers to list references also helps.
- **Run credit check:** It will help in revealing any outstanding payments against the customer.
- **Request personal guarantee from customer:** It is not necessary in case of a retail store, however, it is a personal guarantee from the customer.
- **Take security interest in products:** As customers can refuse to pay according to the agreed upon terms, a retailer should ideally charge security interests.

PROCESS OF CREDIT APPLICATION



## NOTES

- **Set credit limits and payment terms:** Set limits for the customer who seems to be creditworthy. Also decide how many days after the delivery of the products the full payment will be made.

### Practical Exercise

#### Activity 1

A role-play to learn the process of credit sales in retail business

##### Material required

Checklist, notebook and pen or pencils

##### Procedure

1. Divide the class into groups of three and ask them to perform the following activities in the retail lab.

##### Role-play situation

A customer enters the retail store and requests to sell the goods on credit. Now, understand how the retailer makes a credit check before selling the goods on credit.

##### Role of students

- 1st student: A customer
  - 2nd student: Customer sales associate (Retailer)
  - 3rd student: Store manager
2. Finish the play within the time allotted to you.
  3. Discuss the learnings from the activity and the points to be covered.
  4. Share your views before and after the role-play activity.

#### Activity 2

A field visit to learn the practices adopted for making credit check

##### Material required

Checklist, list of retail stores, notebook and pen or pencils

##### Procedure

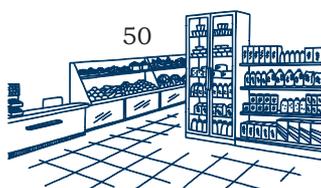
1. Visit a nearby retail store.
2. Examine the practices adopted by the retailers for making credit check.
3. Prepare a report based on your observation.

#### Activity 3

A field visit to learn credit check and getting authorisation in a retail business

##### Material required

Checklist, list of retail stores, notebook and pen or pencils



**Procedure**

1. Visit a retail store near your home or school.
2. Observe the following activity or situation that exists in the store.
3. Tick mark the appropriate option.

S. No	Activity or situation	Yes	No
1.	Whether the retailer is following a credit check for sale of goods on credit to the customers?		
2.	Is the retail store approaching any Credit Reference Agency for seeking credit check?		
3.	Whether the retailer is following the legal procedures for carrying out credit check?		
4.	Is the retail store following suitable steps to provide credit to customers?		
5.	(a) Whether the retailer is refusing to offer credit sales? (b) Is the retail firm providing enough time and opportunity for the customers to seek clarifications for credit sales facility?		

3. Study what are the legal and company procedures for getting authorisation for credit check.
4. Collect all the details.
5. Discuss the details with your teacher and authorities of the retail store.
6. Prepare a report on the basis of your observations and submit it to your teacher.

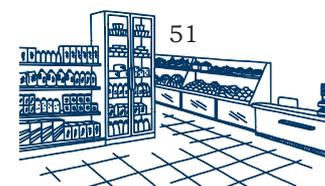
**Check Your Progress**

**A. Fill in the blanks**

1. Credit check strategy is adopted by retailers to check the customer's \_\_\_\_\_.
2. Retail firms must have \_\_\_\_\_ from customer.

**B. Multiple choice questions**

1. The main objective of a credit check is to manage the risk of \_\_\_\_\_.
  - (a) bad debts
  - (b) credit sales
  - (c) cash sales
  - (d) None of the above



## NOTES

2. Before retail firms extend credit to a customer, it is the best practice to check the prospective customer's \_\_\_\_\_.  
(a) profile of the customer  
(b) history  
(c) background  
(d) None of the above
3. \_\_\_\_\_ is the risk involved in offering credit.  
(a) Financial risk  
(b) Reduced cash flow  
(c) Increased cash flow  
(d) None of the above

### C. State whether the following are True or False

1. Credit check is a type of search.
2. Credit checking is not needed to protect the interests of the parties concerned.
3. A credit record is basically an account of any type of credit.
4. Approval from the customer is not required while credit check of his/her account.

### D. Short answer questions

1. What is the meaning of credit check?
2. What is positive credit reporting?

### E. Long answer questions

1. What is the legal and company procedures for carrying out credit checks?
2. Explain the need for credit checking.
3. Elaborate the steps that need to be followed before granting customer credit.
4. How is the credit report of a customer obtained?

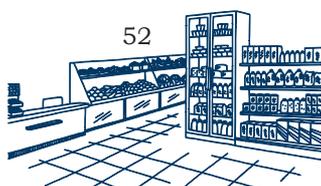
### G. Check your performance

1. Demonstrate the legal and company procedures to be followed for carrying out credit checks.
2. Draw a chart on the steps to be followed before granting customer credit.

## SESSION 3: PROCESSING CREDIT REQUISITIONS

Requisition is a formal request by a buyer to the seller to sell the desired goods on conditions agreed upon. It, generally, includes the brand and model name, quantity and the required delivery date, etc. When a requisition is made by a buyer to the seller to provide credit facility for the purchase of goods it is known as 'credit requisition'. The rules for availing credit facilities are normally provided by the organisation.

SALES ASSOCIATE – CLASS XI



## Credit requisition

A credit requisition is a request for credit. A valid credit requisition includes the amount and type of credit requested. It also includes the applicant's credit score, report and means of security for the loan. Normally, credit limits are prescribed by the vendor.

Credit limit means the maximum amount of money extended through a line of credit and the maximum amount of credit allowed to a customer to purchase in a retail store.

The credit requisition document requires information about the following:

- **Desired items or services:** Customers who are seeking credit facility must mention the details of the desired items or services to be purchased on credit from the retail store.
- **Possible vendors to fulfill order:** It must contain the details of the possible vendors who can supply the required goods to the customer or buyer.
- **Any budget quotations or proposals received:** It should contain information about the vendor's name and other details of quotations or proposals received.
- **Delivery instructions:** The credit requisition should contain the information about delivery instructions of the goods.
- **Capture initial capital details:** The detailed information about initial capital must be provided in the credit requisition.
- **Contact information:** The buyers who want to purchase goods on credit must mention their contact information in this requisition.
- **Related accounting detail:** It should also provide information about related details of accounting.

## Process of applications

The following performance criteria must be followed for processing applications from retail customers for credit facilities.

PROCESS OF CREDIT APPLICATION



## NOTES

1. Identify the customer's needs and provide credit facilities.
2. Clearly explain the features and conditions of credit facilities to the customer.
3. The customer should submit the application, and the requisition must be approved by the retailer.
4. Promptly refer to difficulties in processing applications.
5. Once approved, the requisitions go to the sales manager for authorisation procedures.

## Practical Exercise

### Activity 1

A role-play to learn the processing of credit requisition

#### Material required

Checklist, notebook and pen or pencils

#### Procedure

1. Divide the class into groups of three.

#### Role-play situation

A customer enters a retail store and asks the retailer how to process credit requisition for purchasing goods on credit. Now, the retailer has to explain about the documents required for credit requisition and ask the customer to perform the following activities in a retail lab.

#### Role of students

1st student: A customer asking about credit requisition

2nd student: Customer sales associate

3rd student: Store manager

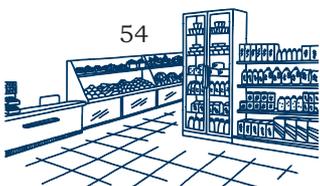
2. Other students of the class can ask questions to the performing group.
3. Finish the play within the time allotted to you.
4. Discuss the learnings from the activity and the points to be covered.
5. Share your views before and after the role-play activity.

### Activity 2

A field visit to learn the documents for processing credit requisition of customer

#### Material required

Checklist, list of retail stores, notebook and pen or pencils



**Procedure**

1. Visit a nearby retail store.
2. Identify how a retail firm is keeping the various documents required for processing credit requisition of the customers for providing credit facilities.
3. Prepare a report based on the observation and submit to your teacher.

**Activity 3**

A field visit to learn processing credit requisitions

**Material required**

Checklist, list of retail stores, notebook and pen or pencils

**Procedure**

1. Visit a nearby store and examine how a retail firm processes the applications from the retail customers for credit facilities.
2. Observe the following activity or situation that exists at the stores.
3. Tick mark the appropriate option.

S. No.	Activity or situation	Yes	No
1.	Whether the retailer is keeping the documents required for credit requisition?		
2.	Whether the retail store is following any criteria for determining the creditworthiness of the customers?		
3.	Is any performance criterion followed for processing applications from retail customers for extending credit facilities?		

3. Collect the detailed information.
4. Discuss the observations with your teacher and the authorities at the retail store.
5. Prepare and submit a report based on your observations made during the field visit.

**Check Your Progress**

**A. Fill in the blanks**

1. \_\_\_\_\_ is the formal request by a customer to a seller to sell the desired goods on conditions agreed upon.
2. A \_\_\_\_\_ is a request for credit.
3. \_\_\_\_\_ refers to the maximum amount of money extended to a customer through line of credit.
4. Normally, credit limits are prescribed by the \_\_\_\_\_.



## NOTES

### B. Multiple choice questions

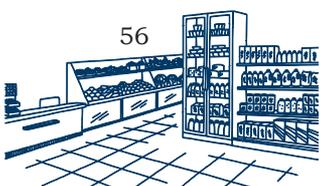
- When a requisition is made by a buyer to the seller to provide credit facility for the purchase of goods, it is known as \_\_\_\_\_.
  - purchase requisition
  - requisition
  - credit requisition
  - None of the above
- Vendors, usually, set \_\_\_\_\_ based on information in the application of the person seeking credit.
  - credit limit
  - debit limit
  - standard limit
  - None of the above
- The credit requisition document requires information about the \_\_\_\_\_.
  - items which are not desired
  - desired items or services
  - general information
  - None of the above
- \_\_\_\_\_ is the performance criteria to be followed for processing applications from retail customers for credit facilities.
  - Identifying the customer's needs for credit facilities
  - Not identifying the customer's needs for credit facilities
  - Both (a) and (b)
  - None of the above

### C. State whether the following are True or False

- Requisition is an informal request by a customer to seller.
- Credit requisition should contain information about the delivery instruction of goods.
- Credit processing application does not provide time to customers for clarification.
- Once approved, the application goes to the sales manager.

### D. Match the columns

	Column A		Column B
1.	Requisition	A	Prescribed by vendor
2.	Credit limit	B	Vendor's name and detail of quotation
3.	Accounting details	C	Customer's account
4.	Budget quotation	D	Formal request by customer



**E. Short answer questions**

1. What is credit requisition?
2. What is requisition?

**F. Long answer questions**

1. Explain the information required in credit requisition.
2. Discuss the process of credit application.

**G. Check your performance**

1. Draw a chart on credit requisition.
2. Demonstrate the steps involved in credit requisition.

## SESSION 4: TECHNIQUES FOR DETERMINING CREDITWORTHINESS

Several businesses have an established credit rating system to determine the creditworthiness of customers.

### Meaning of ‘creditworthiness’

Creditworthiness is a valuation performed by the retailer that determines the possibility of a customer to default based on his or her earlier debt obligations. It considers factors like repayment history and credit score. Credit reporting agencies measure the creditworthiness of a customer.

### How can customers improve their credit score

Individuals should pay on time, pay more than the minimum monthly payment, pay their debt faster and reduce the assessment of late fee to improve their credit score.

### How to check customer’s creditworthiness

A retailer before extending credit should verify a customer’s ability to repay, among other things. To keep an eye on the customers and their ability to pay what they owe, the retailers should keep the following in mind:

- (a) Require a credit application:** Every customer should be made to fill in the credit application.

PROCESS OF CREDIT APPLICATION



## NOTES

**(b) Check publicly available information:** Every retailer must check the customer's information before issuing credit.

**(c) Use credit evaluation tools:** A retailer must use credit evaluation tools to calculate the customer's creditworthiness.

### Techniques used for determining creditworthiness of customers

When retailers want to expand the credit to their customers, they are essentially willing to provide the customers credit equal to the amount of their purchases. The guidelines to be followed by the retailer is inclusive of 'The Five Cs of Credit', which are as follows:

- **Character:** This refers to the customer's integrity and willingness to repay the financial obligation.
- **Capacity:** This addresses the customer's cash inflow and ability to repay the debt.
- **Capital:** This refers to the customers' financial net worth.
- **Collateral:** This refers to the security against credit.
- **Conditions:** These refer to the economic, family and personal conditions of the customers.

## Practical Exercise

### Activity 1

A role-play to learn assessment of creditworthiness of a customer

#### Material required

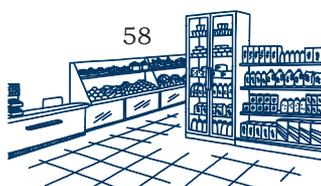
Checklist, notebook and pen or pencils

#### Procedure

1. Divide the class into groups of three.

#### Role-play situation

A customer enters a retail store and asks the retailer to sell goods on credit. Now, the retailer has to assess the creditworthiness of the customer seeking credit.



**Role of students**

1st student: A customer seeking credit

2nd student: Customer sales associate

3rd student: Store manager

2. Other students of the class can ask questions to the performing group.
3. Finish the role-play within the time allotted to you.
4. Discuss the learnings from the activity and the points to be covered.
5. Share your views before and after the role-play activity.

**Activity 2**

A field visit to identify the assessment of creditworthiness of customers.

**Material required**

Checklist, list of retail stores, notebooks and pen or pencils

**Procedure**

1. Visit a nearby retail store.
2. Identify how a retail firm is assessing the creditworthiness of customers for providing credit facilities.
3. Prepare and submit a report based on your observation.

**Activity 3**

A field visit to learn processing credit requisitions

**Material required**

Checklist, list of retail stores, notebook and pen or pencils

**Procedure**

1. Visit a nearby retail store.
2. Examine the techniques adopted by the retailers for determining the creditworthiness of customers.
3. Examine how a retail firm is analysing the financial statements of the customer, seeking credit, for determining the creditworthiness.
4. Observe the following activity or situation that exists at the stores. Tick mark the appropriate option.

S. No.	Activity or situation	Yes	No
1.	Whether the retailer is assessing the creditworthiness of the customers?		
2.	Whether the retail store is following any criteria for determining creditworthiness of the customers?		
3.	Are any techniques used for determining the creditworthiness of the customers?		



## NOTES

6. Collect the details.
7. Discuss with teachers and authorities of the retail store.
8. Prepare and submit a report based on your observation.

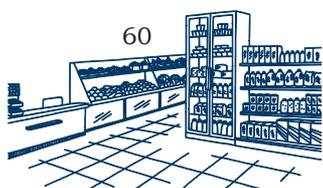
### Check Your Progress

#### A. Fill in the blanks

1. \_\_\_\_\_ is a valuation performed by the retailer that determines the possibility of a customer to default on his/her debt obligations.
2. When retailers extend credit to their customers, they are essentially providing the customers a loan equal to the amount of their \_\_\_\_\_.
3. \_\_\_\_\_ measures the creditworthiness of the customers.
4. \_\_\_\_\_ is a customer's financial net worth.

#### B. Multiple choice questions

1. Payment or credit history depicts how a person meets debt obligations, which establishes \_\_\_\_\_ of a person.
  - (a) personal history
  - (b) creditworthiness or the financial character
  - (c) Non-financial character
  - (d) None of the above
2. A high credit score provides \_\_\_\_\_.
  - (a) low creditworthiness
  - (b) high creditworthiness
  - (c) moderate creditworthiness
  - (d) None of the above
3. \_\_\_\_\_ is the borrower's net worth.
  - (a) Drawings
  - (b) Capital
  - (c) Risk
  - (d) None of the above
4. Creditworthiness of customers can also be determined by studying and analysing \_\_\_\_\_ of business.
  - (a) income statement and balance sheet
  - (b) income statement only
  - (c) balance sheet only
  - (d) None of the above
5. \_\_\_\_\_ measure the creditworthiness of the customers.
  - (a) Credit reporting agencies
  - (b) Agencies



- (c) Marketers
- (d) None of the above

**C. State whether the following are True or False**

1. Payment or credit history depicts how a person meets debt obligations.
2. Creditworthiness is the valuation performed by borrowers.
3. Creditworthiness can be increased by paying bills on time.

**D. Match the columns**

Column A		Column B	
1.	Character	A	Borrower's cash flow
2.	Capacity	B	Borrower's property
3.	Capital	C	Economic or industrial events
4.	Collateral	D	Borrower's net worth
5.	Conditions	E	Borrower's integrity

**E. Short answer questions**

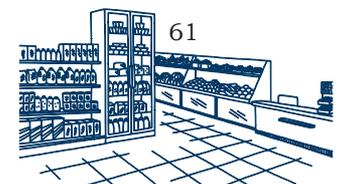
1. Define creditworthiness.
2. How can credit score be improved?
3. Which are the five Cs of credit?

**F. Long answer questions**

1. How do you check the creditworthiness of a customer?
2. Explain the techniques used for determining credit worthiness of a customer.

**G. Check your performance**

1. Make a presentation on checking the creditworthiness of a borrower.
2. Demonstrate the knowledge of the techniques used for determining the creditworthiness of customers.



Unit



## Mechanism for Customers to Choose Right Products

In retail business, products are highlighted in demand as per customer needs. Products are kept in display after analysing the demand and to help customers select the required product. This can be done by identifying products and developing an effective product list. Further to specify, customisation of products depends upon the skills to sort and narrow down choices using categories varying upon the demands and necessity of the products.

Educating the customers is another way to help them select the product that best fits their needs, the more customers know about a product, the better it suits them to make a purchase decision.

There is a focus on demonstrating the ability of a retail team to assist in choosing the right products as per the needs. In retail business, the product with maximum demand must be made available instantly to deal flexibly with customer choices.

The sales associate has to take up duties and responsibilities in segmenting the sales to attain maximum profits and turnover in a business. The sales segment in a retail business plays a vital role in delivering a smooth flow of products.

A perfect display of the product will have a wider range of customers in need of specific products. The sales associates have to take up the demonstrative procedures in a logical manner to cater to the choice of customers. The customers always have the tendency to get maximum through minimum investments. In such a situation, a smart and efficient sales associate will perform to deliver the best output as per the customer needs by adopting various logical steps to demonstrate his or her skills and also getting the maximum sale turnover.

A sales associate has to provide the perfect service delivery for customer and the techniques required for the closing of sale. Assessment activities given after each session can give an insight to train students in developing skills and knowledge to get themselves fully aware of the roles carried out by the sales associates in retail business. Also, the students will grasp the techniques of demonstration, so that the retailer can adopt the skills, whenever needed in the job prospective.

Smoothly channeled process and techniques adopted in business during handling of the sales will give maximum customer satisfaction and also deliver chance for better profits in retail business.

With this in view, the present Unit titled 'Mechanism for Customer to Choose Right Products' has been divided into four sessions. The first session discusses the method of selling, the second session deals with sales promotion activities, the third session highlights the methods for responding to questions and comments, and the last session explains the techniques for closing a sale.

## **SESSION 1: METHODS OF SELLING**

Sale is an act of selling a product in return for money. It is the beginning of a relation between customer and vendor or extension of that relationship. There are various options available with which sales can take place.



*Fig. 3.1 Sales target*



## Retail selling methods

The various retail selling methods are as follows:

**(a) Direct sales:** It refers to the direct personal demonstration and sale of products and services to the consumer. It consists of two business models, i.e., single-level marketing and multilevel marketing. A direct sale makes money by selling products directly to consumers.

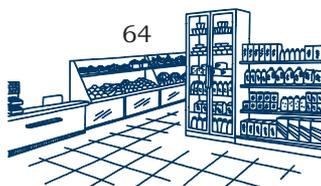
**(b) Proforma sales:** The term 'proforma' is used to describe a document that provides as a courtesy or satisfies minimum requirement, conforms to a norm or decisive, tends to be performed as a formality. The proforma sale refers to sales quote which is prepared in the form of proforma invoice.

**(c) Agency-based:** It is a contractual arrangement, in which the agent has the right to negotiate on the sale of principle's goods and services. In exchange the agent gets a commission or fee. The various types of agents who are involved in agency-based sales are:

- Sales agents
- Sales outsourcing through direct branded representation
- Transaction sales
- Consultative sales
- Consignment sales
- Telemarketing or telesales
- Retail sales

**(d) Travelling salesman:** They are a representative of a firm who visit shops and other businesses to show samples and gain orders. They are also called commercial traveller, door-to-door salesman or hawker.

**(e) Auction sale:** It is a public sale. Customers who are willing can participate in an auction. Goods are sold to the highest bidder, i.e., one who has quoted the highest price.



**(f) Business-to-business (B2B) sales:** It refers to sales made by other businessman rather than an individual customer. An industrial or professional sale involves selling from one business to another.

**(g) Electronic-based sales:** It is a web-based sale. It includes both business-to-business and business-to-consumer sales. For electronic-based sale Electronic Data Interchange (EDI) is used.

**(h) Indirect sales:** Indirect sales are the sale of a good or service by a third party, such as a partner or affiliate rather than a company's personnel.

### Meaning of arrangement of products for sale in store

The products from different manufactures are displayed in retail stores. These products are arranged in a systematic manner in shelves based on the space provided in the stores. The display of goods is prioritised on the basis of the manufacturer's competitiveness as some of them buy from the display window section and the floor space to promote their products.

### Need for arranging products

Product arrangement in a retail store is a critical element for its success. The products are divided section wise, giving a clear view of all the products available in store, and making it easy for the customer to pick up the products as they move in the store. The arrangement of the products in this manner also improves the profit of the retail store. Rearrangement of products is done for the following reasons:

- **Repeat customers:** The basic reason for companies to rearrange products is to give their stores a fresh look. This keeps current customers come back to the store. Rearrangement of products displays more products to the customer, so that they visit again, and simultaneously sales volume increases.
- **Sales promotion:** Retailers rearrange products for sales promotion. Rearrangement of stock increases customers.

MECHANISM FOR CUSTOMERS TO CHOOSE RIGHT PRODUCTS



## NOTES

- **Brand image:** Some retailers rearrange products routinely to maintain their brand image. Monthly rearranging of products and changing of colour schemes is essential in building new and fresh style of product arrangements.
- **Seasonal:** Retailers display products in one area. The retailers rearrange to display seasonal products.

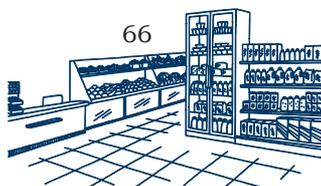
### Procedure for arranging the products

The process of arranging products in a retail store compels activity. The arrangement of product is very much affected by the store plan choice, including the size of the store, the type of product to be sold and the extent of customer focus required on a product. There are certain ways to be focused upon for arranging a product in the store, which are based on the following.

- **Straight floor plan:** In this floor plan, a retailer arranges products in a straight line. It is the most commonly used floor plan in the Indian retail industry and is economical as well.
- **Diagonal floor plan:** This type of floor plan has more visibility for the store staff and customers. It requires a small space for arranging the products.
- **Angular floor plan:** It gives a spacious look with a lot of space. This type of floor plan is used by high-value and high-end retailers. This reduces the display area and focuses only on few popular products.
- **Geometric floor plan:** In this floor plan, a retailer uses racks and other fixtures to create a different style of floor plan. This layout is used for trendy products like cosmetics, watches, etc.

### Identifying products responsible for sale

Customer service associates (CSA) in a retail store are responsible for identifying the products that are to be sold. Here are few steps that help the CSA in identifying the products for sale.



1. He or she must have full information about the retail store and the products that are being sold.
2. The CSA must follow the instructions given by the store manager or supervisor regarding the stock that is to be received from different manufacturers.
3. The store manager or supervisor allocates the product sections to the CSA. The product sections in a retail store will be like vegetable section, housekeeping material section, stationery section, clothes section, etc.
4. The CSA is responsible for the section allotted to him or her and must hold full record regarding the stock received from the manufacturers till the product is sold.
5. The CSA must have complete knowledge about the product being allotted to him or her and must possess the skills to sell it to the customers.

## Practical Exercise

### Activity 1

Field visit to learn the methods of selling

#### Materials required

Notebook, pen or pencil and checklist

#### Procedure

1. Visit two malls or retail organised stores near your place.
2. Observe their selling methods.
3. Speak to a salesperson and management regarding their selling methods.
4. Write a comparative report on both the malls or stores selling methods with your suggestions.
5. Submit the report to your teacher.

## Check Your Progress

### A. Fill in the blanks

1. \_\_\_\_\_ is the act of selling a product or service in return for money.
2. \_\_\_\_\_ refers to a sales quote which is prepared in the form of proforma invoice.

MECHANISM FOR CUSTOMERS TO CHOOSE RIGHT PRODUCTS



## NOTES

- \_\_\_\_\_ sale is public sale.
- Some retailers \_\_\_\_\_ products routinely to maintain their brand image.

### B. Multiple choice questions

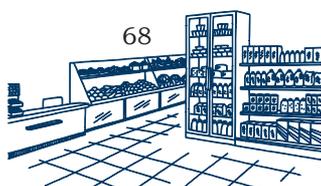
- The display of goods is prioritised on the basis of the manufacturer's \_\_\_\_\_.
  - competitiveness
  - sale
  - demand
  - None of the above
- \_\_\_\_\_ sale refers to sales made to other businesses rather than individual consumers.
  - B2B
  - B2C
  - B2D
  - None of the above
- In electronic-based sale \_\_\_\_\_ is used.
  - EMI
  - EDI
  - EMC
  - None of the above
- Indirect sales are the sales of a good or service by a \_\_\_\_\_.
  - manufacturer
  - seller
  - third-party
  - None of the above

### C. State whether the following are True or False

- B2B is means business-to-business.
- The products are divided section-wise in a retail outlet.
- The retailers need not rearrange to display seasonal products.

### D. Match the columns

	Column A		Column B
1.	Straight floor plan	A	Earn profit and commission
2.	Diagonal floor plan	B	Telemarketing sales
3.	Angular floor plan	C	Unique store feel
4.	Geometric floor plan	D	Self-service shop
5.	EDI	E	Racks are straight live
6.	Agency-based sales	F	Curves and angles
7.	Multilevel marketing	G	Standard for structuring information



### E. Short answer questions

1. What are direct sales?
2. Define proforma sales.
3. What is meant by agency-based sales?
4. What is auction sale?
5. Who is a repeat customer?

### F. Long answer questions

1. Explain the various methods of selling.
2. Discuss the need for arranging products in a retail store.
3. Explain the procedure for arranging products in a store.
4. Elaborate the steps adopted in identifying the product responsible for sale.

### G. Write short notes on

1. Promotion activities
2. Point-of-sale display
3. Trade incanting
4. In-store activity

### H. Check your performance

1. Classify the methods of selling in retail.
2. Prepare a chart on different methods of selling in different retail formats.
3. Demonstrate the checking of product packaging.

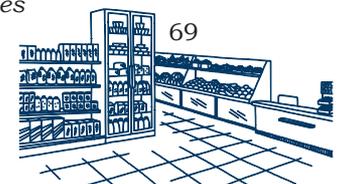
## SESSION 2: SALES PROMOTIONAL ACTIVITIES

Sales promotion is the fastest growing area of the marketing activities. It is a major component of promotion which helps the retailer in improving the sales and generate higher profits. Promotion is like communicating with an audience through a variety of non-personal and non-media channels. In sales promotion, the firm provides special offers to customers, such as providing discounts, etc. Offers are direct proposition, which form a part of the deal. Thus, sales promotion stands for all those activities, which supplement, coordinate and make an effective effort of personal selling and advertising.



Fig. 3.2 Sales promotion activities

MECHANISM FOR CUSTOMERS TO CHOOSE RIGHT PRODUCTS



It increases sales and also stimulates the consumers to buy more.

### Objectives of sales promotion

Sales promotion is designed to be used as a short-term tactic to boost sales. The objectives of sales promotions are as follows:

1. Stimulate inquiries from consumers, asking for detailed information about a product
2. Increase the product trials in expectation that the trial would lead to customer satisfaction
3. Encourage repurchase of goods, develop loyalty in a customer's mind
4. Initiate inventory building by retailers to help the consumers with a ready supply
5. Get the promotional assistance of dealers by co-coordinating with personal selling.

### Sales promotion techniques

Promotional techniques are originated by the retailers. These techniques provide necessary support for sales promotion and can be studied under two heads as detailed below in Fig. 3.3.

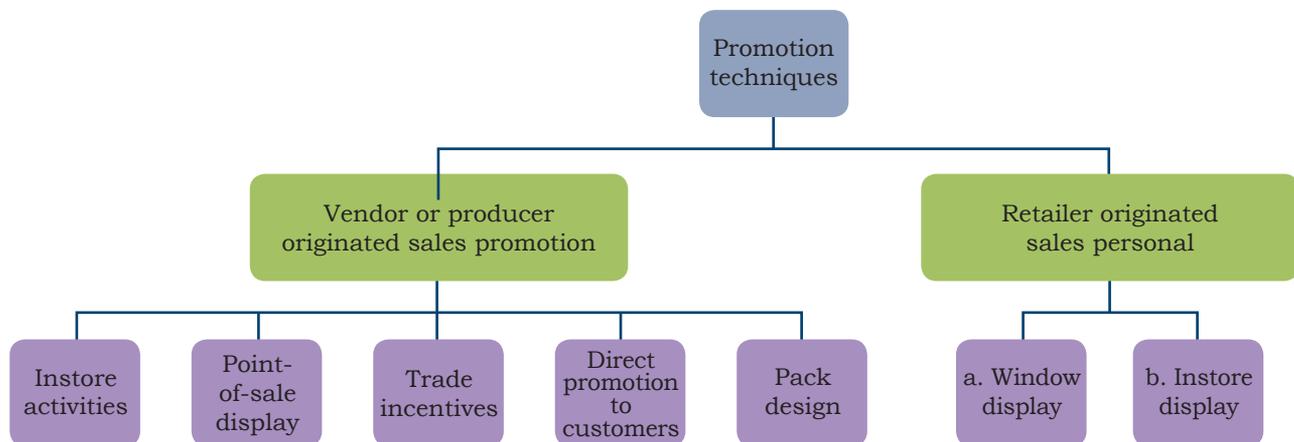
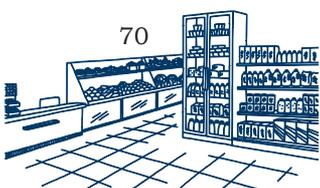


Fig. 3.3 Sales promotion techniques

**(a) Vendor originated:** Vendor-originated sales promotion techniques are classified as in-store activities, point of display, trade incentives, direct promotion to customers and pack design. These have been briefly discussed in the Session.



- (i) In-store activities: These activities of sales promotion are targeted to give cash or kind advantage to customers. The various type of in-store activities of sales promotion are prose off pack, premiums, small gifts, cooperative promotion, sampling, coupons, buy one get one free, multipacks, etc.
- (ii) Point-of-sale display material: These are the material provided by vendors for placing products the customers often buy. It includes special fixtures, such as paperback publisher racks, dry battery stand and cold drink racks, etc. The other point-of-sale display includes display sign, leaflets demonstration, etc.
- (iii) Trade incentives: These are tradeoffs or cash incentives directly provided by the vendors to the retailers. The benefit sometimes may be not extended to the customers. There can be various types of trade incentives and cash discounts, special credit terms, goods in lieu of cash, staff incentives, etc.
- (iv) Direct promotion to customers: The vendor manufacturer may make use of direct promotion at the consumer's doorsteps. This includes the distribution of coupons and free samples.
- (v) Pack design: It is one of the most important techniques of promotion for the retailer. The retailer may decide to accept a package design over its contents. Normally, the retailers support those packs which have a better package design.

**(b) Retailer originated:** All those measures which normally motivate the customers to buy more, and thus, increase the sale of the product are retailer originated promotion techniques. These include the following:

- (i) Window display: A window display in a shop is for displaying items for sale or otherwise designed to attract customers to the store.

MECHANISM FOR CUSTOMERS TO CHOOSE RIGHT PRODUCTS



## NOTES

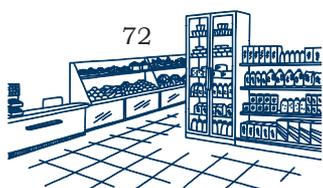
- (ii) In-store display: In-store display includes many promotion techniques, such as mass display, multiple product promotion, demonstrations, store loyalty cards, free gifts, point-of-sale display, celebrity promotion, joint promotion with other retailers, incentives to staff, etc.

Thus, we find different types of promotion techniques originated by vendor or manufacturers and retailers, which are useful in influencing the customers' buying decision.

### **Ways to influence customer buying**

Consumer behaviour can be broadly classified as the decisions and actions that influence the purchasing behaviour of a consumer. What drives consumers to choose a particular product with respect to others is a question which is often analysed and studied by marketers. Most of the selection process involved in purchasing is based on emotions and reasoning. A sales associate is expected to handle the prospective customers in a way to convert them to users of the firm's product. The different ways which he/she can follow to convince the customers are:

1. Identify the prospective customer and take initiative for a dialogue in a friendly manner.
2. Collect as much relevant information as possible about the product's sale presentation.
3. Enlighten the product's features and advantages in comparison with the competitor's product.
4. Present or demonstrate the product with patience in an interesting manner to the prospective customer.
5. Objection raised, if any, should be attended to immediately and the issues should be resolved.
6. Enlighten on the product's warranty period and assure other sales services, if needed.
7. Maintain continuous relations with the customers to get their feedback on product satisfaction.



8. Improve selling skills, such as patience, communication, reliability, politeness, caring for the customers, etc.
9. Do not lose temper when dealing with the aggressive behaviour of potential consumer, etc.
10. If required, use sales promotion techniques to convince customers for buying decision.

Thus, the sales associate will be successful if he/she identifies the ways to convince prospective customers to take a buying decision.

### Acquire knowledge of the nature of product

A sales associate will be successful if one acquires the knowledge of products offered for sale by the retail firm. Before taking steps to sell the products of vendors, the sales associate needs to have detailed knowledge of the products (see Fig. 3.4). To attend to the grievances or complaints or clarification sought by the customer, knowledge about the nature of products is important.

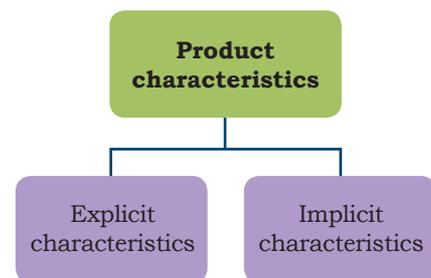


Fig. 3.4 Product characteristics

### Explicit characteristics

The explicit characteristics of a product refers to those characteristics over which there is a common agreement, in both the existence and attributes of the product. There are five attributes, which require the attention of the sales associate. They are as follows:

- (a) **Physical configuration:** A product is a bundle of physical stuff. Every product has its own shape, size, density, odour, taste, texture, colour, weight and a host of other physical attributes. Hence, the sales associate has to acquire knowledge about these areas of a product to influence the customer's buying behaviour.
- (b) **Associated service:** A sales associate should have knowledge of before and after-sales service. Before-sales services include product demonstration, informing about credit facilities, if available; and after-sales services include delivery, installation, provision of spare parts, repair service, warranties, etc.

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**(c) Package and brand name:** The sales associate has to gain knowledge of packaging or brand name to differentiate with competitors' brand or products. This enables to highlight the product features in comparison with other products available in the market.

**(d) Product size:** A sales associate must have the knowledge of a product's width, depth and consistency. Width refers to a product lines depth stood for a number of items in every product line, and consistency indicates the similarity among the product lines.

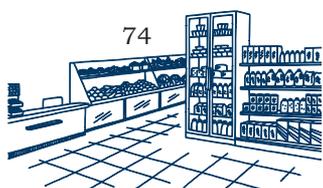
**(e) Product life cycle:** A product's life cycle includes introduction, growth, maturity and decline. A product can be located at any stage of its existence, and hence, the sales associate has to know at which stage of existence the product is. This enables him or her to formulate different strategies for selling goods and services.

### Implicit characteristics

It is evident that every person sees a product in a different way and uniformity lacks in their viewpoint. The perception of a person may not match with the perception of another. These points of disagreements are called 'implicit characteristics'. The implicit characteristics of a product are as follows:

**(a) Product symbolism:** A product is a symbol by virtues of its form, size, colour and function. The significance attributed by individuals vary according to the needs and social interaction. Hence, the sales associate has to study the product in terms of status symbol, economy, performance, etc., in relation to customers' needs.

**(b) Communication media:** The sales associate has to determine the consumer's personal interpretation of the symbols medicated by his/her culture groups and group influence and personality. He or she has to study whether the product information



is given or hidden. The sales associate also needs to understand and communicate as to what the product is used for, at what rate, made by whom and where it is available.

**(c) Product perception:** Perception is the psycho-psychological process. The sales associate has to understand as to how products are perceived by the consumers. These perceptions influence the marketability of a product. Hence, the sales associate has to gather information about the perception of consumers on the product sold by the retailers. This helps to reformulate product policies to suit the product needs of consumers.

**(d) Product evaluation:** Product evaluation helps the retailer to know consumer satisfaction over the product used by him or her. Evaluation refers to comparing the efforts involved and rewards received by the consumer. Thus, every product has both explicit and implicit characteristics, which are to be understood by the retailers. It helps the retailers to formulate successful product policies.

## Practical Exercise

### Activity 1

A field visit to identify the characteristics of a product

#### Material required

Checklist, list of retail stores, notebook and pen or pencils

#### Procedure

1. Visit a nearby retail store.
2. Interact with the sales associate or store manager.
3. Identify and list the implicit and explicit characteristics of the product.
4. Prepare and submit a report based on your observation.

### Activity 2

A field visit to learn the techniques of sales promotion

#### Material required

List of retail stores, notebook and pen or pencils



## NOTES

### Procedure

1. Visit a nearby retail store.
2. Observe the techniques adopted by the retailers for promoting sales.
3. Interact with the sales associate or store manager.
4. Examine and list the techniques used for sales promotion.
5. Prepare and submit a report to your teacher.

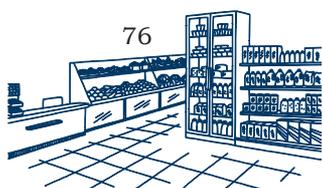
### Check Your Progress

#### A. Fill in the blanks

1. Growing is the fastest \_\_\_\_\_ area of the marketing activities.
2. \_\_\_\_\_ activities of sales promotion are targeted to give cash or kind advantage to customers.

#### B. Multiple choice questions

1. Coupons are the best example of \_\_\_\_\_ for the customer.  
(a) trade incentive  
(b) direct promotion  
(c) in-store activities  
(d) None of the above
2. Package design is the sales promotion technique initiated by the \_\_\_\_\_.  
(a) dealer/producer  
(b) consumer  
(c) retailer  
(d) None of the above
3. Window display is the \_\_\_\_\_ originated sales promotion.  
(a) producer  
(b) dealer  
(c) retailer  
(d) None of the above
4. Explicit characteristics of a product refers to \_\_\_\_\_.  
(a) the existence and attributes of the product  
(b) nature and attributes the product  
(c) Both (a) and (b)  
(d) None of the above



5. Physical configuration of a product refers to \_\_\_\_\_.
- (a) shape
  - (b) size
  - (c) weight
  - (d) All of the above

**C. State whether the following are True or False**

1. Sales promotion refers to communicating with the audience through personal and non-media vehicles.
2. Cash incentives are directly provided by the vendors to the retailers.
3. The retailers support packs which have better design.
4. Window display includes many promotion techniques, such as mass display, store loyalty cards, etc.

**D. Match the columns**

	Column A		Column B
1.	The disagreeing point in a product	A.	Physio-psychological process
2.	Common agreement for product attributes	B.	Sales promotion
3.	Perception of the product	C.	Public relations
4.	The direct and immediate	D.	Dealer promotion
5.	Comparing efforts involved and reward received	E.	Explicit product
6.	Indirect activity of sales promotion	F.	Product evaluation
7.	Direct activity of sales promotion	G.	Implicit product

**E. Short answer questions**

1. Define sales promotion.
2. List out vendor originated sales promotion techniques.
3. What is a point-of-sale display?
4. What is trade incentive?
5. Why is package design an important sales promotion technique?
6. What is trade incentive?
7. Differentiate between explicit and implicit characteristics of a product.
8. What is meant by physical configuration?
9. What is product symbolism?
10. What is product perception?



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### F. Long answer questions

1. Define the objectives of sales promotion.
2. Explain the nature of products in detail.

### G. Check your performance

1. Draw a chart on sales promotion techniques adapted by different retail formats.
2. Identify the techniques that are suitable for various retail formats.

## SESSION 3: RESPONDING TO QUESTIONS AND COMMENTS

Sales associates have a key role to play with customers. They are the ones directly approached by the customer. However, even though the sales associates are called more for interacting with the customers, still it is important to train them to handle tough questions and situations arising from the customers. Training not only allows the sales associate to have some idea of what to say to the customers in a tough situation but also gives them the flexibility to adapt and add to their own personality.

### Dealing with customers

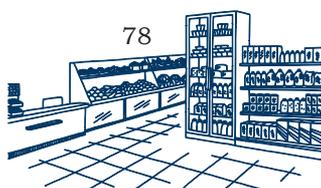
The sales associate must analyse the situation and answer accordingly. This will satisfy the customer and he or she will have a positive attitude towards the person, as well as, the service provider. Some of the questions to be kept in mind by the sales associate before starting a conversation with the customer can be as follows:

### When the sales associate is unable to answer a customer's query

A sales associate must not panic for not knowing an answer because his or her responsibility is to show firmness to make things right.

Never should the sales associate say, "I don't know", as such a response will not help the customer. Instead of giving such a response, the sales associate should say that "It is a valid question. Let me find out the right thing for you".

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Place the need of the customer as important over a situation of not knowing the answer. The question must be taken to the concerned staff or superior to find out the answer and respond to the customer.

### When an item is not available

Any sales associate will not prefer to tell the customer about the unavailability of a product. The main skills while dealing with the customers is the use of positive language. It helps avoid nasty or rash reactions. For example, when a customer shows interest in a product, but it is presently unavailable or will only be available after sometime, in such a situation, the sales associate might respond to the customer in two ways.

- **With positive language:** The sales associate may say that the product will be available next month and I will place an order for you, if needed.
- **Without positive language:** The sales associate may tell the customer that the product required is unavailable.
- Positive language replaces negative phrases (“I can’t...”).

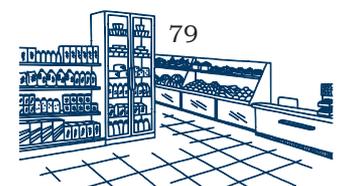
### When transferring call of the customer

Sometimes, the call of a customer needs to be transferred to the concerned department to help them. Customers feel happy if their concerns are addressed.

### Comments made on the product and how to respond to it

Customers can often have some valuable comments and suggestions on the usage and improvement in a product. However, holding the product’s vision is the responsibility of the sales associate. If a customer gives suggestions or comments on the features of the product, then the sales associate should not respond, saying “We will take a look.” This response gives a false hope to the customers and if they check after few weeks, this may disappoint them.

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### Favours that cannot be granted

Most requests from the customers are reasonable and every effort must make them happy. It is easy to say 'Yes' to some of the requests being made by the customers but there will be some requests, which are difficult to be agreed upon. The responses to such requests are to be made using positive language and politely. Showing them the possible alternatives is one of the best ways to say 'No'.

### When a product is defective

Receiving a defective product is discouraging from a customer's perspective. In such a situation, showing empathy to the customer is important. Consider the examples given below to know the responses to be made and how a problem can be fixed.

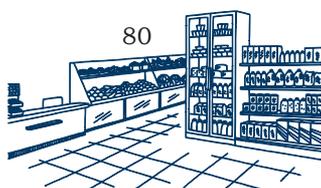
"I am so sorry to disappoint you. There was a mistake in the manufacturing process or shipping. Can I send a new one to you?" Such a response completes the important objectives given below.

- (a) Understanding a customer's frustrating experience — it explains what the problem is and how clearly an immediate solution can be given.
- (b) Depending on the type of product sold and how a business is conducted, the sales associate can respond to the customer, saying: "Should I send you a full refund?"

### Closing with a customer

The sales associate must always aim to 'close' a conversation. This does not refer to closing the sale. Instead closing a conversation means that a customer is happy about the product. The sales associate has to ensure that the customer is leaving happy. This can be seen with three important things:

- (a) Care must be taken about getting what the customer requires
- (b) If the customer needs information or has a query to be answered, the sales associate must provide the right information.



- (c) The customer determines what is needed and that the need is met in a right way.

The sales associate must try ending a conversation with phrases like “I am happy to help you, sir or ma’am”, “We are happy to serve you”, etc., as they make a big impact.

### Dealing with angry customers

The sales associate is required to be polite in dealing with an emotional and angry customer. The sales associate may keep the following in mind:

- (i) Apologise sincerely: “I am sorry” is a mandatory response in such situations. Make a personal apology to the customer, who has faced an ugly experience.
- (ii) Sympathise: Many a time, angry customers need to be empathised with. Even small phrases spoken by the sales associate like “I understand how upsetting that must have been,” can help the customer realise that the sales team is in the pursuit to make things right.
- (iii) Accept responsibility: The sales associate must accept responsibility for a customer’s unhappiness. It does not make the sales associate ‘at fault’.
- (iv) Prepare to help: Fixing a problem by setting the things right is important. A sales associate places a replacement order for customers. Even if things are handled perfectly, some customer simply cannot calm down. In such a situation, the sales associate should try making the best effort.

## Practical Exercise

### Activity 1

A role-play to learn responding to questions and comments

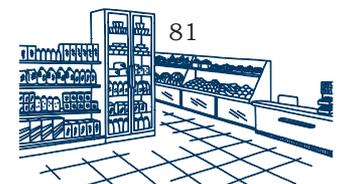
#### Material required

Notebook and pen or pencils

#### Procedure

1. Divide the class into pairs.

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2. Ask them to perform the following retail store activities in the retail business.  
1st student: Sales associate  
2nd student: Customer
3. At the end of the assignment, ask the second student to share his or her views on the sales associate's ability of providing customer satisfaction.
4. Observe how the queries were resolved during the role-play.
5. Finish the play within the allotted time.
6. Discuss the learnings from the activity and points to be covered.
7. Share your views before and after the role-play activity.

## Check Your Progress

### A. Fill in the blanks

1. A sales associate should always aim to \_\_\_\_\_ a conversation.
2. \_\_\_\_\_ language replaces negative phrases.
3. Receiving a defective product is discouraging from a \_\_\_\_\_ perspective
4. A sales associate gives the customer satisfaction by providing the right \_\_\_\_\_ about the product, which the customer has decided to buy.
5. A sales associate should show \_\_\_\_\_ to the customer, when any product is defective or needs replacement.

### B. Multiple choice questions

1. How is a sales associate supposed to respond to an angry customer?  
(a) Angrily  
(b) Must apologise  
(c) Complain to the superior  
(d) All of the above
2. Many a time, angry customers like to be \_\_\_\_\_.  
(a) empathised with  
(b) argued with  
(c) fought with  
(d) None of the above
3. While dealing with customers, it is important to always close the sale by making the \_\_\_\_\_.  
(a) customer doubtful  
(b) customer happy  
(c) customer move away  
(d) None of the above



4. When a sales associate is unable to answer a customer's query he or she must \_\_\_\_\_.
  - (a) panic
  - (b) not panic
  - (c) leave the place
  - (d) None of the above

**C. State whether the following are True or False**

1. A sales associate should not panic for not knowing an answer.
2. Training allows the sales associate to have some idea of what to say to customers in a tough situation.
3. Receiving a defective product is not discouraging from the customer's perspective.
4. Sales associates are not required to be polite to an angry customer.

**D. Match the columns**

	Column A		Column B
1.	Sales associate have to use positive	A	Sales
2.	Holding the product's vision is the responsibility of	B	Phrase
3.	In case of a defective product	C	Language
4.	Closing a conversation is not closing	D	Sales associate
5.	End conversation with a	E	Empathise with the customer

**E. Short answer questions**

1. How should a sales associate respond to a customer's query when he or she has no answer?
2. How should a sales associate reply to the customer when a particular item is not available in the store?
3. How should a sales associate react to the comments made by customers on a product?

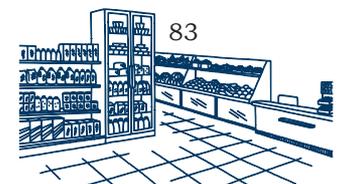
**F. Long answer questions**

1. Explain how a sales associate should respond to questions regarding transferring a call of the customer, product quality and defective product.
2. How should a sales associate handle severely angry customers?

**G. Check your performance**

1. Identify situations where a sales associate is unable to answer or items are not available.
2. Demonstrate customer handling skills.
3. Perform role-play on closing a conversation with a customer.

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## SESSION 4: TECHNIQUES OF CLOSING A SALE

Closing a sale, an important part of personal selling process, refers to completing a sales transaction – it is the final step while making a sales call to a customer. It refers to the customer signing on the dotted line of the agreement completing the sale. The sales process is adaptive, which means that each situation may be different and sales associates have to adapt and understand what is important to each customer and where each is in the buying process. But in order for a sales associate to use adaptive selling, he or she must thoroughly understand the steps in the selling process and how each works to use them effectively.

### Factors influencing the successful closing of sales

Sales associates are, generally, evaluated by their ability to close the sales. They have to acquire and practise some special qualities, which may help in the successful closing of sale.

- **Salesperson's personality:** The personality of the sales associate influences the closing of a sale. It refers to the sum total of everything about a salesperson that influences the prospects favourably. The personality of the sales associate is divided into physical, mental, social and character. The physical attributes are sound health, neat appearance and voice. The mental qualities are alertness, confidence, enthusiasm, observation, etc. The social qualities include friendly appearance, condensability, courtesy, cooperation, manners, etc. These characteristics help the sales associate in closing a sale favourably.
- **Awareness of company policies:** The sales associate must have the basic knowledge of the company when he or she intends to close the sale with prospective customers. He or she must be aware of the history of the company — its origin and later changes, philosophy and policies, etc. This enables the sales associate to clarify all

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queries of the prospective customers and induce them to purchase goods.

- **Product information:** Product knowledge is necessary for the sales associate. He or she gives every possible information to the customer about the product to get orders. It includes different models, size, weight, ingredients, packaging, quality, price, discount offered, benefits, replacement, after-sales service, etc. This helps the sales associate to close the sale favourably with the prospective customers.
- **Need of customer:** In order to close the sale, sales associate should have the knowledge of prospective customers. He or she has to study in detail their buying behaviour, likes and dislikes, nature and type of customers, etc. This will enable him or her to adopt suitable strategies to close the sale.
- **Information on competing products:** The knowledge of the availability of the product and competitors in the market helps the sales associate to highlight relative merits of the product and closing a sale becomes an easy task.

Thus, these five factors are crucial for the sales associate in closing a sale with the prospective customers.

### Techniques of closing a sale

It is evident that the retailer gets the revenue only when a sale takes place. Any sale is considered to be complete and closed when the sales associate gets an order from a prospective customer. The retailer adopts different types of techniques to close sale. They are as follows:

- **Natural close:** It is also called as 'ask for it' close. The sales associate has to be sure that the customer does not sense that he or she is using a special formula to close a sale. The closing technique should appear as a natural development from the sales conversation. It has to be like a natural resolution of the sales interview without

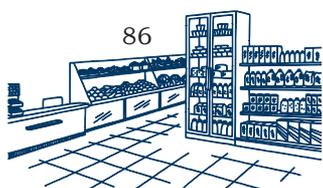
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the customer knowing the special tactics of the sales associate.

- **The order form close:** It is different from the natural close technique, i.e., the questions asked are not in direct reference to the purchase. Here, the sales associate has to sound natural and avoid any rejection. For example, “Sir, shall I make the invoice or bill?”
- **The alternative close:** In this technique, the sales associate assumes that the customer visiting a store will definitely buy a product. The only thing that is not decided is the design, colour, style, shape, etc. Hence, product presentation is important in this technique of closing the sale. The sales associate has to present an alternative option, which suits the needs of the customer. It should provoke the customer to make the final choice between the product options that were presented.
- **The summary close:** Here, the sales associate summarises the list of benefits that the customer receives if a product is purchased from the store. The sales associate may say that “we have reached the end of sale, so may I highlight the main points so that we could close a deal. This technique is one of the most natural methods of closing a sale and is used by the sales associate for those customers, who are unpredictable.
- **The cautionary tale close:** The techniques of closing a sale are, usually, adopted by the retailer to motivate the customers to decide in favour of the purchase of a product. It has proved to be a useful technique for closing the sale. It is possible to motivate undecided customers to take a purchase decision. It helps the customer to know the implication of failing to decide to purchase the product at that very moment. Hence, the sales associate tries not to make up stories to motivate the customers to buy.



- **The final objection close:** In spite of all efforts of the sales associate, the customer sometimes may have some objection right at the end of the sale process. The customer may feel hesitant to mention the objection point. The sales associate has to try and persuade the customer to communicate the objection point as the final objection may affect his/her buying decision in the process of buying the product.
- **The conditional close:** This technique can be used by the sales associate for that customer, who is very slow in making a decision. These customers may have the intention to buy a product but, usually, find an excuse that they can delay their decision. At this point, the sales associate should assure and develop confidence in the customer that if any help is required, he/she will be at service. Hence, the sales associate has to come forth with the conditional close in a subtle way, assuring the customer of the best service.
- **The lost sales approach:** Different types of customers visit a store. Some come with a definite decision to purchase, some may be inductive, some may develop objection to purchase in the end. The sales associate must not feel that he or she has lost sale with such type of customers. The lost sale can be realised with further conversation with the customers. He or she has to deal with them in maintaining a sense of balance. Therefore, lost sale can be converted as actual sale with the additional selling efforts of the salesperson.
- **The assumption close:** The customer's manners, body language or comment may indicate the decision that he or she made to buy a product. The expressions and communication of the customer with the sales associate gives an opportunity to make an assumption close, which means not having the purchase. It gives the customer a chance to make a painless decision.



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- **The balance sheet close:** It is closing technique in which the sales associate assists an indecisive prospect to list on paper the arguments 'for' and 'against' a particular product choice.

### Practical Exercise

#### Activity 1

Visit a nearby organised retail store and observe the closing techniques adopted by the retailer

#### Material required

Pen, pencil and notebook

#### Procedure

1. Visit a nearby organised retail store along with your teacher.
2. Observe the closing techniques adopted by a salesperson.
3. Present your views on the following:

- Final objection close \_\_\_\_\_  
\_\_\_\_\_

- Summary close \_\_\_\_\_  
\_\_\_\_\_

4. Draw up your side of balance sheet close

Sales associate reason for	Buyer's reason against

#### Activity 2

Visit a nearby retail store and observe a technique adopted by the retailer or salesperson to close a sale with the customer. Present your observations in the form of a report in 1000 words.

### Check Your Progress

#### A. Fill in blanks

1. The last step in the selling process is \_\_\_\_\_.
2. \_\_\_\_\_ means the act of actually getting prospect's assets to a sales proposal.
3. Natural close is also called \_\_\_\_\_.



4. The technique in which the questions asked are not in direct reference to the purchase is called \_\_\_\_\_.

**B. Multiple choice questions**

1. The technique in which a sales associate assumes that a customer visiting a store will definitely buy a product is called \_\_\_\_\_.
  - (a) natural close
  - (b) summary close
  - (c) alternative close
  - (d) None of the above
2. The process of summarising the list of benefits customer gets is known as \_\_\_\_\_.
  - (a) final objective close
  - (b) summary close
  - (c) cautionary tale close
  - (d) None of the above
3. The closing technique, which is intended to motivate the customer to buy a product is known as \_\_\_\_\_.
  - (a) conditional table close
  - (b) conditional close
  - (c) balance sheet close
  - (d) lost sales approach
4. The closing technique, which is intended for customers who are slow in making decisions is called \_\_\_\_\_.
  - (a) conditional close
  - (b) assumption close
  - (c) balance sheet close
  - (d) lost sales approach
5. In which selling technique does a sales associate reasons for and the buyer's reasons against a product?
  - (a) Lost sales approach
  - (b) Summary close
  - (c) Balance sheet close
  - (d) None of the above

**C. State whether the following are True or False**

1. Having a friendly appearance is a social quality of a sales associate.
2. In an alternative close, the sales associate has to provoke a customer to make the final choice between different products.
3. For unpredictable customers, the techniques for closing a sale are called alternative close.
4. The implications of failing to decide to purchase a product at the very moment is called final objective close.



## NOTES

### D. Match the columns

Column A		Column B	
1.	Conditional close	A	Motivating the customer
2.	Final objection close	B	Reason for and against
3.	Lost sales approach	C	Objective right at the end
4.	Assumption close	D	show in making decision
5.	Balance sheet close	E	Loss of customer
6.	The cautionary tale close	F	Expressions and communication of customers

### E. Short answer questions

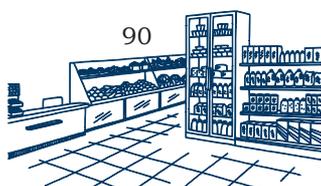
1. Define closing of sale.
2. What is natural close?
3. What do you understand by the term 'summary close'?
4. What is meant by 'balance sheet close'?

### F. Long answer questions

1. What is closing a sale? Explain the factors influencing successful closing of sale.
2. Discuss the techniques of closing a sale.

### G. Check your performance

1. Demonstrate the various techniques for closing a sale.
2. Identify the types and techniques of closing a sale.



Unit



## Specialist Support to Customers

When customers have questions, complaints or suggestions about a company's products or services, they turn to customer support specialists or representatives for answers. Customer support specialists provide specific information regarding the services, products or material solutions offered by a company, and relevant details to the customers. They are sociable individuals with a knack for providing professional and clear answers to the customers' requests. They answer phone calls, provide troubleshooting information, report and analyse customers' information and needs, issue billing details and open and close customer accounts. In short, they are the direct link between the company and its existing and potential customers. A product is an item offered for sale. A product can be a service or an item. Every product is made at a cost and each is sold at a price. The price that can be charged depends on the market, quality of the product, marketing and the segment that is targeted. The features of the product refer to its size, colour, shape, weight, price, brand name, reliability and durability. Product information is essential for the customers to determine the type of product to be used, whether it will satisfy their needs or not, for its correct handling and usage, modes of payment and delivery, terms of sale, etc.

The various methods of providing product information to the customers are one-to-one, product videos, web pages, audio tapes, CDs, newsletters, emails, banners, posters, pamphlets, etc.

Every retailer has to formulate a customer service policy, which highlights the policies of the retailer towards the customers. A retailer has to develop a machinery for handling customer complaints. The various techniques of encouraging the customers to use the retailer products include keeping the customers informed, speaking to the customers, greeting them on important occasions, etc.

In this Unit, we will study about the special support services provided to the customers. The Unit has been divided into four sessions. The first session explains providing product information to the customers, the second session deals with the techniques to encourage the customers to purchase products, the third session discusses personalised services, and the fourth session covers post-sales service support to the customers.

## SESSION 1: PROVIDING PRODUCT INFORMATION

### Meaning and features of a product

In marketing, a product is anything that can be offered to a market that might satisfy a want or need. In retailing, products are called 'merchandise'. In manufacturing, products are bought as raw material and sold as finished goods. A service is another common product type.

A product can be classified as 'tangible' or 'intangible'. A tangible product is a physical object that can be perceived by touch, such as a building, vehicle, gadget, or clothing. An intangible product is one that can only be perceived indirectly, such as an insurance policy. Services can be broadly classified under intangible products, which can be durable or non-durable.

In business, a product feature (Fig. 4.1) is one of the distinguishing characteristics of a product or service that helps boost its appeal to potential buyers, and might be used to formulate a product marketing strategy,



Fig. 4.1 Product features



which highlights the usefulness of the product in order to target potential consumers. Product features are the characteristics of a product that describe its colour, branding, packaging, labeling, varieties and capabilities. A product feature is a slice of business functionality that has a corresponding benefit or set of benefits for that product's end user.

### **Need for product information**

Product information can persuade consumers to purchase a product. The product must fulfill a need or solve a problem that a customer may be experiencing. For example, if the customer needs a digital camera for a night time event, he or she will look for a camera that successfully works at night. Therefore, product developers must make it a priority to present accurate product information customers.

The customer needs to know exactly what one is getting before purchasing a product. The customer needs to be excited about the possibilities of the product one wishes to purchase. This can be done only by providing the right product information. The customer wants to know what makes the product better than the competition or whether or not it is faster, more efficient or more user-friendly.

Thus, product information helps customers to

1. identify the kind of product they are going to buy,
2. identify if the product meets their needs and interests,
3. understand the size, shape, colour, price, style, brand, availability, etc., of a particular product,
4. understand how to use the product,
5. compare the product with other products regarding the quality, price, quantity, availability, and substitute product they should prefer,
6. understand the packaging, modes of payment, modes of delivery, any other specification of the particular product,
7. describe the terms and conditions related to returning of the product, insurance, damage, etc., and
8. understand any other information related to the product.



## Ways of providing product information

Normally, a sales associate provides product information to the customers to enable them to make the right buying decision. Following are the methods through which information is provided to the customers (Fig. 4.2).

- (i) One-to-one: In this method, a customer and sales associate come face-to-face, where information regarding a product is given to the customer.
- (ii) Product videos: Video proves to be a great way to communicate how a product works, display its features and appearance.
- (iii) Product webpage: A product webpage highlights various product offerings along with its brief description.
- (iv) Audio tapes, CDs and podcast: Product information can also be given through tapes, CDs, podcast, etc.
- (v) Newsletters: The information about a particular product can be provided as advertisements in newsletters.
- (vi) Email: Information may be distributed by electronic means in bulk through a mailer.
- (vii) Banners and posters: Banners and posters also help in spreading product information.
- (viii) Pamphlets, leaflets or brochures: These media of providing information includes the name, price, brand, specifications, terms and conditions, etc., of the product.

In all, product information provides many benefits, from helping the sales associate achieve the targets to help a company's systems function. By giving product information, the company speeds up the time it takes to bring a product to the market, decreases the time it takes to get new products

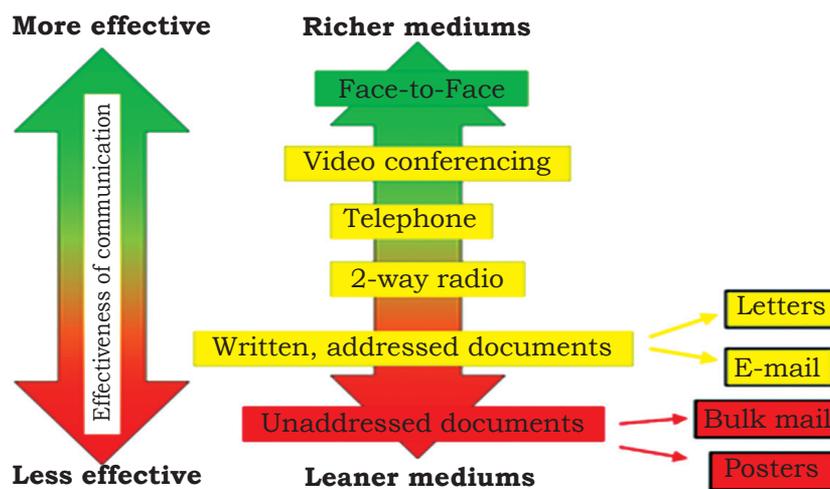


Fig. 4.2 Information media



placed in catalogues and websites, and increases revenue through high quality product information. The customers need access to this information, so it is critical to place priority on developing better product information for your business.

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### Practical Exercise

#### Activity 1

A field visit to learn about product information

#### Material required

Notebook and pen or pencils

#### Procedure

1. Visit a retail outlet or a mall located in your area.
2. Interact with the owner or management and the employees.
3. Ask the following questions and write their responses in 50 words.

#### A. Questions to the retailer

- a. What kind of information do you provide to the customers?
  - b. How do you help your customer decide what to buy?
  - c. What are the ways you adopt to compare the products to meet customer needs and interests?
  - d. Why do you think it is necessary to provide information to the customers?
4. Collect the details.
  5. Discuss with friends, teachers and authorities at the retail store.
  6. Prepare and submit the report to your teacher.

#### Activity 2

A role-play to learn providing information to customers by sales associate.

#### Material required

Notebook, and pen or pencils

#### Procedure

1. Divide the class into groups.
2. Perform the following activities in a retail lab or classroom.

#### Role-play situation

A customer enters the retail store and asks the retailer for information on the products.



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### Role of students

1st Group: Customers

2nd Group: Sales associate (Retailer)

3rd student: Store manager

Decide the product you would like to give information about.

4. Write down detailed information about the product.
5. Finish the role-play within the time allotted to you.
6. Discuss the learnings from the activity.
7. Share your views before and after the role-play activity.

## Check Your Progress

### A. Fill in the blanks

1. A \_\_\_\_\_ provides product information to the customers to enable them to make the right buying decision.
2. \_\_\_\_\_ persuades consumers to purchase a product.

### B. Multiple choice questions

1. A \_\_\_\_\_ needs to know a product's features, benefits and whether it solves their problems before purchasing it.  
(a) customer  
(b) supplier  
(c) cashier  
(d) debtor
2. In order to help a customer what to buy, a sales associate must have essential and up-to-date \_\_\_\_\_.  
(a) techniques  
(b) product knowledge  
(c) Both (a) and (b)  
(d) None of the above
3. The information about a particular product can be provided as advertisements in \_\_\_\_\_.  
(a) newsletters  
(b) CDs  
(c) audio tapes  
(d) None of the above

### C. State whether the following are True or False

1. Product is an article that is manufactured for sale.
2. Product information is useful to compare with.
3. Videos are not useful for visual explanation.
4. Information cannot be distributed through electronic mode via email.



**D. Short answer questions**

1. Define product.
2. What is product information?
3. What is one-to-one information?
4. How is product information conveyed through web pages?
5. How are product videos useful in giving product information?

**E. Long answer questions**

1. Explain the features of a product.
2. Why do customers need product information? What are the different types of product information media?
3. How do sales associates help customers in deciding what to buy?

**G. Check your performance**

1. Draw a chart on the types of product information media.
2. Demonstrate how to help a customer decide what to buy.

## SESSION 2: TECHNIQUES TO ENCOURAGE CUSTOMERS TO BUY PRODUCTS

### Meaning of customer motivation

Consumer motivation is an internal state that drives people to identify and buy products or services that fulfill their conscious and unconscious needs or desires. Customer motivation is driven by a customer's thoughts, feelings and beliefs. If a product fulfils customer needs, it will motivate the customer for repeat purchase. Hence, a retailer has to understand customers and control their motivations. Depending on how important a purchase is to an individual, his or her motivational levels may vary from low to high. Influences include familiarity with the purchase, status factors and overall expense and value. Where fulfillment rewards are low, such as with groceries, motivation levels are also relatively low and involve little decision-making behaviour.

### Ways to motivate customers to buy

We all have needs and wants, and it is the desire to fulfill these needs that motivates our choices. This applies to all aspects of life, from health and fitness to personal

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development — business is no exception. Listed below are some tips on how to motivate your consumers to buy.

**(a) Promote positivity:** Positivity is a powerful weapon to motivate the customers. Positivity has the ability to persuade, inspire and motivate. For example, an engaging retail experience with strong customer service will generate positive emotions, and promoting positivity will only encourage sales — it can act as a hook, building customer loyalty.

**(b) Inform the customer:** When you are attempting to influence a customer's thinking, it is important that the sales associate focuses on the benefits of the product or service and what it can do for them. Consumers look for trustworthy, knowledgeable individuals to educate them on a purchase. Trust is the most important factor leading to long-term relationships and repeat sales.

**(c) Offer testers:** There comes a point in the buying process when a decision has to be made. Based on a number of factors, your customer will either commit to a sale or will turn away. Testers enable uncertain customers to try out your product or service before having to commit, giving you the opportunity to build a relationship and convert the person.

**(d) Encourage brand loyalty:** Brand loyalty is one of the best ways to secure reliable business, and building brand loyalty is the key. Rewarding consumers for their custom with stronger offers or incentives is an excellent way to motivate repeat custom.

**(e) To communicate a consistent message:** Every business needs a consistent voice. It is important to develop a clear and compelling message that can be delivered consistently across all touch points. If an offer is clear, then it is a much easier sell.

**(f) To improve the brand image:** Consumers' decisions are hugely influenced by their awareness



and relationship with your brand. Not only should the brand image reflect the company's values and message but it should also engage with the target audience.

### **Customer service policy**

A customer service policy is a written document that employees follow when dealing with customers, who are not satisfied with the company's products or services. It also lists how employees should behave so as to improve the overall experience for the customers.

Most companies provide a wide range of products and services and employ a sizeable number of employees. A customer service policy ensures that each person within the organisation understands the importance of serving the customers consistently with the same high quality of service — irrespective of which department the employee may work in or at what rank. Such a policy ensures that the employees know that they must put the needs of the customers before their own and that providing empathetic, caring and responsive service is everyone's responsibility.

### **Policies for giving information to customers**

A well-expressed and written down customer service policy is like a set of rules and a path, which when followed will lead to empowerment of the employees, as well as, ensuring that the customers are satisfied with the services of the company most of the time. While giving information to the customers, the sales associate must

- be polite and friendly.
- respect customer differences like values, cultures and beliefs.
- respect dignity of all customers.
- listen carefully and respond in an attentive way to customer inquiries.
- protect confidentiality of information.
- acknowledge the customers by name.
- introduce himself or herself by name and role.



## Policies for customer complaints

A complaint handling policy or a complaints policy lays down the process and measures on how to resolve, handle and manage customer-related complaints on products and services offered by a business. The steps of complaint handling and resolving process are as follows:

**Step 1:** When a customer complains, the sales associate needs to take the matter seriously and ensure that the details being given by the customer are correct.

**Step 2:** The sales associate must take up the matter to the store manager in case of employee complaints. The complaint must be documented in all aspects.

**Step 3:** According to the complaint type, sufficient action must be taken by the sales associate or store manager.

**Step 4:** If the complaint is not solved at the store level by the sales associate or store manager, then the retailer's head office must inform and take order from them to solve customer problems.

**Step 5:** If the same type of complaint occurs on a regular basis, then prepare an action plan for the same.

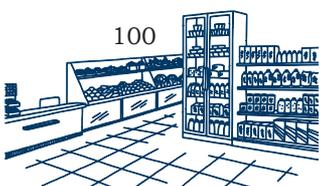
**Step 6:** Lastly, an evaluation should be undertaken at a pre-determined date to ensure that improvement has occurred.

## Techniques to encourage customer loyalty

Following are some of the ways to generate strong customer loyalty.

**(a) Keep customers informed:** Let the customers know about the business and how the product and service offerings can help them. The retailer should produce a newsletter or greeting card series that can be mailed or e-mailed to the customers regularly and ensure that the website contains plenty of information on customer care services.

**(b) Send handwritten notes:** There is a lot of power in a handwritten personal note. It is the cheapest and most effective loyalty building and customer retention tool. Handwritten notes leave a positive impact on the customer.



**(c) Talk to the customer:** The retailer should give the customers a call to inform them about offers. He or she should make time to chat with them briefly and ask if there is anything that can be done for them.

**(d) Remember important occasions:** Wish and greet the customers on their birthdays, anniversaries, and other important days. Send personalised cards or letters in conjunction with these occasions.

## Practical Exercise

### Activity 1

A role-play to learn the techniques to encourage customers

#### Material required

Checklist, notepad and pen or pencils

#### Procedure

1. Form a group of 8–10 students.
2. Undertake a role-play on techniques to encourage customer loyalty.

#### Role of students

- a) Sales associate: 1–2
  - b) Customers: 5–6
3. Incorporate the following questions in the role-play:
    - What are the techniques used to encourage customer loyalty?
    - In what ways can we motivate the customers?
    - What are the policies for providing information to the customers?
  4. Other students of the class can ask questions to the performing group.
  5. Finish the role-play within the allotted time.
  6. Discuss learnings from the activity.
  7. Share your views before and after the role-play activity.

### Activity 2

A field visit to learn techniques for encouraging customers to buy new products.

#### Material required

Checklist, list of retail stores, notepad and pen or pencils



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### Procedure

1. Visit a retail outlet or a mall located in your area.
2. Interact with the owner and employees and ask the following questions. Write their replies in 50 words.

### Questions to the retailer

- What techniques do you use to encourage customers to buy a product?
  - What are the ways to motivate customers?
  - What are your policies for providing information to the customers?
3. Collect the details.
  4. Discuss with your friends, teachers and owners of the retail store.
  5. Prepare a report based on your observation and submit it to the subject teacher.

## Check Your Progress

### A. Fill in the blanks

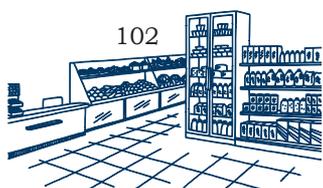
1. If the same type of complaint occurs on a regular basis, then prepare an \_\_\_\_\_ for the same.
2. A \_\_\_\_\_ note leaves a positive impact on a customer.

### B. Multiple choice questions

1. When \_\_\_\_\_ customers are in a store or facility, make time to chat with them briefly and ask if there is anything you can do for them.
  - (a) retail
  - (b) valued
  - (c) demonstration
  - (d) debtor
2. While giving information to the customers, a sales associate must be \_\_\_\_\_ with the customers.
  - (a) polite and friendly
  - (b) angry
  - (c) rude
  - (d) None of the above

### C. State whether the following are True or False

1. Customer motivation is driven by one's thoughts, feelings and beliefs.
2. Testers enable customers to try new products.
3. Customers can be motivated with offers or incentives.
4. Customer service policy is an oral document that outlines what an employee has to follow.



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**D. Short answer questions**

1. Define customer motivation.
2. What do you mean by promoting positivity?
3. What is meant by offering testers?
4. What is brand loyalty?
5. What is brand image?

**E. Long answer questions**

1. What do you mean by customer motivation? Why is it needed?
2. What do you mean by customer service policy? What are the policies for giving information to the customers?
3. What are the policies for customer complaints?
4. What are the techniques for encouraging customers?

**F. Check your performance**

1. Perform role-play on need for motivating customers to buy products in a given condition.
2. Classify the policies for providing information to the customers.
3. Demonstrate the steps involved in handling customer complaints and techniques to encourage customer's loyalty.

**SESSION 3: PERSONALISED CUSTOMER SERVICE****Personalised customer service**

Personalisation is a means of meeting the customer's needs more effectively and efficiently, making interactions faster and easier, and consequently, increasing customer satisfaction and the likelihood of repeat visits. Consumers have a lot of choices, and personalised service can set the business apart from competition. For many consumers, a superior level of customer service is enough to sway their decision to shop with a particular store.

**Customer service standards**

Customer service standards are a company's rules or guidelines that inform and shape the customer's relationship with the business at every step throughout the customer experience. Companies adopt these standards to empower customer service employees

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Fig. 4.3 Customer service standards

to resolve complaints, problems and questions as quickly and satisfactorily as possible for both the customer and the company. Strong customer service standards can help the company retain more loyal customers and increase profits significantly. Customer service standards are a set of policies and expectations that have been created and adopted by the company. These standards cover all points of contact

the business may have with the customer. The standards set by a retailer towards personalised customer services are as shown in Fig. 4.3.

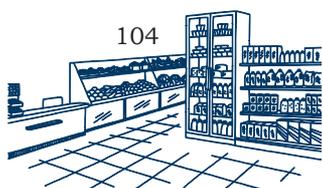
### Best practices for providing personalised customer services

People today not only want personal touch from customer service representatives — they expect it. Fortunately, for entrepreneurs, personalised customer service is one area where small businesses can really shine. Following are the ways in which personalised services can be offered:

- Greet the customers
- Listen effectively to the customers' requests
- Promptly take necessary action
- Inform the customers of unexpected delays
- Touch base with the customers to update
- Respond immediately

### Customised sales support

Today, tailoring interactions to individuals is crucial to make the sale. Customers have too many choices when it comes to making buying decisions but retailers, who do not meet the new shopping experience standards may see a serious decline in sales as a result. These ever-changing expectations have led the retailers to create an individualised experience just for them, i.e., personalised offers and tailored suggestions based on the specific consumers' wants and needs. The customer



needs support from the customer sales associate in the following areas:

- (a) **Respond as quickly as possible:** One of the biggest factors in customer service is speed, especially when a client is requesting something that is time sensitive.
- (b) **Know your customers:** Great interactions begin with knowing the customers' wants and needs. Customers love personalisation. It is important to know the customers, remember their names and previous conversations. The sales associate can even make a note of what was discussed previously to refer to it the next time they meet the same customer.
- (c) **Create and maintain a rapport with customers:** Trust builds rapport. Customers learn to trust the retailer if they keep their commitments. A retailer should build trust by demonstrating that he or she is interested in the customers' well-being — beyond their own profit potential. Little things like finding information for the customers or putting them in touch with other suppliers tend to make a big difference.
- (d) **Identify customer needs, preferences and priorities:** Identifying customer needs involves researching the industry and asking the customers lots of specific questions. To identify the needs, the customer sales associate must both listen and ask the right questions. After identifying the needs, he or she should always check for additional or related needs. Following this, the sales associate must use his or her knowledge and experience to identify and present the right products, services and solutions to meet their customers' needs.
- (e) **Ask the customer to know amount of their disposable income:** People and businesses want to use their financial resources as efficiently as possible. Many products previously considered unique offerings are now considered commodities. This makes price even more

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important to the customer. Therefore, the customer sales associate must ask the customer how much he or she would like to spend on the purchase.

**(f) Provide information on sale of additional or related products:** In order to sell additional products available in the store, the sales associate should provide information to the customer regarding the same, irrespective of the need of the customer.

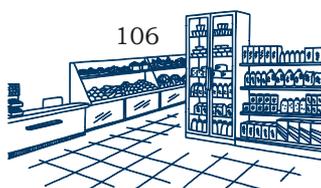
**(g) Encourage customers to advise on purchase decisions:** Purchase decision is a process of thinking that leads the consumer to identify the need, generate choices and choose a definite product. The sales associate must encourage the customers to advise on purchase decisions.

**(h) Maintain good relations with customers:** The act of maintaining a relationship with customers is an essential part of a business strategy. Listening and providing support to the customers is an easy way to maintain customer relationships. For example, if the customers are having issues with any product, the sales associate must always provide an honest answer and not make fake promises. Building customer relationships is one of the customer retention strategies.

### Steps involved in personalised sales support

A 'personalised service' is a service which is made-to-measure for the customer. Personalisation positively drives key returns, such as revenue, conversion and average transaction value. Personalised sales support is a method, whereby the sales associate tries to customise as per the unique needs of a specific customer or specific subset of customers. Following are the steps involved in a personalised sales support:

**(a) Track consumers' actions:** Behavioural tracking and price targeting have grown rapidly in popularity among marketers and are likely to continue to gain acceptance. It is done to identify the items the customers have enquired about. There are potential increases in sales revenue



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and profits inherent in tailoring offers and prices to the buyer's behaviour.

- (b) Analyse customers by context:** Customer analysis is a process by which data from customer behaviour is used to help make key business decisions via market segmentation and predictive analytics. This information is used by businesses for direct marketing, site selection, and customer relationship management to provide a highly personalised shopping experience.
- (c) Use individual targeting rules:** Individual targeting is a technique used by sellers to increase the effectiveness of their sales and marketing. Through information collected on an individual's behaviour, such as the products they express interest in and/or the searches they have made, sales associates select which products to display to that particular customer.
- (d) Create rules-based 'cross-selling' recommendations:** Cross-selling is the action or practice of selling an additional product or service to an existing customer. Cross-selling is profitable for sellers as it allows them to sell more, closely tie customers to their products, and make them purchase again. However, it is also advantageous for the customers since they can buy the required supplementary products at one place and save time.
- (e) Mobile commerce personalisation:** Many top retail marketers are revising their digital marketing strategies to focus on engaging the mobile shopper and strengthen their mobile commerce (m-commerce) personalisation plans. The consumers have shifted from primarily researching products via mobile, and then, switching to desktop or tablet to make purchase to now completing the entire shopping journey on their smart device.

Nowadays, retailers are taking advantage of this market surge and connecting with consumers through an enhanced, personalised mobile site. Leveraging m-commerce personalisation allows



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retailers and brands to deliver tailored content and recommendations based on browsing behaviour and contextual data, such as location, weather, and time of day.

**(f) Generate loyalty through personalised services:** Following loyalty strategies are used in a personalised way to strengthen the customers' devotion to the retail business:

- offering rewards for new customers
- starting to offer discounts for store members
- sending special and seasonal offerings
- inviting customers to keep in touch

**(g) Generate repeat sales:** It refers to using every opportunity to communicate the upcoming sales offers to the existing customers. Repeat sales can be generated by

- telling customers about promotions
- selling gift cards
- promoting sales by sending periodical updates and latest offers
- offering product demonstrations
- drawing the customers' attention with additional benefits

In recent times, personalisation through emerging technologies has enabled the retailers to create loyal customers and boost revenues.

### Practical Exercise

#### Activity 1

A role-play to offer personalised services to customers

#### Material required

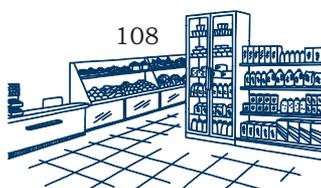
Checklist, notepad and pen or pencils

#### Procedure

1. Form a group of 5–6 students.
2. Undertake a role-play on providing personalised service to customers by sales associates.

#### Role of students

- (a) Sales associate: 1–2
- (b) Customers: 3–4



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3. Other students of the class can ask questions to the performing group.
4. Finish the role-play within the allotted time.
5. Discuss the learnings from the activity.
6. Share your views before and after the role-play activity.

### Activity 2

A field visit to identify the personalisation of services to customers

#### Material required

Checklist, list of retail stores, notepad and pen or pencils

#### Procedure

1. Visit a retail outlet or a mall located in your area.
2. Interact with the owner and employees.
3. Ask the following questions and write their replies in 100 words.

#### Questions to the retailer

- What kind of services do you provide to the customers?
  - What are the steps you follow in providing personalised services to the customers?
  - What customer service standards do you maintain?
4. Collect the details.
  5. Discuss with your friends, teachers and retail authorities.
  6. Prepare a report and submit it to your subject teacher.

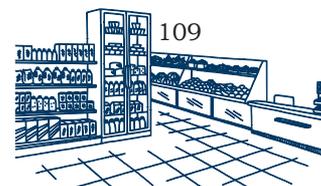
## Check Your Progress

### A. Fill in the blanks

1. Tailoring interactions to individuals is crucial to make the \_\_\_\_\_.
2. For many consumers, a \_\_\_\_\_ level of customer service is enough to sway their decision to shop with a particular store.
3. \_\_\_\_\_ through emerging technologies enables retailers to create loyal customers and boost revenues.

### B. State whether the following are True or False

1. The increase in sales depends on the personalised sales support provided to the customers.
2. Repeat sales can be generated by telling customers about promotions.
3. Maintaining good relations with customers will help in gaining long-term profit.



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### C. Match the columns

Column A		Column B	
1.	Personalisation	A	Personalised sales
2.	Customer service standards	B	Built with trust
3.	One-to-one sales	C	Adds value to a customer's choice
4.	Rapport	D	Customer retention strategy
5.	Building customer relationship	E	Set a target to meet customer needs

### D. Short answer questions

1. Define personalised service.
2. What are customer service standards?
3. What is meant by maintaining a good relationship with customers?

### E. Long answer questions

1. What are the standards set by the company towards personalised customer services? Explain in detail.
2. Why do you mean by personalised sales support?
3. What are the steps involved in personalised sales service?

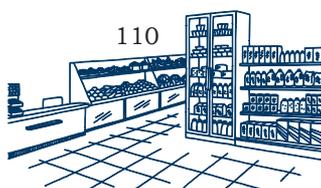
### F. Check your performance

1. Perform a role-play to explain the customer service standards and standards for personalised customer service.
2. Demonstrate the steps involved in personalised sales support.

## SESSION 4: POST-SALES SERVICE SUPPORT

'Post-sales service support', sometimes called 'after-sales service', is a service provided after a customer has purchased a product. After-sales support may be provided by a retailer, manufacturer or a third-party customer service or training provider, and may include warranty service, training, repair or upgrade, or various other services. After-sales support may be considered to be part of a company's overall marketing strategy. Some customers might seek a company's products based on its after-sales service.

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## Types of post-sales service support

After-sales service refers to all the things a retailer does to take the care of valued customers after they buy a product. This type of customer aftercare is important for any business. The various types of after-sales support may consist of the following:

- (a) **Online or technical support and help desk:** It includes assistance with technology merchandise, such as PCs, software products, mobile phones, television sets and most electrical or mechanical products.
- (b) **Onsite or customer support:** Onsite or customer support includes services that help the customers with products in the store, mall, etc., at the time of sale. It is a range of customer services to assist the customers in making cost-effective use of products.
- (c) **Customer training:** It refers to providing information to the customers regarding the knowledge, skills and competencies required to use the product. Customer trainings help the customers to know the actual utility of the product.

Today, post-sales service support continues to be an important tool for both the consumers and manufacturers. A customer expects a cost-effective and reliable after-sales support service. Manufacturers also rely on consumer satisfaction to maintain business and sales. Without a good after-sales support service, a product can be difficult to sell.

## Customer data

Customer data is information held on file about customers by a store or other business, usually, including names, contact details and buying habits.

Customer data are the first-hand responses that are obtained from customers through investigation or by asking direct questions.

SPECIALIST SUPPORT TO CUSTOMERS

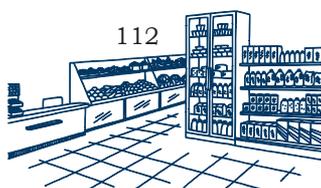


## Collecting and storing customer information

Collecting and storing information about customers is essential for retailers to tailor customer service programmes and grow the business. When collecting information about the customers, the sales associate should try to find out what they are buying, why, and how often are they buying. Any potential customers who have made enquiries about goods or services can also be included.

There are many ways to collect information on the customers, including:

- (a) Order forms:** Order forms let the customers order a specific product or service that the business is unable to supply immediately, and are a good way to collect customer information. If the business stocks products with specific 'release dates', the sales associate must consider using pre-order forms to collect customer information. By filling in a pre-order form, a customer makes a commitment to buy a product and will often pre-pay for it.
- (b) Enquiries:** Such business practice helps to record the details of any customer enquiries to follow-up with them. Enquiries also give an opportunity to collect customer information and mention the company's website, mailing list or social media pages.
- (c) Recording complaints:** Customer complaints can be used as a way to collect customer information. Not only does the complaint get recorded but things like who made it, why, which staff member heard the complaint and what was done to resolve the problem are also recorded.
- (d) Warranty cards:** If the business has products or services that come with a warranty, warranty cards can be used to collect and store the customers' information.
- (e) Customer satisfaction surveys:** To collect the information on customer satisfaction, survey cards can be used where the customers rate, for



example, aspects of your service out of 5. The back of the card can ask for the customers' personal details.

**(f) Feedback:** Feedback cards can also be used to collect information. Feedback can be asked on specific aspects of your business or leave it open-ended like a suggestion box. Again, the back of the card can request personal details.

**(g) Company website:** A business website can be used to collect customer information through a 'contact us' form for general enquiries or by allowing customers to sign up to a mailing list (if you have regular news or updates).

### Storing customer information

Customer information is confidential and must be stored securely. A simple way to store customer information is to use an electronic spreadsheet. If there is detailed information, a customer relationship manager (CRM) database might be more suitable. The CRM can help the sales associate analyse customer information to find purchasing trends and identify their best customers.

### Maintaining customer information

Customer information is only useful if it is up-to-date. It is important to regularly check the accuracy of the customers' information, and update it where necessary.

### Using stored customer information

It is important to ask the customers if they would like to receive information or updates, and give them the option to opt out. If a business spams customers without their consent, they may react negatively to the business.

### Benefits of maintaining records of customer information

Maintaining a quality database with accurate customer information pays dividends in the end. The benefits of maintaining records of customer information can be explained through the following points:



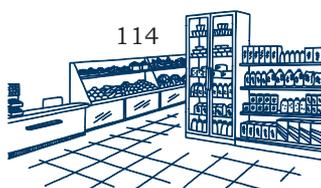
## NOTES

- helps to work more efficiently
- protects the interests of the government and the agency
- protects employee and citizen rights
- displays cost and its impact on the business
- enables re-examination of processes and decisions
- helps in research and development activities
- enables steadiness and stability in the business

### Customer data protection

Customer data protection needs to be right up there with product quality, safety, environmental protection, and anti-corruption processes. The information that is entrusted to the business by its customers must be protected not only for the sake of the brand but also any breaches could result in heavy fines. Businesses must take all possible action to protect the data they collect from the customers. Data in your business can be compromised in a number of ways, such as exposure of sensitive data by employees, virus and malware attacks, lost or stolen data, data lost in transit, etc. The following steps can ensure that the customers' information is always safe and secure:

- All of the IT systems' anti-virus and firewall protection should be up-to-date.
- The staff should be educated about a good data security policy, which means locking computers when not in use.
- Removal of sensitive customer data on removable media, such as USB drives, should be prevented.
- Mobile devices, such as smartphones and tablet PCs should use secure connections — such as a VPN (Virtual Private Network) — when they connect with the company's servers to access customer data.
- Backups of customer data are vital to carry out on a regular basis. Using an off-site data backup service can provide a level of redundancy to allow the business to protect customer data.



## Company laws and policies on data protection

The data collected by retailers include customer information that makes a person identifiable, such as details of name, address, contact number, etc. It is important to understand what level of detail a business can hold on its customers. The business must have legitimate reasons for collecting and using the personal data. The business should not use the data in ways that have unjustified adverse effects on the individuals concerned, and should be open and honest about how it intends to use the data and ensure that nothing unlawful is done with the data. Upon receiving the data, the following policies must be followed:

### ***The collected data should be***

- accurate and up-to-date.
- gathered for lawful purposes only.
- processed within legal and moral boundaries.

### ***The collected data should not be***

- communicated informally to the customers.
- stored for more than a specified period of time.
- transferred to other retailers that do not have adequate data protection policies.
- distributed to entities other than the parties that have been agreed upon by the data owner.

### ***Some additional policies to be followed***

- Allow customer to know the collected data
- Update the customer on how the company will process their data
- Update the customer about others who will access their information
- Have terms in case of lost or corrupted data
- Allow customers to modify, erase or correct the data contained in database

## **Promise to customers**

Keeping promises to customers is a business necessity today, in order to achieve customer loyalty. In today's competitive business scenario, the customers have a

SPECIALIST SUPPORT TO CUSTOMERS





Fig. 4.4 Promises to customers

huge number of choices and they are unlikely to stay with a company that is unable to inspire confidence and trust. When beginning association with a new customer, it is imperative for a company to set clear expectations. It is vital that the customer is kept informed in case of inadvertent delays, such that the customer is not kept waiting and guessing. Customers do not like to wait, especially if a company may have promised certain deadlines and service level standards. In order to remain consistently successful in keeping promises to customers, companies must promise only as much as they can deliver.

### Types of promises to customers

There are four types of promises made to customers as discussed below (Fig. 4.4).

**Type 1 – Offer-related promises:** Here, a sales associate can promise different offers that are to be offered by the company to the customer. Offers may include trade discount, cash discount, free shipping, free gift, weekly discount, discounts on special goods, etc.

**Type 2 – Quality-related promises:** Here, a sales associate can promise about the different qualities of a product, such as usability, appearance, reliability, operability, stability, durability, etc.

**Type 3 – Promises related to easy shopping:** Customers should be promised an easy shopping experience, in terms of flexibility, availability, transportation, durability, delivery, efficiency, reputability, etc. These qualities of a product make its shopping process easy.

**Type 4 – Promises related to competent service:** Lastly, promises related to after-sale service, such as delivery of products, support by phone calls, follow-up with the customer and any technical support, are made.



## Practical Exercise

### Activity 1

A role-play to learn the assessment of creditworthiness of a customer

#### Material Required

Checklist, notepad and pen or pencils

#### Procedure

1. Divide the class into groups.
2. Undertake a role-play on providing post-sales service support to customers by sales associates.
3. Make two groups in the class. One group will do the role-play and the other will judge the performing group based on the objectives of the session.
4. Other students of the class can ask questions to the performing group.
5. Finish the role-play within the stipulated time allotted to you.
6. Discuss the learnings from the activity.
7. Share your views before and after the role-play activity.

### Activity 2

A field visit to identify the methods used to store customer data

#### Material required

Checklist, list of retail stores, notepad and pen or pencils

#### Procedure

1. Visit a retail outlet or a mall located in your area.
2. Ask the following questions to the owner and employees and write down their replies in 100 words.

#### Questions to the retailer

- What records do they maintain for storing customer information?
  - What are their policies for protecting customer information?
  - What are the promises they made to customers?
3. Identify the post-sales services support offered by them to the customers.
  4. Observe the data protection techniques adopted by them to collect the details.
  5. Discuss the findings with your friends, teachers and retail authorities.
  6. Prepare a report and submit to your teacher.

## NOTES



## Check Your Progress

### A. Fill in the blanks

- \_\_\_\_\_ refer to teaching customers the knowledge, skills and competencies required to know the use of a product.
- \_\_\_\_\_ lets the customers order a specific product or service that the business is unable to supply immediately.
- Customer information is recorded and maintained by \_\_\_\_\_ in different ways.

### B. Multiple choice questions

- Today, \_\_\_\_\_ continues to be an important tool for both consumers and manufacturers.
  - post-sales service support
  - phone call
  - customer data
  - trust
- A \_\_\_\_\_ to customers is a business necessity today, in order to attain customer loyalty.
  - support
  - sale
  - promise
  - retail

### C. State whether the following are True or False

- Post-sales service support includes guarantee.
- Online support includes assistance with technology.
- Customer training refers to providing customers with the knowledge, skills and competencies required to know the use of the product.
- Maintaining records of customer information enables re-examination of processes and decisions.

### D. Short answer questions

- What is post-sales service?
- What is online support?
- What is customer information?
- What is protection of data?
- What are the promises related to easy shopping?

### E. Long answer questions

- What is post-sales service support? What are the types of post-sales service support?



## NOTES

2. What do you mean by customer information? What are ways of maintaining customer information? What are the benefits for maintaining records of customer information?
3. What are the company's laws and policies on data protection?
4. Why is promise to customer important? What are the various types of promises made to a customer?

### **F. Check your performance**

1. Demonstrate the customer service standards and standards for personalised customer service.
2. Draw a figure on steps involved in personalised sales support.



Unit



# Health and Safety Management

Human safety mainly focuses on the safety of health, hygiene and environment of all people, including customers, employees and the management. Everyone at a workplace, including employer, supervisor, workers, employees and customers have the responsibility to promote hygiene and safety.

At home, too, you must have experienced injury due to hazardous tools, equipment and materials. For instance, while working in the kitchen, your mother or father might have at times hurt their finger with a knife.

Most of the units in an unorganised sector of retailing do not follow basic hygiene or safety practices.

A retail outlet must not be harmful for customers. Hazards associated with retail environment are often thought to be low risk but accidents remain common and can inflict significant extra costs on a business.

## **SESSION 1: HEALTH AND SAFETY REQUIREMENTS**

### **Meaning of health and safety**

In terms of a retail store, it is the retailer's responsibility to ensure, as far as is reasonably practicable, the health and safety of workers and others who could be put at risk by the work of the business, such as customers, visitors, children and young people, or the general public.

## Definition of health

As defined by the World Health Organization (WHO), health is a “state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity”.

## Definition of safety

Safety is the state of being ‘safe’, the condition of being protected from harm or other non-desirable outcomes.

Regular risk assessments should be conducted at retail stores to identify health and safety problems, and initiate necessary measures to eliminate or mitigate them as far as possible.

## Health and safety requirements laid by the retailer and law

As a retail store owner, it is imperative to ensure that the retail space is safe for both customers and employees. It is always expected from every sales associate to identify and follow health and safety needs laid down by the retailer and the law, which are in place to act as a monitor to avoid all kinds of health or safety hazards.

Following are the factors to keep in mind while undertaking health and safety measures at a retail store:

- (a) Abiding by the law:** A retailer has to show that he or she is following all safety practices in his retail store.
- (b) Risk assessment:** A risk assessment examines the hazardous conditions at a workplace to identify risks and implement measures to prevent or reduce the risks.
- (c) Safety readiness from expected perils:** As per the Health and Safety legislation, it is required to follow health and safety rules.
- (d) Ergonomics:** It is the science of matching a retail store’s requirements to the retailer’s capabilities. For example, if a retailer hires a weak person to lift heavy boxes for hours on end, there are more chances of risk injury to the employee due to poor ergonomics.



- (e) **Air quality:** Without inadequate ventilation, air starts to collect mold, fungus, bacteria or odours in a retail store. Law recommends installing machines that cycle fresh outdoor air and circulates it throughout the store.
- (f) **Visual inspection of premise:** As per the law, it is important to visually inspect the store premises to ensure no hazards are visible, which include uneven flooring, spills and misplaced boxes.
- (g) **Crime:** The retailer should install a surveillance camera in different parts of the store for safety purposes. Hiring a guard may also help monitor the store.
- (h) **Training:** Employees of the retail store should be trained to tackle any situation inviting danger.
- (i) **Insurance:** The retailer must get the retail store insured.

### Ways to encourage colleagues to follow health and safety norms

Health and safety programme is a process for managing the prevention of work-related injuries and diseases at the workplace. Retailers have the responsibility towards employees to ensure their health and safety at the workplace (Fig. 5.1).

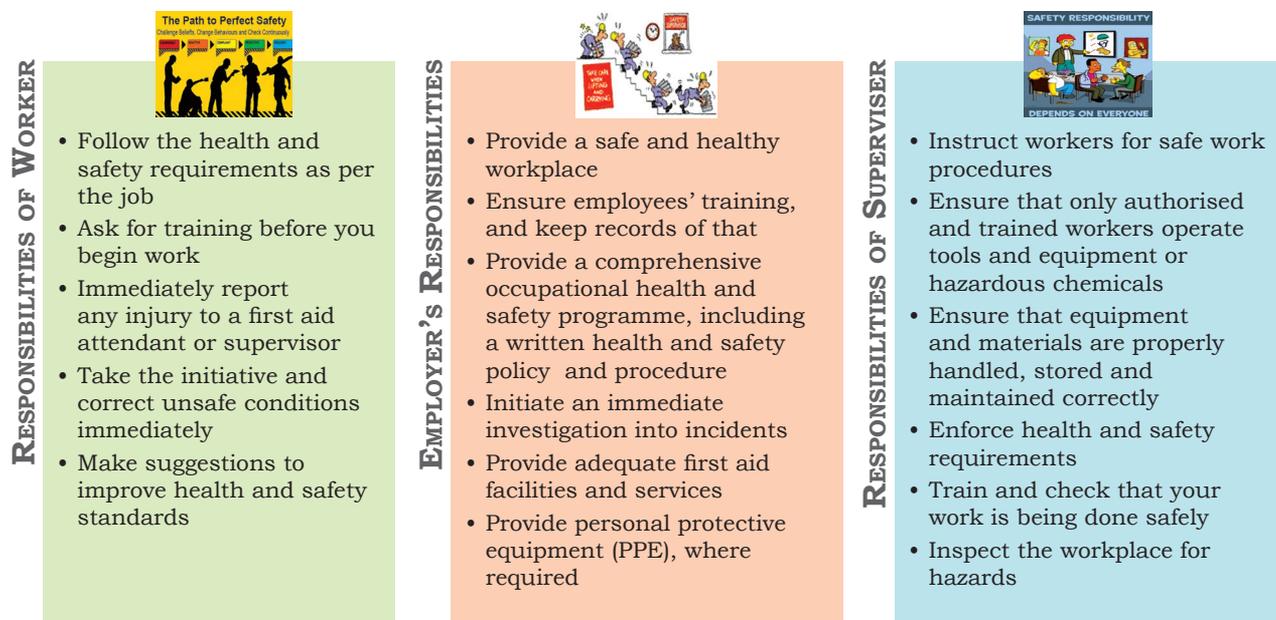


Fig. 5.1 Health and safety responsibilities of co-worker



Following are the ways to encourage colleagues to follow the health and safety norms:

- (a) **Create a plan:** An employer should identify hazards at the workplace and take steps to minimise them, develop a safety plan and tell all colleagues to ensure their safety and what is expected from them.
- (b) **Workplace inspection:** Colleagues get encouraged if equipment and tools are checked and the workplace is inspected on a regular basis. They take safety practices seriously.
- (c) **Training:** All employees should be trained adequately and encouraged to follow health and safety practices.
- (d) **Supervision:** Supervision is required to ensure that all colleagues perform their job properly and safely. They should understand that if they do not follow instructions, they will not only endanger their safety but also be held liable for an incident, which could have serious consequences.
- (e) **Informal communication:** Meet the staff and colleagues regularly and encourage them to share health and safety ideas for improving safety at the workplace.
- (f) **Discharge health and safety responsibilities at workplace:** The retailer should try to integrate health and safety with all work process at the workplace, and provide guidelines that define the health, safety and security measures, as well as, the required action and responsibility for execution with the vision of an injury-free organisation.

## Practical Exercise

### Activity 1

A field visit to observe health and safety practices at a retail store

#### Material required

Checklist, notebook and pen or pencils



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### Procedure

1. Form a group of five students.
2. Ask them to visit a retail store or a mall located in your area.
3. Greet and interact with the store manager.
4. Tell him/her the purpose of the visit and take permission for visiting the store.
5. Interact with the employees and ask the following questions. Write their replies in 100 words.
  - (a) How do you maintain the health and safety in your retail store?
  - (b) What are the safety measures for the security of a retail store?
  - (c) What are the ways to encourage your co-workers to adopt health and safety measures?
6. Identify the areas which require health measures.
7. Observe the safety equipment and collect the details.
8. Discuss the findings with your friends, teachers and retail authorities.
9. Prepare a report and submit it to your teacher.

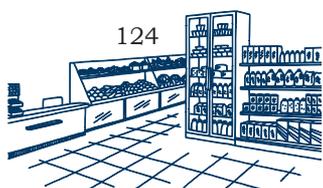
### Check Your Progress

#### A. Fill in the blanks

1. \_\_\_\_\_ is a process for managing the prevention of work-related injuries and diseases at the workplace.
2. \_\_\_\_\_ is a “state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity”.

#### B. Multiple choice questions

1. Without proper ventilation, air in retail store starts to collect \_\_\_\_\_.
  - (a) mold
  - (b) fungus
  - (c) bacteria or odour
  - (d) All a), b) and c)
2. A risk assessment examines the \_\_\_\_\_ conditions at a workplace
  - (a) uneven flooring
  - (b) spills
  - (c) misplaced boxes
  - (d) hazardous



**C. State whether the following are True or False**

1. Employees at the retail store need not be trained to tackle any situation inviting danger.
2. Ergonomics is the science of matching the retail store's requirements to the retailer's capabilities.

**D. Short answer questions**

1. What is health?
2. Define safety.
3. State the requirements by a retailer for maintaining health and safety standards.
4. Discuss ways to encourage colleagues to follow health and safety norms.

**E. Check your performance**

1. Demonstrate practices for maintaining health and safety conditions at a retail store.
2. List the steps of health and safety requirements laid down by the retailer and law.
3. List the ways to encourage colleagues to follow health and safety norms.

**SESSION 2: EQUIPMENT AND MATERIAL****Risk for retail stores**

There can be a number of unforeseen situations, which may pose potential threats for a workplace and workers at a retail store. These are called 'risks', which if not handled properly, can turn into emergencies. Emergencies can be natural or manmade. These include events, such as climbing accidents, electrocution, road and fire accidents, machine injuries, etc. An emergency can cause physical or environmental damage. It can also disrupt retail business operations.

**Types of potential risks at a retail store**

Slips, trips and falls, lifting and carrying heavy loads, and standing for long periods of time are some of the ways that may injure retail workers at work.

**(a) Risk of musculoskeletal injuries (sprains and strains):** Lifting, carrying, pushing or pulling heavy loads can put workers at risk of serious injury. Workers are at risk from lifting and carrying injuries, particularly, when a load is too



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heavy, it is difficult to grasp. When handling heavy loads, the physical effort is strenuous and the workers are required to bend and twist. Injuries and conditions can include muscle sprains and strains, injuries to muscles, ligaments, intervertebral discs and other structures in the back, and injuries to soft tissues, such as nerves, ligaments and tendons in the wrists, arms, shoulders, neck or legs.

### **(b) Risk while using power tools and equipment:**

The employee may be required to use power tools if he or she works in a hardware store or a business, such as a bicycle or furniture shop where his or her job involves assembling products. Power tools can be extremely dangerous if not used correctly. Common accidents associated with power tools include abrasions, cuts, lacerations, amputations, burns, electrocution and broken bones.

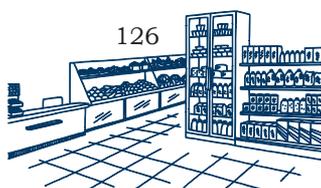
### Some other risks which turn into emergencies at retail store include

- Gas leaks
- Explosions
- Snake bite or poisoning
- Electrocution
- Equipment failure
- Emergencies requiring evacuation
- Hazardous substances and chemical spills
- Internal emergencies
- Serious injury events or medical emergencies
- Bomb threats
- Hostage situations or terrorism

Risk assessment is the keystone for effective management of health and safety.

### **Types of equipment and material used in stores for health and safety**

Following are the types of equipment and material used in retail stores for health and safety:



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- (a) **First aid kit:** It is the basic thing required when an injury occurs with employees at a retail store.
- (b) **Equipment for preventing and extinguishing small fires:** Many things, including heating system, discarded cigarettes, electric appliances, poor housekeeping or improper storage of chemicals can start fires. Quick action can prevent a small fire from becoming uncontrollable. Fire extinguishers are commonly used at retail stores. It must be available and the retail staff should be trained how to use it. They must be of the correct type for the hazard:  
 Type A – for combustibles  
 Type B – for flammable or combustible liquids  
 Type C – for electrical equipment  
 Type ABC – for general fires
- (c) **Smoke detector:** A smoke detector is a device that senses smoke, typically as an indicator of fire. Commercial security devices issue a signal to a fire alarm control panel as part of a fire alarm system.
- (d) **Floor markers:** Floor marking is the process of using visual cues, such as lines, shapes, and signs on floors to make a space easier for people to navigate. These cues divide spaces, highlight hazards, outline workstations and storage locations, and convey important safety or instructional information. Floor markers are often part of a larger visual communication system that includes wall signs and labels like ‘Caution Wet Floor’.
- (e) **Personal protective equipment:** Employers have duties concerning the provision and use of personal protective equipment (PPE) at work. PPE protects users against health or safety risks at work. It can include items, such as safety helmets, gloves, eye protection gear, high-visibility clothing, safety footwear and safety harnesses. It also includes respiratory protective equipment (RPE).



## Dealing with risks at retail outlets

Occupational Health and Safety (OHS) is an area concerned with protecting the safety, health and welfare of people engaged in work or employment.

Following are the actions to deal with health and safety risks at retail stores:

**(a) Training:** The retailer must train employees on how to use personal protective equipments.

**(b) Written certification:** It is given to employees as a proof upon acquiring formal training required to deal with risks. The certificate contains:

- Name of employee trained
- Date(s) of training
- Subject of the certification

**(c) First aid:** In case of health emergency at the workplace, the injured person should be given immediate attention and first aid before medical help arrives.

**(d) Avoiding electrical hazards:** To deal with electrical hazards, the retail workers should inspect the wiring. All electric boxes should be covered. All switch boxes and circuits should be labelled.

**(e) Avoiding musculoskeletal injuries:** To deal with musculoskeletal injuries (sprains and strains), it is advised that employees should avoid long periods of repetitive movement, take micro-breaks and change positions. They should avoid awkward positions and use an adjustable chair.

**(f) Avoiding risks related to lifting:** For preventing injury due to lifting, it is suggested that retail workers lift smaller loads, by planning and adjusting weight distribution ahead of time.

**(g) Avoiding the risk of slipping:** To avoid slips, it is advised to wear fitting, non-slippery footwear. The walkways and work areas should be clear of boxes and other material. Any spill should be reported to the person responsible for getting it cleaned and placing a floor marker till it is cleaned.



- (h) Avoiding the risk of falling:** To avoid risks related to falling from a height, it is recommended to use a stepladder rather than crate to reach items placed at a height.
- (i) Avoiding risk related to power tools:** To avoid risks related to any tool or equipment, if it is operating, it is recommended not to walk until it comes to a complete stop.
- (j) Avoiding risk of shoplifting and robbery:** It is always advised to put all equipment related to security and surveillance in place and make sure that notices are placed. The store must be well lit, and a check must be kept on anyone who may be watching the store or loitering in or around it. Keeping a security guard will help avoid the risk of robbery and shoplifting.
- (k) Safety data sheets:** To avoid all other risks the retailers must hand out safety data sheets to their staff or put those on the notice board.

### Use of equipment with manufacturer's instruction

It is mandatory that an equipment at the retail store is always used as per the manufacturer's instructions in order to understand its operations. In a retail store, the following are the reasons to follow the manufacturer's instructions.

- Manufacturer's instructions provide information about the controls and wearing protective equipment to protect against hazards associated to a machine or equipment.
- By reading the instructions and information provided by the manufacturer, retailers can potentially save their amount.

Hence, we can say health and safety of workers in retail business are important aspects for an organisation's smooth and effective functioning. Good health and safe performance ensures an accident-free environment.



## Practical Exercise

### Activity 1

A field visit to observe the equipment or material for health and safety practices at a retail store

#### Material required

Checklist, notebook and pen or pencils

#### Procedure

1. Form a group of five students.
2. Ask them to visit a retail store or a mall.
3. Meet the store manager and greet him or her.
4. Tell him/her the purpose of the visit and take permission for visiting the store.
5. Interact with the employees and ask the following questions. Write their replies in 100 words.
  - What are the types of risk faced by the retail outlet?
  - What type of equipment and material are used for health and safety of a retail store?
  - How do you deal with risks in a retail organisation?
  - How do you use safety equipment in a retail organisation?
6. Identify the equipment which require health and safety instructions before use.
7. Observe the safety equipment and collect details about the equipment.
8. Discuss the findings with your friends, teachers and retail authorities.
9. Prepare a report and submit it to your subject teacher.

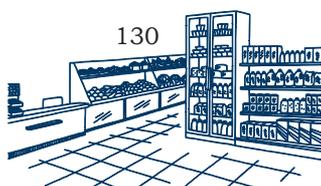
## Check Your Progress

### A. Fill in the blanks

1. \_\_\_\_\_ may disrupt retail business operations.
2. A \_\_\_\_\_ is a device that senses smoke, typically as an indicator of fire.

### B. Multiple choice questions

1. Risks which turn into emergencies at a retail store include \_\_\_\_\_ .
  - (a) uneven flooring
  - (b) spills
  - (c) misplaced boxes
  - (d) All (a), (b) and (c)



2. Contact with electrical equipment can cause \_\_\_\_\_.  
 (a) shock  
 (b) trip  
 (c) slip  
 (d) None of the above
3. \_\_\_\_\_ is a type of equipment and material used in retail stores for health and safety.  
 (a) Knife  
 (b) First aid kit  
 (c) Hammer  
 (d) Bat

**C. State whether the following are True or False**

1. There can be a number of unforeseen situations that never are potential threats.
2. Quick action cannot prevent a small fire from becoming uncontrollable.

**D. Match the columns**

Column A		Column B	
1.	Smoke detector	A	Used for small injuries
2.	Fire extinguishers	B	Kept as a word of caution
3.	First aid kit	C	Used for preventing and extinguishing small fires
4.	Markers	D	Used for protecting from harm
5.	Personal protective equipment	E	Detects smoke or fire

**E. Short answer questions**

1. Discuss the various types of risk in a retail organisation.
2. Explain the various types of equipment and material used to deal with risks.
3. How should a retailer deal with risk?

**F. Check your performance**

1. Demonstrate the usefulness of various safety accessories used in a store.
2. How to select equipment for common safety and health concerns and problems in given situation.

## SESSION 3: DEALING WITH ACCIDENTS AND EMERGENCIES

Most retail stores are well-run and provide a safe haven for shoppers. Store owners do everything they can to make their stores hazard-free and as safe as possible

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for their customers. Unfortunately, with thousands of customers coming and going in retail stores every day, there are bound to be accidents and injured customers or workers.

### **Reasons for accidents in retail stores**

There are many reasons for accidents inside a retail store that can be hazardous to the customers. The reasons are as follows:

- Leaky ceilings may cause wet spots on floor
- Narrow walkways
- Uneven floor conditions
- Unexpected fire, accidents may take place owing to power short-circuits

Thus, we find that retail stores are prone to accidents and the retailers have to take precautions to avoid such accidents.

### **Meaning of emergencies**

Emergencies refer to a dangerous or serious situation like an accident that happens and needs immediate action. An accident may lead to emergencies. A retailer is expected to take remedial steps in emergency conditions.

### **Emergency conditions**

There are a number of emergency conditions occurring in a retail store, which may cause threats to the store, employees and customers. These emergency conditions may emerge owing to manmade mistakes or sometimes they are natural. The various emergency conditions occurring in a retail store are as follows:

- Explosion
- Insect bite
- Rat menace
- Electrocution
- Slip down
- Equipment failure
- Extreme environmental conditions — summers, winters, rainy, windy, lighting, etc.



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- Hazardous substances and chemical or acid spills
- Loss of power, water supply, structural collapse
- Bomb threats
- Robberies and shootings

These emergencies shall lead to immediate attention and actions by the retailer. He or she must always be alert to undertake remedial measures to tackle these emergency situations.

### **Dealing with accidents**

Injuries can be the result of several different types of dangerous situations in retail stores. However, if an accident occurs at the retail store, the incident must be recorded in the 'accident book', if required as per the rules of the store. The management may need to check such records to grant sick or accident pay. Accidents can be dealt with by

- developing an initial plan,
- calling for help,
- contacting the doctor,
- changing the layout of facility/store, or
- updating emergency procedures.

### **Emergency**

There are many types of emergencies that can occur during what started out as a 'normal day' in retail. A retailer is responsible for ensuring that when an emergency occurs, the required procedures are in place to deal with the situation. Not planning for these events now could result in someone being injured later. An emergency is an unplanned critical event that could cause serious injury, illness, death and property damage.

A retailer or employees of a retail store must not panic during emergencies but remain calm, check for any other danger, protect themselves first and the injured persons from fire, explosions or other hazards, treat most life-threatening problems like bleeding or shock first, check for broken bones, and if someone has injured their spine do not move the person, and do call emergency services like fire brigade or hospital, if required.



## Emergency action plan

Due to the speed with which emergencies occur, it is important that the retailer responds appropriately. To do this, every retail store should have emergency response procedures based on its occupational health and safety (OHS) policies. The retailer must ensure that every staff member is aware of the action plan. While developing an emergency action plan a retailer must conduct a hazard assessment.

An emergency action plan must communicate the following:

- Procedures for emergency evacuation, including type of evacuation and exit route assignments
- Procedures to be followed by employees who remain to operate critical operations before they evacuate
- Procedures to account for all employees after evacuation
- Procedures to be followed by employees performing rescue or medical duties
- Means of reporting fires or other emergencies
- The name or job title of every employee who may be contacted by employees who need more information about the plan or an explanation of their duties under the plan

### Recognise when evacuation procedure starts

A retailer wishes no emergency or disaster takes place in retail store. Accidents and emergencies can occur with anyone, anytime and anywhere. A disorganised mass departure or evacuation results in injury and property damage. That is why, when developing and following emergency action plan, keep the following points in mind:

- Conditions in mass departure
- A clear chain of command in the store
- At many places, an 'evacuation warden' is there to assist others in evacuating and to account for personnel
- Specific evacuation procedures, including routes and exits, are posted at accessible points for all employees



- Procedures for assisting staff with disabilities
- Retail staff must be capable enough to recognise when evacuate themselves

### Follow retailer procedures for evacuation

Follow retailer procedures for evacuation include the following points:

- During emergency, local officials order to evacuate the premises. In some cases, they may instruct all employees to switch off water, gas and electricity supply points.
- If there is an alarm, listen attentively and follow whatever official orders are received.
- In other cases, a specially designated person within the store should be responsible for making the decision to evacuate or shut down operations.
- Protecting the health and safety of the retail staff and customers.
- In case of fire, an immediate evacuation to predetermined area.
- Assessing a situation to determine whether an emergency exists.
- Supervising all efforts, including evacuating personnel.
- Coordinating with emergency services like medical and fire departments and inform them when necessary.
- Shutdown of plant operations directly.

## Practical Exercise

### Activity 1

A field visit to know how to deal with irate customers

#### Material required

Checklist, notebook and pen or pencils.

#### Procedure

1. Form a group of five students.
2. Ask them to visit a retail store or a mall.
3. Meet the store manager and greet him or her.



## NOTES

4. Tell him or her the purpose of the visit and take permission for visiting the store.

5. Interact with the employees and ask the following questions. Write their replies in 100 words.

### Questions to the retailer

- Are your customers irate with your working style?
- When do they get irritated?
- What are the reasons behind their irritation?
- How you deal with irate customers in a retail organisation?

6. Discuss the findings with your friends, teachers and retail authorities.

7. Prepare a report and submit it to the subject teacher.

### Activity 2

Prepare a chart on company procedure for evacuation

### Material required

Notebook, pen/pencils and drawing sheet.

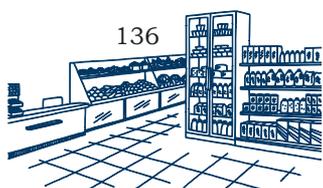
### Procedure

1. Form a group of five students.
2. Ask them to visit a retail store or a mall.
3. Meet the store manager and greet him or her.
4. Tell him/her the purpose of the visit and take permission for visiting the store.
5. Interact with the employees and ask questions about the company procedure for evacuation. Write their replies in 100 words.
6. Discuss the findings with your friends, teachers and retail authorities.
7. Prepare a chart on the findings and present it in the class.

## Check Your Progress

### A. Fill in the blanks

1. Unexpected fire accidents may take place owing to power \_\_\_\_\_.
2. \_\_\_\_\_ refer to a dangerous situation, such as an accident.
3. Accidents may lead to emergencies and need immediate \_\_\_\_\_ of the retailer.
4. The retailer is expected to take \_\_\_\_\_ steps in emergency conditions.
5. Emergency situations are \_\_\_\_\_.



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**B. Multiple choice questions**

1. Extreme environmental conditions include \_\_\_\_\_.
  - (a) summer heat
  - (b) cold
  - (c) wet
  - (d) All (a), (b) and (c)
2. Which of the following is an emergency condition in retail outlets?
  - (a) Electrocution
  - (b) Slip down
  - (c) Equipment failure
  - (d) All of the above
3. To deal with an accident it is important to instantly \_\_\_\_\_.
  - (a) develop an initial plan
  - (b) declare holiday
  - (c) send letters
  - (d) None of the above
4. Emergency conditions in retail include \_\_\_\_\_.
  - (a) explosion
  - (b) insect bite
  - (c) rat menace
  - (d) All of the above

**C. State whether the following are True or False**

1. An accident, which takes place in retail stores, may lead to an emergency.
2. A sales associate should protect himself or herself and the injured person from fire, explosions or other hazards.
3. During an emergency, local officials order to evacuate premises.

**D. Short answer questions**

1. What are accidents?
2. How are accidents in retail dealt with?
3. How to recognise when evacuation procedure starts?
4. Discuss the company procedure for evacuation.

**E. Check your performance**

1. Demonstrate how to deal with irate customers.
2. Prepare a chart on company procedures for evacuation.



## SESSION 4: REPORTING ACCIDENTS AND EMERGENCIES

### Meaning of reporting

Reporting and recording of accidents and emergencies are legal requirements for a retail store.

The retail store must, therefore, notify the relevant local authority of work-related deaths or certain work-related injuries. Reporting involves

1. instructing employees to call the police, fire or medical emergencies,
2. listing emergency phone numbers and asking the employees to report all non-emergency issues also,
3. posting emergency phone numbers on the notice board at retail stores,
4. information about accidents and ill health, and
5. developing solutions for potential risks.

### Legal policies and procedures for retailers: Accidents and emergencies

The retail stores need to plan for emergencies and special procedures need to be formulated by retailers in addition to the adoption of provision of relevant laws. The emergencies should be attended to immediately. Quick and effective action by retailers may help ease the situation and reduce or avoid the consequence and loss of property and life. Therefore, the retail store staff must be trained and be competent enough to tackle the emergencies.

### Procedure and legal requirements

Normally, the retailers have to follow the following procedures when an emergency and accidents situations arise:

- First aid should be made available to reduce seriousness of injury.
- Notify accidents or emergencies to the store supervisor.
- Restrict entry in the danger zone to avoid risk of harming others.



- Warning alarms should be activated to alert the staff and customers in the store.
- Fire extinguishers should be used as per their operating procedures.
- Concerned officials like ambulance, fire brigade and police should be informed about emergencies and accidents.
- Call the emergency services and guide them to reach retailer’s premises.
- Make use of emergency lighting and exit doors to reach a place of safety.
- Alert people who are trained to meet the emergencies.

### **System of reporting accidents and emergencies to right persons**

It is important to report to the relevant enforcing authority — employers, or in certain circumstances others who control or manage the premises and keep records — of injuries, accidents and emergencies about:

- work-related deaths,
- work-related accidents which cause injuries to the retail staff, and
- injuries to customers in a retail store.

In this way the accidents and emergencies are reported in a retail store.

**Practical Exercise**

**Activity 1**

A field visit to know the retailer’s procedure of reporting accidents and emergencies

**Material required**  
Checklist, notebooks and pen or pencils

**Procedure**

1. Form a group of five students.
2. Ask them to visit a retail store or a mall located in your area.
3. Meet the store manager and greet him/her.



## NOTES

4. Tell him/her the purpose of the visit and take permission for visiting the store.
5. Interact with the employees and ask questions about the retail procedure of reporting accidents and emergencies. Write their replies in 100 words.
6. Discuss the findings with your friends, teachers and retail authorities.
7. Prepare a report and submit it to the subject teacher.

### Activity 2

Role-play on reporting accidents and emergencies to the right persons.

#### Material required

Notebook, pen or pencils and drawing sheet

#### Procedure

1. Divide the class into groups of three each.
2. Ask them to perform the following activities in a retail lab.

#### Role-play situation

A customer enters a retail store to buy some goods but suddenly slips on the floor and gets injured on the head. Now, try to explain how a trainee associate will deal with the accident and report to the higher management.

#### Role of students

1st student: Customer

2nd student: Customer trainee associate

3rd student: Store manager

3. Finish the role-play within the time allotted to you.
4. Discuss the learnings from the activity and points to be covered.
5. Share your views before and after the role-play activity.

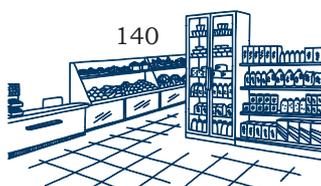
## Check Your Progress

### A. Fill in the blanks

1. \_\_\_\_\_ and recording of accidents and emergencies are legal requirements for a retail store.
2. \_\_\_\_\_ is used to reduce the seriousness of an injury.
3. \_\_\_\_\_ danger area to avoid risk of harming others and then attend emergency cases.

### B. State whether the following are True or False

1. Fire extinguishers should be used as per their operating procedures.



## NOTES

2. Competent people who are trained to meet the emergencies need not be alerted.

### C. Match the columns

Column A		Column B	
1.	First aid	A	cause serious injuries to workers
2.	Emergency equipment	B	reduce the seriousness of the injury
3.	Work-related accidents	C	trained to meet the emergencies
4.	Warning alarms	D	fire extinguishers
5.	Competent people	E	activated to alert the staff and customers in the store

### D. Short answer questions

1. What is the meaning of reporting?
2. Discuss the retailer procedures for dealing with accidents and emergencies.
3. What is the system of reporting accidents and emergencies to the right person?

### E. Check your performance

1. Demonstrate the procedure to deal with accidents and emergencies.
2. Perform a role-play on reporting accidents and emergencies to the right persons.



## ANSWER KEY

### Unit 1: Fundamentals of Retailing

#### Session 1: Basics of Retailing

##### A. Fill in the blanks

1. Consumer
2. Manufacturer
3. Small, scattered
4. Unorganised
5. Organised
6. Goods, services
7. Hypermarkets

##### B. Multiple choice questions

1. (d)
2. (c)
3. (c)
4. (a)
5. (a)
6. (b)
7. (a)
8. (c)

##### C. State whether the following are True or False

1. True
2. False
3. True
4. False
5. False

##### D. Match the columns

1. (F)
2. (G)
3. (D)
4. (A)
5. (H)
6. (B)
7. (E)
8. (C)

#### Session 2: Sales Associate Services to Customers

##### A. Fill in the blanks

1. Consumption
2. Customer satisfaction
3. Impulsive

##### B. Multiple choice questions

1. (d)
2. (b)
3. (a)
4. (b)
5. (b)
6. (d)

##### C. State whether the following are True or False

1. True
2. False
3. False
4. True
5. False
6. True
7. False

##### D. Match the columns

1. (E)
2. (C)
3. (D)
4. (F)
5. (A)
6. (H)
7. (B)
8. (G)

#### Session 3: Skills for Handling Retail Business

##### A. Fill in the blanks

1. Goal orientation
2. Transaction
3. Patience

##### B. Multiple choice questions

1. (d)
2. (b)
3. (b)
4. (c)
5. (d)
6. (b)
7. (d)

##### C. State whether the following are True or False

1. False
2. True
3. True
4. False

##### D. Match the columns

1. (E)
2. (D)
3. (A)
4. (B)
5. (C)

Session 4: Duties and Responsibilities of a Sales Associate

**A. Fill in the blanks**

1. customers            2. information            3. selling

**B. Multiple choice questions**

1. (d)            2. (a)

**C. State whether the following are True or False**

1. False            2. True            3. False

**D. Match the columns**

1. (C)            2. (E)            3. (A)            4. (B)            5. (D)

**Unit 2: Process of Credit Application**

Session 1: Features and Conditions for Credit Sales

**A. Fill in the blanks**

1. payment            2. seller, customer

**B. Multiple choice questions**

1. (b)            2. (d)

**C. State whether the following are True or False**

1. False            2. True            3. True

**D. Match the columns**

1. (D)            2. (A)            3. (D)            4. (B)

Session 2: Credit Checks and Getting Authorisation

**A. Fill in the blanks**

1. bad debts            2. authorisation

**B. Multiple choice questions**

1. (a)            2. (b)            3. (a)

**C. State whether the following are True or False**

1. True            2. False            3. True            4. False

Session 3: Processing Credit Requisitions

**A. Fill in the blanks**

1. Requisition            2. credit requisition  
3. Credit limit            4. vendors

**B. Multiple choice questions**

1. (c)            2. (a)            3. (b)            4. (a)

**C. State whether the following are True or False**

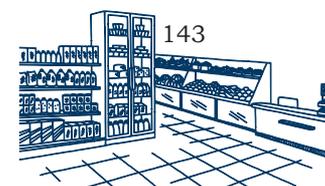
1. False            2. True            3. False            4. True

**D. Match the columns**

1. (D)            2. (A)            3. (C)            4. (B)

ANSWER KEY

**NOTES**



## NOTES

### Session 4: Techniques for Determining Creditworthiness

#### A. Fill in the blanks

1. Creditworthiness
2. purchases
3. Credit reporting agencies
4. Capital

#### B. Multiple choice questions

1. (b)
2. (b)
3. (b)
4. (a)
5. (a)

#### C. State whether the following are True or False

1. True
2. False
3. True

#### D. Match the columns

1. (E)
2. (A)
3. (D)
4. (B)
5. (C)

### Unit 3: Mechanism for Customers to Choose Right Products

#### Session 1: Methods of Selling

#### A. Fill in the blanks

1. Sale
2. Proforma Sale
3. Auction
4. rearrange

#### B. Multiple choice questions

1. (a)
2. (a)
3. (b)
4. (c)

#### C. State whether the following are True or False

1. True
2. True
3. False

#### D. Match the columns

1. (E)
2. (D)
3. (F)
4. (C)
5. (G)
6. (B)
7. (A)

#### Session 2: Sales Promotional Activities

#### A. Fill in the blanks

1. sales promotion
2. In-store

#### B. Multiple choice questions

1. (b)
2. (c)
3. (c)
4. (a)
5. (d)

#### C. State whether the following are True or False

1. True
2. False
3. True
4. False

#### D. Match the columns

1. (G)
2. (E)
3. (A)
4. (F)
5. (B)
6. (C)
7. (D)

#### Session 3: Responding to Questions and Comments

#### A. Fill in the blanks

1. close
2. positive
3. customer's
4. information
5. empathy



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**B. Multiple choice questions**

1. (b)      2. (a)      3. (b)      4. (b)

**C. State whether the following are True or False**

1. True      2. True      3. False      4. False

**D. Match the columns**

1. (C)      2. (D)      3. (E)      4. (A)      5. (B)

Session 4: Techniques of Closing a Sale

**A. Fill in the blanks**

1. Closing a sale      2. Close  
3. Ask for it close      4. Order form close

**B. Multiple choice questions**

1. (c)      2. (b)      3. (a)      4. (a)      5. (c)

**C. State whether the following are True or False**

1. True      2. True      3. True      4. False

**D. Match the columns**

1. (D)      2. (C)      3. (E)      4. (F)      5. (B)  
6. (A)

**Unit 4: Specialty Support to Customers**

Session 1: Providing Product Information

**A. Fill in the blanks**

1. Sales associate      2. Product information

**B. Multiple Choice Questions**

1. (a)      2. (b)      3. (a)

**C. State whether the following are True or False**

1. True      2. True      3. False      4. False

Session 2: Techniques to Encourage Customers to Buy Products

**A. Fill in the blanks**

1. action plan      2. handwritten

**B. Multiple choice questions**

1. (b)      2. (a)

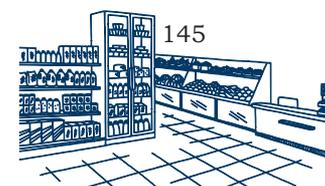
**C. State whether the following are True or False**

1. True      2. True      3. True      4. False

**D. Match the columns**

1. (D)      2. (E)      3. (A)      4. (B)      5. (C)

ANSWER KEY



## NOTES

### Session 3: Personalised Customer Service

#### A. Fill in the blanks

1. sale
2. superior
3. personalisation

#### B. State whether the following are True or False

1. True
2. True
3. True

#### C. Match the columns

1. (C)
2. (E)
3. (A)
4. (B)
5. (D)

### Session 4: Post-sales Service Support

#### A. Fill in the blanks

1. customer training
2. order forms
3. companies

#### B. Multiple choice questions

1. (a)
2. (c)

#### C. State whether the following are True or False

1. True
2. True
3. True
4. True

## Unit 5: Health and Safety Management

### Session 1: Health and Safety Requirements

#### A. Fill in the blanks

1. Health and safety program
2. Health

#### B. Multiple choice questions

1. (d)
2. (d)

#### C. State whether the following are True or False

1. False
2. True

### Session 2: Equipment and Material

#### A. Fill in the blanks

1. Emergencies
2. smoke detector

#### B. Multiple choice questions

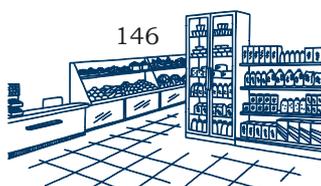
1. (d)
2. (a)
3. (b)

#### C. State whether the following are True or False

1. True
2. False

#### D. Match the columns

1. (E)
2. (C)
3. (A)
4. (B)
5. (D)



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Session 3: Dealing with Accidents and Emergencies

**A. Fill in the blanks**

1. short-circuit
2. Emergencies
3. attention
4. remedial
5. unavoidable

**B. Multiple choice questions**

1. (d)
2. (d)
3. (a)
4. (d)

**C. State whether the following are True or False**

1. True
2. True
3. False

Session 4: Reporting Accidents and Emergencies

**A. Fill in the blanks**

1. Reporting
2. First aid kit
3. danger

**B. State whether the following are True or False**

1. True
2. False

**C. Match the columns**

1. (B)
2. (D)
3. (A)
4. (E)
5. (C)

**NOTES**

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ANSWER KEY



## GLOSSARY

- Abusive:** *extremely offensive and insulting*
- Access:** *approach or enter (a place)*
- Accomplish:** *achieve or complete successfully*
- Adequate:** *satisfactory or acceptable in quality or quantity*
- Analyse:** *examine (something) methodically and in detail, typically in order to explain and interpret it*
- Annoy:** *make (someone) a little angry; irritate*
- Anticipate:** *guess or be aware of (what will happen) and take action in order to be prepared*
- Apology:** *a regretful acknowledgement of an offence or failure*
- Assemble:** *gathering together (of people) at one place for a common purpose*
- Automated:** *convert (a process or facility) to be operated by largely automatic equipment*
- Breach:** *an act of breaking or failing to observe a law, agreement, or code of conduct*
- Calm:** *not showing or feeling nervousness, anger or other strong emotions*
- Cautious:** *(of a person) careful to avoid potential problems or dangers*
- Collateral:** *something pledged as security for repayment of a loan, to be forfeited in the event of a default*
- Competent:** *having the necessary ability, knowledge or skill to do something successfully*
- Consistent:** *acting or done in the same way over time, especially to be fair or accurate*
- Consumption:** *the action of using up a resource*
- Contingency:** *a provision for a possible event or circumstance*
- Courteous:** *polite, respectful or considerate in manner*
- Credit:** *the ability of a customer to obtain goods or services before payment based on the trust that the payment will be made in future*
- Criteria:** *a principle or standard by which something may be judged or decided*
- Curiosity:** *a strong desire to know or learn something*
- Debt:** *a sum of money that is owed or due*
- Default:** *failure to fulfil an obligation, especially to repay a loan or appear in a court of law*
- Deferred:** *put off (an action or event) to a later time; postpone*
- Distinct:** *recognisably different in nature from something else of a similar type*

- Domain:** *a specified sphere of activity or knowledge*
- Elaborate:** *Involving many carefully arranged parts or details; detailed and complicated in design and planning*
- Embarrassing:** *causing (someone) to feel awkward, self-conscious, or ashamed*
- Essential:** *absolutely necessary; extremely important*
- Expenditure:** *the action of spending funds*
- Flexible:** *able to be easily modified to respond to altered circumstances*
- Formal:** *done in accordance with convention or etiquette; suitable for or constituting an official or important occasion*
- Frequent:** *occurring or done many times at short intervals*
- Gauge:** *a tool for checking whether something conforms to a desired dimension, a means of estimating something*
- Generic:** *characteristic of or relating to a class or group of things; not specific*
- Hire:** *obtain the temporary use of (something) for an agreed payment*
- Intermediate:** *coming between two things in time, place, character, etc*
- Lend:** *allow (a person or organization) the use of (a sum of money) under an agreement to pay it back later, typically with interest*
- Merchandise:** *promote the sale of (goods), especially by their presentation in retail outlets*
- Obligation:** *an act or course of action to which a person is morally or legally bound; a duty or commitment*
- Perceive:** *become aware or conscious of (something); come to realise or understand*
- Perception:** *the way in which something is regarded, understood, or interpreted*
- Persuade:** *cause (someone) to believe something, especially after a sustained effort; convince*
- Pledge:** *a solemn promise or undertaking*
- Prescribe:** *recommend (a substance or action) as something beneficial*
- Prompt:** *done without delay; immediate*
- Prompt:** *(of an event or fact) cause or bring about (an action or feeling)*
- Relevant:** *closely connected or appropriate to what is being done or considered*
- Reliable:** *consistently good in quality or performance; able to be trusted*
- Remote:** *(of a place) situated far from the main centres of population; distant*



## NOTES

**Retention:** *continued possession, use, or control of something*

**Requisition:** *a formal written demand that something should be performed or put into operation.*

**Reveal:** *make (previously unknown or secret information) known to others*

**Review:** *acritical appraisal of a book, play, film, etc., published in a newspaper or magazine*

**Risk:** *a situation involving exposure to danger*

**Segment:** *each of the parts into which something is or may be divided*

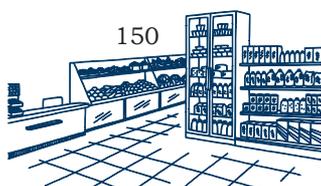
**Sole:** *belonging or restricted to one person or group of people*

**Strategy:** *a plan of action designed to achieve a long-term or overall aim*

**Trick:** *a skilful act performed for entertainment or amusement*

**Unique:** *being the only one of its kind; unlike anything else*

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## NOTES

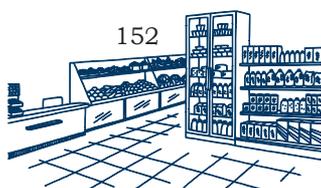
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