



Consumer Behavioral Intentions and Value Perceptions in Retail: A Case Study of Organized Retail Chains in North India

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Abstract

The rapid growth of organized retail chains in North India has transformed consumer shopping experiences, demanding an in-depth understanding of consumer behavioral intentions and value perceptions in this evolving marketplace. This study investigates the key factors influencing consumer purchase intentions and perceived value in organized retail settings across major cities in North India. Utilizing a mixed-methods approach, data were collected from 400 consumers through structured questionnaires and interviews. The findings reveal that economic, emotional, functional, and social value dimensions significantly affect consumers' perceived value, which in turn shapes their behavioral intentions such as loyalty, repeat purchase, and word-of-mouth recommendations. The study highlights the critical role of service quality, product assortment, and convenience in enhancing consumer perceived value. The insights contribute to retail marketing strategies aimed at strengthening consumer engagement and sustaining competitive advantage in the organized retail sector. The paper also offers practical implications for retailers and policymakers to adapt to changing consumer expectations in the region.

Keywords: Consumer Behavior, Behavioral Intentions, Perceived Value, Organized Retail, North India, Retail Marketing

1. Introduction

Organized retail in India, particularly in the northern region, has witnessed a significant transformation over the last two decades, emerging as one of the fastest-growing sectors in the Indian economy. The Indian retail market is projected to reach a valuation of approximately USD 1.7 trillion by 2028, growing at a compound annual growth rate (CAGR) exceeding 9% [1]. North India, home to populous urban centers such as Delhi, Gurugram, Lucknow, and Chandigarh, has played a crucial role in driving this growth, buoyed by rapid urbanization, rising disposable incomes, and an expanding middle-class population exhibiting evolving consumption patterns [2]. Currently, India's urban population has crossed 35%, with many North Indian cities experiencing demographic shifts characterized by younger, digitally connected consumers demanding convenience, quality, and personalized shopping experiences [3]. According to a recent global retail trends survey, over 60% of consumers in North Indian metropolitan and tier-2 cities prefer organized retail outlets for their assured product variety, quality, competitive pricing, and superior shopping ambience—marking a clear shift away from the historically dominant unorganized retail sector [4]. The influx of multinational retailers and the rise of e-commerce giants have accelerated the modernization of retail formats in India, raising consumer expectations significantly. Nearly 45% of consumers in North India now opt for omnichannel retail experiences that blend online and offline shopping advantages, reflecting a dynamic evolution in consumer behavior and perceived value [5]. Importantly, consumer-perceived value in organized retail extends beyond price and product quality to include emotional connection, convenience, social status, and trustworthiness of brands. A survey by KPMG found that 70% of consumers in North India are willing to pay a premium for brands offering personalized experiences and socially responsible products, highlighting the growing influence of emotional and social value dimensions. Behavioral intentions such as purchase intention, brand loyalty, and positive word-of-mouth are critical drivers of sustained success for organized retail chains. Research indicates that retailers focusing on enhancing customer perceived value through superior service and experiential retailing in North India can achieve customer retention rates up to 30% higher than those relying primarily on pricing strategies [1]. However, the region's retail sector also faces challenges due to cultural diversity, varied consumer preferences, and



increasing competition from both unorganized retail and digital marketplaces. Individuals and communities' spending habits in pursuit of material goods and services are the primary research foci in the field of consumer behavior. Customers go through a number of stages in this decision-making process, during which they consider a variety of criteria and ultimately choose the goods and services that best suit their needs. In this sense, consumer behavior includes not just buying things but also deciding on them, getting them, testing them, using them, and eventually getting rid of them. Since consumer behavior may be seen as a series of stimuli and responses, it is essential to understand how customers react to various items. A number of well-known corporate conglomerates, such as the Aditya Birla Group, Future Group, Reliance Group, and RPG Group, run supermarkets, hypermarkets, specialty stores, and chain stores under their official licenses and registration with tax authorities. In order to cater to a wide range of shoppers, these stores use a variety of store formats, such as malls, specialty outlets, and department stores. Food, consumables, clothing, jewelry, shoes, cosmetics, home décor, literature, and consumer durables are just a few of the many categories covered. Organized retailers have a leg up in the retail industry because of their size and buying power, which allows them to take advantage of bulk discounts and save costs by removing middlemen and optimizing supply chains. They are able to provide clients with competitive pricing because of this. Recent years have seen explosive growth in India's retail sector, which can be traced back to a number of underlying economic trends. These include more nuclear families, more accessible financing options, more financially independent women in the workforce, and an expanding service sector. As a consequence, there has been consistent growth in both market share and customer preference for organized retail as a result of these improvements.

This study aims to address the gap in understanding the complex interplay of multidimensional consumer value perceptions—economic, emotional, functional, and social—and their impact on behavioral intentions within organized retail chains in North India. Employing both quantitative and qualitative methods, the research seeks to offer actionable insights for retailers to tailor their offerings, enhance customer engagement, and foster long-term loyalty in a competitive retail landscape..

2. Literature Review

Several studies have emphasized the multidimensional nature of customer value, incorporating economic, emotional, functional, and social elements (Sheth et al., 1991; Sweeney & Soutar, 2001). In the Indian retail context, value perceptions are influenced by cultural nuances, price sensitivity, and service expectations (Kumar & Steenkamp, 2013). Behavioral intentions such as purchase intention, loyalty, and word-of-mouth are widely recognized as critical outcomes of perceived value (Zeithaml, 1988; Ajzen, 1991). Despite this, limited research has focused on the organized retail sector in North India, where regional diversity and consumer behavior present unique challenges and opportunities. Kumar and Verma (2018) conducted a comprehensive study on consumer value perceptions within organized retail chains in metropolitan cities of North India, including Delhi and Lucknow. They explored economic, emotional, and functional value dimensions using a mixed-method approach. Their findings underscored that price sensitivity and perceived product quality significantly influence consumers' purchase intentions, while emotional attachment fosters stronger brand loyalty. The authors applied Sheth's Consumption Value Theory to frame the multidimensional value constructs, demonstrating how these directly impact behavioral intentions in Indian retail markets. This research concluded that retailers must effectively balance affordability with emotional engagement to sustain competitive advantage, especially in the rapidly growing North Indian organized retail sector [6]. Singh and Gupta (2017) investigated cultural influences on consumer loyalty across organized retail outlets in Haryana and Punjab. Utilizing structural equation modeling (SEM), their study revealed that social value—specifically peer influence and aspirations for status—played a critical role in shaping loyalty intentions among younger consumers. Integrating Social Identity Theory, the authors argued that consumers' cultural and group affiliations are key determinants of their



retail preferences and loyalty behaviors. They emphasized the importance of culturally sensitive, localized marketing strategies that resonate with regional identities to enhance consumer retention in North India's diverse retail environment [7]. Sharma (2019) examined the relationship between emotional value and customer satisfaction in retail stores across Delhi NCR. Employing both surveys and qualitative interviews, Sharma found a positive correlation between emotional shopping experiences and repeat purchase behaviors. The research drew upon Emotional Marketing Theory, highlighting the role of affective responses as antecedents of consumer loyalty. The study recommended that organized retailers invest in personalized service, engaging store ambience, and experiential marketing to evoke positive emotions, thus strengthening consumer behavioral intentions [8]. Chaudhary and Joshi (2020) focused on how service quality influences perceived value and behavioral intentions within organized grocery retail in Lucknow. Their quantitative study applied the SERVQUAL model to evaluate dimensions such as responsiveness, assurance, and empathy. The results confirmed that responsiveness and assurance significantly enhance functional value perception, which mediates purchase intentions. This work validated the SERVQUAL framework's applicability in the Indian retail context and highlighted that maintaining service excellence is critical to long-term consumer loyalty in competitive grocery retail markets [9].

Agarwal and Singh (2016) compared the effects of convenience value on online versus offline retail purchase behavior among consumers in Chandigarh. Their research, grounded in the Theory of Planned Behavior (TPB), demonstrated that perceived behavioral control through convenience—especially time-saving and accessibility—substantially influences consumers' channel choice and purchase intentions. The study underscored an increasing consumer preference for omnichannel retail experiences in India, recommending retailers to integrate seamless online and offline convenience features tailored to modern Indian lifestyles [10]. Verma et al. (2018) investigated perceptions of economic and monetary value among middle-income consumers in Delhi and Gurugram. Using quantitative analysis, their study found that promotional pricing and competitive offers positively shape economic value perception, which directly affects purchase intention and brand loyalty. Drawing on Value-Based Pricing Theory, the authors argued that transparent and consumer-friendly pricing strategies foster trust and encourage repeat purchases, reinforcing economic value as a key driver in organized retail success [11]. Kashyap and Rangnekar (2017) explored symbolic value in branded apparel purchases within North Indian retail stores. Through qualitative methods, they revealed that consumers attach meanings such as prestige and social acceptance to brands, which strongly influence word-of-mouth intentions and brand loyalty. Employing Symbolic Interactionism theory, their work showed that brand consumption is a critical component of identity construction in Indian consumers. The authors recommended leveraging brand storytelling and community-building initiatives to enhance symbolic value and deepen consumer engagement [12]. Reddy and Bhattacharya (2019) studied the relationship between perceived quality and customer satisfaction in the electronics retail sector across Chandigarh and Jaipur. Their analysis confirmed a positive and significant link between perceived quality and behavioral intentions such as loyalty and advocacy. The study employed Expectancy-Disconfirmation Theory to explain how exceeding consumer expectations through quality assurance leads to enhanced satisfaction and favorable behavioral outcomes. The authors concluded that continuous quality improvement is vital for organized retailers to maintain a loyal customer base [13]. Malhotra and Bansal (2021) examined the impact of social media marketing on consumer behavioral intentions in organized retail chains in Delhi. They found that social media engagement significantly boosts emotional and social value perceptions, which in turn increase purchase intention and brand loyalty. The study utilized Uses and Gratifications Theory to explain how consumers actively seek social media content that aligns with and reinforces their shopping motivations. The authors recommended that retailers integrate interactive social media strategies to amplify consumer value perceptions and stimulate behavioral intentions [14]. Tripathi and Kaur (2020) investigated how demographic factors moderate the relationship between



perceived value and behavioral intentions among organized retail consumers in Punjab and Haryana. Their findings showed that age and income significantly influence how economic and emotional values affect purchase intentions. Applying Segmentation Theory, the study emphasized the importance of demographic targeting to optimize retail marketing strategies across diverse consumer segments in North India. The authors concluded that customized value propositions aligned with demographic profiles enhance consumer engagement and loyalty [15]

3. Research Objectives

1. To identify the key dimensions of consumer perceived value in organized retail chains in North India.
2. To examine the relationship between perceived value and consumer behavioral intentions in the context of organized retail.
3. To analyze the influence of demographic variables on consumer value perceptions and behavioral intentions.

4. Research Questions

1. What are the primary dimensions of value perceived by consumers in organized retail settings in North India?
2. How does perceived value influence consumer behavioral intentions such as loyalty and purchase intention?

5. Research Methodology

Research Design: A mixed-methods design combining quantitative surveys and qualitative interviews was adopted to achieve a comprehensive understanding of consumer behavior.

Sample and Data Collection: A total of 400 consumers from major cities including Delhi, Gurugram, Lucknow, and Chandigarh were surveyed using stratified random sampling to ensure representation across age, gender, and income groups. Additionally, 20 in-depth interviews were conducted with frequent organized retail shoppers.

Instruments: A structured questionnaire comprising validated scales measuring economic, emotional, functional, and social value dimensions, along with behavioral intention constructs, was used. Data were analyzed using SPSS and AMOS for statistical validation and path modeling

6. Results and Discussion

Table 1: Demographic Profile of Respondents (N=400)

Demographic Variable	Categories	Frequency	Percentage (%)
Age	Below 25	120	30.0
	25–35	180	45.0
	36–45	70	17.5
	Above 45	30	7.5
Gender	Male	210	52.5
	Female	190	47.5
Income Level	Low	140	35.0
	Medium	180	45.0
	High	80	20.0
City	Delhi	120	30.0
	Gurugram	100	25.0
	Lucknow	90	22.5
	Chandigarh	90	22.5

The demographic profile of the 400 respondents demonstrates a well-rounded and diverse sample, ensuring that the study captures a broad spectrum of consumer perspectives within North India’s organized retail sector. The age distribution reveals that nearly one-third of respondents (30%) are young adults below 25 years, reflecting the growing influence of younger consumers who are often more tech-savvy and open to new retail formats. The largest segment, 45%, falls within the 25 to 35 years age bracket, which typically represents



early to mid-career professionals with increasing disposable income and evolving consumption patterns, making them a critical target group for retail marketers. The 36 to 45 years group accounts for 17.5%, signifying the presence of more mature consumers who may prioritize different value aspects such as quality and convenience. Meanwhile, 7.5% of the sample comprises respondents above 45 years, highlighting the inclusion of older consumers who might have traditional shopping preferences but are also gradually embracing organized retail. Gender distribution in the sample is fairly balanced, with males constituting 52.5% and females 47.5%. This near parity ensures that gender-based differences in shopping behavior and value perception can be meaningfully analyzed, allowing the study to draw insights relevant to both male and female consumer segments. Income categorization further enhances the representativeness of the sample, with 35% of respondents classified as low income, 45% as medium income, and 20% as high income earners. This stratification is important because income levels greatly influence purchasing power and preferences, impacting how consumers perceive value and make decisions within organized retail environments. Geographically, the respondents hail from four major urban centers in North India, adding to the demographic richness of the data. Delhi accounts for 30% of the sample, representing a metropolitan population with diverse retail options and exposure to international brands. Gurugram, a rapidly growing urban hub with a high concentration of young professionals, comprises 25% of respondents, highlighting insights from an affluent and dynamic consumer base. Lucknow and Chandigarh contribute 22.5% each, ensuring representation from tier-2 cities with unique socio-cultural characteristics and emerging retail markets. This geographical spread provides a balanced view across different urban settings, capturing regional variations in consumer attitudes and behaviors.

Table 2: Descriptive Statistics for Consumer Perceived Value Dimensions

Dimension	Number of Items	Mean	Standard Deviation	Cronbach's Alpha
Economic Value	5	3.85	0.72	0.89
Emotional Value	5	3.67	0.81	0.87
Functional Value	6	3.92	0.65	0.91
Social Value	4	3.45	0.78	0.85

The descriptive statistics for consumer perceived value dimensions provide insightful details about how respondents perceive different aspects of value in organized retail. The Economic Value dimension, assessed using five items, yielded a mean score of 3.85 with a standard deviation of 0.72, indicating that consumers consistently recognize and appreciate the financial benefits offered by retail chains, such as competitive pricing and value for money. This dimension's reliability is well-established with a high Cronbach's alpha of 0.89, confirming internal consistency of the measurement. Emotional Value, also measured with five items, showed a slightly lower mean of 3.67 and a somewhat higher variability (standard deviation of 0.81), suggesting that while emotional connections with retail brands are strong, individual differences in emotional engagement exist. The reliability of this construct remains robust, supported by a Cronbach's alpha of 0.87. Functional Value, the dimension with the highest mean score of 3.92 and the lowest standard deviation of 0.65, highlights consumers' strong emphasis on practical benefits like product quality, convenience, and service efficiency. This dimension's excellent internal consistency ($\alpha = 0.91$) further strengthens its credibility. Lastly, Social Value, measured through four items, recorded a mean of 3.45 with a standard deviation of 0.78, indicating that while social aspects such as peer influence and status contribute positively to value perception, they are somewhat less pronounced compared to other dimensions. The Cronbach's alpha of 0.85 suggests acceptable reliability for this scale. Together, these statistics affirm that the measurement scales are both reliable and relevant, capturing the nuanced perceptions of value that drive consumer behavior in organized retail environments.



Table 3: Factor Analysis Results of Perceived Value Items (Principal Component Analysis with Varimax Rotation)

Item	Factor Loading	Eigenvalue	Variance Explained (%)
Economic Value Item 1	0.78	5.12	28.4
Economic Value Item 2	0.81		
Emotional Value Item 1	0.75	3.89	21.6
Emotional Value Item 2	0.72		
Functional Value Item 1	0.85	4.56	25.3
Functional Value Item 2	0.79		
Social Value Item 1	0.70	2.34	13.0
Social Value Item 2	0.68		

The factor analysis conducted through principal component analysis with varimax rotation provided compelling evidence of a well-defined factorial structure underlying the consumer perceived value constructs. Each dimension—Economic, Emotional, Functional, and Social Value—demonstrated strong factor loadings, reinforcing their conceptual distinctiveness and construct validity. Specifically, within the Economic Value dimension, the two key items exhibited factor loadings of 0.78 and 0.81, which are considered high and indicative of strong item-factor association. This dimension accounted for an eigenvalue of 5.12 and explained 28.4% of the total variance, highlighting its substantial contribution to the overall perception of value among consumers. Similarly, the Emotional Value dimension, with loadings of 0.75 and 0.72 on its two items, captured 21.6% of the variance with an eigenvalue of 3.89. This confirms that emotional aspects such as feelings of trust, attachment, and satisfaction form a significant and coherent component of perceived value in organized retail contexts. The Functional Value dimension emerged as the most dominant factor, evidenced by the highest item loadings of 0.85 and 0.79, along with an eigenvalue of 4.56 that explained 25.3% of the variance. This finding underscores the critical role of practical and utilitarian benefits—including product quality, service efficiency, and convenience—in shaping consumer value perceptions. Lastly, the Social Value dimension, with slightly lower but still meaningful loadings of 0.70 and 0.68, accounted for 13.0% of the variance with an eigenvalue of 2.34. This dimension encapsulates the social benefits consumers derive from retail experiences, such as peer acceptance and social status, confirming its relevance within the multidimensional value framework. Collectively, these results demonstrate that the measured items effectively capture distinct but interrelated facets of consumer perceived value, reinforcing the multidimensional nature of value perception in organized retail. The clear factorial separation also supports the theoretical foundation of the study, validating the use of these four dimensions as reliable predictors in subsequent behavioral analyses. This comprehensive factorial structure enables retailers and researchers to better understand and target the diverse elements that drive consumer decisions, fostering more nuanced marketing strategies and value propositions tailored to consumer expectations.

Table 4: Correlation Matrix between Perceived Value Dimensions and Behavioral Intentions

Variable	1	2	3	4	5
1. Economic Value	1				
2. Emotional Value	0.61**	1			
3. Functional Value	0.67**	0.58**	1		
4. Social Value	0.55**	0.63**	0.59**	1	
5. Behavioral Intention	0.71**	0.69**	0.75**	0.60**	1

Note: $p < 0.01$

The correlation matrix presents strong and statistically significant positive relationships between all dimensions of perceived value and consumer behavioral intentions, with significance confirmed at the $p < 0.01$ level. Economic Value shows a robust correlation of 0.71 with Behavioral Intention, indicating that consumers who perceive greater economic



benefits—such as fair pricing and value for money—are more likely to exhibit stronger intentions to purchase or remain loyal to organized retail brands. Emotional Value is also closely linked to behavioral intentions, with a correlation coefficient of 0.69, underscoring the importance of emotional satisfaction and affective connections in influencing consumer decisions. Functional Value demonstrates the strongest correlation with behavioral intention at 0.75, highlighting that practical aspects like product quality, convenience, and service efficiency are critical drivers of consumer loyalty and repeat patronage. Social Value, while slightly lower at 0.60, still maintains a significant positive association, reflecting the role of social influences such as peer recommendations, social status, and brand image in shaping consumer behavior. Additionally, the inter-correlations among the perceived value dimensions themselves are notably high, ranging from 0.55 to 0.67, suggesting that these dimensions are interrelated and collectively contribute to the overall perception of value. This pattern of strong correlations validates the multidimensional nature of consumer perceived value and its comprehensive impact on behavioral intentions within organized retail settings. Such insights emphasize the need for retailers to holistically address economic, emotional, functional, and social factors in their marketing strategies to effectively foster consumer commitment and loyalty.

Table 5: Structural Equation Modeling (SEM) Path Coefficients

Path	Standardized Coefficient (β)	Critical Ratio (CR)	p-value	Result
Economic Value → Behavioral Intention	0.35	5.48	<0.001	Significant
Emotional Value → Behavioral Intention	0.28	4.32	<0.001	Significant
Functional Value → Behavioral Intention	0.40	6.12	<0.001	Significant
Social Value → Behavioral Intention	0.22	3.56	<0.001	Significant

The Structural Equation Modeling (SEM) analysis offers robust empirical evidence affirming the critical role that all four dimensions of consumer perceived value—economic, emotional, functional, and social—play in shaping behavioral intentions within the organized retail context. Specifically, the path coefficient of 0.35 between Economic Value and Behavioral Intention, coupled with a high critical ratio of 5.48 and a p-value below 0.001, indicates a statistically significant and moderately strong positive relationship. This finding emphasizes that consumers’ perceptions of tangible economic benefits—such as fair pricing, discounts, and overall value for money—are essential drivers of their intent to continue purchasing and demonstrate loyalty toward retail brands. In parallel, Emotional Value, with a standardized coefficient of 0.28 (CR = 4.32, $p < 0.001$), highlights the importance of affective bonds and emotional satisfaction that consumers derive from their interactions with retail brands. While this emotional connection is slightly less influential than economic factors, it remains a meaningful motivator that can enhance brand affinity and repeat patronage. Functional Value stands out as the strongest predictor, exhibiting a path coefficient of 0.40 alongside a critical ratio of 6.12 and a highly significant p-value, underscoring that consumers place utmost importance on the practical, utilitarian attributes of retail services. Factors such as product quality, ease of shopping, availability, and efficient service are pivotal in influencing consumers’ repeated engagement and sustained loyalty. Finally, Social Value, although demonstrating a comparatively smaller effect size with a coefficient of 0.22 (CR = 3.56, $p < 0.001$), confirms the role of social influences—including peer recommendations, status signaling, and social acceptance—on consumer behavioral intentions. Collectively, these results illuminate the multifaceted nature of value perception, suggesting that a balanced emphasis on economic affordability, emotional resonance, functional excellence, and social relevance is vital for retailers aiming to foster strong consumer commitment. This



comprehensive insight guides retail managers and marketers to craft integrated strategies that address diverse consumer motivations, thereby maximizing the likelihood of long-term customer loyalty and competitive advantage in the organized retail market.

Table 6: ANOVA Results for Differences in Behavioral Intention by Age Group

Age Group	Mean Behavioral Intention	F-value	p-value
Below 25	3.45		
25–35	3.68	4.21	0.016*
36–45	3.55		
Above 45	3.29		

*Significant at $p < 0.05$

The ANOVA results provide valuable insights into how behavioral intentions toward organized retail vary significantly across different age groups, underscoring the critical influence of age as a demographic factor in shaping consumer behavior. The statistical significance, marked by an F-value of 4.21 and a p-value of 0.016, confirms that these differences are not due to chance. Notably, consumers in the 25–35 age bracket exhibit the highest mean behavioral intention score of 3.68, indicating a greater propensity for repeat purchases, brand loyalty, and positive word-of-mouth within this cohort. This age group likely represents young professionals and early-career individuals who may have higher disposable income, greater exposure to organized retail formats, and a stronger inclination toward modern shopping experiences. Meanwhile, the below 25 and 36–45 groups display moderately strong behavioral intentions, with mean scores of 3.45 and 3.55, respectively, suggesting that while younger consumers are enthusiastic and emerging in their purchasing behavior, middle-aged consumers maintain steady engagement with organized retail outlets, possibly valuing convenience and product variety. Conversely, the above 45 age group records the lowest behavioral intention score of 3.29, which may reflect a preference for traditional retail channels, less exposure to organized retail, or different shopping habits and priorities. These nuanced differences highlight the need for retailers to adopt segmented marketing and engagement strategies tailored to the distinct characteristics and preferences of each age group. For example, digital marketing and loyalty programs may resonate more with younger consumers, whereas personalized service and product curation could better engage older shoppers. By recognizing and addressing the unique motivations and expectations across age segments, retailers can enhance customer satisfaction, foster loyalty, and maximize their market reach within the diverse consumer base of North India.

Table 7: Moderation Analysis - Gender Effect on Perceived Value to Behavioral Intention

Moderator Variable	Interaction Term β	t-value	p-value	Moderation Effect
Gender	0.12	2.14	0.033*	Yes

*Significant moderation effect at $p < 0.05$

The moderation analysis clearly demonstrates that gender plays a significant role in shaping the relationship between consumer perceived value and behavioral intention. With an interaction term β of 0.12, a t-value of 2.14, and a statistically significant p-value of 0.033 ($p < 0.05$), it is evident that the influence of perceived value on consumers' intentions to purchase or remain loyal is not uniform across male and female shoppers. This means that the way consumers perceive economic, emotional, functional, and social values—and how these perceptions translate into their behavioral intentions—varies between genders. For instance, certain value dimensions may resonate more strongly with females than males or vice versa, affecting their likelihood of repeat purchases, brand loyalty, or advocacy. From a practical standpoint, this nuanced insight calls for retailers to adopt gender-sensitive marketing strategies that recognize and cater to these differences. Marketing communications, promotional offers, product assortments, and store environments can be tailored to align more closely with the preferences, motivations, and expectations of each gender segment. Such



targeted approaches can enhance engagement, improve customer satisfaction, and ultimately drive better business outcomes. Furthermore, this finding highlights the broader importance of incorporating demographic moderators in consumer behavior models to better understand the complexities and heterogeneity inherent in organized retail markets. It underscores the need for continuous research to unpack how various demographic factors, including gender, intersect with perceived value to influence purchasing behavior in diverse cultural and economic contexts.

7. Recommendations of the Study

1. Improve product quality and shopping convenience to enhance functional value.
2. Use competitive and clear pricing to boost economic value perception.
3. Create emotional engagement through personalized experiences and loyalty programs.
4. Strengthen social value via brand image, influencer marketing, and CSR activities.
5. Tailor marketing strategies based on age and gender differences.
6. Explore and customize offerings for rural consumer segments.

8. Conclusion

This study makes a significant contribution to retail marketing literature by offering a comprehensive understanding of the multifaceted dimensions of consumer perceived value and their direct influence on behavioral intentions within the organized retail sector of North India. By empirically validating the core dimensions—economic, emotional, functional, and social value—this research demonstrates how each uniquely shapes consumers' decisions to engage with, repurchase from, and remain loyal to retail brands. The findings highlight the imperative for retailers to strategically deliver superior value that extends beyond mere price competitiveness, focusing on high product quality, emotionally resonant brand experiences, and socially relevant positioning to build stronger customer relationships and foster loyalty. Additionally, the study reveals that demographic factors such as age and gender significantly moderate these relationships, underscoring the importance of personalized marketing strategies tailored to distinct consumer segments for maximum effectiveness. While the insights provide valuable guidance for retail marketers and managers to design targeted interventions and optimize value propositions, the study's urban consumer focus limits its generalizability. Therefore, future research should consider longitudinal approaches to capture changes in value perceptions over time and include rural consumer segments to present a more holistic and representative view of consumer behavior in India's rapidly evolving retail landscape. Such expansions will deepen understanding of shifting consumer dynamics and further inform robust retail strategies in a transforming market.

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