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## Editorial

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**Biographical notes:** Rajagopal is a Professor of Marketing at the Graduate Business School (EGADE) of Monterrey Institute of Technology and Higher Education (ITESM) in Mexico City Campus and Fellow of the Royal Society for Encouragement of Arts, Manufacture and Commerce, London. He is also Fellow of the Institute of Operations Management and Fellow of Chartered Management Institute. His biography is listed in various international directories including Who's Who in the World and International Biographic Centre, Cambridge, UK, since 2008. He holds Doctoral Degree from Ravishankar University, India, and has been conferred the award of National Researcher Level-II of Mexican National System of Researchers.

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The growth in technology and built environment in leisure marketing has driven the consumer behaviour significantly towards experimentation. Most research studies on consumer behaviour, satisfaction and customer service uphold that discrepancies between expectations of a buying experience and the post-buying satisfactions are the best predictors of the sustainable consumer behaviour and prolonged satisfaction on shopping decisions perceived by the customer (McQuitty and Patterson, 2000). Shopping attitude of urban shoppers is also an outgrowth of store checkout buying decision owing to the point of purchase promotions in the retail stores. There is a general belief that products bought at store checkouts are selected on hasty inclinations. However, not all checkout purchases can casually be referred to as impulsive because what items shoppers select at checkouts indicate conscious concern with making efficient use of their shopping time (Miranda, 2008). It is observed that bigger shops and trading spaces of non-impulsive products and services in shopping mall are more likely to be found at upper floors, which discourage casual shoppers to explore for shopping. Shoppers visit such store with pre-planned agenda and those buyers who have explicit store or brand loyalty (Yiu et al., 2008).

Consequent upon intensified marketplace competition owing to rapid globalisation, multiple routes to market have emerged to guide consumers towards their buying decisions. Thus, the attitude of consumers is driven by various convenience parameters and value for money sensitivity. The influence of perceived service quality and self-concept on consumer attitude, purchase intention and behaviour, satisfaction, and loyalty are determined as major determinants in forming consumer attitude.

Therefore, if buying outlets enhance their service quality and understanding of a consumer's self-concept, they can enjoy the effect of such an enhancement through a boost in consumer attitude, purchase intention and behaviour, and even in satisfaction and loyalty (Wu and Chan, 2011).

The attitude-behaviour consistency also influences the consumer decisions on buying and staying loyal to products and brands in a competitive marketplace. Higher levels of consistency could be achieved by harmonising personal factors such as motivation and situational factors like the actual and expected consequences of the behaviour that stimulates the consumers towards leaning on buying decision. Wicker supported Fishbein's Theory of Reasoned Action (TRA) may be referred to explain towards the attitude-behaviour consistency issues in consumer decision making (Fishbein and Ajzen, 1975). The TRA employed three variables claimed sufficient for the prediction of behaviour comprising attitude towards the act, personal and social normative beliefs and motivation to comply with these norms. However, perceived behavioural control also need to be account for measuring the consumers' decision-making process that leads to self-efficacy in buying process during long term (Kamenidou et al., 2009).

This issue contains five scholarly papers on the broad theme of customer attitude and marketing strategy in reference to internet banking, convergence of technology with management, competitive advantage in financial markets, decision making among consumers and growth potentials in small and medium enterprises. Khare and Singh explore in their study that the customers' concerns are related to difficulty in using internet, navigating the bank website and fears associated with committing mistakes that might result in financial loss and inconvenience. The authors in their paper attempt to explore and comprehend the customers' attitude towards online banking in India. McCann et al. argue that the changing competitive landscape encourages the trade in micro-finance sector. It is in the best interest of the company to be socially responsible in the way they conduct their business. The impact on the environment must be safeguarded; employee benefits must be crafted to best must employee needs. In a study conducted by the Castaño et al., the drivers and inhibitors that affect technology adoption among low-income consumers have been analysed. The authors have found that the peer recognition and brand trust are important drivers in technology adoption. Keoy et al. have analysed that previous researches have identified the important role of consumer especially young-adult who has high disposable income, which could play a positive role in strengthening the market. Accordingly, authors explore in this study the extent of young-adult consumer's decision-making behaviour between the two chosen regions that vary, which impact on consumers' buying behaviour. In the last paper of this issue, Singh et al. argue that major market-driven threats to micro, medium and small enterprises include cost of raw material needed for production, cost of fuels and government policies on export-oriented companies.

We hope that the papers presented in this issue would be of interest to academics and researchers and they would be able to contribute to the existing literature on business competition and related subjects and provide directions to the future research on the subject.

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