

Cashier

(Job Role)

Qualification Pack : Ref. Id. RAS/Q0102

Sector : Retail

Textbook for Class IX



17946

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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
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ABOUT THE TEXTBOOK

Retailing has seen a remarkable transformation over the years. Rising incomes, urbanisation, attitudinal shifts, point towards a certainty of growth in the future for this sector. The rapid growth in the retail industry along with the entry of many small and large stores in this area, has led to the demand for trained personnel for various job roles, such as cashier, store operations assistant, trainee associate, sales associate, etc.

A retail cashier, in organised retailing, is responsible for looking after the overall POS operations, such as handling service cash point/POS, following point-of-sale procedures for age-restricted products, processing customer orders for goods in retail, part exchange sale transactions in retail, payments from different modes in retail, and cash and credit transactions in retail operations. A retail cashier serves and processes all customer transactions through various tenders whilst adhering to accounting principles and processes all payments made for sales within the retail environment whilst working cordially within the team and retail organisation. The textbook for the job role of 'Cashier' has been developed to impart knowledge and skills through hands-on learning experience, which forms a part of the experiential learning. Experiential learning focuses on the learning process for the individual. Therefore, the learning activities are student-centred rather than teacher-centred.

The student textbook has been developed with the contribution of the expertise from the 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 'Cashier' covered through this textbook are as follows:

1. RAS/N0110-To service cash points/POS.
2. RAS/N0112-To process customer orders for goods.
3. RAS/N0115-To process payment.
4. RAS/N0130-To creates a positive image of self and organisation in the customer's mind.

Unit 1 of the textbook gives introduction of retailing which details the basics of retailing, organised and unorganised retailing, store and non-store retailing and duties and responsibilities of a cashier. Unit 2 will help students to learn the service cash points/POS and covers the modes of payment, procedures for handling cash, authorisation of cheque, credit/debit card payments. Unit 3 deals with customer order for goods which includes processing customer orders for goods, procuring supplies, customer information and invoice. Unit 4 discusses the process of payment and explains the effective payment process, sorting out pricing problems in payment process, rights, duties and responsibilities in the process of payment and components of payment system in retail. Unit 5 focuses on customer service, customer needs and services, effective customer service, organisation standards and customer expectation.

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The Council is grateful to Saroj Yadav, *Professor and Dean (A)*, NCERT, and Ranjana Arora, *Professor and Head*, Department of Curriculum Studies, for their sincere efforts in coordinating the review workshops for the finalisation of this book. The Council also acknowledges the copyediting and valuable contribution of Shilpa Mohan, *Assistant Editor (Contractual)* and Garima Syal, *Proofreader (Contractual)* in shaping this book. The efforts of *DTP Operators* Pawan Kumar Barriar, Publication Division, NCERT and Neha Pal (Contractual) for flawless layout design are also acknowledged.

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CONTENTS

<i>Foreword</i>	<i>iii</i>
<i>About the Textbook</i>	<i>v</i>
Unit 1: Introduction to Retailing	1
Session 1: Basics of Retailing	2
Session 2: Organised and Unorganised Retailing	6
Session 3: Store and Non-Store Retailing	10
Session 4: Duties and Responsibilities of a Cashier	18
Unit 2: Service Cash Points or POS	24
Session 1: Modes of Payment	25
Session 2: Procedures for Handling Cash	33
Session 3: Authorisation of Cheque, Credit/Debit Card Payments	39
Session 4: Problems at Cash Points/POS	45
Unit 3: Customer Order for Goods	50
Session 1: Processing Customer Orders for Goods	51
Session 2: Procuring Supplies	55
Session 3: Customer Information	59
Session 4: Invoice	63
Unit 4: Process of Payment	69
Session 1: Effective Process of Payment	70
Session 2: Sorting out Pricing Problems in Payment Process	75
Session 3: Rights, Duties and Responsibilities in Process of Payment	80
Session 4: Components of Payment System in Retail	84

Unit 5: Customer Service	88
Session 1: Customer Needs and Service	89
Session 2: Effective Customer Service	95
Session 3: Organisation Standards	99
Session 4: Customer Expectation	103
<i>Answer Key</i>	107
<i>Glossary</i>	114
<i>Further Readings</i>	117

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Unit



Introduction to 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 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 has come up, which also provide the same products.

Today, 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 and 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 of stores.



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This unit will focus on various aspects of retailing. The first session covers the basics of retailing, the second session deals with organised and unorganised retailing, the third explains store retailing and non-store retailing, and the fourth session discusses the duties of a retail cashier and also discusses the Indian and global retailer.

SESSION 1: BASICS OF RETAILING

Concept of retail

Retail is a business deal in which the seller sells small quantities of goods to the customers as per their needs. A retail store is a retail business enterprise which primarily deals with sales volume in retailing.

In easy terms, the function of retailing is to sell products to final consumers by an individual or a firm.

Functions of retailer

The retailer provides the products and services that the customer needs, in the required quantity, at the right place and time. This activity of the retailer creates value addition or utility to the customers. Do you know, there are four basic functions of the retailer:

- (i) *Breaking bulk into smaller quantities:* To reduce the cost of long distance transportation, producers ship the goods in large quantities; the middlemen, including the retailers, open these large packages and make the product available in much smaller quantities to the consumers, as per the needs.
- (ii) *Providing product and service information to customers:* The retailer or salesperson is an important source of information, especially about the features and working of the different brands available. The salesperson has knowledge about the product being sold.
- (iii) *Providing customer services:* Retailers provide various services to their customers. These may include—free home delivery, gift wrapping, credit facility and after-sales services.



- (iv) *Creating a convenient, comfortable and pleasant shopping experience for consumers:* The aim of the retailer is to provide products required by the consumer, conveniently. This creates place utility. Also, the number of customers increases when the environment inside the retail stores is friendly and pleasant. Playing soft music, proper lighting, creating a larger space for movement, courteous and well-dressed employees, etc., create a positive environment for the customers.
- (v) *Providing feedback to producers about customer needs:* With their first hand interaction with the customers, retailers have a good understanding of the customers' needs. This information, in the form of feedback can greatly contribute to product improvement by producers.

Essential requirements of retailers

A retailer should:

- establish the shop in a place where customers are attracted.
- stock the goods which are needed by the customers.
- competitive in price and quality of goods to be sold.
- financially sound.
- be cautious of over-stocking or under-stocking of goods.
- be up-to-date with trends in the market and its position.
- ensure window display and counter display to promote sales.
- always be accessible to the customers.

Retailer's services to the customers

- Selling of goods in little quantities as per their need, at reasonable prices.
- Meeting the consumer demand and make available the required stock.
- Providing the consumer-necessary information for buying goods.
- Guiding replacement conditions for the damages.



NOTES

- Displaying and demonstrating goods to attract the customers.
- Offering credit facility to the regular and reliable customers.

At this point, it is necessary to understand the term wholesaler. A wholesaler is an important intermediary in distribution channels. Wholesale means selling of goods for business use or for resale purpose. In other words, wholesalers resell goods to retailers, not to the consumers. Normally, wholesalers sell large quantities. The wholesaler acts as a link between the manufacturer or the producer, and the retailer.

Practical Exercise

Activity 1

Visit a retail store for studying various sections and basic functions of a retailer.

Materials Required

Notebook, pen or pencil and check list

Procedure

1. Prepare a check list for the points of observation or study, and give it to the students.
2. Divide the student into groups as per the class strength.
3. Reach the store as per schedule.
4. Interact with the shopkeeper or the executive. Greet him/her and enquire:
 - (a) Type of products and services offered for sale;
 - (b) Who are their potential customers?
 - (c) Departments or sections in the retail outlet; and
 - (d) Degree of customer satisfaction.
5. Meet one or two customers present in the shop. Greet them and enquire about:
 - (a) The basic functions that a retailer performs.
 - (b) Their level of satisfaction.
 - (c) Suggestions they would like to offer for improving the quality of buying and selling.
6. Note all the observations, discuss with friends and finalise the report.
7. Confirm with the executive.
8. Prepare report and submit to the subject teacher.



Check your Progress

NOTES

A. Fill in the Blanks

1. The function of retailing is to sell products and services to the final _____ by an individual or a firm.
2. The _____ has to be well informed about the product being sold.
3. The main aim of the retailer is to provide products required by the consumer conveniently, this creates place _____.
4. This information in the form of _____ greatly contributes to product improvement by the producers.
5. Selling of goods to consumers in small quantities as per their need at _____ prices.
6. Wholesalers act as a link between _____ and the retailer.

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) selling goods to customer
2. A retail store deals primarily with sales _____ in retailing.
 - (a) volume
 - (b) location
 - (c) places
 - (d) value
3. The term 'wholesale' means the selling of goods for business use or for _____ purpose.
 - (a) sale
 - (b) resale
 - (c) post sale
 - (d) None of the above

C. State whether the following are True or False

1. The term 'retailing' refers to a business deal in which the seller sells in large quantities as per the need of the customer.
2. This activity of the retailer does not create value addition or utility for customers.
3. Wholesalers resell merchandise to retailers and not to the consumers.



NOTES

4. Information in the form of feedback can greatly contribute to product improvement by consumer.
5. A wholesaler acts as a link between the manufacturer or producer, and the retailer.

D. Short Answer Questions

1. What do you understand by the term 'Retail'?
2. Which activities of the retailer creates value addition or utility to the customers?

E. Long Answer Questions

1. What are the essential requirements of a retailer?
2. List down the retailer's services to the customer.

F. Check your Performance

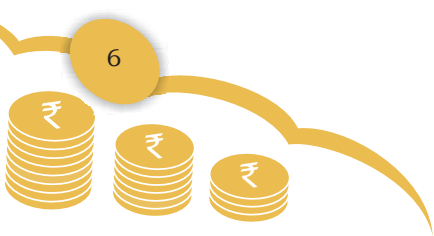
1. Prepare a chart on the basic functions of a retailer.
2. How would you collect information from a kirana shop?
3. Demonstrate the essential requirements of a retailer.
4. Identify the services offered by a retailer to the customers.

SESSION 2: ORGANISED AND UNORGANISED RETAILING

Organised and unorganised retail

The retail sector is undergoing rapid growth in India. Earlier, customers used to purchase goods from *kirana* shops, mobile vendors or the *mandis*. Gradually, with a development in 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. The retail industry is made up of two parts—organised and unorganised retailing.

Unorganised retailing is run as a small family business like *kirana* stores (Fig. 1.1). The features of small family business are:



- Lack of adequate infrastructure
- Lack of modern technology
- Lack of funding
- Lack of skilled manpower

Unorganised retailing includes retail units which are not registered by any legal or statute body and which are not maintaining accounts on a regular basis. The unorganised sector is small in size and mostly scattered. It has no fixed place for operations. The unorganised sector includes traditional units like *haats*, *mandis*, *melas* or *kiranas* and *paanwalas*, others, such as fruit sellers, vegetable sellers, cobbler, etc.



Fig. 1.1 Unorganised Retailing

Organised retailing is running a business in a systematic and scientific manner (Fig. 1.2). Organised retailing has remarkable benefits for consumers and has potential for employment generation and overall growth of the country's GDP.

In organised retailing, all the items are kept under a single roof and a large number of brands and variety of products are also available in one place. Organised retail deals with multiple retail formats, which is typically a multi-owner chain of stores run by a professional management group.



Fig. 1.2 Organised Retailing

Today, organised retailing is characterised by comfort, style and speed. It offers the customer more variety, convenience and comfort, along with retailing.

Difference between organised and unorganised retail

The difference between organised and unorganised retail has been highlighted in Table 1.1

Table 1.1 Difference between organised and unorganised retail

S. No.	Particulars	Organised Retail	Unorganised Retail
1.	Variety of Items	Large	Few
2.	Size of Retail Outlet	Very Large	Very Small
3.	Size of Employees	Very Large	Very Less
4.	Capital Requirement	Very High	Very Low
5.	Terms of Employment	Regular, Assured & within Control of Government	Small, Scattered and Not in Control of Government
6.	Style	Corporate	Sole Trading
7.	Network of Retailer	Vast and Operates through a Number of Branches	Confined to a Particular Locality in a Single Unit
8.	Retail Sales	Large Quantity	Small Quantity

Practical Exercise

Activity 1

Visit retail shops for understanding the unorganised and organised formats.

Materials required

Pen or pencil, notebook and checklist.

Procedure

1. Prepare a list of the points to be checked in both outlets and give it to the students.
2. Group the students as per needs.
3. Reach the stores as per schedule.
4. Greet and interact with the executive or the shopkeeper. Collect information from them on the:
 - variety of items kept for sale
 - size of business
 - number of workers employed
 - capital invested
 - terms of employment
 - style of business
 - network
 - sales volume
5. Note down all the observations, discuss with the friends and finalise.
6. Confirm with the executive or shopkeeper.
7. Prepare a report and submit to the subject teacher.



Activity 2

Prepare a chart to distinguish between organised and unorganised retail business

Materials required

Pen or pencil, notebook, sketch pens, chart papers and colours.

Procedure

1. Ask the students to sit in groups.
2. Distribute the materials.
3. Ask them to prepare a chart in a creative way showing the differences between the organised and unorganised retailers based on the facts emerging from their visit.
4. Display charts in the class or lab.

Check your Progress**A. Fill in the Blanks**

1. Unorganised retail is characterised by _____.
2. The *Paanwala* or *kirana* shop comes under _____ retailing.
3. Large numbers of brands are provided in _____ retail outlets.
4. All items are _____ under one roof in organised retailing.

B. Multiple Choice Questions

1. Under organised retailing, the most common feature is _____
 (a) number of brands and products are large
 (b) purchases are on credit basis
 (c) few employees exist
 (d) All (a), (b) and (c)
2. Unorganised retail is mostly confined to a _____.
 (a) particular locality
 (b) different branches
 (c) chain of stores
 (d) None of the above
3. The capital requirement is high in _____.
 (a) unorganised retail
 (b) organised retail
 (c) Both (a) and (b)
 (d) None of the above



NOTES

4. The unorganised retail units operate on the basis of

- (a) partnership
- (b) sole-trader
- (c) chain stores
- (d) All of the above

C. Short Answer Questions

1. Which type of retail deals with multiple retail formats?
2. Comfort, style and speed, how have these changed the business?

D. Long Answer Questions

1. Which reform in the retail sector has led to the beginning of an organised sector?

E. Check your Performance

1. Role-play to demonstrate the activities and procedure of organised and unorganised retail outlet.

SESSION 3: STORE AND NON-STORE RETAILING

In India, a variety of retail stores exist to deliver different products to the end consumers. Retailing can be classified as store and non-store retailing.

Store retailing

When the goods and services are sold from a physical place or store, it is called store retailing. The basis of classification of store retailing is ownership and merchandise offered.

On the basis of ownership

(a) Independent retailer: A person (Fig. 1.3) who owns and operates with family members or assistants. He/she has direct contact with the customers. For example, the local *baniya/kirana* store owner and the *paanwala*. He/she decides the retail strategy depending on the store location and product mix.





Fig. 1.3 Independent Retailer

(b) Chain retailer or corporate retail chain: When a significant number of outlets are operated by a single owner, it is called a retail chain (Fig. 1.4). Chain retailers are offered the same type of products, store environment, and sales promotions. For example, Reliance, Bata, Arrow, Louis Philippe, Food World, etc.



Fig. 1.4 Chain Retailer or Corporate Retail Chain

(c) Franchising: A franchise (Fig. 1.5) is a legal contract between a company (franchiser) and the store owner (franchisee), which allows the store owner to conduct business under an established name. For example, McDonald's, Pizza Hut, Van Heusen, etc.



Fig. 1.5 Franchise Operations Source: goo.gl/ETDrh1

(d) Consumer cooperatives: A consumer cooperative (see Fig. 1.6) is a retail store operated by member customers. This





Fig. 1.6 Consumer Cooperative Store



Fig. 1.7 Convenience Store



Fig. 1.8(a) Supermarket



Fig. 1.8(b) Supermarket

(c) Hypermarkets: A hypermarket (Fig. 1.9) is a combination of a supermarket and a general merchandise store.

type arises largely because of dissatisfied consumers whose needs are not fulfilled by existing retailers. For example, Apna Bazaars in Mumbai, etc.

Based on merchandise offered

(a) Convenience stores: These are small-sized stores located in residential areas (Fig. 1.7). They are open for long hours and offer a limited line of convenience products like eggs, bread, milk, vegetables, etc.

(b) Supermarkets: Supermarkets (Figs. 1.8 [a] and 1.8[b]) are large retailing stores selling a huge variety of consumer products, mostly food, items of household use and grocery with a low marginal gain. It operates on a self-service style, but has a high turnover. It offers minimum services and operates on the cash and carry basis.



It is a very large store typically at destination locations. They are designed to attract customers from a significantly large area with their low price offers, unique range and other offers. It follows the self-service style.

(d) Specialty stores: A store specialising in one type of products (merchandise) or single line of goods (furniture, jewellery, household, consumer electronics, sports, domestic appliances, etc.) is termed as a specialty store (Fig. 1.10).

(e) Departmental stores: Departmental stores (Fig. 1.11) are those stores offering a variety of goods under a single roof, located in central places or a busy locality. It requires capital to maintain different departments and 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 establish restaurants inside these stores and also provide home delivery services.

(f) Catalogue showrooms: Catalogue retailers (Fig. 1.12) usually specialise in hard goods (houseware, consumer electronics, etc.).

A customer visits the showroom and makes



Fig. 1.9 Hypermarket



Fig. 1.10 Specialty Store



Fig. 1.11 Departmental Stores





Fig. 1.12 Catalogue Showrooms Source: goo.gl/iuNdwk



Fig. 1.13 Direct Personal Contact Approach



Fig. 1.14 Television Shopping Source: goo.gl/PKlK7a

his/her choice of the products using the catalogue mentioning the code number of the item.

Non-store retailing

When the goods and services are sold without a physical place or store, it is called non-store retailing. Non-store retailing adopts a direct relationship with the consumer. The classification of non-store retailing is direct personal contact and direct response marketing.

Direct personal contact

Direct selling is making a face-to-face (direct) contact with the end consumer (Fig. 1.13). For example, cosmetics, jewellery, home appliances, educational materials, nutritional products, etc.

This type of retailing follows the party plan or the multilevel network. They display and demonstrate on inviting to a party or customers act like master distributors appointing their customers on commission basis.

Direct response marketing

The customer becomes aware of the products/services offered through non-personal media such as mail, catalogues, phones; television or the Internet is called direct response marketing. It includes various forms of communication with the consumers like:

(a) Mail order retailing: In retailing customer database is used to develop target catalogues to customers.

(b) Television shopping: In this kind of retailing, the product is



promoted on television with the product features, price, and guarantee or warranty.

Phone numbers are provided for different cities where the products can be ordered from, and home-delivered. For example, Telebrands, a programme which usually presents fitness and health products.



Fig. 1.15 E-shopping

(c) E-shopping: This format allows the customer to evaluate and purchase comfortably from his/her home through the websites using the Internet (Fig. 1.15). The products are delivered after online payment.

(d) Telemarketing: Telemarketing (Fig. 1.16) is the communication with customers through telephone, to promote products or services. The company executive contacts customers at a time that is convenient to them. Most companies give their toll-free numbers for customers to contact them. For example, banks selling credit cards, educational institutions seeking admissions.



Fig. 1.16: Telemarketing in India
Source: goo.gl/oc8pLD

Differences between store retail and non-store retail

The difference between store and non-store retail has been given in Table 1.2.

Table 1.2: Differences between store and non-store retail

Store Retail	Non-store Retail
1. Goods and services are sold from a physical place or store.	1. Goods and services are sold without a physical place or store.
2. The basis of classification is ownership and the merchandise offered.	2. The basis of classification is direct personal contact and direct response marketing.
3. It adopts an indirect relationship with the consumer.	3. It adopts a direct relationship with the consumer.
4. Customer visits the showroom and makes his/her choice of the products.	4. The customer becomes aware of the products or services offered through a non-personal medium, like mail, catalogues, phones, television or the Internet.



5. The retailer arranges the products.	5. Most companies give their toll-free numbers for customers to respond and send the products to their home.
6. Multiple channels are involved.	6. Direct to customer
7. Offers shown visually in stores or marketplace.	7. Offers shown through Internet/online
8. Retailers responsible for exchange of the products.	8. E-retailer responsible for exchange of the products.

Practical Exercise

Activity 1

Prepare a Model/Chart on store and non-store retailing.

Materials required

Chart paper, Thermocol, glue, sketch pen, pencil, eraser, glue stick.

Procedure

1. Divide the class into two groups.
2. One group should be given the topic of store retailing and the other group should be given the topic of non-store retailing.
3. Now ask the students to prepare charts on the given topics.
5. Explain the charts in the class.
6. Display the charts at an appropriate place in the class or laboratory.

Check your Progress

A. Fill in the Blanks

1. When a significant number of outlets are operated by a single owner, it is called a _____.
2. A franchise is a contract between _____ and the store _____.
3. Hypermarket is a combination of _____ and _____ store.
4. _____ offers minimum services and operates on cash and carry basis.
5. In a _____, profit or loss is calculated on the entire stock.



B. Multiple Choice Questions

- The independent retailer operates his business with _____.
 (a) partners
 (b) professionals
 (c) few locals/ family members
 (d) None of the above
- Corporate retail chain is also called _____.
 (a) franchise
 (b) chain retailer
 (c) independent retailer
 (d) None of the above
- Specialty stores have very clearly defined _____.
 (a) producers
 (b) competitors
 (c) target market
 (d) Both (a) and (b)

C. State whether the following are True or False

- A store specialising in a particular type of merchandise is termed as a departmental store.
- When the goods and services are sold from a physical place or store, it is called store retailing.
- Retailers who usually specialise in hard goods are known as catalogue retailers.
- Communicating with the customers through the telephone comes under E-shopping.
- Purchasing goods through websites using the Internet is a part of E-shopping.

D. Short Answer Questions

- Who is an independent retailer?
- What is franchising?
- What is a supermarket?
- What is a departmental store?
- What is television shopping?

E. Long Answer Questions

- How do you classify store retailing?
- Departmental stores are a combination of decentralised buying and centralised selling. Explain in detail.

F. Check your Performance

- Demonstrate the store selling procedure.
- Demonstrate the non-store retailing procedure.



SESSION 4: DUTIES AND RESPONSIBILITIES OF A CASHIER

As a lot of customers interact at the cash counter in a retail store, therefore, the cash counter must be managed logically and effectively to improve customer experience.

Normally, the retail cashier looks after the cash desk and occupies an important place in retail stores.

Retail cashier

Normally, businesses deal with cash transactions; therefore, there is a need to appoint a cashier. The cashier is a retail employee, who deals in cash and cash transactions at the billing counter (Fig.1.17). Working as a cashier in the modern retail store is all about completing the sales with the help of sophisticated machinery and helping the customer with enquiries about products, discounts, free gifts, etc.



Fig. 1.17 Retail Cashier

Usually, the cashier is sent to operate the tills and put sales through for customers. The basic role of a cashier at the retail store is to stand behind the cash till and prepare the bill of customers' purchase for payment.

The cashier's job is good at the entry-level in retail stores as previous experience is not compulsory. Training and work experience give an opportunity to learn the basics of the retail world to move up fast on the ladder in a retail organisation. To become a good cashier, a person should have basic knowledge of accounting, bank policies, mathematics and statistics. A cashier should also possess qualities such as good communication skills, honesty, sincerity, etc.

Duties of a cashier

It is the duty of a cashier to look after the cash counter and ensure that it is managed properly. It is necessary that each cashier must be assigned a specific cash counter. The cashier should ensure that the cash counter is neat and tidy, the cash till/POS is working



properly, the network cables are connected properly, all the machines are working and the necessary stationery is available.

The cashier's job is of great accuracy and it includes many things. The duties of a cashier in retail stores are:

- To greet customers when he/she enters in the organisation.
- Handle all cash transactions of the retail organisation.
- Accept payment by all type of cards.
- Check and enter the daily cash accounts.
- Guide and solve customers' queries.
- Provide training to the new cashier.
- Maintain the daily, weekly and monthly report of transactions.

Responsibilities of a cashier

The responsibilities of cashier are as given below.

- Handle cash transactions with customers
- Scan products and collect payments
- Issue receipts, refunds or tickets, or change goods
- Redeem stamps and coupons
- Resolve, guide and provide relevant information regarding customer complaints
- Greet customers in a retail store on their arrival
- Maintain clean and neat checkout areas
- Pleasantly deal with customers to ensure complete satisfaction

Skills required to become a retail cashier

The basic requirement to become a cashier is that in most of the cases, he/she should have completed high school along with a training coursework in book-keeping. The professional qualification is an added advantage, but not an essential requirement. Other skills include:

- ability to concentrate on the job.
- ability to adjust with the workload according to urgency.
- be multi-talented and respond quickly when handling different tasks.
- ability to promote a friendly atmosphere.
- ability to handle different type of customers.



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- Effective communication skills.
- Sincerity towards work.
- Basic knowledge of computers and working on electronic equipment, such as cash register, scanners, money counters, fake currency detectors, etc.

The primary requirement for becoming a cashier is honesty and having the ability to deal with customers.

Practical Exercise

Activity 1

Visit a retail store to learn the duties and responsibilities of a cashier.

Materials required

Pen/Pencil, notebook and checklist.

Procedure

1. Prepare a checklist with the points to be observed and give it to the students.
2. Arrange groups of students as per feasibility.
3. Reach the store as per schedule.
4. Greet and interact with the executive and observe the following:

S. No.	Activity or Situation	Yes	No	Remarks
1.	Whether cash counter is neat and tidy?			
2.	Whether the cash till/POS is working?			
3.	Whether the retailer is following the use of till prompts policy for the sale of age-restricted products?			
4.	Whether the stationery is available for billing or not?			
5.	Whether the returns are sent?			
6.	Whether the cashier is greeting the customer entering into the stores?			

5. Fill it with a pencil, discuss with friends and confirm with the executives later. After confirming, make pen entries.
6. Write a report and submit it to the subject teacher.



Activity 2

Role-Play a situation to demonstrate the duties and responsibilities of a retail cashier.

A customer enters into the retail store and purchases a product. He/she asks for a bill. The Customer Sales Associate (CSA) helps him at the cash counter. The customer wants to make use of the gift coupons, but it does not come under the store policy. The CSA does not want to lose the customer. So, he/she calls the store manager to handle the situation.

Materials required

Pen, pencil and notebook.

Procedure

1. Divide the class into groups with four students in each group.
2. Ask them to perform the following roles:
 - 1st Student—Customer
 - 2nd Student—Customer Sales Associate (Retailer)
 - 3rd Student—Cashier
 - 4th Student—Store Manager
3. Ask the students to perform their roles in the group.
4. At last, ask the fourth student to share his/her views.
5. Ask everyone to note down their duties and responsibilities, and also the shortcomings in them.
6. Conclude at the end and ask students to submit a report.

Check your Progress**A. Fill in the Blanks**

1. Most of the times _____ spends in operating the tills and putting sales through for customers.
2. The professional qualification is an added _____, but not an essential requirement.
3. Cashiers should avoid _____ in front of the cash desk.
4. The _____ requirement to become a cashier is honesty and the ability to deal with customers.
5. Basic _____ knowledge and familiarity with electronic equipments, like cash register, scanners, money counters, fake currency detector, etc., is important for a cashier.



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B. Multiple Choice Questions

1. A retail cashier is expected to generate reports _____
 - (a) of the transactions done
 - (b) of the quality of the product
 - (c) of features of the product
 - (d) None of the above
2. An effective and neat cash counter is a sign of a _____.
 - (a) very professionally managed store
 - (b) a business is not managing cash counter properly
 - (c) misappropriation of cash is taking place
 - (d) None of the above
3. The first duty of a cashier is _____.
 - (a) guiding and solving queries of customers.
 - (b) maintaining monthly, weekly and daily report of transactions.
 - (c) greet the customers entering into the organisation.
 - (d) None of the above
4. _____ is sufficient to qualify an individual for the post of retail cashier.
 - (a) Ability to organise workload according to urgency
 - (b) High school diploma with course work/training in book-keeping
 - (c) Effective communication skills
 - (d) All of the above

C. State whether the following are True or False

1. A retail cashier is a person who deals with cash transactions of a retail store.
2. Greeting the customers entering into the store is not the duty of a cashier.
3. The maximum customers interacting in a retail store are at the cash counter.
4. A cashier's is a good job at the entry-level in a retail store as previous experience is not compulsory.
5. It is necessary that each cashier must be assigned to a specific cash counter.

D. Short Answer Questions

1. What do you mean by the term 'cashier'?
2. What is retail billing?
3. What is the requirement of retail cashier?



E. Long Answer Questions

1. What are the duties and responsibilities of a retail cashier?
2. Why is there a need to appoint a retail cashier in businesses? Explain.

A. Check your Performance

1. Demonstrate the operations at a service cash point/POS in the retail store.
2. Enact the mode of payments in the retail business, both cash and non-cash.

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Unit



Service Cash Points or POS



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In a retail store, the cashier stands at the billing counter and scans the barcode of each and every product that the customer wants to purchase from the store, through a cash register/Point of Sale (POS). Then, the cashier collects payment in the form of cash, cheque, credit or debit cards and issues receipts to the customer as a proof of payment. The cashier maintains the payment records received at the billing point and prepares reports of each transaction on a cash register tape and verifies against the cash in hand.

The Point of Sale (POS) includes a cash register, monitor, mouse, keyboard, cash till, drawer, receipt printer and barcode scanner. In India, most of the retail stores or outlets are using the POS systems with debit cards and credit card readers to make the transaction easy and quick.

This unit focusses on the knowledge and skills essential for a retail cashier.

To provide knowledge and skills on these aspects, the present unit is divided in four sessions. The first session gives an understanding about different types of payment modes allowed in retail business and the problems arising at POS. The second session deals with procedures for handling cash and cash equivalents. The third session deals with authorisation of cheque, credit

cards and debit cards, and refund payments. The fourth session focusses on the problems at cash point/POS.

SESSION 1 : MODES OF PAYMENT

Meaning of cash point or POS

In retail business, sales transaction is occurred at Point of Sale (POS). Employees, who work at POS (Fig. 2.1 Point of Sale) and deal with customers, are responsible for collecting payment and delivering products. The operations at service cash point or POS are discussed below.

(a) Use of equipment: Almost all point-of-sale operations involve the use of equipment. It varies from store to store, but mainly, a cash register or computer, barcode scanner, debit/credit card swiping machine is required. The retail cashier who has access to the cash registers must follow the procedures for maintaining the security of cash, credit receipts and cheques.



Fig. 2.1 Point of Sale

(b) Transactions: Transaction is the final step after the customers' purchases. Besides knowing the operation of the equipment, a cashier at POS must know what type of transaction is to be processed. It may include procedures related to, credit/debit card payment process, mobile payment, refund crediting the customer account, cash refund, etc.

(c) Customer services: Point-of-sale procedures also include general customer service. It includes, answering customer queries regarding product features and usage, registration services and explaining special promotions or discounts that do or do not apply to a transaction, etc.



(d) Delivery: At POS, the delivery of products purchased by the customer takes place. In most of the stores, it involves only bagging the products for customers. In some stores, it may include wrapping products for storage, shipping or gift packing, transferring goods to the customers' pick-up location, etc.

Skill requirement for a cashier

A retail cashier must have the following skills so as to perform duties at the service cash point/POS:

- (i) *Knowledge on Store Policies and Procedures:* The cashier must have knowledge with regard to the operation of point of sale equipment, security systems, sales transactions and handling techniques of products.
- (ii) *Knowledge on Handling Point of Sale Equipment:* The cashier must be skillful to operate cash registers, cash drawers, scanners, card swiping machines, etc.
- (iii) *Communication Skills for Customer Interaction:* The cashier must greet the customer, provide information related price confirmation, delivery inquiries, reward point inquiries, etc.
- (iv) *Knowledge to Process Various Payment Modes—* The cashier should know cash exchange; accept cheques and process of credit cards/store cards, smart cards, returns, exchanges and gift vouchers, etc.
- (v) *Knowledge of techniques:* Finally, the cashier should know about the techniques required for effective packing and wrapping products, like use of boxes, bags, paper, bubble wrap and gift packing, etc.

Modes of payment

Mode of payment refers to the methods of payment made by the buyer of the goods or services purchased. In retailing, the payment may be made in the form of cash, cheque, card, online payment, through mobile apps, etc.



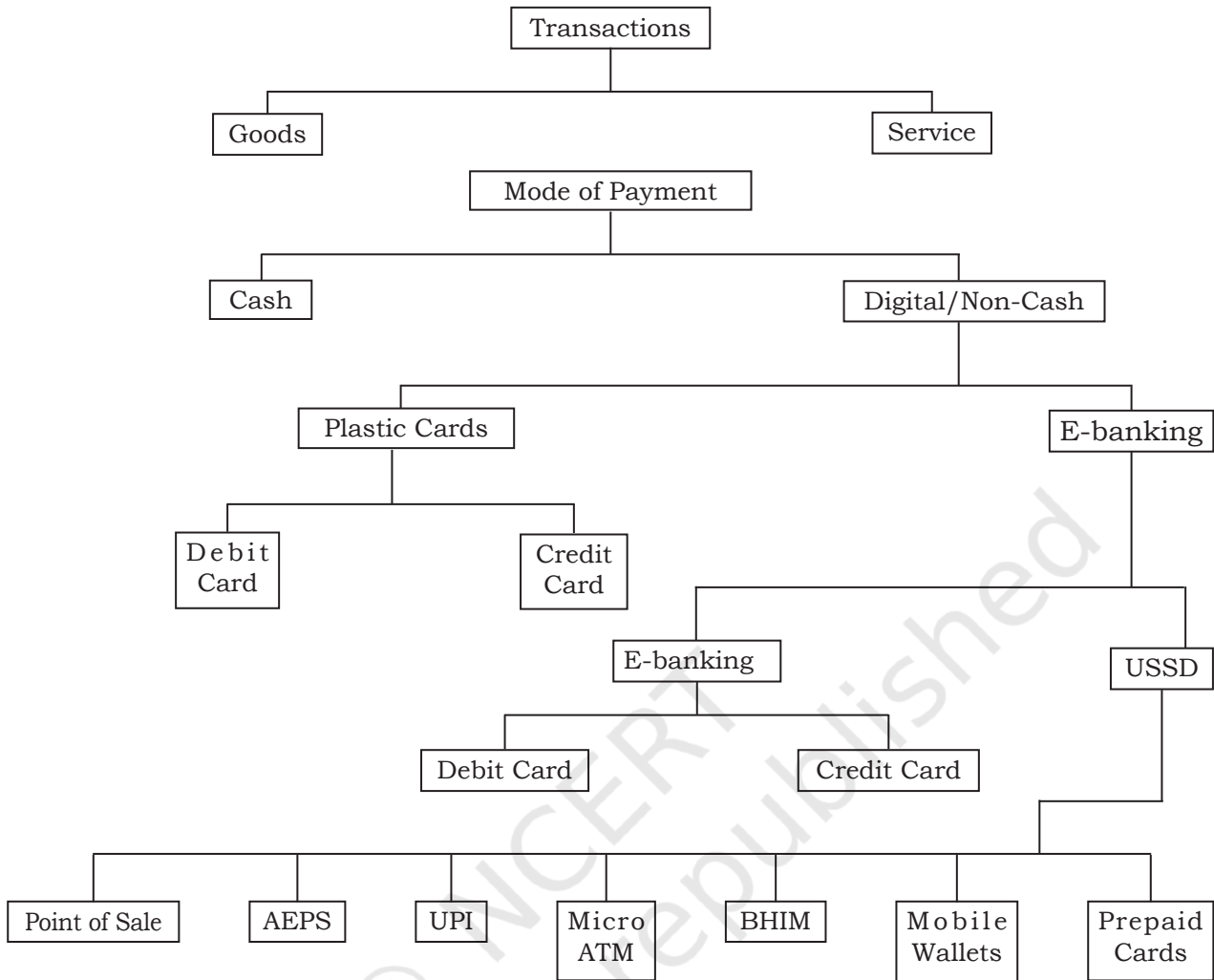


Fig. 2.2 Modes of Payment

The generally used payment modes (Fig. 2.2) in retail business have been discussed below:

(a) Cash payment: In India, majority of consumers prefer to make cash payments (Fig. 2.3). The customer buys goods or services and pays in cash. The cashier must provide the same amount of bill at the time of completing the sales transaction and put the



Fig. 2.3 Cash Payment

currency notes and coins in respective slots. Most of the times, the customer will tender the money higher than the bill; in that case, the cashier has to close the transaction by entering the amount received, put the money in their respective slots and return the change and enter the details in the system.

(b) Payment through cheque: Every retail business has a bank account for smooth business transactions. Those customers who have bank accounts with a cheque book can pay the amount for the purchases made, through cheque. The business organisation sends these cheques to the bank for collection. The bank will collect the money from the issuer's account and deposit it in the firm's account. Most of the retail stores accept cheque payment, if its policy allows the cheque payment. The cashier has to verify the particulars of the cheque and also refer to the higher authorities, in case of any doubt.

(c) Card payment: Payments made through debit or credit cards (Fig. 2.4) are accepted by various retailers. The customers make purchases and pay the amount through their debit or credit cards. For the card payment, the retailer must have a card swiping machine. This technology enables the customers to pay their purchases through plastic money. Under this kind of payment, every customer is asked to present a credit or debit card. The card is swiped in the machine and then the cashier has to enter the amount of purchases. The machine asks the pin and then, the customer has to enter the pin. In the process of the transaction, the customer's bank account is checked, and if sufficient balance is available in the account, then the amount from the customer's account is deducted and added to the retailer's account. After this, a printed receipt comes out of the machine showing the details of the payment made.



Fig. 2.4 Card Payment

(d) Payment through mobile: Because of the risk in carrying cash, many customers are using mobile apps for purchasing goods or services with this



kind of a payment system (Fig.2.5). Customers can also pay their bills or make bookings from their mobile wallet apps or banking apps. While some mobile wallet apps work on mobile wallet accounts, the others work directly to connect the customers' bank accounts. For using this mode of payment the customers have to register a particular mobile wallet app to open an account and then recharge it using net banking, debit card or credit card. Then, they can make payment where that particular mobile wallet is acceptable. Recently, all the banks have developed their mobile apps which work directly from their bank accounts.

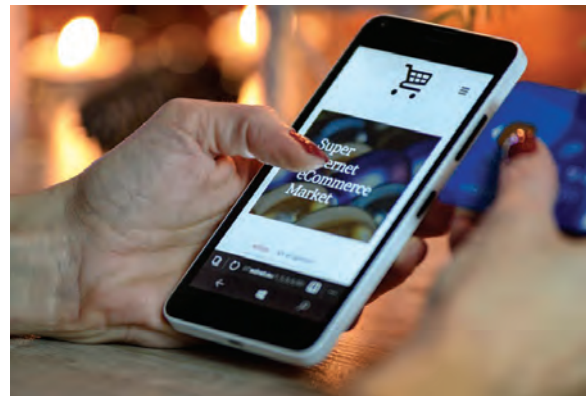


Fig. 2.5 Mobile Payment

Problems arise at service cash point/POS

There is always a possibility that some kind of problems may arise at POS while dealing with the customers (Fig. 2.6). The problems that may arise are as follows:

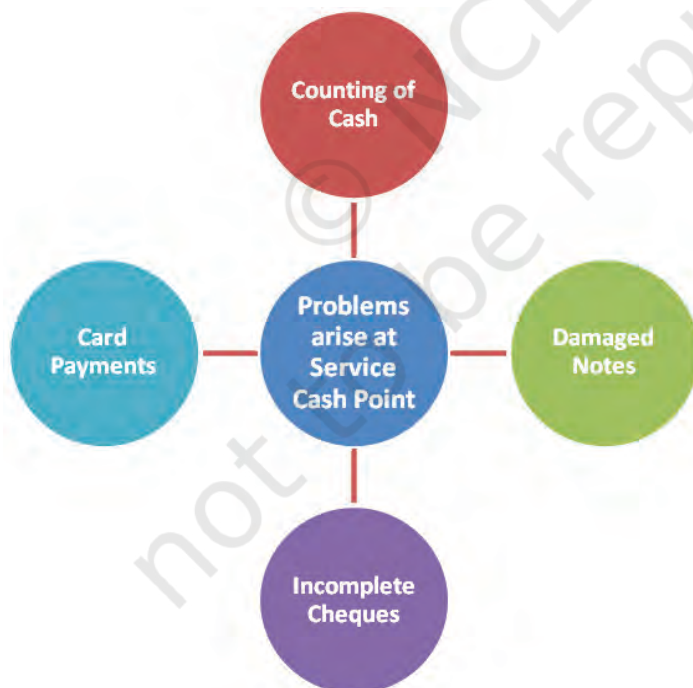


Fig. 2.6 Problems at Service Cash Point



Fig. 2.7 Cash Counting

(a) Counting of cash: The crucial problem at POS is that of cash counting (Fig. 2.7). The cashier has to be careful while counting the rupee notes given by the customers. Where bulk cash payments are received very frequently, the cashier has to use the cash counting machines.

(b) Damaged notes: Some other problems of the cashier at POS are related to receiving mutilated, cut or damaged notes. While counting cash, the cashier has to check all notes to ensure they are in an acceptable and proper condition.

(c) Incomplete cheques: The following points are essential for a cashier to remember while accepting cheque payment:

- Check that the company name and address must be correct on the cheque.
- All corrections must be signed (attested) by the customer who is issuing the cheque.
- Cheques must be signed in front of the supervisor.
- The cheque should be marked with the correct date and amount.
- Ensure that the writing on the cheque is in black or blue ink only.
- Must take permission for authorisation of cheques above the authorised limit amount.
- All interstate and overseas cheques must be authorised through email or fax or telephone.
- Verify and match the cheque amount that is written in words and figures.
- Verify that the signature on the cheque matches with the identification used. Identification can be through any ID proof issued by a government authority.
- Record the details, such as address, phone number, license number and identification proof on the reverse side of the cheque,.

(d) Card Payments: While handling and receiving card payments, the cashier has to check whether the customer providing the card is authentic or not. The



cashier may ask for an ID card of the customer or verify the signature at the back of the card with the signature given by the customer on the receipt.

NOTES

Practical Exercise

Activity 1

Observation of precautions in handling the cash and cash equivalents

Materials required

Pen/pencil, notebook, checklist.

Procedure

1. Visit a retail store, meet the cashier, greet him/her and observe the procedure followed by the cashier to start the duties.
2. Ask the following questions to the cashier working at POS:
 - (a) What kind of precautions do you take while taking cash from a customer?
 - (b) What items will you check in a cheque transaction when a customer offers payment using a cheque?
 - (c) Will you accept card payment? If yes, what kind of cards would you accept?
 - (d) What is the procedure adopted for card payment?
 - (e) Will you accept the mobile app payments? If yes, what are they?
 - (f) What is the procedure of payment in each of the mobile apps?
3. Observe the procedure followed by the cashier at the counter.
4. Prepare a report on the whole procedure.
5. Confirm the report with the cashier and finalise the report. Submit the final report to the subject teacher.

Check your Progress

A. Fill in the Blanks

1. Cash _____ is the oldest mode of payment system in India.
2. The business firms send cheques to the _____ for collection.
3. To accept the card payment the firms have to install _____ technology.
4. In case of bulk cash payments, the cashier has to use cash _____ machine.



NOTES

- For checking the authenticity of the customer while making a card payment, the cashier has to verify the signature given by the customer on the receipt with the signature _____ of the card.
- Under the system of mobile payment, customers pay the amount for their purchases using _____.

B. Multiple Choice Questions

- Knowledge on handling the Point of Sale equipment refers to handling of:
 - card swiping machines
 - reward point inquiries
 - delivery inquiries
 - None of the above
- Communication skills required to interact with the customers include:
 - greeting the customer
 - reward point inquiries
 - delivery inquiries
 - All of the above
- In retailing, the payment may be in the form of _____.
 - cash
 - cheque
 - credit card
 - All of the above

C. State whether the following are True or False

- Damaged notes are a problem at the service cash point/POS.
- The cashier need not take permission for the cheques above his authorisation limit.
- The cashier should have knowledge on store policies and procedures.

D. Short Answer Questions

- What are the POS equipment?
- What is included in the delivery operations of a POS cashier?
- What are the services offered to customers at the service cash point/POS?
- What kind of skill is required to perform the duties at service cash point/POS?



D. Long Answer Questions

1. Explain the process of payment through different modes of payment.
2. What problems arise at a POS/service cash point?

E. Check your Performance

1. Demonstrate the operations at a service cash point/POS in the retail store.
2. Enact the mode of payments in the retail business, both cash and non-cash.

SESSION 2 : PROCEDURES FOR HANDLING CASH**Meaning of cash handling**

Cash handling is the procedure of collecting, counting, recording and reporting cash in retail business operation.

The process of cash handling may be manual or automated. Depending on the amount of money, the retailer may select the appropriate cash handling process (see Fig. 2.8). Retailers must train the cashiers on how to handle cash as part of receiving payments from customers for their purchases.

Cash transaction is the exchange of legal tender, i.e., rupee and paisa or coin; the cashier should be trained to provide the correct amount of rupee or coin change to the customer. The training also involves instructions on how to operate credit card machine for payments, obtain the signature of the customer and provide a receipt as evidence of the completed transaction.

The term 'cash' applies to currency, cheques, credit and debit card payments, electronic payments and other kind of negotiable instruments payable. Cash handling means receiving, depositing and reporting of all cash operations in the organisation.

Procedure for handling cash

A suitable cash handling procedure fig. 2.8 will guard the organisation from the risk of cash theft and cash manipulations from persons within the organisation



as well as the outside. Following are the important procedures which help an organisation in handling cash appropriately.



Fig. 2.8 Procedure for Cash Handling

(a) Printed receipts: Issuing receipts for every cash transaction as it takes place in the retail store, will be a proof to the customer for cash remittances. It makes sure that all information related to the cash transaction will be printed on the receipt, like date, time, products purchased, amount paid, payment mode, change returned if any, receipt number, etc. This helps both the customers as well as the retail organisation in keeping proper record.

(b) Authorised staff: Allowing only specific staff members as authorised persons to deal with large amounts of cash will help in reducing the risk of cash theft by internal staff members.

(c) Security: Every retailer should have one or more tills or cash boxes with lock facility. For safe handling, cash should be kept in locked boxes. The frequency of withdrawal of high-value notes from cash boxes and sending to the bank, should be on regular intervals. It is better not to allow a large sum of money to accumulate in the cash boxes. While removing large money, proper care should be taken. It is better to send this amount to the bank when there are few customers in the business premises to minimise risk.

(d) Till/money drawer reports: Till is a drawer, box, tray or cabinet in a cash counter which is used especially for valuables, such as money. It is also known as money drawer. At the end of every day, the till/s should be empty and it should be ensured that the till receipt balance must match with the cash received.



Precautions to be taken while handling cash

The following points (Fig. 2.9) must be taken into consideration while setting the procedures for handling cash:



Fig. 2.9 Precautions in Handling Cash

(a) Written procedures: Every firm must have its written procedures for cash handling and cash equivalents. It should include the following:

- List of anticipated payment types (for example, cash, cheque, card, mobile app, e-wallet, etc.) and appropriate processing and internal controls for each.
- A detail of how payments are received.
- A description of the ways it is made, including the method and frequency of deposits.
- A description of the process to reconcile deposits.
- A description of the return/refund process.

(b) Allocation of duties: The allocation of duties to the staff will minimise the mistakes in cash. The duties of other staff include collecting cash, maintaining documents, keeping deposits and reconciling records.

(c) Employee background checks: While selecting the employees for handling cash receipts as part of their duties, references should always be considered and checked properly.



(d) Employee training: Employees engaged in receipts' processing should be sent to training. The training related to the firms' policies and procedures while cash handling and cash equivalents.

(e) Physical security: Following security measures promote a safe working environment and ensure secure cash receipts handling:

- Restrict cash access to few people.
- Cash drawers should be closed when not in use and locked when not doing transactions.
- Store cash in a locked and non-portable cabinet.
- Provide passwords only to the authorised staff.
- Perform balancing and prepare cash for deposits in a non-public and secure area.

(f) Reconciliation of cash receipts: Make sure all sales' transactions are recorded; a daily routine for balancing cash receipts must be followed, including processes for balancing cash, cheques, and credit and debit cards. Balance all the cash collected daily by comparing the total cash with that mentioned in the cash register. All credit card sales should be compared to the daily settlement reports provided by the POS terminals.

(g) Providing receipt: Receipts should be provided to customers at the sale of any goods or service. It should contain all transactions.

(h) Post-dated cheques: Post-dated cheques (the cheques received now but dated for the near future), should be sent to the bank for collection only on or after the date written on them. Those employees involved in deposit preparation must ensure that the date found at the top-right corner of the cheque is verified as current date.

Practical Exercise

Activity 1

Field visit for observation of cash handling and related precautions in a retail store.

Materials required

Pen/pencil, notebook and a checklist.



Procedure

1. Prepare a checklist on the points to be observed by the students during the visit to the retail store and share with them.
2. Arrange grouping of students for visit as per requirement.
3. Reach the store as per schedule.
4. Greet and interact with the cashier and observe:
 - (a) Procedure for cash handling
 - (b) Precautions taken while cash handling
 - (c) Taking down opening and closing balances in the books.
 - (d) Reporting to the higher-ups about cash.
 - (e) Any specific/notable situation may be asked about and recorded.
5. Note all observations, discuss with the friends finalise by confirming with the executive/cashier.
6. Prepare a report and submit to the subject teacher.

Check your progress**A. Fill in the Blanks**

1. Printed _____ are a proof for customer remittances.
2. Allowing only specific staff members to deal with large amounts will help in reducing the risk of theft by _____ staff members.
3. The frequency of withdrawal of _____ value notes from the cash boxes and sending to the _____ should be at regular intervals.

B. Multiple Choice Questions

1. Receipt should contain the following particulars:
 - (a) Date
 - (b) Items Purchased
 - (c) Payment method
 - (d) All of the above
2. Restrict access to cash to as few people as possible comes under the category of:
 - (a) employee training
 - (b) written procedures
 - (c) security
 - (d) reconciliation of cash receipts
3. Checking the reference while selecting the employees for cashier post comes under the category of:
 - (a) employee training
 - (b) providing receipt
 - (c) post-dated cheques
 - (d) employee background checks



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C. State whether the following are True or False

1. Cash handling procedures will help the organisation from the risk of cash theft by the people within the organisation but not from the outsiders.
2. Allowing only specific staff members to deal with large amounts will help in reducing the risk of cash theft from internal staff members.
3. For handling cash and cash equivalents there is no need to have written procedures.
4. Allocation of duties to the staff will minimise the mistakes or misappropriation of cash.

D. Match the Columns

S. No.	Column A		Column B
1.	A description of how payments are received	A	Security
2.	Distribution of duties among two or more individuals	B	Written procedures
3.	Checking the reference properly	C	Allocation of duties
4.	Restricting access to cash to few People	D	Post-dated cheque
5.	Cheques which are received now but dated for a near future	E	Employee background check

E. Short Answer Questions

1. Write a few words on printed receipt?
2. What measures ensure secure handling of cash receipts?

F. Long Answer Questions

1. Describe the cash handling procedure?
2. How can organisations deal with the risk of cash thefts and cash manipulations?
3. Which method of cash handling is more reliable—manual or automated? Give reasons to support your answer.

G. Check Your Performance

1. Demonstrate the suitable cash handling procedure at service cash point/POS in retail store.
2. Enact the precautions to be followed while handling cash at service cash point POS in retail outlet.



SESSION 3: AUTHORISATION OF CHEQUE, CREDIT/ DEBIT CARD PAYMENTS

Authorisation of refunds

Consumers may have a number of reasons for returning an item—it may be old, used, defected, an improper size, wrong colour, etc. If the item is not replaceable, then it will likely be disposed off. While processing refund the cashier should ask the customer for the original bill of the transaction, verify it and then process the refund.

In case of POS billing, the cashier may find all particulars of bill by scanning the barcode of the product, entering bill number, date of the sale, product line, etc., based on software installed. But in case of manual billing, the cashier has to check the following (Fig. 2.10):



Fig. 2.10 Authorisation of Refund

(a) Verifying product: He has to verify the product returned with the original bill.

(b) Date of purchase: Date of purchase has to be verified to check whether refund period has passed or not. Refund may be allowed if it is within the firm's allowable refund period. The refund period may vary based on the product type and retailer refund policy.

(c) Batch number of product: Batch number of the product has to be verified to check whether the returned product is purchased from the same store or not.

(d) Expiry of product: A product may be returned within the allowed return period and also within the expiry date of product. Sometimes the product may be returned within the refund period but after the expiry date of a product such claims are not allowed.

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(e) Price of the product: The price of the product has to be verified with the bill for deciding the quantum of refund.

(f) Offers claimed, if any: While going through the bill, the cashier has to check whether there is any offer availed by customer on the refund item. A cashier has to take extra care to decide the refund amount. Sometimes, in case of certain offers refunds are not allowed.

(g) Packing: In case of certain issues, products with proper packing are only allowed for refund. A cashier has to check whether the product is packaged properly or not.

The cashier must know why the product is returned so that he/she can process for claim, for which a customer is going to receive the credit. It helps in further process, i.e., exchange with another product, credit for future purchase, return in cash or cheque.

If the wrong product is delivered or the customer has expressed discomfort with its size, colour, etc., refund will be allowed by way of new piece or exchange product of customers' preferred size or colour, etc.

In case, if the customer is a regular one and registered with the retailer, his/her account may be credited for the refund amount which he/she can use for further purchases.

When a customer doesn't want credit he/she may be issued a cheque. Where retailers have policy for cash refund the cashier may pay the refund in cash.

Authorisation of cheque payments

For authorising the cheque payments, the cashier should keep the following points in mind:

- While accepting the cheque from the customer, the cashier has to verify his credentials. If the person is a regular customer of the shop or a reputed person, the cheque may be accepted.



- While accepting a cheque from any unfamiliar person the cashier may verify his identity by checking his/her at government identification proofs.
- The cashier may also ask the customer to sign on the cheque before him.

Authorising credit card payments

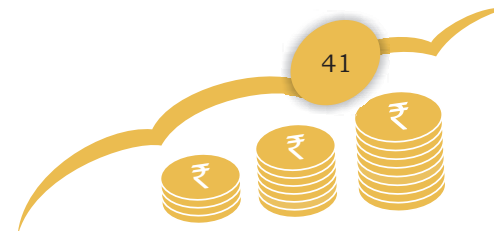
While authorising the credit card payments the cashier has to take the following precautions—

- Check the card holder's name on card.
- Check the expiry date on card.
- Examine the genuineness of the card.
- Swipe the card for verification and authorisation from the issuer of card.
- After receipt of transaction slip, ask the customer to sign on transaction slip (It is not necessary if verified by PIN).
- Verify the customer's signature on the slip with the signature on the back side of the card.

Security procedures at POS

There are certain guidelines for a cashier to understand as security measures. They are as follows:

- A retailer can control the transactions/dealings at POS by spelling out dos and don'ts of POS cashier.
- Assign a password to each cashier. No one can sign on using another cashier's name unless he also knows the other cashier's secret password.
- If several cashiers are taking turns using a POS terminal. The system must return the cursor to the 'Cashier' field after each transaction. The cashier will be required to type his name and password at the beginning of each transaction.
- Allot certain security bits and capabilities only to a few key employees. Instruct cashiers to make sure their names are in the Cashier field before beginning a transaction.



Practical Exercise

Activity 1

Observation of authorisation of refunds, cheque payment and security procedures in retail outlet.

Materials required

Pen/Pencil, Notebook and Checklist.

Procedure

1. The teacher to prepare a checklist on the points to be observed by the students during the visit and share with them.
2. Make groups of students for visiting as per feasibility.
3. Reach the store as per schedule.
4. Greet and interact with the executive/cashier and observe:
 - (a) Refund policy of the firm
 - (b) Authorisation of cheque/credit card payments
 - (c) Security procedures at POS
5. Prepare a note based on the observation on the above discussion and finalise it by consulting the executive/cashier.
6. Prepare a report and submit to the subject teacher.

Check your progress

A. Fill in the Blanks

1. Date of purchase has to be verified to check whether the _____ period is crossed or not.
2. Batch _____ of the product has to be verified to check whether the returned product is purchased from the same store or not.
3. _____ of the product has to be verified with the bill for purpose of deciding the quantum of refund.

B. Multiple Choice Questions

1. Consumer may return the product due to reasons like _____.
 - (a) wrong colour
 - (b) defected goods
 - (c) improper size
 - (d) All the above
2. In case of POS billing, the cashier can find all the particulars of the bill by _____.
 - (a) scanning the barcode of the product
 - (b) entering bill number



- (c) product line
- (d) All of the above

3. While authorising a cheque the cashier should keep in mind:
 - (a) customer credentials
 - (b) credit card limit
 - (c) refund amount
 - (d) None of the above
4. While authorising the credit card payment, the cashier has to take the following precautions:
 - (a) Check the expiry date of the credit card
 - (b) Examine the genuineness of the card
 - (c) Verify the Customer's signature
 - (d) All of the above

C. State whether the following are True or False

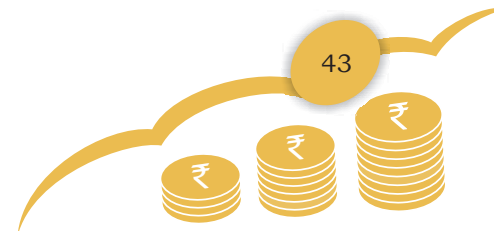
1. While processing refund the cashier should ask the customer for the original bill of the transaction.
2. While accepting a cheque from the customer, there is no need to verify his credentials.
3. The batch number of the product has to be verified to check whether the returned product is purchased from the same store or not.
4. The refund period may vary based on the type of product and retailer refund policy.

D. Match the Columns

S. No.	Column A		Column B
1.	To check whether the product is purchased from the same store or not the cashier should verify	A	Expiry date of the product
2.	For the purpose of deciding the quantum of refund to be allowed the cashier has to check	B	Batch number of the product
3.	To check whether the refund period is crossed or not cashier has to check	C	Price of the product
4.	A product may be returned within the allowed return period and also within the	D	Date of the purchase

E. Short Answer Questions

1. What are the general reasons for returning a product by the customer?



NOTES

2. Why does the batch number of the product have to be verified?
3. What does the expiry date of the product have to be checked?

F. Long Answer Questions

1. Why is it essential to check the credentials of a customer while accepting a cheque payment?
2. Allotting security bits and capabilities to a few employees helps. How?
3. How will you deal with a customer asking for refund?
4. Explain in detail the security procedures at POS?

G. Check Your Performance

1. Demonstrate the security procedures at POS in the retail business.
2. Arrange a group discussion in the class on the method of authorisation of refund, cheque and card payments.

SESSION 4: PROBLEMS AT CASH POINTS OR POS

Problems at service cash point or POS

There are a number of problems at cash points or POS. POS system that is commonly used at retail stores has hardware, software and networks connections. Now, we will discuss the common problems that occur at POS or while handling POS machines.

Hardware issues

POS system is interconnected through physical or wireless protocol devices. It includes workstations with monitor screens, mouse, keyboards, barcode scanners, cash drawers, receipt printers, etc., if any device fails then the whole system may stop working. A common problem occurs in printing receipts in both, POS touchscreen as well as regular POS systems. It may be due to improper connection of cables. POS machines with three colour-coded cables must match to the similar colour on back panel of the equipment. Loose connections can also create problems in printing. Check all connections before informing the technical team about the problem. Many POS systems include a central server that processes data



and coordinates the activities of the entire system. In case of any problem in the hardware, it is better to call the technician of the vendor because if the cashier tries to resolve the problem it may further seriously damage the system.

Software system issues

POS system relies on the dedicated softwares and computer operating system. These softwares help in transacting sales and credit card processing, inventory tracking, accounting and other functions related to sales. When POS software detects an error or too many softwares overload on the computers the system may stop working. Sometimes, restarting the system solves the problem but in case of a major software problem it must be referred to the technician of the vendor.

Network connectivity issues

POS systems are generally based on the dial-up modem or broadband Internet access to connect to network processing. The POS system transfers the customer's account information to the debit or credit card processing network. If the network connection is not available, the system process credit and debit transactions.

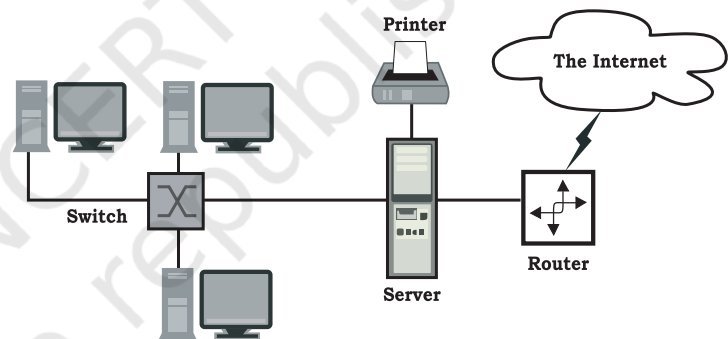
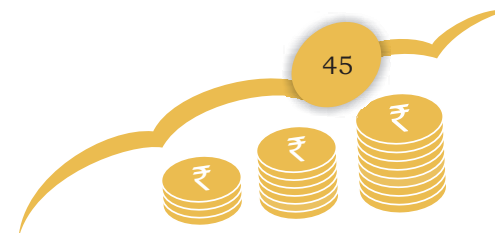


Fig. 2.11 Network Connectivity
Source: goo.gl/24aqvH

Sometimes, problems may occur due to disturbance in networking cable, cashier has to check cable connectivity and adjust the cable connection to resolve the problems (shown in Fig. 2.11). In some cases the Card Provider server may be busy and POS may be unable to connect to that server. In such cases the cashier must try again or ask the customer to provide another card.

User errors

Mostly the problems with POS occur due to the errors in the machine committed by the cashier. If the cashier enters wrong information or the wrong application is started the computer system can't properly handle the transaction.



Due to being at point of sale, cashier must set extensive training on how to operate the system effectively.

Card processing problems

The major card processing problems are discussed below (Fig. 2.12).

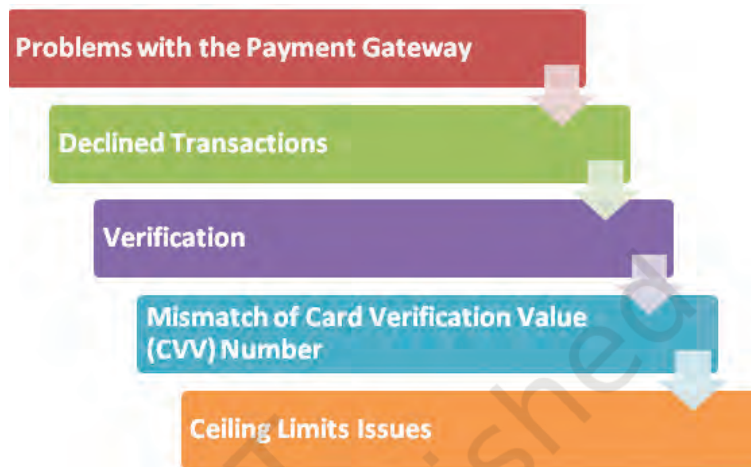


Fig. 2.12 Card Processing Problems

(a) Problems with payment gateway: Payment gateway is an electronic portal. It accepts debit/credit card data from customer payment terminal. It also encrypts data. Before sending data of credit card the issuing bank encrypts the data for approval. In case there is any problem in seeking approval, it could be due to a virus in the software, which can be brought to the notice of technical support team.

(b) Declined transactions: The most common problem of card processing is a declined transaction. There are many reasons for a declined transaction in the case of debit card, such as insufficient balance, exceeding daily limit of withdrawal, and exceeding daily limit of number of transactions.

(c) Verification: Credit card fraud is nowadays a major and common issue. Sometimes, Address Verification Service declines transaction if the address given by a customer doesn't match with the card details.



(d) Mismatch of card verification value (CVV)

Number: The transaction may also be declined if the CVV number is incorrect. In case the account is already over-limit transaction, authorisation will not take place on the same day.

(e) Ceiling limits issues: Some cards have a maximum limit which can be spent in a single transaction; this could lead to the card being declined. Especially corporate cards may have a specific limit on amount of cash which can be drawn per day. Therefore, the card will be declined if there is an attempt to draw cash beyond the sanctioned daily limit.

Practical Exercise

Activity 1

Visit to a retail store for observation of problems at service cash point/POS

Materials required

Pen/pencil, notebook and checklist

Procedure

1. Visit a retail store and ask the cashier about:
 - (a) Hardware system issues
 - (b) Software system issues
 - (c) Network connectivity issues
 - (d) Commonly committed errors by cashiers
 - (e) Card problems
2. Ask the measures to overcome these and prepare a report based on the replies. Confirm with the executive, finalise and submit the report to your subject teacher.

Check your Progress

A. Fill in the Blanks

1. POS system is interconnected through _____ or _____ protocol devices.
2. POS system's inability to print the receipt is because of _____ connection of cables.



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3. Most of the time problems with POS occur due to the errors committed by the _____ who uses the machine.

B. Multiple Choice Questions

1. Failure of barcode scanner comes under _____.
 - (a) software issues
 - (b) user errors
 - (c) card processing problems
 - (d) hardware issues
2. Disturbance in network connection is an issue of _____.
 - (a) hardware
 - (b) software
 - (c) connectivity
 - (d) All of the above
3. Declined transaction comes under _____.
 - (a) user errors
 - (b) hardware issues
 - (c) card processing problems
 - (d) None of the above
4. Mismatch of CVV number comes under _____.
 - (a) software issues
 - (b) connectivity issues
 - (c) card processing problems
 - (d) All of the above

C. State whether the following are True or False

1. POS system used at retail outlets has arrangement of hardware, software and network connections.
2. Problem in printing receipts occurs only in POS with touchscreen but not regular POS system.
3. Most of the times the problem occurs due to errors committed by the cashier.
4. Problem with the payment gateway does not come under card processing problems.



D. Match the Columns

S. No.	Column A		Column B
1.	Exceeding the credit card limit is a reason for	A	Software system issues
2.	Starting wrong application comes under	B	Network connectivity issues
3.	Disturbance in cable connection comes under	C	Declined transaction
4.	Loading too many software comes under	D	User errors

E. Write short notes on the following.

1. Software issues
2. User errors
3. Declined transaction
4. Problems with payment gateway

F. Long Answer Questions

1. Explain what are the card processing problems?
2. A retail store has hardware, software and network connections. The failure of any of these will disrupt the functioning of the store. How? Explain in detail.

G. Check Your Performance

1. Enact card processing problems at service cash point POS in retail outlet.



Unit



Customer Order for Goods



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Once customer orders the goods, it is the duty of the retailer to process the order. Retailer should save the customer data in a central database for procuring suppliers and invoicing customer orders.

Procuring supplies includes sourcing of goods, doing basic activities, such as negotiation for deal and selection of goods and services strategically that are usually important to an organisation for supply. It keeps a check on which items are available and if not in stock, which suppliers/manufacturers can provide them in a stipulated time.

It is an important duty of the retailer to provide information to the customer. The customer must be informed about the progress of the order using Customer Data Management which is a software used to track customer information and survey customer to obtain their feedback.

This unit focusses on knowledge and skills essential for a retail cashier while handling customer order of goods, managing business concerns.

To provide knowledge and skills on these aspects, the unit is divided into four sessions. In the first session an attempt is made to study obtaining customer orders whereas the second session is devoted to procuring supplies, the third session explains the information to customers and the fourth session narrates invoicing customer orders.

SESSION 1: PROCESSING CUSTOMER ORDERS FOR GOODS

The customer order is issued by a retail customer to a retail business firm for products and/or services. Usually customer service representative takes an order from a customer and places it with the management.

Steps involved in obtaining customer orders

The following points (Fig. 3.1) must be kept in mind to get customer orders:

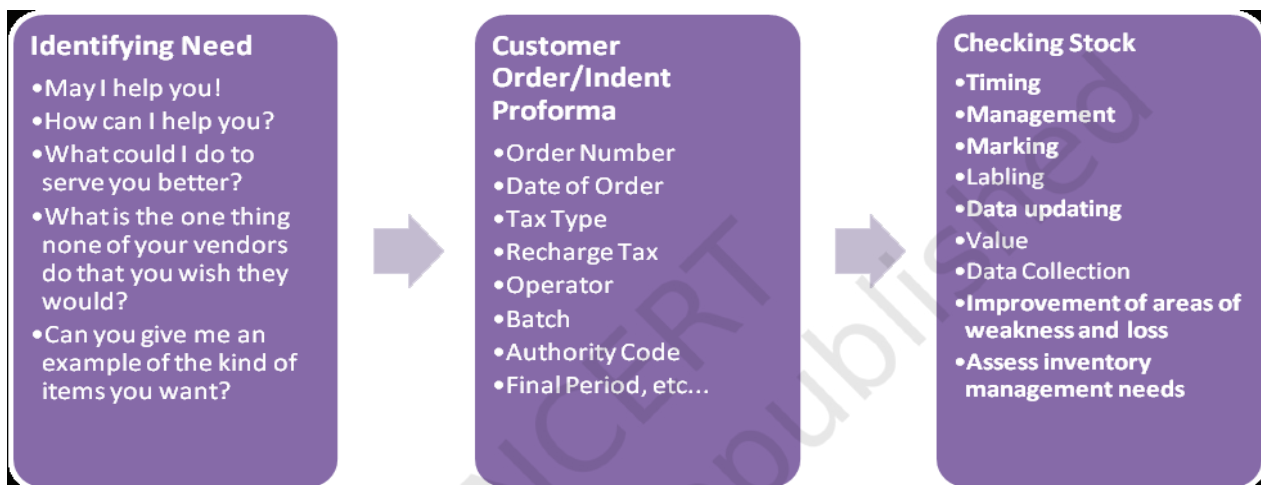


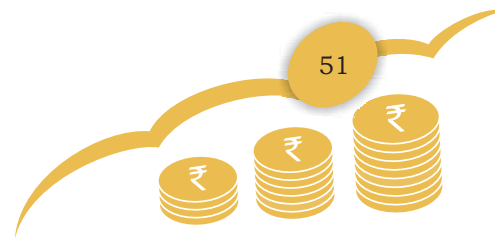
Fig. 3.1 Obtaining Customer Orders

(a) Identifying need: In order to identify the needs of the customer, sales/ customer service representative should ask right questions/uncovered questions to the customers. Like—

- May I help you!
- How can I help you?
- What could I do to serve you better?
- What is the one thing none of your vendors do that you wish they would?
- Can you tell me the name of items you want?

In this way customers need should be identified.

(b) Customer order/indent proforma: A proforma is a document used for commitment, in which the seller commits to the buyer to sell the goods on time and for a specific price with certain terms and conditions.



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A Customer Order/Indent Proforma contains the following:

- Order Number
- Date of Order
- Tax Type
- Recharge Tax
- Operator
- Batch
- Authority Code
- Final Period
- Originator
- Buyer
- Supplier Code
- For Attention
- Currency
- Delivery Code
- Expected Delivery Date
- Stock Total
- Direct Items
- Order Totals
- Target Authoriser

Checking stock

Stock checking in regular intervals is a necessary process to meet customers' needs. It is an important duty of a retailer because unavailability of stock may lead to cancel/delay in meeting customer orders. Following steps are necessary for checking stocks:

- **Timing:** The best time to conduct stock taking is when it will cause least amount of disruption to regular business operations.
- **Management:** Managers having organisational skills are appointed to head the stock taking and give tasks to the team with all the necessary equipment required, such as portable barcode scanners, stock register, clipboards, pens and calculators.
- **Marking:** For avoiding double counting of goods the staff must mark each counted item so that they know the uncounted stock items.
- **Labelling:** It shows the correct information about the goods. It also helps in keeping the record of goods.



- **Data updating:** It ensures updated data is used before a stock is taken out.
- **Value:** Price the stock correctly and recommend retail prices.
- **Data collection:** Once an accurate count of all stock levels is done, it is important to gather most essential data that will allow pinpointing areas of loss as result of bad business practice, theft and obsolescence.
- **Improvement in weakness and loss:** List out the stock with damages, theft and tampering. A plan is drawn to sell that stock, and then adopt the measures to prevent pilfering and damage taking place on vulnerable stock.
- **Assess inventory management needs:** Regular stock counting helps the business to analyse their inventory management and thereby optimise productivity and boost profitability.

Delivery of customers' orders

Following steps are carried out in delivery of customer order for goods.

- **Order configuration:** Matching the order items with the available options.
- **Order booking:** Formal order placement of the deal (issuing of Purchase Order for the customer).
- **Order confirmation:** Order is booked or received by supplier.
- **Invoicing/billing:** Presenting the commercial invoice or bill to customer.
- **Order planning:** Identifying the source/location of item(s) to be shipped.
- **Order changes:** Changing the order size, if needed.
- **Order processing:** It is the step where the distribution centre or warehouse is responsible to fill the order.
- **Shipment:** Shipment and transportation of the goods to the customer.
- **Track & Trace:** Determine the current and past locations of the goods during transit.
- **Delivery:** Delivery of goods to customer.
- **Settlement:** Payment of goods or services.



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- **Returns:** In case, goods are unacceptable, damaged or not required.

In this way the Customer Orders for goods are processed.

Practical Exercise

Activity 1

Observe the process of obtaining customers' orders and making supplies in retail stores.

Materials required

Pen/pencil, notebook and a checklist.

Procedure

1. Visit a local retail market/mall in appropriate groups.
2. Meet the executive and greet him/her.
3. Survey how the retailer meets the customer's order.
4. Observe how they deliver the customer's order to the manufacturers?
5. Make your notes, finalise with friends and confirm with the executive.
6. Prepare a report for the same and submit to the subject teacher.

Check your progress

A. Fill in the Blanks

1. Customer order is order issued by a _____ customer to a business firm for products and/or services.
2. Creating _____ for customer determining what customer wants to procure.
3. A proforma is a document used for commitment, in which _____ commits to the buyer.
4. Stock checking at regular _____ is a necessary process to meet customers' needs.
5. Regular stock counting helps business in streamlining their _____ management.

B. State whether the following are True or False

1. Customer Service Representative does not take an order from a customer and/or place on his behalf with the firm.
2. Stock checking is an important duty of a buyer because unavailability of stock may lead to cancel/delay in meeting customer orders.



3. The best time to conduct stock taking is when it will cause the least amount of disruption to regular business operations.
4. It is important to price the stock correctly according to the most current cost prices and Recommended Retail Prices (RRP).

C. Short Answer Questions

1. What is customer order?
2. What are the steps involved in obtaining customer order?
3. How can one identify customer needs? Explain with a suitable example.
4. What are the necessary steps that should be taken for checking stocks?
5. What are the necessary steps that are carried out in delivery of customers order for goods?
6. What is a proforma?
7. What are the contents of proforma?

D. Check Your Performance

1. Demonstrate the steps involved in obtaining customer orders in retail store.
2. Perform role play on obtaining order and make supplies of the merchandise.

SESSION 2: PROCURING SUPPLIES

Meaning of procuring supplies

‘Procurement’ is the process of obtaining goods and services. It refers to acquiring, finding and buying goods and services from external sources through tender of competitive bidding. The buyer receives goods and services at the minimum price and benefits in other aspects as well, such as quantity, quality, time, and location.

Sources of procuring supplies

Procuring supplies means to know the process and timing of when a product is procured. A proposal is a basic source of supply, which is used for determining



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the needs automatically or interactively. The system uses a source to create procurement proposal.

The sources of procuring supplies are classified into two parts, i.e., external and internal. Now, we will discuss with the help of Fig. 3.2.

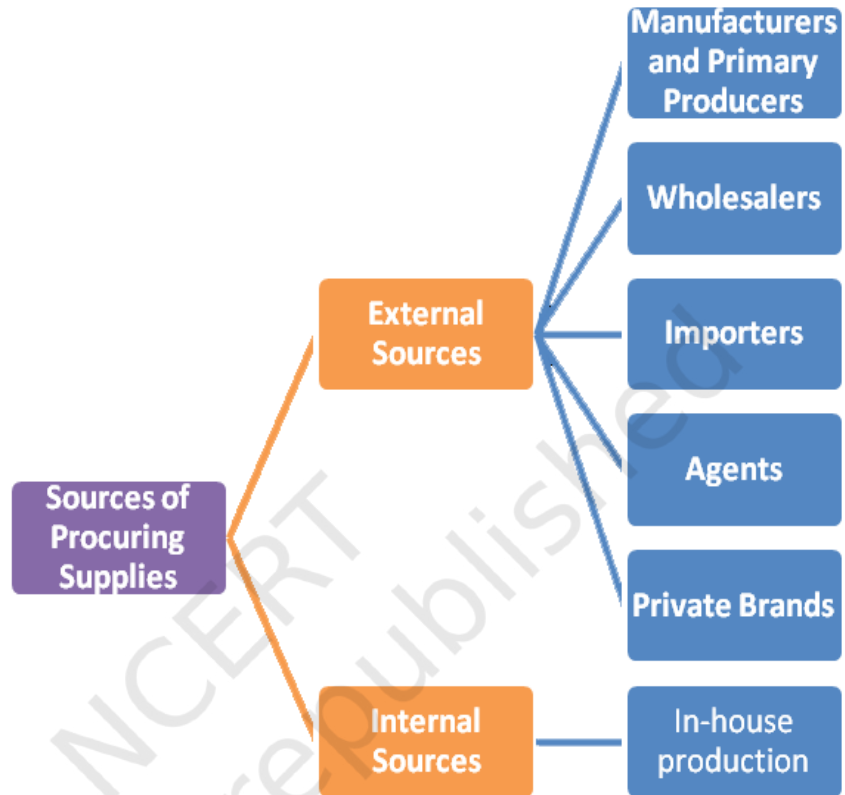


Fig. 3.2 Sources of Procuring Supplies

External Sources

The external sources of procuring supplies are as follows:

- (a) Manufacturers and primary producers:** Normally a manufacturer produces a limited range of goods and vary considerably in nature and distributive services, which they provide.
- (b) Wholesalers:** Wholesaler carry stock at their own risk in either wide or more limited assortments. Retailers normally buy merchandise carried through wholesalers or distributors.
- (c) Importers:** Importers are usually linked in the range of merchandise carried and the extent of the services provided. Also they may be specialised by the type of goods produced or by the products of a particular country or area.



(d) Agents: Agents are the intermediaries and never carry stock at their own risk. It includes brokers who look after marketing of manufacturers or importers product.

(e) Private brands: These products are developed and marketed by the retailers themselves. It is also called store brands. They provide higher margins to the retailer than international or national manufacturers' brand. These kind of brands are available to retailers through their own manufacturing facilities.

Internal sources

In internal sources, in-house production is done, a product is procured by producing it.

In-house production takes place in different locations. Therefore, no transportation lanes are involved.

In the above diagram, the external sources and internal sources of processing supplies have been shown. Where External source of supply includes—demand, environment and supply and internal source of supply includes—process, mitigation contingency and control.

Selecting the suppliers

Supplier selection is a very important process, which enables to meet the demanded items or orders of the customers. While selecting a supplier the following factors are kept in mind (Fig. 3.3):

(a) Price: This is one of the key factors for supplier selection. Introducing extra trade discount for the bulk purchases should be done carefully.

(b) Terms: This factor implies the length of credit, size of cash discount, conditions and benefits as compared to the other suppliers.

(c) Delivery: Quick and prompt delivery may be dynamic for retailers in high volume sales situations. Mode of delivery, safety of goods transported, etc., comes under this factor.



Fig. 3.3 Factors that effect the selection of the supplies



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(d) Service: This factor includes all the services that a supplier provides to a buyer. Continuous evaluation should be made between the suppliers in terms of the following:

- Price comparisons including discounts and efficiency of delivery backup.
- Level of service and introduction of new lines, etc.

Practical Exercise

Activity 1

Field visit for observing of procurement and selection of supplies.

Materials required

Pen/pencil, notebook and checklist

Procedure

1. Visit a local retail market/mall.
2. Meet the executives, greet them and convey the purpose.
3. Survey the sources of procuring supply.
4. Ask about the selection of suppliers.
5. Prepare a report for the same after discussing with your friends and confirm with executive.
6. Submit the report to the teacher.

Check your Progress

A. Fill in the Blanks

1. _____ acquires, finds, and buys goods from external sources through tender of competitive bidding.
2. The sources of procuring supplies are classified into two parts, i.e., _____ and _____.
3. Normally _____ produces limited range of goods and vary considerably in nature of distributive services, which they provide.
4. A _____ of supply defines how or where a product is procured.
5. _____ are the intermediaries and never carry stock at their own risk.



B. State whether the following are True or False

1. The sources of procuring supplies are classified into three parts.
2. Retailers normally buy merchandise carried through wholesalers or distributors.
3. Agents are the intermediaries and carry stock at their own risk.
4. Sources of supply for in-house production are production process models.
5. Price comparisons include discounts and efficiency of delivery backup.

C. Short Answer Questions

1. Which are the sources of procuring supplies?
2. Determine the factors for selecting a supplier? A suitable example.

D. Check Your Performance

1. Demonstrate the steps to carry out in delivery of customer order for goods.

SESSION 3: CUSTOMER INFORMATION**Meaning of customer information**

Providing accurate information to customers is an important duty of a retailer. A customer must be given understandable, precise and complete information about the terms of supply. If there are any delays in fulfilling the order, the customers must be informed quickly.

The customers must be provided with the legal and company's procedure and requirements regarding checking the customer's identity, credit status, and customer confidentiality. The company's procedures should be clearly formulated for storing the customers' information securely. The details of customers are necessary for the firm so that the material can be served to them in the best possible manner. In order to get customer information and to provide necessary



information about the products and services, the retailer uses a software known as Customer Data Management.

Customer data management (CDM)

Customer Data Management (CDM) is a software by which retail business organisations record the customers' information for future endeavours.

The function of CDM is collecting customer data, analysing and organising the data, reporting and sharing of customer information throughout the retail store.

Sources of information

As shown in Fig. 3.4, the customer's information is collected from various fields. Information about the following are collected:



- **Job sites and services:** Under this comes the information of the customer's office name, address, his/her position in the firm, etc.

- **Estimates:** Under this head comes different estimates regarding customers' buying power, incomes, etc.

- **Comments and notes:** Personal information comes under this head, home address, age, family, etc.

- **Service schedules:** Here comes the information related to a customer's daily routine to office, holidays, etc.

- **Account history:** Customer's payment history, paid charges, etc., lies here.

- **Routes:** Here lies the route to customer's office and home, which is important for delivery purpose.

- **Service contract:** The nature of service of the customer is stated here, whether permanent or contractual, and if contractual the procedure of renewal of contract.

- **Invoice bills and late statements:** Customers' different types of bills and statements are quoted here.



Customer's confidentiality

Confidentiality defines keeping the client's information confidential and not sharing it with others.

Maintaining confidentiality includes securing:

- individual files—they must be locked and secured
- personal information about clients
- clients' medical details
- financial details

Confidential information

The types of information that is considered confidential can include the following.

- Name, date of birth, age, sex and address
- Bank details
- Personal care issues
- Individual personal plans
- Assessments or reports
- Guardianship orders
- Customer income

Practical Exercise

Activity 1

Field visit to observe the maintenance of customer information in retail store

Materials required

Pen, pencil, notebook and checklist

Procedure

1. Visit your local store/mall.
2. Meet the executive and greet him.
3. Tell the purpose of the visit.
4. Undertake a survey on identifying different fields of information of a customer and customer's confidentiality that the particular store/mall practices and prepare a report for the same and submit the report to the subject teacher.

Practical Questions

1. Conduct a role play in the class on getting customer information, providing and maintaining confidentiality.



Check your Progress

A. Fill in the Blanks

1. Providing accurate information to the _____ is an important duty of a retailer.
2. The company's _____ should be clearly formulated for storing customer's information securely.
3. Customer Data Management is the software in which _____ organisations keep customer information.
4. Business firms need a thorough understanding of _____ needs.
5. Confidentiality means keeping a client's _____ confidential and not telling others.

B. Multiple Choice Questions

1. The function of CDM is _____.
 - (a) collecting
 - (b) organising
 - (c) analysing and reporting
 - (d) All (a), (b) and (c)
2. Providing accurate information to the customers is an important duty of a _____.
 - (a) retailer
 - (b) manufacturer
 - (c) producer
 - (d) None of the above
3. Customer's information is collected from various fields like—
 - (a) invoice
 - (b) service contract
 - (c) accounts history
 - (d) All (a), (b) and (c)
4. Confidentiality in terms of customers' information means _____.
 - (a) individual files are locked and secured
 - (b) clients' medical details are not disclosed
 - (c) information about other clients
 - (d) adult clients have the right to keep any information about themselves confidential
5. There are several instances where total confidentiality is _____.
 - (a) impossible
 - (b) undesirable
 - (c) illegal
 - (d) All (a), (b) and (c)



C. Short Answer Questions

1. What is CDM?
2. Why is it important to keep a customer's information confidential?
3. What are the instances under which total confidentiality is impossible, undesirable or illegal?

E. Check Your Performance

1. Demonstrate the functions of Customer Data Management in a retail store.
2. Identify the sources of customer's information from different fields.
3. Demonstrate the information that is considered confidential in retail business.
4. Demonstrate the information that is impossible keep confidential in retail business.

SESSION 4: INVOICE**Meaning of invoice**

Invoice is a written and non-negotiable commercial instrument issued by a seller to a buyer. An invoice contains date of shipment, transportation mode, prices and discounts, place of delivery and terms of payment. Sometimes it serves as a demand for payment.

- Every invoice has a unique identification number also called invoice number. It is used as a reference number by both the parties — internal and external. Many times the invoice becomes a commercial instrument for both the buyer and the seller.

Types of invoice

The types of invoice used in retail industry have been shown in Fig. 3.5. The heads of the invoice includes:



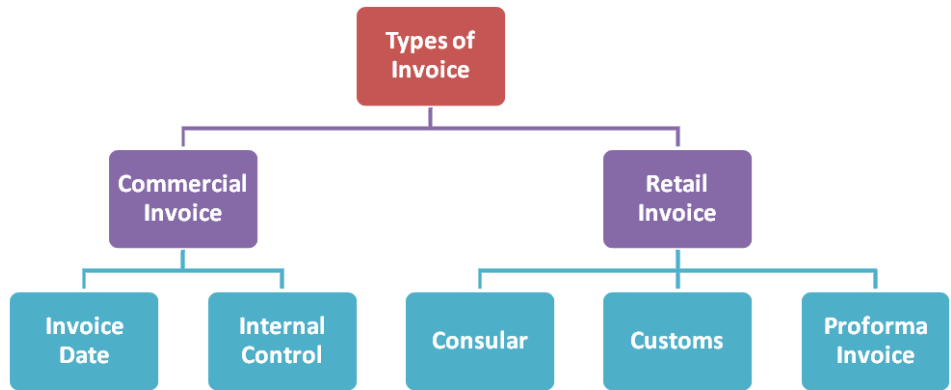


Fig. 3.5 Types of Invoice

Commercial invoice

The written document which notes the transaction between buyer and seller. The invoice usually specifies terms and condition and method of payment. It is also called bill or sales invoice. A commercial invoice also helps in tracing the quantity of product available after the sale takes place.

The following can be checked with the help of a commercial invoice:

- (a) **Invoice date:** The date of invoice represents when the goods are billed. It is also helpful in identifying the mode of payment, due dates, and due amount in the bill.
- (b) **Internal control:** Charges on an invoice must be approved by the responsible management person. An invoice must match with purchase order and after reconciling the information; payment is made for approved transactions.

Retail Invoice

The retail invoices are of the following types:

- (a) **Proforma invoice:** It is the document of commitment from seller to buyer, in which a seller promises a buyer to provide goods at specified prices.
- (b) **Consular invoice:** It is used by the exporter of the other country. It is a written document, submitted to the embassy of the country from where the goods are exported before the goods are sent abroad.



(c) Customs Invoice: It is used by the exporter state in which the description of goods, quantity of goods and selling price, goods freight, insurance terms and conditions, cost of packaging, conditions of delivery and payment, weight/volume of goods are mentioned. Among all the invoices, the commercial invoice is the most appropriate for retail operations.

Contents of an invoice

An invoice generally contains the following (see Fig. 3.6):

- (a) Company information:** It is required to have the correct legal name of the company, business address, and business phone number. E-mail and fax number are listed accurately at the top of the invoice. Also the Payer Company and Payee Company is differentiated by labelling each of them.
- (b) Header:** Be sure to label the document as an invoice in the header. This way, any confusion is minimised.
- (c) Date, invoice number and unique identifier:** With each invoice the information about the company's respective payer and payee, date on which invoice is issued and invoice number or another unique identifier is given.
- (d) List of goods and services:** The listing includes:
- Name
 - Date
 - Rate
 - Quantity of goods
- (e) Terms and conditions:** Terms of payment are extremely important on invoice. Standard payment conditions vary with industry, company's preference and relationship with the client.
- (f) Total amount due:** The amount due should be displayed on the invoice.

Apart from the information discussed above, the invoice may include some more information which is useful for retail operations.





Fig. 3.6 Content of Invoice

Practical Exercise

Activity 1

Field visit to undertake a survey on identifying the types of invoices the retailers maintain.

Materials required

Pen, pencil, notebook and checklist

Procedure

1. The teacher to make groups of students with five in each group and ask them to visit a local store/mall.
2. The students should meet the manager and tell him the purpose of visit and take permission for the visit.
3. Conduct a survey.
4. Prepare a report about the same in 100 words.

Questions for survey

- (a) How many (kinds of) invoices do you maintain in your store?
- (b) What steps do you follow in maintaining the invoices?
- (c) How do you maintain commercial invoice?
- (d) What steps do you follow in maintaining commercial invoice?
- (e) Is invoicing necessary for the customer? If yes, why?



Check your progress

NOTES

A. Fill in the Blanks

1. Invoice is a non-negotiable commercial _____ issued by a seller to a buyer.
2. In certain cases invoice serves as a demand for payment and becomes a _____ of title when paid in full amount.
3. Customs invoice is an extended form of _____ invoice required by customs.
4. Be sure to label document as an invoice in the _____.
5. Terms of payment are _____ important on an invoice.

B. Multiple Choice Questions

1. Invoice is a _____ issued by a seller to a buyer.
(a) non-negotiable commercial instrument
(b) negotiable commercial instrument
(c) Both (a) and (b)
(d) None of the above
2. Types of invoice include _____.
(a) commercial invoice
(b) consular invoice
(c) customs invoice
(d) All (a), (b) and (c)
3. The invoice also called as a _____.
(a) bill of sale
(b) contract of sale
(c) Both (a) and (b)
(d) None of the above
4. Commercial invoice tracks the sale of a product for _____.
(a) inventory control
(b) accounting
(c) tax purposes
(d) All (a), (b) and (c)
5. An invoice generally does not contain _____.
(a) company information
(b) manufacturer information
(c) header
(d) date, invoice number and unique identifier



C. State whether the following are True or False

1. Invoice shows the date of shipment and mode of transport, prices and discounts (if any), and delivery of goods and payment terms.
2. Invoice typically does not have a unique identifier.
3. A customs invoice is a document that states a commitment from the seller to provide specified goods to the buyer at specific prices.
4. The total amount due should be prominently displayed on the invoice.
5. The invoice date does not represent the official date on which the goods have been billed.

D. Short Answer Questions

1. What is an invoice?
2. What are the types of an invoice?
3. Why is it important to issue an invoice upon sale?

E. Check Your Performance

1. Prepare a chart of contents of invoice in retail store.



Unit



Process of Payment

In a retail store every customer after sorting and selecting goods, finally makes the payment for the purchase. The customer should be aware of the list of goods purchased, the accurate price of goods, special discounts and offers and should also know the various methods of payments. The cashiers of retail store have knowledge about the payment transaction, common methods of payments, company procedure of accepting payments, discounts and special offers, sorting of payment problems and rights, responsibilities and duties of cashier relating to the process of payment.

The process of payment is the most important and last part of a retail purchase process. It is a retail cashier's responsibility to make the payment process smooth. When there is a list of items purchased by the customer, it is necessary that the cashier should identify the correct price of purchase and also include in the invoice any special offer or discount offered by the retailer. Also the cashier should be aware of the subsidiary methods, such as prepaid cards, shopping vouchers, pre-purchased gift cards, and loyalty cards credits.

The unit will focus on knowledge and skills essential for a retail cashier for processing payments in retail business.



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To provide knowledge and skills on these aspects the unit has been divided into four sessions. The first session deals with identifying an effective process of payment in retail stores. The second session discusses sorting out problems in the payment process in retail organisations. The third session explains about the rights, responsibilities and duties of a cashier in the process of payment and the fourth session discusses the components of the payment system in a retail store.

SESSION 1: EFFECTIVE PROCESS OF PAYMENT

Meaning of effective process of payment

It is the basic duty of a retail cashier to make the payment process smooth. When goods are purchased by the customer, it is necessary that the cashier should identify the correct price of the purchase and include the special offer or discount offered by the retailer in the invoice. The cashier should be aware of the subsidiary payment methods.

The overall knowledge of completing a transaction in time is very essential for a cashier. Efficient and speedy service at POS is a key factor for a retail cashier.

Effective process of payment

For a retail cashier the process of payment can be made effective by keeping the following points in mind:

- Verify the customers' identity as well as authenticate account balances.
- Validate the price of products and apply price stickers.
- Handle refunds and exchanges at register.
- Keep products inside the retail checkout.
- Also check and count accurate prices.
- Maintain accuracy in cross-checking daily cash accounts, shift cash totals and sum up cash.

Kinds of pricing

'Discount' is a form of fall in price. The retail store cashier knows the current offers, price, discounts, cash coupons, loyalty points and any other short-



term events that affect the sales activities. The marketing campaigns and seasonal promotions are often essential for both corporate retailers and individually-owned retailers.

The retail store cashier facilitates promotional transactions as they benefit both the retailer as well as the customer.

The retail store cashier must respond to the customer questions regarding basic price and promotional price. Following are the kinds of pricing (see Fig. 4.1) which the cashier should know while billing:



Fig. 4.1 Kinds of Pricing

Current discounts

(a) Current discounts: They are provided on prices, which means retailers reduce the profits and provide these to the customers in the form of discounts.

- (i) *Discount pricing:* The retailers offer a reduced price.
- (ii) *Everyday Low Prices (EDLP):* It is used in supermarkets. Everyday low prices is a practice for maintaining a regular low price.
- (iii) *High-low Pricing:* This method is based on the period of time. In festival seasons some goods have high prices, once the period passes it shifts to low price.

(b) Price bundling: When two or more products are packaged with a single price.

(c) Price lining: Price lining is used to set the price of products differently in a specific group.

(d) Promotional pricing: Promotional pricing is to fight with competitors and/or to get rid of excess stock.

Special offers

Following are the types of special offers (see Fig. 4.2) which need to be applied while processing payments by customers:





Fig. 4.2 Special Offers

- (a) **Freebies and samples:** At the time of billing it should be mentioned if any freebies or samples are there with the items in the cart.
- (b) **Discounted gift cards:** Retailers offer gift cards and discounts.
- (c) **In-store offers and printable coupons:** Through coupons customers are encouraged for more purchases as mentioned in the offers.
- (d) **Clearance:** For making place for new inventory, the retailer sells the goods in clearance sale.
- (e) **Free trial:** Many merchants feature free trials on their services, software, subscriptions and memberships so that customer tries them out before committing to actual purchase. The cashier should have knowledge about the free trials.
- (f) **Flash sale:** It is an offer kept for a limited time and which creates a sense of urgency.
- (g) **Holiday/seasonal offers:** Customers always like to spend more around the holidays. The knowledge of such offers makes the job of a cashier easy while



including these in the final billing and helps them encourage the customers to buy more.

(h) Pre-launch offers: The benefit of pre-launch offers of product helps in boosting sale.

(i) Referral offers: Many times people make purchases by reference of friends and peers. The reference code is included in the invoice.

(j) First time offer: First time offers are only provided to first time visitors who can also be converted into regular customers later.

(k) Loyalty offers: Rewarding customers can help in building a stronger bond. It implies providing discounts to customers that already spend money at the store.

Practical Exercise

Activity 1

Visit a store to observe the payment procedures, discount and special offer strategy.

Materials required

Pen/Pencil, Notebook, Comparative Chart with Questions

Procedure

1. Visit two retail stores one by one.
2. Enlist various offer provided by each retail store.
3. Compare these offers on the basis of the following aspects.

S. No.	Basis of Comparison	Retail Store A	Retail Store B
1.	Offer		
2.	If offer on same products?		
3.	Discount		
4.	Discount rate		
5.	Availability of offers and discounts		

4. Prepare a comparative report item-wise for each store.
5. Which one do you consider more beneficial?
6. Prepare a report and submit to the subject teacher.



Check your progress**A. Fill in the Blanks**

1. It is the most important part of a retail cashier's profile to make _____ smooth.
2. _____ is reduction in price.
3. _____ is used to set the price of a product differently in a specific group.
4. _____ pricing is to fight with the competitors and/or to get rid of excess stock.
5. _____ discounts provided on prices means retailers reduce the profits and provide them to the customers in the form of discounts.
6. Benefit of pre-launch offers of a product or service helps in _____ of sale.

B. Multiple Choice Questions

1. Cashier should be aware about the subsidiary payments methods, such as
 - (a) Pre-paid cards
 - (b) Shopping vouchers
 - (c) Pre-purchased gift cards and loyalty cards credits, etc.
 - (d) All (a), (b) and (c)
2. It is the responsibility of the retail store cashier to have knowledge about _____.
 - (a) current promotional offers
 - (b) discounts available
 - (c) Both (a) and (b)
 - (d) None of the above
3. For a retail cashier the process of payments can be made effective by keeping in mind the following points _____.
 - (a) verify customers' identity
 - (b) validate and establish prices of products
 - (c) scan and log in the price of products
 - (d) All (a), (b) and (c)
4. Which of the following is a type of pricing?
 - (a) Discount price
 - (b) Costing
 - (c) Promotional price
 - (d) Price lining
5. Which of the following is a type of special offer which needs to be taken into account at the time of payments by customers?
 - (a) Freebies and samples
 - (b) Free trial



- (c) Pre-launch offers
- (d) All (a), (b) and (c)

6. A flash sale is basically an offer that
- (a) only lasts for a limited time
 - (b) is a great way to create a sense of urgency for the customer to buy
 - (c) Both (a) and (b)
 - (d) None of the above

C. State whether the following are True or False

1. Efficient and speedy service at POS is a key factor for retail cashier.
2. At the time of billing it should be mentioned if any freebies or samples are there with the items in the cart.

D. Short Answer Questions

1. How does a flash sale create a sense of urgency for the customer to buy?
2. Why is it important to mention about freebies or samples in the bill?
3. What do you mean by current price?
4. What is a free trial?
5. What are the various types of pricing?

Check Your Performance

1. Enact the process of payment in retail business.
2. Demonstrate special offers given during payments by customers.

SESSION 2: SORTING OUT PRICING PROBLEMS IN PAYMENT PROCESS

The cashier is a very important contact person for the retail customers, who also sometimes works as a retail sales person in independent retail stores.

Sorting out pricing in the payment process

A cashier needs to sort the payment problems by referring to payment information. Some examples of the regular problems at retail stores in India are as follows:

PROCESS OF PAYMENT



NOTES

- Coupons not working for the desired merchandise.
- Staff asking the customer to wait at the cash counter till they get the barcode.
- Price not matching the discount/offer mentioned.
- When contacted, the manager behaves rudely and asks to wait.
- A store issues a prepaid card but customer many a times is unable to avail the benefits because of unoperated machines or servers.
- Credit card swiped twice and excess charge is not refunded.
- If a retailer tells the price of goods but it turns out that it is an incorrect price that creates a problem during payment time.
- The item bought was advertised as being in special offer, but now it is found cheaper at other shops.
- Bought something on a daily deal site, but now has problems.
- Sometimes retailer charges its customers a fee for using electronic mode of payments to pay small amounts.
- Every retail store has a minimum amount to be paid for electronic mode for payment.

Effective problem redressal

Following are the ways through which problems can be avoided.

- The cashier should provide proper information to the customer during billing.
- The cashier should collect and handle payments as per the retail organisation established procedures.
- The cashier should propose products and services solutions to the customers in case of any problem related to pricing.
- The cashier should also utilise a cash register to ring up customers, collect money and present them with their change or receipt.
- The retailers must prepare for mode of payment. Shorter-term prices should be informed verbally or by clear signage.



Steps to handle customer problems related to pricing and processing payments

A price tag must be highly visible and be an objective guide to value. The cashier should understand the nature of payment and handle a customer complaint. The cashier should:

- (a) **Be silent:** As the buyer is frustrated to diffuse their anger, let the customer get all of their complaint out.
- (b) **Ask for concerns:** It is advisable to ask the purchaser if they have other concerns. Then keep listening while looking in their eyes.
- (c) **Apologise:** It starts with a simple apology, followed by the solution part. There is a need to ask what they want.
- (d) **Policy of organisation:** Know the boundaries or extent of help the organisation permits. If customers don't have a receipt and it could be theft — give them store credit with proper ID. Be clear and tell what can be done.
- (e) **Sympathise:** Due to price issue, the angry customer will only want and expect a solution to the problem and sympathy from the retailer.
- (f) **Take feedback:** It is important to know, whether the customer was satisfied. When the situation has been resolved, at the end of the transaction simply ask the shopper if they are satisfied.

Handling problems if the solution is beyond the control of a cashier

There are situations when problems can't be handled by a retail cashier. In that case following tips are to be considered:

- (a) **Transferring a Customer payment problem:** It is beyond a cashier's control to help.
- (b) **Imagine using this language instead:** Few customers will jump with joy because of a transferred call but it's better to assure them that the action was taken in their favour, in order to solve their current problem.



NOTES

(c) Closing with a customer: The cashier should always 'close' the conversation.

In this way, all the problems related to payment can be sorted at the retail store itself.

Practical Exercise

Activity 1

Field visit to identify the problems of payment and handling procedures in a retail store.

Materials required

Pen/Pencil, Notebook and Checklist

Procedure

1. Visit a retail store
2. Conduct a structured interview with the retail store manager and ask him the following questions:
 - (a) Have you ever faced a payment problem? Yes or No.
 - (b) What types of problems are faced by a retail store?
 - (c) What are the solutions provided by the retail store?
 - (d) If a cashier is unable to handle angry customers then who handles them?
3. Prepare notes, discuss with friends and confirm with the executive.
4. Develop a report and submit to the subject teacher.

Check your Progress

A. Fill in the Blanks

1. _____ is a very important contact person for the retail customers.
2. A _____ needs to sort out the payment problems by referring to payment information.
3. If a retailer tells the price of the goods but it turns out to be incorrect, that creates a problem at _____ time.
4. Every retail store has a minimum amount for _____ mode of payment.
5. Retailers must also _____ for mode of payment.



B. Multiple Choice Questions

- Retail store cashiers need to _____
 - facilitate quickly
 - carry out efficient and effective point of sale purchase transactions
 - Both (a) and (b)
 - None of the above
- The regular problems at retail stores in India are like _____
 - coupons not working
 - price not matching with the discount
 - fee for using electronic mode of payment
 - All (a), (b) and (c)
- Which of the following is not a way through which problems can be avoided _____?
 - Explaining specialised information
 - Fighting with customers
 - Engaging in meaningful interactions with customers
 - Planning for mode of payment
- To handle a customer complaint the cashier should
 - Be silent
 - Ask for concerns
 - Follow policy of organisation
 - All (a), (b) and (c)
- There are situations when problems can't be handled by a retail cashier. In that case the following tip/s should be considered.
 - Transferring a customer payment problem
 - Imagine using this language instead
 - Closing with a customer
 - All (a), (b) and (c)

C. State whether the following are True or False

- Sometimes the retailer charges its customers a fee for using electronic mode of payment if paying small amounts.
- Efficient and quick service is a chief concern at the POS.
- Only at the time of delivery, it should be mentioned if any freebies or samples are there with the items in the cart.
- Discount pricing is where the marketer or retailer offers an increased price.
- Cashier should always 'close' a conversation.
- If a retailer tells the price of the goods but it turns out it's an incorrect price that creates a problem at the payment time.



D. Short Answer Questions

1. What are the problems faced by retailer at point of sale?
2. Explain the steps to handle the customer problems of pricing and processing payments?

E. Check Your Performance

1. Demonstrate the effective problem redressal in retail business.

SESSION 3: RIGHTS, DUTIES AND RESPONSIBILITIES IN PROCESS OF PAYMENT

Payment is an important step in the entire process of retailing. Cashiers are responsible members of a retail store, they welcome their customers on getting the right decision of purchase.

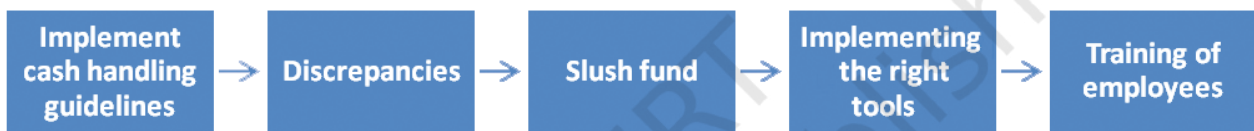


Fig. 4.3 Cash Management

Company procedure for working out payments

The payment procedure is the final step in the purchase process (see Fig. 4.3)

The following points will help in understanding the procedure for working out effective payments in an effective way:

- (a) Implement cash handling guidelines:** The first step in a successful payment system is ensuring that employees follow the guidelines for implementing a cash handling system.
- (b) Discrepancies:** The cash should be handled with care and it should be ensured that all discrepancies are recorded and monitored on regular basis.
- (c) Slush fund:** Slush fund means the true amount of cash loss is hidden and many times visibility of the extent of the problem is not there.
- (d) Implementing right tools:** Cash management software helps and guides the employees.
- (e) Training of employees:** There should be smoothness in cash handling and use of cash management technology. The cashier needs to be properly trained.



Duties of a cashier

- At the end of the working day, it is the duty of a cashier to match the amount of money as in the cash register and the transaction records in the computer.
- There should be accuracy in handling money.
- The cashier must have the ability to multitask.
- The cashier must possess a positive attitude towards work and steady disposition.
- The cashier must have the flexibility to work in different conditions and schedules.

Skill requirements of a cashier

- Retail cashiers must be able to walk and stand for long time.
- The job role of a retail cashier can be physically demanding, requiring lifting, bending, reaching, carrying merchandise, lifting and moving displays.
- Good verbal communication skills are essential for a retail cashier.
- A retail cashier must be self-motivated, a good team member and trustworthy.

Responsibilities of a cashier

Following (see Fig. 4.4) are the responsibilities of a cashier:

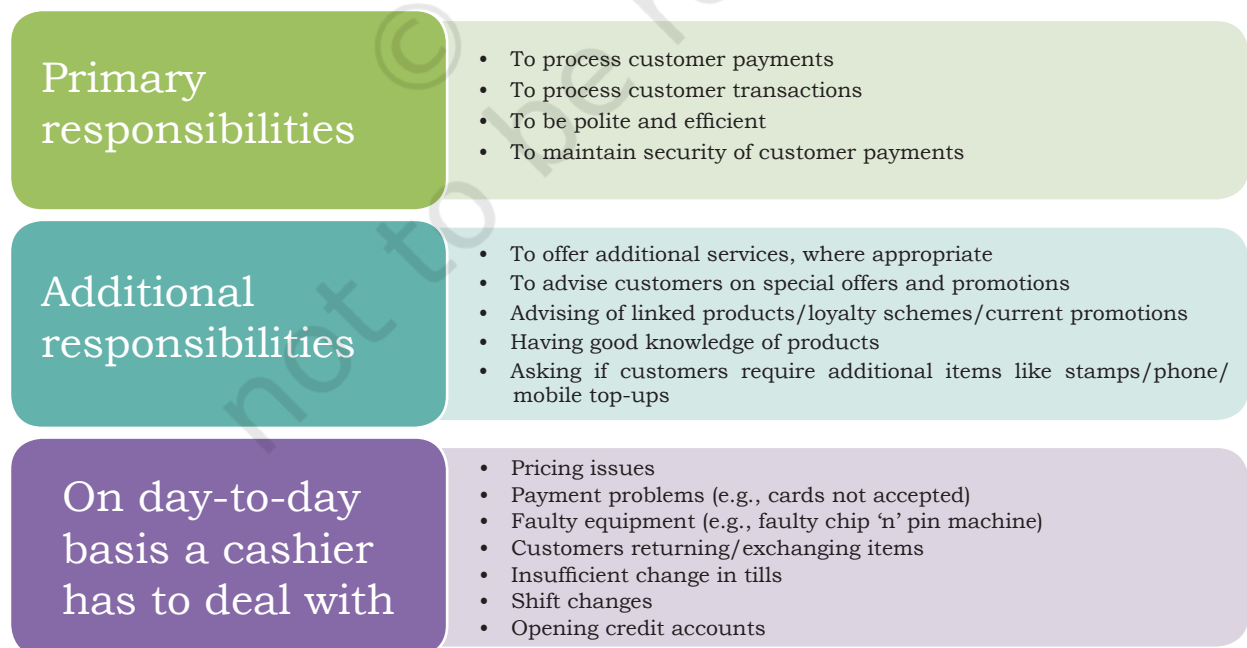
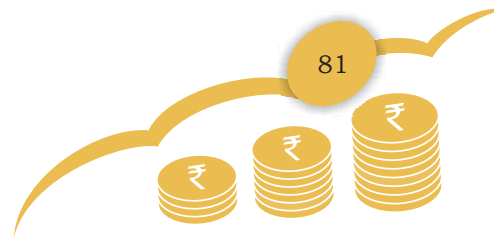


Fig. 4.4 Responsibilities of Cashier



Practical Exercise

Activity 1

Field visit to view a cashier's dealing with customer and map his/her duties.

Materials required

Pen/Pencil, Notebook and Checklist

Procedure

1. Visit a retail store.
2. Ask the retail cashier about his duties and responsibilities and make a note.
3. Also observe how a retail cashier deals with customers.
4. Match the skills required by a cashier to as explained in the textbook with a retail cashier.
5. Prepare a note and explain the deviation in skills, discuss with friends and confirm with executive.
6. Prepare a report and submit to the subject teacher.

Check your Progress

A. Fill in the Blanks

1. Payment procedure is the _____ step in the purchase process.
2. _____ possess a positive attitude towards the work and steady disposition.
3. _____ must have the flexibility to work in different conditions and schedules.
4. Good _____ communication skills are one of the essential skills for a cashier.

B. Multiple Choice Questions

1. The retail store cashier must be
 - (a) self-motivated
 - (b) self-directed and be able to work effectively unsupervised.
 - (c) Both (a) and (b)
 - (d) None of the above
2. The job duties of a Retail Store Cashier can be
 - (a) physically demanding
 - (b) require lifting, bending, reaching, and
 - (c) carrying merchandise
 - (d) All (a), (b) and (c)



3. Primary responsibilities of a cashier includes
 - (a) processing customer payments
 - (b) processing customer transactions
 - (c) Both (a) and (b)
 - (d) None of the above
4. Tick the correct procedure for working out payments in an effective way?
 - (a) Implement cash handling guidelines, discrepancies, slush fund, implementing the right tools, training of employees
 - (b) Discrepancies, slush fund, implementing the right tools, training of employees, implement cash handling guidelines
 - (c) Implement cash handling guidelines, implementing the right tools, training of employees, discrepancies, slush fund
 - (d) Implement cash handling guidelines, training of employees, discrepancies, slush fund, implementing the right tools
3. On a day-to-day basis a cashier has to deal with
 - (a) pricing issues
 - (b) payment problems (e.g., cards not accepted)
 - (c) faulty equipment (e.g., faulty chip 'n' pin machine)
 - (d) All (a), (b) and (c)

C. State whether the following are True or False

1. Payment is the most important step in the entire process of retailing.
2. The cashier need not be flexible to work under different conditions and schedules.
3. The cashier must have the ability to work well under pressure and maintain a high level of energy and enthusiasm.
4. Retail cashiers are not required to walk or stand for a long time.
5. Retail cashier must be a cooperative team member and assist other employees in retail operation.

D. Short Answer Questions

1. Why is it important for a retail cashier to be a good team member and assist other employees in retail operation?
2. What are the duties of a retail cashier?
3. How does a cashier deal with pricing issues?
4. What is the company procedure for working out payments?

E. Check your Performance

1. Demonstrate the procedure for working out effective payments through effective way in retail business.
2. Perform the duties of a cashier in the process of payment in retail business.



SESSION 4: COMPONENTS OF PAYMENT SYSTEM IN RETAIL

Retail Cashiers have to perform various types of financial transactions using the point-of-sale system. The retail cashier should be familiar with point-of-sale system, computer, laptop, tablet or mobile device. All point-of-sale transactions must be undertaken pleasantly with all customers. It is the duty of the retail cashier to count the money in drawer at changing and joining of shift for loss prevention and accounting purposes.

Components of payment system in retail

Following are the components through which the accurate amount to be paid by the customers is worked out:

- For retail point of sale system a few devices are required, such as cash register, computer, monitor, cash drawer, receipt printer, barcode scanner swapping machine for debit/credit card.
- At a retail store the customer picks the items from the shelf and goes to the point-of-sale system for billing. The cashier then scans each item and makes the list of items along with the price. The cashier then prepares the invoice for the customer, in the form of a cash register printout; it will also indicate the options for the customers to make payment.
- For calculating the amount of items bought by a customer, the retail cashier can use different types of aids, such as a weighing scales, barcode scanner, and cash register.
- For obtaining payment from a customer against his/her purchase, a retail cashier can use a touchscreen hardware and software.
- Every business uses a point-of-sale system.

Devices used in payment system

Following are the devices used in POS technology which help in calculating the accurate billing amount:

(a) Weighing scales: Devices to measure weight or calculate mass.



(b) Barcode scanner: A barcode scanner is a machine which helps in reading the barcode for making the bill of items purchased by the customers at the retail store.

(c) Application software: There are various software which are used at point-of-sale.

(d) Cash register: It is an electronic register used for registering and calculating the amount at retail store. It is usually attached to a drawer for storing cash and other valuables.

Current trends in payment systems

Many big trends come up seen in the payment systems in the last five years. Some of them are as follows:

- Every year the number of customers using debit card and credit card for payment increases.
- The use of cheques for retail transaction and cheque card guarantees have declined since July 2011.
- Mostly credit cards are being used as nowadays people place orders through phone or e-commerce.

E-Commerce payments

- E-commerce payment is the buzz word of today's era. One by one each and every retailer is going online to sell goods. Retailers want to serve the customers as quickly as possible and make his or her online experience easy.
- Security questions and credit controls can simply lead to customers abandoning the transaction part. Many customers do not pay online through debit card/credit cards due to the misuse of personal information.

Practical Exercise

Activity 1

Observation of recent payment system in a retail store

Materials required

Pen/Pencil, Notebook and Checklist



NOTES

Procedure

1. Visit a retail store, meet the cashier and greet him/her.
2. Ask him/her about the different modes of payments used in the business and make a list.
3. Also ask about the latest methods of payment and note all the methods.
4. Discuss with friends and finalise with executive.
5. Prepare a report and submit to the subject teacher.

Check your Progress

A. Fill in the Blanks

1. Retail _____ should be familiar with point-of-sale system.
2. For the retail POS system a few devices are required, such as _____.

B. Multiple Choice Questions

1. Retail point of sale system typically includes a
 - (a) cash register, which in recent times comprises a computer, monitor
 - (b) cash drawer
 - (c) receipt printer, customer display and a barcode scanner
 - (d) All (a), (b) and (c)
2. It is the duty of a retail cashier to perform
 - (a) drawer counting
 - (b) money balancing duties for loss prevention and accounting purposes
 - (c) Both (a) and (b)
 - (d) None of the above
3. Barcode scanner (is a) _____.
 - (a) machine
 - (b) reader
 - (c) makes the bill
 - (d) All (a), (b) and (c)
4. Payment terminal is also known as a
 - (a) point of sale terminal
 - (b) credit card terminal
 - (c) EFTPOS terminal
 - (d) All (a), (b) and (c)



C. State whether the following are True or False

1. Retail cashiers have to perform various types of financial transactions using point of sale system.
2. The cashiers should not be familiar with the point-of-sale system.
3. Point of sale (POS) or point of purchase (POP) is a way to complete the retail transaction.
4. The use of point of sale system is not to do away with the need for price tags.
5. The transfer of funds to the merchant through most new models not only processes credit and debit cards but can also handle gift cards, cheques and so on.

D. Short Answer Questions

1. E-commerce payment is the buzz word of today's era. Explain.
2. How has the payment system changed in the last five years?
3. What is a cash register?
4. What are the devices used for payment?
5. What is e-commerce payment?

E. Check Your Performance

1. Demonstrate the components of payment system in the retail business.



Unit



Customer Service



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Seeing the cut-throat competition in the market, the customer should be treated like a king in the present day. A retailer or shopkeeper should know the importance and value of customers. Retailing is said to be complete and successful only when a customer comes and visits a retail store and buys goods from the retail store and is satisfied with the product and services provided by the retailer. The retailer will also benefit in the form of profit and high margin.

Customers expect almost all retailers to provide certain services like:

- Good appearance and behaviour
- Identify customer expectations
- Be able to recognise customer needs

Customer Service acts as a pipe through which the customer fulfil their needs. Retail has emerged as an important sector and provider of employment opportunities too.

The present unit 'Customer Service' has been divided into four sessions — The first session which deals with differences between customer and consumer, and identifying customer needs and behaviour. The second session explains the identification of effective customer service. The third session describes the organisation standards of appearance and behaviour and the

fourth session discusses how to identify and confirm customer's expectation.

SESSION 1: CUSTOMER NEEDS AND SERVICE

Distinction between customer and consumer

We can understand the difference between the two terminologies customer and consumer through a situation in our day-to-day life. For example, a housewife buys some household goods from a store. She is a customer for the retail outlet. When she reaches home, other members of the family also use those goods, though they haven't purchased it. All the family members including the housewife who have utilised the products for their personal use are consumers.

Marketing helps convert customers into consumers. Satisfied consumers will not only become customers but also promote the marketer and their products and services.

Identifying customers' needs and behaviour

The buying level of any customer depends on their needs. Customers' needs can be objective (e.g., physical needs like food, shelter, clothing, etc.) or subjective (e.g., emotional, moral, intellectual, and spiritual needs like good behaviour, self-esteem, fairness, etc.). Customers' needs vary with place and age group.

Customers' needs are the stepping stone to all modern marketing concepts. The manufacturer has to give due attention, importance and care in understanding and assessing or identifying the needs of consumers to gain competitive advantage. The marketer should use all their efforts and strategies to identify, emphasise, and satisfy customer needs.

Based on the type of products

The customers' needs can be divided into two types: demand for tangible and non-tangible products.

(a) Tangible products: These products are those which can be touched and felt (see Fig. 5.1).

(b) Intangible products: These products are those which cannot be touched or felt.





Fig. 5.1 Tangible Products

Basic needs of customer

Following are the basic needs of the customer:

(a) Warm welcome: The sales person has to welcome the customer warmly and greet him/her graciously. The customer shouldn't feel neglected when he/she approaches the retailer or sales associate.

(b) Understanding: Marketer needs to understand and appreciate views, expressions, and circumstances, feelings

without any criticism or judgment for the satisfaction of the customer.

(c) Fairness: Every customer wants to be treated fairly. Customers get very annoyed and dissatisfied when they feel they are not given due attention in the retail store.

(d) Control: Control means the customer's perception to meet his demand at the earliest with a positive outcome.

(e) Options and alternatives: There should be options and alternatives available for the customer. The customers must be educated about the variety of products available. They will then choose to purchase the desired products and services available in store.

To identify the customer needs, the retailer must do these three things:

- Communicate effectively with the customers and satisfy their needs.
- Look for different ways to record customer feedback.
- Effective, use of feedback and other information to take effective decision regarding marketing, buying, merchandising and selling.

There are many employees in the retail organisation, who mainly work for customer satisfaction, called customer service representative. In every stage of the



buying process in a retail organisation they provide the customer service before, during and after the purchase.

Role of customer services in retail

In today's scenario each and every retailer is trying to convert the casual customer into a loyal customer through development of a bond between the retailer and customer. The customer service marketer is able to understand the customers' feelings and emotions with particular products and is also able to understand the buying habits of customer.

A successful and effective customer service results in increase of customer's value for the store.

A good customer service should focus on:

- Building a dynamic relationship with the customer.
- Making customer service a key element to build customer loyalty.
- Building competitive advantage.

Through effective customer service a retailer can maintain a strong relationship with the customer and convert a casual customer into a loyal customer. Loyal customers play an important role in continuous generation of revenue. This is the basic reason why many retailers work hard to increase the level of customer satisfaction.

Elements of customer services

The basic elements of customer services which make it good are as follows:

(a) Communications skills: The salesman initially greets the customer. Throughout the interaction, the customer forms an opinion and attitude towards the retail store as far as the customer service is concerned (Fig. 5.2).

(b) Effective 'face-to-face' interactions with customers: In many retail stores, of course, the employees deal with the customers 'face-to-face' on a daily basis (Fig. 5.3). Unlike telephone communication, in which customers use only one sense organ (sound) to evaluate the retailer and their apparent attitude towards



Fig. 5.2 Communication with Customers



Fig. 5.3 Effective Face-to-Face Interaction with Customer





Fig. 5.4 Listening to the Customer Views



Fig. 5.5 Handling Customer Grievances



Fig. 5.6 New Perspectives in term of Shop Layout

the customers, these personal encounters offer customers the use of at least two or more of all the five senses, upon which to form their opinions.

(c) The art of listening to customers:

Effective communication isn't simply a one-way proposition. Communication directed towards the customer is important, but communication from the customer is probably even more important (Fig. 5.4). The salesman should know what a customer really wants. It is as easy as listening to what the customer says (or doesn't say). Obviously, to accomplish this one must develop good listening skills.

(d) Handling customer's grievances smoothly:

Inevitably, the sales person in a retail store is bound to encounter a customer who is angry, upset, and unreasonable, unusually demanding, or all of the above (Fig. 5.5). Any effective customer service programme will include methods of dealing with this type of customer.

(e) Adopting a new, different perspective:

Customer service is a 'team' effort. In a company dedicated to good customer service, an attitude of 'that's not my job' doesn't exist (Fig. 5.6).

(f) Monitoring and measuring effectiveness:

There are several informal ways to conduct monitoring and measurement for effective customer service. Asking customers themselves how well they think the retail store is doing. This can be accomplished by using basic tools, such as customer satisfaction survey cards, exit interviews with customers, etc.



Advantages of customer service

The advantages of providing customer services are as follows.

- Helps in serving customers better.
- Increases customer revenues.
- Helps in acquiring new customers.
- Aids in selling products more effectively.
- Helps sales staff to close deals.
- Helps in developing or enhancing the value proposition offered to customers.
- Enhances customer loyalty.
- Retains customers to increase profits.
- Helps in focussed customer delivery and support based on customer's segment.

Designing strategic solutions for enhancing effectiveness of promotions and loyalty programs for customers is the most important aspect in the retail environment.

Practical Exercise

Activity 1

Field visit to understand the customer needs and customer expectations in a retail store.

Materials required

Pen/Pencil, Notebook, Checklist

Procedure

1. Visit a retail store near your home.
2. Meet the executives in the retail store and greet them.
3. Note and write about the body language of the sales persons and gestures when a customer enters the store.
4. Meet a few customers and write their expectation.
5. Try to list out the reasons for such gestures and expectations.
6. Prepare a report and submit to the subject teacher.



Check your Progress**A. Fill in the Blanks**

1. _____ consumers will not only become customers but also promote the retail store.
2. _____ is necessary for organisms (customer) to live a healthy life.
3. Customers need to be _____ about a variety of different products and services.
4. Designing _____ solutions for enhancing effectiveness of promotions and loyalty programs.

B. Multiple Choice Questions

1. Based on the types of products, customers' needs may be divided into how many types?
(a) Two
(b) Three
(c) Four
(d) None of the above
2. Tangible products are
(a) soap
(b) electronic gadgets
(c) bicycle
(d) All (a), (b) and (c)
3. Customer service is the provision of service to customers
(a) before purchase
(b) during purchase
(c) after purchase
(d) All (a), (b) and (c)
4. Which is not an element of good customer services?
(a) Communications skills
(b) Art of listening to customers
(c) Monitoring and measuring effectiveness
(d) Argument with customer
5. Which of the following is not an advantage of providing customer services?
(a) Serve customer better
(b) Decrease customer revenues
(c) Acquiring new customers
(d) Sell products more effectively



C. True or False

1. Customer is the one who consumes or utilises any product or services for his/her personal requirement or need.
2. Customer's needs are the stepping stone to all modern marketing concepts.
3. Customer's needs can be divided into three types.
4. The businessman has to extend a warm welcome to the customer and greet him/her graciously.
5. Companies have not worked hard to increase their customer satisfaction levels.

D. Short Answer Questions

1. Who is a customer?
2. How is customer service helpful in acquiring new customers.
3. What is the significance of customers' feedback?
4. Effective communication isn't simple a one-way proposition. Explain?
5. What are the ways to build a rapport with the customers?

E. Check Your Performance

1. Demonstrate the elements of customer services and find its significance.
2. Role play on obtaining feedback by interacting with customer and retail store.

SESSION 2: EFFECTIVE CUSTOMER SERVICE

Effective customer service

Always remember that a satisfied customer contributes more in retail for years, through purchases and recommends and refers to others as well (Fig. 5.8). Now let us try to understand the various aspects of an effective customer service.

Deal effectively with customers

In order to deal with your customer effectively, you need to:

- Develop knowledge of merchandise being sold.



Fig. 5.8 Effective Customer Service



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- Acknowledge/approach customers ideally within one minute of their entering the department.
- Be friendly and enthusiastic while welcoming the customer.
- Ask the customers appropriate questions to determine their needs.
- Offer merchandise to customers, describing features and benefits.
- Sell related merchandise in addition to customer's selected item, wherever possible.
- Deal with customers' complaints in accordance with the retail store's policy.
- Place special orders for customers.
- Use all types of methods of payment.
- Handle complaints courteously and sympathetically.

Effective ways to build customer rapport

A retailer should know that rapport building with customers is important to provide good service or increasing sales. Here are some tips for building customer rapport.

(a) Be adaptable: A retailer should define store approach for building rapport.

(b) Pace and lead: This is another way to build rapport. When a customer gets angry or over excited for some issues, the sales person must show concern in the customer's matter and solve it on priority with pace and lead towards good customer services.

(c) Allow them to get it all out: When an angry customer comes to a retail store, let them speak out their problem. After telling his/her problem, the customer might feel relaxed and you can then solve their problems.

(d) Repeat again: Once the customer speaks out the issue, repeat the sentences or important details again to the customer, saying "Okay, just to recap...." This reassures the customer that the concerned person is paying attention.

(e) Get customer name first: Before starting the conversion with the customer first ask the name of



customer rather than the complaint number. The sales person should use the customer's name while discussing the issue with the customer.

- (f) Make the customer's problem the retailer's problem:** The retailer should treat the customer's problem as their own. A good relationship between a customer and retailer leads to the return of the customer again.
- (g) See it from customer's point of view:** The customer service associate should put themselves in the customer's shoes. If struggling to show empathy, think of the customer as your close friend or family member.
- (h) Share their priorities:** The customer has a list of priorities. The retailer makes the customer their priority and addresses their concerns on priority by taking care of them.
- (i) Remember value of an apology:** Every retailer should know the value of an apology. Even they deal with complaints all the time still they should be very careful while apologising to the customer.
- (j) Retailer doesn't have to have 'things in common':** Some retailers do not have anything in common with their customers and will therefore be unable to build a rapport.
- (k) Don't rush:** Sometimes the retailer can identify issues on a regular basis and then rush to rectify the problem quickly.
- (l) Smile:** The sales person should always interact with customer with a smile. The customers notice such things.
- (m) Personal interest in customer benefits:** The retailer can build a rapport with the customer by showing personal interest in the customer benefits.
- (n) Display good listening skills:** Every retailer should show their listening skills by assuring customer that you are listening by repeating what customer says.
- (o) Remain focussed:** Stay fully focussed on the customer and do not distract him/her.



NOTES

- (p) Not all customers want to chat:** Remember that angry customers will not want to build any rapport. They will just want to tell you what the problem is, for you to fix it.
- (q) Avoid assumptions:** Do not assume, about what the customer is saying — actively listen!
- (r) End on a high:** Always ask the customer if there is anything else you can do for them, before they leave. This shows that your priority is giving good service, not just getting over with the call.
- (s) Smile through the complaints:** The sales person needs to always smile, even when the customer is complaining. They don't want to hear that the sales person is having a bad day—they only want to know whether the retailer will be able to solve the issue and then in turn make the customer smile.
- (t) Beware of inappropriate jokes:** Everyone must be careful with humour. Sometimes there is risk of a jokey comment.

Practical Exercise

Activity 1

Observation of effective ways to build customer rapport.

Materials required

Pen/Pencil, Notebook, and Checklist

Procedure

1. The teacher to make groups with four students in each group and ask them to visit a nearby retail store.
3. Meet the store manager and greet him.
4. Tell him the purpose of the visit and take permission for visiting the store.
5. The students should observe how the retailer is concentrating on customers.
6. Examine the ways followed by the retailer to build customer rapport.
7. Prepare notes on your observation.
8. Discuss the observation in the class and submit the report to the subject teacher.



A. Fill in the Blanks

1. Always remember that a _____ customer will contribute to your business for years.
2. _____ building with customers over the phone is so important to provide a good service or increasing sales.

B. State whether the following are True or False

1. All customers should be approached using the same style.
2. When the customer is angry, allow them to vent without interruption.

C. Short Answer Questions

1. Why should a retailer be a good listener?
2. Every retailer should know the value of an apology. Elaborate.
3. Why is it important to build a rapport with a customer?

D. Check Your Performance

1. Demonstrate the effective ways to build customers rapport.

SESSION 3: ORGANISATION STANDARDS

Standards of staff appearance in retail

All officers and staff have a personal responsibility to maintain the standard of appearance in an organisation. Managers and supervisors are responsible for ensuring all personnel achieve standards of appearance set out in the form and they should give recommendation and guidance wherever necessary.

Standards of dressing and appearance perceive to offer a number of benefits to the organisation, such as alignment of employee's appearance with the organisation's brand, the professionalisation of job role, creation of a sense of organisational identity and health and safety concerns.



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(a) Overall appearance: The retail staff should maintain their standard of appearance. The type of work sets the formal standard of dress.

(b) Dress code: The employees' dress code must be unique in all aspects like age, gender, religion and culture.

(c) Hair: The hair should be well-tied and well-coloured. The employees of the store should avoid unnatural hair colour.

(d) Identity cards with company logo: ID cards mainly include name, photo, job title and designation of employee.

(e) Body language: Understanding the body language is a very important aspect of personal appearance. So, the body language of the staff should be impressive.

(f) Cosmetics: The make-up should be sober, not obtrusive or excessive.

(g) Tattoos: Quarter, half and full sleeve tattoos must be covered at all times.

Precautions to be taken by male staff

The total staff of the retail store should be cautious of the appearance and behaviour in the store.

The precautions for male staff are as given below:

- The prescribed uniform should be neat and clean and ironed.
- Hair must be short, clean and tidy.
- One is expected to have a clean shaven look.
- Nails should be cut or trimmed neatly at regular intervals.
- Avoid earrings and bracelets during official hours.

Precautions to be taken by female staff

The precautions for female staff are as given below:

- Female staff with long hair should tie their hair at all times during official hours.
- No flowers hooked on the hair are desirable.
- Avoid dark colour nail paints and long nails.



- No heavy jewellery should be worn.
- Don't wear dangling earrings, noisy anklets and bangles on the floor.
- Apply light make-up

Behaviour in the organisation

A satisfied customer contributes to retail revenue for years, by his/her purchases and by recommendations and referrals to other customers. Now, let us try to understand various aspects of effective behaviour and dealing with customers, colleagues and superiors.

Dealing with customers

As we know a customer is the king of the market, so every employee of the retail store should behave gently with customers.

Some of the guidelines are as given below.

- Every salesman should encounter, meet or talk to the customer.
- Treat everyone with respect and dignity.
- The staff should be aware of the trends, changes taking place in the market, taste and habits of the customers.
- The staff should listen carefully and intently to their customers, demonstrate respect.
- The salesperson should be comfortable discussing both small and big numbers of customers.

Dealing with colleagues

Dealing with colleagues is a very important aspect. It builds the relationship between the colleagues.

- A sales person should behave decently and politely with his/her colleagues in the organisation.
- Being over competitive should be avoided, this is a negative thing. Try working with rather than against openly competitive colleagues.
- Avoid misunderstandings with colleagues.
- Try praising the competitive co-worker for work well done.
- Take competition positively, not personally.



Dealing with superiors

Dealing with supervisors is also another very important aspect. It builds the relationship between the subordinate and the supervisor. The immediate superior is the boss of the subordinate.

Generally, supervisors control the subordinates like workers.

Practical Exercise

Activity 1

Visit a retail outlet/mall to observe the appearance and behaviour of the male and female staff and their way of dealing with customers.

Materials required

Pen/Pencil, Notebook, Checklist

Procedure

1. Reach the retail outlet/mall at the decided time with your group.
2. Meet the executive, greet them and tell the purpose of the visit.
3. Observe the following and make a note.
 - Appearance of male/female executive
 - Dress code of both types of employees
 - Hairstyle of both
 - Tattoo, cosmetics and body language of both
4. Observe their way of dealing with the customers in the organisation.
5. Finalise your notes with your friends.
6. Confirm and finalise with the executives.
7. Make a report and submit to the subject teacher.

Check your progress

A. Fill in the Blanks

1. _____ is an important aspect of personal appearance.
2. Quarter, half and full sleeve _____ must be covered at all times.



B. State whether the following are True or False

1. The hair should not be of a colour unnatural than human hair colour.
2. An employee's dress code must be unique in all aspects like age, gender, religion and culture.
3. Dangling earrings, noisy anklets and bangles can be worn on the floor.
4. Only frontline staff in the store should wear a prescribed uniform every day.
5. Try working with rather than against openly competitive colleagues.

C. Long Answer Questions

1. Discuss the standards for staff appearance.
2. What are the precautions to be taken by male and female staff while working in a retail store?
3. How should one deal with customers, superiors and colleagues while working in retail store?

D. Check Your Performance

1. Demonstrate personal responsibility to maintain a high standard of appearance in an organisation.

SESSION 4: CUSTOMER EXPECTATION**Meaning of customer expectation**

Customer expectation is the total perceived value from the products or services. If the actual experience of customer with goods is more than the perceived value, the customer will be satisfied. If the actual experience of customer is less than the perceived value, the customer will be dissatisfied or disappointed.

Identifying customer expectation

Customer expectations are increasing day-by-day in the modern times. If the retailer is unable to fulfil the customer expectations, their existence will not stand for longer and their reputation will be tarnished. The



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customer expectations change with time, efforts and customer needs. Information technology is responsible for new customer expectations.

Some of the modes of identifying customer expectations are as follows:

- (a) Concept meets reality:** Every customer wants his/her expectations to meet with reality.
- (b) Conversation with customers:** Conversation with the customer is also a way of identifying the customer's needs and customer expectations. The customer handling department in the retail is designated for managing troublesome customers.
- (c) Group feedback:** A group feedback makes sense for a whole group of customers for feedback in parts.
- (d) Gain insights from community:** To know the customers' expectation, community is the best source. Many people use social media, where they speak freely and openly. Retailers take the feedback from there and identify the customer expectations. It is their own motivation to talk about what drives them, which also means that if they do, it's relevant for them and the organisation.

Customer expectations from retailer

Given below are of the latest customer expectations which are met by retail stores:

- (a) Personalisation of goods or services:** Every customer wants personalised information from the retailer which attaches the customer to the retailer.
- (b) More options:** Every customer wants many options in a product, such as product variety, quality, availability and affordable price.
- (c) Listen closely, respond quickly:** Every customer wants retailer information quickly and accurately. Even every retailer should maintain feedback systems.
- (d) Give front-liners more control:** Customers' expecting from front-line service executives should understand the type of problem.



Confirm customer expectation

After identifying the customer's expectation the retail organisation representative should confirm it in the most effective manner, which is as follows:

- By calling the customer
- By providing extra services

Responding to customer appropriately

Identifying customer needs is a very important function of the sales representative/executive. After identifying the customer needs every sales representative has to respond accordingly and appropriately.

- (a) Find their real need:** Before responding immediately, the salesperson should pause for a moment and think from the customer's perspective. Why do they want that feature?
- (b) Fulfill the customer need:** Once a sales representative identifies the customers' needs he/she must fulfil it.
- (c) Meet our customer needs with appropriate product:** Hand over the product as per the customers' demand.
- (d) Give an honest explanation:** If there is a shortage of the product and it can't be provided to the customer then say 'No'; be transparent and provide an honest explanation.

Practical Exercise

Activity 1

Visit a retail outlet to recognise customer expectations and the way of responding to their queries.

Materials required

Pen/pencil, notebook, checklist

Procedure

1. Reach the retail outlet/mall on time with your group.
2. Meet the executives, greet them and request to work with them.



NOTES

3. While working, observe:
 - Customer expectations
 - Customer queries
 - Customer needs
 - How they get satisfied?
4. Note down all expectations, customer queries and your experience of working in the store.
5. Discuss the reports with your group members.
6. Confirm with executive and add their experiences on:
 - Customer expectations
 - Customer queries
7. Finalise the report and submit to the subject teacher

Check your progress

A. Fill in the Blanks

1. Customer expectations are raising _____ in modern times.
2. Most customers still want a personal _____ experience.
3. Every customer's needs are dependent on the availability of _____ in product.

B. State whether the following are True or False

1. 'Expectations' are the anticipated circumstances of purchase.
2. Customer service decision makers meet the expectations.
3. Service conversations with customer are also an investigation of the customer's needs and expectations.
4. It makes sense to look at the part of group of customers for feedback in parts.

C. Short Answer Questions

1. Why is there a need to identify customer expectation?
2. How can the retail store efficiently meet the customers' expectation?
3. How can one respond to a customer appropriately?

D. Check Your Performance

1. Demonstrate personal responsibility to maintain a high standard of appearance in an organisation.



GLOSSARY

Advertising: *The activity or profession of producing advertisements for commercial products or services*

Affordable: *Inexpensive; reasonably priced*

Alternatively: *As another option or possibility*

Ambience: *The character and atmosphere of a place*

Appropriate: *Suitable or proper in the circumstances*

Assumptions: *A thing that is accepted as true or as certain to happen, without proof*

Attention: *Notice taken of someone or something; the regarding of someone or something as interesting or important*

Authorisation: *The action of authorising*

Authorised: *Having official permission or approval*

Capabilities: *The power or ability to do something*

Catalogue: *A complete list of items, typically one in alphabetical or other systematic order*

Checklist: *A list of items required, things to be done, or points to be considered, used as a reminder*

Commercial: *Concerned with or engaged in commerce*

Compensation: *Something, typically money, awarded to someone in recognition of loss, suffering, or injury*

Competitiveness: *Possession of a strong desire to be more successful than others*

Confidentiality: *The state of keeping or being kept secret or private*

Confirmation: *The action of confirming something or the state of being confirmed*

Considered: *Having been thought about carefully*

Contractual: *Agreed in a contract*

Conversation: *A talk, especially an informal one, between two or more people, in which news and ideas are exchanged*

Dealings: *Business relations or transactions*

Determining: *Causing something to occur or be done in a particular way; serving to decide something*

Disruption: *Disturbance or problems which interrupt an event, activity, or process*

- Dissatisfied:** *Not content or happy with something*
- Distributed:** *Give a share or a unit of (something) to each of a number of recipients*
- Documentation:** *Material that provides official information or evidence or that serves as a record*
- Eliminate:** *Completely remove or get rid of (something)*
- Enthusiasm:** *Intense and eager enjoyment, interest, or approval*
- Establishing:** *set up on a firm or permanent basis*
- Feasibility:** *The state or degree of being easily or conveniently done*
- Freight:** *Goods transported in bulk by truck, train, ship, or aircraft*
- Instruct:** *Tell or order someone to do something, especially in a formal or official way*
- Invoice:** *A list of goods sent or services provided, with a statement of the sum due for these; a bill*
- Maintaining:** *Cause or enable (a condition or situation) to continue*
- Merchandised:** *Goods to be bought and sold*
- Opportunities:** *A time or set of circumstances that makes it possible to do something*
- Presentable:** *Clean, smart, or decent enough to be seen in public*
- Procedures:** *An established or official way of doing something*
- Processing:** *A series of actions or steps taken in order to achieve a particular end*
- Procurement:** *The action of obtaining or procuring something*
- Procuring:** *Obtain (something), especially with care or effort*
- Productivity:** *The state or quality of being productive*
- Proforma:** *Done or produced as a matter of form*
- Prominently:** *With an important role; to a large extent*
- Receivable:** *Able to be received*
- Recommended:** *Advised or suggested as good or suitable*
- Responsibilities:** *The state or fact of having a duty to deal with something or of having control over someone*
- Restricting:** *Put a limit on; keep under control*
- Rewarding:** *Providing satisfaction; gratifying*
- Shipment:** *The action of shipping goods*
- Sluggish:** *Slow-moving or inactive*



NOTES

Specialising: *The action or process of becoming or making special in some respect*

Strategy: *A plan of action designed to achieve a long-term or overall aim*

Subsidiary: *Less important than but related or supplementary to something*

Sympathetically: *In a way that shows pity and sorrow for someone else's misfortune*

Telemarketing: *The marketing of goods or services by means of telephone calls, typically unsolicited, to potential customers*

Transactions: *An instance of buying or selling something*

Trustworthy: *Able to be relied on as honest or truthful*

Wholesaler: *A person or company that sells goods in large quantities at low prices, typically to retailers*

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ANSWER KEY

Unit 1: Introduction to Retailing

Session 1: Basics of Retailing

A. Fill in the Blanks

1. Customer/consumer
2. Salesperson
3. Utility
4. Feedback
5. Reasonable
6. Manufacturer

B. Multiple Choice Questions

1. d
2. a
3. b

C. State whether the following are True or False

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

Session 2: Organised and Unorganised Retailing

A. Fill in the Blanks

1. Small family business
2. Unorganised
3. Organised
4. Keep

B. Multiple Choice Questions

1. a
2. a
3. b
4. b

Session 3: Store and Non-store Retailing

C. Fill in the Blanks

1. Retail chain
2. Company (franchiser), owner (franchisee)
3. Super market, general merchandise
4. Supermarket
5. Departmental stores

D. Multiple Choice Questions

1. c
2. b
3. c

E. State whether the following are True or False

1. False
2. True

NOTES

3. True
4. False
5. True

Session 4: Duties and Responsibilities of Cashier

A. Fill in the Blanks

1. Cashier
2. Advantage
3. Crowd of customers
4. Primary
5. Computer

B. Multiple Choice Questions

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

C. State whether the following are True or False

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

Unit 2: Service Cash Points/POS

Session 1: Modes of Payment

A. Fill in the Blanks

1. Payment
2. Banks
3. Card swiping
4. Counting
5. Back side
6. Mobile wallet apps or mobile banking apps

B. Multiple Choice Questions

1. a 2. d 3. d

C. State whether the following are True or False

1. True
2. False
3. True

Session 2: Procedures for Handling Cash

A. Fill in the Blanks

1. Receipts
2. Internal
3. High, bank



B. Multiple Choice Questions

1. d 2. c 3. d

C. State whether the following are True or False

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

D. Match the Column

1. b 2. c 3. e 4. a 5. d

Session 3: Authorisation of Cheque, Credit/Debit Card Payments

A. Fill in the blanks

1. Refund
2. Number
3. Price

B. Multiple Choice Questions

- 1 d 2 d 3 a 4 d

C. State whether the following are True or False

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

D. Match the column

1. b 2. c 3. d 4. a

Session 4: Problems at Cash Points/POS

A. Fill in the blanks

1. Physical, wireless
2. Improper
3. Cashier

B. Multiple Choice Questions

1. d 2. c 3. c 4. c

C. State whether the following are True or False

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

D. Match the Column

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



Unit 3: Customer Order for Goods

Session 1: Processing Customer Orders for Goods

A. Fill in the Blanks

1. Retail
2. Order
3. Seller
4. Intervals
5. Inventory

B. State whether the following are True or False

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

Session 2: Procuring Supplies

A. Fill in the Blanks

1. Procurement
2. External and internal
3. Manufacture
4. Source
5. Agents

B. State whether the following are True or False

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

Session 3: Customer Information

A. Fill in the Blanks

1. Customers
2. Procedures
3. Business
4. Customers'
5. Information

B. Multiple Choice Questions

1. d 2. a 3. d 4. c 5. d

Session 4: Invoice

A. Fill in the Blanks

1. Instrument
2. Document



3. Commercial
4. Header
5. Incredibly

B. Multiple Choice Questions

1. a 2. d 3. c 4. d 5. b

C. State whether the following are True or False

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

Unit 4: Process of Payment

Session 1: Effective Process of Payment

A. Fill in the Blanks

1. Payment Process
2. Discount
3. Price Lining
4. Promotional
5. Current
6. Boosting

B. Multiple Choice Questions

1. a 2. c 3. d 4. b 5. d 6. c

C. State whether the following are True or False

1. True
2. True

Session 2: Sorting out Pricing Problems in Payment Process

A. Fill in the Blanks

1. Cashier
2. Cashier
3. Payment
4. Electronic
5. Plan

B. Multiple Choice Questions

1. c 2. d 3. b 4. d 5. d

C. State whether the following are True or False

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



NOTES

5. True
6. True

Session 3: Right, Duties and Responsibilities in Process of Payment

A. Fill in the Blanks

1. Final
2. Cashier
3. Cashier
4. Verbal

B. Multiple Choice Questions

1. c 2. d 3. c 4. a 5. d

C. State whether the following are True or False

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

Session 4: Components of Payment System in Retail

A. Fill in the Blanks

1. Cashier
2. Cash Register

B. Multiple Choice Questions

1. d 2. c 3. d 4. d 5. c

C. State whether the following are True or False

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

Unit 5: Customer Service

Session 1: Customer Needs and Service

A. Fill in the Blanks

1. Satisfied
2. Need
3. Educated
4. Strategic



B. Multiple choice questions

1. a 2. d 3. d 4. d 5. b

C. State whether the following are True or False

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

Session 2: Effective Customer Service

A. Fill in the Blanks

1. Satisfied
2. Rapport

B. State whether the following are True or False

1. False
2. True,

Session 3: Organization Standards

A. Fill in the Blanks

1. Body language
2. Tattoos

B. State whether the following are True or False

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

Session 4: Customer Expectation

A. Fill in the Blanks

1. Faster
2. One-on-one
3. Options.

B. State whether the following are True or False

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

