

AN ASSESSMENT OF SHOPPING BEHAVIOUR OF CUSTOMERS WITH DISABILITIES IN CALABAR, CROSS RIVER STATE, NIGERIA

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Abstract

This study examined the behavior of customers with special needs towards shopping good and market segmentation of retail firm. A sample of 50 people with disabilities in Calabar was used. Four variables- store ambience, product assortment and customer service were analyzed to test the relationship of the behavior of customers with disabilities using the Regression analysis which was computed electronically with SPSS version 21. It was found those although the market for disabled is substantial representing 11% of the Nigerian population and boast of ?5.8 trillion in discretionary spending power, retail stores hardly or do not consider customers with disabilities when planning marketing strategies. The study recommended that retail organizations should adopt inclusive strategies when planning market segmentation activities. They should view customers with disabilities as customers first and treat them as such. Government and civil organizations should also formulate and enforce policies that will ensure that retail organizations satisfy customers with disabilities thereby, encouraging and promoting inclusive and accessible businesses in Nigeria towards the growth of a sustainable African economy

Keywords: Customers with Disabilities, Shopping Goods, Store Ambience,
Customer Service and Product Assortment.

Background to the study

Marketing has moved from seller's emphasis to buyer's emphasis. Consumers' satisfaction is central to the existence of any business organization in line with the concept of marketing. The responsibility of determining the need, want and value of the target market is the function that must cut across all groups of the society regarding retail business whether the physically-abled or challenged (Esu, 2010). The emphasis of segmenting the market are most times based on wellness of consumers with little attention to people with disabilities who have taken advantage of their situation to be more economically buoyant than others.

In order to satisfy the need and want of the organization efficiently, the segmentation of market comes to play. Nelson (2008) defined segmentation as the process of dividing a market into a meaningful, relatively, similar and identifiable segments or groups. This implies that it is a movement from heterogeneous market to a homogenous market which is significant in its regard. The bases of segmentation span through demographic (vital statistics such as gender, age, income,

education) psychographic, geographic and behavioral (Umeh and Umanta, 2002). The overall goal is to assist them get it right in the combination of the marketing mixes to meet specific need of their segment.

Retailing business have evolved in its activities in Nigeria, their growth have experienced high level of product assortment, movement from grocery to non-grocery items had contributed immensely to make them fit for all manners of consumers. This implies that people with physical disabilities who are not too dependent or have some level of physical independence are supposed to be accorded a place in retail outlet segmentation process. It could be the blind, deaf, dumb, cripple confined to wheelchairs, etc. This group should be segmented based on physical/personal history (Andreasen, 1995). This implies that their physical and personal history should form bases for which the marketing programmed should be tailored to alongside the conventional customers. The disability market is substantial as evident in the available market statistics that says that the market segment of disabled is about 19 million people which represents 11% of the Nigerian population and boast of ?5.8 trillion in discretionary spending power (National Bureau of Statistics, 2012 and National Population Commission, 2013). The growing number of the middle class in Nigeria is not limited to the physically abled. Already it permeates the whole group of people including the physically challenged people. No condition is permanent. God is supreme; the physically challenged today can be physically alright while the physically alright today can be physically challenged tomorrow. But one thing remains central- consumption of mostly consumer product remains constant. Until the retail outlet (formal organization) takes into cognizance their interest in their marketing communication, store ambience (provision of wheel chairs to move in their retail store) special promotion for them and also base the product assortment directly to the specific need, the retail organizations may not fully maximize the potential of the disability market. It is indeed explicit that people with disabilities should not be regarded or viewed as charity cases or regulatory burdens but rather as profitable market with growing potentials for retail organization and the Nigeria economy at large.

Statement of Problem

People with disabilities can be seen as a rare focus in the segmentation process of major retail organizations. Shopping to an extent may be considered a leisure activity. Special product need for the disabled based on their medical condition may not be available in retail store making them have no choice but to settle for the available. The store design may not allow for a wheel-chaired individual to move freely and make best choice of products and brands available for purchase. The ambience of retail organization not favoring the need of people with disabilities could serve as a hindrance to their motivation to spend. Also, because of the stigmatization people with disabilities face due to their condition, the level of service to be accorded them should be a special and well-trained customer service, but making this available to induce purchases remains a problem.

Objectives of the Study

This paper sought to assess and determine the sets of special factors that can influence the shopping behavior of customers with disabilities. It will also expose the economic and business advantages that could be obtained when customers with disabilities are treated as special market with special need. Specifically, the objectives are:

- 1 To determine if retail organizational ambience influence shopping behavior of customers with disabilities.
- 2 To examine if product assortment of retail organizations influence shopping behavior of customers with disabilities
- 3 To evaluate the effect of customer service on the shopping behavior of customers with disabilities.

Literature Review

The Concept of Shopping Goods and Market Segmentation

Shopping goods are specially segmented market for goods found in shops with the characteristics of ease and purchase, accessibility to customers, visibility, suitability, quality and averagely low or affordable prices, assortment or varieties of goods etc. When buying shopping goods and services, consumers spend much time and effort in gathering information and making comparisons. Shopping products marketers usually distribute their products through fewer outlets but provide deeper sales support to help customers in their comparison efforts (Kotler, 2005).

A segment consists of customers who share similar characteristics and are expected to respond in a similar way to what the organization or firm is offering be it product or service. Consumers differ in their values, needs, wants, constraints and the propensity to act in a particular way (Esu, 2005). Kotler (1980) defines market segmentation as the act of dividing the market into distinct and meaningful groups of buyers with different needs or characteristics or behavior who might require or merit separate products or marketing mixes/elements. Market segmentation is therefore a process by which marketers identify and group the needs and wants of potential buyers based on their similarities, and the design and production of offering and marketing effort to satisfy the chosen target group (Esu, 2010). Commercial marketers use four standard sets of characteristics to segment the market. They are: demographics, geographic, psychographics and behavior. Social marketers also use the Physical/Personal History characteristics to segment the market (Andreasen, 1995).

The Physical/Personal History Segment

The Physical or Personal History segment is one which includes the physical and medical characteristics and personal experiences that groups of individuals have in common such as Physical disability, family history (including abuse, medical history, alcoholism etc), risk factors for diseases or for social conditions, current physical and/or mental health status (Kotler and

Andreasen, 1987). The term Physical Disability is broad and covers a range of disabilities and health issues including congenital and acquired disabilities. Congenital disabilities are those associated with birth or the individual develop them soon after birth. Acquired disabilities are those developed through injury or disease (Belson, 2003). According to Social Model of Disability (1980), a physical disability is a limitation on a person's physical functioning, mobility, dexterity or stamina. Other physical disabilities include impairments which limit other facet of daily living such as respiratory disorders, blindness and epilepsy. A person with a physical disability may need to use some sort of equipment for assistance with mobility. Physical disability also includes people who have lost their limbs or who, because of the shape of their body, require slight adaptation to be made to enable them to participate fully in society (NEADS, 2014)

A person with disability is limited or restricted in his ability to perform an activity. But that does not mean that a person with a disability cannot participate equally in activities such as shopping, reading and surfing the internet. People with disability are all different and may have a wide range of impairments. Office for Disability Issues (2010) describes people with disability to include people who are

- a Blind or partially sighted
- b Deaf or hearing impaired
- c Wheel chair users

People who have:

- i A physical disability
- ii Long term illnesses
- iii Mental health or psychological difficulties
- iv An acquired brain injury
- v Learning or intellectual disabilities

Demographics of Customers with Disabilities Globally

According to World Health Organization, around 10 percent of the world's population, or 650 million, live with a disability. They are the world's largest minority. This figure is increasing through population growth, medical advances and the ageing process. In countries with life expectancies over 70 years, individuals spend on average about 8 years, or 11.5% of their life span, living with disabilities (UN Enable Factsheet, 2013).

Globally, the statistics of people with disabilities are impressively sizeable in number. Consider some facts and figures around the world:

- a United States of America: There are 54 million Americans with disabilities who have a disposable spending power of \$220 billion. 73% are heads of households and 48% are principal shoppers (U.S. Census Bureau, 2002)

- b United Kingdom: The UK disable consumer market comprises 10.6 million disabled people with combined annual spending on goods and services estimated in excess of \$131 billion (DWP Press Release, 2004; ODI: Disability Prevalence Estimates, 2012). For an average business disabled people may account for up to 20% of all customers (Department for Business Innovations and Skills, 2010)
- c Canada: According to the Conference Board of Canada (2001) the combined annual disposable income of working-aged Canadians with disabilities was CAN\$25 billion. One in seven Ontarians has a disability- that is 1.85 million people. Over the next 20 years, that number will rise as the population ages.

These statistics reveal that the market is set for growth: as the population ages, the prevalence of disability increases.

The Market Potential for Disability in Nigeria

The National Bureau of Statistics (2012) states that there are over 19 million people living with one form of disability or the other in Nigeria. This estimate amounts to over 11% of the Nigerian population (National Population Commission, 2013). In 2008, the combined purchasing parity of Nigerians was estimated at \$336.2 billion (? 50.43 trillion). Thus, the combined annual spending of people with disability is estimated at \$38.35 billion (? 5.74 trillion). Just as the market is growing in terms of number of customers, so does its spending power. There is a strong link between age and the prevalence of disability and as the population grow older, there is likely to be an even greater prevalence of disability in the future. If the impact of the ageing population is taken into consideration, it would be clear that businesses may be losing over a quarter of their potential customers by failing to respond to disabled customers' requirements (Office for Disability Issues, 2010).

The statistics indicate that there is tremendous opportunity for organizations that are committed to becoming disability-friendly and making their products and services fully accessible and attractive to people with disabilities. In 2006, Disability Rights UK undertook a survey into the opinions and shopping behavior of disabled customers. What emerged was a picture of informed consumers who will reward good customer service and punish providers who do not make any effort to meet their needs. Research shows that by targeting the disability segment, business can gain a better understanding of how to meet the needs of this important and expanding customer base. Consumers with disabilities favor businesses that employ and consider people with disabilities as one of their target market (ODEP, 2012).

Shopping Behavior of People with Disability

Customers with disabilities tend to make more informed choices because they spend more time choosing where to buy (Cheng, 2002). The main factors responsible for these decisions are

'experience of good service', 'reputation of good service' and 'accessibility'. The majority of people with disabilities make most of their purchases in store. Whereas, some primarily shop on-line (Office for Disability Issues, 2010). A survey of disabled consumers' buying behavior revealed that 66% choose businesses where they have received good service. 2/3 seeks businesses with good reputation for customer service. For over 37%, 'disability aware' service is the primary reason for choosing a business. That survey also highlighted that over 1/3 of customers with disabilities do not complain about the poor service they have received. The business therefore may never know why they have lost that customer (Office for Disability Issues, 2012) It is also interesting to note that people with disabilities hardly shop alone. They are often accompanied by caretakers or family members. Thus, there is also a high tendency that the quote 'what is good for the goose is good for the gander' applies to the situation- how a business treats customers with disability affects the buying decisions of their family and friends.

Product Assortment and Shopping Behavior of Customers with Disabilities

In 2006, Business Disability Forum and the Royal Association for Disability and Rehabilitation (now Disability Rights, UK) undertook a survey into the opinions and shopping habits of special customers. The survey revealed that poorly designed product was one important factor that discouraged special consumers from spending. This is true because a consumer with disability, say, motor problem (that is, inconsistency in movements of body parts) will prefer to buy plastic (PET) drink instead of bottle drink. This is because he feels safer with the former due to jittery hands. Also, products with little or no complications in usage appeal to customers with disabilities. Example, there are two types of canned tomatoes. The first is an easy-to-open which simply involves pulling the cork and the can is open. The other type requires a tin cutter or a knife to get the can open. Most consumers with disabilities (such as the visually impaired) will prefer to purchase the easy-to-open canned tomatoes instead of the other. Retail outlets dealing on various product assortments will attract consumers with disabilities to patronize them.

Customer Service and Shopping Behavior of Customers with Disabilities

When customers with disabilities get the service they need, they are loyal and they have money to spend. These consumers are also influential in how their friends and relatives buy products and services (Business Disability Forum, 2014). Office for Disability Issues (2012) stated that there are several things organizations can do to ensure that disabled customers have a positive experience when shopping. Customers with disabilities should be able to contact the business in a variety of ways such as phone, text phone, email and fax. Businesses should be willing to offer various levels of services to these special customers. The service range from assisting the customer around the facilities, explain something in a different way if the customer does not understand a particular piece of information, assist in carrying a product to the customer's car. Staff should be trained to assist customers who need help to access information. This include reading out loud to a visually impaired customer, writing down a price for a person with a hearing impairment or communicating

through sign language, and speaking in simple, plain English to a person with a hearing disability. When businesses provide good customer service to customers with disabilities and their families, the reward for such service is the loyalty of these customers to such a business. A customer with disabilities choice is dependent on past experience of good service and reputation for such service (BDF, 2014). Additionally, companies that offer home delivery services tend to attract more patronage from consumers with disability. This is evident in the survey on purchase transaction of people with disabilities carried out by ODI (2012). The survey revealed that 21% of people with disabilities in the UK primarily shopped online. As the penetration of home internet access amongst people with disabilities continues to increase online transaction are likely to account for an increasing proportion of overall transactions.

Ambience of Retail Organizations and Shopping Behavior of Customers with Disabilities

Many businesses fail to recognize the business opportunity that improved access presents. This is due to lack of understanding or a narrow definition of access (Office for Disability Issues, 2012). The ambience of an organization refers to the structural design of the business physical environment or premises. One of the main reasons for customers with disabilities' switching to a more accessible competitor includes inaccessible premises. Businesses should look forward to eliminating barriers for customers with disabilities. As Steve Wonder put it "The more you make people independent, the more money you can make and that benefits everyone" (Digh, 1998).

Aurthure "Arte" Nathan, Vice President of Human Resources for the Mirage Resort in Las Vegas experienced firsthand what it was like for wheelchair users to visit the Mirage. He has severely torn his Achilles tendon and relied on a motorized cart for transportation. He said "There were places in the hotel I just couldn't get to". As a result, the hotel was designed to accommodate customers who are wheelchair users. This change also led to the Mirage ranking second on FORTUNE's Most Admired Companies List. Experiences like Nathan's can alert executives to the fact that the ambience of their organizations should be designed in such a way that people of all abilities are accommodated. The American Disability Act (1990) mandates that companies treat people with disabilities in an evenhanded way and provide "reasonable accommodations". This law prompts companies to install wheelchair ramps for workers and hire interpreters for deaf employees, among other things (Prager, 1999).

Research Model and Hypotheses

The study seeks to investigate the shopping behavior of customers with disabilities towards segmentation strategies of retail stores. A conceptual framework of the study is shown in the model below:

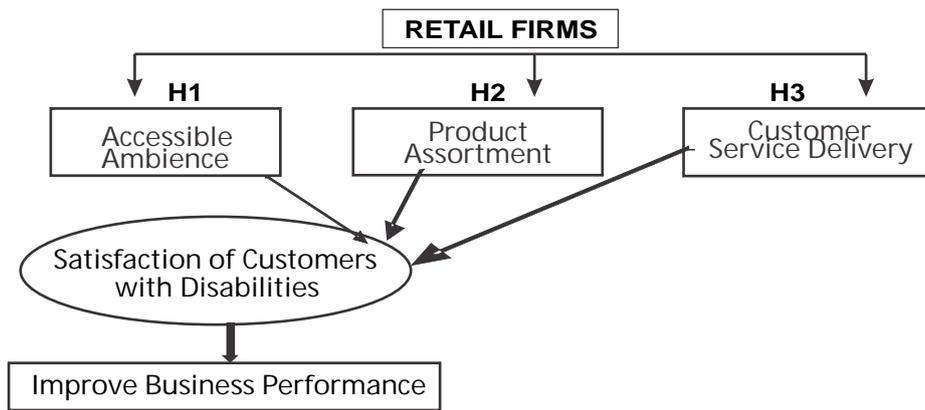


Figure 1. Source: The authors

- H1: There is no significant relationship between retail organizational ambience and behavior of customers with disabilities towards shopping goods
- H2: Product assortment of retail organizations does not influence the behavior of customers with disabilities towards shopping goods
- H3: Customer service delivery does not affect the behavior of customers with disabilities towards shopping goods.

The Study Area

The study took place in Cross River State, Nigeria. There are a number of associations and organizations that care for persons with disabilities in the state. Some of which are Joint Association for Persons with Disabilities (JONAP), Ministry of Social Welfare and Community Development, Initiative for Youths with Disabilities Empowerment and Advancement (IYDEA) and so on. According to Sight care (2012), the estimated number of persons with physical disabilities in the state is 30,000.

Research Design

This study employed the survey research design because it attempts to solve a problem by gathering information from a sample of elements from the population of interests.

Sampling Design and Sources of Data

The study employed the convenience sampling design and the sample size was 50 persons with physical disabilities which consisted of blind or partially sighted, deaf or hearing impaired and wheel chair users. To this end, the primary data was obtained with the aid of a five point Likert scaled questionnaire, personal interviews, telephone surveys and e-mail surveys. The instrument was given to some experts in the Department of Marketing and professional inputs and modifications were made to ascertain its validity. This study employed the Cronbach's alpha coefficient method to test the reliability of the constructs in the questionnaire. The reliability test was valued at 0.849.

The statistical tool employed in this study is the Regression analysis which was computed electronically using SPSS version 21.

The coefficient of determination R-square of 0.22 implied that 2.2% of the sample variation in the dependent variable “shopping behavior of customers with disabilities” is explained or caused by the predictive variable while 78% is unexplained. The low value of R-square is an indication of a weak relationship between product assortment and shopping behavior of people with disabilities. The adjusted R2 is -.002. This shows that the regression line captures less than -2% of the total variation in shopping behavior of PWDs is caused by variation in the predictive variable specified in the equation with more than 98% accounting for the error term.

Testing the overall model significance, the F-statistics and t-statistics were used. The model is said to be statistically insignificant at p-value <0.05. The F (1, 48) = 1.080, P>0.304. The t-Statistics Value of 1.039 = .387; P>0.304. Thus, the alternative hypothesis was rejected and the null hypothesis accepted. This means that Product Assortments in retail stores does not influence the shopping behavior of customers with disabilities. This is premise on the fact that since they are consumers with special needs, they have been neglected in the marketing strategy of retail firms.

Hypothesis Three

Regression result on customer service and shopping behavior of customers with disabilities						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.816	2.401		7.002	.000
	Customer Service	-.183	.178	-.147	-1.027	.309

a. Dependent Variable: Shopping Behavior

R=.147;R-Square=.022;Adjusted R=.001;F*-ratio=1.055.Significant, P<0.005,df1=1 and df2=48

The coefficient of determination R-square of .147 implied that 1.4% of the sample variation in the dependent variable shopping behavior of “customers with disabilities” is explained or caused by the predictive variable while 86% is unexplained. The low value of R-square is an indication of a very weak relationship between customer service and shopping behavior of people with disabilities in retail outlets. The value of adjusted R2 is .001. This shows that the regression line captures less than 1% of the total variation in shopping behavior of PWDs is caused by variation in the predictive variable specified in the equation with more than 99% accounting for the error term.

Testing the overall model significance, the F-statistics and t-statistics were used. The model is said to be statistically insignificant at p-value <0.05. The F (2,50) = 1.055, P>0.309. The t-Statistics Value of -1.027, P>.309. Thus, the alternative hypothesis was rejected and the null hypothesis accepted. This means that good customer service towards people with disabilities does not exist in retail outlets in Calabar, Cross River State.

Results of Findings

Hypotheses One

Regression result store ambience and shopping behavior of disable customers						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.670	1.369		9.253	.000
	Ambience	.181	.129	.199	1.404	.167

Dependent Variable: Shopping Behavior
 R=.199; R -square=.039; Adjusted -R=-0.19;F*-ratio=1.970. Significant, P<0.005,df1=1 and df2 =48

The coefficient of determination R-square of 0.039 implied that 3.9% of the sample variation in the dependent variable “shopping behavior of customers with disabilities” is explained or caused by the predictive variable while 61% is unexplained. The low value of R-square is an indication of a weak relationship between store ambience and shopping behavior of people with disabilities in retail outlets. The adjusted R2 is -.19. This shows that the regression line captures less than 2% of the total variation in shopping behavior of PWDs is caused by variation in the predictive variable specified in the equation with more than 98% accounting for the error term.

Testing the overall model significance, the F-statistics and t-statistics were used. The model is said to be statistically insignificant at p-value <0.05. The F (2, 50) = 1.055, P>0.309. The t-statistics value of -1.027 = .387; P>0.309. Thus, the alternative hypothesis was rejected and the null hypothesis accepted. This means that store structure both internal and external does not meet the needs of customers with disabilities in Calabar.

Hypothesis Two

Regression result showing the relationship between product assortment and shopping behavior of customers with disabilities						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.400	2.026		6.120	.000
	Product Assortment	.167	.161	.148	1.039	.304

a. Dependent Variable: Shopping Behavior
 R=.148; R -square=.022; Adjusted -R=-.002;F*-ratio=1.080. Significant, P<0.005,df1=1 and df2 =48

Discussion of Findings

The study shows that the ambience of retail stores does not suit the needs of consumers with disabilities. This is supported by the comments of 12 customers with disabilities during an in-depth interview in which they hold that most stores in Calabar are very difficult to access especially for wheel-chair users. This may result in losses for the business as stated by Business Disability Forum, UK (2014): "If your organization fails to address the barriers (which includes structure and facilities) between people with disabilities and its products and services it may be breaking the law as well as losing money. The law in the UK, and many other countries, prohibits any organization from discriminating against people on any basis and this includes failing to make their ambience, products and services accessible to people with disabilities."

The Findings of this Study also reveals that Product Assortments in retail stores does not influence the shopping behavior of customers with disabilities. This is premise on the fact that since they are consumers with special needs, they have been neglected in the marketing strategy of retail firms when it comes to products. This is supported by the findings of Business Disability Forum (2006) and the Royal Association for Disability and Rehabilitation (now Disability Rights, UK) whose survey on the opinions and shopping habits of customers with disabilities revealed that poorly designed product was one important factor that discouraged disabled consumers from spending. When shoppers are able to find merchandise and services that specifically meet their needs, they feel welcomed and tend to patronize the retail store more often. The products that are available and accessible communicate to the customers with disabilities whether they are valued and expected (Sirgy, Grewal and Mangleburg, 2000). When shoppers with disabilities are seeking products or assistance associated with a specific disability-related need, and they cannot find those products or receive that assistance, they may come to believe that the store is not for people "like them" (Baker, Holland and Kaufman-Scarborough, 2007).

Finally, the study reveals that good customer service towards people with disabilities does not exist in retail outlets. The critical incident reports Organized by Cottingham, Byon, Chatfield & Troy (2013) discloses that the special consumer perceptions of welcome depend a great deal upon service personnel. It is a primary factor. This factor was revealed as informants discussed the words, actions, attitudes, and characteristics of the retail employees. To the extent that an unwelcoming experience related to service personnel constitutes a type of service failure, the extreme level of service is related to the employee responses in the service scape (Bitner, Booms and Stanfield, 1990). "Helping too much" that is, extremity in employee's response to service delivery failures, employee's response to customer needs and requests, and unprompted and unsolicited employee actions may threaten the consumer's perceived independence, just as "helping too little" may (Baker, Stephens and Hill, 2002).

Marketing Implication of the Study

The findings of this study would help the marketing manager of retail organizations and by extension other organizations to plan marketing strategies to accommodate people with disabilities. Inclusive segmentation should be adopted by retail firms in that, just as customers are valuable to the organization and considered as 'the king', customers with disabilities should not be ignored or considered to be less relevant segments. It should be noted too that most times customers with disabilities do not shop Alone; they are usually accompanied by family, caregivers or relatives. Therefore, the way they are treated in terms of product availability, customer service, advertising and ambience of the store will not just affect the customer with special needs alone but will also have a profound effect on the perception of family and caregivers towards the organization and its services. When customers with disabilities feel valued when they patronize an organization, there are several benefits which will accrue- expanded customer base, strong Word-of-mouth recommendations, desirable brand image and repeated sales.

Conclusion

People; With Disability is a fast growing market segment which has been a rare focus and target of many retail organizations in Nigeria. This segment has the potentials of yielding significant benefits to any organization that serve it. Several factors influencing shopping behavior of customers with disabilities have been investigated they include product assortment, store ambience and customer service. These factors if properly planned will make the accessible and inclusive businesses more successful. In the long run, more accessible businesses will foster and enhance socio-economic growth of not just Calabar alone but Nigeria and the African society at large. Future research should examine the role of government in formulating and implementing disability policies (such as the American Disability Act of 1990 which is effectively implemented in the United States of America and the Equality Act, 2010 of the UK) that will encourage and promote inclusive and accessible businesses in Nigeria.

Recommendations

Thus the following are recommended:

- 1 Retail organizations should carry product lines that specifically meet the needs of consumers with disabilities. Such products include assistive technologies such as hearing aid batteries, walking aids, wheelchairs, trendy shades/sunglasses.
- 2 The physical structure of the organization should be accessible and be favorable for shopping in order for the customer with disability to feel welcomed. There should be parking space specifically created for individuals with special need, widened doorways, wheel chair ramps, uncluttered /uncramped store space and passages, properly lit store and shelves of moderate heights which are not too difficult for wheelchair users to reach.

- 3 Customer service personnel and staff should show sincere personal interest in the special customer and be willing and ready to help at all times. Avoid calling attention to the customer's disability as this would be embarrassing and may likely prevent the customer from revisiting the organization.
- 4 Management should endeavor to train customer service personnel on how to handle customers with disabilities.
- 5 Government of Nigeria should formulate and enforce a policy which would ensure that the needs and wants of people with disabilities are specifically addressed by retail firms. Civil society organizations can play the role of watch dogs to the government for monitoring the activities or strategies of retail firms to ensure that businesses adopt inclusive strategies and serve customers with disabilities

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