



**Cape Peninsula
University of Technology**

A FRAMEWORK FOR A GENERIC RETAIL CHARTER IN SOUTH AFRICA

By

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ABSTRACT

This research was conducted against the background that managers of retail businesses have a difficult and complex task managing their businesses successfully to satisfy the expectations of all their relevant stakeholders in order to receive their support. Large retail businesses are mainly public companies that are formally accountable to a broad range of stakeholders, and they normally do some formal planning to satisfy their stakeholders. Small and medium retailers, which comprise more than 90% of all retail business in South Africa, are mostly private companies, close corporations, partnerships, or sole proprietors that are not formally accountable to their stakeholders, and lack formal planning to satisfy stakeholder expectations.

The research problem is that there is no formal and comprehensive guide in South Africa for retail managers to assist them in aligning their business operations and strategic direction to achieve stakeholder satisfaction and support. Charters are commonly used as a guide for institutional operations to achieve pre-set objectives. Since there is no retail charter in South Africa, the aim of this research was to develop a framework for a generic retail charter that could serve as such a comprehensive guide for retail managers. All retailers and retail associations could use this framework for a generic retail charter as a guide to develop their own customised retail charters to ensure stakeholder satisfaction and support.

The research design and methodology used Hevner's Design Science Research approach (Hevner, 2007:88). Firstly, relevant literature on retail business management, the retail sector, the nature and components of various charters and stakeholder satisfaction theory were analysed. These analyses were used to develop a draft structure, which included detailed elements for a generic retail marketing charter, as well as a retail stakeholder charter for South African retailers. The draft structure and elements of a generic retail stakeholder charter were submitted for verification, in term of relevance, correctness and completeness, to selected academic subject matter and practitioner experts. The feedback from the academic and practitioner experts was analysed and used to develop a second draft retail stakeholder charter. This second draft was submitted as a second round Delphi process to some of the same experts for their comments on all additions and changes to the first draft. The second draft was also submitted to international expert academics and practitioners to test the international relevance of the charter elements.

The outcome of this research is a proposed framework for a generic retail stakeholder charter that could be utilised by retail businesses and retail associations as a guide to develop their own customised retail stakeholder charters. The application of this framework could guide retail businesses to meet the compliance and satisfaction expectations of all their relevant stakeholders and also provide them with "excitement" experiences to gain their support. The proposed framework for a generic retail stakeholder charter could also be used by future researchers to develop retail charters for specific types of retail business and functional areas of a retail business.

KEYWORDS

Charter

Compliance

Ethical expectations

Expectations

Legal requirements

Mandatory requirements

Operational expectations

Performance

Retail charter

Stakeholder capitalism

Stakeholder expectations

Stakeholder satisfaction

Stakeholders

Sustainability

Technology expectations

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- God Almighty for giving me this opportunity, providing me with support, education, experiences, and motivation over the years to make this possible. My hope is that businesses will apply this research in their business so that God will be honoured by their conduct.

DEDICATION

This work is dedicated to:

- All managers of retail businesses who have the difficult and challenging task of managing their business successfully to satisfy the expectations of all the relevant stakeholders. The researcher hopes that this study will guide them in proactively designing a charter for their own retail businesses so that they have upfront clarity on their conduct to achieve this.
- All students studying retail business management to understand what is required to manage a retail business successfully and the complexity required to satisfy the expectations of the relevant stakeholders of the business.
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- All future researchers in retail business management and related fields to do further research on improving frameworks for retail charters and research on the implementation of retail charters.
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TERMS AND CONCEPTS

Accountability	The obligation to answer for the execution of responsibilities that cannot be delegated (Institute of Directors in Southern Africa [IoDSA], 2016:9).
Agency theory	The views of the agency theorists are that a business should focus only on improving the value of the shareholders (Heath, 2009:506).
Annual Training Report	This is a report that businesses must submit annually to their relevant Sector Education Training Authority (SETA) in which they report on the training that was done during the year against the planned training in their Workplace Skills Plan (WSP) (Skills Portal, 2018).
ATR	See Annual Training Report.
B-BBEE	See Broad-Based Black Economic Empowerment.
Broad-Based Black Economic Empowerment	“Broad-based black economic empowerment means the economic empowerment of all black people including women, workers, youth, people with disabilities and people living in rural areas through diverse but integrated socio-economic strategies” and include Africans, Coloureds, and Indians (South Africa, 2013a:4).
Charter	A charter is a written statement that formally describes the rights, aims, functions or principles of an organisation (Collins Dictionary, 2022; Oxford Dictionary, 2022).
Corporate citizenship	Corporate citizenship refers to the view that a business is an integral part of a broader society with rights but also responsibilities towards the society in which it operates (IoDSA, 2016:11).
Corporate Social Responsibility theory	The views of the Corporate Social Responsibility theorists and the Corporate Citizen theorists are that a business should focus on its economic, legal, ethical and philanthropic roles (Baden, 2016:1).
CSR	See Corporate Social Responsibility theory.
Culture	A set of experiences, learned traditions, principles, and guides of behaviour that are shared amongst members of a particular group (Onwuegbuzie & Frels, 2016:35).
Culture theory	Culture theory views are used to develop components of the retail charter for customers, employees, and community stakeholders and could include some cultural expectations, needs, directives and requirements of the different stakeholders in South Africa towards business practices. Culture theory includes the value-based business culture that management creates for their business as well the cultural requirements of the different customers, employees, and communities towards the business (Adams, 2015:2).
Economic theory	Economic theory depicts views of a number of economists such as Adam Smith and Ricardo (Oser & Blanchfield, 1975:68), Marx and Engels (Oser

& Blanchfield, 1975:148) and Milton Friedman (Greider, 2006:6) that are used in the design of a retail charter.

Effective	The adequate accomplishment of the desired objective with the minimum expenditure of time, resources, waste and effort (IoDSA, 2016:12).
EMP201	See Monthly Employee Payment Declaration.
Ethical leadership	“Ethical leadership is exemplified by integrity, competence, responsibility, accountability, fairness and transparency. It involves the anticipation and prevention, or otherwise amelioration, of the negative consequences of the organisation’s activities and output on the economy, society and the environment and the capitals that it uses and affects” (IoDSA, 2016:20).
Ethics theory	The view that a business should have an ethical culture that guides the conduct of the business. (IoDSA, 2016:22) where management and employee apply ethical values to decision making, conduct and their relationship with the communities and stakeholders (IoDSA, 2016:11; Indeed Editorial Team, 2022:1) that are used in the development of the all the components of a retail charter.
Ethinomics	This is also called <i>ethnomics</i> and is the study that links ethics to economic decisions and focuses on the cost of ethical and non-ethical behaviour for individuals, organisations and societies. Ethinomics assumes rational assessment of the costs versus benefits in decisions that could be ethical or corrupt (Jurkiewicz, 2020:151).
Fairness	This is reasonable and equitable treatment of the resources of value creation, including relationship capital as portrayed by the legitimate and reasonable needs, interests and expectations of material stakeholders of an organisation (IoDSA, 2016:12).
Fiduciary obligations	Fiduciary obligations arise when one party to a contract has no choice but to repose trust in the other, and hence is vulnerable to the other’s malfeasance or negligence. This may be the case due to disparities of knowledge or expertise (e.g., the doctor-patient relationship), the need for candour (e.g., the attorney-client and priest-penitent relationships), or the inability of the former to monitor the behaviour of the latter (e.g., the trustee-beneficiary relationship). Agency theory views shareholders (and only shareholders) as standing in precisely this type of relationship to corporate managers (Hasnas, 2012:51).
Financial management theory	Financial management theory focuses mainly on financial performance and productivity (Terblanche et al., 2016:393-435) and is used mainly to develop a retail charter’s components for owner and supplier stakeholders.
General management theory	General management theories on strategic, tactical and operational management are analysed and used in the development of the structure of the retail charter in chapter two as well the components of the retail charter for all active and non-active stakeholders (Kroon, 2009:17-24).
Governance publications	Relevant governance publications such as the NDP 2030, different legislation, policy statements by national, provincial and local

governments and other authorities are used to develop the retail charter components mainly for governance stakeholders and are also used for the components for other stakeholders (South Africa, 2012).

Housekeeping management theory	Housekeeping management theories on risks, safety, security and cleaning are analysed in chapter four to develop components for the retail charter mainly for the customers and employee stakeholders (Henderson, 2016:48; Terblanche et al., 2016:337-348).
Human resources management theory	Human resources management theories, mainly on human resource practices and motivation, were used to develop the components in the retail charter for employee stakeholders (Terblanche et al., 2016:351-388 and Leatherbarrow & Fletcher, 2014:69-109).
Institutional initiatives	The contents, structure and requirements of institutions with operations that are related to charters such as Fair Trade, WIETA and others. Some of their contents are also used in the development of the components of the retail charter for mainly employee, customer and community stakeholders (Fair Trade, 2018:1; WIETA, 2018:1).
Integrity	Integrity in a business context is possessing the quality of being honest and having strong moral principles and encompasses consistency between stated moral and ethical standards and actual conduct (IoDSA, 2016:14).
Listeriosis	Listeriosis is an infection caused by bacteria called listeria. <i>Listeria monocytogenes</i> (Listeria) is a food-borne disease-causing bacterium; the disease is called listeriosis. Listeria can invade the body through a normal and intact gastrointestinal tract. Once in the body, Listeria can travel through the blood stream, but the bacteria are often found inside cells. Listeria also produces toxins that damage cells. It invades and grows best in the central nervous system among immune-compromised persons, causing meningitis and/or encephalitis (brain infection). In pregnant women, the foetus can become infected, leading to spontaneous abortion, stillbirths, or sepsis (blood infection) in infancy (Stearns, 2016:1; Clark, 2022:1).
Logistics management theory	Logistics management theories on purchasing, stock and logistics management are analysed and used to develop components of the retail charter for the supplier stakeholders of a business (Terblanche et al., 2016:258-276).
Marketing	There are many definitions of marketing and each one focuses on a certain set of elements. Cohen (2011:1) listed and analysed 72 definitions of marketing and concluded that “while the marketing definitions vary, they generally refer to engaging a target market of consumers or other users to ultimately sell a product and hopefully to maintain a relationship beyond the purchase”.
Marketing management theory	Marketing management theories, especially social marketing theories, are analysed and used for the development of retail charter components aimed at customers and the community (Terblanche et al., 2016:55-80).

Monthly Employee Payment Declaration (EMP201)	The Monthly Employer Declaration EMP201 is a payment process for employers to pay over to South African Revenue Service (SARS) on a monthly basis, Pay-As-You-Earn (PAYE), Skills Development Levy (SDL), and Unemployment Insurance Fund (UIF) accounts (SARS, 2022a:1).
Moral judgment-action gap	The inconsistency people display when they know what is right but do what they know is wrong (De Tienne et al., 2021:429).
Moral universalism	This is a meta-ethical position where ethical norms apply universally which are evaluated as true by everyone. This could be regardless of culture, sex, race, religion, nationality, sexuality or any other distinguishing factor and is also linked to concepts such as moral objectivism or universal morality (Storchevoy, 2018:17).
National Development Plan 2030	The National Development Plan 2030: Our Future – Make It Work was compiled by a commission formed by the government with the aims of eliminating poverty and the reduction of inequality by 2030 (South Africa. NDP, 2012:24). The plan sets a vision, objectives and strategies for major challenges in South Africa.
National Skills Development Strategy	“The National Skills Development Strategy (NSDS) is the overarching strategic guide for skills development and provides direction to sector skills planning and implementation in the SETAs. It provides a framework for the skills development levy resource utilisation of these institutions as well the National Skills Fund, and sets out the linkages with, and responsibilities of, other education and training stakeholders” (W&RSETA, 2018).
NDP	See National Development Plan 2030.
NSDS	See the National Skills Development Strategy.
Pay As You Earn	Pay As You Earn is income tax that every business must deduct monthly from their employees and the amount to be deducted is determined according to a SARS income tax scale and must be indicated on the monthly EMP201 form by businesses (SARS, 2022a:1).
PAYE	See Pay as You Earn.
Performance management theories	Performance management theories hold that there are more than only financial indicators to measure the success of a business, such as the Performance Pyramid of Lynch and Cross, the Balanced Scorecard by Kaplan and Norton and the Performance Prism by Neely, Adams and Crowe (Yahanpath & Islam, 2016:194). These theories are analysed in the development of the components of the retail charter for active as well as non-active stakeholders.
Production management theory	The views of production management theory on production processes, cost of production and productivity were used to develop components for the retail charter mainly for customers and shareholder stakeholders (Piercy, 2012:155-175).

Public relations management theory	Public relations management theory on identity, image and relations (Burger, 2016:13-42) was used to develop components for the retail charter, mainly for customers and community stakeholders.
Religious theory	The views of religious groups in South Africa on their expectation of business practices are analysed and used in the development of the components of the retail charter for all stakeholders (Goertzen, 2014:275-241).
Respect	To be considered worthy of high regard, being taken seriously, being understood and admired as good, valuable and important and being treated in an appropriate way (Merriman-Webster, 2021).
Responsibility	Taking ownership of a duty, obligation, or liability (IoDSA, 2016:17).
Retail business	A business is classified as a retail business if it performs the retail function and sells more than 50% of its products to the general public for household use (South Africa. Department of Statistics, 2020:13).
Retail marketing	Retail marketing according to Gee et al. (2019:28) is “identifying who your target customers are, understand what they want and satisfying their needs in a way that will deliver profitability, survival and growth”. Given that retail marketing is “everything undertaken in order to satisfy the customer” retail marketing has two specific dimensions, namely, how to attract customers and how to persuade those customers to make a purchase (Sullivan & Adcock, 2002:6-9).
SDL	See Skills Development Levy.
Secondary data	Information that is collected by someone other than the literature reviewer (Onwuegbuzie & Frels, 2016:41).
Sector skills plan	A sector skills plan is strategic plan that each SETA (Sector Education and Training Authority) must submit to the Department of Higher Education and Training in which they give a roadmap for skills development in their sector. It indicates the profile of the industry, factors driving changes in the industry, occupational supply and demand imbalances, skills gaps and skills development interventions to address these needs (W&RSETA, 2017:1).
Skills Development Levy	The Skills Development Levy (SDL) is a levy that registered employers whose total salaries are more than a certain amount (R500 000 in 2022) must pay to encourage learning and development in South Africa. The levy in 2022 is 1% of an employer’s salary bill. The funds are to be used to develop and improve skills of employees (SARS, 2022c:1).
SSP	See Sector Skills Plan.
Stakeholder theory	The view that a business must focus its operations and strategies on the satisfaction of all stakeholders’ expectations and needs (Freeman et al., 2004:366). Stakeholder capitalism focuses on value creation and the interest of all stakeholders, and seems to be a growing trend in businesses as more businesses seek formal certification as benefit corporations (B Corp) that uphold environmental, social and governance

(ESG) goals (Samant & Sangle 2016:111; Alves, 2022:6; Schoenberger, 2022:63-64).

Stakeholders	Stakeholders are those groups who have a stake in or a claim on a firm and can include suppliers, customers, employees, shareholders/ owners, the community as well as governance bodies. It is any group or individual who can affect or is affected by the achievement of the organization's objectives (Mitchell et al., 1997:855; Freeman et al., 2010:209; Miles, 2017:7-9).
Sustainability theory	The view that a business should focus on economic, social and environmental sustainability; this view was mainly analysed and used to develop components of the retail charter for community stakeholders (Kravitz, 2015:11).
Systematic literature review	"A set of rigorous routines, documentation of such routines and the way the literate reviewer negotiates particular biases throughout these routines" (Onwuegbuzie & Frels, 2016:10).
Transparency	"The unambiguous and truthful exercise of accountability such that decision-making and business activities, outputs and outcomes (both positive and negative) are easily able to be discerned and compared with ethical standards (IoDSA, 2016:18).
UIF	See Unemployment Insurance Fund.
Unemployment Insurance Fund	"The Unemployment Insurance Fund (UIF) gives short-term relief to workers when they become unemployed or are unable to work because of maternity, adoption leave, or illness. It also provides relief to the dependants of a deceased contributor" (SARS, 2022e:1).
W&RSETA	See Wholesale and Retail Sector Education and Training Authority.
Wholesale and Retail Sector Education and Training Authority	"The Wholesale and Retail Sector Education and Training Authority (W&RSETA) is a public entity, established in terms of the Skills Development Act (as amended) with the aims to facilitate the skills development needs of the Wholesale and Retail (W&R) sector through the implementation of learning programmes, disbursement of grants and monitoring of education and training as outlined in the National Skills Development Strategy" (W&RSETA, 2018a:1).
Workplace Skills Plan	A Workplace Skills Plan is an annual training plan that businesses must submit to their relevant SETA to qualify for mandatory grants (MERSETA, 2018:9).
WSP	See Workplace Skills Plan.

CHAPTER 1: INTRODUCTION

1.1 Background

Charters are used all over the world as instruments, to give guidance on the direction and operations to different kinds of organisations for various purposes. There are charters that have government involvement and normally focus on the achievement of social, political, and economic objectives such as the Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry (South Africa, 2018a) and internationally, the United Nations Charter (United Nations, 1945).

Some charters involve members of a particular industry or sector with the aim of seeking benefits for their particular members such as the South African Charter of Religious Rights and Freedoms (CFFR, 2010; Coertzen, 2014:128) and the Belgium Corporate Governance Charter for the Retail Estates Industry (Real Estate Investment Trust, 2018). There are also institutional charters such as the African National Congress (ANC) that as a political movement adopted the Freedom Charter as their set of objectives and principles at their Congress of the People in Kliptown on 26 June 1955 (ANC, 1955:1). There are also charters by institutions on particular topics or issues such as an HIV/Aids Charter (UJ, 2014).

There are various types of retail charters found in different countries of the world. The Namibian Trade Forum negotiated a Namibian Retail Sector Charter for the whole Namibian retail sector with the aim of supporting this country's National Development Plan (Namibian Trade Forum, 2016:7). In Ireland, the Irish Food Board compiled the Origin Green Retail and Food Charter for the whole supply chain in the food and drink industry, including the retail sector. Their aim is to improve best sustainability practices across the Irish food and drink sector (Bord Bia Irish Food Board, 2018:3).

There are no charters for retail businesses, retail associations or for the retail sector in South Africa. There is at time of this research only one association in South Africa that is involved in the process of developing a charter for their industry that will cover all the role players in its supply chain, including their retailers, and it will focus mainly on compliance with Broad-Based Black Economic Empowerment requirements (Lewies, 2022).

This research identified a need for a retail charter that could be used as a tool or comprehensive guide for retail businesses to formally align their operations and strategic directions towards the expectations, directives and requirements of the government and other stakeholders. In South Africa, Sewell et al. (2014:65) expressed the need for such a retail sector charter in South Africa to assist the retail sector with the alignment of their strategies with the priorities set in the South African National Development Plan 2030 (NDP 2030, 2012:24). There is a need for research that proposes frame2works for guiding managerial decisions aiming at satisfying the interests of all

stakeholders (Belyaeva et al., 2020:6). The aforementioned needs triggered this study to research the possibility of a comprehensive retail charter that could assist retail businesses, especially in South Africa, as a tool to achieve such an alignment.

1.2 Problem statement

Retail managers have a problem in that they are confronted with expectations from a range of stakeholders. The way in which a retail business addresses these expectations in its operations and strategic direction determines the response from the stakeholders towards the retail business. If the expectations are not met, stakeholders may respond in ways that have a negative effect on the business, and if expectations are met, the response of stakeholders may have a positive effect on the business.

The task of a retail manager includes to ensure and sustain the success of the retail business. It therefore means that it would be in the interest of a retail business to align its operations and strategic direction with the expectations of the stakeholders to try to achieve their satisfaction in order to get a positive response and the support of their stakeholders. The retail business should avoid a situation where they do not satisfy the expectations of stakeholders, as negative responses from dissatisfied stakeholders could have serious negative effects on the business. An owner stakeholder, for example that does not receive the expected return on its investment may decide to close down the business. Customers who do not receive the expected quality product or pay expected prices may decide to stop buying from the business. Suppliers that are not being paid on the expected date may decide not to supply products any longer to the business. Employees who are not being paid the expected increase in salaries and wages may decide to go on strike. The challenge for the survival and success of a retail business is for the management to be aware of who their relevant stakeholders are, and what their expectations are, and to try to manage the retail business operations and strategic direction to be in line with the expectations of the stakeholders. There are however several problems for retail businesses in addressing these challenges.

One problem is that managers and owners have different views on what the main aim of a business is. Some support the views of economist like Adam Smith and his fellow economists from the classical economic school (Oser & Blanchfield, 1975:68), as well as more modern writers like Milton Friedman, that a firm's main and only objective is the creation of value only for shareholders. (Greider, 2006:6). These views also include the agency theorist's views that a business should only focus on the shareholder's interest and that the self-interest of the owners will create value for all the shareholders (Heath, 2009:506). Their view is that the well-behaved self-interest of business owners will lead to the best prosperity of individuals and society (Paganelli, 2008:366). This is more relevant to small retail businesses as larger retail businesses focus on a wider range of stakeholders by applying a balanced scorecard approach (Sewell et

al., 2016:48). Managers with this simplistic view may end up with high profits in the short term, but may end up with dissatisfied and unhappy employees, suppliers, customers and/or community stakeholders (Asche, 2022). Their dissatisfaction may be a risk for the sustainability of the retail business over the long term.

A second problem is the lack of agreement on the purpose of a business and how to achieve sustainable success. Some support the stakeholder theory that a business must focus on all stakeholders (Freeman et al., 2004:366), whereas support the corporate social responsibility and the corporate citizen theory that focuses on the economic, legal, ethical, and philanthropic roles of businesses (Baden, 2016:1). Others support performance management theories which hold that there are more than only financial indicators to measure the success of a business, such as the Performance Pyramid of Lynch and Cross, the Balanced Scorecard by Kaplan and Norton and the Performance Prism by Neely, Adams and Crowe (Yahanpath & Islam, 2016:194). Other views that add to this lack on agreement are sustainability theory, a view that a business should focus on economic, social and environmental sustainability (Kravitz, 2015:11); the ethics theory view that a business should have an ethics culture (IoDSA, 2016:22) where management and employee apply ethical values to decision making, conduct and their relationship with the communities and stakeholder (IoDSA, 2016:11); and the views that management needs to create a value-based business culture for their business (Adams, 2015:2).

Another problem in this regard is that in many countries small retail businesses form the majority of businesses. According to the National Retail Federation in the USA, 98% of retail businesses employ fewer than 50 people (NRF, 2022:1). In the UK, 94% of retail businesses in 2021 employ fewer than 10 people (Hutton, 2021:8). The South African retail sector consists of a small number of large (1%) and medium size (3%) retailers compared to the majority of small retailers (88%) that employ 50 or fewer people, with 8% unclassified (W&RSETA. Sector Skills Plan, 2017:1). Larger retail businesses in South Africa align their operations and strategic direction more with expectations of a broader range of stakeholders than smaller retailers, and larger retailers apply a more balance scorecard approach in their strategies, whereas smaller retailers mainly focus on financial performance indicators (Sewell et al., 2016:47-48).

Larger retailers are mostly public companies that are socially and legally compelled to publish reports, and also have the capacity to communicate information on their plans and performances to a broad range of stakeholders in different ways. Some of these compulsory communications to stakeholders include:

- Annual financial reports (South Africa, 2008:76).
- Annual employment equity reports and plans to the Department of Labour as required by sections 22 and 23 of the Employment Equity Act of 1998 (South Africa, 1998:24,26).

- B-BBEE Certificates in terms of section 13G of the Broad-Based Black Economic Empowerment Act (South Africa, 2013:14).
- Evaluation on the way larger retailers manage their businesses against codes of good governance as stated in the King IV Report (IoDSA, 2016:42-46).

Larger retailers also make use of their infrastructure and capabilities to communicate with their stakeholders through a range of communication media, such as websites, social media, printed media, radio, television and/or others forms of communication to create and to maintain pre-determined images of their businesses. The result of this is that larger retailers formally document and publish their decisions and actions on issues such as their mission, strategic direction, values, social responsibilities, contributions, and successes to their stakeholders. Some stakeholders can form a clear image of retail businesses and can also hold them accountable to a certain degree for their conduct and results.

Despite these compulsory requirements it still happens that some larger retail and other businesses sometimes make decisions and take actions that are not aligned with the directives, needs, expectations and requirements of all their stakeholders. Some examples of such non-aligned actions include:

- A lack of sensitivity towards the expectations of community stakeholders, such as the advertisement by a retailer of a Black boy wearing a green hoodie with the inscription “Coolest monkey in the jungle” that caused protest action against the retail business (The Guardian, 2018). Additionally, a pharmacy retailer placed a moratorium on White appointments, which was leaked to social media, and led to threats of legal action by a trade union and customer boycotts (Mulder, 2022:1).
- The Steinhoff incident where shareholders lost a large portion of the value of their investments because of alleged corruption, unethical and fraudulent behaviour by management, who in the process did not meet the expectations of shareholder stakeholders (*Biznews*, 2022).
- The listeriosis outbreak in South Africa (News24, 2018a) where the public expressed their shock, outrage and fear because of exposure to poisonous food, and where the retailers and their suppliers did not meet the health and safety expectations of their customers.
- Facebook’s data privacy practices and the Cambridge Analytica scandal where Facebook’s CEO Mark Zuckerberg testified before a combined Senate Judiciary and Commerce Committee hearing on 10 April 2018 in Washington. He conceded that it was wrong to have taken a limited view on the business, and that they needed to take a broader view of their responsibility (Vox, 2018).
- The problems that the Uber taxi business experienced internationally where they satisfied customer stakeholders with cheaper services, but experience problems with other stakeholders. The dissatisfied stakeholders were the formal taxi industry competitors, and employee and governance stakeholders who claimed that they did not meet all legal requirements. The complaints from other stakeholders were that the Uber drivers were

employees and not independent contractors; their uncontrolled working hours; and customers complaining about their safety (BBC, 2018).

- Community members who from time to time violently protest and loot retail stores such as the Soweto violent protest and looting of foreign retail shops on 28 August 2018 because they accused the shop owners of selling counterfeit and expired goods to the public. In that protest action, 27 people were arrested and three people killed (*News24*, 2018b:1).

Small retailer businesses are mostly sole proprietors, partnerships or private companies under the leadership and control of owner-managers. Unlike large public retailers, there are very limited requirements for them to report or communicate any of their decisions, actions, results or plans to any of their stakeholders. Their information to stakeholders in many instances consists mainly of confidential compliance reports to government bodies, such as annual tax returns to SARS as determined by paragraph 66 of the Income Tax Act (South Africa, 1962), their monthly EMP201 reports to SARS on their PAYE, UIF (SARS, 2018a:1), and SDL payments (SARS, 2022c:1).

It must be noted that many smaller retailers do not formally document and publish their decisions and actions on issues such as mission, strategic direction, values, contributions, successes, and other pertinent matters to any of their stakeholders. Most of their stakeholders, except for owner-managers, therefore, have little or no knowledge of their decisions and actions. This makes it very difficult for their stakeholders to build a clear image of a business, or to hold the owners and/or managers accountable for their actions and results. This creates a challenge given the trend towards a more formalised approach on developing and documenting stakeholder accountability and reporting; the realisation that owners are not the only stakeholders to satisfy; and that each stakeholder should be given the correct decision-making information (Neely et al., 2002:4).

Some examples where businesses do not align their business practices with the requirements of their stakeholders include:

- Successful retail businesses that make high profits for their shareholders, but their staff are unhappy with their working conditions (*News24*, 2018c).
- Retail businesses that make contributions to community organisations and members of the community while others make none (*Top500*, 2018).
- Retailers that are exploiting their suppliers through a range of techniques (England, 2017).
- Businesses that disrespect their staff or customers in their marketing, human resources or other business practices (Swinscoe, 2015).

This problem is exacerbated by the lack of a comprehensive and formal guide to management of retail enterprises, associations of the retail industry, or the whole retail sector, to assist with the alignment and strategic direction of their businesses and business operations with the expectations and requirements of all their relevant stakeholders.

The problem, as indicated above is that not all retail enterprises focus their actions and strategic directions towards the satisfaction of the needs, directives, expectations, and requirements of all

their relevant stakeholders. These retail problems lead to the research problem of this study on how this gap, namely a lack of a comprehensive guide, could be solved so that all retailers could align their business operations and strategic direction with the important expectations and requirements of all their stakeholders. If the research problem is solved, retailers could have a guide that they could use to get stakeholder support towards the sustainable success of their retail businesses.

1.3 Research questions

Given the above-mentioned background and research problem, this study seeks to answer the following questions mainly relevant to retail businesses in South Africa:

- Who are the relevant stakeholders that retail businesses should take into consideration in their strategic directions and business operations?
- What are the expectations, directives, and requirements that relevant stakeholders have of retail businesses?
- What structure could be applied to a generic retail charter that could be used by individual retailers, associations of retailers, or governance institutions to draw up their own retail charters?
- What could the contents be of a generic retail charter that could be used by retail businesses, associations of retailers or governance institutions as a tool to align their strategic direction and operations with the most relevant directives, expectations, and requirements of all their relevant stakeholders?
- What methodological approach would be appropriate for individual retailers, retail associations and/or governance institutions to develop retail charters that would include all stakeholders?

1.4 Aim and objectives

Given the research questions in section 1.3 above the aim and objectives of this study are:

1.4.1 Aim of the research

The aim of this study is to develop a framework for a generic retail charter that could be used and customised by retail businesses, associations of retailers or governance institutions mainly in South Africa as a tool to align the operations and strategic direction of their institutions with the most relevant expectations and requirements of all their relevant stakeholders.

1.4.2 Objectives of the research

Given the overall aim, the following objectives of the research can be identified:

- To identify relevant stakeholders of retail businesses that a retail charter should be aiming at.
- To identify the expectations, directives, and requirements that the relevant stakeholders have of retail businesses.
- To develop a structure for a generic retail charter based on analyses of the nature and structure of different international retail charters and other types of charters and related initiatives.
- To develop a framework with possible contents for generic retail charters that could be used and customised by retail businesses, associations of retailers or governance institutions as a tool to align the strategic direction and operations of their businesses with the most relevant directives, expectations, and requirements of all their relevant stakeholders.
- To design a methodological approach that could be used for the development of customised retail charters by individual retailers, retail associations and/or governance institutions.

1.5 Research approach

The methodological approach towards the development of a framework for a generic retail charter is explained in Chapter 2. Given that the aim of this research is to develop something new that does not exist, a research approach was needed that is relevant to designing something new that differs from existing retail literature by providing a framework for a generic retail charter that could be used by retailers as a guide to align the operations and strategic direction of their businesses with the relevant expectations, directives, and requirements of the relevant stakeholders of their businesses. In this regard, the Design Science Research (DSR) framework of Hevner, March, Park and Ram (Hevner et al., 2004:80) and the Design Science Research Cycle framework (Hevner, 2007:88) were used as the basis for the research approach in the designing a new generic retail charter.

A draft generic framework was first developed from the existing body of knowledge. This draft framework was submitted to South African academic experts and expert practitioners in each of the stakeholder categories for verification of relevance, correctness, and completeness. Their feedback was used to develop a second draft framework and the changes and additions were submitted again to academic experts and expert practitioners for verification. The second draft was also submitted to international academic experts and expert practitioners to test the international validity of the retail charter elements in the framework. All the comments received were analysed to propose a framework for a generic retail charter for the different stakeholder categories of a retail business.

1.6 Knowledge contribution

The contribution of this study to the existing body of knowledge was based on Gregor and Hevner's Design Science Research Knowledge Contribution Framework "Exaptation research" that falls in the category of high maturity levels of solutions, but low maturity levels in the application domain (Gregor & Hevner, 2013:347). Insight and understanding of multiple disciplines and the analyses of solutions were needed in different fields and adapted to solve a problem in the retail field.

1.7 Literature review

The fact that this study is by nature "Exaptation research" means that the literature framework was developed in the form of the existing body of knowledge that included analysing existing charters and relevant literature in various related fields. The detail of the literature framework is discussed in Chapter 2.

1.8 Limitations

The limitations of this study are outlined in Chapter 9 but in summary, the main limitations of this research include the wide field and the many disciplines the research covers, the time it took to research the data, and the risks of not identifying all the relevant elements that could be included in the framework for a retail charter. Other limitations were certain operational challenges with the empirical research, and the fact that expectations differ from country to country and between various types of retail businesses.

1.9 Delimitations/delineation

This research is a theoretical exercise and focused mainly a framework mainly based on literature research. It excluded any quantitative empirical and qualitative research with stakeholders needed to customise the retail charter for every potential user of such a retail charter. The contents of the framework mainly focused on the elements of the retail charter and not in detail on the identity and management of retail charters.

This framework for a retail charter mainly focused on South African contexts and might have excluded contents relevant to retail charters that are not South African. The research focused mainly on the framework, structure and contents of the retail charter elements, and excluded detail on different ways of managing retail charters.

1.10 Significance of the research

The significance of this research is discussed in detail in Chapter 9. The main significance of this research is that the proposed framework for a generic retail charter could be used by businesses and institutions as a guide to design charters for their own purposes. This could ensure that their business operations and strategic directions are aligned with the desires, needs, expectations

and requirements of all their relevant stakeholders. This retail framework could also be used in the development of retail charters for various retail sectors or even for the retail sector as a whole.

This framework could also be used as a guide for other types of businesses, the national government, provincial governments, and local municipal governments, to develop business charters for particular businesses to enhance legal compliance and community stakeholder support and development.

The research also reveals the complexity, comprehensiveness and diversity of actions required from retail businesses to comply with the wide range of expectations, directives, and requirements from each of their wide range of relevant stakeholders. This challenges the simplistic view that a retail business should only focus on making profit for its owners or provide its customers with cheap or quality products. The ultimate significance of this research could be the positive effect on the whole of society if retail and other businesses successfully implement their charters for the public good.

1.11 Structure of the research

This research is structured according to the process followed to develop a retail charter framework:

The introduction in Chapter 1 provides the background that initiated the study, the research problem, research questions, aim, and objectives. The chapter then offers a brief overview of the research methodology, limitations, delineation, significance and structure of the research.

The research design and methodology of a research project are normally given after the literature review. In this research, however a new artefact (retail charter) was designed by using Hevner's Design Science Research (DSR) framework. This means that the detail research design and methodology was first developed before the "Rigor Cycle" of Hevner's DSR framework was done to analyse the existing body of knowledge through a literature review. This is why the research design and methodology are presented in Chapter 2 before the literature review. Chapter 2 provides a detailed discussion of the methodological design towards the development of a framework for a generic retail charter. The design and methodology are structured in this chapter according to the research methodology framework of Haydam and Steenkamp (2022:61-62). It describes the knowledge base, nature of inquiry, research philosophy, research logic, research strategy, time horizon, research tactics, data collection techniques and research methods, sample design, measurement, and data manipulation.

Chapter 3 analyses the literature on retail business management, and the retail sector in South Africa relevant to retail charters, with the aim of identifying relevant functional areas and elements that could be included in a retail charter.

Chapter 4 analyses, as part of the “Rigor Cycle” review of the literature and existing artefacts in the body of knowledge, the contents and structure of various charters and related initiatives. The purpose of this analysis is to use the design, structure, and contents of existing charters for the development of a structure for a retail charter, and to identify possible relevant elements that could be included in a generic retail charter.

Chapter 5 analyses the literature on stakeholder theory, expectations, directives, and requirements. These analyses were used to develop a framework for a generic retail charter that could be utilised as a guide to develop various generic retail charters.

Chapters 6 and 7 used the proposed retail charter framework, developed in Chapter 5, to develop a framework for one functional area of a retail business, namely a charter for retail marketing. Chapter 6 analysed and proposed possible compliance, mandatory and ethical elements, and performance, technology, and operational elements for such a generic retail marketing charter. Chapter 7 analysed possible voluntary generic elements for a retail marketing charter, and completed the development of a framework for a generic retail marketing charter that could be used by individual retail businesses to customise their own marketing charters.

Chapter 8 used the structure developed in Chapter 5 to develop the elements in a framework for a generic stakeholder-charter that could be used to address the expectations of all the relevant stakeholders of a retail business. These proposed elements were verified through empirical research with subject matter and practitioner experts. This framework of elements for a generic charter can be used to develop unique stakeholder charters for individual retail businesses.

Chapter 9 provides an overview and assessment of this research in terms of achieving the research objectives and answering the research questions; the main contribution to the body of knowledge; the limitations experienced; possible future research that could flow from this research; as well as the significant use of this research.

1.12 Summary

The discussion of the research background indicated that charters are used as a tool to assist businesses and institutions to guide their operations and strategic direction, and that some retail charters exist for certain industries in some countries for specific purposes. There is however no retail charter of any kind in South Africa and no comprehensive retail stakeholder charter internationally. The fact that some writers have expressed a need for such a kind of charter triggered this research project to explore such a retail charter.

The analysis of the retail problem indicated that there is a gap in the body of knowledge as there is no comprehensive guide for retail managers to achieve satisfaction and support from relevant stakeholders. This research problem led to a range of questions that may be resolved by a

research project. This research project has the clear aim and objectives to answer these research questions to try to contribute to the solving of the research problem. A framework for a generic retail charter may assist retail managers to address the lack of a comprehensive guide to deal with all relevant stakeholder expectations and to secure their support.

The rest of this study indicates how the research was conducted, what was found in the literature, what draft frameworks were designed from the literature, what the verification findings were from subject matter and practitioner experts, and what the final proposed framework for a generic retail charter was that could contribute to the solving of the research retail problem.

This research could assist retail businesses to develop more supportive and satisfied stakeholders who could assist them to secure sustainable success.

CHAPTER 2: RESEARCH DESIGN AND METHODOLOGY

2.1 Introduction

As seen from Chapter 1, the aim of this research is to develop a framework for a generic retail charter in South Africa that could be used as a tool by businesses and associations in the retail sector to satisfy the expectations of their stakeholders. The fact that there are no comprehensive retail charters in South Africa means that for the development of the proposed framework for a generic retail charter, the relevant literature and existing charters needed to be reviewed and used for the development of the first draft charter artefact. The draft charter was submitted for verification to various academic experts and expert practitioners before the final proposed framework for a generic retail charter was developed.

This chapter explains the research design and methodology used to develop the framework for a generic retail charter for South Africa based on the social sciences research methodology framework (Haydam & Steenkamp, 2022:61-63), which is a revised framework of the research onion approach by Saunders et al. (2009:124) that is summarised in Table 2.1.

Table 2.1: Research methodology framework applied

Process	Application
Knowledge base	Ontological scientific knowledge dimension
Nature of inquiry	Applied research
Research philosophy	<ul style="list-style-type: none"> • Critical realism, • Pragmatism • Some elements of functionalism
Research logic	Abductive reasoning
Research strategy	Qualitative exploratory research design
Time horizon:	Cross sectional
Research tactics	<ul style="list-style-type: none"> • Literature review, • Qualitative research • Preliminary studies— Artefact design • Researcher-subject relationships • Verification • Delphi
Data collection techniques and research methods	<ul style="list-style-type: none"> • Electronic, fixed premises face-to-face interviews, • Traditional, computer assisted telephone interviews • Text and multimedia-based interviews • Electronic mail-administrated survey • Self-completion and administrated paper and electronic interviews and surveys
Sample design	Stratified and judgemental sampling
Measurement:	Structured attitude and opinion measurements
Data manipulation	Frequency and cross tabulation descriptive analysis

Source: Haydam and Steenkamp (2022:61-62)

2.2 Knowledge base and nature of enquiry

This research depicted the social world as a reality (ontological dimension) and this ontological research process was guided by defining the research unit in terms of social and cultural actions, events and interventions by individuals, organisations, and institutions.

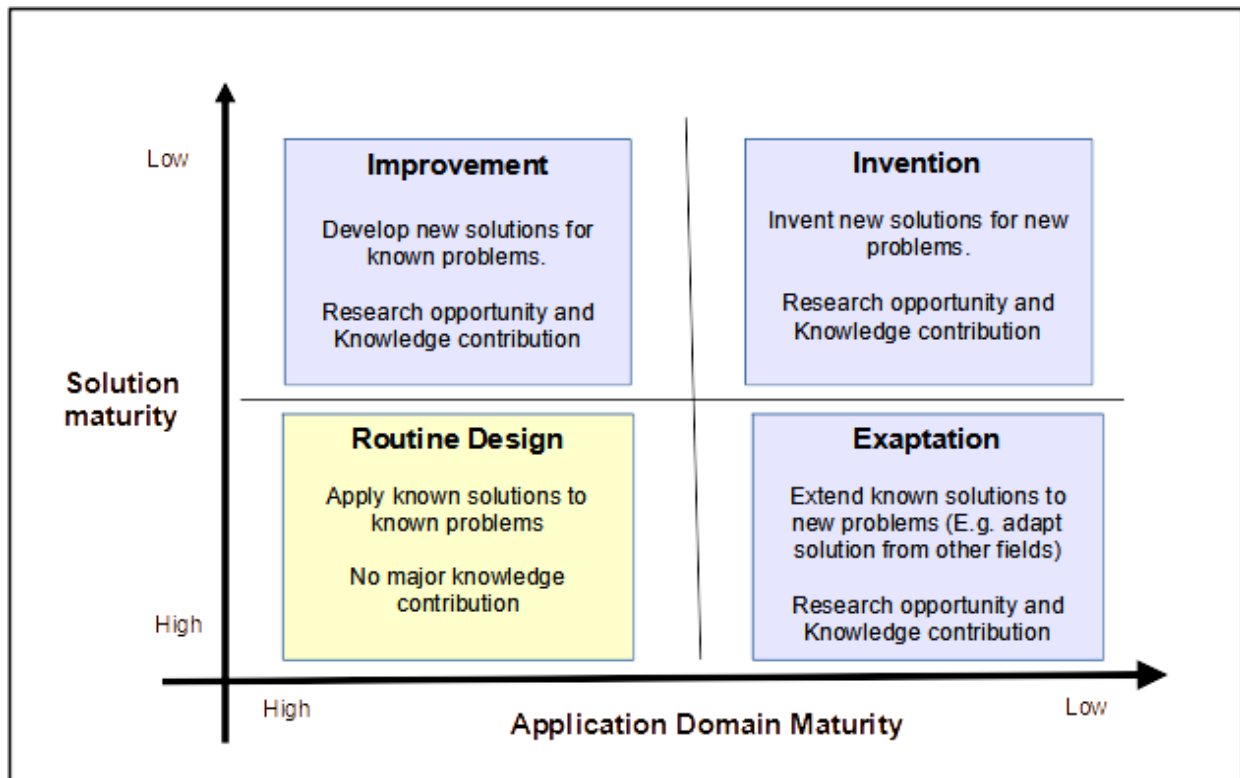


Figure 2.1: DSR knowledge contribution framework

Source: Gregor and Hevner (2013:345)

The focus of this scientific enquiry is on the applied contribution of this research to the body of knowledge relevant to charters and retail business management theory. The various research contributions to the body of knowledge, according to Gregor and Hevner's Design Science Research Knowledge Contribution Framework (Gregor & Hevner, 2013:345) is illustrated in Figure 2.1. The y-axis in Figure 2.1 represents the current solution maturity level, and the x-axis the current application maturity level from high to low that exists for the artefact to be designed. In this 2 x 2 matrix there are four categories of knowledge contributions.

One quadrant in Figure 2.1 is called "Invention research", which is for cases where there is a low maturity level for solutions, as well as a low maturity level for applications, as this type of research offers new solutions to new problems. This research is described by Gregor and Hevner (2013:345) as:

An exploratory search over a complex problem space that requires cognitive skills of curiosity, imagination, creativity, insight, and knowledge of multiple realms of inquiry to find a feasible solution.

This is where the newly designed artefact offers a new solution to a problem that is not recognised to exist, like the invention of the first bicycle.

The second quadrant (“routine design”) reflects high maturity levels for solutions as well as in the application domain (Gregor & Hevner, 2013:347). In this quadrant the research problem is well known, and well defined and research methods are rarely required to solve the problem. The artefacts from this type of research will normally be considered as routine solutions, and this research does not contribute to the body of knowledge because existing knowledge is used to solve familiar problems.

The third quadrant labelled “improvement research”, indicates low maturity levels of solutions but high maturity levels in the applications domain (Gregor & Hevner, 2013:346). Useful artefacts are not optimal or do not exist, and researchers will draw from deep understanding of the known applications and problems to create new products, processes, services, technologies or ideas.

The fourth quadrant of knowledge contribution (exaptation research) depicts high maturity levels of solutions but low maturity levels in the application domain (Gregor & Hevner, 2013:347). This is where solutions in one or more fields are used and adapted to solve a problem in another field. This needs insight and understanding of multiple disciplines.

According to Gregor and Hevner's Design Science Research Knowledge Contribution Framework, the knowledge contribution of this study is classified as exaptation research, because it developed a new framework for a generic retail charter from charters being used in various fields and adapting it to the retail field based on the existing body of knowledge.

2.3 Research philosophy and paradigm

The engagement philosophy of the researcher in this study is more objective by nature, and in terms of major philosophies in business and management research (namely critical theory, positivism, social constructivism, interpretivism, critical realism, pragmatism, modernism, and functionalism), the research philosophy of this research is mainly pragmatic (critical realism) with an element of functionalism (Haydam & Steenkamp, 2022:64). The element of functionalism lies in the belief that a retail business functions as part of society for the greater good of society.

The current research is based on a philosophy of pragmatism because it supports action, strives to reconcile facts and values, accurate and rigorous knowledge and different contextualised experiences:

By considering theories, concepts, ideas, hypotheses and research findings not in an abstract form, but in terms of the roles they play as instruments of thought and action, and in terms of their practical consequences in specific contexts (Saunders et al., 2009:142).

This study is further of pragmatic orientation since it addresses a problem and aims to contribute a practical solution that could influence future practices. The research is value-driven and initiated

by a sense that something is wrong and that a practical outcome could be achieved through more than one type of knowledge or method if needed. This study is pragmatist because it:

“Recognises that there are many different ways of interpreting the world and undertaking research, that no single point of view can ever give the entire picture and that there may be multiple realities” (Saunders et al., 2009:144).

A research philosophy is a system of beliefs and assumptions about the development of knowledge that includes assumptions concerning reality (ontology), assumptions about valid, acceptable, and legitimate knowledge (epistemology) and the way value and ethical assumptions (axiology) influence research (Saunders et al., 2009:124). The values of the researcher in this study are based on the Christian belief that everything an individual person or owner, managing director, manager, or employee of a business does should be done to do good to others, and through that to glorify God. The researcher believes that there cannot be glory to God if a business exploits or ignores the needs, directives, expectations, or requirements of some of its stakeholders to benefit other stakeholders. It therefore seeks a tool (charter) that businesses can use in their business operations and strategic direction as a guide to assist them in addressing the needs, expectation, directives, and requirements of all their relevant stakeholders.

2.4 Research logic

The approach to this study is qualitative and abductive by nature as it moves back and forth from the deduction approach of theory to data and the inductive approach from data to theory (Saunders et al., 2009:148). It was initiated by observing a problem, namely the consequences if a business does not align its business practices and direction with the expectations, directives, and requirements of all its relevant stakeholders. The research then establishes plausible theories on how this could have occurred, and in the process of analysing and investigating, new facts could be uncovered.

2.5 Research strategy

Given that the aim of this research is to develop something new that does not currently exist, namely a framework for a generic retail charter for South Africa, an exploratory research strategy was needed that was relevant to the design of something new. In this regard the Design Science Research (DSR) framework of Hevner, March, Park and Ram (Hevner et al., 2004:80) and the Design Science Research Cycle framework (Hevner, 2007:88) were used as a descriptive research strategy in the designing a new generic retail charter after considering other alternative design research approaches such as the Design Research Methodology (DRM) (Calderon, 2010:4) and the Research Canvas (Latham, 2022:8) approaches. The DSR approach is more appropriate for this research because this research does not need detailed design knowledge and processes, and the validation process with practitioners is adequate to ensure the relevance, correctness, and completeness of the outcomes.

The DSR Cycles framework in Figure 2.2 (Hevner, 2007:88) has three cycles, namely the “Rigor Cycle”, “Relevance Cycle”, and the “Design Cycle”. The design process would start with the rigor cycle that draws input for the new design from past research in the existing body of knowledge, including existing expertise, a selection of appropriate theories, methods, and relevant artefacts (Hevner, 2007:89-90).

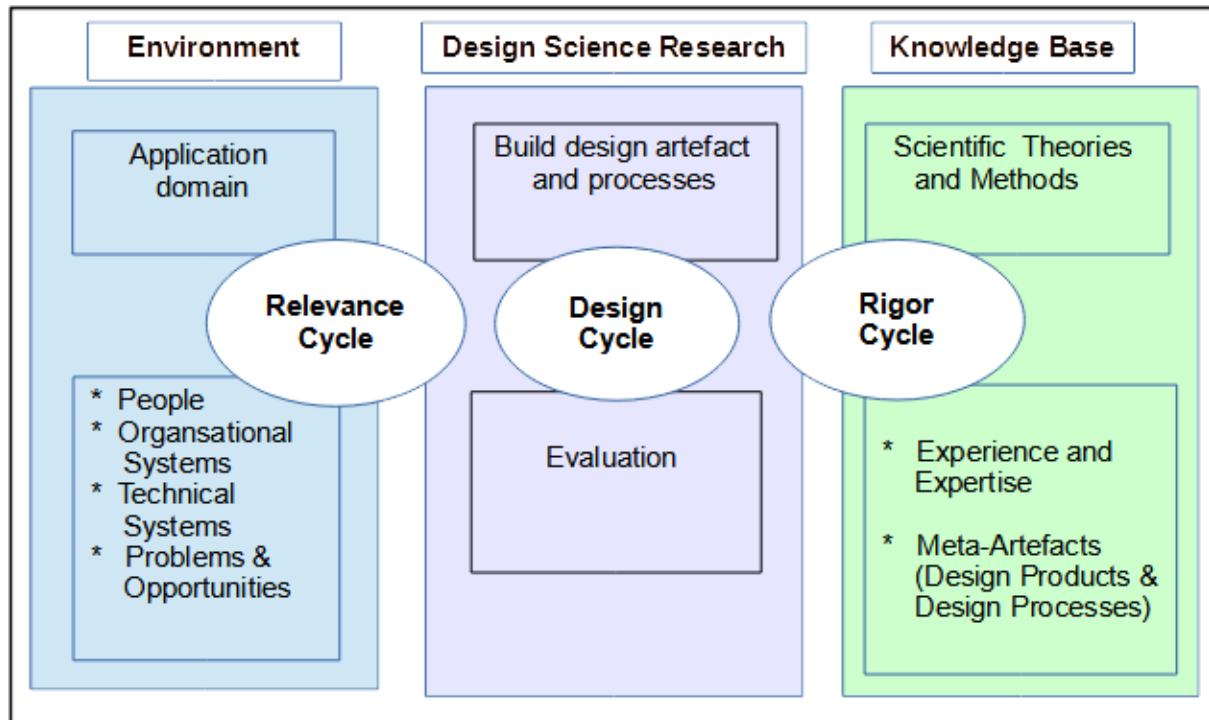


Figure 2.2: Design science research cycles

Source: Hevner (2007:88)

The relevance cycle (Hevner, 2007:89) deals with the application domain of the research and can give input into the design with the identification of a problem or opportunity that can be improved in the application environment. It also assists with ensuring that the result (the new design or artefact) is accepted, and that it addresses the needs of the users in the application environment.

The design cycle has to do with construction, evaluating the results against the requirements identified through the relevance and rigor cycles, and the continuous refining of the new design (artefact) (Hevner, 2007:90). On completion and acceptance of the new design, the artefact becomes part of the body of knowledge for future research.

By adopting the DSR approach (Hevner et al., 2004:80) to the retail sector one arrives at the model as illustrated by Figure 2.3. The terminology “new design artefact” in the DSR approach is the new framework for a generic retail charter, which is the aim of this study. This new artefact (generic retail charter) must be designed through a rigour cycle by reviewing the existing knowledge base to ensure inclusion of past research, existing appropriate theories, expertise and other charters and related initiatives (meta-artefacts). The new artefact must also go through the relevance cycle to ensure that the result is accepted and addresses the expectation, directives,

and requirements relevant to the stakeholders in the retail (application) environment. The design cycle is the construction, evaluating and refining of retail charters against the requirements identified through the relevance and rigor cycles.

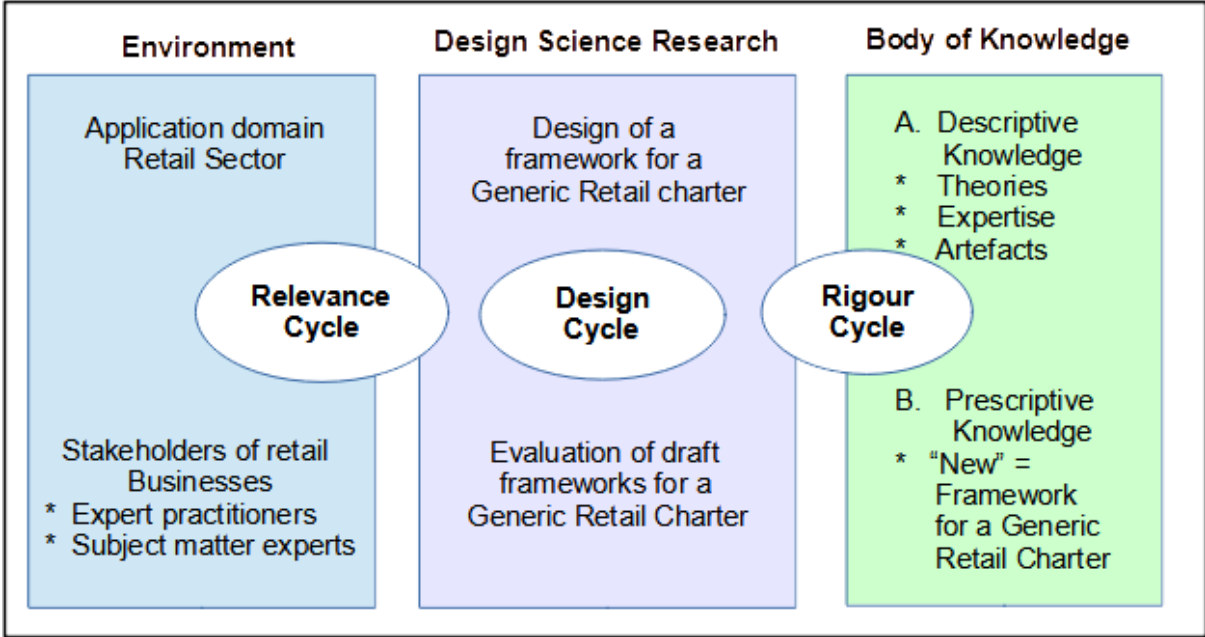


Figure 2.3: DSR model for the design of a generic retail charter

Source: Adapted from Hevner et al. (2004:80); Hevner (2007:88)

The general research strategy of the researcher is to answer the research questions of what the structure and the contents of a generic retail charter in South Africa could be. The proposed charter could be used by individual retailers, associations of retailers, or governance institutions to design their own retail charters. The research strategy consists of the following six processes (Haydam & Steenkamp, 2022:65):

2.5.1 Time horizon

This study is a cross-sectional study as the data is gathered through reviews from the same individuals at a specific time period (Rouse, 2013:1). The information is gained from knowledgeable academics and practitioners to determine the contents of the generic retail charter.

2.5.2 Research tactics applied

The action plan of this study to develop a charter is based on an adapted exploratory sequential design method (Greswell, 2015:80) as illustrated by Figure 2.4, which indicates the complete process of all the steps used to develop a customised retail charter for a specific retail business, a specific retail industry or for the retail sector. The aim of this research is, however, only to focus on the design of a framework for a generic retail charter that could be used in future as a basis to develop customised retail charters. This research will therefore only apply steps 1 to 4 in Figure

2.4. This strategy could in future be used to develop customised retail charters for individual retail businesses, sections of the retail industry, or for the retail sector and this as indicated by steps 5 to 7 in Figure 2.4.

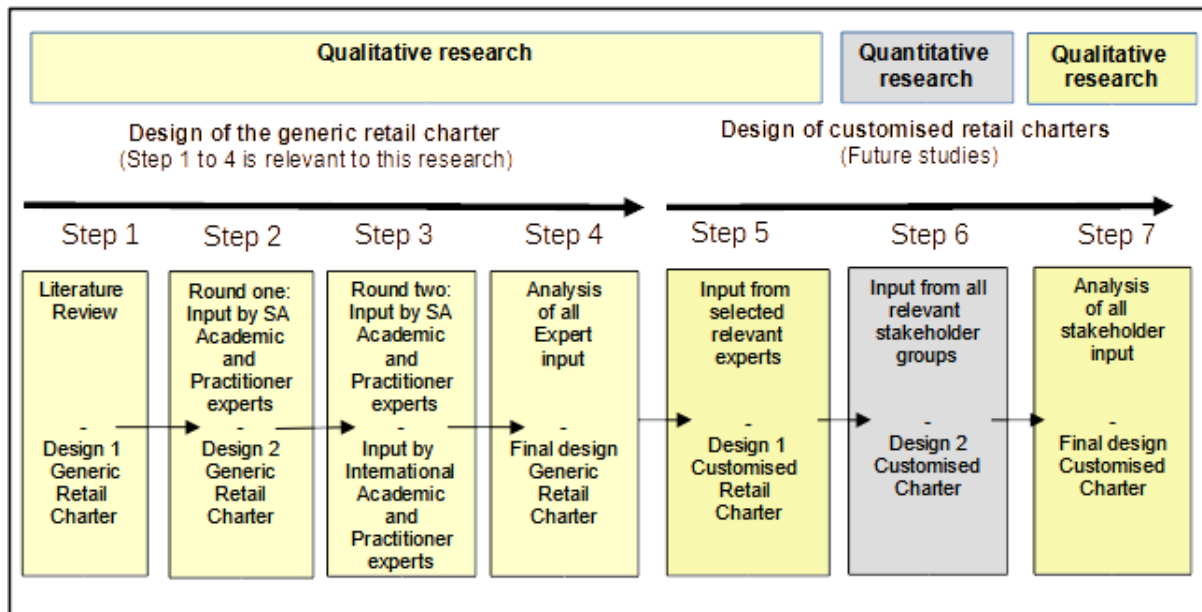


Figure 2.4: Exploratory sequential research design for a retail charter

Source: Adapted from Greswell (2015:80)

The relevant tactics (action plan) to implement the qualitative explorative research strategy for this social science research project consist firstly of a literature review from the existing body of knowledge to develop a first draft retail charter (refer to Appendix 1). The second process was the verification received from South African academic and practitioner experts on the relevance, correctness, and completeness of the first draft retail charter, and the feedback was used to develop a second draft retail charter (refer to Appendix 2). The third step in the process was to obtain a second round of input from South African experts and also from international academic and practitioner experts on the second draft. Lastly, the feedback from all academic and practitioner experts was analysed (refer to Appendix 3) and used to develop a final proposed generic retail charter.

Step 1: First design of the generic retail charter

This step includes the development of a first draft artefact (retail charter framework) through the design cycle and rigor cycle in Hevner's DRC model (Hevner, 2007:88) by exploring and reviewing all the relevant literature. This means reviewing and using all the relevant literature on charters, related initiatives, as well as literature on the needs, expectations, directives, and requirements of the stakeholders of retail businesses to design the first draft of a retail charter framework.

Step 2: Input from academic and practitioner experts and design of a second draft

As part of the rigor cycle, the first draft of a retail charter framework was reviewed by academics and practitioners who were judgementally sampled and selected based on their academic expertise in the functional retail area and expert knowledge and experience in each stakeholder category. The detail of the sampling method is discussed in section 2.5.4 below.

The purpose of this review was to obtain input on the first draft of a charter on the relevance, correctness and completeness based on the theory in the relevant fields. This input was done through electronic communication. All the comments received from all the academics and practitioners were used to develop a second draft retail charter.

Step 3: Second round input from South African and international experts

The second draft retail charter was sent to academic experts and expert practitioners who were willing to respond to the changes in the second draft based on Delphi technique principles. The detail of who responded on the second draft is given in section 2.5.4 below.

The second draft was also submitted to two professors of retail studies at universities in Germany and the UK respectively, as well as to at least one international expert practitioner in each stakeholder category. The purpose of the approach was to confirm the international relevance of the charter elements and to identify elements that might in future become relevant to a South African retail charter.

Step 4: Analysing all feedback and finalising the generic retail charter

The purpose of this step was to assess the input given on the second draft by the South African and international academic and practitioner experts, and to use their feedback to design the final generic retail charter framework. The confirmation received from the second-round feedback indicated a level of agreement on the elements that were used in the Delphi technique so there was no need for a further round of feedback.

Future customised retail charters

Only the abovementioned four steps were followed in this research to design the framework for a generic retail charter. The purpose of the generic charter developed by steps 1 to 4 is to include possible elements that could be used as a checklist when designing a specific charter as indicated by steps 5 to 7. Steps 5 to 7 falls outside of the purpose and scope of this research. The purpose of this research is not to develop a customised retail or marketing charter that is relevant to a specific retail business or retail charters that are applicable on all the different types and formats of retail businesses. This generic retail charter could be used in future delphistudies to develop specific general or marketing charters for specific retail businesses or retail industries or specific functional areas such as HR, Finance, etc. Any future studies that aim to develop customised

charters for retail businesses, retail associations or the retail sector could be done through qualitative research, and it could be implemented through the following steps five to seven:

Step 5: Review by panel of knowledgeable practitioners and designing draft 1 of a customised charter

The generic retail charter framework could be used as a basis to develop customised retail charters for a business, industry groups, or the retail sector. The first step could be to review the generic retail charter against the relevance and requirements of the business, industry group, or retail sector by removing any of the contents in the generic charter that are not relevant, or to add new issues that are relevant. This review and compiling of the first customised retail charter draft should be done by a representative panel of knowledgeable practitioners from the stakeholder categories of the business, industry group, or retail sector. This group could also give input into the research methodology on how to provide more detailed qualitative and quantitative input from all stakeholders. This input could be given through focus group discussions or personal interviews with knowledgeable practitioners from stakeholder categories such as customers, employees, and suppliers.

Step 6: Input from all stakeholder groups and compiling the second customised charter draft

The business, industry group, or retail sector that is customising the retail charter for their purpose then needs to determine, also through empirical research, the detailed specifics and priorities of the directives, expectations, and requirements of all their relevant stakeholder groups.

These empirical research methods could entail questionnaires, interviews, focus groups, group discussions, or any other relevant method. The empirical research method and sampling method may vary from stakeholder-to-stakeholder group. A general guide for the process is that in some cases it may be required that the interpretation of input from stakeholders be verified by a focus group of representatives from that individual stakeholder group.

The input gained from all the relevant stakeholders could then be used to design the second customised draft retail charter for the business, industry group, or retail sector.

Step 7: Review by selected knowledgeable practitioners and compiling of final customised retail charter

The final step in the design of a customised retail charter is to obtain a final assessment of, and approval by, the selected knowledgeable practitioners from the various stakeholder groups on the second customised retail charter draft to ensure that it meets all requirements and buy-in from the relevant stakeholders.

2.5.2.1 Literature review

The first process of this study was a review of the relevant literature on charters to develop a possible framework and contents of a generic retail charter. This study is by its very nature an exaptation knowledge contribution, which means that this research focuses on the contents and nature of other charters and related initiatives. This study reviewed literature on a range of disciplines to adapt and design a framework for a generic retail charter (see Figure 2.5). The contributions of each one of the categories in Figure 2.5 to the generic retail charter framework are discussed in detail in the following chapters.

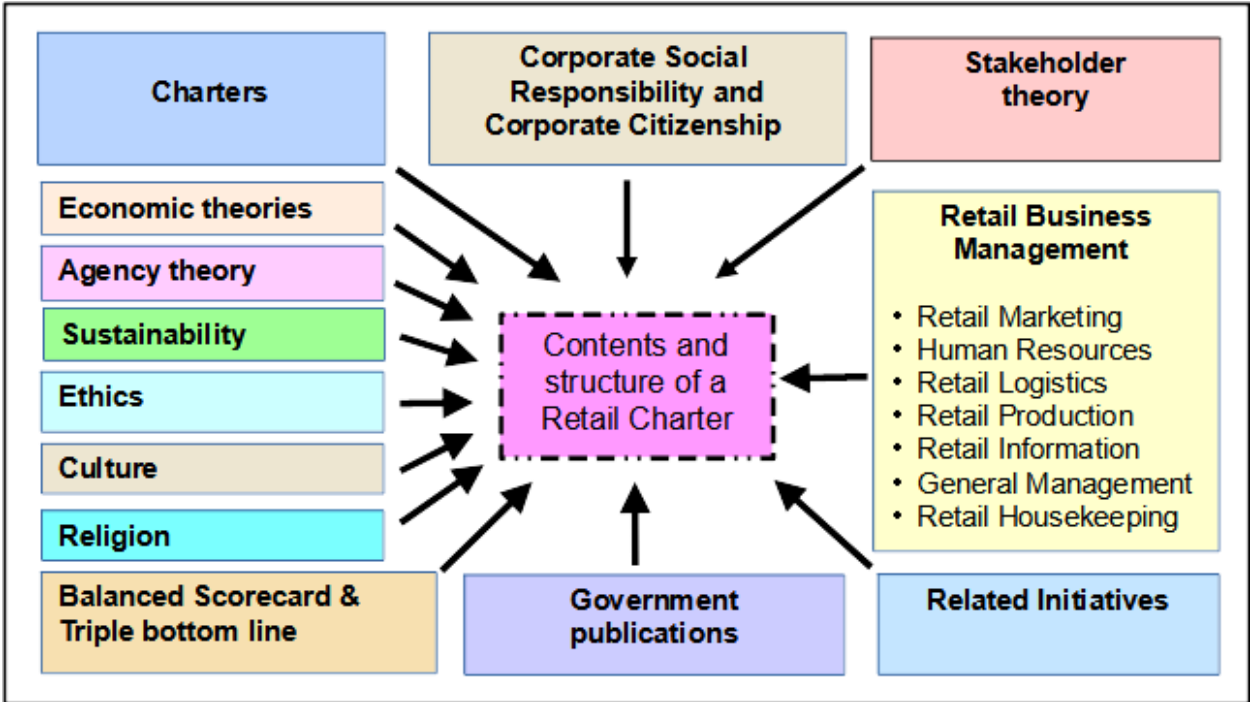


Figure 2.5: Literature framework relevant to a retail charter

Source: Researcher construct

The aim of this study was to develop a framework for a generic retail charter (centre block in Figure 2.5) by drawing from a multitude of disciplines as indicated by the surrounding categories. These include, but are not limited to, analysing different charters and related initiatives, governance publications, retail management theories as well as related theories on sustainability, ethics, culture, religion, different stakeholders, corporate social responsibilities, corporate citizenship, balanced scorecard theory, and the triple bottom line approach.

2.5.2.2 Verification process

The draft retail charter was submitted to academic experts and expert practitioners for verification as explained in the sample design section. The verification process was implemented according to the guidelines of the qualitative descriptive research design strategy of the social sciences research methodology framework through appropriate structured person-administered interviews,

telephone-administered interviews, and self-administered questionnaires (Haydam & Steenkamp, 2022:62).

2.5.2.3 Ethical approach

The fact that this research is mainly theoretically orientated reduced the need for extensive ethical considerations. The following ethical principles were, nevertheless, applied before any interview, discussion, focus group, email, or any other form of communication with academics or practitioners.

- The confidentiality of participants and their responses was assured through an undertaking that no response and/or reference and no information by the respondent would be given to any third party without the prior written approval of the respondent. This was done by an ethical clearance form developed by the researcher for this purpose. This ethical form was given or sent to the respondent for formal approval and only responses received from respondents would be reported in the research.
- The participants were informed of their rights to voluntary participation, and to terminate or to withdraw from participation, to leave out certain questions, or to refuse to answer any questions without having to give any reasons.
- To ensure no misleading of participants, they were informed of the purpose of the research and the role of the participants in the research.
- The approval received from the Ethics Committee of the Faculty of Business and Management Sciences of the Cape Peninsula University of Technology (CPUT) (FOBREC663) was available to all participants (refer to Appendix 4 to view the ethics approval certificate).
- Letters of permission were obtained from all organisations where interviews or discussions were conducted, or questionnaires distributed, or input requested.
- A consent letter was given to all participants interviewed and/or asked for input, with a clear explanation of all the assurances mentioned above (refer to Appendix 1).

2.5.3 Data collection techniques and research methods

The data collected for this research was verified by input from academic experts and expert practitioners on the relevance, correctness, and completeness of the draft retail charter presented to them. The data was collected by firstly contacting each participant via telephone, in person, or via email in which the purpose of the study was explained and what was required from all participants, and to get their permission to participate in this study project.

All persons who were willing to participate received a document by email, or via a face-to-face interview, in which the purpose of the study, the ethical requirements, and the first draft retail charter were explained, as well as a document to sign to grant the researcher permission to use and reference them for their input (refer to Appendix 1). The draft charter was split into seven tables, which included one table for each of the stakeholder categories and one consolidated

table for all the stakeholder categories. The separated individual tables were sent to expert practitioners in each of the relevant stakeholder categories while the consolidated table was sent to all academics, as indicated in Table 2.2.

The second draft charter was included from the feedback on the first draft and was sent to those participants who were willing to participate in a second round on the same basis as indicated in Table 2.2 as part of the Delphi process.

Table 2.2: Draft charters sent to participants

Contents	Sent to:
Table 1 – Owner charter	Owner stakeholder expert practitioners
Table 2 – Customer charter	Customer stakeholder expert practitioners
Table 3 – Governance charter	Governance stakeholder expert practitioners
Table 4 – Supplier charter	Supplier stakeholder expert practitioners
Table 5 – Community charter	Community stakeholder expert practitioners
Table 6 – Employee charter	Employee stakeholder expert practitioners
Table 7 – Consolidated charter for all stakeholders.	Academic experts

Source: Researcher construct

2.5.4 Sample design

A stratified and judgemental sampling method was selected for the academic experts as well as the expert practitioners. The population was stratified into the different functional areas of a retail business and stakeholder categories to ensure representatives of the verification process by obtaining feedback from each category and functional area. Judgemental sampling was used to ensure the persons selected were academic experts with practical retail or retail research experience and practitioners with expert knowledge and experience in their stakeholder categories.

2.5.4.1 Expert practitioners

The stakeholder population of a retail business was grouped into six categories, and specific individual practitioners were selected on a judgemental basis within each stakeholder category based on their expert knowledge and experience of that category. Some possible expert practitioners were identified based on their senior positions in a particular category such as the provincial minister, head of police, mayor, headmaster of a school, and minister in a church. Others were identified based on their reputation in a category to be successful or to have the ability to have an impact on others in that category such as successful business owners, trade union officials, bank managers and food suppliers. Given the length of the questionnaire and interviews the availability and willingness of experts to participate also played a role in the judgemental process to select from those identified.

The aim was to get at least two respondents from each stakeholder category to verify the relevance, correctness, and completeness of the elements in the draft charter for that category. Table 2.3 indicates the expert practitioners for each stakeholder category approached and who responded and shows that at least four responses were received from each stakeholder category on the first draft. With the exception of owners from whom only one response was received, at least two responses were received from each stakeholder category on the second draft. The research focus is on a charter for retailers in South Africa but the contact opportunity with international experts was used to test the international validity of the elements identified in South Africa for relevance, completeness, and correctness. Also given that South Africa is a developing country, the assumption was made that some international elements from developed countries may in future become relevant to South Africa. There was at least one international response for each of the stakeholder categories.

Table 2.3: Expert practitioners per stakeholder category

Stakeholder category	Person	Expertise	Responded
Owner	SOW01	Owner: Car dealership	1 st and 2 nd draft
	SOW02	Owner: Retail group in fuel, fast-food and convenience retail	Pilot and 1 st draft
	SOW03	Owner: Retail group in tyre industry	Pilot and 1 st draft
	SOW04	Owner: Engineering retailer	1 st draft
	UOW01	Owner – Retail cleaning services – England	2 nd draft
Customer	SCU01	Customer: School and household	1 st and 2 nd draft
	SCU02	Customer: Supplier and household	1 st draft
	SCU03	Customer: Household	1 st and 2 nd draft
	SCU04	Customer: Bank manager and household	1 st draft
	SCU05	Customer: Owner and household	Pilot and 1 st draft
	INCU1	Customer: Household – New Zealand	1 st draft
	INCU2	Customer: Household – England	2 nd draft
Employee	SEM01	Employee: Former human resources manager of one of the largest retail groups in South Africa and Africa.	1 st draft
	SEM02	Employee: Former financial administrative officer for a retail car dealership agency for one of the large motor car and truck suppliers in South Africa and the world.	1 st and 2 nd draft
	SEM03	Employee: Provincial secretary of one of the largest trade union confederations in South Africa that represents one of the largest groups of employees in the retail sector in South Africa	1 st draft
	SEM04	Employee: Human resources consultant for retail businesses and former training and store manager for a national pharmaceutical retail group in South Africa.	1 st and 2 nd draft
	UEM01	Employee: Former store services assistant for one of the largest supermarket retail groups in the UK.	2 nd draft
Supplier	SSU01	Supplier: Financial manager of process food supplier to all major retail chain groups in South Africa.	1 st and 2 nd draft
	SSU02	Supplier: Owner/manager of a fresh food supplier to some supermarket franchise retailers in the Western Cape.	1 st draft
	SSU03	Supplier: Accounting and auditing services to retail clients	1 st draft
	SSU04	Supplier: Business consultancy and training provider to retail businesses	1 st and 2 nd draft

Table 2.3: Expert practitioners per stakeholder category

Stakeholder category	Person	Expertise	Responded
	SSU05	Supplier: former bank manager with experience of providing finance and bank services to retail businesses	1 st draft
	ISU01	Supplier: Marketing manager of a processed meat supplier to the major supermarket retail groups in the UK	2 nd draft
	ISU02	Supplier: Regional service manager of an IT service provider to retail businesses in New Zealand	1 st draft
Governance	SGO01	Governance: Provincial Minister of Local Government, Environmental Affairs and Development Planning,	1 st draft
	SGO02	Governance: Municipal manager of one of the successful municipalities in South Africa that has received clean audits over many years	1 st and 2 nd draft
	SGO03	Governance: former mayor and existing council member of one of the well managed municipalities in South Africa	1 st draft
	SGO04	Governance: Council Member of an established retail industry association in South Africa.	1 st and 2 nd draft
	SGO05	Governance: National government official and ministry	No response
	IGO01	Governance – Financial officer in one of the municipal councils in England	2 nd Draft
Community	SCO01	Community: Private school administrator and a former chair of a retirement home and community service NGO.	1 st and 2 nd draft
	SCO02	Community: Headmaster of a public school	1 st draft
	SCO03	Community: Minister of a church	1 st and 2 nd draft
	SCO04	Community: Station Commander of South African Police Services in one municipal district.	1 st draft
	SCO05	Community: Childcare centre for homeless children with after-school care for the community	1 st draft
	ICO01	Community: Manager of a private community centre for disabled people (with dementia) in England	2 nd draft

Source: Researcher construct

2.5.4.2 Academic experts

A stratified sampling method was used to categorise the functional areas of retail business management and specific academics were selected on a judgemental basis for their expertise related to practical retail experience and/or research in the retail field for each of the functional areas. For the verification of relevance, correctness, and completeness the aim was to get at least two academic experts' responses from each retail function area. The academic experts selected, and their expertise and responses received are given in Table 2.4 and include the responses from two international university professors in retail.

Table 2.4 indicates that three responses were received for the human resources, financial management and retail production functions, four responses for the retail marketing and procurement functions, and six responses for the retail management functions. A second-round response was received for all the functional areas.

Table 2.4: Selected academic experts and their responses

Persons	Expertise	Responses to 1 st and 2 nd drafts					
		Retail Management	Retail Marketing	Retail Production	Finance and Administration	Human Resources	Procurement
ASA01	<ul style="list-style-type: none"> University lecturer in retail business management Retail banking experience Experience as an owner of a retail businesses 	1 st / 2 nd	1 st / 2 nd		1 st / 2 nd		1 st / 2 nd
ASA02	<ul style="list-style-type: none"> University lecturer in financial management Author of a chapter on retail financial management in a prescribed retail management book Research experience in retail 				1 st / 2 nd		
ASA03	<ul style="list-style-type: none"> University senior lecturer in retail business management Busy with DCom: Marketing degree Research experience in retail 	1 st / 2 nd	1 st / 2 nd	1 st / 2 nd			1 st / 2 nd
ASA04	<ul style="list-style-type: none"> University lecturer in retail business management Owner experience of a jewellery store 	1 st / 2 nd		1 st / 2 nd			1 st / 2 nd
ASA05	<ul style="list-style-type: none"> University lecturer in retail business management Retail store management experience 			1 st	1 st		1 st
ASA06	<ul style="list-style-type: none"> Part time lecturer in a QCTO retail management programme in a university retail academy Many years of human resources and training experience in national supermarket group 	1 st				1 st	
ASA07	<ul style="list-style-type: none"> Senior university lecturer in marketing Research experience in marketing 		1 st				
ASA08	<ul style="list-style-type: none"> Retired university professor in human resources Research experience in human resources 					1 st / 2 nd	
ASA09	<ul style="list-style-type: none"> University lecturer in human resources with specialised knowledge and experience in training and development 					1 st / 2 nd	
INA01	<ul style="list-style-type: none"> Professor and head of the retail programme at a university in Germany 	2 nd	2 nd				
INA02	<ul style="list-style-type: none"> Professor and programme director of a retail management programme at a university in the UK 	2 nd					

Source: Researcher construct

2.5.4.3 Recipients and respondents of the first draft charter

The South African recipients and respondents of the first draft are given in Table 2.5, which indicates what type of draft they received and responded to. The reason why the totals in the Table 2.5 do not add up is that some persons received and responded to more than one stakeholder group, for example one person responded as an owner but also as a customer stakeholder

Table 2.5: First round South African recipients of the Draft 1 retail charter elements

Stakeholder Categories	Expert practitioners		Academic experts		Total number of different persons
	No. Sent	Elements sent	No. sent	Elements sent	
Owners	4	Owner	7	Consolidated	11
Employees	4	Employee	9	Consolidated to 7 retail, marketing, logistics and financial experts and employee to 2 HR experts	13
Customers	5	Customer	7	Consolidated	12
Suppliers	4	Supplier	7	Consolidated	11
Governance	4	Governance	7	Consolidated	11
Community	4	Community	7	Consolidated	11
Total number of different persons	21		9		30

Source: Researcher construct

2.5.5 Measurement

The first and second draft charters were sent to the experts with an instruction to examine the proposed elements in the table(s) for a generic retail charter, which were derived from an analysis of the relevant literature, charters, and related initiatives, and to comment on these elements based on their expertise and experience in the following way:

- Ignore the elements that are not in your field of expertise or that you do not want to comment on.
- Tick off the elements that you think are correct and could be included in the retail charter.
- Cross out the elements that you think are not correct and should not be included in the retail charter.
- Change elements to make them more correct.
- Move elements from one column to another column.
- Add elements that you think could also be included in a generic retail charter.

Participants were also invited to make notes on any elements they have deleted, changed, or added.

2.5.6 Data manipulation, results, and recommendations

The detailed responses to the elements of drafts one and two for a retail charter, as well as from the international expert practitioners and academic experts, are outlined in Tables 5.5.1 to 5.5.6 in Appendix 3. In the responses given in these tables, the elements that the experts agreed with and confirmed their inclusion are marked with a C, all proposed additions with an A, movements to other columns with an M, and corrections with an R. The responses from expert practitioners are highlighted in yellow and those from academic experts are marked in green.

The data received from academic and practitioner experts were analysed and a generic retail charter was recommended for each of the stakeholder categories. The following guidelines were used to finalise the generic retail charter elements.

2.5.6.1 Additions and corrections

All proposed additions and corrections that were accepted and confirmed (marked with “C”) by the South African and international expert practitioners and academic experts were included in the retail owner charter.

2.5.6.2 Proposed movements of elements

Some expert practitioners and academic experts proposed a movement of some elements to another column. The trend, as discussed in Chapter 5 under the Kano model, was that participant’s responses normally moved from “Wow to “Nice” and from “Nice” to “Must” over a period of time and in changing conditions. Although in some cases there were more practitioners and academic experts that required an element in certain column, it is argued that if one practitioner or academic expert suggested it in a column more to the left, these elements should be placed in that column as it was an indication that there might already be a trend on those elements.

2.5.6.3 Required mandatory and ethical elements

Some expert practitioners or academic experts recommended added mandatory or ethical elements in the ‘Nice’ or “Wow” columns such as “participation in legal forming processes” or “training in ethics”. As there should not be “Nice” or “Wow” elements in the mandatory or ethical categories of a generic retail charter because a retailer is not “Nice” or “Wow” if they behave legally or ethical. It is a compulsory expectation for them to be legal and ethical. Therefore, all recommendations in the “Nice” of “Wow” columns for mandatory or ethical categories were reflected in either the relevant “Performance” or “Operational” categories.

2.5.6.4 Proposed international elements

There were some elements added by international expert practitioners or academic experts that do not exist currently in South Africa but may in future become local elements, such as hand-held self-scanning devices or registration recognition parking payment systems. All these were added as elements in the final generic retail charter but were marked “International” with an (*INT) to indicate that these exist somewhere and may in future be relevant to a South African retail charter.

Some existing elements included, that could in South Africa be in the “Nice” or “Wow” columns, were already present internationally in a “Must” or “Nice” column. Those elements that were already internationally in a different column were marked with “Internationally Moved to Must” (*IMtM) or “Internationally Moved to Nice” (*IMtN) in the final proposed generic retail charter to indicate that this movement might in the future also happen in South Africa.

2.5.6.5 Legal requirements

Many expert practitioners and academic experts added specific laws relevant to the stakeholder category. Many laws are relevant to more than one stakeholder category, and some have a long list of laws. The applicable laws might also differ across various types of retail business and will also differ from country to country. For these reasons in the mandatory column of each stakeholder charter, only a general element was included that would cover all relevant laws and regulations relevant to that stakeholder charter. However, only some general relevant legal elements were included as examples and a list of possible relevant laws for a retail business was only listed in the governance charter.

2.6 Summary

This study is exaptation research that finds a new application solution, namely a retail charter from analysing various fields in a mature theoretical domain. The research strategy used in the design and methodology was Hevner's Design Science Research (DSR) framework. The qualitative research strategy consisted of a literature review of the existing body of knowledge on charters, retail business management and theory related to designing a draft retail charter. This draft retail charter was submitted to academic experts and expert practitioners for verification of the relevance, correctness, and completeness of the draft charter. A second draft charter was developed from the feedback on the first draft charter. The second draft was then submitted to some of the same local and international academic and practitioner experts for verification of the changes to the first draft. All the feedback was analysed and a framework for a generic retail charter was proposed.

The DSR framework was an appropriate approach for this research project because the rigor cycle and the design cycle were successful in developing a first draft charter from the relevant literature, and the relevance cycle was successful in verifying and enhancing the relevance, completeness, and correctness of the final proposed generic retail charter. The DSR approach may also be appropriate in future to design customised retail charters for individual retail businesses, retail industries, or for the retail sector.

CHAPTER 3

RETAIL BUSINESS MANAGEMENT IN A SOUTH AFRICAN CONTEXT

3.1 Introduction

This chapter reviews the relevant literature for the development of a framework for a generic retail charter by analysing the theoretical concepts of retail business management in a South African context. The purpose of this review is to find possible significance, contents, and structure for such a framework for a generic retail charter. The chapter firstly looks at the retail sector in South Africa and then analyses various concepts in retail business management. This chapter therefore focuses on some factors in the South African retail sector and the nature of retail business management that could be relevant to a retail charter.

3.2 The retail sector in South Africa

The aspects of the retail sector in South Africa that are analysed for possible contributions to the development of a framework for a generic retail charter are the types of retail business, their sizes, the number people employed, trends, and challenges in the South African retail sector.

3.2.1 Types of retail businesses

All retail businesses in South Africa are classified, based on their nature, into one of the following categories of the Sector Industry Classification (SIC) Codes (South Africa, 2020c:30-32) as outlined in Table 3.1. This wide range of retail business types in this table provides possible contributions to the development of retail charters.

The table indicates the comprehensiveness of a generic retail charter that could be used by all types of retail business categories and even each individual retail business within each category. Each category may have its own unique set of important stakeholders with their own unique expectations that need to be addresses by its retail charter.

The fact that there are only retail charters for some of these categories internationally, with no retail charter in South Africa for any one of the categories, illustrates the pressing need for a framework for a generic retail charter that could be used as a guide to design their own charters. The successful development of framework for a generic retail charter will also open up a wide range or research opportunities in future if the generic charter is used as a basis to develop unique retail charters for each type of retail business and even unique retail charters for each individual retail business within each of the SIC code categories.

Table 3.1: Sector Industry Classification (SIC) Codes for retail businesses

61000 - Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods
61101 - Retail sales by commission agents
61102 - Retail sales by commodity brokers
61103 - Retail sales by auctioneers
62110 - Retail trade in non-specialised stores with food, beverages and tobacco predominating
62190 - Other retail trade in non-specialised stores
62201 - Retail trade in fresh fruit and vegetables
62202 - Retail trade in meat and meat products
62203 - Retail trade in bakery products
62204 - Retail trade in beverages (bottle stores)
62209 - Other retail trade in food, beverages, and tobacco
62310 - Retail trade in pharmaceutical and medical goods, cosmetic and toilet articles
62320 - Retail trade in textiles, clothing, footwear, and leather goods
62321 - Retail trade in men's and boys' clothing
62322 - Retail trade in ladies and girls' clothing
62323 - Retail trade by general outfitters & dealers in piece goods, textiles, leather, and travel accessories
62324 - Retail trade in shoes
62330 - Retail trade in household furniture, appliances, articles and equipment
62340 - Retail trade in hardware, paints and glass
62390 - Other retail trade in specialised stores
62391 - Retail trade in reading matter and stationery
62392 - Retail trade in jewellery, watches and clocks
62393 - Retail trade in sports goods and entertainment requisites
62399 - Retail trade by other specialised stores
62400 - Retail trade in second-hand goods in stores
62510 - Retail trade via mail-order houses
62511 - Retail trade in books via mail-order houses
62519 - Other retail trade via mail-order houses
62520 - Retail trade via stalls and markets
62590 - Other retail trade not in stores
62600 - Repair of personal and household goods
62601 - Repair of footwear and leather-goods
62602 - Repair, servicing and installation of household and personal appliances
62609 - Other repair services for the general public,
63120 - Retail sale of motor vehicles
63121 - Retail sale of new motor vehicles
63122 - Retail sale of used motor vehicles
63200 - Maintenance and repair of motor vehicles
63201 - General repairs
63202 - Electrical repairs
63203 - Radiator repairs
63204 - Body repairs
63209 - Other maintenance and repairs
63300 - Sale of motor vehicle parts and accessories
63310 - Sale of new parts and accessories
63311 - Sale of tyres
63319 - Sale of other new parts and accessories
63320 - Sale of used parts and accessories
63400 - Sale, maintenance and repair of motorcycles and related parts and accessories
63500 - Retail sale of automotive-fuel
64201 - Restaurants or tearooms with liquor licence
64202 - Restaurants or tearooms without liquor licence
64203 - Take-away counters
64204 - Caterers

Source: South Africa. Department of Trade and Industry (2020:30-32)

3.2.2 Size and number of retail businesses

South Africa has a two-tiered retail sector with a concentration of formal large, medium, and small retail business in one group and many small informal, unregistered retail businesses in the other group (W&RSETA, 2018b:28). The Wholesale and Retail Sector Education and Training Authority (W&RSETA) has records from the Skills Development Levy (SDL) they receive from all retail businesses with a total salary expense of more than R500 000 per year (W&RSETA, 202A:1). According to the W&RSETA 2019-2020 Sector Skills Plan (SSP), there are 87 790 retail businesses in South Africa, of which 1% are large retailers (employing 150 and more staff), 3% medium size retailers (employing 50 to 149 staff) and 88% small retailers (employing 1 to 49 staff members), with 8% unclassified (W&RSETA, 2018b:1). There is however an uncertain number of additional small informal, unregistered retailers not included in these numbers.

This development of a generic retail charter is mainly aimed as a tool for the formal large, medium, and small businesses that can, because of their formal nature, develop their own formal and customised retail charters. The contents of the generic retail charter may however also be used by informal retail businesses to develop their own informal customised retail charters with a focus on some of the elements of the generic retail charter. The implementation of a basic informal health charter by informal retailers could assist them to avoid the spread of health risks in the community. As an example, the Covid-19 worldwide pandemic that killed more than 6 million people may not have happened if the retailers in the market where it is alleged to have started the Huanan Seafood Wholesale Market in Wuhan, China, had applied a retail charter that included an element that would ensure the selling of safe products to customers (Epidemic-stats, 2020:1; MedicineNet, 2020).

3.2.3 Impact of the retail sector

The retail sector plays a significant role in the South African economy and society. This is proven by the following:

- A large number of retailers: there are more than 87 790 retail businesses in the South African economy (W&RSETA, 2018b:1).
- A large number of jobs: the retail sector provided 2.3m jobs in December 2019, and 2.125m jobs in March 2022, 21% of a total of 10.14m non-agricultural employees in South Africa (South Africa. Stats SA, 2020a:5; South Africa. Stats SA 2022:4).
- High gross earnings: the retail sector further provided gross earnings to their employees of R 112 846m in March 2022, 14.1% of the total earnings of all employees in South Africa (South Africa. Stats SA, 2022:6).

The businesses in retail sector play a major role in providing jobs and income to society across the country and in all socio-economic levels of the communities. The implementation of a retail

charter by retail businesses that would ensure sustainable success and stakeholder satisfaction could therefore have a significant effect on the South African economy and society.

3.2.4 Trends

Given the impact of the retail sector there are certain trends that may impact on some retail businesses and their stakeholders, and some may be relevant to the contents of retail charters.

3.2.4.1 Larger retailers are moving into townships

The movement of larger retailers into townships puts a strain on small informal retailers that cannot compete with them. This movement however benefits some consumers who are getting a greater variety of products closer to home at better prices (W&RSETA, 2018b:31; W&RSETA, 2020a:33). This trend may also have an impact on socio-economic expectations of community stakeholders and customers.

3.2.4.2 Technological changes

New technology in the retail sector impacts on the operations of retail businesses and their stakeholders. There are technological changes on continuous basis in retail such as new mobile applications, online shopping, smart omnichannel shopping, visual search, augmented reality shopping (AR/VR), payment flexibility, experiential retail, big data with consumer information, social media, cybercrime, automation, artificial intelligence, contactless shopping, retail video analyses, metaverse, and voice commerce (W&RSETA, 2018b:32; W&RSETA, 2020a:34; ContactPigeon, 2022:1; Homeyer, 2022:1; Intelstyle, 2022:1; Partida, 2022:1). Many of these technological trends may impact on retail businesses and the expectations of customers, suppliers, and governance stakeholders, and could impact on the contents of retail charters.

3.2.4.3 Power shift towards consumers

There is a power shift towards customers that may impact the operations of retail businesses such as more concern about ethical issues, eco-friendliness, and greening sustainability (W&RSETA, 2018b:33). This trend may impact on the expectations of customer stakeholders and may have to be addressed by a retail charter.

3.2.4.4 Expansion into Africa

There is a movement of larger retail businesses to expand their retail operations into other countries in Africa (W&RSETA, 2018b:34). This trend will expose retailers to stakeholder requirements that are different from those in South Africa, and where relevant retail charters may have to include reviewing their South African way of doing business and training of employees to deal with foreign conditions and different expectations.

3.2.4.5 Casualisation

There is a trend in the retail sector for high levels of casualization by not employing staff on a permanent basis (W&RSETA, 2018b:35). This trend will impact on the security and income expectations of employees and a retail charter could state the retailers' views on this issue.

3.2.4.6 Covid-19

The Covid-19 pandemic from 2020 resulted in many published and amended regulations by the national government on a regular basis that forced retailers to adapt their operations regularly for compliance purposes (South Africa 2020a:5-6). There were certain changes resulting from Covid that would affect the future operations of retail businesses and the expectations of stakeholders, and might impact on the contents of a retail charter even after the pandemic (W&RSETA, 2020a:33; Gregurec et al., 2021:9-15; ABeam Consulting, 2022:1).

- Working from home – certain positions such as administration and computer assistants are able and prefer to work from home.
- Online meetings – more local, national, and even international meeting are taking place on various communication platforms via the internet that reduces the expectation to meet on a face-to-face basis. This saves a lot of travel time and costs and improved productivity.
- Online training – the technology makes it possible to train employees online at certain times and at home or in retail stores that suits the learners.
- Stricter application of health and safety regulations – the health and safety requirements will in future most probably be more strictly applied with more focus on health and safety training.
- More online trade – customers have been exposed to the benefits of online shopping and will most probably continue with this practice. This may have an impact on the development of online businesses, delivery systems, digital payment systems and training on online practices.

3.2.4.7 Retail operations

Some of the retail operation trends predicted by retail experts are social commerce, personalisation, influencer marketing, customer experience optimisation, buy-now-pay-later, same-day-delivery, private labels, digital wallets and cryptocurrencies, supply chain optimisation, and workforce optimisation (ContactPigeon, 2022:1).

3.2.5 Challenges

The retail sector in South Africa faces several challenges that may impact on the contents of a generic retail charter.

3.2.5.1 Demographic requirements

One of the challenges that will impact on the retail charter is to comply with government legislation on employee demographics in the retail sector. The aim of the South African government in terms of Section 2(b) of the Employment Equity Act, is to achieve equitable representation of employees in all businesses on all occupational levels (South Africa, 2014:4). According to annexure EEA8, the economic active population (EAP) ratios for all groups must be used of the during the analysis process when preparing an employment equity plan for businesses (South Africa, 2014:40). When using the 2018-2019 Annual Report of the Commission for Employment Equity (CEE), the retail sector has challenges on various occupational levels (South Africa. Department of Labour, 2019:84). The national EAP ratio required on each occupational level is 48.8% for African males, 5.2% Coloured males, 1.7% Indian males, 5.1% White males, 36% African females, 4.4% Coloured females, 1% Indian females and 3.9% White females (South Africa. Department of Labour, 2019:14).

Compared to the required EAP composition, there is on top management level a dominance of White males of 59.8% versus the required 5.1%, a very low African male representation of 4.7% compared to their EAP of 42.8% and a low female representation of 22.1% compared to a female EAP of 45.3% (South Africa. Department of Labour, 2019:84).

According to this CEE report on senior management and professionally qualified levels, White males are also dominant with 27.7% and 23.2% respectively, while African males very low on 11% and 17.7% respectively. The situation is however reversed on the unskilled and the semi-skilled levels where White males are underrepresented at 0.9% and 2.2% respectively, and White females at 0.5% and 0.6% respectively (South Africa. Department of Labour, 2019:84).

A generic retail charter should include a statement on moving towards the achievement of the required EAP demographic composition, as expected by the South African government as a stakeholder in the retail sector.

3.2.5.2 Number of disabled employees

A second challenge is the low number of disabled people employed in the retail sector. Only 4 616 disabled employees were listed in the CEE report (South Africa. Department of Labour, 2019:84), compared with the total number of employees noted above, which means that only around 0,2% of the total number of people employed in the retail sector were disabled. A generic retail charter should include a focus on employing disabled people as required by the South African government as a stakeholder in the retail sector.

3.2.5.3 Low economic activity

Another challenge for the retail sector that may impact on a retail charter is that the retail sector is sensitive to economic instability with a bleak future outlook for the economy (W&RSETA, 2019:29). At time of this research, the Corona-19 virus had further impacted negatively on the economic activity and StatsSA (2020b:2) indicated higher unemployment levels, lower business sales, and more closures of businesses. A generic charter should include elements that address sustainability and growth to benefit owner, employee, supplier, and community stakeholders.

3.2.5.4 Skills development

Table 3.2: Hard-to-fill vacancies in the retail sector

Occupations	Occupations
Administration Services Manager	Millwright
Butcher	Retail Buyer
Bricklayer and Plasterer	Retail General Manager
Computer Network Technician	Retail Store Manager
Confectionery Baker	Retail Supervisor
Corporate General Manager	Safety, Health, Environment and Quality (SHE&Q)
Cosmetic Sales Assistant	Sales Assistant (General)
Delivery Driver	Corporate General Manager
Diesel Mechanic	Service Station Salesperson
Electrician	Shelf Filler
Fitter and Turner	Software Developer
Human Resource Manager	Training and Development Manager
Management Consultant Specialist	Truck Driver (General)
Merchandise Planner	Visual Merchandiser

Source: W&RSETA (2020:40)

Table 3.2 gives a list of hard-to-fill occupations in the retail sector (W&RSETA, 2018b:39-40). This indicates the challenges for training and development in future to ensure adequately trained and developed people to be appointed in such occupations in the retail sector. This training and development could be included in a retail charter. Small and medium retailers have their own unique skills challenges, as indicated by Table 3.3.

Table 3.3: Skills challenges of small and medium retailers

Skills needs		Skills needs	
1	Customer service	7	Numeracy
2	Financial management	8	Literacy
3	Stock management	9	Business management
4	Marketing	10	Communication
5	Pricing	11	Computer
6	Selling	12	Product knowledge

Source: W&RSETA (2018b:51)

A generic retail charter could also include these skills development elements to address the expectations of the employee and community stakeholders.

3.2.5.5 Work integrated learning (WIL) and learning programmes

Another challenge in the retail sector is the expectation of the government stakeholder that retail businesses should get involved in the addressing the national high unemployment problem, especially of the youth, through workplace integrated learning (WIL) and learning programmes. The purpose of WIL is to improve the employability of the youth (W&RSETA, 2018b:6) by giving them workplace experience during and after their study period at Technical Vocational Education Training (TVET) Colleges and Higher Educations Institutions. Learning programmes improve qualifications, and therefore improve the prospect of employment, especially for unemployed learners through learnerships that include a practical experience element. The inclusion of WIL and learning programmes in the generic retail charter could address expectations of employees, communities, and governance institutions.

3.2.5.6 Xenophobia

Many non-South African citizens are employed in the retail sector or own retail businesses in South Africa. This creates tensions in an environment where there is such high unemployment in the country. Xenophobic attacks take place on a regular basis and are in many cases aimed at the retail stores of foreign nationals or migrant employees (Ueda & Mavhinga, 2020:1; United Nations, 2022:1). A retail charter could include elements on the employment of non-South African citizens and foreign-owned retailers could include elements in their retail charter to prevent xenophobic response towards them.

3.2.5.7 Riots and looting – volatile environment

As a young democracy, South Africa still has a complex and volatile socio-economic and political environment where protest, riots and lootings take place, such as the riots in South Africa between 9 and 18 July 2021 in Kwazulu-Natal and Gauteng (Harding, 2021:1; Africa, 2022:1) and may be with the country for some time in the future. Retail businesses are often damaged or vandalised during such unrest. A retail charter with elements towards socio-economic development in their communities could probably assist retailers to be targeted less during such protest actions.

3.2.5.8 Crime

The crime rate in South Africa is very high (Schwabe, 2020:1; Sonjica, 2022:1). In 2022 it was the third highest in the world and many retail businesses and their stakeholders are victims of various forms of crime, such as shoplifting, theft, assaults and even murders (World Population Review, 2022:1). Retail charters could assist retail business to commit to improve protection for their employee and customer stakeholders against many of these criminal practices.

3.3 Nature of retail business management

Retailing is the final step in the supply chain that includes all business activities to sell products or services to the final consumer for their personal or household use (Levy & Weits, 2007:7; Terblanche et al., 2016:3). Retail provides a variety and an assortment of products (Levy & Weits, 2007:35) in small quantities, at the most convenient location and time to the consumer (Terblanche et al., 2016:5).

A business is classified as a retail business if it performs the retail function and sells more than 50% of its products to the general public for household use (South Africa. StatsSA, 2020:13). The purpose of the retail charter is to be used as a tool for the management of a retail business to satisfy its stakeholders. Given the many definitions of management, it can be summarised as the process in a retail business where people in leading positions strive to achieve its objectives through utilising the available resources, making decisions, solving problems and co-ordinating all its business functions within a greater business environment (Du Toit, 1995:38-40).

The nature of managing a retail business is outlined in Figure 3.1. The diagram illustrates the primary retail process, and the support business functions in a retail business within a particular operating and external macro-environment. Each element in the model is analysed for possible inclusion in the contents and structure of a generic retail charter and to identify possible stakeholders for a retail business

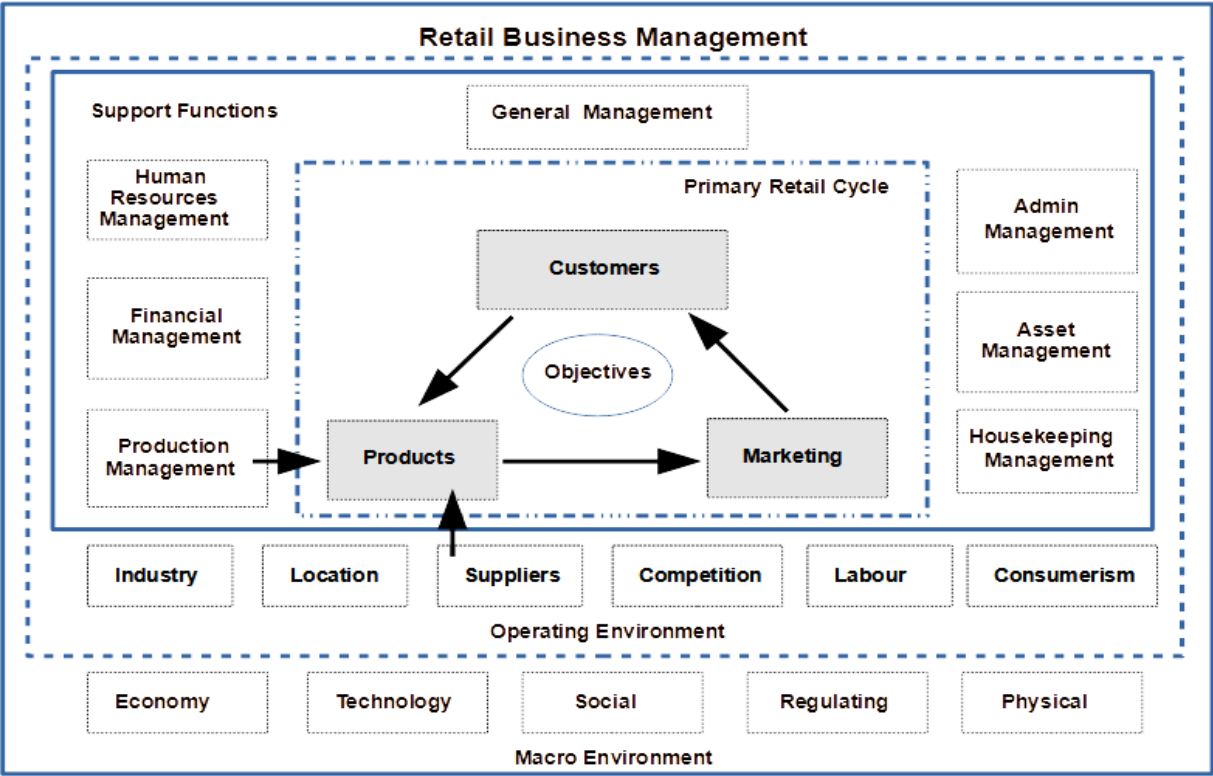


Figure 3.1: Nature of retail business management

Source: Adapted from Venter (1995:15)

3.3.1 Objectives of a retail business

Every retail business should have a clear mission that differentiates it from its competitors with clear financial, market performance, societal and personal objectives (Lusch et al., 2011:51). A business normally has the objective to increase the value of the owner's investment (Besley & Brigham, 2014:7) and must focus its operations and strategies on the satisfaction of all stakeholder expectations and needs (Freeman et al., 2004:366). Clarity on the objectives of the business is important for the reasons and message a retail charter wants to communicate to the relevant stakeholders. The objectives of a retail business are therefore not only to satisfy the expectations of the owner investors but also to satisfy the expectations of other stakeholders such as employees, customers, suppliers, governance institutions and the community (Terblanche et al., 2016:289; Marcus & Van Dam, 2020:67).

3.3.2 Primary retail function

The primary retail functions of a retail business, also called the retailing concept or retail cycle, focus on determining the nature and needs of the target customers and the selection of the right retail mix that will satisfy those needs more effectively and efficiently than its competitors (Levy & Weitz, 2007:129). The following aspects of the primary retail function could be considered for inclusion in a generic retail charter, and they refer to satisfying the expectations and requirements mainly of customer and supplier stakeholders.

3.3.2.1 Customers

The customers of retail businesses are individuals and households who buy products and services for personal consumption (Levy & Weits, 2007:7). A target market is a particular portion or segment of the customers which is targeted by a retailer to "be the most likely to purchase its products or services" (MASB, 2020b:1), and is a group of individuals with similar product needs because of one or more common characteristics (Lamb et al., 2020:236).

Successful retailers understand the market in which they operate (Gee et al., 2019:27) and know the shopping behaviour of customers (Gee et al., 2019:71), understand the needs, wants, decision-making and behavioural patterns of their target customers (Lamb et al., 2015:170).

Retail businesses could include the following target market practices in a retail charter that could assist the retail business to understand their needs (Shams et al., 2020:39,43).

- **Defining the target customer base**

One element to address the understanding of customer needs is for retailers to decide and to define who their target customer base is (Kotler & Armstrong, 2001:482). This customer base definition could include one or more of the groups mentioned in the human rights section of the Constitution of South Africa (South Africa, 1996:1247), and could more clearly be defined in terms

of factors such as income, culture, social factors, personal factors, geographical factors, psychological factors, demographic factors, psychographic factors, and behavioural factors (Kotler & Armstrong, 2001:203,255; Lamb et al., 2020:236).

- **Market information**

Another element for inclusion in a retail charter could be collecting market information through market research from consumers to ensure retailers understand the needs of their defined target market (Maison, 2019:5). This could be done through selecting the best appropriate quantitative and/or qualitative research methods (Maison, 2019:6) through primary and/or secondary research (AMA, 2017:1; Gee et al., 2019:29). The retailer could also select from a range of technological methods to gain information.

3.3.2.2 Product

When a business knows what its customers want, it needs to specify and procure the right type and number of products to meet the needs of their target customers (Terblanche et al., 2016:235) to “match the taste, preferences and expectations of its target customers” (Sullivan & Adcock, 2002, 81).

- **Product specification**

To ensure the procuring the right products for the needs of the customer, the retailer needs to decide and specify the products clearly in terms of issues such as quality, brand, features, design and style, packaging and labels, support services, product lines, and product assortments (Kotler & Armstrong, 2001:252,317). Product specification could therefore be included as an element in retail charters.

- **Procurement, logistics and supply chain management**

Procurement deals with the process of obtaining products for a business (Langley et al., 2008:510). Logistics is “that part of supply chain management that plans, implements, and controls the efficient, effective forward and reverse flow and storage of goods, services and related information between the point of origin and the point of consumption in order to meet customers' requirements” (CSCMP, 2022:1). Supply chain management focuses on across-firm integration, coordination, and collaboration in the supply chain on the planning and implementation of sourcing, manufacturing, and delivering from raw material to final consumer (De Villiers et al., 2017:8).

Some of the relevant elements from procurement, logistics and supply chain management that could be included in a retail charter are sourcing and selection of suppliers, supplier development, negotiations and supply conditions, supplier relations and communication, inventory management, warehousing, product transportation management, and ethical treatment of

suppliers (Langley et al., 2008:510; Namibian Trade Forum, 2016:12-13; De Villiers et al., 2017:6-9; England, 2017:1; South Africa, 2018a:19-21; South Africa, 2019:334-355; CSCMP, 2022:1).

3.3.2.3 Marketing

Once a business has the right product for its customers, it must undertake everything such as selling and promotions in a way that will ensure that the customers will buy the products from the business and not from their competitors (Sullivan & Adcock, 2002:6). A business needs to have an effective positioning and differentiation strategy that will give marketing efforts the greatest impact (Lamb et al., 2015:262).

Retail marketing forms part of the broader concept of marketing to “engage with a target market of consumers to ultimately sell a product and hopefully to maintain a relationship beyond the purchase” (Cohen, 2011:1). Retail marketing include all the elements to “identify who your target customers are, understand what they want and satisfy their needs in a way that will deliver profitability, survival and growth” (Gee et al., 2019:28) and “everything undertaken to satisfy the customer”, how to attract customers and how to persuade those customers to make a purchase (Sullivan & Adcock, 2002:6-9).

The following retail marketing elements could be included in a retail charter that will contribute towards achieving the retail marketing objectives of the business and to satisfy all the stakeholders of the business.

- **Retail target market**

Once retailers understand the market in which they operate (Gee et al., 2019:27) and know their shopping behaviour (Gee et al., 2019:71) they firstly need to decide how they will engage with their customers (Villanova et al., 2021:127) as it can lead to an “increase in customer loyalty, satisfaction, welfare, emotional bonds and the reputation of the business” (Shams et al., 2020:43). Secondly, they need to decide on the nature and extent of the relationship they want to have with the target customers and what tools they are going to use to build a lasting loyal and profitable relationship with them through value creation and high customer satisfaction (Kotler, 2001:674). Thirdly, retailers need to decide how to position themselves in the market (Kotler, 2001:482) and the overall perception they want to create in the customer’s mind about their businesses relative to their competitors (Lamb et al., 2020:235).

- **Retail merchandise and services**

Retail merchandise and services is a second category of elements for a generic retail charter to include all retail marketing elements related to the products and services it offers to satisfy the needs of the customer target market. The retail merchandise and service elements that could be included in a retail charter are the product specification elements as discussed above and how they could be used to convince customers to buy from the business through elements such as

ensuring quality products (South Africa, 2008b:106-108; CGSO, 2020a:12; IFF, 2021:11), display of products (Salem Press, 2017:3), packaging and labelling of products (South Africa, 2008b:62; Business-in-a-Box, 2021b:3), focus on local content (Namibia Trade Forum, 2016:10-11), ensuring continuity (Terblanche et al., 2016:292), product bundling (South Africa, 2008:48), and respect for cultural expectations (Ng & Diener, 2014:326; Kaur & Sharma, 2019:25-49).

- **Retail sales persuasion**

Retail sales persuasion is a third category of retail marketing elements for a retail charter that include “everything undertaken” (Sullivan & Adcock, 2002:6-9) to “ultimately sell a product” (Cohen, 2011:1) This category includes the elements that retailers could apply to attract and persuade their customer base to buy products and services from them, and not from their competitors (Sullivan & Adcock, 2002:6-9).

The most relevant stakeholders for sales persuasion elements are customers, suppliers and governance stakeholders, and the framework should address all their expectations. The retail sales persuasion elements could include elements such as acceptable and correct product prices (Kotler & Armstrong, 2001:486; Gee et al., 2019:50; CGSO, 2020a:12; Boshoff, 2021:10), store atmosphere (Dlamini & Barnard, 2020:43), promotions (Dlamini & Barnard, 2020:43), provision of credit (South Africa, 2006:66), advertising (Entrepreneur Media & Linsenmann, 2015:191), and reward programmes (Lesonsky, 2020:3).

- **Retail customer services**

Retail customer service is a fourth retail marketing category that could be included in the retail charter. This category includes all the retail marketing elements that address customer expectations with regard to good service from retailers. Customers do not only compare the service of retailers with their competitors but also compare it with the best service experience they have had (Hyken, 2018:1). Retailers need to have a dynamic customer service strategy (Villanova et al., 2021:127) and promise only what they can deliver (Entrepreneur Media & Linsenmann, 2015:215).

The customer service elements in the retail charter should mainly focus on the customer, supplier and governance stakeholders and need to address all their expectations. The retail charter could include customer service elements such as warranties and returns (Salesforce Research, 2019:10,23; Dlamini & Barnard, 2020:43), treatment of customers with respect, dignity and equality (South Africa 2008b:15-16; Ng & Diener, 2014:326), proper communication of information (Bigue, 2020:2), resolution of customers’ problems and enquiries (McGovern, 2016:2-3; Bigue, 2020:1-3; Gladly, 2020:8,12), after-sales service (South Africa, 2008b:70) and correct deliveries as ordered (CGSO, 2020b:5).

- **Retail exchange**

The fifth retail marketing category that could be included in a retail charter groups all the retail marketing elements that have to do with the way in which retailers sell and exchange the ownership of their products to their target markets in the selling process. This selling and exchange practices mainly focuses on addressing customer and governance stakeholder expectations.

These retail exchange elements could be a selection from a wide range of selling and exchange practices such as vending machines (South Africa, 2013c:4), online retailing (Pantano et al., 2017:2), self-service checkout point of sales (Mail Online, 2020), drive-through sales store (Berta, 2017:22-28) and electronic catalogue mail order retail (Kentley Insights report, 2022:1).

3.3.3 Support functions

The purpose of the secondary business functions in a retail business is to support and to enhance the performance of the primary retail functions. The following support functions and stakeholders could be addressed by the content and structure of a generic retail charter.

3.3.3.1 Human resources management

The purpose of human resources management is to ensure the best possible performance by the employees of a retail business, and this could be achieved having the right trained, developed, and motivated person for each job (Hung et al., 2016:235; Terblanche et al., 2016:297). Human resources management impacts on the employee and governance stakeholders and there are a range of human resources activities that could be considered for inclusion in the structure and contents of a retail charter.

Various charters and related initiatives include human resources activities as elements. Some charters focus on eliminating unfair discrimination and achieving equitable representation of previous disadvantaged groups in all occupational levels (South Africa, 2012b:17; South Africa, 2014:41; South Africa, 2018a:28,) while other charters focus on working conditions of employee stakeholders (SIZA, 2016:26-63; South Africa, 2018a:33; WIETA, 2019a; Fairtrade International, 2020:24).

Some categories of human resources elements that could be included in a generic retail charter are the following:

- Human resources planning, including talent management and staff retention (Erasmus et al., 2019b:397; Amos et al., 2020:77).
- Organisational and job design (Wärnich et al., 2018:181; Erasmus et al., 2019b:183; Amos et al., 2020:79).

- Correct staffing of employees for the different jobs in a retail business (Wärnich et al., 2018:231; Erasmus et al., 2019b:241; Amos et al., 2020:259).
- Ensuring the wellness of employees through employment and working conditions (SIZA, 2016:26-63; South Africa, 2018a:33; WIETA, 2019a; Fairtrade International, 2020:24; Erasmus et al., 2019b:545; Amos et al., 2020:148,365), and where possible sharing of ownership (Arnoldi, 2021:1).
- Fair and representative employment equity practices in the retail business (South Africa, 2012b:17; South Africa, 2014:41; South Africa, 2018a:28).
- Training and development of employees (Wärnich et al., 2018:411; Erasmus et al., 2019b:460; Amos et al., 2020:328).
- Good relations with employees and their labour representatives (Wärnich et al., 2018:569; Erasmus et al., 2019b:617; Amos et al., 2020:174).
- Managing diversity in the workplace (Wärnich et al., 2018:111; Erasmus et al., 2019b:132; Amos et al., 2020:418).
- Performance management (Wärnich et al., 2018:343; Erasmus et al., 2019b:362; Amos et al., 2020:337).
- Human resources systems in retail businesses (Erasmus et al., 2019b:192,689)

3.3.3.2 Financial management

The aim of financial management is to maximise the financial value of a business (Correia, 2019:1-10) and the financial aspects must be managed to ensure the solvency, liquidity, profitability, and efficiency of the business operations (Terblanche et al., 2016:334). All retailers must deal with financial issues and therefore financial elements should form part of a generic retail charter.

The financial elements included in some existing charters and related initiatives focus on issues such as access to finance (Fairtrade International, 2020:34), sustainability and performance (Bord Bia–Irish Food Board, 2017:5), payment of suppliers on time (Fairtrade International, 2020:33), no insider trading, no corruption, and no fraudulent financial reporting (Nestlé, 2007:4-6).

Some of the following finance elements could impact on the stakeholders of a retail business and could therefore be considered for inclusion in a retail charter.

- **Payment:** Payment of dividends (Correia, 2019:16-2), creditors and operational expenses (Myburgh et al., 2018:454)
- **Cash:** The management of cash, different cash transactions, cash handling practices, bank deposits and overdraft facilities (Correia, 2019:12-22; Cloete & Marimuthu, 2019:153).
- **Financial systems:** Financial systems that can give accurate, relevant, and current information on a range of financial aspects of the business such as liquidity and financial

performance (Cornwall et al., 2015:181-183), financial accounting (Cloete & Marimuthu, 2019:2), cash flow (Cloete & Marimuthu, 2019:145) and the disclosure of inventory value (Myburgh et al., 2018:343).

- **Financial reports:** Integrated financial reporting each year to shareholders on the performance, position, and sustainability of a business (Myburgh et al., 2018:19; Correia, 2019:1-32,52).
- **Solvency:** Ensuring solvency of the business (Correia, 2019:1-33).
- **Liquidity:** The liquidity, or cash flow of working capital that enables a business to meet its short-term liabilities (Correia, 2019:11-2) and financing strategies of current assets on how to achieve and maintain liquidity (Correia, 2019:11-14, 12-25).
- **Credit:** Providing credit sales to customers and the conditions of granting credit and the management of debt collection (Correia, 2019:12-2) and accounts receivable (Correia, 2019:12-8).
- **Financing:** The financing of a business through share capital or interest-bearing debt with the risk that interest needs to be paid irrespective of the performance of the business (Cloete & Marimuthu, 2019:163; Correia, 2019:3-7). Businesses with greater stakeholder engagement (ESG ratings) may obtain higher debt financing (Srivastava et al., 2022).
- **Investments:** The investment in risk-free options with lower returns, investments with uncertainty and risks with possible higher returns (Correia, 2019:3-3) or ESG investments (Henisz et al., 2019:1; Dimson et al., 2020:75).
- **Taxes:** The payment of various taxes such as value-added tax (VAT) levied on the consumption of goods and services rendered (Myburgh et al., 2018:224) and income tax payable on the profits of the business as prescribed by the Income Tax Act of 1962 (South Africa, 1962).
- **Insurance:** Cover against insurable risks and losses or damages caused by riots, strikes, public disorder, civil commotion and terrorism attacks, as well as theft, flooding, accidental damage, accounts receivable, business all risks. business interruption, electronic equipment, employer's liability, money and goods in transit, group personal accidents, and legal liability arising out of business activities (South Africa, 2017a:3; Old Mutual, 2022:1; SASRIA, 2022:1).
- **Audit:** Certification of auditors on the integrity of financial statements that they accurately reflect the performance and position of a business (Correia, 2019:34).

3.3.3.3 Information management

The information and administration management of a business is a critical instrument to enhance its competitiveness (Bidgoli, 2018:23); it must ensure efficient data capturing at the point of sale and other areas, data storage and electronic data interchange (EDI) with suppliers (Levy & Weitz,

2007:272-274). The information and administrative functions have an impact on nearly all stakeholders, but mainly on satisfying the expectations of governance, supplier, owner, and employee stakeholders.

There are information and administrative systems in nearly all retail functions such as filing, record keeping, confidentiality and security of information, communication with stakeholders, contracts, and reports and therefore retail information elements could be included in a retail charter. The information and administrative elements in some existing charters focus on issues such as accuracy of reporting (Nestlé, 2007:5), confidentiality of information (Nestlé, 2007:6) privacy of information, communication via telephone or SMS and e-filing (SARS, 2022b:1), traceability of transactions and record keeping of sales (Fairtrade International, 2020:17-18), contracts with suppliers and reporting on volumes and prices (Fairtrade International, 2020:27-28).

Some of the following information and administration elements could be included in a generic retail charter to satisfy retail stakeholders:

- **Data security**

Data in nearly all functional areas of a retail business needs to be secured against any losses of valuable data as well to protect the integrity, confidentiality, and privacy of the information. This is applicable to all valuable information used and filed in the business and in the clouds (Farsi et al., 2020:2519-2520), such as debtors' information, contracts, transaction records, payment records and financial reports. It also needs to be secured against cyber-attacks from outside the business and threats against cloud filing by malicious employees, organisations and outsiders (Farsi et al., 2020:2519). The confidentiality of the data also needs to be secured such as the protection of personal information of customers and staff (South Africa, 2013b). Retail businesses can address the security and confidentiality by having a clear information security policy, firewall policy, backup policy, access control policy, and acceptable use policy (Masilela & Nel, 2021:5). The loss of data or breach of privacy, confidentiality and integrity of information may have a negative effect on the relations with the relevant stakeholders and should therefore be addresses by a retail charter.

- **Data storage**

Retail businesses need have filing systems that keeps record of data for prescribed minimum periods, such as documents prescribed by SARS or employment contracts. Data filed must be accessible and available on demand during normal business operations such as supplier agreements conditions, debtors' and creditors' payment records, and sales records (Farsi et al., 2020:2519). Data storage can be done through measures such as hard copies in filing cabinets or filing rooms, electronic format on computer internal and external hard drives, and external cloud storage facilities. The experience of stakeholders of the efficiency of the filing system may also impact on their satisfaction levels with a retail business.

- **Data transfer**

In retail operations, data is transferred in many of the retail functions. Electronic fund transfers (EFT) are one of the main forms of data transfer whereby money is transferred from one account to another, within one bank or between banks. There are many forms of EFTs such as direct deposits, automated teller machines (ATMs), credit/debit card payments, wire transfers, pay-by-phone, and electronic cheques (Keating, 2022:1). Data transfers in other functional areas are salary or supplier payment data transfers, from a retailer's bank to the employees' or suppliers' bank accounts. Data of the type and number of products ordered online is transferred from customers to retail businesses; and UIF, SDL and PAYE data are transferred monthly from businesses to SARS.

Data transfers can be through wires and cables, wireless earth stations, wireless satellite, and fibre. The efficiency of these transfers may impact on the satisfaction experience of the relevant stakeholders.

- **Data processing systems**

There are various forms of data processing systems in the functional areas of retail businesses and some of them are integrated systems impacting on many such areas (Masilela & Nel, 2021:3; Ferreira & Groenewald, 2021:41). Some of the systems could be manual, or on internal computers or external cloud based (Farsi et al., 2020:2517). In the human resources function, data is processed on a weekly or monthly basis on such systems salaries, wages, UIF, SDL, PAYE, and different form of leave. In marketing sales, data requires systems to provide reports on sales and gross profits per day, week, month, and year-to-date (YTD). In the financial function all relevant data is integrated from various functions and processed by a financial system to provide financial reports such as monthly, YTD and annual income statements against budgeted income statements. Data on sales and purchasing is also processed to determine the VAT that needs to be paid to SARS on certain prescribed dates. This information provided by these systems needs to be on time and accurate and any inefficiency may lead to negative response by the relevant stakeholders.

- **Data communication media**

The communication of data takes place in the operations of all the functions of a retail business. In the marketing function, product information is communicated to customers via media such as advertisements, posters, websites, social media, and online influencers (White, 2020:1; Leung et al., 2022:229). The challenge for the marketing media is to be present where and when the consumers are and that "speed and spread are crucial to survival and sustainability" (Upadhyay et al., 2022:8). Management communicate data to staff via media such as meetings, newsletters, reports, and emails. Staff communicate data to colleagues and their supervisors via media such

as reports, email, telephone, or personally. Buyers communicate data to suppliers via media such as meeting, reports, and email.

Data communication media that are not relevant to their target group and that communicate data at the wrong time and manner could impact negatively on the efficiency of retail operations and lead to frustration and negative responses from stakeholders.

3.3.3.4 Production management

The production management function of a business needs to decide on what, how, when, where and who to produce products and services to meet the requirements of customers by focusing on specifications and processes in product design, quality, and cost (Kruger, et al., 2014:7.10). The quality and cost of products in a retail business impact on satisfying the expectations and requirements of mainly customer, employee, supplier, and community stakeholders.

All retailers sell products that are produced for them by production units. Most of the retailers buy the final product produced by external businesses, but some retailers, such as providers of food, produce and sell their own products to customers. Retail production elements could therefore be included in many retail charters to ensure good quality and safe products to customers and the community, and therefore operations or production should form part of the generic retail charter. Some retailers that outsource the production of their products have a direct say on the manufacturing of products by external producers to ensure quality and safe products for their customers.

The charter and related initiatives that refer to the production elements focus on issues such as production specifications to ensure quality (Fairtrade International, 2020:22), guaranteed service levels (Ergon, 2018:25) and the Hazard Analysis and Critical Control Point system that aims at reducing the risk of safety hazards in food (HACCP, 2020:1).

The production processes that retailers use or prescribe to suppliers could vary from manual processes, manually operated machine processes, fully automated machine processes, to artificial intelligent production processes. Manual production processes in retail refer to products such hand-knitted products, hand-made toys and souvenirs produced by the retailer or members of cooperative retailers, and bicycle repair shops. Manually operated production processes in retail refer to products such as cakes and pies produced in ovens at bakeries in retail stores, coffee made through manually operated coffee machines, food prepared on stoves and ovens in restaurants, and clothing made on knitting machines. Fully automated production processes in retail stores are normally found where mass production is possible because of high turnover, such as automated ovens in bakeries and fully automated pay point machines in parking areas. Artificial intelligence processes can include the production of items by robots, drones, and autonomous vehicles (Trent, 2018:120) that could be used in restaurants, coffee shops, and delivery services.

Strategies in production can vary from made-to-order, assemble-to-order, and made-to-stock strategies (Kruger et al., 2014:4.5). Make-to-order processes in retail are where production of products or services starts only when customers place the order, such as certain boutique clothing stores where garments are designed and made for customers; or in steakhouses where steaks are prepared as ordered. Assemble-to-order production in retail is where certain products are produced before the customer places an order, but the final product is assembled according to a customers' order, such as buffet meals in restaurants and blind fitting retailers. Make-to-stock production in retail is where the product is produced before a customer has placed the order and the customers select from the produced stock, such as cake and pies in bakeries and pre-packed meat in butcheries. The best production process for their stakeholders could be included in charters for retail businesses that offers products and services.

The decision on what process a retailer should use may have an impact on the quality as well as the price of the product to customers because of the productivity, unit cost and control processes of the product. The process may impact on employees because of the skills training needed by the production process and the safety of the production process. Suppliers may be affected by the support and supply of raw material they must provide to the production process. Communities may be affected by the number of people from the community being employed or being retrenched, the promotion of green production processes (Goyal et al., 2022:1), the amount and disposal of waste that results from the production process and the number of scarce natural resources being used.

Retail production management activities should be included in charters of retailers that produce their own products. The production process, the quality, productivity, and cost of the product, the safety of the production process and the resultant products, and amount of waste and the disposal thereof are retail production elements that could be included in a retail charter to satisfy the expectations of mainly customer, employee, supplier, and community stakeholders.

3.3.3.5 Housekeeping and asset management

A business needs to ensure a clean and risk-free environment for staff and customers, from a health and safety perspective (Levy & Wietz, 2007:261) with minimum shoplifting (Terblanche et al., 2016:287-289). Housekeeping is used as a term to include practices and conduct that keep the assets and equipment of a business operational, maintained, and clean (Merriam-Webster, 2020). The asset management function needs to ensure that a retail business is located in premises that are convenient for customers, with a large volume of passing traffic (Sullivan & Adcock, 2002:95), with good layout and design to achieve the right image, with good spatial productivity (Lusch et al., 2011:476) and with reliable and well-maintained equipment and facilities (Kruger et al., 2014:25).

Some existing charters and related initiatives include housekeeping and asset management elements. The housekeeping and asset management elements are increasing complex, and the speed of technology change, as well as the need for cost reduction and employee safety, all make it more important to businesses (De la Fuente et al., 2018:209). This is important to all the stakeholders of a retail business and therefore some of the following categories of retail housekeeping and asset management elements should be included in a basic framework for a generic retail charter.

- **Acquisition of assets**

The acquisition of assets refers to the buying or renting of premises and equipment for the business to operate. One of the important success factors for a retail business is the right location of retail premises that is convenient and easily accessible for customers and having enough customer feet passing the business to attract them into the store (Terblanche et al., 2016:89). Retailers need a range of equipment to operate such as shelving equipment, counters, tills, computers, lockers, forklifts, photocopy machines, scanner, printers, vehicles, and trollies. Retailers need to decide for the premises and for each of the equipment items if they are buying or renting them. Some retailers prefer to invest their money in the merchandise stock and rather rent and lease some or all the assets. The acquisition of the right assets may impact all the stakeholders in terms of image, cost, efficiency, safety, and convenience and some of these elements could be included in a retail charter.

- **Maintenance**

All assets of a business should be well maintained (SIZA, 2016:39). to ensure continuous operational efficiency and to ensure the profitability of a business (Aspen Technology, 2022:1) The assets could be maintained through break-stop maintenance by fixing them when they break, continuous maintenance by servicing them on a regular basis, or preventative maintenance by servicing the asset continuously but replacing parts after a certain time even if the parts are still fine. Stakeholders are concerned about the operational efficiency and safety of assets that they are exposed to and therefore assurance of good maintenance could be included in a retail charter.

- **Cleaning**

The cleanliness of a retail store can impact its sales (Cousins, 2020:1), and poor cleaning has a negative effect on customer experience that could cause them not to return (Matthews, 2022:1). Stakeholders expect clean drinking water and clean toilets (SIZA, 2016:39), the outside and inside of the retail premises as well as the products and equipment to be clean when they visit the business. Retailers should therefore commit themselves in a retail charter for a clean retail business to prevent any negative responses from their stakeholders.

- **Safety**

The growth and sustainability of a retail business could be affected by safety in the premises (Mahambane, 2017:7). The safety of all stakeholders who visit the retail business is an important housekeeping element that should be included in all retail charters. Compliance with safety legislation and regulations to infectious diseases such as Covid-19, correct packing of products on shelves, correct stacking of stock in the warehouse and stock rooms, safe driving and handling of forklifts, correct use of hazardous materials, safety protection ware for staff, and safe operations of equipment (SIZA, 2016:34-38; Fairtrade International, 2020:25; Stanley Security, 2021:1; Insureon, 2022:1; WIETA, 2022), are some elements that should be included in a retail charter.

- **Security**

Security elements for a retail charter refer to the protection of stakeholders against any action that could negatively affect the stakeholders. This could include security for customers in the parking area of the business, entrance security against robberies and riots, protection of staff when banking cash, measures to combat shoplifting, and security measures at receiving, dispatching, and delivering of stock (Terblanche et al., 2016:343; Eleks, 2021:1; Stanley Security, 2021:1; Insureon, 2022:1). Any negative experience or even just a feeling of insecurity could result in negative action by stakeholders.

- **Ergonomics and ethnomics**

Ergonomics refer to the theory and practices of improving human interaction with the things they use and the environment in which they use it (Tosi, 2020:xv). Ergonomics is mainly relevant in retail to the shopping environment of customers and the work environment of employees (Tosi, 2020:303). There is a range of ergonomic elements that could be included in a retail charter. One such element is the design of the chairs and counters for till operators who have sit for long hours and have move products through scanners. Other elements could be the weight and design of products that need to be carried and stacked, and the height of shelves, easy entrance and toilet facilities for disabled customers and staff, equipment such as trollies to carry the products, and product designs for easy use by customers.

Ethnomics considers innovative workplace interiors that combine ethics and economy in a safe, comfortable, and inspiring environment to enhance the happiness of employees. It includes promoting physical activity of people, reducing noise, incorporating elements in the natural environment outside the workplace that makes people happy and healthier in the workplace (Anon, 2015:1).

Certain elements of ergonomics and ethnomics could be important for some human stakeholders who interact with a business and should be included in a retail charter.

3.3.3.6 Management

Managers provide direction to a group of employees, and “stimulate and direct their behaviour and that of other people within an organisation” (Marcus & Van Dam, 2020:371). Management refers to those in leadership positions who are responsible for utilising the available resources to achieve the desired outcomes of a business (Kroon, 1995:7). Management is the process of planning, organising, leading, controlling and coordinating of all the business functions and scarce resources to achieve the goal and objectives of the business as productively as possible (Kroon, 1995:7-10; Botha, 2020:1). There are functional managers responsible for a certain functional area of the business such as marketing, finance or human resources, and there are general managers such as store or divisional managers who are responsible for all the functional areas in the unit (Marcus & Van Dam, 2020:373). There are also different levels of management (Botha, 2020:12). One level is the supervisory first line managers responsible for one section such as supervisors of a deli section or till operators. Another level could be middle management that is responsible all the functions in more than one section in retail, such as the manager of the food section, or hardware section. Thirdly, there is the top management level responsible for an entire function or business unit such as store, marketing, or financial managers.

Many existing charters in South Africa include management as an element in their charters with the aim and target of increasing the number of black people, females, and disabled people in each management level (South Africa, 2018a:29). The different management levels, namely boards of directors, top or executive management, senior management, middle management and junior management are included in some charters such as the Marketing, Advertising and Communication Sector Codes (South Africa, 2016b:49) and in the South African Mining Charter (South Africa, 2018a:29).

The way general management performs these functions and achieves the objectives of a retail business impacts on all the stakeholders and should therefore be included in the development of a retail charter. The following general retail management elements could be included in a retail charter, and they would be impacting on all the stakeholders of a retail business.

- **Demographic representation**

The purpose of the Employment Equity Act (EE-Act) is that there must be equitable representation of all population groups on all occupational levels. This means that first line, middle, senior, and top management levels, must reflect the demographic composition of economic active population (EAP) of the country or the province(s) where the business operates (South Africa, 1998a:12). Although all progress is recorded towards equal representation on some levels, such as unskilled, semi-skilled, and skilled levels, white males in 2020, in terms of percentage representation, were still over-represented relative to other groups on top management level with 64,7% representation and 52.5% representation on senior management level (CEE Report, 2021:25-29).

The national government of South Africa, one of the governance stakeholders, is proposing changes to the EE-Act in 2022 to fast-track this progress, intending to determine numerical sectoral targets for all occupational levels for all industries, including the retail sector (South Africa. Department of Employment and Labour, 2021:12). A retail charter could therefore include commitments to becoming representative of all population groups on all levels, including managerial levels, of the region(s) in which a business operates.

- **Decision making**

Retail managers needs to make decisions on allocating resources (Nieuwenhuizen, 2019:134), solving problems, utilising opportunities, and determining strategies on what to do on all levels and in all functional areas of a retail business (Botha et al., 2020:161). There are routine or programmed decisions under certain conditions, and guidelines and non-programmed decision in uncertain situations that have never happened before, with more risks and either no or minimum guidelines (Botha et al., 2020:164). There is a range of techniques that managers can use to make decision such as brainstorming, nominal group technique, Delphi technique, and team- or group decisions (Botha et al., 2020:174).

A retail charter could include an element committing the managers in a retail business to apply objective and scientific decision-making processes (Markus & Van Dam, 2020:384) to ensure the best possible outcomes in the interest of the business and all the stakeholders, and not to make decisions that are biased, emotional, subjective, prejudiced, fraudulent, or unethical.

- **Planning**

Planning could be described as the process of setting objectives, targets or desired outcomes and developing a sequence of actions (a strategy and action plan) how to achieve them (Nieuwenhuizen, 2019:14; Botha et al., 2020:11). A retail charter needs to consider three types of plans in a retail business. The first type is operational planning that consists of detailed short-term plans (Nieuwenhuizen, 2019:152) to ensure efficiency to benefit all stakeholders in the process of achieving daily, weekly and project targets. The second type is tactical planning that focuses on the medium term, such as the achievement of annual objectives and targets (Botha, 2020:182) that mainly benefit owner, governance, employee, and supplier stakeholders. The third type is strategic planning that focuses on long-term goals to achieve competitive advantage (Ehlers et al., 2019:5), survival and sustainability of the business, issues that are relevant to all stakeholders.

- **Organising**

The organising element of management could in summary be described as the coordination and design of jobs into which responsibilities and authority are allocated, and the structuring of these jobs in a business with clear reporting lines of authority (Botha, 2021:137-141). One importance of organising as a management element in a retail charter is the commitment to all stakeholders

that all staff in a retail business have clarity on their responsibilities: what they must do, what performance is expected of them, what decision-making authority they have, and what they will be held accountable for. Another role that organising as a management element can play for stakeholders is that there are clear lines of authority indicating who must hold each person accountable for their performance.

- **Leadership**

Leadership refers to a situation where a person influences another person or a group to achieve a particular goal or outcome that is different from the present position (Nieuwenhuizen, 2019:191; Botha, 2021:114). Good leadership in a retail business then means to get the best performance from staff and at times to achieve the perceived impossible within timeframes that add value to a business. The value of good leadership as a management element in a retail charter is that stakeholders will be assured that employees will give in their interest their best performance to achieve the operational, tactical, and strategic objectives and targets.

- **Control**

Control is the management task of identifying deviations and taking corrective actions to endure that the predetermined objectives are achieved according to plan (Nieuwenhuizen, 2019:231; Botha, 2020:481). In a retail business it means ensuring that the planned actions are correctly implemented within the planned timeframes, and that the planned objectives and targets are achieved. A commitment to efficient control elements in a retail charter could satisfy stakeholders that the business is doing what it can to be efficient and effective in achieving its planned objectives and targets.

- **Business culture**

Culture, according to Hofstede's onion model, consists of the four layers of values, rituals, heroes, and symbols; and based on those four layers, every business has its own culture (Marcus & Van Dam, 2020:583). Business culture is a management element that could be included in a retail charter to commit a retail business to a type of culture that would satisfy all the stakeholders. This could be a difficult management element for management given the many different cultural expectations of the stakeholders as well as employees in South Africa. The challenge for management is to manage the diversity of cultures in South Africa (Botha, 2020:325) towards the desired business culture such as dealing with the differences between Eurocentric and Afrocentric cultures (Botha, 2020:306) and even the difference within each of those two categories.

3.3.4 External operating environment

Every retail business operates within a unique external environment that impacts on the business and over which the business has no control. The external environmental factors can be grouped into the external operating and macro-environments. The external operating environment, also

called the market environment, is a group of factors that have a direct impact on the operations of the business and can be further grouped into a number of categories.

3.3.4.1 Retail industry

Every retail business operates within a specific retail industry within the retail sector, such as the clothing, food, or fuel industry. Each of the retail industries has their own unique operating requirements and competitive conditions (Botha, 2020:67), and changes that may impact on the expectations of some stakeholders, such as fashion changes that may impact on business and customer expectations (Fernie et al., 2004:330); changes in fuel regulations by the governance stakeholder; and new safety food standards acting on supplier and customer stakeholder expectations.

A charter may include elements which are relevant to the stakeholders, such as a commitment to the latest fashion, or safe food. Some relevant retail industry elements are discussed in more detail in section 3.2 above, where the retail sector in South Africa is analysed.

3.3.4.2 Location

Retail stores can be located in many different places such as in the central business districts (CBDs), a range of shopping centres, free standing shops, roadside stands, and open markets (Terblanche et al., 2016:93). There are sometimes changes related to the location of a retail business that may impact directly on the business and the expectations of the stakeholders of the retail business (Lusch et al., 2011:266). A retail charter may include elements to deal with the changing expectations of stakeholders due to factors such as changes in traffic conditions that cause customers to spend more time to get to the store, roadworks that makes it more difficult to get to the customer, and new neighbourhood developments in the area that could change the nature and size of customers' needs.

3.3.4.3 Supply chain

The supply chain includes all institutions from the point of production to the point of consumption (Lusch et al., 2011:153; Nieuwenhuizen, 2019:55). The expectations and behaviour of the institutions in the supply chain may influence a retail business (Botha, 2020:66), such as producers that start online internet sales that bypass retail business, suppliers that require larger minimum orders, or suppliers that changes their credit terms (Dunne & Lusch, 2005:55). A retail charter could include elements to address the impact of changes in the supply chain on the other stakeholders such as customers and employees.

3.3.4.4 Competitors

Any change in the number and behaviour of competitors impacts directly on the sales and operations of a retail business (Dunne & Lusch, 2005:55; Lusch et al., 2011:145; Nieuwenhuizen, 2019:52). These changes normally effect the expectations of customers towards a business such

as lower prices, or larger product ranges. A retail charter could include an element to address a business's actions or response towards competitors.

3.3.4.5 Labour

Trends in the labour market and in organised labour may have an influence on a retail business (Du Toit, 1995:437; Nieuwenhuizen, 2019:53). A retail charter could therefore include elements on labour such as its relationships with its trade union officials and representatives.

3.3.4.6 Consumerism

Retailers are exposed to trends in the values and behaviour of consumers (Nieuwenhuizen, 2019:52; Botha, 2020:66) such as customers insisting on more quality or green products, demanding higher service levels, or changing in lifestyles (Lamb et al., 2015:49). These changes impact directly on the expectations of customers. Retailers could therefore include elements in their retail charter that deal with the effect of consumerism on their businesses.

3.3.5 Macro external environment

Macro-environmental factors are those uncontrollable variables outside the influence sphere of a business and can happen on international, national, regional or in the operational area of the retail business. Changes in these factors may have an indirect influence on retail businesses but may have a direct impact on the stakeholders of the business and may affect the business. The elements in the macro environment can be grouped into several categories (Kruger, 1995:51-65; Sullivan & Adcock, 2002:27-31; Terblanche et al., 2016:28-36; Nieuwenhuizen, 2019:55-73; Botha, 2020:69-74).

3.3.5.1 Economy

There are elements in the economy that may change and that could be a threat or an opportunity for businesses (Nieuwenhuizen, 2019:61; Botha, 2020:71; Marcus & Van Dam, 2020:81). These economic changes could be international, national, regional and in the operational area of the retail business. The economic changes may affect retail businesses and the expectations of their stakeholders such as changes in the inflation rate, economic growth rate, levels of employment, and interest rates (Kruger, 1995:57). A retail charter could include economic elements to try to address the possible negative impact of these changes on their stakeholders and the retail business.

3.3.5.2 Technology

Technology is changing on a continuous basis such as new technological processes and systems, innovative products, and new technological equipment that are used and being sold by retail businesses. These changes may impact on the expectations of the stakeholders of a retail business (Nieuwenhuizen, 2019:56; Botha, 2020:70) and may create more opportunities for the

businesses (Sullivan & Adcock, 2002:30). Technology is one element that should be addressed by a retail charter to deal with the changing expectations of the stakeholders.

3.3.5.3 Governance

Governance and political institutions in the national government, local government and industry associations determine regulating requirements that may change (Nieuwenhuizen, 2019:63; Botha, 2020:74). Changes in these requirements such as new legislation, changes in membership requirements of associations (Terblanche et al., 2016:32-33), and new health and safety regulations during the Covid-19 pandemic (South Africa, 2020d:10-14) would have an impact where relevant on the retail business and the expectations of the stakeholder of the business. Governance is also, like technology, an element that should be addressed by a retail charter.

3.3.5.4 Society

The society in the macro-environment of a retail business consists of social-cultural conditions (Nieuwenhuizen, 2019:65; Botha, 2020:72) with trends such as demographic changes with regard to an aging population (Marcus & Van Dam, 2020:80), increase in health awareness, increase in crime, more use of drugs, violence and protest actions, which may impact the operations of businesses (Terblanche et al., 2016:34-37). These factors may also impact on the stakeholders of a retail business and their expectations such as a community's concern about the impact of the business on their physical environment, or health of their community. A retail charter could therefore include elements to address social expectations from stakeholders.

3.3.5.5 Physical environment

There are many changes in the physical, ecological, and natural environmental that may impact on retail businesses (Nieuwenhuizen, 2019:69; Botha, 2020:73) and their stakeholder expectations that could be included in a retail charter. Elements that could be addressed by a retail charter are conservation, improvement, and utilisation of resources (Kruger, 1995:64) such as alternative sources of power during load shedding (SABC News, 2019). It could also address the impact of climate and weather changes on stakeholders such as draught and floods, and changes in people's health such as cholera, malaria, and meningitis (Awojobi & Tetteh, 2017:42-43) and Covid-19 (De Lange, 2020:1).

3.4 Summary

The purpose of this chapter was to analyse retail business management in a South African context to find factors that can assist with the possible significance, contents, and structure of a generic retail charter and charter framework. Various factors supported the significance of a retail charter such as the large number of small and informal retail business that have no formal accountability by stakeholders, the wide range of types of retail businesses, and the large contribution successful and sustainable retail businesses can make to the society.

The analysis of retail business management indicates that its primary functions are to know who its customers are and what their needs are, to get the right products to meet their needs, and to convince them to buy the products from their business and not from their competitors. To achieve such customer and other stakeholder satisfaction, the primary retail cycle or function must be supported by the general management, human resources, financial, information, asset and housekeeping management functions within a changing operating and macro-environment that impacts on the operations and stakeholders of the retail business.

Table 3.4 provides a summary of all the functional areas and elements from the analysis above that could be considered for inclusion in a framework for a generic retail charter.

Table 3.4: Summary of functional areas and elements for inclusion in a retail charter

1.	Retail management elements	6.	Retail finance elements
1.1	Demographic representation	6.1	Payments
1.2	Decision making	6.2	Cash handling
1.3	Planning	6.3	Financial system
1.4	Organising	6.4	Financial reporting
1.5	Leadership	6.5	Liquidity
1.6	Control	6.6	Solvency
1.7	Business culture	6.7	Creditors and debtors
2.	Retail marketing elements	6.8	Financing
2.1	Retail target market	6.9	Investments
2.2	Retail merchandise and services	6.10	Tax
2.3	Retail sales persuasion	6.11	Insurance
2.4	Retail customer services	6.12	Audit
2.5	Retail exchange	7.	Retail information elements
3.	Retail human resources elements	7.1	Data security
3.1	Human resources planning	7.2	Data storage
3.2	Organisation and job design	7.3	Data transfer
3.3	Staffing	7.4	Data processing systems
3.4	Employee wellness and working conditions	7.5	Data communication media
3.5	Employment equity	8.	Retail housekeeping and asset management
3.6	Training and development	8.1	Acquisition of assets
3.7	Employee and labour relations	8.2	Maintenance
3.8	Diversity management	8.3	Cleanness
3.9	Performance management	8.4	Safety
3.10	Human resources systems	8.5	Security
4.	Retail procurement elements	8.6	Ergonomics
4.1	Sourcing and selection of suppliers	9.	Retail environment elements
4.2	Negotiations and supply conditions	9.1	Recycling
4.3	Supplier relations and communication	9.2	Biodegradability
4.4	Stock management	9.3	Organic – Green products
4.5	Stock movement logistics	9.4	Pollution
4.6	Supplier development	9.5	Energy consumption

Table 3.4: Summary of functional areas and elements for inclusion in a retail charter

5.	Retail production elements	9.6	Community support and development
5.1	Production processes	10.	Elements relevant to all functional areas
5.2	Quality	10.1	Regulating factors – health requirements
5.3	Safety	10.2	Ethics
5.4	Productivity	10.2	Performance and efficiency
5.5	Waste	10.4	Technology
5.6	Raw material	10.5	Operational practices

Source: Researcher construct

The purpose of a retail charter is to assist the management of a retail business to achieve sustainable success through stakeholder support and satisfaction. To achieve sustainable success and stakeholder satisfaction, all relevant elements in the functional areas mentioned above should be considered for inclusion in the development of a framework for a generic retail charter.

CHAPTER 4

THE STRUCTURE OF A RETAIL CHARTER

4.1 Introduction

The research in the previous chapter focused on identifying elements from the literature on retail business management theory that could be included in a retail charter. The research in this chapter analyses, as part of Hevner's rigor cycle process (Hevner, 2007:88), various existing artefacts (charters) in the body of knowledge with the aim of developing a possible framework for a generic retail charter. A further aim of this analysis is to confirm the inclusion of elements identified in the previous literature review as elements used in existing charters, and also to identify possible additional elements for retail charters.

The chapter concludes with a proposed structure for a retail charter after the analysis of the structures and contents of a range of existing South African and international charters and related initiatives against the expectations and requirements of the relevant stakeholders of retail businesses in South Africa.

4.2 Nature of charters

Charters are used by many institutions as a guide to manage their operations and strategic direction. This section briefly analyses what a charter is and what types of charters exist.

4.2.1 The concept of a charter

The nature of a charter is explained in the French word "chartre" and Latin word "chartula" and is a written description of the constitution and functions of an organisation (Lexico, 2019a). It can also mean a document, plan, map, blueprint (Lexico, 2019b) or code and system of rules (Lexico, 2019c). The term "charter" is also described as a written document defining an organisation (Dictionary.com, 2019), the constitution of an organisation (Merriam-Webster, 2019) that formally describes the rights, aims, or principles of an organisation (Collins Dictionary, 2022).

Daniel (1983:3) refers to a charter as "a permit that gives legitimacy to do certain kind of business". Crawford (1980:3) on the other hand states that a "charter provides a comprehensive activity and directional mandate for managers that can ensure a coordinated and integrated plan for any new product function." The Good Business Charter describes their charter as "a comprehensive and user-friendly way for organisations to help show they care", "to encourage responsible capitalism" and "good business practices" (GBC, 2020). In summary, a charter is defined as a document that maps and guides the operational conduct and strategic direction of a retail business to achieve a desired outcome for this research.

4.2.2 Categories of charters

There is a range of different kind of charters and related documents, and they can be categorised into the following categories according to the institutions that initiated and control them.

4.2.2.1 Governance charters

The first category of charters includes those charters which are initiated and controlled by governance institutions to achieve the objectives of the relevant government institution or department. South African government charters mainly focus on achieving social and economic objectives in the country such as the National Patients' Rights Charter of South Africa (HPCSA, 2008) and those charters promoting the development of previously disadvantaged groups.

Examples of government charters and related documents focusing on the promotion of black people in the South African economy are:

- The Broad-Based Black Economic Empowerment Charter (South Africa, 2019a).
- Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry (South Africa, 2018a).
- Broad-Based Economic Empowerment Sector Code for Agriculture (South Africa, 2012b).
- Financial Sector Code for Black Economic Empowerment (South Africa, 2012c).
- Information and Communication Technology (ICT) Charter (South Africa, 2016a).
- Property Sector Code (South Africa, 2012d).
- The Chartered Accountancy Profession Sector Code (South Africa, 2011).
- Integrated Transport Sector Codes (South Africa, 2009c).
- Forest Sector Code, Marketing (South Africa, 2009b).
- Advertising and Communication Sector Code (South Africa, 2016b).
- Amended Tourism B-BBEE Sector Code (South Africa, 2015a).

Government charters in other countries focus on the achievement of social and economic objectives in those particular countries. Examples of relevant government charters in other countries are the:

- Namibian Retail Charter, aimed at transforming the Namibian retail sector, in order to bring about equitable benefits for the Namibian people (Namibian Trade Forum, 2016).
- Canadian Charter on Rights and Freedom that guarantees the rights and freedoms in a democratic society (Canada, 1982).
- Charter of Patient Rights and Responsibilities in Scotland, which summarises the rights and responsibilities of people who use National Health Service (NHS) services and receive NHS care in Scotland (NHS, 2019).

International charters between governments focus on the achievement of the social, political and/or economic objectives of a region or the world. Examples of such international charters and documents are:

- The Charter of the United Nations (United Nations, 1945).
- The Organisation of African Unity Charter (OAU, 1963).
- SADC Treaty (SADC, 2015).
- The African Charter on Human and Peoples' Rights (OAU, 1981).

4.2.2.2 Industry / sector charters

The second category of charters includes those initiated and controlled by stakeholders in a particular industry or sector and focus on its protection and advancement.

Examples of industry and sector charters and related documents are:

- The Palm Oil Innovation Charter for Retailers & Manufacturers (POIG, 2019).
- Origin Green Retail & Foodservice Sustainability Charter in Ireland (Bord Bia–Irish Food Board, 2017).
- The Fairtrade Trader Standard (Fairtrade International, 2020).
- Wine and Agricultural Industry Ethical Association (WIETA, 2022).
- Sustainability Initiative of South Africa (SIZA) for the fruit industry (SIZA, 2016).
- The South African Charter of Religious Rights and Freedoms (CFFR, 2010).
- The Belgium Corporate Governance Charter for the Retail Estates Industry (Real Estate Investment Trust, 2018).

4.2.2.3 Institutional charters

Another category of charters includes charters initiated and controlled by individual institutions and focus on the achievements of an outcome relevant to that particular institution – as a whole or for specific issues or functions in the institution. This category includes charters for all types of institutions such as businesses, non-government organisations and political parties.

Examples of such institutional charters and related documents are:

- The Freedom Charter of the ANC (ANC, 1955).
- Customer Services Charter of SARS (SARS, 2022d).
- The Distribution Customer Charter (Ergon, 2018).
- Nestlé Code of Business Conduct (Nestlé, 2007).
- Corporate charters (Kenton, 2019a) or articles of incorporation to legalise and establish a business (Kenton, 2019b).

- Business charters (GBC, 2020).
- Project charters (Ray, 2017).
- Strategic plans for a business (Lavinsky, 2013).
- Issue charters such as a HIV/Aids charter (UJ, 2014) and a Disability Charter (UJ, 2016).

4.3 Structure of retail charters

Each one of the abovementioned charters has its own unique structure but there are some general elements that also appear in some other charters. The aim of this chapter is to develop a structure for a retail charter. To develop the structure for a retail charter from existing charters, only those elements in the charters that are relevant to a retail charter were selected and those elements that were not relevant were excluded.

The analyses of the different charters that charters are mostly structured into three sections. The first section focuses on the identity of the charter while the second section focuses on the elements in the functional areas that will deliver the desired outcome. The third section of charters focuses on the governance of the charter. The three sections of a retail charter are illustrated in Figure 4.1 as the structure of a retail charter.

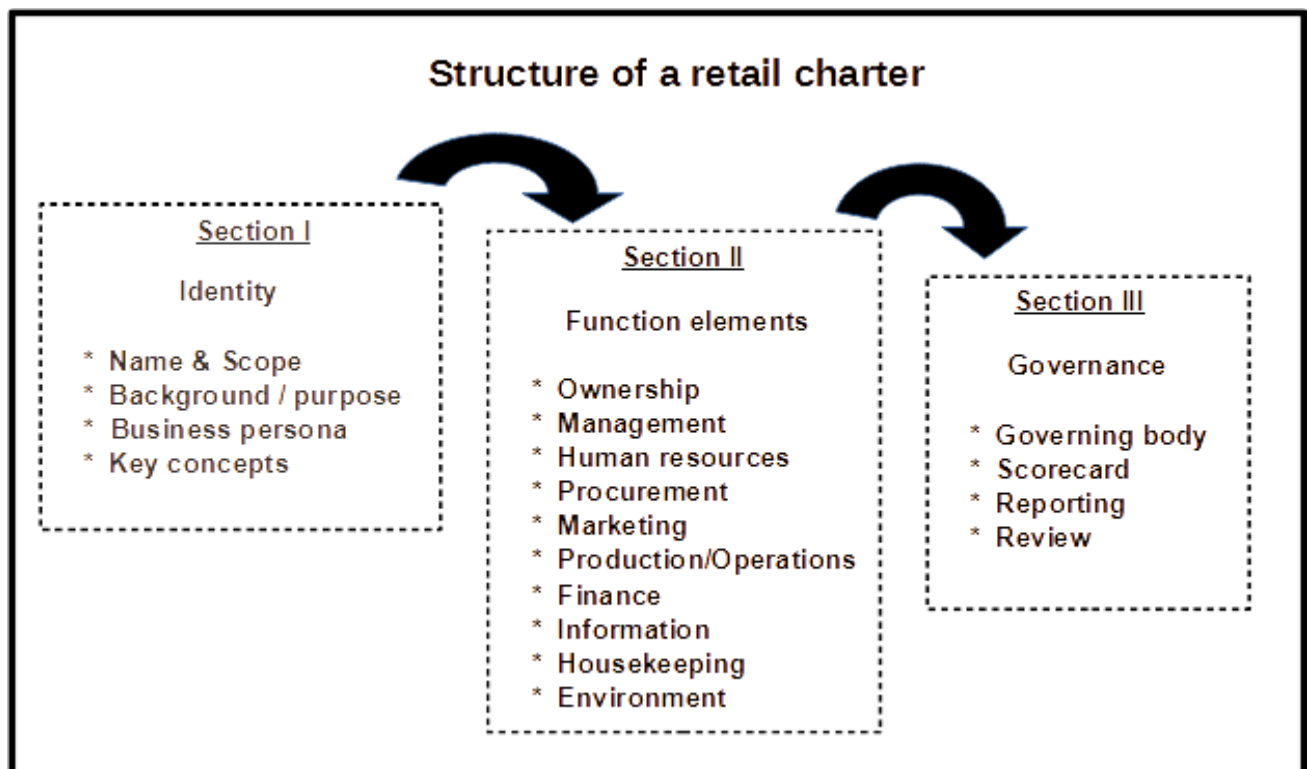


Figure 4.1: Structure of charters

Source: Researcher construct

4.4 The Identity of a retail charter

Section I in a charter describes the unique nature of the charter. The following elements are generally found in the identity category of charters.

4.4.1 Name and scope

All the charters mentioned above have their own unique names that aim to define the scope of the charter in terms of sector, industry, institution, country and/or issue. In some charters the scope of application of the charter is structured under a separate heading and gives more detail about who are included in the scope, as does the Codes of Good Practice on Broad-Based Black Economic Empowerment (South Africa, 2019b:376-383). In these codes, the scope includes all organs of the state, public entities, entities doing business with organs of the state and public entities, and other economic entities seeking on a voluntary basis to establish B-BBEE compliance. It also has different code requirements for different entity sizes, namely for large enterprises with a turnover of more than R 50 million, exempted micro-enterprises (EME) with a turnover of R10 million or less and qualifying small enterprises (QSE) with a turnover between R10 million and R 50 million.

The Broad-Based Economic Empowerment Sector Code for Agriculture is another charter that also gives the scope of application separately (South Africa, 2012b:4), stating that the scope of application is any enterprise where most of its turnover is derived from primary production of agricultural products and other criteria. The Amended Broad-Based Black Economic Empowerment ICT Sector Code also gives their scope of application as all persons, organisations and entities operating in the ICT Sector of South Africa and some other criteria (South Africa, 2016a:12). The scope in the Chartered Accountancy Profession Sector Code refers to B-BBEE in the CA profession and sector in South Africa (South Africa, 2011:4).

The name and scope of a charter are also relevant to a generic retail charter because the name and scope will define if the retail charter is initiated and controlled by governments, industry, or individual retailers and if the charter focuses on some specific issues or entities.

When the name and scope of charters are applied to a retail charter it could take on various names and scopes such as:

- **Retail Sector Charter** – Such a name will indicate that it is formulated by the government and the retail sector, and the scope may include many aspects of a retail business like the Namibian Retail Charter (Namibian Trade Forum, 2016).
- **Broad-Based Black Economic Empowerment Charter for the Retail Sector** – Such a name will indicate that the retail charter is formulated by the retailers in the retail sector

and by the government for the whole retail sector with the scope focusing on Broad-Based Black Economic Empowerment similar to the Charter for the Mining and Minerals Industry (South Africa, 2018a:15).

- **Broad-Based Black Economic Empowerment Charter for the Retail Furniture Industry** – Such a name will indicate that the charter is formulated by a specific industry in the retail sector and the government, and the scope is on a specific issue. Namely, Broad-based Black Economic Empowerment, similar to the Information and Communication Technology (ICT) Charter (South Africa, 2016a).
- **Retail Charter for the Clothing industry** – Such a name will indicate that it was formulated by a specific industry in the retail sector with a scope that will include relevant issues in that industry, similar to the Origin Green Retail & Foodservice Sustainability Charter in Ireland (Bord Bia–Irish Food Board, 2017)
- **Stakeholder Charter for Retailer ABC** – Such a name will indicate the charter is formulated by an individual retail business with a scope that will include relevant aspects for all stakeholders of the business similar to the Nestlé Code of Business Conduct (Nestlé, 2007) or the Good Business Charter (GBC, 2020).
- **Customer Service Charter for Retailer XYZ** – Such a name will indicate that it is formulated by an individual retail business with a scope that focuses on a specific issue for a specific target, similar to the SARS Service Charter (SARS, 2022d) or charters for institutional committees on issues such as HIV/Aids (UJ, 2014) or people with disabilities (UJ, 2016).

4.4.2 Background

Many charters start with an introduction or a preamble that gives background perspective on the nature of the institutions involved and the reasons and purpose for the existence of such a charter. There are a range of issues described in the introductory background in the different charters.

One perspective is to give background on the process followed to formulate the charter such in the Broad-Based Economic Empowerment Sector Code for Agriculture indicating that the charter is the result of a deliberative process through the Broad-Based Economic Empowerment Sector Code for Agriculture (South Africa, 2012b:3). Other charters focus on the process through the initiatives by stakeholders who were committed to the sustainability of their industry such as in the Origin Green Retail & Foodservice Sustainability Charter (Bord Bia–Irish Food Board, 2017:1) and the Palm Oil Innovation Charter for Retailers & Manufacturers (POIG, 2019:1).

Another issue discussed in the background introduction is to show that the charter is linked to credible independent documents or stakeholders such as the constitution of a country, the National Development Plan, a sector plan, an Act, or reputable stakeholders who gave input or

have managed the process of establishing a charter. One example that indicates the charter is in line with the strategic direction of their sector is the Broad-Based Economic Empowerment Sector Code for Agriculture that links their charter with the vision in the Strategic Plan of South Africa Agriculture (South Africa, 2012b:3). Another example where the introduction in the charter refers to input by renowned and reputable stakeholders is in the South African Charter of Religious Rights and Freedoms (SACPPRRF, 2010:3-8). A further example is the Sustainability Initiative of South Africa standard where the standards are linked to the International Labour Organisation (ILO) Conventions (SIZA, 2016:1).

The background can also refer to a range of reasons for the existence of the charter. One example of such as reason is the protection of the integrity, honesty, and fair dealing reputation of the institution in the Nestlé Code of Business Conduct (Nestlé, 2007:1). Another format justifying a charter is a preamble format, such as in the Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry, which explains that the reason for the charter is the need to redress the marginalization and lack meaningful participation of black people in the mining industry (South Africa, 2018a:8-10).

Another approach for a background introduction in some charters is to give an overview of the challenges in the industry, such as the Property Charter, which shows challenges facing the property sector, for example a significant number of black people in the country have not experienced formal property ownership (South Africa, 2012d:6).

It would be meaningful to include such a section in the structure of a generic retail charter to provide the relevant stakeholders an understanding of the reasons for the existence of the retail charter.

4.4.3 Business persona

The term business persona is used to group into the structure of charters all those elements that describe the character that a business wants its stakeholders to perceive about itself. The structure of most charters includes a statement on the nature of the institution and the overall outcomes it wants to achieve.

4.4.3.1 Desired outcome

The charters vary however on the terminologies used to describe the nature of what they want to achieve. Terminologies mostly used are vision, mission, purpose, aim, objectives and/or nature of the institution with a customised heading. Some only use one of the terminologies while others use two or more to describe their nature and desired outcomes.

- **Vision**

Some charters describe their desired outcomes under a heading of “Vision” such as the Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry with a vision

“To facilitate sustainable transformation, growth and development of the mining industry” (South Africa, 2018a:11). Another vision is in the Chartered Accountancy Profession Sector Code includes desired achievements such as more black people, equal opportunities, and equitable income distribution in the CA profession (South Africa, 2011:4). The new SARS charter also includes a vision “to be a smart, modern SARS with unquestionable integrity, which is trusted and admired” (SARS, 2022d:1).

- **Mission**

The Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry also uses the term “Mission”, its purpose being to “give effect to section 100 (2) (a) of the Mineral and Petroleum Resources Development Act, 2002, Section 9 of the Constitution and to harmonise the South African Government’s transformation policies” (South Africa, 2018a:11). Another example of a charter using “Mission” is the commitment in the Amended Tourism B-BBEE Sector Code to be globally competitive and bring more black people into the tourism industry (South Africa, 2015a:7).

- **Purpose**

Some charters use the term “Purpose” to describe their desired outcome, such as the Fairtrade Trader Standard. Its purpose statement is to promote sustainable development and to reduce poverty through fairer trade, to benefit disadvantaged small producers and workers, to increase their access to markets, and to improve small producers’ and workers’ social, economic well-being, empowerment, and environmental sustainability (Fairtrade International, 2020:3).

- **Aim**

A charter that uses the term “Aim” in its structure is the Charter of the United Nations that includes outcomes such as the establishment of an international organisation that will save generations against wars, reaffirm human rights, dignity and worth of the human person, equal rights of men and women, justice and respect for international law, social progress and better standards of life in larger freedom (United Nations, 1945:2).

- **Objectives**

There are some charters using “Objectives” in their structure to describe the desired outcome such as in the Codes of Good Practice on Broad-Based Black Economic Empowerment (South Africa, 2019b:375), the Property Sector Charter (South Africa, 2012d:3), the Amended Tourism B-BBEE Sector Code (South Africa, 2015a:9), and the Broad-Based Economic Empowerment Sector Code for Agriculture (South Africa, 2012b:9).

- **Goal**

Some charters use the term “Goal” for their desired outcomes such as the Charter for the HIV and AIDS committee (University of Johannesburg, 2014:1) and the Charter of the Committee for People with Disabilities (University of Johannesburg, 2016:1).

- **Multiple headings**

Some charters are using more than one term to describe their desired outcome, such as the Broad-Based Socio-Economic Empowerment Charter for the Mining and Minerals Industry that uses “Vision” and “Mission” (South Africa, 2018a:11) as well as “Objectives” (South Africa, 2018a:11) to describe what they want to achieve with the charter. The University of Johannesburg uses “Mission” and “Goal” in both their charters on HIV and AIDS (2014:1) and the Charter of the Committee for People with Disabilities (2016:1).

- **Retail charters**

Retail charters should include their desired outcome in their structure with at least one heading so that it is clear to relevant stakeholder what outcomes the initiators want to achieve. Most probably the strongest and most appropriate way to describe the desired outcomes in a retail charter is in the form of a mission statement, because a mission is more of a commitment to achieve the desired results. A “Vision” is more of an explanation of a dream or scenario, and “Purpose” and “Aim” could be descriptions of a result without a formal commitment to achieve it. Although most charters use “Objectives” the use of this term is not appropriate in a retail charter because a retail charter should define desired outcomes without setting specific timeliness or measurable criteria to it as normally required by objectives.

4.4.3.2 Principles, ethics, and values

Many charters give a set of principles to explain the ethics and value system that the institution wants to present and to be perceived by stakeholders. Some examples of principles, ethics or values mentioned in charters that could be relevant to a retail charter follow:

- To support free competition (Nestlé, 2007:5).
- To do business based on quality and competence (Nestlé, 2007:7)
- The strategic intent of SARS is to “develop a high performing, diverse, agile and engaged workforce” and “build public trust and confidence in the tax administration system” (SARS, 2022d:1-2).
- To trade with integrity with no unfair practices (Fairtrade, 2020:37), insisting on honesty (Nestlé, 2007:6), condemning any form of bribery and corruption (Nestlé, 2007:6), reporting illegal or non-compliant conduct and act with integrity in all situations (Nestlé, 2007:8).

- To make decisions around hiring and developing people that are fair and objective (Nestlé, 2007:3).
- Everyone must act in the best interests of the institution (Nestlé, 2007:1).
- To value, respect and protect confidential information (Nestlé, 2007:5).
- To respect the company's assets and property (Nestlé, 2007:6).
- To treat everyone "without fear, favour, or prejudice in a confidential manner" (SARS, 2022d:2).
- To embrace diversity and respect the personal dignity of employees (Nestlé, 2007:7).
- All shall enjoy equal human rights, in the Freedom Charter (ANC, 1955:3).
- Compliance with environmental laws (Fairtrade, 2020:25), compliance with labour law and ILO conventions (Fairtrade, 2020:24).
- Ensuring carbon footprint reduction by minimising negative environmental impacts (Fairtrade, 2020:26).
- Principles on measuring B-BBEE compliance in the Codes of Good Practice on Broad-Based Black Economic Empowerment (South Africa, 2019b:3-4) and ICT Charter (South Africa, 2016a:2).
- Principles of working conditions in the Mining Charter such as affordable, equitable and sustainable health system and services, and balanced nutrition (South Africa, 2018a:29).
- Fundamental freedoms of conscience, religion, thought, belief, opinion, expression and of association, in the Canadian Charter for Rights and Freedom (Canada, 1982:1).

A retail charter should include those business persona elements it wants to present as characteristics, values and principles that their stakeholders can perceive, associate with, prefer and accept.

4.4.4 Key concepts

Some charters provide definitions or explanations of terminologies, concepts and abbreviations used in the charter. One such charter is Schedule 1 of the Codes of Good Practice on Broad-Based Black Economic Empowerment for charters that give interpretations and definitions for concepts such as "B-BBEE own company", "Black designated group", "Black people" and more than 120 other concepts (South Africa, 2019b:308-331).

The South African Mining Charter (South Africa, 2018a:12-16) gives definitions for concepts relevant and applicable to the mining industry such as "Mining Charter", "BEE compliant company", "Core and critical skills" and more than 25 other concepts.

Some charters give definitions for concepts such as the South African Chartered Accountancy Profession Sector Code South Africa, 2011:88-98), Fairtrade Trader Standard (Fairtrade International, 2020:7-9; 39-41), the Namibian Retail Sector Charter (Namibian Trade Forum,

2016:4-7), the Property Sector Code (South Africa, 2012d:33-37) and the Integrated Transport Sector Codes (South Africa, 2009a:3-8).

A retail charter may use concepts that are not known to all stakeholders; therefore, it would be meaningful to include a section that defines or explains concepts, terminologies and abbreviations that are relevant to the retail industry or a retail business, preferably in an appendix to enhance the readability of the charter.

4.5 Functional elements of a charter

Section II of a retail charter refers to all the functional elements in charters that are relevant to the desired outcomes the charters want to achieve. The analysis in this section only focuses on elements in existing charters that may be applicable to stakeholders of a retail business and thus may be included in a retail charter. Charters that are not relevant and elements in relevant charters that are not applicable to stakeholders of a retail business are excluded from this section.

This section will give a brief description of the nature of each element that could be relevant to a retail charter and the impact it may have on the performance of a retail business and its stakeholders. The section will identify elements in existing charters based on their possible relevance to a retail charter and also in what charter the elements are identified, with a comment on their possible inclusion (or otherwise) in a retail charter. This research will not debate the justification for inclusion into the existing charters because the designers of the charters included the elements as they based their reasoning and what they considered important. These will be identified purely on their possible relevance to the retail charter based on the identified functional areas in the previous chapter. The groupings of the functional elements are based on the research findings in the previous chapter, and new categories and elements are added from the analysis of the different charters.

4.5.1 Ownership

Ownership of a business refers to the economic interest and voting rights (South Africa, 2016a:26) a person has, or persons have, in a business such as direct participant as sole proprietor, or participation through an entity such as a partnership, member in a close corporation, shareholder in a company, vested beneficiary in a trust, or members of a cooperative (South Africa, 2016a:17).

Most South African government-initiated charters include ownership as an important element, with the purpose on getting disadvantaged people to have “more meaningful economic participation in the mainstream of the economy” (South Africa 2018a:17) and to own more businesses in the South African economy. They normally include the desired outcome that disadvantaged people should have a greater percentage of ownership. Some charters give a minimum percentage target for black ownership, such as in the Mining Charter where it must be 30% within five years, and 30% for new mining businesses (South Africa, 2018a:17-18); the ICT code where the target for

black ownership is 30% (South Africa, 2016a:26); and 40% for voting rights and economic interest for black people in the Marketing, Advertising and Communication Sector Codes (South Africa, 2016b:48).

Some charters highlight the importance of black ownership by giving it a substantive weight against the desired outcomes for the other elements in a charter. The generic B-BBEE charter (South Africa, 2018a:17) and the ICT codes (South Africa, 2016a:79) give for example a 25% weight for black ownership,

Ownership could be added as a category of elements to the findings in the previous chapter and some elements of ownership could be included in a retail charter because in the South African context, black people have been prevented from meaningful participation in the mainstream economy (South Africa, 2018a:8).

4.5.2 General management

The general management functions as defined in the previous chapter are included in some charters. Different management levels, namely boards of directors, top or executive management, senior management, middle management, and junior management are included in some charters such as the Marketing, Advertising and Communication Sector Codes (South Africa, 2016b:49) and in the South African Mining Charter (South Africa, 2018a:29).

A further concept that is addressed in charters and related initiatives is the concept of conduct of management or governing bodies. The King IV Report, for example, gives principles for the conduct of governing bodies and indicates the outcomes of governance according to these principles (IoDSA, 2016:41). The King IV Report also recommends practices to governing bodies on how to lead ethically and effectively (IoDSA, 2016:43-46). Ethical management could also be included in a retail charter (Harrison et al., 2015:856).

Most of the South African government-initiated charters such as the Mining Charter include management as an element in their charters but with the aim of increasing the number of black people, females, and disabled people in management positions, with different targets for black people and females on each management level (South Africa, 2018a:29). The target for example is 50% black people and 15% females on the board of directors and 70% black people and 25% females in junior management positions.

Based on the charters analysed above, management should be included as a category of elements and some management elements be included in a generic retail charter such as codes of conduct for the management on all levels, and programmes to increase the number of black people and females in management positions.

4.5.3 Human resources

Human resources management elements are reflected in some charters and confirm what literature identifies as a category of elements that should be included in a retail charter. Human resources is categorised and graded into the following six occupational levels in Annexure EEA9 of the Employment Equity Regulations of 2014 for the Employment Equity Act, namely: (1) top management/executives, (2) senior management, (3) professionally qualified & experienced specialists/mid-management, (4) skilled technical & academically qualified/junior management, supervisors/foremen/superintendents, (5) semi-skilled & discretionary decision-making, and (6) Unskilled and defined decision-making employees (South Africa, 2014a:41).

There are various charters and related initiatives that address the way employees should be managed and treated. Some charters and related initiatives focus on the working conditions of employees such as in the Fairtrade Trader Standard requiring compliance with the labour laws and the eight ILO (International Labour Organization) conventions (Fairtrade International, 2020:24), such as fair working conditions and working hours in WIETA code (WIETA, 2022), the health and safety, wages and working hours codes in the SIZA Standard (SIZA, 2016:26-63), and the principles of working conditions in the Mining charter (South Africa, 2018a:33).

All South African government-initiated charters in South Africa include skills development of staff such as in the Marketing, Advertising and Communication Sector Codes (South Africa, 2016b:50), the Mining Charter (South Africa, 2018b:27), the Amended Broad-Based Black Economic Empowerment ICT Sector Code with a high weight of 20% as one of the important elements of the charter (South Africa, 2016a:15) and the learning programmes in the Codes of good practice on Broad-Based Black Economic Empowerment (South Africa, 2019b:363-365).

Many charters include the demographic composition of employees, with the aim of achieving equity in the workplace, eliminating unfair discrimination and achieving equitable representation of previously disadvantaged groups in all occupational levels of the workforce, for example the Mining Charter (South Africa, 2018a:28) and the Broad-Based Economic Empowerment Sector Code for Agriculture (South Africa, 2012b:17).

Human resources management is an important category of elements, and some element should be included in a retail charter because employees play a major role in the success of retail businesses.

4.5.4 Procurement

Procurement is an element in many governments and industry-initiated charters and focuses mainly on the encouragement of businesses to buy from local black suppliers and support for the development of local, small and black owned supplier enterprises. Some charters that include procurement as an element in their charter are the Namibian Retail Charter (Namibian Trade

Forum, 2016:12-13), the Codes of Good Practice on Broad-Based Black Economic Empowerment (South Africa, 2019b:334-355) and the Mining Charter (South Africa, 2018a:19-21) for economic development and the creation of jobs.

Procurement is a very important element in retail businesses and refers to related retail topics such as retail merchandising, merchandise management, inventory, stock, logistics and supply chain management. Procurement or any of the related topics should be included in a retail charter because procurement is one of the core elements in a retail business. It deals with the process of obtaining products for a business (Langley et al., 2008:510), the “acquisition and division of large quantities of merchandise into smaller assortments with the objective of profitable sales to the ultimate consumer” (Risch, 1991:2), the planning, acquisition, and logistics of getting merchandise (Terblanche et al., 2016:235) and perform a range of actions in supplier enterprise development (Namibian Trade Forum, 2016:13).

4.5.5 Marketing

Charters that refer to marketing-related elements are mostly individual or industry-initiated charters. Some charters encourage customers through advertising and visual merchandising to buy products from local suppliers to stimulate the local economy (Namibian Trade Forum, 2016:12). Other charters and related initiatives include marketing elements such as quality specifications (Fairtrade International, 2020:27), providing professional services (SARS, 2022d:2), the traceability of products sold (Fairtrade International, 2020:16), and treating all customer equally (SARS, 2022d:2).

Because retail provides products and services to the final consumer, the category of marketing elements is an important category to be included in a retail charter and therefore some marketing elements should be included.

4.5.6 Operations – production

The charters and related initiatives that refer to the operations or production elements are also mostly institutional or industry-initiated charters. The focus in terms of this element is on issues such as production specifications to ensure quality (Fairtrade International, 2020:22), guaranteed service levels (Ergon, 2018:25) and the Hazard Analysis and Critical Control Point system that aims at reducing the risk of safety hazards in food (HACCP, 2020:1).

All retailers sell products produced for them by a production unit and some retailers, such as providers of food and sell products that are produced in the retail store to customers and therefore operations or production should form part of the generic retail charter. Selling poor quality or unsafe products to customers can have a devastating effect on retail businesses and their stakeholders. Production related elements could therefore be included in many retail charters to ensure good quality and safe products to customers and the community.

4.5.7 Finance

The charters and related initiatives that refer to financial elements are mostly those categorised as individually initiated charters. Some of the financial elements in these charters focus on issues such as access to finance (Fairtrade International, 2020:34), sustainability and performance (Bord Bia–Irish Food Board, 2017:5), payment of suppliers on time (Fairtrade International, 2020:33), no insider trading, no corruption, and no fraudulent financial reporting (Nestlé, 2007:4-6).

All retailers deal with financial issues as identified by the literature review on financial management in section 3.3.3.2 and confirmed by some charters and therefore financial elements should be form part of a generic retail charter.

4.5.8 Information

it is mainly industry and individually initiated charters and related initiatives that include administrative or information elements in their charters. The administrative elements in the charters focus on issues such as accuracy of reporting (Nestlé, 2007:5), confidentiality of information (Nestlé, 2007:6) privacy of information, traceability of transactions and record keeping of sales (Fairtrade International, 2020:17-18), contracts with suppliers and reporting on volumes and prices (Fairtrade International, 2020:27-28).

Retailers deal with administrative and information issues such as filing, record keeping, confidentiality of information, communication to stakeholders, contracts and reports and therefore should be form part of a generic retail charter.

4.5.9 Housekeeping and asset management

Housekeeping and asset management include practices and conduct that keep the assets and equipment of a business operational, maintained, and clean (Merriam-Webster, 2020), provide safety, and address risks for staff and customer stakeholders of a retail business.

It is mainly industry charters that include housekeeping and asset management elements to set standards for the industry on issues such as safe and healthy work environments, safe storage, safety clothing, safety training, safe equipment (WIETA, 2022), first aid kits, first aid training, fire-fighting procedures, equipment and signage (SIZA, 2016:34-38), correct use of hazardous material (Fairtrade International, 2020:25), and well maintained assets, clean drinking water, adequate lit areas and clean toilets (SIZA, 2016:39).

Housekeeping elements are important to stakeholders of a retail business and should therefore be included in a generic retail charter.

4.5.10 Environment

All three categories, namely government, industry and institutional charters and related initiatives include elements related to the improvement of communities and the environment. These

elements include issues such as earning B-BBEE points according to Code 500 for Socio-Economic Development (South Africa, 2019b), and encouragement of positive contributions to the sustainable development of communities in which they operate (WIETA, 2022).

There are charters and related initiatives that address environmental issues such as the protection of the environment by complying with environmental laws, minimising any negative impacts of products, using recyclable and biodegradable packaging material and reduction of the carbon footprint (Fairtrade International, 2020:25-26).

All retailers operate in a particular community and environment and therefore contributions to enhance the development of communities and protection of the environment should be elements in the structure of a generic retail charter.

4.6 Governance of a charter

All government and industry charters and related initiatives as listed in Section III include some elements on the governance and management of the charters. The following are some of the major elements included in charters.

4.6.1 Governance body

The government and industry charters impact on the conduct of the target groups and it is therefore important that there must some governance body that manages the implementation of a charter. The governance body, its functions and/or compositions are normally defined in the charters such as the South African Department of Mineral Resources, which controls the implementation of the Mining Charter (South Africa, 2018a:32), the Retail Sector Charter Council with its functions and composition in the Namibian Retail Charter (Namibian Trade Forum, 2016:19-21).

4.6.2 Scorecard

Some charters, such as the Mining Charter, clearly specify the criteria of their desired outcomes in the form of a scorecard for each element of the charter, as well as for how the total score is evaluated (South Africa, 2018a:41-48). A further example is the Namibian Retail Charter with a scorecard that measures progress with transformation (Namibian Trade Forum, 2016:17-18). Other charters such as the Retail and Foodservice Sustainability Charter let members with the assistance of the Irish Food Board compile their own three-year sustainability plan with clear targets on relevant areas from a template of target areas to be approved by the Irish Food Board (Bord Bia–Irish Food Board, 2017:5).

Some charters specify what can or will happen when there is non-compliance with the required outcomes such as described in the Mining Charter (South Africa, 2018d:38).

4.6.3 Reporting

The control on compliance or movement towards compliance is mostly done in charters by some form of reporting on the performance of members in term of compliance requirements. The Mining Charter requires annual reports of all mining right owners to the Department of Mineral Resources & Energy on the level of compliance (South Africa, 2018a:41-48), and annual reports are required by each member and by the Retail Sector Charter Council on progress made with the implementation of the charter (Namibian Trade Forum, 2016:16,20). Another way of reporting is prescribed in the Retail & Food Service Sustainability Charter where members upload their progress on a website and it is then verified independently by a third party and with random site inspections (Bord Bia–Irish Food Board, 2017:12).

4.6.4 Review

Changes in the environment, legislation, technology, and many other areas may impact on the conditions of charters and therefore there should be a body and/or process specified in a charter to conduct a review of the charter. For example, the Mining Charter states that the Minister of Mineral Resources & Energy has the right to review the charter (South Africa, 2018a:39).

4.7 Proposed structure of a retail charter

A proposed structure designed for a retail charter from the analyses above is given in Figure 4.1. The contents of the retail charter structure are summarised from the detailed analysis above.

4.7.1 Section I: Identity of retail charters

This section of a generic retail charter introduces the charter to the stakeholders by giving the following information:

- **Name:** The name of the charter links it to a relevant retail business, retail industry or the retail sector in South Africa.
- **Scope:** The scope defines the target group that the charter is aimed at and on what issues.
- **Background and purpose:** Reasons are given for the charter so that the stakeholders can understand the background and purpose of its existence.
- **Business persona:** A generic retail charter should include elements that will create a positive perception amongst stakeholders that it is a business committed to outcomes in line with their expectations; and that it will achieve the outcomes in ways that are acceptable to their values and principles.
- **Key Concepts:** The retail charter should define any terminology that may be new or carries the risk of being differently interpreted by the stakeholders.

Table 4.1: Structure of a generic retail charter

1. SECTION I: identification of the retail charter	
1.1	Name and scope of the retail charter
1.2	Background and purpose
1.3	Business persona
1.4	Key concepts in the retail charter
2. SECTION II: Content elements from relevant retail functional areas	
2.1	General retail management elements
2.2	Retail marketing elements
2.3	Retail human resources elements
2.4	Retail procurement elements
2.5	Retail production elements
2.6	Retail finance elements
2.7	Retail information elements
2.8	Retail housekeeping and asset management
2.9	Retail environment elements
2.10	Ownership elements
3. SECTION III: Governance of the retail charter	
3.1	Governance body of the retail charter
3.2	Scorecard of achievements
3.3	Control of progress and application
3.4	Review of the retail charter

Source: Researcher construct

4.7.2 Section II: Content elements from relevant retail functional areas

Its elements are the core of the generic retail charter and provide the detailed outcomes that such a charter needs to achieve. These elements should be selected from all relevant functional areas of a retail business and should at least be selected from the following categories of retail functional areas:

- Ownership elements that could ensure that previously disadvantaged people have a larger proportion of the ownership of retail businesses in South Africa.
- General retail management elements that could focus on codes of conduct for the management on all levels in retail businesses and an increase the number of previously disadvantaged people and females in management positions.
- Human resources elements that could focus on fair, non-discriminatory and equal opportunity working environments in retail businesses where staff are developed and motivated to play a major role in the success of retail businesses through their best performance and highest productivity.

- Retail procurement elements that would focus on supplier development and continuity of supply for the right products at the best conditions and at the right time to the customers.
- Retail marketing elements that would ensure stakeholders of ethical and professional marketing practices by retail businesses and the provision of quality and safe products and services at the best possible prices.
- Retail operations (production) elements that would ensure the production of high quality and safe products for customers.
- Retail finance elements that would ensure the achievement of financial sustainability and performance of businesses without corruption and fraudulent financial reporting information.
- Retail information elements that would ensure stakeholders of confidentiality and safe record keeping as well as efficient administrative and communication systems.
- Retail housekeeping elements that would ensure that retail businesses are safe, clean and that the assets are maintained and operational.
- Retail environment elements that would ensure stakeholders that retail businesses protect the sustainability of the environment through their business practices.

4.7.3 Section III: Governance of a retail charter

The narrative of this section for the stakeholders is mainly relevant to government and industry-initiated retail charters because the management of an institutional charter will be internally responsible for these governance functions, which will not normally be reflected in the narrative of an institutional retail charter.

The following are the major elements to be included in the governance section of the structure of a generic government or industry-initiated retail charter.

- **Governance body:** The generic structure of a retail charter should include a governance body and reflects the composition and functions of such a body.
- **Scorecard:** The generic structure of retail charter should specify the criteria to measure the compliance and progress towards compliance in the form of a scorecard as well as actions that will be taken in cases of non-compliance.
- **Reporting:** The generic structure of a retail charter should include control actions in some form of reporting on the performance of members on the compliance requirements. It could include annual reporting to the governing body, uploading of progress on a web-based system, verification by an independent third party, or random site inspections.

- **Review:** The generic structure of a retail charter should make provision for review and changes to the charters because of changes in the environment, legislation, technology, and many other factors that may impact on the conditions of the charter.

4.8 Summary

The aim of this chapter was the development of a structure for the contents of a generic retail charter and to verify and add to the functional areas and elements of a retail charter identified from the literature in the previous chapter. This development used the concepts identified in the literature to analyse existing artefacts (existing South African and international charters) in this chapter. This chapter developed a structure for a retail charter, added the ownership category to the functional elements of a generic retail charter, and confirmed the inclusion of the functional area elements identified from the literature review in existing charters. The proposed structure that was developed is reflected in Table 4.1 above.

While the research in this chapter focused on the structure of a retail charter, the detailed content elements of a generic retail charter are developed in following chapters. The rest of the research in the following chapters will however not go into more detail on the identity (Sections I) and the governance (Section III) of a retail charter but will focus on the development in more detail on the deliverables elements (Section II) of a generic retail charter.

CHAPTER 5

A FRAMEWORK FOR THE DEVELOPMENT OF RETAIL CHARTERS

5.1 Introduction

The aim of this study is to develop a framework for a generic retail charter to satisfy the expectations of all the relevant stakeholders of a retail business. The literature reviewed in Chapter 3 identified the possible functional areas for a retail charter and Chapter 4 confirmed the retail functional areas, as well as added functional areas and elements, and developed a structure for a retail charter.

This chapter firstly identifies and analyses the nature and expectations of retail stakeholders as well as the impact of their responses when their expectations are met or not met. This analysis of stakeholder expectations and their responses is based on relevant stakeholder theory for employees and customer stakeholders and the generalisation thereof regarding all other stakeholders. Secondly, this chapter endeavours to link the functional elements with the different stakeholders and their expectations.

The chapter concludes by using the functional areas and elements as well as the structure for a retail charter developed in the previous two chapters, the stakeholder theory and the links between functional areas and stakeholder expectations, analysed in this chapter, to develop a framework for the elements in a retail charter. The purpose of this framework for the elements of a generic retail charter is that it can be used as a guide to develop generic retail charters for stakeholders that will address the expectations of relevant stakeholders. This framework is then used in the next two chapters to develop a generic retail marketing charter.

5.2 Nature of retail stakeholders and impact of expectations

A traditional view is that a business has a binding financial obligation to firstly seek to increase the value of the owners of the business whereas the stakeholder theory argues that a business should extend its focus, not only on the owners, but also to include other parties who have a stake in the business (Harrison et al., 2010:58-74; Freeman, 2015:1; Alves, 2022:6). The development of a retail charter applies this stakeholder capitalism theory to include individuals, groups or institutions who have a stake in a retail business because they may be influenced by the performance and actions of the retail business, or whose actions may have an impact on the performance and activities of the retail business (Terblanche et al., 2016:241). By following the stakeholder theory approach with the development of a retail charter, this research could support the view of Belyaeva et al. (2020:2) that there is a need to create value for all stakeholders and to improve business performance by streamlining business management processes to achieve this.

Every retail business has multiple and diverse stakeholders who can influence the business or be influenced by the actions or performance of the business (Terblanche et al., 2016:241 and W&RSETA, 2018b:15; Savage, 2022:9). Each stakeholder could have a range of own unique and legitimate interests and expectations. This leaves a retail business with the difficult task of trying to satisfy the expectations of all their stakeholders of which some may be in conflict. The expectations of higher remuneration amongst employee stakeholders or lower price expectations of customer stakeholders could impact on the profit expectations of owner stakeholders because of higher labour costs or lower sales income. A retail business should therefore accept that sometimes certain compromises must be made (Sullivan & Adcock, 2002:34). A retail charter could guide a retail business to prioritise in addressing the expectations of all its relevant and important stakeholders.

The development of a retail charter needs to accommodate the fact that some expectations from one stakeholder may be relevant and important to one retail business but may not be relevant to other retail businesses. An example of this is the governance expectation in the Employment Equity Act that are applicable to retail businesses with fifty or more employees and not applicable to smaller retail businesses with fewer than 50 employees (South Africa, 2018a:8, 14). Another example of the complexity of expectations is that certain elements of an expectation could be compulsory for businesses to be compliant while another element of the same expectation could be voluntary. An example of this is the expectation of employees for good remuneration (Terblanche et al., 2016:241) where payment of minimum wages is compulsory, but bonus payments are voluntary for a retail business (South Africa, 2019a:5).

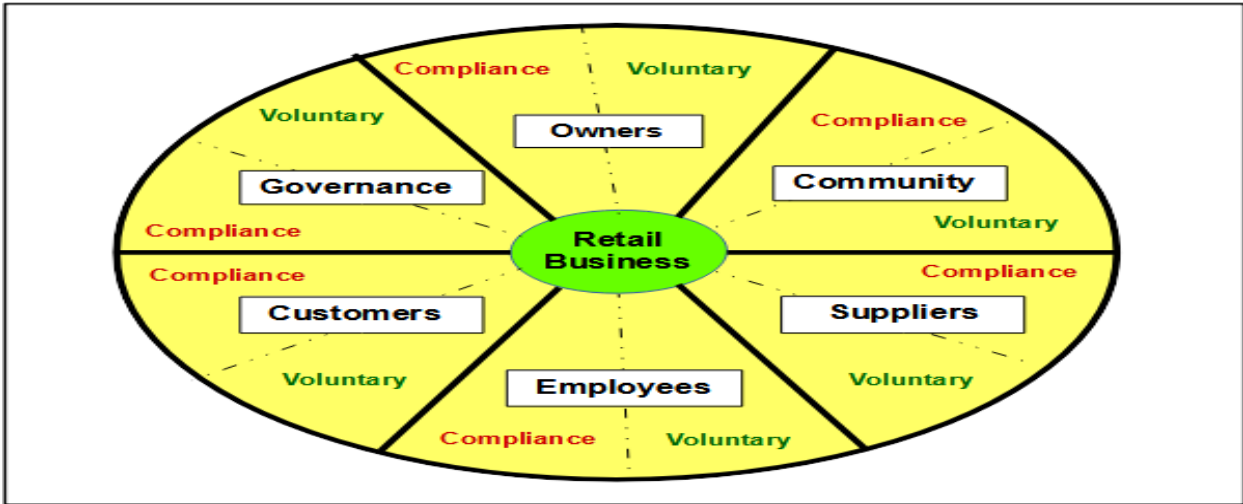


Figure 5.1: Retail business stakeholder categories and expectations

Source: Adapted from Terblanche et al. (2016:289) and Savage (2022:9)

A retail business has a range of relevant stakeholders and for the developments of a retail charter, the stakeholders of a retail business could be grouped into six categories of stakeholders: (i) owners, (ii) community, (iii) suppliers, (iv) governance-related, (v) employees, and (vi) customers,

as illustrated in Figure 5.1 (Terblanche et al., 2016:241; W&RSETA, 2018b:15; Savage, 2022:9) each with their own range of expectations of which some are compulsory for businesses while other expectations may be voluntary.

The impact of stakeholders on a retail business is mostly determined by the by the effect of stakeholder response to their experience vs their expectations. Table 5.1 offers a list of some possible negative responses from stakeholders if their expectations are not met and some possible favourable responses if businesses do satisfy their expectations. The nature of stakeholders’ response on the level of service they experience against their expectation should be used in the development of a retail charter.

Table 5.1: Possible negative and favourable responses from stakeholders

Stakeholders	Possible negative responses	Possible favourable responses
Owners	<ul style="list-style-type: none"> • Close the business • Sell the business • Disinvestment • Stop further investment • Dismiss management 	<ul style="list-style-type: none"> • Further investment • Growth
Customers	<ul style="list-style-type: none"> • Frustration • Anger • Informal complaint • Formal complaint • Word of mouth – spread bad stories • Social media - bad reviews • Consumer Goods Council of SA complaints • Legal action 	<ul style="list-style-type: none"> • Repetitive buying • Word of mouth – spread good stories • Positive rating on social media
Employees	<ul style="list-style-type: none"> • Complaints • Go-slow • Strike • Resignation • Sabotage • Theft 	<ul style="list-style-type: none"> • Increased productivity • Loyalty • Good relations
Suppliers	<ul style="list-style-type: none"> • Stop supply • Review supply conditions • Higher prices • Stop support 	<ul style="list-style-type: none"> • Improved supply conditions • Support • Better prices
Governance	<ul style="list-style-type: none"> • Fines • Prosecution • Restrictions on trade 	<ul style="list-style-type: none"> • Incentives
Community	<ul style="list-style-type: none"> • Word of mouth – negative stories • Protest • Social media – negative stories • Destruction and/or vandalism • Bad publicity in media • Boycotts 	<ul style="list-style-type: none"> • Word of mouth support • Protection

Source: Researcher construct (derived from practitioner and academic experts’ responses in Tables A1.1 to A1.6 in Appendix 1)

5.2.1 Owners

The owners of a retail business are people or institutions who have money invested in the ownership of a business and who control it, such as shareholders, partners, or sole proprietors. Owners generally expect maximum wealth creation by the business. They take a risk of reducing or even losing their investment because if something goes wrong with the business and it is liquidated, they only get money out of the business that is left after all creditors and employees are paid (Meggison et al., 2008:19-23).

Most owners expect continuity and a sustainable business that will give them maximum financial return on their investment (ROI) over a long-term period. This return could be in the form of annual dividends and growth in the capital value of their investment. The expectation is that it should be higher than what they can receive through a risk-free investment in financial institutions such as interest-bearing deposits in banks. The expectations of owners may also vary because of the nature of their ownership and their personal objectives with regard to the business. The expectations of owners who are involved in the management of a business may vary from those owners who merely invest in it. Expectations may also vary among owners who have sole ownership or have shared partnership ownership. It can also vary from owners who are minority partners or shareholders to those who are majority partners or shareholders. Owners could also have personal expectations of a retail business such as creating job opportunities for their children, community contributions, or any other personal expectations (Terblanche et al., 2016:242-243). A generic retail charter could assist a retail business to address all these expectations.

The impact of owner stakeholders on a retail business is determined by the possible response of the owner stakeholder if their expectations are met or not met. Owner stakeholders whose expectations are not met can have a major impact on the business if they decide to close, sell, disinvest, stop further investments in the business, or dismiss the management. If their expectations are met, their favourable response can influence the business if they decide to increase their investment and to grow and expand the business.

5.2.2 Employees

Employee stakeholders are people who invest their labour, time, and skill in a business in return for an income and other expectations. There are various forms of employment in retail businesses such as permanent contracts, with staff working their required hours full time, or fewer hours on a flexi-hour basis, temporary contracts with staff working for a fixed term period on a full-time basis, or fewer hours on a flexi-hour basis, or staff working on a casual basis (Terblanche et al., 2016:245). Employee stakeholders can also include organised labour in the retail sector such as shop stewards and officials of trade unions, trade union federations and organisations operating in the retail industry such as (W&RSETA, 2018b:14):

- Congress of South African Trade Unions (COSATU).
- Development Institute for Training, Support and Education for Labour (DITSELA).
- Entertainment Catering Commercial and Allied Workers Union – (ECCAWUSA).
- Federal Council of Retail Allied Workers (FEDCRAW).
- National Union of Metal Workers of South Africa (NUMSA).
- South African Commercial, Catering and Allied Workers Union (SACCAWU).
- Southern African Clothing and Textiles Workers Union (SACTWU).

A generic retail charter should also consider the general expectations of employee stakeholders, such as good remuneration, health and wellness, growth and skills development, job security, continuity of the business, good and safe working conditions, diversity, equity, inclusion AND flexible working hours (Terblanche et al., 2016:245; Peakon, 2021:3-11), and could also include employee representation on a company board or ownership of the business (Arnoldi, 2021:1).

The impact of the response of the employee stakeholder category on a retail business is felt if their expectations are not met, and when they are met. Employees who feel that their expectations have not been met can influence a retail business by lower productivity and higher costs because of complaints, formal and informal go-slow actions, strikes, sabotage, stealing and loss of good staff through resignations. When employee expectations are met, the favourable impact could be higher productivity, more loyalty and good relations.

5.2.3 Customers

Customers are another group of stakeholders who could influence retail businesses through their buying of products and services. Retail customers are individuals and households who buy products and services for personal consumption (Levy & Weits, 2007:7). Their decision to buy is voluntary and their impact on a business lies in their power of buying more if they are satisfied or to stop buying from the business if their expectations are not met. A further impact lies in their ability to advertise the retail business positively or negatively through word of mouth (Terblanche et al., 2016:243). This voluntary power of customer stakeholders on buying and advertising through word of mouth can influence the success or failure of a retail business. This makes customers very important stakeholders of a retail business that needs to ensure that their expectations are satisfied.

Customer stakeholders can be grouped into the following categories whose buying behaviour and response to customer experience are different. This may influence how the expectations of customer stakeholders should be addressed in a retail charter (Terblanche et al., 2016:244), namely:

- Loyal customers who always look first to the business for the products that they need and will only buy somewhere else if they cannot find it.

- Impartial customers who will support the business if they can get the best deal.
- Hostile customers who only support the business if they cannot get the product somewhere else.
- Potential customers who support other businesses because they are not aware that the business sells the products.

A retail charter should aim to satisfy the expectation of these groups in such a way that will maintain their loyal customer base, change more impartial customers to loyal customers, make more hostile customers impartial customers and make potential customers real customers.

A retail charter could also address some of the factors that influence the voluntary buying decisions of customers (Lamb et al., 2015:84-118), such as:

- Individual factors such as perceptions of customers, motivation for buying, knowledge and experience gained, values, beliefs and attitudes personality, self-concept, and lifestyle.
- Social factors such as culture, subculture reference groups of the customer, opinion of leaders and family as well as the social class of customers.
- Purchasing situations such as the reasons for buying, the time of the buying, and the physical surroundings of the buying situation.

Each customer stakeholder has their own expectations of retail businesses such as quality of products, best prices, good services, continuity of supply, relevant image, convenient shopping hours and delivery of products. To ensure continuity of buying and positive word of mouth advertising, the relevant expectations of customer stakeholders should be addressed by a retail charter.

The impact of customer stakeholders, if their expectations are not met, could make or break a business through their possible negative responses, such as to stop buying, or influencing others through word of mouth or social and formal media not to buy (SABC News, 2022), taking legal action against the business, or lodging a complaint with the Consumer Goods Council of South Africa. Customer stakeholders whose expectations are met can have a favourable impact on the success of a business through continuous and increased buying, positive word of mouth advertising and good social media ratings.

5.2.4 Suppliers

Supplier stakeholders include all those involved in supplying products and services that makes it possible for the retail business to operate. The supply chain refers to the pipeline of products, material, services, information, and financials from supplier to the customers (Langley et al., 2008:17). Supplier stakeholders can also include internal suppliers such as distribution centres (DCs) and own warehouses and external suppliers of non-retail products for own use such as

computers, suppliers of finances such as banks, suppliers of buildings and premises and services such as electricity, water, waste removal, auditors, and business consultants.

The importance of supplier stakeholders is that a cessation in the supply of products or services by any of the suppliers will directly impact on the ability of the retail business to operate. If product suppliers stop providing merchandise, the retail business will not have product to sell; municipalities that cut water and electricity supply could make it impossible for the retail business to open their doors or to do online business; and banks that stop overdraft facilities could make it impossible for a business to pay wages and salaries. A further importance of supplier stakeholders is that changes in their supply conditions could impact on the profitability of a retail business such as higher interest rates charged by banks, shorter credit payment periods imposed by product suppliers, and higher water and electricity rates charged by municipalities.

The general expectations of suppliers are to be paid for their services as agreed upon, continuity of supplying the businesses over a long-term period at the highest possible price (Terblanche et al., 2016:249), to be informed of new developments from customers that may impact on the supplier (Fairtrade International, 2020:36), quality assurance of their branded products to customers (Fairtrade International, 2020:14) and co-creation of brands with retailers (Siano et al., 2022:372).

These expectations of suppliers should be addressed by a retail charter to give suppliers assurance that the retail business will act in their interest and address their expectations. The reason is that suppliers can have a major impact on the success of a business. If their expectations are met, suppliers may offer the business improved supply conditions such as longer payment periods at lower interest rates, support with the marketing of the products and lower purchasing process. Suppliers whose expectations are not met may cause severe damage to the business by responses such as stopping the supply of products, supply conditions at a higher cost, and stopping marketing and training support to the business.

5.2.5 Governance institutions

Governance stakeholders refer to all institutions that regulate the behaviour and operations of a retail business through agreements, policies, rules, laws, and regulations. The governance stakeholders expect compliance and support of their policies, laws, rules and regulations and expect payment of taxes, levies, or membership fees (Terblanche et al., 2016:246-247). This excludes their role as service providers that some of these institutions such as municipalities play regarding the supply of water and electricity, because their service provision was dealt with as supplier stakeholders in the previous section. This refers to their role as governance stakeholders that can make bylaws and regulations to impact on the way the retail business operates.

Governance stakeholders could include local municipalities, the provincial government, the national government, the South African Revenue Services (SARS), and industry associations or institutions (W&RSETA, 2018b:14) such as the:

- South African Petroleum Retailers Association (SAPRA)
- Consumer Goods Council of South Africa (CGCSA)
- National Clothing Retail Federation (NCRF)
- Enterprise Mentorship of South Africa (EMOSA)
- Business Unity South Africa (BUSA)
- Retail Motor Industry Organisation (RMI)
- Retailers Association (RA)
- Black Business Council (BBC)
- Fuel Retailers Association (FRA)
- Wholesale and Retail Sector Education and Training Authority

Although joining of associations is mostly voluntary, a retail business as a member after joining may be expected to abide by certain rules and regulations that may impact on it, such as membership fees, codes of conduct, and participation in meetings and actions.

A retail charter should address the expectations of all relevant governance stakeholders because they could impact on the success and operations of the retail business. If the expectations of governance stakeholders are not met, they could issue fines such as R1.5 million for a first Employment Equity offence, prosecutions that could include jail sentences, or place restrictions on the ability of a business to trade by withdrawing licenses.

5.2.6 Community

Community stakeholders include those people and institutions in the community who are involved in addressing socio-economic and religious issues in society. These community stakeholders normally expect retail businesses to be good corporate citizens who assist them in creating a better community and environment through financial, physical, logistical, intellectual, managerial, and administrative support (Terblanche et al., 2016:248-249),

The following institutions in the retail sector on national level (W&RSETA, 2018b:14) could be relevant community stakeholders for a retail business or retail industries:

- The Further Education and Training Committee of the W&RSETA that expects input on qualification development on National Qualification Framework (NQF) Levels 1 to 4; the Higher Education and Training Committee of the W&RSETA that expects input on qualification development on NQF Levels 5 and higher.

- Universities offering higher level retail-related training programmes that expect input into curriculum development, learner placements for internship and workplace integrated learning programmes, and employment of graduates on NQF Levels 5 and higher.
- TVET Colleges offering basic level retail related training programmes that require input into curriculum development, learner placements for internship and workplace integrated learning programmes, and employment of graduates on NQF Levels 1 to 4.
- Community colleges that expect learner placements for internship and workplace integrated learning programmes, and employment of graduates on NQF Levels 1 to 4.
Southern African Society for Cooperative Education that expects retail participation in policies and strategies to improve work integrated learning in the countries educational institutions.
- The Association of Private Providers of Education Training and Development that expect retail participation in work integrated learning programmes and employment of graduates.
Regional Retail forums of the W&RSETA that expect retail input in their sector skills programmes, scarce and critical skills, discretionary grant policies and feedback on operational issues of the W&RSETA.

There are also community stakeholders in the operating environment of a retail business that have expectations and influence in the community that may impact on the business. Their expectations are mostly voluntary and focus on membership, financial, management, products and facility support. Non-support of them may lead to negative images of the business being spread in the community because of their influence based on the number of their members and/or the power that they have in the community. Businesses could utilise their influence on the community through their support of these organisations. One or more of the following community stakeholders could impact on a business (Terblanche et al., 2016:248):

- Religious institutions that could influence members through word-of-mouth support
- Public and private schools
- Sport organisations
- Non-Government charity organisations (NGOs)
- Special interest groups such as reading groups and wine tasting organisations
- Business chambers
- Political organisations
- Gangs operating in the business area
- Local media

The impact may be positive encouragement of support for the business for their members or sphere of influence through word of mouth or social media advertising. The impact could also be

negative through giving bad publicity in the media and on social media, organising boycotts, taking legal action against a business or and destroying its property.

It is important for a retail business to determine which community stakeholders could have a substantive impact on their operations, and to ensure that their retail charter, although voluntary, addresses the expectations of these stakeholders as well as they can to the benefit of the business. Community stakeholders whose expectations are met can spread positive support for the business in their communities and even during public unrest assist with the protection of the retail business. If the community experience that their expectations are ignored and not met, they could damage the retail business by their responses such as spreading negative stories about the business through word of mouth or social and formal media, organising or support of protest action, destruction of property, or boycotts against the business. Negative responses were seen during the Coronavirus lockdown in South Africa (Patel, 2020), the organised closure of over 400 South African retail stores by a political party (Simelane, 2020:1), the looting and devastation of prime retail stores in Los Angeles (USA) by dissatisfied community members based on a political issue that was unrelated to retail (Blake, 2020:1), and the threat of legal action by a trade union and public consumer boycotts by certain community members against a South African pharmaceutical retailer (based on a memorandum that was circulated on social media where the business placed a moratorium on the appointment of a certain population group) (Mulder, 2022).

5.3 Stakeholder experiences and expectations

The analysis above indicates that there are different categories of stakeholders for a retail business and within each category there is a range of possible stakeholders who could be relevant to a retail business. Each one of the relevant stakeholders in each category of stakeholders may have a range of expectations of which some are compulsory and some voluntary. A retail business needs to assess these expectations and decide if and how to respond to the expectations of each relevant stakeholder with the aim of satisfying the expectations that the business chooses to satisfy.

A retail business can use guidelines from three relevant theories to access the expectations of stakeholders to decide if and how to address these expectations, namely the two-factor motivation theory of Herzberg (Hertzberg et al., 1959) that applies to employee stakeholders; the Zone of Tolerance expectation theory (Parasuraman et al., 1991:42-43) and Kano's model on expectations (Dobbelstein et al., 2021:60-61) that all apply to customer stakeholders. For the development of a generic retail charter the underlying guidelines in these three theories are generalised and applied to all stakeholders.

5.3.1 Hertzberg's Model

The underlying guidelines in Herzberg's two-factor theory still has utility (Bassell-Jones & Lloyd, 2005:1), namely that the expectation of employees and response of business to these

expectations should be divided into two groups (Alshmemri et al., 2017:13). The one group is called “hygiene factors” and the second groups “motivation factors”. If employee expectations in the hygiene group such as salary and working conditions are not addressed, it would lead to employee dissatisfaction. However, if they are successfully addressed, the response from employees will not necessarily mean that they are motivated; they will then just not be dissatisfied anymore. When expectations in the motivational group such as recognition, growth, and advancement are successfully addressed, this could lead to more motivated employees.

5.3.2 Zone of tolerance

The “Zone of Tolerance theory” as illustrated in Figure 5.2 (Parasuraman et al., 1991:42-43) is relevant to customer stakeholders of a retail business. This theory states that customers expect a certain minimum level of service delivery, and that minimum level is considered as the “adequate level”. Customers however expect a higher level of service delivery than the minimum adequate level and that higher level is considered to be the “desired level”. The difference between the “desired” and the “adequate” level is called the “Zone of Tolerance” and that zone indicates the levels of service delivery that would satisfy the customer.

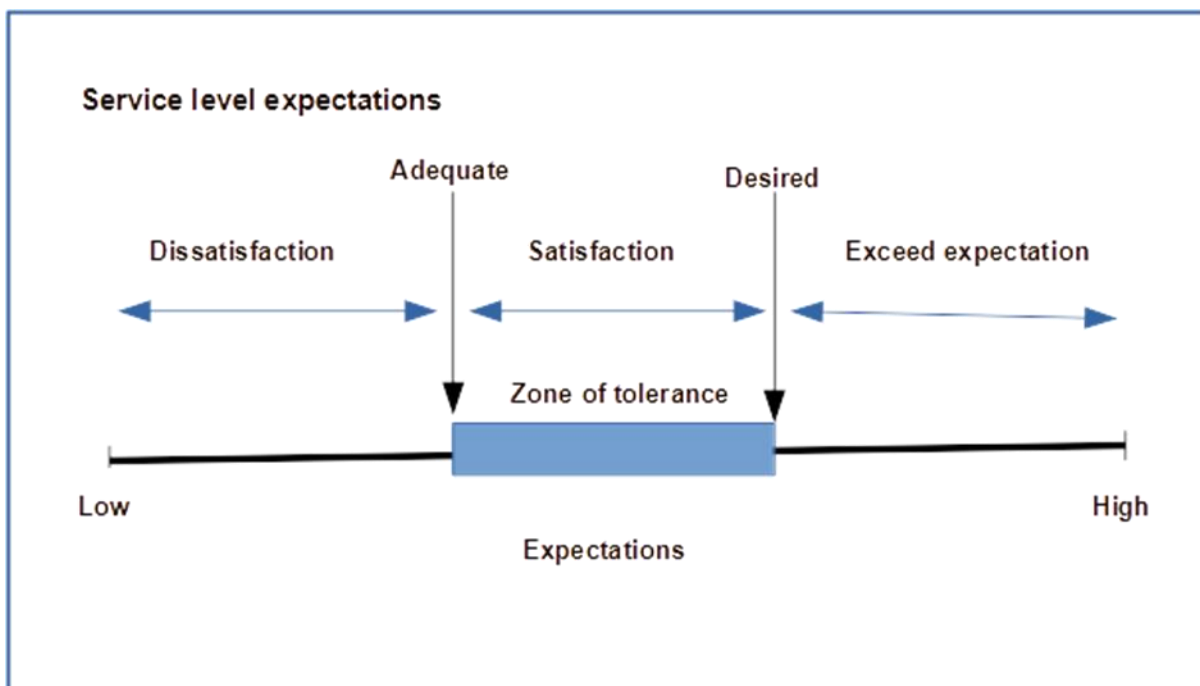


Figure 5.2: Zone of tolerance

Source: Adapted from Parasuraman et al. (1991:42)

If the level of the customers’ experience is higher than the desired level (maximum of the Zone of Tolerance) then the service delivery exceeds the expectations of the customer, and that would cause the customer to be happy and very satisfied. If the experience level of the customers is below the adequate expected level as determined by the customer, then it would mean that the minimum satisfaction level of the customer is not met, and the customer will be dissatisfied.

The adequate and desired levels of this zone vary from customer to customer and from product to product. One customer may for example desire a two-year guarantee for a product but will find a one year guarantee adequate, while another customer might expect at least a two-year guarantee (adequate level) but would hope for a four-year guarantee for the same product.

There is a variety of factors that influences the adequate and desired levels in the zone of tolerance for each customer, such as family size, income, service philosophies, alternative service providers, the urgency of the situation, the experience of customers, how many times the customer has used the service, and the promises made by the retail business (Parasuraman et al., 1991:43-45; Srivastava, 2019:69).

5.3.3 Kano's model

Similarly, the Kano model of customer satisfaction that was developed by the Japanese Professor Noriako Kano is illustrated in Figure 5.3. The model reflects the following five measurement categories of customer perceptions on the quality of product and service offerings: on a scale of dissatisfaction to satisfaction, and on a scale that ranges from not delivered to fully delivered (Dobbelstein et al., 2021:61; Pereira et al., 2022:3).

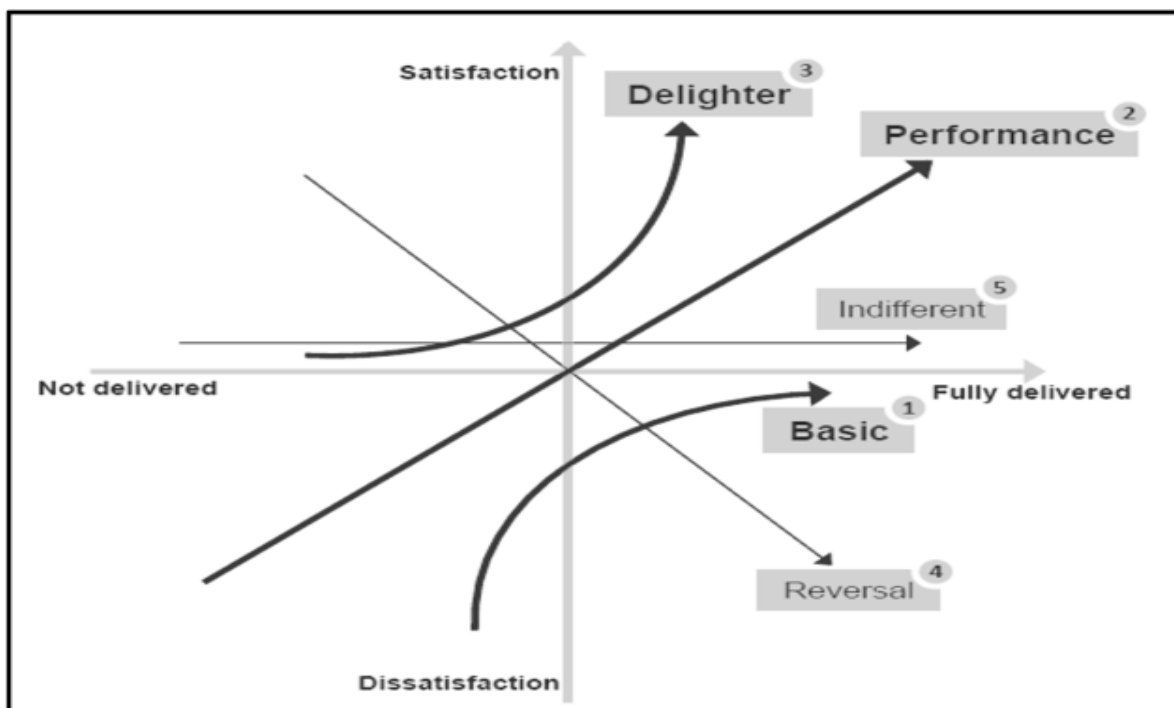


Figure 5.3: Kano's model

Source: Dobbelstein et al. (2021:60)

- 1) Basic factors – these are the essential or absolute requirements of customers and if they are not evident, customers may voice their dissatisfaction. If they meet the requirements, the customer's attitude is neutral.

- 2) Performance factors are based “on more is better”, and impact directly on the satisfaction level of customers. If the performance is below a certain level as perceived by the customers, they will be dissatisfied; if it is above a certain level, the customers will be satisfied.
- 3) Delight (or “Wow”) factors are not required or expected by customers, and if they are absent, customers will not be dissatisfied. Their presence serves as a surprise and delight to customers, which increases their experience of satisfaction.
- 4) Indifference factors are those that do not influence the customers in any way, so their presence or absence does not affect a customer’s satisfaction level.
- 5) Reversal factors are those factors where additions to the offering lead to an increase in customer dissatisfaction.

5.3.4 Generalised approach for a retail charter

Although the above theoretical models focus on employee stakeholders (Herzberg) and customer stakeholders (Kano model and Zone of Tolerance), there are common underlying arguments in these theories that could be generalised to all the other stakeholders for the development of a retail charter. Common arguments could be generalised to all stakeholders for the development of a retail charter, for example:

- There are certain business behaviours that do not lead to any improvement in satisfaction; however, their absence or way they are conducted could lead to dissatisfaction.
- There are certain business behaviours that meet expectations and their presence or the way they are conducted could lead to satisfaction.
- There are certain business behaviours that are not expected and their presence or the way they are conducted exceeds expectations and could lead to positive responses.

These common arguments are generalised, grouped, and labelled into the categories below and applied to all stakeholders of a retail business for the development of a retail charter (illustrated by Figure 5.4).

5.3.4.1 Compliance

The compliance factors are the expectations and requirements that must be met to prevent dissatisfaction. In Herzberg they are the hygiene factors, in the Zone of Tolerance dissatisfaction, and in Kano’s model, the basic and performance factors below required levels. If these expectations are not met, the stakeholders are dissatisfied; if they are met, the stakeholders are neutral or not dissatisfied. The response of stakeholders when a business does not meet their compliance expectations, which makes them dissatisfied, could negatively affect the retail business such as strikes by employees, customers not buying its products, closing of the business

by owners, fines by governance stakeholders, protest by communities and less favourable supply conditions by suppliers. It is compulsory for retailers to address the compliance factors to prevent any negative response against the retail business. A retail charter could assist retailers to prevent such negative response.

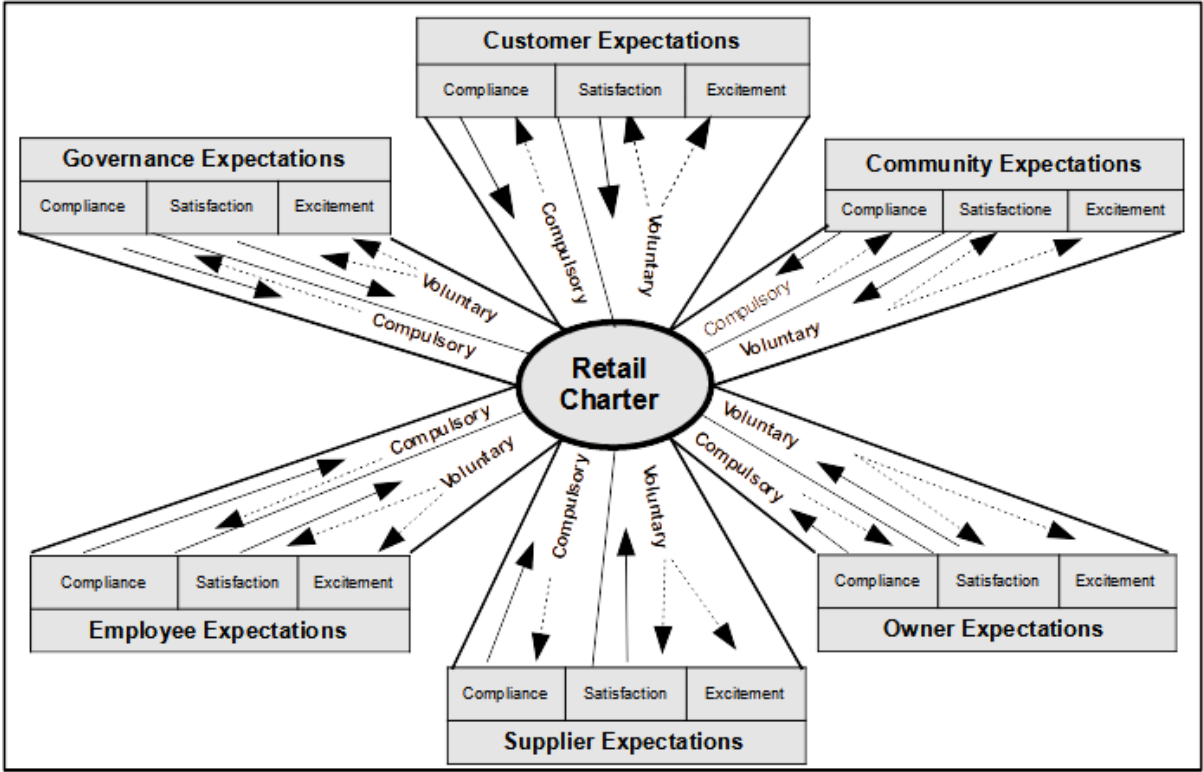


Figure 5.4: Stakeholder expectations and retail charter

Source: Adapted from Hertzberg et al. (1959); Parasuraman et al. (1991:42-43); Terblanche et al. (2016:289); Alshmemri et al. (2017:12); Srivastava (2019:69); Dobbstein et al. (2021:61)

5.3.4.2 Satisfaction

The satisfaction category includes the experiences of stakeholders, according to their own judgement that meet or are higher than their required adequate level up to their maximum desired levels. It includes the motivational factors of Herzberg, the satisfaction factors in the Zone of Tolerance model and the performance factors in the Kano model. The response of stakeholders, if they experience satisfaction, could have a favourable effect on the business such as higher productivity by employees, continuous buying by customers, more investments by owners, better supply conditions by suppliers, or positive word-of-mouth publicity for the business. It is optional for retailers to address the satisfaction factors for stakeholders, and retailers could select those that will give them the most favourable response from stakeholders.

5.3.4.3 Excitement

The excitement category includes those factors that exceed the desired maximum expectations of stakeholders. The Zone of Tolerance model refers to them as exceeding expectations, and the Kano model refers to them as delight factors. These factors could lead to a very favourable responses from stakeholders, based on their loyalty to the business, such as protection of the business during public unrest by communities, or expansion of the business by owners. Addressing excitement factors is also a voluntary action for retail businesses, and a retail charter could also assist in deciding what actions to prioritise to give excitement to stakeholders.

5.3.5 Challenges

Retail businesses may have challenges in addressing these expectations, and a generic retail charter could assist in addressing these challenges. One such challenge for retail businesses is to predict the nature of the response of stakeholders to the way the retail business addresses or does not address such expectations. This prediction will assist the retailer to determine the relevance and importance of these expectations and to prioritise its conduct to address these expectations.

Another challenge for a retail business is to try to ensure that all the compliance expectations of all the stakeholders are met, in order to prevent any one of the stakeholders launching a negative response against the business. This challenge is escalating because of the larger number of relevant stakeholders, and the continuous growth in compliance expectations. Another challenge for retailers is to make the right and relevant decisions on voluntary actions to address the satisfaction and excitement expectations of the stakeholders in order to gain their support and positive responses.

A framework for a generic retail charter could assist retailers to determine the relevance, and to predict the importance, of what expectations to prioritise for attention.

5.4 Categories of expectations

One purpose of a retail charter is to serve a guide for retailers to address the expectations of all relevant stakeholders. Based on the analyses of the stakeholder categories, the literature review on their expectations, and their responses when their expectations are not met, the researcher (as in the design process) grouped the expectations into five categories in order to develop a retail charter. In each expectation category, some could be compliance, satisfaction, or excitement expectations, which need to be addressed by compulsory or voluntary conduct. Some of the expectation categories are predominantly compliance expectations that need to be addressed by compulsory elements in a retail charter, whereas others are predominantly satisfaction expectations that could be addressed by voluntary elements in the retail charter.

A retail charter needs to ensure that the compulsory elements are included to address the compliance expectations of the stakeholders in order to ensure that the stakeholders are not dissatisfied with the business, and then secondly to include voluntary elements to address their satisfaction expectations. For the development of a framework for a retail charter the expectations of all stakeholders are grouped into the following categories of expectations.

5.4.1 Mandatory expectations

Governance stakeholders are the main stakeholders in this category, and they may require legal compliance with relevant legislation, government policies, regulations, and the laws of national and provincial government, and bylaws of local government institutions. Non-compliance with these requirements could lead to fines or even imprisonment. Other institutions which may have mandatory requirements are industry councils or associations with rules and regulations to govern aspects of their industry. Another mandatory expectation could be from franchisors and independent suppliers with their contractual supply agreements that retailers must adhere to.

Non-compliance with mandatory expectations could lead to negative sanctions against a retail business such as fines, lawsuits, prosecution or discontinuations of supply. Compliance with mandatory expectations will however just lead to an absence of dissatisfaction, and not to the satisfaction of stakeholders. A retail charter should therefore have elements that will ensure compliance with all mandatory expectations.

The main mandatory expectation for retailers is the compliance expectation to adhere to all the applicable laws and regulations on retail businesses as indicated in Table 5.2, which shows a generic list of the many current legal laws and directives that could be applicable to retail businesses. The table indicates the relevance of the acts and regulations to some stakeholder categories, and to some categories of retail charter elements. Although most of them would be compliance expectations some may be satisfaction expectations for certain stakeholders.

The relevance and importance of the laws and directives to stakeholders and retail charter elements will be determined by the nature of the retail business or industry for which the retail charter is developed. The relevance and importance of columns in Table 5.2 and following tables were added and had no relevance to this research but were added for possible use in future when specific charters could be developed for a specific retail business or industry to identify the relevance and importance of the elements for possible prioritising of elements in a retail charter.

Table 5.2: Possible legal laws and regulations applicable on retail businesses

Mandatory expectations		Relevance	Importance	Stakeholders						Retail Charter Elements									
				1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
1	Basic Conditions of Employment Act, No. 75 of 1997 (South Africa, 1997b; South Africa, 2020f)			X			X					X			X	X	X		
2.	Broad-Based Black Economic Empowerment Act, No. 46 of 2013 (South Africa, 2012b)			X	X		X	X	X	X		X	X					X	
3.	Child Justice Act Applicable on Dealing with Shoplifting by Children (South Africa, 2008c)					X	X				X								
4.	Close Corporations Act (South Africa, 1984; South Africa, 2005)			X			X		X	X					X	X			
5.	Companies Act, No. 71 of 2008 (South Africa, 2008a)			X			X		X	X					X	X			
6.	Competition Act 98 of 1998 (South Africa, 1998c) and Competition Amendment Act 18 of 2018 (South Africa, 2018b)					X	X	X		X	X		X		X				
7.	Constitution of the Republic of South Africa, Act 108 of 1996 (South Africa, 1996)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
8.	Consumer Protection Act 69 of 2008 (South Africa, 2008b)					X	X	X			X		X	X			X		
9.	Sexual Offences Act, No. 23 of 1957 as Amended (South Africa, 2015c; South Africa, 2000c; South Africa, 2020g)			X			X			X	X								
10.	Criminal Procedure Act, No. 53 of 1977 (South Africa, 1977)			X	X		X			X	X						X		
11.	Customs and Excise Act, No. 32 of 2014 (South Africa, 2014b)						X	X					X		X				
12.	Disaster Management Act 57 of 2002 (South Africa, 2003b), Disaster Management Amendment Act 16 of 2015 (South Africa, 2015b)			X	X	X	X	X		X	X	X	X				X	X	
13.	Employment Equity Act, No. 55 of 1998 (South Africa, 1998a) and Employment Equity Regulations (South Africa, 2014a) and new Employment Equity Bill (South Africa, 2021)			X			X		X	X		X							
14.	Employment Tax Incentive Act, No. 26 of 2013 (South Africa, 2013d)			X			X		X	X					X				
15.	Estate Duty Act, No. 45 of 1955 as amended (South Africa, 1955)			X			X		X	X					X		X		
16.	Finance Act, No. 19 of 2015 (South Africa, 2015d)			X			X		X	X					X		X		
17.	Firearms Control Act, No. 60 of 2000 (South Africa, 2000b)					X	X	X			X	X	X				X		
18.	Franchise, Supplier, Agency, and Vendor Agreements (Fairtrade International, 2020; Business-in-a-Box, 2021c; IFF, 2021)					X	X	X			X	X	X	X	X	X			
19.	Income Tax Act, No. 58 of 1962 (South Africa, 1962)			X			X		X	X					X				
20.	Industry standards such as HACCP (HACCP, 2020), ISO (ISO, 2015), SABS (SABS, 2021), and WIETA Code (WIETA, 2022)			X	X	X	X	X		X	X	X	X	X		X	X	X	
21.	Insolvency Amendment Act, No. 33 of 2002 (South Africa, 2002)			X			X		X	X					X	X			

Table 5.2: Possible legal laws and regulations applicable on retail businesses

Mandatory expectations		Relevance	Importance	Stakeholders						Retail Charter Elements									
				1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
22.	Insurance Act, No. 18 of 2017 (South Africa, 2017a)			X				X			X	X			X	X	X	X	
23.	Intellectual Property Laws, No. 28 of 2013 (South Africa, 2013e)				X	X	X	X			X	X	X	X	X			X	
24.	Labour Relations Act, No. 66 of 1995 (South Africa, 1995; South Africa, 2018d)				X			X			X		X					X	
25.	Liquor Act, No. 59 of 2003 (South Africa, 2004)					X		X			X	X							
26.	Lotteries Act, No. 57 of 1997 (South Africa, 1997a)					X		X				X		X		X			
27.	Minimum Wage Act, No. 3 of 2020 (South Africa, 2020h)				X			X			X		X			X			
28.	Municipal bylaws e.g., on rates, tariffs and licence to operate (City of Cape Town, 2021)			X				X		X	X	X			X	X	X		
29.	National Credit Act, No. 34 of 2005 (South Africa, 2006)					X		X				X			X				
30.	National Environment Management Laws Act, No. 30 of 2013 (South Africa, 2013f)							X	X		X			X			X	X	
31.	National Environmental Management Waste Act, No. 58 of 2008 (South Africa, 2008d)							X	X		X			X			X	X	
32.	National Minimum Wage Act of 2018 (South Africa, 2020e)				X			X				X							
33.	National Qualification Framework Act, No. 12 of 2018 (South Africa, 2019c)				X			X	X				X						
34.	Occupational Health and Safety Act, No. 85 of 1993 (South Africa, 2003)				X	X		X	X		X	X	X	X				X	X
35.	Promotion of Access to Information Act, No. 31 of 2019 (South Africa, 2019e)			X	X	X	X	X	X	X	X	X	X	X				X	
36.	Promotion of Equality and Prevention of Unfair Discrimination Act, No. 4 of 2000 (South Africa, 2000a)			X	X	X	X	X	X	X	X	X	X	X		X	X	X	
37.	Protection of Investment Act, No. 22 of 2015 (South Africa, 2015e)			X	X	X	X	X	X	X	X	X	X	X				X	
38.	Protection of Personal Information Act, No. 4 of 2013 (South Africa, 2013b) and Regulations relating to the Protection of Personal Information (South Africa, 2018c)			X	X	X	X	X	X	X	X	X	X	X		X	X		
39.	Second-Hand Goods Act 6 of 2009 (South Africa, 2009b)					X		X				X		X				X	
40.	Sectoral Determination 9: Wholesale and Retail Sector (South Africa, 2019a)				X			X				X						X	
41.	Skills Development Act, No. 97 of 1998 (South Africa, 1998b)				X			X			X	X							
42.	Skills Development Levies Act, No. 24 of 2010 (South Africa, 2010)				X			X				X							
43.	Tax Laws No. 23 of 2020 (South Africa, 2020i)			X				X		X	X				X	X			
44.	Tax Administration Laws Amendment Act, No. 24 of 2020 (South Africa, 2020j)			X				X		X	X				X	X			

Table 5.2: Possible legal laws and regulations applicable on retail businesses

	Mandatory expectations	Relevance	Importance	Stakeholders						Retail Charter Elements								
				1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping
45.	Tobacco Products Control Act, No. 83 of 2013 (South Africa, 2013c)				X		X				X		X				X	
46.	Trademarks Act, No. 194 of 1993 (South Africa, 1993)				X	X	X				X		X	X				
47.	Unemployment Insurance Act, No. 10 of 2016 (South Africa, 2016c)			X			X	X				X			X	X		
48.	Value-Added Tax Act, No. 89 of 1991 as Amended (South Africa, 1991)			X		X	X		X	X	X				X	X		
49.	Wage Determination for the Retail Sector, Amendment of Sectoral Determination 9: Wholesale and Retail Sector (South Africa, 2019a)			X			X					X			X			
50.	Workman's Compensation Act - Compensation for Occupational Injuries and Diseases Act, No. 61 of 1997 (South Africa, 1997c)			X			X					X			X	X		

The above list of legal laws and regulations is not a comprehensive list as it does not include all the acts, amendments and relevant legal policies, regulations, and all relevant agreements in retail. This list serves as a generic menu for a retail charter framework and indicates the extent of legal expectations for retail businesses and the complexity needed to satisfy all the legal expectations and directives of governance and other stakeholders.

5.4.2 Performance expectations

A second category of expectations includes all expectations related to the performance and efficiency of retail business operations. Operational efficiency could be one of the elements to measure the success of an institution (Stejskal et al., 2020:137). Stakeholders of a retail business have the expectation that it must operate efficiently and perform in such a manner that they benefit from it and are not negatively affected by its actions. Employees, owners, and supplier-stakeholders all expect to be paid their respective salaries, dividends, and invoices on time. Customer stakeholders expect product prices to be clearly indicated and owner stakeholders expect market-related return on their investments. Non-compliance with performance and efficiency expectations could lead to frustration, anger or even more serious sanctions against a retail business that would differ from stakeholder to stakeholder, such as possible strikes by employees, lawsuits by customers or discontinuations of supply by suppliers.

A retail charter should therefore have elements that will ensure that all performance and efficiency experiences by stakeholders are positive. Table 5.3 outlines a generic list of some performance and efficiency expectations relevant to the development of a retail charter, and it also indicates

relevant stakeholders who could be affected, and functional retail elements that could be included in retail charter. All elements that address the performance expectations of a retail business and may result in a particular response that may affect the retail business if they are met or not met.

Table 5.3: Performance and efficiency expectations for a retail charter

Performance and Efficiency expectations	Relevance	Importance	Stakeholders						Retail Charter Elements									
			1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
1. Payments on time e.g., salaries, suppliers, dividends, rates and taxes (Nkosi, 2021)			X	X		X	X					X	X		X			
2. Prices at the till the same as on the shelves (CGSO, 2020a:12; Boshoff, 2021:10)					X						X							
3. No out-of-stock for products regularly bought (Bester, 2021)					X						X							
4. Accurate information e.g., on labels (BBC News, 2019; Netwerk24, 2019:1)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
5. Quality of product delivered the same as quality ordered (CGSO, 2020b:5)					X						X		X					
6. Ability to make card payments - no non-operational machines CFPB, 2020:33)					X						X				X		X	
7. Services as per contract terms (CGSO, 2020b:5)					X	X	X				X		X	X	X	X	X	
8. Problems resolved within reasonable time (Bigue, 2020:2)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
9. Prices visible on shelves (Bester, 2021)					X						X							
10. Products and services delivered on time (CGSO, 2020b:5)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
11. Clean unqualified audits (Correia, 2019:34).			X				X		X	X					X			
12. Implementation of plans (De Villiers et al., 2017:8).			X	X		X				X	X	X	X	X	X		X	
13. Staying within approved budgets (Farsi et al., 2020:2517; Masilela & Nel, 2021:3; Ferreira & Groenewald, 2021:41).			X	X		X				X	X	X	X	X	X	X	X	
14. No loss of information (Masilela & Nel, 2021:5)			X	X	X	X	X		X	X	X	X	X	X	X	X	X	
15. Meetings, appointments deliveries on time (CSCO, 2020b:5)			X	X		X				X	X	X	X	X	X	X	X	

Source: Researcher construct

5.4.3 Ethical expectations

Ethical expectations is another category of stakeholder expectations for a retail charter because all stakeholders of a business expect a business's conduct and decisions to reflect moral principles, values, and codes of conduct (Mahan, 2019:1; Faldetta et al., 2022:2), to do what is good for all parties affected (Rossouw & Van Vuuren, 2017:3), and not to harm others (Botha et al., 2020:502).

Table 5.4 lists some ethical expectations and their relevance to appropriate stakeholder and functional elements where ethical business practices could be included in a retail charter.

Table 5.4: Ethical expectations for a retail charter

Ethical expectations	Relevance	Importance	Stakeholders						Functional Retail Charter Elements										
			1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10. Environment	
1. Accountability (IoDSA, 2016:9,43)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
2. Competence (IoDSA, 2016:43)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
3. Confidentiality of information (IoDSA, 2016:63; Fairtrade, 2020:38; IFF, 2021:9-10)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
4. Effectiveness (IoDSA, 2016:12)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
5. Equal opportunity (No discrimination) (Al-Tarawneh, 2020:405)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
6. Ethical culture (IoDSA, 2016:36,41,43)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
7. Ethical leadership (IoDSA, 2016:20)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
8. Ethics code of conduct and policies (IoDSA, 2016:44)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
9. Ethnomics, prevention and dealing with fraud and corruption (IoDSA, 2016:45; Jurkiewicz, 2020:151)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
10. Fairness (IoDSA, 2016:12,44; IFF, 2021:6-8)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
11. Governing the ethics in the business (IoDSA, 2016:40)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
12. Honesty and truthfulness (Salesforce Research, 2019:22-23; White & Boatwright, 2020:5)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
13. Integrity (IoDSA, 2016:14,43)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
14. Invasion of privacy on social media such as photos and customer information (Kvalnes, 2020:48; White & Boatwright, 2020:4)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
15. Moral judgment-action gap - people know what is right but do what they know is wrong (DeTienne et al., 2021:429)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
16. Moral universalism (Storchevoy, 2018:17)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
17. Nepotism (Al-Tarawneh, 2020:405)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
18. No bias – objectivity (Al-Tarawneh, 2020:405)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
19. No bribery (IFF, 2021:4)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
20. No conflict of interest (IoDSA, 2016:43)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
21. No favouritism (Al-Tarawneh, 2020:405)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
22. No prejudice (Al-Tarawneh, 2020:405)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
23. Price levels higher than expectations created CGSO, 2020a:12)					X						X				X				

Ethical expectations	Relevance	Importance	Stakeholders						Functional Retail Charter Elements									
			1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
			24.	Profiling algorithms in social media (White & Boatwright, 2020:1)		X	X	X	X	X	X	X	X	X	X	X	X	X
25.	Quality of products not as advertised (CGSO, 2020a:12,16; CGSO, 2020b:5)				X						X			X				
26.	Respect and protection of human rights (IoDSA, 2016:45; SAHR, 2021:8)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
27.	Respect for the dignity of people (Ng & Diener, 2014:326; Swincoe, 2015:2; Salesforce, 2018:7)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
28.	Responsibility (IoDSA, 2016:17,43)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
29.	Transparency (IoDSA, 2016:18,44; Al-Tarawneh, 2020:405)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Ethical expectations are mainly compliance expectations, and non-compliance for any stakeholder on any of the ethical expectations could lead to dissatisfaction and some form of negative sanction by the stakeholder against the business. Some of the ethical expectations involve the avoidance of bribery, stealing and misrepresentation, which could also have legal implications.

When considering any of the retail charter elements, more specific ethical issues could be included. Honesty in a retail marketing charter could include providing the correct information of a product to customers; honesty in retail production could be ensuring that the correct ingredients are used in the production process; and honesty in retail finance could mean that the figures in financial reports are correct.

5.4.4 Technology expectations

For a retail charter, the expectations of stakeholders could also be grouped into technology expectations. Stakeholder expectations change as technology develops and retail businesses need to use technology that is commonly used by stakeholders to address their needs because the level of technology used could be one of the criteria to measure the success of an institution (Stejskal et al., 2020:137). Customers pressurise companies to use technology to deliver better experiences (Salesforce Research, 2019:2,15), such as to use their mobile devices to compare prices, obtain product information, offerings, coupons, buy products online, and pay at the point of sale (Lesonsky, 2020:2,13).

Table 5.5 shows a generic list of some technology expectations for the development of a retail charter, and it indicates relevant stakeholder and retail charter elements that could be affected.

Table 5.5: Technology expectations for a retail charter

Technology expectations		Relevance	Importance	Stakeholders						Functional Retail Charter Elements									
				1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
1.	Cloud databases (Farsi et al., 2020:2517)			X	X	X	X			X	X	X	X	X	X	X	X	X	
2.	Scanners at the till (Bester, 2021)					X						X							
3.	Card payment equipment (CFPB, 2020:33)					X						X							
4.	Online ordering (Salesforce Research, 2018:12; Lesonsky, 2020:2,13).					X						X							
5.	Websites (White, 2020:1; Leung et al., 2022:229).			X	X	X	X		X	X	X					X		X	
6.	Online meetings (Gregurec et al., 2021:9-15)			X	X	X	X		X	X	X	X	X	X	X	X	X	X	
7.	Electronic pricing (Shankara et al., 2021:17)					X	X				X		X		X	X			
8.	Customer self-operated checkout tills (Shankara et al., 2021:17)					X					X				X	X			
9.	No-till automated layouts (Shankara et al., 2021:17)					X					X				X	X			
10.	Mobile apps (Shankara et al., 2021:17)				X	X				X	X	X							
11.	Online training (Gregurec et al., 2021:9-15; ABeam Consulting, 2022:1).				X			X				X				X			
12.	E-payment systems and facilities (Keating, 2022:1)			X	X	X	X	X		X		X	X	X	X	X	X		
13.	Zoom/Team meetings (ABeam Consulting, 2022:1).			X	X		X				X	X	X	X	X	X	X	X	
14.	Security systems (Insureon, 2022:1)				X	X	X				X	X	X	X	X	X	X	X	
15.	Automated production machines (Trent, 2018:120)				X	X								X					
16.	Auto cashiers (The Times, 2021:1)					X						X			X				

Source: Researcher construct

The lack of commonly used technology could lead to stakeholder dissatisfaction and a negative response towards a business. To prevent such negative responses, a retail charter should include elements that will address their technology expectations. Technology could also be a voluntary element to give stakeholders a satisfaction and excitement experience to build stakeholder relations.

5.4.5 Operational expectations

Every retailer has its own way of performing operational practices. Some of these operational practices may frustrate or anger stakeholders, not because they are inefficient, but because the

way that the operations are being performed does not meet stakeholder expectations. One such operational practice that results in many complaints is the way that some retailers perform their debt collection (CFPB, 2020:30). Another operational practice that frustrates customers is the lack of immediate response to inquiries (McGovern, 2016:2-3; Bigue, 2020:1-3; Gladly, 2020:8,12). This operational category of expectations includes, however, predominantly satisfaction of expectations that could be addressed by the voluntary elements of a retail charter. Table 5.6 lists some possible operational expectations for relevant stakeholders and their possible application on the functional elements in a retail charter.

Table 5.6: Operational expectations for a retail charter

Operational expectations	Relevance	Importance	Stakeholders						Functional Retail Charter Elements									
			1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping	10 Environment
1. Community contributions as stated in the NDP (South Africa, 2012a)							X	X	X	X		X						X
2. Respect for cultural traditions in marketing, human resources and other business practices (Ng & Diener, 2014:326; Kaur & Sharma, 2019:25-49).			X	X				X		X	X	X						X
3. Protection of personal information (South Africa, 2013b).			X	X	X	X			X	X	X	X	X		X	X		
4. Resolving queries (Bigue (2020:2)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
5. Flexible working hours (Peakon, 2021:3-11)				X		x				X		X						
6. Shopping environment and atmosphere (Tosi, 2020:303).				X	X	X				X	X	X	X					X
7. Debt collection practices (CFPB 2020:30)					X						X				X	X		
8. Protection of reputation (Shams et al., 2020:43)			X	X	X	X			X	X	X	X	X	X				
9. Meeting practices (Gregurec et al., 2021:9-15; ABeam Consulting, 2022:1).			X	X					X	X		X					X	
10. Payment methods (Homeyer, 2022:1; Intelstyle, 2022:1)			X	X	X	X	X		X	X	X	X			X	X		
11. Working from home (Gregurec et al., 2021:9-15; ABeam Consulting, 2022:1).				X		x				X		X						
12. Receiving of stock procedures (Terblanche et al., 2016:343; (Langley et al.,” 2008:510),				X		X						X		X				X
13. Waste management (South Africa, 2008d)				X		X		X				X		X				X

Table 5.6: Operational expectations for a retail charter

Operational expectations		Relevance	Importance	Stakeholders						Functional Retail Charter Elements								
				1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Ownership	2. Management	3. Marketing	4. Human resources	5. Procurement	6. Production	7. Finance	8. Information	9. Housekeeping
14.	Production process (Kruger, et al., 2014:7.10; HACCP, 2020:1).			X		X					X							
15.	Communication media (White, 2020:1; Leung et al., 2022:229)			X	X	X	X				X	X	X	X			X	

Source: Researcher construct

The operational expectations vary from stakeholder to stakeholder. The same business practices such as a specially created shopping atmosphere may not meet the compliance expectation for one stakeholder but could satisfy the satisfaction expectation for another. Some operational expectations that evoke certain emotions could be used to excite customer experience such as showing respect for the cultural language and traditions in retail marketing and that may lead to some positive feeling towards the business (Ng & Diener, 2014:326).

A retail charter should therefore include mandatory operational elements to address the operational compliance expectations of stakeholders, as well as including voluntary elements to give stakeholders satisfaction and excitement experiences.

5.5 Functional areas and retail shareholder expectations

The analysis of this research indicates that a framework for a generic charter needs to ensure that conduct in all the functional areas of a retail business as identified in Chapters 2 and 3 addresses relevant expectations of the stakeholders that could impact on the retail business. The possible links between the functional elements in a retail stakeholder charter and relevant stakeholder categories and their expectations are shown in Table 5.7.

- The table lists categories of functional elements that could be included in a retail charter.
- It furthermore indicates whether these elements could be relevant to a customised retail charter of a particular business.
- It indicates how important that element is for the retail business so that it can assist the business to prioritise the charter elements.
- The table also makes provision for the identification of relevant stakeholders who may be affected by the listed elements. This can assist businesses to determine relevant stakeholders for their own retail charters.

- The table also makes provision to indicate for each of the listed elements what category of stakeholder expectations the retail charter could address and what response it could expect from the stakeholder.
 - A “C” for instance indicates that it may be a compulsory factor: if not addressed, the stakeholder might be dissatisfied and may respond in various negative ways; but if addressed successfully the stakeholder will just be “Not Dissatisfied”.
 - An “S” on the other hand indicates a satisfaction factor: if addressed successfully, the stakeholder could be satisfied and may respond favourable towards the business.
 - An “E” may indicate the stakeholder does not expect anything and that a successful action by the retail business may cause excitement and a favourable response by the stakeholder towards the business.
- The categorising of “C”, “S” and “E” in the following tables are examples of possible categorisation as part of the artefact design conduct (generic retail charter development process) from the retail business management and charter analysis to be customised and verified through the relevance rigour process with knowledgeable experts when applied to a particular retail business. The categorisation will however differ from business to business and from time to time.

Table 5.7: Linking functional areas to relevant stakeholder expectations

Functional areas of retail business management		Business		Relevant stakeholders						Retail charter focus C - Compliance S - Satisfaction E - Excitement				
		Relevance	Importance	1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Performance	3. Ethical	4. Technology	5. Operational
1.	Ownership elements													
1.1	Ownership by disadvantaged groups							X						S
1.2	Female ownership							X						S
1.3	Indigenous ownership							X	X					S
1.4	Staff ownership				X			X						S
1.5	Return on investment			X							CSE			
1.6	Investment risk			X							C			S
1.7	Reputational risk			X								C		S
1.8	Financial reports			X				X		C	C	C	C	CS
1.9	Communication			X						C	C	C	C	CS
1.10	Ownership identification			X				X	X	C				CS
2.	Retail management elements													
2.1	Demographic representation				X			X		C	CS			CS

Table 5.7: Linking functional areas to relevant stakeholder expectations

Functional areas of retail business management		Business		Relevant stakeholders						Retail charter focus C - Compliance S - Satisfaction E - Excitement				
		Relevance	Importance	1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Performance	3. Ethical	4. Technology	5. Operational
2.2	Decision making			X	X	X	X	X	X		SE	C	S	S
2.3	Planning			X	X	X	X	X			S	C	SE	SE
2.4	Organising			X	X		X	X	X		S	C	S	SE
2.5	Leadership			X	X		X				S	C	S	S
2.6	Control			X	X	X	X	X		C	C	C	S	S
2.7	Business culture				X		X		X		S	C	S	SE
3.	Retail marketing elements													
3.1	Retail target market					X	X	X		C	C	C		SE
3.2	Retail merchandise and services					X	X	X		C	CSE	C	CSE	SE
3.3	Retail sales persuasion					X	X	X		C	CSE	C	SE	SE
3.4	Retail customer services					X	X	X		C	CSE	C	CS	SE
3.5	Retail exchange					X	X	X		C	CSE	C	CS	SE
4.	Retail human resources elements													
4.1	Human resources planning				X		X			C	S	C	S	S
4.2	Organisation and job design				X						S	C	S	SE
4.3	Staffing				X		X	X			S	C	S	S
4.4	Employee wellness and working conditions				X			X	X	C	CSE	C	CSE	SE
4.5	Employment equity				X			X		C	CS	C	S	S
4.6	Training and development				X	X	X	X	X	C	CSE	C	CSE	SE
4.7	Employee and labour relations				X			X		C	CS	C	S	SE
4.8	Diversity management				X				X		S	C	SE	SE
4.9	Performance management				x		X				S	C	S	S
4.10	Human Resource systems				X			X		C	C		C	SE
5.	Retail procurement elements													
5.1	Source And selection of suppliers					X	X	X		C	CS	C	S	S
5.2	Supplier development						X	X		C	CSE	C	S	SE
5.3	Negotiations and supply conditions						X	X		C	CS	C	S	SE
5.4	Supplier relations and communication						X				CSE	C	CSE	SE
5.5	Stock management					X	X	X		C	CS	C	CSE	SE
5.6	Stock movement logistics						X	X		C	CS	C	CSE	SE
6.	Retail production elements													
6.1	Production processes					X	X	X		C	CS	C	CSE	SE
6.2	Quality					X	X	X		C	CS	C	S	SE
6.3	Safety				X	X		X		C	CS	C	S	S

Table 5.7: Linking functional areas to relevant stakeholder expectations

Functional areas of retail business management		Business		Relevant stakeholders						Retail charter focus C - Compliance S - Satisfaction E - Excitement				
		Relevance	Importance	1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Performance	3. Ethical	4. Technology	5. Operational
6.4	Productivity				X						CS		S	SE
6.5	Waste							X	X	C	CSE		S	SE
6.6	Raw material						X	X		C	CS			S
7.	Retail finance elements													
7.1	Payments			X	X	X	X	X		C	C	C	C	S
7.2	Cash handling				X	X				C	CS	C	CS	S
7.3	Financial system			X	X			X		C	C		CSE	S
7.4	Financial reporting			X				X		C	CS	C	CS	S
7.5	Liquidity			X	X		X				CS		S	S
7.6	Solvency			X	X	X	X	X	X	C	S	C		
7.7	Creditors and debtors					X		X		C	CS	C	CS	S
7.8	Financing			X						C	CS	C	S	S
7.9	Investments			X						C	CS	C	CSE	S
7.10	Tax			X	X			X		C	C	C	S	S
7.11	Insurance			X	X	X	X	X		C	CS	C	S	S
7.12	Audit			X				X		C	CS	C	S	S
8.	Retail information elements													
8.1	Data security and confidentiality			X	X	X	X	X		C	CS	C	S	S
8.2	Data storage			X	X	X	X	X		C	CS	C	S	S
8.3	Data transfer					X	X	X		C	CS	C	S	S
8.4	Data processing				X	X	X	X			CS		S	S
8.5	Data communication			X	X	X	X	X	X	C	CS	C	S	S
9.	Retail housekeeping													
9.1	Asset acquisition				X		X				C	C	S	
9.2	Asset maintenance				X	X	X				C			S
9.3	Cleanliness				X	X	X		X		C	C		S
9.4	Safety			X	X	X	X	X	X	C	C	C	S	S
9.5	Security			X	X	X	X	X		C	C	C	S	S
9.6	Waste removal				X	X		X	X	C	C		S	SE
10.	Retail environment elements													
10.1	Recyclable					X	X	X	X	C	CS		S	SE
10.2	Biodegradable					X	X		X		CS	C	S	S
10.3	Organic – Green products					X	X		X		CS	C	S	S
10.4	Pollution							X	X	C	CS	C	S	SE
10.5	Energy consumption							X	X	C	CS		S	SE

Table 5.7: Linking functional areas to relevant stakeholder expectations

Functional areas of retail business management		Business		Relevant stakeholders						Retail charter focus C - Compliance S - Satisfaction E - Excitement				
		Relevance	Importance	1. Owners	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Performance	3. Ethical	4. Technology	5. Operational
10.6	Community support and development			X	X			X	X	C	CSE	C	SE	SE

Source: Researcher construct

5.6 A generic framework for a retail charter

Based on the functional areas identified in Chapter 3, the structure of a retail charter in Chapter 4 and the nature, impact, and links of stakeholder expectations with functional areas above a proposed generic framework for the development of any retail charter is given in Table 5.8. This framework could be used to develop any retail charter for a retail business or any retail industry in the retail sector.

The development of sections 1 and 3 of the frameworks for any retail charter could be guided with what has been given in Chapter 4 but, as stated in the delineation in Chapter 1 and in Chapter 4, are analysed in detail in this study.

Table 5.8 provides a framework to develop the detail elements (Section II) for a retail charter by ensuring all the relevant and important elements in the functional areas are identified and linked with the stakeholders, as indicated with Table 5.7 above, and correctly categorised according to the compliance, satisfaction, and excitement expectations of the stakeholders.

Table 5.8: A generic framework for the development of retail charters

Section 1: Introduction				
1.1 Name and scope				
1.2 Background and purpose				
1.3 Business identity and persona				
1.4 Key terms and concept				
Section 2: Charter elements				
Functional areas	Stakeholders	Stakeholder Experiences vs Expectations *Mandatory, *Performance, *Ethical, *Technology, *Operational		
		Charter		
		Compliance	Satisfaction	Excitement
1. Ownership	2.1 Owners	• Mandatory		
		• Ethical		
• Performance		• Performance	• Performance	
• Technology		• Technology	• Technology	
• Operational		• Operational	• Operational	
2. Management		• Mandatory		

3. Marketing	2.2 Customers	• Ethical		
		• Performance	• Performance	• Performance
4. Human resources		• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
5. Production	2.3 Employees	• Mandatory		
		• Ethical		
6. Finances		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
7. Information		• Operational	• Operational	• Operational
8. Housekeeping	2.4 Suppliers	• Mandatory		
		• Ethical		
9. Procurement		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
10. Environment		• Operational	• Operational	• Operational
	2.5 Governance	• Mandatory		
		• Ethical		
		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
	2.6 Community	• Mandatory		
		• Ethical		
		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
Section 3: Governance of the charter				
3.1 Governance body				
3.2 Charter scorecard				
3.3 Control of progress and implementation				
3.4 Review of the charter				

Source: Researcher construct

5.7 Summary

This chapter identified and categorised the stakeholders of a retail business and analysed their impact on it if depending on if their expectations are met or not. It further considered three theories on stakeholder expectations – namely Herzberg’s two-factor motivation theory, the zone of tolerance expectation theory, and the Kano model – for employee and customer stakeholders. The underlining principle of these theories were generalised to all stakeholders.

Expectations were categorised into mandatory, ethical, performance, technology and operational expectations which could be addressed by compulsory compliance, and voluntary satisfaction, and excitement elements in retail charter. Possible elements from all the retail functional areas were linked to stakeholders and the categories of expectations as a generic basis to develop individual retail charters.

A generic framework that can be used for the design of any retail charter was developed and is given in Table 5.8 in Section 2 of this framework. It will be used to develop a retail marketing charter in the Chapters 6 and 7 and to develop a retail stakeholder charter in Chapter 8.

CHAPTER 6

STAKEHOLDER EXPECTATIONS FOR A GENERIC RETAIL MARKETING CHARTER

6.1 Introduction

In Chapter 5 a generic framework for the development of retail charters (Table 5.8) was developed. The aim of this and the next chapter is to use this generic framework to develop a framework for a generic retail marketing charter. As indicated in Table 6.1 below, the development of a retail marketing charter focuses on one of the categories of functional elements in the generic framework for retail charters as marked in grey in the column for categories of functional elements.

This chapter analyses the expectations of all the relevant stakeholders in retail marketing. The next chapter uses the expectations of these stakeholders regarding the retail marketing elements, and then based on the analysis of expectations in this chapter, develops a detailed framework for the retail marketing elements of a retail charter. The framework developed in these two chapters can also be referred to as a framework for a generic retail marketing charter.

Table 6.1: A generic framework for the development of retail charters

Section 1: Introduction				
1.1. Name and scope				
1.2. Purpose				
1.3. Business identity and persona				
1.4. Key terms				
Section 2: Charter elements				
Categories of functional elements	Stakeholders	Charter focus on expectations *Mandatory, *Performance, *Ethical, *Technology, *Operational		
		Retail Marketing Charter		
		Compliance	Satisfaction	Excitement
2.1. Retail ownership	2.1 Owners	• Mandatory		
		• Ethical		
2.2. Retail management	2.1 Owners	• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
2.3. Retail marketing	2.1 Owners	• Operational	• Operational	• Operational
		• Mandatory		
2.4. Retail human resources	2.2 Customers	• Ethical		
		• Performance	• Performance	• Performance
2.5. Retail Production	2.2 Customers	• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
2.6. Retail finances	2.3 Employees	• Mandatory		
		• Ethical		
2.7. Retail information	2.3 Employees	• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
2.8. Retail housekeeping	2.3 Employees	• Operational	• Operational	• Operational
		• Mandatory		
2.9. Retail procurement	2.3 Suppliers	• Ethical		
		• Performance	• Performance	• Performance
	2.3 Suppliers	• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational

Table 6.1: A generic framework for the development of retail charters

2.10. Retail environment	2.4 Governance	• Mandatory		
		• Ethical		
		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
	2.5 Community	• Mandatory		
		• Ethical		
		• Performance	• Performance	• Performance
		• Technology	• Technology	• Technology
		• Operational	• Operational	• Operational
Section 3: Governance of the charter				
3.1 Governance body				
3.2 Charter scorecard				
3.3 Control of progress and implementation				
3.4 Review of the charter				

Source: Researcher construct

6.2 Retail marketing charter and stakeholder expectations

As stated in the previous chapters, retail marketing includes all the elements needed to “identify who your target customers are, understand what they want and satisfying their needs in a way that will deliver profitability, survival and growth” (Gee et al., 2019:28); also, “everything undertaken in order to satisfy the customer”, how to attract customers and how to persuade those customers to make a purchase (Sullivan & Adcock, 2002:6-9). A generic retail marketing charter should therefore include detailed elements on how to achieve this and now to satisfy all stakeholders.

The approach followed to develop the retail marketing charter is the same as that used in the previous chapter to develop the stakeholder charter. The difference is that “Retail Marketing Charter” is being placed in the centre as indicated in Figure 6.1, where the compulsory and voluntary retail marketing elements in the retail marketing charter need to address the compliance, satisfaction, and excitement expectations of retail stakeholders.

The process is the same with the stakeholder charter, namely that the retail marketing charter first needs to ensure that it includes all compulsory elements to address the compliance expectations of stakeholders of the retail marketing function to prevent any negative response. The retail marketing charter then further needs to include voluntary retail marketing elements to address relevant satisfaction expectations and retail marketing elements that could give stakeholders an excitement experience beyond their expectations.

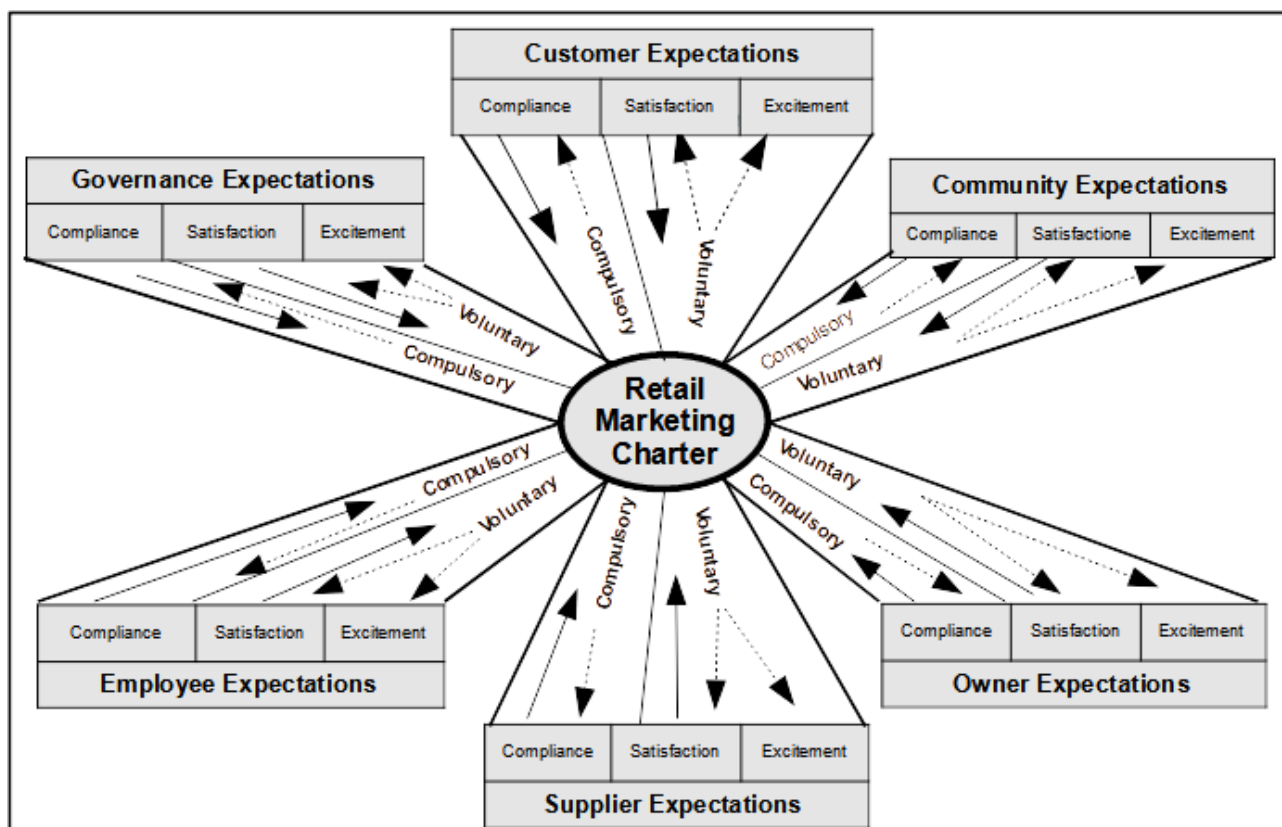


Figure 6.1: Stakeholder expectations for a retail marketing charter

Source: Researcher construct

The expectations of stakeholders of a retail marketing charter, as indicated in Table 6.1, are also grouped into mandatory, ethical, performance, technological and operational expectations of the marketing function and are analysed in the following sections before the retail marketing charter is developed in the next chapter.

6.3 Mandatory expectations for retail marketing

The research in the previous chapter indicated that the category mandatory expectations is the first of the five categories of expectations relevant to a retail charter and therefore also relevant to a retail marketing charter. Mandatory expectations refer to all the expectations, conditions, requirements, and directives that a business must adhere to as determined in acts, regulations, and policies of national and provincial governments, municipal bylaws and regulations, contracts and agreements with stakeholders such as employees and suppliers, and membership rules of associations. They are mainly compliance expectations with sanctions such as fines, penalties and even prosecution and imprisonment.

A retail marketing charter needs to address the mandatory expectations that all the relevant stakeholders may have from the retail marketing practices of the retail business because various stakeholders such as governance, customer, and supplier stakeholders (IFF, 2021:4) expect retail

marketing practices to meet all mandatory requirements. The following mandatory expectations may be relevant to retail marketing and could be addressed in a retail marketing charter.

6.3.1 Constitution of the Republic of South Africa, Act 108 of 1996

One of the first elements to be included in the structure of a retail marketing charter is the Section 9 Equality specification in the South African Constitutional Bill of Rights whereby relevant governance, customer and community stakeholders expect retail marketing practices not to discriminate unfairly directly or indirectly against any customer on any grounds of “race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth” (South Africa, 1996:1247).

A second South African Constitutional expectation by relevant governance, customer, and community stakeholders to be addressed in a retail marketing charter is Section 10 in the Bill of Rights chapter that retail marketing practices should respect and protect the human dignity of customers (South Africa, 1996:1247). Another South African Constitutional Bill of Rights expectation by relevant governance, customer and community stakeholders for inclusion in a retail marketing charter are Sections 30 and 31 that everyone (including customers) has the right [to use] and may not be denied the use their language and their cultural practices (South Africa, 1996:1257).

Any unfair discrimination or violation of human dignity by retail marketing practices could be reported for investigation and prosecution to the South African Human Rights Commission (SAHRC, 1996:1), which was mandated by Section 184 of the Constitution of the Republic of South Africa (1996:1331-14) to promote and protect human rights and a culture of human rights in South Africa (SAHRC, 2021:8).

6.3.2 Consumer Protection Act 69 of 2008

A retail marketing charter should assist a retail business to comply with the requirements for retail marketing in the Consumer Protection Act of South Africa. The compliance expectations of customer stakeholders and the national government as a governance stakeholder relevant to retail marketing are reflected in the Consumer Protection Act of South Africa (South Africa, 2008b:3-4). The purpose of this Act is to protect and promote the interest of consumers against abuse, hazards to their well-being, unsafe products and exploitation, and to give effect to international consumer rights. It also aims to improve access of quality information to consumers so that they can make informed decisions, and to promote consumer participation in marketplace decisions.

Several compliance retail marketing elements could be included in a retail marketing charter.

6.3.2.1 Equal rights

The retail marketing charter needs to include a commitment that its retail marketing practices will comply with the non-discriminatory rights of consumers as set out in the Consumer Protection Act (South Africa, 2008b:40-41) to any person or groups defined in Section 9 of the Bill of Rights in the Constitution (South Africa, 1996:1247). This refers to discriminatory retail marketing practices to persons or groups such as:

- Refusal or exclusive, preferential or priority access to goods or services.
- Supply of different quality products and services.
- Charging of different prices except for minors and people 60 years and older.
- Interacting and treating any person different from others on matters such as assessing their ability to pay the cost, negotiating transaction agreements, doing demonstrations, testing, fitting, preparing, or packaging of products.

6.3.2.2 Privacy rights

Customer stakeholders have the right to privacy and if a retail business does direct retail marketing, its retail marketing charter should include elements that respect the right of consumers to be free of unwanted direct marketing; ensure that its marketing meets all legal requirements; and that it takes place at times that will not be inconvenient to customers (South Africa, 2008b:46).

6.3.2.3 Right of choice

A retail marketing charter should include commitments to customer stakeholders' rights of choice not to be bound by certain retail marketing practices (South Africa, 2008b:46-62) such as:

- Bundling products in which a customer is forced to buy a product or service from a third party.
- Non-cancellation or unreasonable penalties with cancellations of fixed term agreements.
- No pre-authorisations of repairs or maintenance services.
- No cooling-off period of 5 days after direct marketing.
- Payment for products that were displayed and damaged by the customers except if damage is because of gross negligence or recklessness, malicious behaviour, or criminal conduct.
- Accepting a product that differs from the product description or sample tested.
- Accepting products being delivered after agreed timeframes or not as ordered.
- Non-return of products sold.
- Accepting or payment of unsolicited goods or services.

6.3.2.4 Information rights

Customers have the right to certain information (South Africa, 2008b:62-70) and a retail marketing charter could include retail marketing practices that will ensure the following retail marketing information is correct.

- Firstly, all information on documents and visual marketing presentations are in plain and understandable language that the targeted customer with average literacy skills and minimal experience can understand.
- Secondly, all products in the sales area of a retail business are clearly marked per unit price, and customers may not be charged a higher price than the marked price.
- Thirdly, a retailer may not display or sell a product if there is any misleading information on the label of the product.
- Fourthly, with every transaction a retailer must supply the customer with a written record indicating all the details of the transaction such as date, business name, nature of product, quantity, price, and tax information.
- Fifthly, when the retailer is performing direct retail marketing, the person who delivers or installs the products needs to visibly provide proof of identification to the customer.

6.3.2.5 Fair, reasonable, and honest retail marketing practices

The retail marketing elements included in a retail marketing charter need to aim at achieving fair, reasonable, and honest retail marketing practices (South Africa, 2008b:70-88) such as the following:

- Retail marketing practices may not make false or misleading representations on the nature, ingredients, performance characteristics, accessories, uses, benefits, qualities, and conditions of a product or service. Retailers may not use bait advertising and need to ensure that products advertised at a given price are available to customers for the period as advertised.
- In catalogue retail marketing, the customers must be provided with clear information before the transaction takes place of certain aspects such as name, contact detail and registration number of the retailer, sales information on the transaction, delivery mode and address, cancellation and return policies and how to lodge a complaint.
- Promotional offers must be clear what the customer can get, on what products they are applicable, the conditions and timelines on how and when to get the benefit. Retailers need to be able to fulfil the promotional offer. No additional monetary charges may be added by retailers if trade coupons are used as a promotional offer.
- Credits and rewards are legal monetary exchange media when being offered for transactions if they are part of a formal loyalty programme that meets the legal requirements set out in the Act. All the documents on the loyalty programme must be clear

to the consumer, and the retailer needs to be able to fulfil the conditions of the loyalty programme.

- Promotional competitions need to ensure that both fair winners of prizes, and the competition itself, meet the legal requirements of section (36) in the Act. The conditions need to be clearly communicated to customers on issues such as what the prize is, what needs to be done to qualify, how prizes will be allocated, and who is eligible. There are also restrictions governing what a retailer that is offering a promotional competition may or may not do.
- A retailer may not offer or enter into a sales agreement at prices and conditions that are unfair, unreasonable, or unjust because of issues such as it being one-sided, or so adverse to the consumer as to be inequitable, or it is based on a false, misleading, or deceptive representation, or the terms or conditions have not been drawn to the attention of the customer.
- Retailers need to respect the consumer's right to receive good service as expected in terms of the quality of the service, completions, delivery time, notice of delays, or installations without any defect (South Africa, 2008b:106).
- Customers have the right to receive products that are safe and suitable for the purposes for which they are intended, of good quality, in good working condition, free of defects and usable and durable for a reasonable period with an implied 6-month warranty in which the product can be returned with no penalty if defective (South Africa, 2008b:106-108).

6.3.3 Competition Act 98 of 1998 and Competition Amendment Act 18 of 2018

The compliance elements of a retail marketing charter should ensure that it also includes the relevant requirements in the Competition Act 98 of 1990 as Amended in 2018 because the Act is there to promote and maintain competition in South Africa for the benefit of various stakeholders (South Africa, 1998c:10). The Act seeks to provide customer stakeholders with competitive prices and product choices, employment opportunities for employee stakeholders, economic growth for the governance stakeholders, business opportunities for owner stakeholders of small and medium size businesses and historically disadvantaged persons, and socio-economic welfare for community stakeholders. The Amendment Act (South Africa, 2018b:6) further prohibits for customer and supplier stakeholders any behaviour that "tends to impede, restrict or distort competition in connection with the supply or acquisition" of goods. To comply with the Competition Act, the retail marketing charter could include several elements.

6.3.3.1 Prohibition of horizontal agreements

The retail marketing charter could include commitments not to have any agreements between a retailer and competitors to fix any prices or trading conditions, to divide markets by allocating market share, customers, territories, or types of goods and services, to do collusive tendering, or

to have substantial shareholding or directorship in competitors (South Africa, 1998c:12; South Africa, 2018b:6).

6.3.3.2 Prohibition of vertical agreements

Some relevant elements in the Competition Act on the prohibition of vertical agreements that could be included in a retail marketing charter are a commitment not to set obligatory minimum prices on the resale of products; and to ensure that when prices from suppliers are stated, to add the term “Recommended price” next to it (South Africa, 1998c:12).

6.3.3.3 Prohibition of abuse by dominant retailers

Some retailers may be dominant because they have a large market share and may abuse that power against their competitors. Retail marketing charters for such dominant retailers could include commitments that they would not abuse their power against the interest of competitors or customers. Their retail marketing charter could include relevant commitments not to abuse their power by charging excessive prices, requiring, or inducing suppliers or customers not to buy from competitors, selling goods on condition that customers must buy separate unrelated good or services, selling goods at predatory prices below the average variable cost of the products, or price discrimination against customers (South Africa, 1998c:14; South Africa, 2018b:6).

6.3.4 Liquor Act, No. 59 of 2003

Retail businesses involved in selling liquor should consider including compliance elements in their retail marketing charter such as (South Africa, 2004:14):

- Selling liquor only from registered premises.
- Keeping liquor stock only at registered premises in accordance with the conditions of registration.
- Not advertising liquor in a false or misleading manner.
- Not advertising liquor in a manner intended to target or attract minors.
- Not selling or supplying liquor to minors (younger than 18 years old).
- Taking all reasonable measures to determine if a person is not a minor before selling liquor to the person.

6.3.5 Second-Hand Goods Act 6 of 2009

Retailers dealing with second-hand products, such as antique stores, office equipment stores, pawn shops or used car dealers (South Africa, 2009b:38) could include in their retail marketing charter some of the following compliance elements:

- Any retail business that sells second-hand goods needs to be registered (South Africa, 2009b:6).

- When a retail business sells second-hand products, the retailer needs to record in a register for five years of every sale the name, address, telephone number, identity number of the buyer, a description, number of units and the retail price of the product, names and signature of the person who sold it on behalf of the retailer, and time and date of the transaction (South Africa, 2009b:20). In the case of second-hand vehicles more information needs to be kept of the vehicle, such as vehicle identification and chassis numbers, odometer reading and colour of the vehicle (South Africa, 2009:22).
- A retailer of second-hand goods needs to store the goods on the premises for which the business has a certificate issued for that business (South Africa, 2009b:20).

6.3.6 National Credit Act, No. 34 of 2005

There are many retail businesses that provide credit to their customer stakeholders and they and the governance stakeholder expect their retail marketing credit practices to promote a “fair, transparent, competitive, sustainable, responsible, efficient, effective and accessible credit market and industry” (South Africa, 2006:30) and to protect their customers by including some of the following relevant elements in their retail marketing charter:

- The retailer will ensure to be registered as a credit provider (South Africa, 2006:66-88).
- A retailer may not unfairly discriminate directly or indirectly against any person on one or more grounds set out in the Section 9(3) of the Constitution of South Africa (1996:1247) on elements such as assessing applications, deciding to give or to refuse credit, and on cost or credit conditions (South Africa, 2006:90).
- If a customer requests reasons why a credit application is refused or reduced, the retailer will provide the reasons in writing (South Africa, 2006:92).
- The credit documentation and information will be in plain and understandable language and the customers may decide and request to receive it in any of two official languages of South Africa (South Africa, 2006:96).
- A retailer may not use negative option marketing by making an offer to enter into a credit agreement on the basis that the agreement will automatically come into existence unless the consumer declines the offer (South Africa, 2006:108).
- All marketing advertising practices of credit may not harass a customer to take up credit (South Africa, 2006:110).
- A retailer must first do a proper assessment of the credit applicant’s understanding of the risks, costs, and obligations of the credit agreement, the applicant’s debt repayment history, financial means, prospects, and obligations, and must not enter into a reckless credit agreement with a customer (South Africa, 2006:114-116).

- A retailer must provide the customers with a pre-agreement statement and quotation in the prescribed form before the customer signs a credit agreement and a copy of the signed credit agreement (South Africa, 2006:130-132).
- The credit agreement must indicate any fees, costs, and interest rates and these may not unilaterally be changed by the retailer (South Africa, 2006:138-142).
- A customer may rescind a credit agreement within five days of signing the agreement or at any time and may repay the outstanding amount without penalty (South Africa, 2006:156-160).

6.3.7 Franchise, supplier, agency, and vendor agreements

Many retailers operate under strict contractual requirements as a franchise or agent for a known brand supplier. Where some retail marketing practices are discretionary elements for independent retail businesses, there may be contractual compliance requirements for those operating with a franchise, agency or even some supplier agreements. These contractual requirements could be included as compliance retail marketing elements in a retail marketing charter and could include a wide range of retail marketing elements such as:

- Specification and control on facility appearance, equipment, furniture, remodelling and decorations (Business-in-a-Box, 2021c:2).
- Use of logo, trade name and domain names (Fairtrade International, 2020:16; Business-in-a-Box, 2021a:10; Business-in-a-Box, 2021c:3; IFF, 2021:100).
- Quality requirements of suppliers (IFF, 2021:11) and the maintenance of products and services quality (Business-in-a-Box, 2021c:3).
- Marketing, promotions, and advertising consultation between franchisee and franchisors (Business-in-a-Box, 2021a:7) and prior approval of marketing plans of franchisors by franchisee (Business-in-a-Box, 2021b:2).
- Territory or marketing area (Business-in-a-Box, 2021b:1; Business-in-a-Box, 2021c:2).
- Responsibility of the packing of products (Business-in-a-Box, 2021b:3).
- Returns, exchanges and warranties, warranties of products (Business-in-a-Box, 2021b:3).
- Providing and updating of market and demographic information of customers (Fairtrade International, 2020:36; Business-in-a-Box, 2021b:3).
- Responsibilities for in-store, local, on-site or product and service-specific marketing by franchisors, and marketing support and advertising in the media by franchisee (Business-in-a-Box, 2021b:4).
- Operating hours for sales (Business-in-a-Box, 2021c:3).
- Providing of marketing support material (Business-in-a-Box, 2021c:3).
- Sales prices or recommended sales prices (Fairtrade International, 2020:6,30).

- Physical in-store segregation and identifiability of products (Fairtrade International, 2020:18).

6.3.8 Promotion of Equality and Prevention of Unfair Discrimination Act

The governance stakeholder expects retail marketing practices protecting the human dignity of people and to prevent any discrimination against any person based on race, religion, gender and disabilities in any of retail marketing practices and material such as (South Africa, 2000a:7-8):

- Denial of access to customers of a particular race or gender group.
- Providing of inferior services to any customers based on their racial group
- Denying support and enabling facilities, and failing to remove obstacles that unfairly limit disabled customers from enjoying equal opportunities, or failing to take reasonable steps to accommodate their needs.
- Harassment of any customer.
- Any communication that could be hurtful, harmful or incite harm, and promote or propagate hatred.

6.3.9 Trademarks Act, No. 194 of 1993

Some compliance expectations of governance stakeholders of retail marketing practices who want to distinguish their products or service from similar products or services of competitors that could be included in a retail marketing charter are:

- The retailer will register a unique name or brand for their products or in a particular prescribed classification of goods or services with the Registrar of Trademarks (South Africa, 1993:11) for a period of ten years that could be renewed (South Africa, 1993:28).
- The retailers will be in possession of a certificate issued by the Registrar of Trademarks with a seal of the Trademarks Office (South Africa, 1993:22).
- A retailer will not use a trademark or brand for their products or services that could be perceived as identical to another brand or resemble such a brand in a manner that would likely deceive or confuse customers (South Africa, 1993:24). In cases of such infringements, a court may grant the owner of a trademark an amount for damages and a reasonable royalty fee on the products sold (South Africa, 1993:28).
- Any retailer who makes a misrepresentation that they have a trademark while not being in possession of such a trademark, “shall be guilty of an offence and liable on conviction to a fine or to imprisonment” (South Africa, 1993:42).

6.3.10 Firearms Control Act, 2000 (Act No. 60 of 2000)

The governance stakeholder has a range of detailed compliance requirements for retailers marketing firearms in this act and some elements that could be included in a retail marketing charter for firearm retailers are the following:

- A retailer may not trade in firearms without a dealer's licence (South Africa, 2000b:19).
- The dealer's licence allows trade only on specific premises that must meet certain prescribed conditions, and the licence must be kept on the premises (South Africa, 2000b:19).
- The retailer needs to keep records in a register of prescribed information about the firearms sold and customers as specified in the dealer's licence (South Africa, 2000b:20).
- Any salesperson trading in firearms needs to be in possession of an appropriate competency certificate (South Africa, 2000b:21).
- A retailer in firearms may only sell a firearm to a person who holds a licence, permit or authorisation and a competency certificate issued in terms of this Act for that firearm (South Africa, 2000b:9,11).
- Firearms and ammunition may only be stored and transported in a prescribed manner specified in the holder's permit (South Africa, 2000b:29).

6.3.11 Tobacco Products Control Act, No. 83 of 2013

There are compliance requirements by governance stakeholders in this Act for all retailers selling tobacco products and some relevant elements that could be included in a retail marketing charter for tobacco selling retailers are:

- No tobacco products will be sold to any person under the age of 16 years, and where they are sold by vending machines, the vending machine may not be accessible to persons under 16 years of age (South Africa, 2013c:4).
- All advertisements and packaging of tobacco products will contain a prescribed warning "concerning the health hazards" of the tobacco products (South Africa, 2013c:4).

6.3.12 Lotteries Act, No. 57 of 1997

There are compliance requirements by governance stakeholders in this Act that are applicable to the use of lottery competitions in retail marketing practices that could be included in a retail charter, such as:

- Promotional competitions will comply with all the detailed lawful requirements as set out in Section 54 of this Act (South Africa, 1997a:48).
- Promotional lottery competitions may only be offered where the results have not yet been ascertained or are generally known (South Africa, 1997a:52).
- Ensuring that winning a promotional competition depends on a substantial degree of skill (South Africa, 1997a:52).

6.3.13 POPI Act, No. 4 of 2013

The Protection of Personal Information Act that came into operation in 2021 impacts on the operations of direct marketing. Retail businesses could include compliance elements in their retail

marketing charter that they will only send out any marketing material to existing or new prospective clients with prior written consent of the client (South Africa, 2013b:74).

6.3.14 Broad-Based Black Economic Empowerment Act (B-BBEE-Act)

Legal expectations tend by nature to have compulsory compliance expectations with a negative sanction if not adhered to. This B-BBEE-Act does however not have any compulsory compliance expectations but could be a discretionary element for a retail marketing charter. It offers retail businesses that sell products and services such as vehicles, stationary, printing services, etc. via tenders to any government organisation price advantage or disadvantages depending on their B-BBEE contributor status (South Africa, 2007:24-26) as determined by their compliance level status towards the targets set in the codes of this Act (South Africa, 2007:11).

6.3.15 Summary of relevant mandatory expectations for a retail charter

The mandatory stakeholder expectations that could be addressed in a retail marketing charter are summarised in Table 6.2, which gives a list and grouping of possible mandatory expectations, the different legal sources linked to those expectations, and the possible stakeholders that may be relevant to these expectations.

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
1.	No unfair discrimination No unfair discrimination based on race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language, and birth.			X		X	X	Constitution of South Africa, Promotion of Equality and Prevention of Unfair Discrimination Act, National Credit Act, Consumer Protection Act
	<ul style="list-style-type: none"> No refusal or exclusive, preferential or priority access to goods or services. No denial of access to customers of a particular race or gender group. 			X		X	X	Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa, 2000a:7) Consumer Protection Act (South Africa, 2008b:40-41)
	<ul style="list-style-type: none"> No supply of different quality products and services to above groups. No providing of inferior services to any customers based on their racial group. 			X		X	X	Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa, 2000a:7) Consumer Protection Act (South Africa, 2008b:40-41)
	<ul style="list-style-type: none"> No charging of different prices. 			X		X	X	Consumer Protection Act (South Africa, 2008b:40-41)
	<ul style="list-style-type: none"> No different interacting or treating any person differently from others. 			X		X	X	Consumer Protection Act (South Africa, 2008b:40-41)
	<ul style="list-style-type: none"> On credit sales no difference in assessing applications, deciding to give or to refuse credit, and on cost or credit conditions. 			X		X		Consumer Protection Act (South Africa, 2008b:90)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
2. Respect and human dignity			X	X	X	X	X	Constitution (South Africa, 1996:1247)
	<ul style="list-style-type: none"> No harassment of any customer. 			X		X	X	Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa, 2000a:8)
	<ul style="list-style-type: none"> No communication that could be hurtful, harmful or incite harm, and promote or propagate hatred. 			X		X	X	Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa, 2000a:8)
3. Right to culture				X	X	X	X	Constitution (South Africa, 1996:1257)
	<ul style="list-style-type: none"> No denial of the use of an official South African language. 			X	X	X	X	Constitution (South Africa, 1996:1257)
	<ul style="list-style-type: none"> No denial of a South African cultural practice. 			X	X	X	X	Constitution (South Africa, 1996:1257)
4. Right to choose				X		X		Consumer Protection Act (South Africa, 2008b:46-62)
	<ul style="list-style-type: none"> No bundling of products where customers are forced to buy a product or service from a third party, 			X		X		Consumer Protection Act (South Africa, 2008b:48)
	<ul style="list-style-type: none"> Cancellation or no unreasonable penalties with cancellations of fixed term agreements. 			X		X		Consumer Protection Act (South Africa, 2008b:48)
	<ul style="list-style-type: none"> Pre-authorisations of repairs or maintenance services. 			X		X		Consumer Protection Act (South Africa, 2008b:50)
	<ul style="list-style-type: none"> Cooling-off period of 5 days after direct marketing. 			X		X		Consumer Protection Act (South Africa, 2008b:52)
	<ul style="list-style-type: none"> No payment for damaged displayed products. 			X		X		Consumer Protection Act (South Africa, 2008b:54)
	<ul style="list-style-type: none"> Not accepting a product that differs from product description. 			X		X		Consumer Protection Act (South Africa, 2008b:54)
	<ul style="list-style-type: none"> Not accepting products being delivered after agreed time frames or not as ordered. 			X		X		Consumer Protection Act (South Africa, 2008b:54)
	<ul style="list-style-type: none"> Return of products sold within 10 days. 			X		X		Consumer Protection Act (South Africa, 2008b:56)
	<ul style="list-style-type: none"> Not accepting or no payments of unsolicited goods or services. 			X		X		Consumer Protection Act (South Africa, 2008b:58)
	5. Customer's Information rights				X		X	
<ul style="list-style-type: none"> Visual presentations to be in plain understandable language. 				X		X		Consumer Protection Act (South Africa, 2008b:62)
<ul style="list-style-type: none"> Prices in sales area clearly marked per unit. 				X		X		Consumer Protection Act (South Africa, 2008b:62)
<ul style="list-style-type: none"> No misleading information on labels. 				X		X		Consumer Protection Act (South Africa, 2008b:66)
<ul style="list-style-type: none"> Provision of record of sales to customer. 				X		X		Consumer Protection Act (South Africa, 2008b:68)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
	<ul style="list-style-type: none"> Proof of identification by those who deliver or install products. 			X		X		Consumer Protection Act (South Africa, 2008b:70)
6.	Fair, reasonable, and honest retail marketing practices			X		X		Consumer Protection Act - (South Africa, 2008b:70-88) Lotteries Act, No. 57 of 1997 (South Africa, 1997a)
	<ul style="list-style-type: none"> No false or misleading representations of a product or service. 			X		X		Consumer Protection Act (South Africa, 2008b:70)
	<ul style="list-style-type: none"> No use of bait advertising. 			X		X		Consumer Protection Act (South Africa, 2008b:70)
	<ul style="list-style-type: none"> Clear information in catalogue in retail marketing on all aspects before the transaction takes place. 			X		X		Consumer Protection Act (South Africa, 2008b:72)
	<ul style="list-style-type: none"> Promotional offers must be clear about what the customer can get. 			X		X		Consumer Protection Act (South Africa, 2008b:74)
	<ul style="list-style-type: none"> Retailer needs to be able to fulfil promotional offers. 			X		X		Consumer Protection Act (South Africa, 2008b:74)
	<ul style="list-style-type: none"> No monetary charges added by retailers if trade coupons of promotional offers are used. 			X		X		Consumer Protection Act t (South Africa, 2008b:74)
	<ul style="list-style-type: none"> Credits and rewards are legal monetary exchange media. 			X		X		Consumer Protection Act (South Africa, 2008b:70-88)
	<ul style="list-style-type: none"> Loyalty programme must be clear to the consumer 			X		X		Consumer Protection Act (South Africa, 2008b:74-76)
	<ul style="list-style-type: none"> Retailer needs to fulfil the conditions of loyalty programmes. 			X		X		Consumer Protection Act (South Africa, 2008b:76)
	<ul style="list-style-type: none"> Promotional competitions need to ensure that selection of prize-winners is fair. 			X		X		Consumer Protection Act (South Africa, 2008b:788)
	<ul style="list-style-type: none"> Promotional competitions need to meet legal requirements. 			X		X		Lotteries Act (South Africa, 1997a:48), Consumer protection Act, Sec 36 (South Africa, 2008b:78)
	<ul style="list-style-type: none"> Results not known: Only offer promotional lottery competitions where the results have not yet been ascertained or are not generally known. 			X		X		Lotteries Act (South Africa, 1997a:52)
	<ul style="list-style-type: none"> Skill: Ensuring that winning a promotional competition depends on a substantial degree of skill. 			X		X		Lotteries Act (South Africa, 1997a:52)
	<ul style="list-style-type: none"> Ensuring good service as expected in terms of the quality of the service, completion, delivery time, notice of delays or of installations with any defect (South Africa, 2008b:106). 							Consumer Protection Act (South Africa, 2008b:106)
	<ul style="list-style-type: none"> Offering safe product suitable for the purposes for which they are intended, of good quality, in good working condition, free of defects, and usable and durable for a reasonable period of time with an implied 6-month warranty in which the product can be returned without penalty if defective, 							Consumer Protection Act (South Africa, 2008b:106-108)
7.	Prohibition of horizontal agreements to fix prices or trading conditions			X		X		Competition Act (South Africa, 1998c:12; South Africa, 2018b:6)
	<ul style="list-style-type: none"> No fixing selling prices or trading conditions. 			X		X		Competition Act (South Africa, 1998c:12)
	<ul style="list-style-type: none"> No dividing markets by allocating market shares, customers, territories, or types of goods and services. 			X		X		Competition Act (South Africa, 1998c:12)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
	<ul style="list-style-type: none"> No collusive tendering. 			X		X		Competition Act (South Africa, 1998c:12)
	<ul style="list-style-type: none"> No substantial shareholding or directors in competitors' firm. 			X		X		Competition Act (South Africa, 1998c:12)
8.	No vertical agreements to fix process and condition			X	X	X		Competition Act (South Africa, 1998c:12)
	<ul style="list-style-type: none"> No setting of minimum resale prices. 			X	X	X		Competition Act (South Africa, 1998c:12)
	<ul style="list-style-type: none"> Recommended price to appear next to stated prices. 			X	X	X		Competition Act (South Africa, 1998c:12)
9.	Prohibition of abuse by dominant retailers			X		X		Competition Act (South Africa, 1998c:14; South Africa, 2018b:6)
	<ul style="list-style-type: none"> Not charging of excessive prices. 			X		X		Competition Act (South Africa, 1998c:14)
	<ul style="list-style-type: none"> Not requiring or inducing a supplier or customer not to deal with competitors. 			X		X		Competition Act (South Africa, 1998c:14)
	<ul style="list-style-type: none"> Not selling goods on condition that the consumers buy separate unrelated goods. 			X		X		Competition Act (South Africa, 1998c:14)
	<ul style="list-style-type: none"> Not selling goods at predatory prices - below the average variable cost. 			X		X		Competition Act (South Africa, 1998c:14)
10.	Selling of liquor			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Liquor only to be sold from registered premises, 			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Keeping liquor stock only at registered premises in accordance with conditions of registration. 			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Not advertising liquor in a false or misleading manner. 			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Not advertising liquor in a manner to intended to target or attract minors. 			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Not selling or supplying liquor to minors (younger than 18 years old). 			X		X		Liquor Act (South Africa, 2004:14)
	<ul style="list-style-type: none"> Taking all reasonable measures to determine if a person is not a minor before selling liquor to the person. 			X		X		Liquor Act (South Africa, 2004:14)
11.	Selling second-hand goods			X		X		Second-Hand Goods Act (South Africa, 2009b:6-22)
	<ul style="list-style-type: none"> Any retail business that sells second-hand goods needs to be registered. 			X		X		Second-Hand Goods Act (South Africa, 2009b:6)
	<ul style="list-style-type: none"> When a retail business sells second-hand products, the retailer needs to record the details of every sale, the product, and details of the buyer in a register. 			X		X		Second-Hand Goods Act (South Africa, 2009b:22)
	<ul style="list-style-type: none"> A retailer of second-hand goods needs to store the goods on the premises for which the business has a certificate. 			X		X		Second-Hand Goods Act (South Africa, 2009b:20)
12.	Credit sales							National Credit Act, No. 34 of 2005 (66-88)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page	Relevant stakeholders						Sources
	1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
<ul style="list-style-type: none"> Registration: A retailer providing credit must be registered as a credit provider. 			X		X		National Credit Act (South Africa, 2006:66)
<ul style="list-style-type: none"> Reasons: A retailer must provide reasons why a credit application is refused or reduced. 			X		X		National Credit Act (South Africa, 2006:92)
<ul style="list-style-type: none"> Documentation: The credit documentation and information will be in plain and understandable language and the customers may decide and request to receive it in any of two official languages of South Africa. 			X		X		National Credit Act (South Africa, 2006:96)
<ul style="list-style-type: none"> No negative option: No use of negative option marketing by making an offer to enter into a credit agreement on the basis that the agreement will automatically come into existence unless the consumer declines the offer. 			X		X		National Credit Act (South Africa, 2006:208)
<ul style="list-style-type: none"> No harassment: No credit marketing and advertising practices may harass a customer to take up credit and must meet Section 76 requirements of the National Credit Act (see right hand column). 			X		X		National Credit Act (South Africa, 2006:110)
<ul style="list-style-type: none"> No reckless credit agreements: Proper assessment of the credit applicant's understanding of the risks, costs, and obligations of the credit agreement, the applicant's debt repayment history, financial means, prospects, and obligations. 			X		X		National Credit Act (South Africa, 2006:116)
<ul style="list-style-type: none"> Pre-agreement statement: Customers must be provided with a pre-agreement statement and quotation on the prescribed form before the customer signs a credit agreement, and a copy of the signed credit agreement must be provided. 			X		X		National Credit Act (South Africa, 2006:130-132)
<ul style="list-style-type: none"> No changes: If the credit agreements indicate any fees, costs, and interest rates, these may not unilaterally be changed by the retailer. 			X		X		National Credit Act (South Africa, 2006:138-142)
<ul style="list-style-type: none"> Rescind: A customer may rescind a credit agreement within five days of signing the agreement or at any time, without paying a penalty charge on the outstanding amount. 			X		X		National Credit Act (South Africa, 2006 156-160)
13. Franchise, agency, and supplier conditions			X	X			Franchise agreement templates, IFF Vendor Agreements (Fairtrade International, 2020)
<ul style="list-style-type: none"> Facility appearance, modelling, equipment, and decorations. 			X	X			Business-in-a-Box (2021c:2)
<ul style="list-style-type: none"> Use of logos, trade names and domain names. 			X	X			IFF (2021:100); Business-in-a-Box (2021a:10)
<ul style="list-style-type: none"> Quality requirements. 			X	X			Business-in-a-Box, 2021c:3
<ul style="list-style-type: none"> Marketing, promotions, and advertising consultation and prior approval of marketing plans. 			X	X			Business-in-a-Box (2021a:7); Business-in-a-Box (2021b:2)
<ul style="list-style-type: none"> Territory or marketing area. 			X	X			Business-in-a-Box (2021b:1); Business-in-a-Box (2021c:2)
<ul style="list-style-type: none"> Responsibility for packaging of products. 			X	X			Business-in-a-Box (2021b:3)
<ul style="list-style-type: none"> Returns, exchange and warranties, warranties of products. 			X	X			Business-in-a-Box (2021b:3)
<ul style="list-style-type: none"> Providing and updating of market and demographic information of customers. 			X	X			Business-in-a-Box (2021b:30); Fairtrade International (2020:36)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page	Relevant stakeholders						Sources
	1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
<ul style="list-style-type: none"> In-store marketing: Responsibilities for in-store, local, on site or product- and service-specific marketing by franchisors and marketing support and advertising in the media by franchisee. 			X	X			Business-in-a-Box (2021b:4)
<ul style="list-style-type: none"> Operating sales hours. 			X	X			Business-in-a-Box (2021c:3)
<ul style="list-style-type: none"> Providing of marketing support material. 			X	X			Business-in-a-Box (2021c:30)
<ul style="list-style-type: none"> Sales prices or recommended sales prices. 			X	X			Fairtrade International (2020:6,30)
<ul style="list-style-type: none"> Physical in-store segregation displays and identifiability of products. 			X	X			Fairtrade International (2020:18)
14. Trademarks and Branding							Trade Marks Act, No. 194 of 1993
<ul style="list-style-type: none"> Register: A unique name or brand for products or a particular prescribed classification of goods or services must be registered with the Registrar of Trademarks. 			X	X	X		South Africa (1993:28)
<ul style="list-style-type: none"> Certificate: Possession of a certificate issued by the Registrar of Trademarks with a seal of that office is required. 			X	X	X		South Africa (1993:22)
<ul style="list-style-type: none"> No unauthorised use of trademarks or brands for products or services. 			X	X	X		South Africa (1993:28)
<ul style="list-style-type: none"> No misrepresentation that retailers have a trademark while not being in possession of such a trademark. 			X	X	X		South Africa (1993:42)
15. Selling of firearms			X		X		Firearms Control Act, 2000; Act No. 60 of 2000
<ul style="list-style-type: none"> Licence: No trade in firearms without a dealer's licence 			X		X		South Africa (2000b:19)
<ul style="list-style-type: none"> Premises: Dealer's licence is to trade only on a specific premises that must meet certain prescribed conditions, and the licence must be kept on the premises. 			X		X		South Africa (2000b:19)
<ul style="list-style-type: none"> Records: A record must be kept in a register of prescribed information about the firearms sold and customers as specified in the dealer's licence 			X		X		South Africa (2000b:20)
<ul style="list-style-type: none"> Salespersons trading in firearms need to be in possession of appropriate competency certificates. 			X		X		South Africa (2000b:21)
<ul style="list-style-type: none"> Firearms may only be sold to a person who holds a licence, permit or authorisation and a competency certificate issued in terms of the Firearms Control Act, 2000, Act No. 60 of 2000 (see right hand column) for that firearm. 			X		X		South Africa (2000b:9,11)
<ul style="list-style-type: none"> Storage and transport: Firearms and ammunition may only be stored and transported in a prescribed manner specified in the holder's licence 			X		X		South Africa (2000b:29)
16. Selling of tobacco			X		X		Tobacco Products Control Act, No. 83 of 2013
<ul style="list-style-type: none"> Age: No tobacco products may be sold to any person under the age of 16 years and where it is sold by vending machine, the vending machine may not be accessible to persons under 16 years of age. 			X		X		South Africa (2013c:4)

Table 6.2: Mandatory expectations for retail marketing

Mandatory expectations 6.3 on page	Relevant stakeholders						Sources
	1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
<ul style="list-style-type: none"> Advertising: All advertisements and packaging of tobacco products will contain the prescribed warning “concerning the health hazards” of the tobacco products. 			X		X		South Africa (2013c:4)
17. Direct Marketing							
<ul style="list-style-type: none"> Right to privacy - No unwanted direct marketing at inconvenient hours 			X		X		Consumer Protection Act (South Africa, 2008b:46)
<ul style="list-style-type: none"> Consent: No sending out of marketing material through electronic media without prior consent of customers 			X		X		POPI Act (South Africa, 2013b:74)
18. B-BBEE							
<ul style="list-style-type: none"> Preference prices: Getting good B-BBEE contributor status to gain preferential price scores if the business sells products and services through the tender system to government institutions. 			X		X		Codes of Good Practice on Black Economic Empowerment (South Africa, 2007:11); Preferential Procurement Regulations (South Africa, 2017b:24-26)

Source: Researcher construct

6.4. PERFORMANCE EXPECTATIONS OF RETAIL MARKETING

Stakeholders expect retail marketing operations to be always efficient by doing things correctly (Parasuraman et al., 1991:40). Receiving quality service is a compliance expectation as it does not impact on customer satisfaction but on customer dissatisfaction (Dlamini & Barnard, 2020:43) and a lack of quality services results in many customer complaints (CGSO, 2020b:5). This applies basically to every aspect of a retail operation that may affect customers.

There is wide range of retail marketing services that do not meet customers’ compliance expectations such as service complaints reported by customers to the Consumer Goods Council Ombud against retailers in South Africa. These include deliveries not on time, agreements cancelled, defective goods, the way complaints are handled, quality not as expected, overcharging, products delivered not as per order, and service not as per contract terms (CSCO, 2020b:5). Internationally, complaints recorded at the Consumer Response Annual Report in the United States of America (Consumer Financial Protection Bureau, 2020:17-67) are services issues such as credit, debt collection, credit cards, money transfers, prepaid cards, and loans.

Table 6.3: Performance expectations of retail marketing

Performance stakeholder expectations		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
1.	No overcharging			X	X			CGSO (2020a:12); Bester (2021)
2.	Prices visible on shelves			X				Bester (2021)
3.	Correct information provided to credit bureaus			X				CFPB (2020:22)
4.	Inability to make credit card payments			X				CFPB (2020:33)
5.	Safe products			X	X		X	Bester (2021)
6.	Accurate information			X	X			BBC News (2019); Netwerk24 (2019:1); Bester (2021)
7.	Customer problems and queries being resolved			X	X			Bigue (2020:2)
8.	Products delivered as ordered			X				CGSO (2020b:5)
9.	Availability of products regularly purchased			X				Bester (2021)
10.	Sales volume and gross profit	X						Terblanche et al. (2016:427)

Source: Researcher construct

Some performance expectations of retail marketing are given in Table 6.3. If the retail operations do not meet the compliance expectations of stakeholders, it could make them frustrated, disappointed, angry, and dissatisfied and could result in negative response from the stakeholder towards the retail business. Some of the relevant issues are listed below.

6.4.1 No overcharging

Customer dissatisfaction can result from charging higher prices than the marked prices (CGSO, 2020a:12), and this can occur when the prices on the system at the till are not the same as the prices on the shelves (Bester, 2021).

6.4.2 Prices not visible on shelves

Customers expect to determine the prices of products before they buy and find it frustrating when prices are not marked on the shelf or marked in such a way that it is difficult for them to determine the right price of products (Bester, 2021).

6.4.3 Incorrect information provided to credit bureaus

Customers complain that retailers provide incorrect information to credit agencies that may negatively affect their credit ratings (CFPB, 2020:22).

6.4.4 Inability to make card payments

Customers are frustrated if they are unable to make payments with their debit or credit cards because of card machines that will not accept their cards (CFPB, 2020:33).

6.4.5 Unsafe products

Customers expect to buy safe products from retailers and are dissatisfied if the products they buy are unsafe because of damage or have reached their sell-by-date (Bester, 2021).

6.4.6 Inaccurate information

Customers become dissatisfied if incorrect or incomplete information is given to them by sales staff, or if information about the content of a product on the product label is incorrect, or the given instructions on how to use a product. Incorrect labels on a product can cause harm and even death to allergic customers (BBC News, 2019). Where a product does not match the label specifications, customers can cause harm to the image of a business (Netwerk24, 2019:1), and customers cannot determine if the contents of products comply with their dietary or other requirements (Bester, 2021).

6.4.7 Problems not being resolved

Every customer with an inquiry has the desire for a quick resolution and they will be dissatisfied if problems are not resolved.

6.4.8 Products not delivered as ordered

A frustration that can lead to dissatisfaction and negative sanction against the retailer is when retailers do not deliver the correct products that were ordered (CGSO, 2020b:5).

6.4.9 Out-of-stock situations

Many customers buy certain products on a regular basis (e.g., once a month) from a retailer of their choice and if they experience that a product that they buy on a regular basis is not available as usual, it frustrates them because it means they must visit the retail store again, go to a competitor, or must buy a second-choice product (Bester, 2021).

6.4.10 Sales volumes and gross profit

Sales volumes and gross profit must at least be above break-even (Terblanche et al., 2016:427) and should be high enough to satisfy owners' expectations of a market-related return on their investment. High sales volume and gross profits that generate a return on investment above market rates may excite owner stakeholders.

6.5 Ethical expectations for retail marketing

For the retail marketing charter, unethical retail marketing practices are actions that can harm stakeholders, as are performances that do not match up to the expectations created. All retail

businesses create certain performance expectations through the image that they have created by their marketing material, staff, advertisements, brochures, websites, logos, slogans, and mission statements. If a business does not deliver on what it promises, it may frustrate customers, and make them dissatisfied or sometimes even angry.

Table 6.4 provides some examples of retail marketing experiences that stakeholders could consider as unethical and that could lead to negative response (Parasuraman et al., 1991:44-46; Hyken, 2017; Crawley, 2018; Wolters, 2019).

Table 6.4: Ethical stakeholder expectations for retail marketing

Ethical stakeholder expectations		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
1.	Product advertised not available			X				Bester (2021)
2.	Prices higher than advertised			X				CGSO (2020a:12)
3.	Quality of products not as advertised			X				CGSO (2020a:12,16); CGSO (2020b:5)
4.	Product not delivered on time			X				CGSO (2020b:5)
5.	Service not as per agreement			X				CGSO (2020b:5)
6.	Disrespect			X			X	Ng and Diener (2014:326); Swincoe (2015:2); Salesforce (2018:7)
7.	Discontinuation of products			X				Terblanche et al. (2016:292)
8.	Dishonesty and distrust			X				Salesforce Research (2019:22-23)
9.	Bribery			X				IFF (2021:4)
10.	Non-disclosure of affiliation			X				IFF (2021:4-5)
11.	Unfair employment practices		X	X				IFF (2021:6-8)
12.	Products or practices that harm the environment			X			X	IFF (2021:11)
13.	No confidentiality of customer information			X		X		South Africa (2013b:14); South Africa (2018c:6); Fairtrade (2020:38); IFF (2021:9-10)

Source: Researcher construct

6.5.1 Product advertised not available

Customers are dissatisfied when they respond to marketing material and go to a retail store to buy the advertised product, but when they get to the retail store the advertised product is not available (Bester, 2021).

6.5.2 Price levels

Customers become dissatisfied if the prices of products in a retail store are higher than they expected (CGSO, 2020a:12). Their frustrations could be because of higher prices in the store than the prices advertised, or if they feel they have been exploited. It also frustrates customers to find higher prices in retail businesses if an image has been created through marketing that the store offers lower prices.

6.5.3 Quality of products and services

Customers can become dissatisfied and even angry when the quality of the products do not meet the expectations of quality created by the image of the business, the marketing material or marketing staff. This can be seen in the many complaints (CGSO, 2020a:12; CGSO, 2020b:5) and the feedback ratings and evaluations on Internet feedback platforms such as Hellopeter.com and online retailers such as Takealot.com and Makro. In some cases, they may even influence others not to support the retailer. This negative influence from customers could spread informally through word of mouth, online feedback platforms on the internet, the formal media or social media. Poor service can even result in formal action by customers against retailers, such as complaints to various ombuds and regulating bodies such as the Consumer Goods Council Ombud (CGCO), National Consumer Council (NCC), Motor Industry Ombud, Credit Ombud, ICASA, National Credit Regulator, Ombudsman for Short Term Insurance, Ombudsman for Banking Services (CGCO, 2020a:16) or independent arbitration agencies, and even legal action.

6.5.4 Products not delivered on time

The complaints and online feedback platforms also indicate that customers become dissatisfied, frustrated and sometimes angry when products are not delivered within the timeline expectations created by the retail business's marketing (CGSO, 2020b:5).

6.5.5 Service not as per agreement

If retail businesses promise a certain service such as after-sales service, guarantees, installation, or assistance and they do not deliver on their promises then it can make customers dissatisfied, frustrated and sometimes even angry if their expectations are not met (CGSO, 2020b:5).

6.5.6 Disrespect as human beings

Customers have a need and an expectation to be respected, cared for, and to be treated with politeness, and dignity as individual human beings and any experience of disrespect could lead

to dissatisfaction and negative response by customers towards a business (Ng & Diener, 2014:326; Swincoe, 2015:2; Salesforce research, 2018:7)

6.5.7 Continuity

When customers buy products that have a warranty or that may need spare parts in future, they have an expectation of continuity that the retail business will still exist, be able to service their warranty or to provide spares when needed (Terblanche et al., 2016:292).

6.5.8 Trust

High levels of scandals and corruption have resulted in a higher expectation from customers for businesses to be trustworthy, and customers stop buying from businesses they do not trust or that have values that they do not share (Salesforce Research, 2019:22). Customer trust is a multifaceted quality influenced by many factors such as honesty, security, reliability, privacy, ethics, corporate values, confidence, and authenticity (Salesforce Research, 2019:10, 23).

6.5.9 Bribery

A retail marketing charter could also include commitments or requirements by supplier or governance stakeholders that the marketing practices may not be engage in any form of bribery by giving anything of value such as gifts, meals, discounts, entertainment, free transport, favours or payments to any person or institution with the purpose of influencing the person to benefit the business (IFF, 2021:4).

6.5.10 Disclosure of affiliation

Some supplier and governance stakeholders may require a disclosure of ownership, friendship, family links or any interest by any government official or any supplier in a retailer to prevent conflict of interest that may impact on the relationship with the supplier (IFF, 2021:4-5).

6.5.11 Fair employment practices

There is an expectation by customer, suppliers and governance stakeholders that could be included in a retail marketing charter that the retail business will not market products that are produced by unfair employment practices such as child labour, harassment, discrimination or exploitation of labourers under bad working conditions (IFF, 2021:6-8).

6.5.12 Environmental protection and sustainability

Governance, supplier, community, and customer stakeholders expect retail marketing practices that could be included in a retail marketing charter not to contribute to anything that can harm the environment (IFF, 2021:11) such as use of certain plastics and non-biodegradable material.

6.5.13 Confidentiality and privacy of information

A retail marketing charter could also include a commitment to ensure compliance with customer and governance stakeholders' expectations that customers' personal information (South Africa, 2013b:14) will be treated with confidentiality (IFF, 2021:9-10) and will only be used for the purpose for which it was collected (South Africa, 2013b:26). This information should not be misused (Fairtrade International, 2020:38) and not be made available without their approval to anyone else, and an appointed information officer should ensure good control over and protection of such customer information (South Africa, 2018c:6).

6.6 Technology expectations for retail marketing

Customer expectations change as technology develops, and retail business practices that do not make use of commonly used technology, or do not use technology that can address customers' needs, could lead to customer dissatisfaction and a negative response towards the business (Salesforce Research, 2019:2,15). The following technologies used by retail marketing as given in Table 6.5 are widely accepted or in the process of becoming accepted, even expected, by stakeholders.

6.6.1 Technology used by retailers in South Africa

Some technology used by retailers in South Africa in their retail marketing could be considered by some stakeholders as legitimate compliance technology expectations, such as the use of scanners at the till (Bester, 2021; Software Testing Help, 2021), payment by card in various forms such as credit/debit cards, Zapper, mobile and cell phone payment machines (Nichemarket, 2020), online ordering and websites (Salesforce Research, 2018:12; Lesonsky, 2020:2,13). Electronic shelf price labels (Supermarket & Retailer, 2021 and mobile apps (Shankara et al., 2021:17). are being used by some retailers that may be a satisfaction expectation now and will become a compliance expectation in future.

6.6.2 Technology used by retailers internationally

There is technology already being used internationally that could develop into compliance expectations in the future by stakeholders in South Africa for retail marketing charters, such as customer self-service checkout tills (MailOnline, 2020), automated no-till checkout stores (The Times, 2021)

Table 6.5: Technology expectations for retail marketing

Technology stakeholder Expectations		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
1.	Technology used retailers in South Africa							
1.1	Scanners at the till			X				Bester (2021); Software Testing Help (2021)
1.2	Card payment equipment			X				Bester (2021); Nichemarket (2020)
1.3	Online ordering			X				Salesforce Research (2018:12); Lesonsky (2020:2,13)
1.4	Websites			X				Salesforce Research (2018:12); Lesonsky (2020:2,13)
1.5	Electronic pricing			X				Shankara et al. (2021:17); Supermarket & Retailer (2021)
1.4	Mobile apps			X				Shankara et al. (2021:17)
2.	Technology used by retailers internationally							
2.1	Customer self-operated checkout tills		X	X				MailOnline (2020); Shankara et al. (2021:17)
2.2	No-till automated layouts		X	X	X			Shankara et al. (2021:17); Supermarket & Retailer (2021)

Source: Researcher construct

6.7 Operational expectations for retail marketing

Every retailer has its own way of performing their operational practices, and some of these practices may frustrate or anger customers, not because they are wrong or inefficient, but because the way that they are performed does not meet the compliance expectations of the customers. Among the reasons this might not meet their compliance expectations could be because of experiences they have had at competitors, experiences they have had on similar issues at even unrelated business practices that waste their time or are inconvenient. Some retail marketing operations that may not meet the compliance expectations of stakeholders which could lead to negative responses towards the retail business are marked in Table 6.6.

Some operational expectations of stakeholders could satisfy stakeholders and fall in the S-Zone, namely those that are above the minimum level they expect and the maximum level they hope to experience are indicated with a “S” in Table 6.4. This will however vary from stakeholder to

stakeholder (Parasuraman et al., 1991:42,43; Dlamini & Barnard, 2020:44). There are many factors that may have an influence on the nature and size of the S-Zone, such as new products on the market, new technology (e.g., smartphone apps) (Lesonsky, 2020:2), new experiences of customers at competitors and other businesses, new circumstances (e.g. Covid-19 restrictions and conditions), personal circumstances (e.g., illness that requires urgent delivery), new marketing material, publications, and the social media (Banerjee, 2017).

For many stakeholders they are not compliance expectations because the absence of these experiences will not make them dissatisfied. The existence of these experiences could contribute to the satisfaction level of the stakeholders and could lead to stakeholder loyalty and continued support (Dlamini & Barnard, 2020:44). Some of them may however be compliance expectations for certain customers because expectations differ from person to person. Salesforce Research (2018:6-8) found that 80% of customers consider experience as important as the products and services, 67% are willing to pay more for a great experience and 62% share bad experiences with others. Customer expectations impact on customer satisfaction, customer satisfaction impacts on customer loyalty, and a loyal customer repeat buy, promotes the business by word of mouth, gives open feedback and has a resistance to buying from others (Sood, 2017:77; Dlamini & Barnard, 2020:40; Tool, 2020:1; Manyanga et al., 2022:1).

6.7.1 Protection of personal information

Customers expect that their personal information given to sales staff will be protected and confidential. They will be dissatisfied if there is risk that their data could be compromised and vulnerable to a security breach (Salesforce Research, 2018:19).

Table 6.6: Operational stakeholder expectations for retail marketing

Operational stakeholder expectations		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
1.	Protection of personal information			X				Salesforce Research (2018:19)
2.	immediate response to inquiries			X				McGovern (2016:2-3); Bigue (2020:1-3); Gladly (2020:8,12)
3.	Consistent responses			X				Bigue (2020:3)
4.	Safe shopping environment			X				Bester (2021)
5.	Debt collection practices			X				CFPB (2020:30)
6.	Personalised service			X				McGovern (2016:1); Bigue (2020:1); Gladly (2020:3); Lesonsky (2020:1)

Table 6.6: Operational stakeholder expectations for retail marketing

Operational stakeholder expectations		Relevant stakeholders						Sources
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	
7.	Rewarding loyalty			X				Lesonsky (2020:3)
8.	Technology and innovation		X	X	X			Salesforce Research (2018:12,14,15,19); Lesonsky (2020:2,13)
9.	Respect for culture			X			X	Ng and Diener (2014:326)
10.	Store credit			X				Lesonsky (2020:1)
11.	Understanding customer needs			X				Shams et al. (2020:39,43)
12.	Good communication			X	X			Salesforce Research (2019:10); Bigue (2020:2); Gladly (2020:10)
13.	Feedback systems			X	X			McGovern (2016:33); Bigue (2020:3)
14.	Proactive behaviour			X				Bigue (2020:3)
15.	Surprises			X				Bigue (2020:3)
16.	Saving time			X	X			Bigue (2020:3)
17.	Community involvement			X			X	Salesforce Research (2019:23)
18.	Convenience		X	X	X		X	Terblanche et al. (2016:292); Dlamini and Barnard (2020:43)

Source: Research construct

6.7.2 Immediate response to inquiries

Customers expect a reasonably quick response to their queries in store, on the phone, on email, or online and do not like to wait, and every customer with an inquiry has the desire for a quick resolution that should be resolved by the first contact or frontline person (McGovern, 2016:2-3; Bigue, 2020:1-3; Gladly, 2020:8,12).

6.7.3 Consistent response

Customers wish to get consistent answers and inconsistent answers are a major frustration (Bigue, 2020:3).

6.7.4 Safe shopping environment

Customers are dissatisfied with shopping conditions where they feel unsafe due for example to unsafe parking areas, and unsafe stacking of products on shelves (Bester, 2021).

6.7.5 Debt collection practices

Customers are sometimes, because of financial problems, not be able to pay their debt as agreed upon. One of the main complaints submitted by customers to the Consumer Financial Protection Bureau in 2019 as reported in the Consumer Response Annual Report is that the way some businesses practise debt collection causes dissatisfaction (CFPB, 2020:30).

6.7.6 Personalised service

Customers have an intensive desire for personalised experiences (McGovern, 2016:1; Bigue, 2020:1). Customers want in-person service that they cannot get online, and personalised experience is an important factor when customers decide where to shop (Lesonsky, 2020:1). Customers want to be known, and for businesses to show that they know them (Gladly, 2020:3; Lesonsky, 2020:1).

6.7.7 Reward loyalty

Customers have an expectation to be rewarded for their loyal support of a retail business, such as price incentives, personalised promotions, invitations to special events, or first access to new products (Lesonsky, 2020:3).

6.7.8 Technology and innovation

Technology is transforming the expectations of customers who are actively seeking to buy from the most innovative companies (Salesforce Research, 2018:15) and customers expect businesses to provide new products and services frequently (Salesforce Research, 2019:14). Customers pressurise companies to use technology to deliver better experiences (Salesforce Research, 2019:15) because they want to be able to use their mobile devices to compare prices, get product information, offerings, coupons, buy products online and to pay at the point of sale (Salesforce Research, 2018:12; Lesonsky, 2020:2,13).

6.7.9 Respect and recognition of cultures

The experience of respect is important to customers. As found in an evaluation of social well-being, respect is the strongest predictor of positive feelings for non-materialistic needs, where financial satisfaction is the strongest predictor of materialistic needs (Ng & Diener, 2014:326). It means that respect is for customers just as important as the price of the product. Customers are more satisfied if they experience respect for their cultural group through the marketing practices of a retail business such as specific product ranges for their cultural requirements and traditions, e.g. Halaal (SANHA, 2022:1) or Kosher (KLBD, 2020:1; Bonvissuto, 2022:1) products, staff addressing them in the language of their cultural group, product labelling and marketing material in the language of the cultural and special celebrations of cultural events such as Easter, Christmas, and Diwali.

6.7.10 Store credit

Many customers can only buy products if they can buy them on credit, and many find it difficult to get loans and credit from financial institutions. Customers who have trouble getting credit are satisfied with retailers if the businesses provide credit in their stores (Lesonsky, 2020:1).

6.7.11 Understanding customer needs

A retail charter could include discretionary decisions on the nature and extent a retail business should engage with customers on their needs as it can lead to an “increase in customer loyalty, satisfaction, welfare, emotional bonds and the reputation of the business” (Shams et al., 2020:43). A retail business could engage with its customers for specific purposes, such as getting information from customers about the products or services they want before making decisions or interacting with customers on their shopping experience through social media (Shams et al., 2020:39).

6.7.12 Good communication

Customers want to be informed and to be able to communicate with a business through their preferred forms of communication such as phone, in person, email, online chat rooms, text/SMS, help centres, Facebook, Twitter, WhatsApp, mobile app, and online portals (Salesforce Research, 2019:10; Bigue, 2020:2; Gladly, 2020:10). They want to hear constantly from the retailer to be informed of specials and latest products available, and their customer satisfaction is enhanced if they experience that retail businesses communicate properly with them in time (McGovern, 2016:33), and listen to them (Bigue, 2020:2).

6.7.13 Feedback systems

If customers have a positive or negative experience, they normally have a desire to share that with someone and therefore they welcome an opportunity to give feedback and recommendations to retail business, especially if they experience that the retail business is listening to their feedback and implementing their proposals (McGovern, 2016:33; Bigue, 2020:3).

6.7.14 Proactive behaviour

Customers appreciate proactive behaviour by retailers such as proactive media statements letting the customers know about a problem and how it will be dealt with before the customers experience the problem, because it shows that the business cares about the customer (Bigue, 2020:3).

6.7.15 Offering surprises

Customers love to be surprised and crave for the unexpected. Any positive experience that surprises them such as a birthday card, gifts or special note builds their satisfaction level towards the retail business (Bigue, 2020:3).

6.7.16 Saving time

Time is important to most customers and many value their time over money (Bigue, 2020:3), so any retail marketing practice such as more and fast tills to prevent long queues builds the customer satisfaction experience.

6.7.17 Community involvement

Customers expect businesses to give back to communities where they operate by getting involved in environmental issues such as prevention of climate change, social issues such as equality, and developing people for technological development (Salesforce Research, 2019:23).

6.7.18 Convenience

Customers have a need for convenience to buy products from a retail store closer to them or to buy products outside what could be considered as normal shopping hours (Terblanche et al., 2016:292). Convenience could however be a compliance expectation for some retail businesses as it seems for some retail business convenience practices do not impact on customer satisfaction (Dlamini & Barnard, 2020:43).

6.8 Summary

This chapter analysed the expectations of retail stakeholders towards the retail marketing function of a retail business that forms the basis in the development of a framework for a generic retail marketing charter in the next chapter. What became clear from this analysis is the extent of all expectations that the retail marketing function must deal with in a retail charter if it wants to satisfy the expectations of stakeholders, especially the extent of the mandatory expectations. Retail businesses firstly need to deal with the long list of legal expectations and requirements with the risk of being fined or prosecuted if they do not comply. This analysis indicates a need for further research on how to reduce and simplify all the legal requirements, especially for the retail SME's and start-up retailers that do not have the infrastructure and knowledge of all the relevant legislation. There is also a list of ethical, performance, technology and operational expectations that retailers need to address. The framework for a generic charter needs to guide retailers to address all these expectations.

CHAPTER 7

A FRAMEWORK FOR A GENERIC RETAIL MARKETING CHARTER

7.1 Introduction

The purpose of Chapters 6 and 7 is to develop a framework for a generic retail marketing charter. The previous chapter focused on the expectations of all the relevant stakeholders in terms of the marketing function of a retail business, and this chapter focuses on the development of a framework for a generic retail marketing charter for a retail business. The chapter outlines the retail marketing elements of the charter and does not focus on the introduction and governance section, since these two sections were covered in more detail in Chapter 4.

7.2 Retail marketing charter and expectations

The framework for a generic retail marketing charter was developed by using the generic framework for the development of retail charters in Chapter 5 (Table 5.8) and an adaption of the retail charter in Chapter 6 (Table 6.1). Because this chapter focuses on the detail elements of a retail marketing charter, the generic framework for a retail marketing charter given in Table 6.1 is adapted in the functional area column to focus only on the detail retail marketing elements as given in Table 7.1, while ignoring all of the other functional areas.

Table 7.1: A framework for the development of a generic retail marketing charter

Section 1: Introduction			
1.1. Name and scope			
1.2. Purpose			
1.3. Business identity and persona			
1.4. Key terms			
Section 2: Retail marketing charter elements			
Functional elements in retail marketing	Charter elements and expectations		
	*Mandatory, *Performance, *Ethical, *Technology, *Operational		
	Retail marketing charter		
	Compliance	Satisfaction	Excitement
1. Target market	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
2. Retail merchandise and services	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
3. Sales persuasion	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
4. Customer service	• Mandatory		
	• Ethical		

Table 7.1: A framework for the development of a generic retail marketing charter

	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
5. Retail exchange	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
Section 3: Governance of the charter			
3.1 Governance body			
3.2 Charter scorecard			
3.3 Control of progress and implementation			
3.4 Review of the charter			

Source: Researcher construct

A retail marketing charter needs to ensure that all retail marketing practices address the compliance as well as the satisfaction expectations all the stakeholders of the retail business and if possible, to include elements that will give them an excitement experience. The following compliance and voluntary retail marketing elements could address the compliance and satisfaction expectations of stakeholders and could be considered for inclusion in a retail marketing charter. As a generic structure for a retail marketing charter, some of the retail marketing elements may not be relevant to some retail businesses. Some elements may be voluntary for certain retail businesses and compulsory for others because of the difference in the nature and stakeholder expectations of the retail businesses.

7.3 Target market

The first category of retail marketing elements that could be included in a retail marketing charter is the target market elements of the retail business. A target market is a particular portion or segment “of the total population which is identified and targeted by a retailer to be the most likely to purchase its products or services” (MASB, 2020:1). A market segment is a group of individuals with similar product needs because of one or more common characteristics (Lamb et al., 2020:236). Successful retailers understand the market in which they operate (Gee et al., 2019:27) and know the shopping behaviour of customers (Gee et al., 2019:71).

The target market elements in the retail marketing charter should include the compulsory as well as the voluntary target market elements. A list of target market elements for a retail marketing charter are detailed in Table 7.2, as well as the applicable stakeholders, the compulsory and voluntary nature of the elements, and provision to indicate the importance and relevance of the elements for a retail business. The relevance and importance section of the structure would only be used when the generic structure of the retail marketing charter is used to develop a unique retail marketing charter for a particular retail business.

Table 7.2: Target market elements for a generic retail marketing charter

Retail Target marker elements		Stakeholder expectations						Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology	5. Operational		
1.	Define target customers			X	X	X	X	C	C	V		V		
2.	Market information and market research			X	X	X		C	C	V	V	CV		
3.	Customer engagement			X	X						V	V		
4.	Customer relations			X								V		
5.	Positioning			X	X					V				

Source: Researcher construct

7.3.1 Compulsory target market elements

The compulsory target market elements would address mainly the compliance expectations of customer, governance, and community stakeholders. The target market element should first ensure that all mandatory legal expectations are addressed and could include compulsory target market elements.

7.3.1.1 Equality and no discrimination

Pending on the nature of the retail business it should address the mandatory legal expectations of equality and no unfair discrimination based on race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language, birth and disability as required by the Constitution of South Africa (South Africa, 1996:1247), the National Credit Act (South Africa, 2008b:40-41), and the Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa, 2000a:7).

7.3.1.2 Human dignity

The compulsory target market elements should address the mandatory (South Africa, 1996:1247; South Africa, 2000a:8) and ethical expectations of human dignity and respect (Ng & Diener, 2014:326; Swincoe, 2015:2; Salesforce Research, 2018:7).

7.3.1.3 Excluding customers

The compulsory target market element could also address the mandatory legal requirement not to sell certain products to certain people who need to be excluded from the target market, such as not selling tobacco to persons under the age of 16 (South Africa, 2013c:4), liquor to minors

(South Africa, 2004:14), and firearms to persons not in possession of a firearm licence and firearm competency certificate (South Africa, 2000b:9,11).

7.3.1.4 Protection of personal information

The retail target market element should also address the mandatory legal and ethical expectations of customer and governance stakeholders that personal information of customers (South Africa, 2013b:14) must be treated with confidentiality (IFF, 2021:9-10) and only be used for the purpose that it was collected (South Africa, 2013b:26). Their information should not be misused (Fairtrade International, 2020:38) and not be made available without their approval to anyone else, and an appointed information officer should ensure good control over and protection of such customer information (South Africa, 2018c:6).

7.3.1.5 Dividing of target market

The compulsory target market elements must also ensure that a business meets the mandatory legal expectation that there may not be an agreement amongst competitors to divide the target markets by allocating market share, customers, or territories amongst competitors (South Africa, 2018b:6). In franchise agreements there may however be compliance territory definitions for the marketing area of a business (Business-in-a-Box, 2021b:1; Business-in-a-Box, 2021c:2).

7.3.2 Voluntary target market elements

Retail businesses could include a range of voluntary target market elements in a retail marketing charter to achieve customer satisfaction and to give them excitement experiences.

7.3.2.1 Defining the target customer base

Voluntary retail marketing elements could be used to clearly define their target market to understand their needs. Customer stakeholders have a satisfaction expectation that retailers should understand their needs (Shams et al., 2020:39, 43). Retailers could decide and define who the target market or customer base of their retail business is (Kotler & Armstrong, 2001:482). This customer base definition could include one or more of the human rights groups mentioned in the Constitution of South Africa (South Africa, 1996:1247), and more clearly defined in terms of factors such as income, life cycle stage, geographical area, social class, buying behaviour and lifestyle (Kotler, 2001:255; Lamb et al., 2020:236). A voluntary element for target market that could give excitement experience to customers is when the retailer's knowledge of the needs, wants and preferences is on a higher level than the customers such clothing or a make-up specialist who knows what products are best for certain customers.

7.3.2.2 Market information

To ensure retailers understand the needs of their defined target market, another voluntary target market element in a retail marketing charter could be the collecting of market information through

market research from consumers (Maison, 2019:5). This could be done through selecting the best appropriate quantitative and/or qualitative research methods (Maison, 2019:6) through primary and/or secondary research (AMA, 2017:1; Gee et al., 2019:29). The retailer also can make a voluntary decision to select from a range of technological methods to use technology to do customer market research that gathers customer information without any personal interaction with customers, which may excite customers. Customers may however be frustrated with unacceptable market research practices and methods that they see as unnecessary, difficult and a waste of their time.

7.3.2.3 Customer engagement

Another voluntary target marketing element that could be included in the retail marketing charter is for retailers to engage with their target customers (Villanova et al., 2021:127) as it can lead to an “increase in customer loyalty, satisfaction, welfare, emotional bonds and the reputation of the business” (Shams et al., 2020:43). A retail business could engage with its customers for specific purposes, such as getting information from customers about the products or services they want before making decisions or interact with customers on their shopping experience through social media (Sham et al., 2020:39). Giving customer recognition and rewards for their input or letting them see and experience that their feedback has been heard and implemented could excite some customers.

7.3.2.4 Customer relations

A retailer could also decide on the nature and extent of the relationship the business wants to have with its target customers and what tools the retailer is going to use to build a lasting loyal and profitable relationship with them through value creation and high customer satisfaction (Kotler, 2001:674). This could be another voluntary target market element in a retail marketing charter that could include a selection of a range of marketing activities to build a relationship with their customers, such as loyalty and retention programmes, adding social benefit schemes and using structural ties to assist customers (Kotler, 2001:675-676). A personal friendship relationship between a retailer and customers could excite some customers.

7.3.2.5 Positioning

A target market element on where a business position itself in the market (Kotler, 2001:482) and the overall perception it wants to create in the customer’s mind about the business in relationship with competitors could be another voluntary element in a retail marketing charter (Lamb et al., 2020:235). This positioning perception in the mind of customers can be created by differentiation strategies based on factors such price, quality, product attribute or product class (Lamb et al., 2020:237). Positioning decisions could therefore be included in the generic retail charter as voluntary target market decisions aimed at the customer stakeholder.

7.4 Retail merchandise and services

The second category of the retail marketing elements in a generic retail marketing charter could be around all decisions and practices that a retailer needs to take on the retail merchandise (products) and services it offers customers. After clarity on the retail target market, the retail products or merchandise needs to “match the taste, preferences and expectations of its target customers” (Sullivan & Adcock, 2002:81).

Table 7.3: Retail merchandise and service elements for a retail marketing charter

Retail merchandise and service elements		Stakeholder expectations						Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology	5. Operational		
1.	Nature and quality specification			X	X	X		C	C	CV		V		
2.	Product lines			X	X			C				V		
3.	Product assortment			X	X							V		
4.	Product displays			X	X	X		C		CV		V		
5.	Product packaging and labelling			X	X	X		C		CV		V		
6.	Local content			X		X	X	C		CV		CV		
7.	Product design			X						V		V		
8.	Product style			X						V		V		
9.	Respect for culture			X						V		V		
10.	Product continuity			X		X		C		C		V		
11.	Product availability			X						C		V		
12.	Product bundling			X		X		C		V		V		

Source: Researcher construct

There is a range of compulsory and voluntary retail merchandise elements that could address the compliance, and satisfaction expectations of customer, supplier, and governance stakeholders and even give them an excitement experience above their desired satisfaction expectations. Some retail merchandise (products) and services elements that could be included in a retail marketing charter are given in Table 7.3. This table lists relevant retail merchandise elements, the applicable stakeholders, the compulsory and voluntary nature of the elements in the charter as well as columns to indicate relevance and importance of these elements when customised for a particular business.

7.4.1 Compulsory merchandise and service elements

The range of compulsory retail merchandise elements that could be included in a retail marketing charter focus on the mandatory, ethical, performance, technology and operational expectations

of mainly the retail customer, supplier, governance, and community stakeholders. The first compulsory merchandise element to be included in a retail marketing charter is compliance with all the relevant mandatory legal requirements; some of the compulsory mandatory merchandise elements that could be included in a retail marketing charter are identified below.

7.4.1.1 Quality

The retail marketing charter could include a focus on specifications regarding the nature and quality of products to ensure they meet legal (South Africa, 2008b:106-108) and customer requirements for good quality and safety, and do not exceed their sell-by-date (Bester, 2021). The quality of products and services offered by a retailer should also meet supplier brand quality standards (Business-in-a-Box, 2021c:3; IFF, 2021:11), as well as ethical requirement that the products do meet the quality expectation that have been created by the image, the marketing material, and the marketing staff of the retail business (CGSO, 2020a:12; CGSO, 2020b:5).

7.4.1.2 Displays

The display of product elements could be included in a retail marketing charter because it can have an impact on the success of the retail marketing effort (Salem Press, 2017:3). There are display safety requirements such as prohibiting the display of hazardous product like chemical products close to certain items like food products to prevent contamination (State Food Safety Resources, 2016) and not displaying and stacking large and heavy products on higher shelves that could be unsafe for customers and employees (South Africa, 2003a:12-13).

7.4.1.3 Packaging and labels

The packaging and labelling of products have a range of compulsory elements such as the legal requirements concerning misleading information (South Africa, 2008b:66), understandable language (South Africa, 2008b:62), and the suppliers' specifications of displays (Business-in-a-Box, 2021b:3). There are also efficiency elements ensuring that information on labels and packaging are correct and give the right ingredients and use of instructions (BBC News, 2019; Netwerk24, 2019:1). Labelling of products in the language of customer cultural groups may satisfy some customers.

7.4.1.4 Local content

Certain local content requirements for merchandise are a retail marketing element in the charter of some countries such as in the Namibian Retail Charter (Namibia Trade Forum, 2016:10-11). The national government as one of the governance stakeholders has expectations for the local content of products and has published in its Local Content Policy a list of products with percentage threshold local contents (DTI, 2020:7). The national government has also the Clothing, Textiles, Footwear & Leather Growth Programme (CTFLGP) to support local content in the clothing, textile, footwear and leather industry through their Working Capital Interest Subsidy (WCIS) in October

2020 (DTIC, 2021a:1), and their Retail Clothing, Textile Footwear and Leather Value Chain Masterplan 2030 (DTIC, 2021b:1).

7.4.1.5 Continuity

The continuity of retail merchandise could be another legal and ethical compliance merchandise element to ensure that spare parts of products are available for a reasonable period or that warranties of products are serviced even after a discontinuation of products (Terblanche et al., 2016:292).

7.4.1.6 Out-of-stock

A performance compliance element for a retail marketing charter could also be to prevent out-of-stock situations and to ensure that products bought on a regular basis by customers are available when customers visit the store so that they do not have to spend time and money to return to the store or go to competitors to search for the product (Bester, 2021).

7.4.1.7 Product bundling

A legal compliance element is that products and service may not be bundled, forcing customers to buy a product or service from a third party (South Africa, 2008b:48); or the selling of goods on condition that the customers buy a separate unrelated product (South Africa, 1998c:14).

7.4.2 Voluntary retail merchandise and service elements

Voluntary retail merchandise and service elements for a retail marketing charter are retail marketing elements that a retailer could voluntarily select to include in a retail marketing charter to try build stakeholder satisfaction. Success with the building of stakeholder satisfaction would depend on the relevance, efficiency and effectiveness of the development and implementation of the selected voluntary merchandise elements.

Retailers needs to decide on the nature of their products to be included as voluntary elements in a retail marketing charter. This selection of voluntary elements that could be included are a range of product lines and product assortments (Kotler & Armstrong, 2001:316; Sullivan & Adcock, 2002:81; Berkhout, 2019:15), design and styles (Kotler & Armstrong, 2001:300), packaging (Kotler & Armstrong, 2001:310; Villanova et al., 2021:126), and legitimate bundling of products (Shankara et al., 2021:23).

Not all voluntary merchandise elements will lead to customer satisfaction. The nature and success of each voluntary retail merchandise element to achieve stakeholder satisfaction will differ from retail business to retail business and customer to customer. There are however certain aspects that retailers could build into their discretionary elements that may improve their success in creating and building stakeholder satisfaction.

7.4.2.1 Cultural respect

One factor that could contribute to customer and community satisfaction is to show respect for the culture of target market customers and the culture of the stakeholder community in discretionary merchandise elements. A study of social well-being found that the experience of respect is the strongest predictor of positive feelings for non-materialistic needs of customers and that respect for customers is just as important as the price of the product (Ng & Diener, 2014:326). Customers are therefore more likely to be satisfied if they experience respect for their cultural group through retail merchandise practices such as special product ranges that meet their cultural requirements and traditions (e.g., Halaal, Kosher, Indian, Thai products), when product labels and marketing material are in the language of the cultural group, and special product displays celebrate cultural events such as Easter, Christmas, and Diwali.

7.4.2.2 Technology and innovation

Other factors that could be built into some of the discretionary retail merchandise elements to try to build stakeholder satisfaction are the inclusion of technology and innovation in the discretionary merchandise elements. Technology is transforming the expectations of customers who are actively seeking to buy from the most innovative companies (Salesforce Research, 2018:15), and customers expect businesses to frequently provide new products and services (Salesforce Research, 2019:14).

7.4.2.3 Local content

The satisfaction level of some stakeholders could also be influenced by discretionary merchandise elements that focus on the local content of the retail merchandise and services. Trade unions, the government and communities want higher local content (DTI, 2020:7) in retail merchandise for economic growth, job creation and the protection of jobs while customers and communities could experience emotional pride when the retail merchandise and services are locally made and provided (Creamer Media, 2012:1; South Africa, 2017b:2).

The success of the voluntary elements of a retail marketing charter towards stakeholder satisfaction would be influenced by the degree to which each element contributes to respect for the cultural traditions of the target market and community, their innovation and technology address the needs of the stakeholders, the local content of products, and how the local content specification contributes towards the development of the local economy and community.

7.5 Retail sales persuasion

The first category of retail marketing elements to be included in a retail marketing charter is for retailers to know and understand their target customers and their needs (Gee et al., 2019:28). The second category of retail marketing elements ensures the retailers have the right products and services to satisfy the needs of their target customers. Retail sales persuasion is a third

category of retail marketing elements for a retail marketing charter to include “everything undertaken” (Sullivan & Adcock, 2002:6-9), and to “ultimate sell a product” (Cohen, 2011:1). This category includes the elements that retailers could apply to attract and persuade their customer base to buy the product and services from them and not from their competitors to satisfy their needs (Sullivan & Adcock, 2002:6-9). Some elements of retail sales persuasion that could be included in retail marketing charter are given in Table 7.4.

7.5.1 Compulsory retail sales persuasion elements

There are many elements that could be included in a retail marketing charter to try to persuade customers to buy the products from the business. Some of the compulsory sales persuasion elements could also be voluntary elements for some business. Some of the compulsory sales persuasion elements for a retail marketing charter are detailed in Table 7.4.

Table 7.4: Retail sales persuasion elements for a retail marketing charter

Retail selling persuasion elements		Stakeholder expectations					Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance	
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology			5. Operational
1	Advertising			X	X	X		C	C		V	V		
2.	Store layout			X								V		
3.	Publicity			X								V		
4.	Social contributions			X			X					V		
5.	Store atmosphere			X							V	V		
6.	Promotions			X	X	X		C	C		V	V		
7.	Loyalty rewards			X	X	X		C			V	V		
8.	Prices			X	X	X		C	C	C	V	V		
9.	Price marking			X		X		C	C	C	V	V		
10.	Discounts			X	X							V		
11.	Credit			X	X	X		C				CV		
12.	Personal selling			X							V	V		
13.	Mobile apps			X							V	V		
14.	Artificial intelligence			X							V	V		
15.	Social network			X							V	V		
16	Sales	X								C				
17	Gross profit	x								C				

Source: Researcher construct

7.5.1.1 Prices

Price is a critical marketing element to persuade customers to buy a product and retailers have the discretion to decide on a price policy for their businesses in support of their positioning towards their target market (Kotler & Armstrong, 2001:486; Gee et al., 2019:50). Some price elements are however compulsory because some customers may be dissatisfied, feel exploited and consider it unethical if they are overcharged when prices of products in a retail store are higher than they have expected (CGSO, 2020a:12); in cases such as prices being higher in the store than have been advertised, or if they find higher prices in a retail business that has created a low-price image. Performance and efficiency price expectations are that prices charged at the till must be the same as the prices listed on the shelves (Bester, 2021).

Governance stakeholders are concerned of possible abuse by dominant retailers and therefore legal compliance elements could be included to prohibit charging of excessive prices or selling products below their average variable cost (South Africa, 1998c:14). A further compliance element is the prohibition of fixing prices or collusive tendering with competitors, and no vertical and minimum price agreements with suppliers (South Africa, 1998c:12), although franchisors may determine or recommend sales prices (Fairtrade International, 2020:6,30). A further compliance element is that retailers should not discriminate by charging different prices for different people from different demographic groups (South Africa, 2008b:40-41).

7.5.1.2 Price marking

Retailers have a range of discretionary methods to mark their products, but customers and governance stakeholders require that products must be clearly marked per unit (South Africa, 2008b:62; Bester, 2021), and if there are recommended supplier prices they must be indicated next to the marked prices of the retailer (South Africa, 1998c:12).

7.5.1.3 Store atmosphere and conditions

Customers enjoy doing shopping in a pleasant shopping environment, and a pleasant store atmosphere could play a role in persuading customers to buy. However, a good atmosphere in a store may have become a compulsory expectation as it does not seem to impact on customer satisfaction (Dlamini & Barnard, 2020:43). Customers can become dissatisfied with shopping conditions and have an operational expectation to feel safe with regard to safe parking areas, or shops that have clear social distancing Covid-19 safety procedures for their queues at the tills (Bester, 2021).

7.5.1.4 Promotions

Although customers enjoy the financial benefits of promotions, it seems that promotions become a compulsory expectation as some research indicate that promotions have no impact on customer satisfaction (Dlamini & Barnard, 2020:43). There are also legal compliance expectations from

governance stakeholders that all promotional competitions need to meet the legal requirements of the Consumer Protection Act and the Lotteries Act such as ensuring fair winning of prizes (South Africa, 2008b:788), that the results of promotion lottery competitions have not yet been ascertained, or are not generally known, and that winning depends on a substantial degree of skill (South Africa, 1997a:52). Promotional offers must be clear what the customer can get, retailers need to be able to fulfil promotional offers, and no monetary charges can be added by retailers if trade coupons of promotional offers are used (South Africa, 2008b:74).

7.5.1.5 Credit

One element that retailers could use to persuade customers to buy their products is the use of credit under favourable conditions to make it possible for customers to buy products that they otherwise would not have been able to afford.

Credit however has many governances and customer stakeholder expectations and regulations that make it largely a compliance element of sales persuasion. One compliance expectation is customers' operational expectations regarding debt collection practices. Customers sometimes may not be able to pay their debt as per agreement because of financial problems. One of the main complaints submitted by customers to the Consumer Financial Protection Bureau in 2019, as reported in the Consumer Response Annual Report, is that the way that some businesses practise debt collection causes dissatisfaction with customers (CFPB, 2020:30).

There is a range of legal compliance expectations from governance and customer stakeholders on the provision of credit to customers such as that a credit provider:

- Needs to be registered as a credit provider (South Africa, 2006:66).
- Needs to be able to provide reasons why a credit application is refused or reduced (South Africa, 2006:92).
- May not use negative option marketing by making an offer to enter into a credit agreement on the basis that the agreement will automatically come into existence unless the consumer declines the offer (South Africa, 2006:208).
- May not harass a customer to take up credit in any marketing advertising practices (South Africa, 2006:110).
- May not give reckless credit but must do a proper assessment of the credit applicant's understanding of the risks, costs, and obligations of the credit agreement, the applicant's debt repayment history, financial means, prospects, and obligations (South Africa, 2006:116).
- Must provide the customers with a pre-agreement statement and quotation on the prescribed form before the customer signs a credit agreement and a copy of the signed credit agreement (South Africa, 2006:132).

- Indicate in the credit agreement any fees, costs, and interest rates, which may not unilaterally be changed by the retailer (South Africa, 2006:138-142).
- Must give a customer five days after signing a credit agreement to rescind the agreement and be able any time, without penalty, to repay the outstanding amount (South Africa, 2006:160).
- May not discriminate against any person in credit sales on assessing applications, deciding to give or to refuse credit, and on cost or credit conditions (South Africa, 2008b:90).

7.5.1.6 Advertising

Advertising is an important sales persuasion element to influence customers to buy from a retailer, and it can take on many forms such as in-store, media, digital, and social media advertising (Entrepreneur Media & Linsenmann, 2015:191). There are various legal and ethical compliance expectations from governance, suppliers, and customer stakeholders. An ethical customer compliance expectation is that advertised products must be available in the store when customers respond to advertisements and go to retail stores to buy the products (Bester, 2021). An ethical customer and community expectation is that marketing material such as advertisements are presented in a way that will be show respect, politeness and human dignity to customers and the community (South Africa, 1996:1247; Ng & Diener, 2014:326; Swincoe, 2015:2; Salesforce Research, 2018:7).

Compliance advertising elements should address the governance stakeholder's compliance advertising expectations such as no false or misleading representation of products or services, no bait advertising (South Africa, 2008b:70), no advertising of liquor in a manner intended to target or attract minors (South Africa, 2004:14), and that all advertisements of tobacco products will contain the prescribed health warning (South Africa, 2013c:4). Direct marketing is another retail exchange element that has legal compliance requirements prohibiting the sending out of marketing material to clients without their prior consent (South Africa, 2013b:74). Some suppliers may have requirements that there should be prior consultation and approval of retail advertisements to protect their brands (Business-in-a-Box, 2021a:7; Business-in-a-Box, 2021b:2), or that franchisee may only do in-store or local advertisements while the franchisor is responsible for media advertisements (Business-in-a-Box, 2021b:4).

7.5.1.7 Sales and gross profit

The sales and gross profit performance, for compliance, should firstly be high enough to achieve break-even point with costs. Satisfaction performance is achieved when a market-related return on investment is generated, and excitement performance is achieved when income is generated that will achieve above market-related return on investment (Malherbe, 2021).

7.5.2 Voluntary retail sales persuasion elements

There are various voluntary elements that retailers can select to include in their retail marketing charter to persuade customers to buy their products from the retailer in a way that would build the satisfaction levels of customers. These voluntary discretionary sales persuasion elements could include elements such as loyalty reward programmes (Nastasoiu & Vandenbosch, 2019:207), social networks (Entrepreneur Media& Linsenmann, 2015:203), digital advertising (Villanova et al., 2021:116), store layout (Gee et al., 2019:74; Villanova et al., 2021:125), marketing publicity (Entrepreneur Media& Linsenmann, 2015:200), mobile apps (Shankara et al., 2021:17), and artificial intelligence (Guha et al., 2021:34).

When retailers develop the detailed contents of the selected voluntary persuasion elements in their retail charter, they could consider including some of the following aspects into their discretionary sales persuasion elements to try to achieve greater success in building stakeholder satisfaction.

7.5.2.1 Technology

Customers are pressuring organisations to use technology to deliver better experiences (Salesforce Research, 2019:15) because they want to be able to use their mobile devices to compare prices, get product information, offerings, coupons, buy products online and to pay at the point of sale (Salesforce Research, 2018:12; Lesonsky, 2020:2,13). Technology could be used to improve customers' experiences with technological sales persuasion elements on prices and price marking, advertising, promotions, store atmosphere, and loyalty reward programmes.

7.5.2.2 Surprises

Another aspect to consider in all persuasion elements is the use of surprises because customers love to be surprised, and they have a craving for unexpected and positive experiences that surprise them, such as a birthday card, and special gifts build their satisfaction level towards the retail business (Bigue, 2020:3).

7.5.2.3 Personalised experiences

Customers have an intensive desire for personalised experiences (McGovern, 2016:1; Bigue, 2020:1). The retail marketing charter could include service elements that will make the customer feel welcome and important (Entrepreneur Media& Linsenmann, 2015:217), such as sales staff who offer customers exactly what they need, explain how it works, how to use it and what the benefits are. This offers customers the personal service that they cannot get online, and personalised experience is an important factor when customers decide where to shop (Lesonsky, 2020:1).

7.5.2.4 Store financing and lay-bys

Many customers can only buy products if they can buy them on credit and many find it difficult to get loans and credit from financial institutions. Customers who have trouble getting credit are more satisfied with retailers if the retail businesses provide credit in their retail stores (Lesonsky, 2020:1). There are many forms of in-store credit, of which lay-bys is one that could be included in the retail marketing charter.

7.5.2.5 Loyalty reward programmes

Customers expect to be rewarded for their loyal support of a retail business, such as price incentives, personalised promotions, invitations to special events, or first access to new products (Lesonsky, 2020:3).

7.5.2.6 Community involvement

Customer and community stakeholders may develop a higher satisfaction level towards a retail business when the business gets involved in addressing the environmental and socio-economic needs of communities, for example prevention of climate change, or enhancing equality through the technological development of people (Salesforce Research, 2019:23).

7.5.2.7 Respect and recognition for cultures

A sales persuasion experience that shows respect for a customer's culture also has a positive impact on customer satisfaction, as with the previous marketing charter elements (Ng & Diener, 2014:326). Sales persuasion elements that can show cultural respect are elements such as sales staff addressing them in the language of their cultural group, marketing and advertising in the language of the cultural group and special promotion celebrations of cultural events such as Easter, Christmas, and Diwali.

7.6 Retail customer service

Stakeholders, but mainly customer stakeholders, expect to receive good service from retailers and do not only compare the services of a retailer with the competitors of the retail business but also with the best service experience they have had (Hyken, 2018:1). Retailers need to have a dynamic customer service strategy (Villanova et al., 2021:127), and promise only what they can deliver (Entrepreneur Media & Linsenmann, 2015:215). Some retail stakeholder service elements that could be included in a retail marketing charter are given in Table 7.5.

7.6.1 Compulsory retail customer service elements

There are certain services that stakeholders consider as compliance requirements and if they are not met can become frustrated or angry, can complain in-store or in the media or can even take legal action. There are various compulsory elements for retail customer services that can be included in a retail marketing charter. Retailers in their retail marketing charter should include

compulsory elements to address the compliance expectations of stakeholders. Some possible compulsory and voluntary elements that could be included in a retail charter are included in Table 7.5.

Table 7.5: Retail customer service elements for a retail marketing charter

Retail customer service elements		Stakeholder expectations						Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology	5. Operational		
1.	Warranties and returns			X	X	X		C				V		
2.	Treatment of customers			X		X		C				V		
3.	Information to customers			X		X		C			V	V		
4.	Handling customer's problems and inquiries			X					C	C	C	V		
5.	After-sales service			X	X	X		C				V		
6.	Deliveries			X		X		C		C	V	V		
7.	Convenience			X							D	C/ V		
8.	Personalised service			X								V		
9.	Feedback systems			X							V	V		
10.	Proactive behaviour			X								V		
11.	Saving time			X							V	V		
12.	Community and sustainability efforts			X								V		
13.	Comfort			X								V		

Source: Researcher construct

7.6.1.1 Warranties and returns

A compliance service element for the retail marketing charter is a commitment on the warranty and return of products such as honouring the implied legal warranty of six months (South Africa, 2008b:108), the return of products within 10 days (South Africa, 2008b:56) and a cooling-off period of 5 business days to cancel a direct marketing sales agreement (South Africa, 2008b:52). Suppliers may also prescribe certain returns, exchange, and warranties of products (Business-in-a-Box, 2021b:3). To build customer satisfaction, retailers could consider discretionary service elements on warranties and returns such as building trust (Salesforce Research, 2019:10,23) by extending warranty and return periods beyond the legal minimum period and for the convenience of customers making return policies and procedures easy (Dlamini & Barnard, 2020:43).

7.6.1.2 Treatment of customers

The retail marketing charter should include compulsory elements that retailers will treat all people the same, and not treat any person differently directly or indirectly. This can include unfair discrimination elements against any customers, such as refusing of products and services, giving exclusive access to services, priority supply to a certain group, offering of different quality products or services, or different prices to different people on grounds as set out in the equality section in the Constitution of South Africa (South Africa, 1996c) and Chapter 2 of the Promotion of Equality and Prevention of Unfair Discrimination Act (South Africa 2008b:15-16). Voluntary elements could be included in the retail marketing charter to build customer satisfaction such as treating each customer cultural group with respect (Ng & Diener, 2014:326), and getting to know customers personally and show that one knows them (Gladly, 2020:3; Lesonsky, 2020:1).

7.6.1.3 Information to customers

A voluntary customer service element that could be included in a retail marketing charter to build customer satisfaction is to satisfy customer's need to hear constantly from retailers of specials and latest available products; their satisfaction will be enhanced if they experience that retail businesses communicate properly and timeously (McGovern, 2016:33), and listen to them (Bigue, 2020:2). Information to customers should be through their preferred forms of communication such as phone, in person, email, online chat rooms, text/SMS, help centres, Facebook, Twitter, WhatsApp, mobile app, online portals (Salesforce Research, 2019:10; Bigue, 2020:2; Gladly, 2020:10). A further voluntary information element that could build customer satisfaction is if the information to customers is given in the language of the customer's cultural group (Ng & Diener, 2014:326).

Information to customers is however also a compulsory retail marketing element because governance stakeholders have legal compliance expectations such as that all visual (South Africa, 2008b:62) and catalogue (South Africa, 2008b:72) communications must be clear and in plain understandable language before the transaction takes place. Other legal compliance information elements are that the information communicated to customers on labels (South Africa, 2008b:70) and other information presented to customers may not be false or misleading (South Africa, 2008b:66) and customers need to be provided with record of their sales (South Africa, 2008b:68).

7.6.1.4 Handling customers' problems and enquiries

An ethical and performance compliance element for inclusion in a retail marketing charter is the quick and proper resolving of customer's problems and inquiries because every customer with an inquiry has the desire for a quick resolution, and they are dissatisfied if problems are not resolved (Bigue, 2020:2). Customers expect a reasonable quick response to their queries in store, on the phone, on email, or online and do not like to wait, and every customer with an inquiry has the desire for a quick resolution and that it should be resolved by the first contact or frontline person

(McGovern, 2016:2-3; Bigue, 2020:1-3; Gladly, 2020:8,12). A further compliance element is that responses to enquiries must be consistent because customers wish to get consistent answers, and inconsistent answers are a major frustration for them (Bigue, 2020:3). A compliance element that could address the technology expectations of customers is to avoid, limit, or ensure good working of interactive voice response system (IVR) when customers contact a business, because most customers do not like such systems and find them frustrating (Hyken, 2018:1).

7.6.1.5 After-sales services

In cases where retailers need to provide after-sales service such as repairs, installation, and maintenance services, they could be included in the retail marketing charter as a legal compliance element. Some legal compliance elements for repair, installation and maintenance services are pre-authorisation of any work done by the customer; that the cost must be given to the customer before authorisation; customers should not pay for diagnostic work (South Africa, 2008b:50); and proof of identification must be given by those who deliver or install products (South Africa, 2008b:70).

7.6.1.6 Deliveries

When retailers offer delivery services directly or through sub-contractors, the compulsory elements of the retail marketing charter should address the legal, performance and ethical compliance expectations of customer and governance stakeholders. Some compliance delivery elements should be to ensure that the right products are delivered (CGSO, 2020b:5), and customers do not have to accept products that differ from those ordered or are delivered after the indicated time (South Africa, 2008b:54). The Covid-19 pandemic caused the offering of delivery services to move from a voluntary to a compliance element because many customers could not or did not want to leave home, and expected businesses to offer delivery services (Bester, 2021).

7.6.1.7 Convenience

Convenience seems to have developed into a compulsory expectation, as some research indicates that convenience does not impact on customer satisfaction (Dlamini & Barnard, 2020:43). Compliance elements in a retail marketing charter that address the convenience needs of customers can include elements such as extended shopping hours (Terblanche et al., 2016:292), available parking areas that are safe, and the availability of trollies (Bester, 2021).

7.6.2 Voluntary retail customer service elements

In addition to the predominant compulsory retail customer service elements above, a retail charter could also include a range of voluntary retail customers service elements to try to build stakeholder satisfaction such as offering personalised services (McGovern, 2016:1; Bigue 2020:1; Gladly 2020:3; Lesonsky 2020:1), have efficient feedback systems (McGovern, 2016:33; Bigue 2020:3), be proactive in business operations (Bigue, 2020:3), implement time saving

practices (Bigue, 2020:3), be involved in community and sustainability efforts (Salesforce Research, 2019:23) and offer comfort to customers ((Entrepreneur Media& Linsenmann, 2015:218)..

7.6.2.1 Personalised service

Customers have an intensive desire for personalised experiences (McGovern, 2016:1; Bigue, 2020:1). Customers want in-person service that they cannot get online, and personalised experience is an important factor when customers decide where to shop (Lesonsky, 2020:1). Customers want to be known and for businesses to show that they know them (Entrepreneur Media& Linsenmann, 2015:220; Gladly, 2020:3; Lesonsky, 2020:1).

7.6.2.2 Feedback systems

If customers have a positive or negative experience, they normally have a desire to share that with someone, and therefore they welcome an opportunity to give feedback and recommendations to retail business, especially if they experience that the retail business is listening to their feedback and implementing their proposals (McGovern, 2016:33; Bigue, 2020:3).

7.6.2.3 Proactive behaviour

Customers appreciate proactive behaviour by retailers such as proactive media statements letting the customers know about a problem and how it will be dealt with before the customers experience the problem, because it shows that the business care about the customer (Bigue, 2020:3).

7.6.2.4 Saving time

Time is important to most customers and many value their time over money (Bigue, 2020:3), so any retail marketing practice such as more and fast tills to prevent long queues builds the customer satisfaction experience.

7.6.2.5 Comfort

Retail service could also include elements that provide comfort to their customers (Entrepreneur Media& Linsenmann, 2015:218). This comfort element has a range of voluntary alternatives such as comfortable dressing rooms, chairs, or couches for the elderly, or for persons while their partners are shopping, coffee shops and tables where friends can meet and socialise.

7.6.2.6 Community and sustainability efforts

A retail marketing charter could also include elements where the retailer addresses the customer's expectations to give back to communities where they operate by getting involved in environmental issues such as prevention of climate change, social issues such as equality and assisting people with technological development (Salesforce Research, 2019:23). Retailers could also show

efforts to contribute to sustainability of the environment through their environmentally friendly products and services (Vadakkepatt et al., 2021:74).

7.7 Retail exchange

The retail marketing charter should include elements that relate to the selection of modalities in which retailers transact in selling their products to their retail target markets. A possible range of retail exchange elements is given in table 7.6.

Table 7.6: Retail exchange elements for a retail marketing charter

Retail exchange elements		Stakeholder expectations						Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology	5. Operational		
1.	In-store selling			X				C			V			
2.	E-retail			X						V	CV			
3.	Door-to-door sales			X				C	C		V			
4.	Counter service			X							V			
5.	Self-service - human cashiers			X						C	V			
6.	Self-operated pay point machines			X						V	V			
7.	Self-service - no cashiers (Amazon model)			X						V	V			
8.	Personal sales service			X						V	V			
9.	Direct marketing			X						V	V			
10.	Pop-up shop			X				C			V			
11.	Street vendor with no stalls			X				C			V			
12.	Street vendor with stalls			X				C			V			
13.	Mobile street vendor			X				C			V			
14.	Drive through sales			X						V	V			
15.	Mail order – catalogue retail			X						V	V			
16.	Open market stalls			X				C			V			
17.	Malls			X	X			C			V			
18.	Roadside stalls			X							V			
19.	House shops (spaza shops)			X							V			
20.	Auctions			X						V	V			

Table 7.6: Retail exchange elements for a retail marketing charter

Retail exchange elements		Stakeholder expectations						Retail marketing charter C - Compulsory V - Voluntary					Relevance	Importance
		1. Ownership	2. Employees	3. Customers	4. Suppliers	5. Governance	6. Communities	1. Mandatory	2. Ethical	3. Performance	4. Technology	5. Operational		
21.	Bartering			X							V	V		
22.	Roadhouse service in cars			X								V		
23.	Vending machines			X				C			V	V		

Source: Researcher construct

7.7.1 Compulsory retail exchange elements

Although all the retail exchange elements that could be included in a retail marketing charter are voluntary, some of them have compliance expectations from some stakeholders. One of the most important compliance retail exchange elements is the governance requirement that the retailer needs to have a licence, be registered, or have formal contracts to do retail exchanges. The licence requirements are particularly relevant to retailers that sell liquor (South Africa, 2004:14), firearms (South Africa, 2000b:19), and food and second-hand products (South Africa, 2009b:6). This compliance element is relevant to a range of exchange elements such as in-store sales, door-to-door selling, retail stores in malls, most forms of street vendors, open market sales and pop-up shops.

The fact that no tobacco products may be sold to any person under the age of sixteen, a compliance element for retail exchange through vending machines is that the vending machine may not be accessible to persons under sixteen (South Africa, 2013c:4). Door-to-door selling has an ethical compliance element not to approach households for sales during inconvenient hours. Online or e-retailing (Pantano et al., 2017:2) has moved to a compulsory exchange element for many retail businesses after the Covid-19 restrictions and movement risks for customers (Bester, 2021).

7.7.2 Voluntary retail exchange elements

Retail businesses can select from a wide range of voluntary retail exchange elements to include in their retail marketing charter. The voluntary retail exchange elements may include, in addition to the traditional retail exchange in store with counter, self-service and personal sales assistants, some of the voluntary retail exchange elements in their retail marketing charter such as self-service checkout point of sales (Mail Online, 2020), self-service with no checkout cashiers (The

Times, 2021:1), pop-up shops (Shankara et al., 2021:23), drive through sales store (Deagon, 2016:1; Berta, 2017:22-28), electronic catalogue mail order retail (Kentley Insights Report, 2022:1; Zhang, 2020:4), direct marketing (Salem Press, 2017:17), roadside stalls (Retail snapshot, 2016:21), house or spaza shops (Kriel, 2020:8), bartering retail (Nickels & Zabriskie, 1971:63; Russell, 2021), and roadhouse retail (Waterworth, 2021).

The selection of the retail exchange elements for their retail marketing charter is influenced by how each element may increase the satisfaction levels of customers. One factor that may influence the selection process is how it assists customers to save time. Time is important to most customers and many value their time over money (Bigue, 2020:3), so a retail exchange element that can save them time may contribute to their satisfaction levels. However, some research indicates that convenience seems to be a compliance element in some cases (Dlamini & Barnard, 2020:43). Convenience could influence customer satisfaction such as convenient shopping hours (Terblanche et al., 2016:292). Another factor that could play a role in the selections process is purely an economic principle that offers customers the lowest cost.

7.8 Framework for a generic retail marketing charter

The purpose of this chapter is to design a retail marketing charter. To design the retail marketing charter all the possible retail marketing elements identified and analysed above need to be allocated to the generic framework for the development of a retail marketing charter given in Table 7.1 above.

Table 7.7 provides a proposed framework for a retail marketing charter based on the analyses above. It shows the categories and sub-categories of functional retail marketing elements in the functional area column. For each of the categories, it gives a generic list of mandatory, ethical, performance, technology, and operational practices that a retail business could perform to meet its stakeholder expectations. In the development of their own retail marketing charters, retailers should select and successfully execute the right and relevant practices for their compliance, satisfaction, and excitement columns to achieve their stakeholder support. Firstly, the practices included in the compliance column are compulsory actions that must try to prevent dissatisfied stakeholders responding negatively to retail marketing conduct in a way that could harm the business. Secondly, the retail business could voluntarily include practices in the satisfaction column to try to achieve continual buying and positive responses from stakeholders because of their “Nice” experiences. Businesses could thirdly voluntarily include practices that may excite their stakeholders in the excitement column to achieve loyalty and other positive responses that may assist in achieving sustainable success for the retail business.

Table 7.7: A framework for a generic retail marketing charter

Section 1: Introduction				
1.1. Name and scope of the retail marketing charter – Business name - for all retail marketing functions				
1.2. Purpose of the retail marketing charter - To ensure compliance, satisfaction, and excitement experiences by stakeholders, but mainly customers				
1.3. Business identity (persona) – Nature, mission and value system of the business and the marketing function.				
1.4. Key concepts - Description of acronyms and certain concepts in marketing				
Section 2: Elements of a retail marketing charter				
Functional retail marketing elements	Retail marketing charter elements for stakeholder experience			
	Retail marketing conduct	Compliance	Satisfaction	Excitement
2.1 Retail target market <ul style="list-style-type: none"> Define target customers Market information and market research Customer engagement Customer relations Positioning 	<ul style="list-style-type: none"> Mandatory 	<ul style="list-style-type: none"> Relevant legal requirements Equality and no discrimination. No exclusion of certain customers Confidentiality of customer information. Human dignity No dividing of the market 		
	<ul style="list-style-type: none"> Ethical 	<ul style="list-style-type: none"> Human dignity Ethical dealing with customers information Ethical market research practices Ethical target market definition Respect to customers 		
	<ul style="list-style-type: none"> Performance 		<ul style="list-style-type: none"> Define customer base and know customers' wants and needs Clear positioning 	<ul style="list-style-type: none"> Professional knowledge of customers' needs wants and preferences.
	<ul style="list-style-type: none"> Technology 		<ul style="list-style-type: none"> Easy and time-saving technology in market research 	<ul style="list-style-type: none"> Market research technology - No personal customer interaction
	<ul style="list-style-type: none"> Operational 	<ul style="list-style-type: none"> No unacceptable market research practices and methods 	<ul style="list-style-type: none"> Appropriate market research methods. Engage with customers. Customer relation practices 	<ul style="list-style-type: none"> Recognition and reward for customer input Implement customer input. Personal friendship relationship
2.2 Retail merchandise and services <ul style="list-style-type: none"> Nature and quality specification Product lines Product assortment Product displays Product packaging and labelling Local content 	Retail marketing conduct	Compliance	Satisfaction	Excitement
	<ul style="list-style-type: none"> Mandatory 	<ul style="list-style-type: none"> Relevant legal requirements Safe quality products Safe product displays Accurate labelling Suppliers display requirements Continuity of service warranties Legal bundling of products 		

Table 7.7: A framework for a generic retail marketing charter

<ul style="list-style-type: none"> • Product design • Product style • Respect for culture • Product continuity • Product availability • Product bundling 	<ul style="list-style-type: none"> • Ethical 	<ul style="list-style-type: none"> • Quality as specified and advertised • Continuity of spare parts 			
	<ul style="list-style-type: none"> • Performance 	<ul style="list-style-type: none"> • No outdated products • Ingredients on labels correct • Local content of products. • No out-of-stock products for regulars' purchased products 	<ul style="list-style-type: none"> • Products for cultural groups • Labels in language of cultural groups • Product lines • Product assortment • Product design • Product styles • Proudly local content products 	<ul style="list-style-type: none"> • Products celebrate cultural events 	
	<ul style="list-style-type: none"> • Technology 			<ul style="list-style-type: none"> • Product information and displayed on website 	<ul style="list-style-type: none"> • Product display on mobile app • Latest innovative technological products
	<ul style="list-style-type: none"> • Operational 	<ul style="list-style-type: none"> • Products clearly displayed on shelves 	<ul style="list-style-type: none"> • Product bundling • Product packaging 		
2.3 Retail sales persuasion	Retail marketing conduct	Compliance	Satisfaction	Excitement	
<ul style="list-style-type: none"> • Advertising • Store layout • Publicity • Social contributions • Store atmosphere • Promotions • Loyalty rewards • Prices • Price marking • Discounts • Credit and lay-bys • Personal Selling • Mobile apps • Artificial intelligence • Social network 	<ul style="list-style-type: none"> • Mandatory 	<ul style="list-style-type: none"> • Relevant legal requirements on sales and advertising • No selling below average variable cost • No price fixing • No vertical minimum prices • No prices discrimination • Product clearly marked • Legal promotion requirements • Legal credit and lay-bys requirements • Legal advertising requirements 			
	<ul style="list-style-type: none"> • Ethical 	<ul style="list-style-type: none"> • No exploiting high prices • Prices higher than advertised • Products advertised available • Respect and dignity in advertising 			
	<ul style="list-style-type: none"> • Performance 	<ul style="list-style-type: none"> • Prices at till same as on shelves • Promotions • Break-even sales volume and gross profit 	<ul style="list-style-type: none"> • Loyalty reward programmes • Marking publicity • Store credit and lay-bys • Respect for cultures and language • Sales volume and gross profit for market-related ROI 	<ul style="list-style-type: none"> • Surprises such as birthday cards and gifts • Personalised experiences • Personalised invitation to events • First access to new products • Cultural support – special promotions for cultural events 	

Table 7.7: A framework for a generic retail marketing charter

				<ul style="list-style-type: none"> • Sales volume and gross profit that generate above market-related ROI
	<ul style="list-style-type: none"> • Technology 		<ul style="list-style-type: none"> • Social networks • Digital advertising • Mobile apps for products and prices • Social media advertising 	<ul style="list-style-type: none"> • Artificial intelligence with algorithm
	<ul style="list-style-type: none"> • Operational 	<ul style="list-style-type: none"> • Pleasant shopping environment • Debt collection methods 	<ul style="list-style-type: none"> • Store layout 	<ul style="list-style-type: none"> • Involvement in community development
2.4 Retail customer services	Practices and actions	Compliance	Satisfaction	Excitement
<ul style="list-style-type: none"> • Warranties and returns • Treatment of customers • Information to customers • Handling customers' problems and inquiries • After-sales service • Deliveries • Convenience • Personalised service • Feedback systems • Proactive behaviour • Saving time • Community and sustainability efforts • Comfort 	<ul style="list-style-type: none"> • Mandatory 	<ul style="list-style-type: none"> • Adhere to legal requirements • Adhere to supplier agreements • Warranties and guarantees • Return of newly bought items • No discrimination with service • Visual and catalogues in clear plain language • No false or misleading presentations • Record of sales to customers • Pre-authorisation of repairs • No charge for diagnostic work • Identification of staff who deliver or install • Product delivered as ordered 		
	<ul style="list-style-type: none"> • Ethical 	<ul style="list-style-type: none"> • Quick response and solving of problems • Keep promises 		
	<ul style="list-style-type: none"> • Performance 	<ul style="list-style-type: none"> • Promise only what you can deliver • Quick response and solving of problems • Consistent responses • Convenient shopping hours. • Safe parking area available 	<ul style="list-style-type: none"> • Show you know customers personally • Treating each cultural group with respect • New products and specials – inform customers • Listen to customers 	<ul style="list-style-type: none"> • Communicate with cultural groups in their own language • Personalised service – show you know them

Table 7.7: A framework for a generic retail marketing charter

		<ul style="list-style-type: none"> • Trolleys available 		
	<ul style="list-style-type: none"> • Technology 	<ul style="list-style-type: none"> • Good operating voice response system 	<ul style="list-style-type: none"> • Use preferred form of communication 	
	<ul style="list-style-type: none"> • Operational 		<ul style="list-style-type: none"> • Feedback systems • Proactive behaviour • Time-saving practices such as fast tills • Provide comfort – chairs, dressing rooms, coffee, couches 	<ul style="list-style-type: none"> • Implementing proposals • Involvement in environmental issues and sustainability
<p>2.5 Retail exchange</p> <ul style="list-style-type: none"> • In-store selling • E-Retail • Door-to-door sales • Counter service • Self-service - Human cashiers • Self-operated pay point machines • Self-service - no cashiers (Amazon model) • Personal sales service • Direct marketing • Pop-up shop • Street vendor with no stalls • Street vendor with stalls • Mobile street vendor • Drive-through sales • Mail order - catalogue retail • Open market stalls • Malls • Roadside stalls • House shops (spaza shops) • Auctions • Bartering • Roadhouse service in cars • Vending machines 	<p>Practices and actions</p> <ul style="list-style-type: none"> • Mandatory • Ethical • Performance • Technology • Operational 	<p>Compliance</p> <ul style="list-style-type: none"> • Adhere to legal requirements • Adhere to supplier agreements • Trade licence • Placement of tobacco vending machines • Door to door not at inconvenient hours • • Online retailing • In store retailing • Counter sales • Self service • Personal assistance • In malls / shopping centres 	<p>Satisfaction</p> <ul style="list-style-type: none"> • • Self-service checkout tills • Online bartering • Pop-up shops • Drive-through • Catalogue mail order • Direct marketing • Roadside stalls • Spaza / house shops • Bartering • Street vendor • Auctions • Vending machines 	<p>Excitement</p> <ul style="list-style-type: none"> • • Self-service without checkout tills
<p>Section 3: Governance</p> <p>3.1 Governance body of the retail marketing charter – who manages the implementation of the charter.</p> <p>3.2 Scorecard of achievements – How to measure the successful implementation of the charter.</p> <p>3.3 Control of progress and application – What are the process and corrective actions in cases of insufficient performance and non-implementation?</p> <p>3.4 Review of the retail charter – How often and who will review the contents of the charter?</p>				

Source: Researcher construct

7.9 Summary

The aim of this chapter was to use the generic framework for the development of retail charters in Chapter 5 to develop a framework for a generic retail marketing charter. This chapter has analysed possible elements from the literature on retail marketing that could be included in a retail marketing charter to address the compliance and satisfaction expectations of the stakeholders of retail marketing. An effort was made in the analysis to categorise these elements into compulsory and voluntary elements for a retail marketing charter. All the compulsory and voluntary elements identified were then categorised and allocated to the generic framework for retail charters to design a generic retail marketing charter (refer to Table 7.7). The purpose of the generic retail marketing charter is to include as many as possible elements that could be used as a checklist when designing a specific charter. It could therefore include elements that focus on elements such as personalised marketing that could be selected as elements in the retail charter by specialised retail businesses (e.g. clothing boutiques) but ignored and were not included or differently applied by for example discount stores. The purpose of this study is not to develop a general retail or marketing charter for each of the different types of retail businesses but rather a generic retail and generic marketing charter that could be used as a guide for all needs and all formats of retail businesses. This generic retail marketing charter could be used in future research to develop specific retail marketing charters for specific retail businesses or retail industries or specific functional areas such as HR, Finance, etc. This framework for a generic retail marketing charter could be used as a guide by any retail business to develop their own customised retail marketing charter.

When retail businesses develop their own customised retail marketing charters, they firstly need to determine which elements are relevant to their business. If the element is relevant, the retailer can then determine which stakeholders could be affected by the element and what the compliance and satisfaction expectations of each relevant stakeholder are. The retail business can then decide how important those expectations are, based on the seriousness of the consequences for the business if the business addresses the expectation or not. Based on that assessment, the business can then decide on what compulsory elements should be included to address the compliance expectations and then decide on voluntary elements to address the satisfaction and excitement expectations.

The framework for a generic marketing charter can also be used as a framework to develop frameworks in future for generic retail charters for the rest of the other categories of functional elements in the retail stakeholder charter, such as financial, human resources, etc., given in Table 6.1. The next chapter will also use this generic retail marketing charter as one guide in the development of a retail stakeholder charter.

CHAPTER 8

A FRAMEWORK FOR THE ELEMENTS OF A GENERIC RETAIL STAKEHOLDER CHARTER

8.1 Introduction

The purpose of this chapter is to develop a framework of elements that could be included in a generic retail charter for all stakeholder categories. Hevner's Design Science Research Model was used to firstly develop a draft framework of elements from the literature and the analysis in the previous chapters. The first draft is based on the analysis of the contents of the functional areas of retail business management within the retail industry of South African in Chapter 2; the analyses of various charters and a possible structure for a retail charter developed in chapter three; and the categories of stakeholders of a retail business, their expectations and their links with the functional areas analysed, and the generic retail charter framework developed in Chapter 4.

This first draft of retail charter elements was sent to various expert practitioner stakeholders and academic experts in the retail field for verification of the correctness, relevance, and completeness of the elements. The feedback on the first draft was used to compile a second draft that was sent to several expert practitioners and academic experts for ratification of the changes. The second draft was also sent to some international expert practitioners and academic experts and their feedback is also recorded in the findings.

This chapter also gives an analysis of the findings of the verification process and concludes with recommendations on the framework of elements for a generic retail stakeholder charter for each stakeholder category.

8.2 Draft framework for retail charter elements

The first draft framework development for the elements of a generic retail charter is outlined in Tables A1.1 to A1.7 in Appendix 1. This forms the elements section of Table 5.8 in Chapter 5, and is summarised in Table 8.1. The generic framework for a retail charter (as detailed in Table 5.8) clearly indicates functional areas. When compiling the retail stakeholder charter, each of the five categories of expectations (mandatory, ethical, performance, technology and operations) needs to reflect the relevant elements from each of the functional areas, as displayed in Table 5.8, without listing each one of the functional areas. For example, in the ethical category "honesty" must reflect all "honesty" elements in marketing, HR, finance and all the functional areas for each of the stakeholder categories.

Table 8.1: Retail charter elements to address stakeholder expectations

Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
1. Owner stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
2. Employee stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
3. Customer stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
4. Supplier stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
5. Governance stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational
6. Community stakeholders	• Mandatory		
	• Ethical		
	• Performance	• Performance	• Performance
	• Technology	• Technology	• Technology
	• Operational	• Operational	• Operational

Source: Researcher construct

The purpose of the first-round retail charter elements is to serve as a generic guide for retail businesses endeavouring to get favourable support and response from stakeholders towards the retail business. The first draft elements were compiled from an analysis of the relevant literature and the links between the functional areas and the expectations discussed in previous chapters.

The first draft framework of elements for each of the stakeholder categories was compiled from the literature reviewed on retail business management, charters, stakeholder and expectation theory, and retail marketing, as discussed in the previous chapters. The draft retail charter elements are designed in a table format based on the format of Table 8.1 above. Retailers who want to apply these generic elements need to do the same as what has been described for the generic retail marketing elements in the previous chapter. Retailers could consider the inclusion of elements in their stakeholder charter from the first draft generic list of possible elements by including the following elements:

- Elements in the compliance column that are compulsory actions a retail business should include to try to prevent negative responses from dissatisfied stakeholders that could harm the business.
- Voluntary elements in the satisfaction column to try to achieve continued support and some positive response from stakeholders because of their “Nice” experiences.
- Voluntary elements that may cause loyalty and positive responses that could benefit the business and assist it to achieve sustainable success because of the excitement stakeholders might have experienced.

The first draft retail stakeholder charters are attached in Appendix 1 as the following tables:

- Table A1.1 – First draft owner charter
- Table A1.2 – First draft customer charter
- Table A1.3 – First draft governance charter
- Table A1.4 – First draft supplier charter
- Table A1.5 – First draft community charter
- Table A1.6 – First draft employee charter
- Table A1.7 – First draft consolidated charter for all stakeholders

8.3 Findings from stakeholders and academic experts

The first draft elements and first-round communication to expert practitioners and academic experts attached in Appendix 1 were sent to twenty-one expert practitioners and nine academic experts as indicated in Table 8.2. Separate tables in the appendices (Tables A1.1 to A1.6) show the elements for each stakeholder category and a consolidated table (Table A1.7) combines the elements for each stakeholder category into one table that was sent to the academic experts.

The reason why the totals in the Table 8.2 do not add up is that some persons received and responded to more than one stakeholder group, for example one person responded as an owner but also as a customer stakeholder.

Table 8.2: First round South African recipients of Draft 1 elements

Stakeholders Categories	Expert practitioners		Academic experts		Total number of persons
	No. Sent	Tables sent	No. sent	Tables sent	
Owners	4	Table A1.1	7	Table A1.7	11
Employees	4	Table A1.6	9	Table A1.7 to 7 retail, marketing, logistics and financial experts and Table A1.6 to 2 HR experts	13
Customers	5	Table A1.2	7	Table A1.7	12
Suppliers	4	Table A1.4	7	Table A1.7	11
Governance	4	Table A1.3	7	Table A1.7	11
Community	4	Table A1.5	7	Table A1.7	11
Total number of persons	21		9		30

Reponses were received from all 21 expert practitioners as well as all nine academic experts on the first draft elements for a South African retail charter for each stakeholder category. The comments received from the expert practitioners and academic experts were used to compile a second draft. The second draft of charter elements for each stakeholder category was sent as an application of the Delphi technique to some of the expert practitioners and academic experts who participated in the first round and who indicated their willingness to participate in a second round. The second draft documents that were sent out are given in Appendix 2:

- Table A2.1 – Second draft owner charter
- Table A2.2 – Second draft customer charter
- Table A2.3 – Second draft governance charter
- Table A2.4 – Second draft supplier charter
- Table A2.5 – Second draft community charter
- Table A2.6 – Second draft employee charter
- Table A2.7 – Second draft consolidated charter for all stakeholders

Second round responses were received from at least two expert practitioners for each of the stakeholder categories and six retail academic experts covering at least one second round response from all the functional areas such as human resources, general retail, retail marketing, retail logistics and retail financial functions. The small number of additions and changes and the majority favourable responses to the second round, as indicated in the analysis tables in Appendix 3, pre-empted the need for a third round.

To test if some of the elements in the proposed South African retail charter could be relevant to an international retail charter, responses were sourced from international expert practitioners and academic experts. Responses to the first draft were received from an expert supplier and

customer practitioner in New Zealand. Responses to the second draft were received from one expert practitioner for each stakeholder category in the United Kingdom and one general retail academic expert from Germany. A revised second draft with the proposed changes by the UK expert practitioners was submitted to a retail academic expert in the UK. The general findings from all the international responses are that most of the elements listed in the second draft South African retail charter could be relevant to an international retail charter. The main international differences seem not to be concerning the nature of the elements, but rather the expectations of the stakeholders, for example if an item should be listed in the Compulsory (Must), Satisfaction (Nice) or Excitement (Wow) columns. The expectations of stakeholders in developed countries such as Germany, UK and New Zealand resulted in moving some elements in developing countries to different columns. For example, Excitement (Wow) elements in the South African charter might have to move to a Satisfaction (Nice) or in some cases even a Compulsory (Must) element or from a Satisfaction (Nice) column to a Compulsory (Must) column.

The detail of local responses to draft one and draft two elements for a retail charter as well as from the international expert practitioners and academic experts are given in Tables A3.1 to A3.6 in Appendix 3. In the responses given in these tables, the elements that the experts agree with and confirmed, their inclusion into a generic retail charter are marked with a (C). All proposed additions (A), movements to other columns (M) and corrections (R) from expert practitioners are marked in yellow and those from academic experts are marked in green. (In the final document these may have to be in italics and underlined if colour is a problem).

8.3.1 Findings on the elements in the owner retail charter

Table A3.1 in Appendix 3 gives the responses from four South African retail owners (SOW1 to SOW4), and seven South African academic experts (ASA1 to ASA7) to the first and second draft elements listed. A list of some possible responses of owner stakeholders (when their expectations were met or not met, and which were confirmed without any additions by the expert practitioners and academic experts) are given in Table A1.1.

The table also includes the responses of four South African academic experts and two expert practitioners, one UK retail owner (IOW1), and two international academic experts (INA1 and INA2). The types of retail businesses covered by the expert practitioners are owners of a new and second-hand car dealership, a tyre and battery dealership, a convenience food retail franchise, a fast-food franchise restaurant, two different retail fuel agencies, a retail engineering shop, and a retail cleaning service business.

8.3.2 Findings on the elements for a retail employee charter

The responses to the employee elements were received from four South African retail employees (SEM01 to SEM04), one UK retail employee (UEM01), seven South African general retail academic experts (ASA1 to ASA7), two human resources academic specialists (ASA08 and

ASA09) and two international retail academic experts (AIN1 and AIN2). The responses from the employee practitioners cover employment experience in the following positions in various types of retail businesses. One has financial administration experience in a retail car dealership. Another one has human resources management experience in one of the largest retail chain groups in South Africa. The third person has experience of all positions in a retail store as well as a training management experience in one of the largest retail cosmetics and pharmaceutical chains in South Africa. The fourth person is from management in one of the largest trade union confederations in South Africa that represents the largest number of trade union members in the South African retail sector. The international response is from someone with sales service experience in a retail store of one of the leading retail chain groups in the UK.

Second round responses were received from two expert practitioners, four general retail academic experts and two specialised human resources academic experts. The expert practitioners and academic experts confirmed the list of some possible responses of employee stakeholders in the first round (refer to Table A1.6). The table shows possible responses if the compliance expectations of employee stakeholders were not met, and if the satisfaction and excitement expectations were met. All the responses from the first and second round, as well as the international responses to the elements of a retail employee charter, were reflected in Table A3.2 in Appendix 3.

8.3.3 Findings on the elements for a retail customer charter

The responses to the employee elements were received from four South African retail employees (SCU01 to SCU04), one UK retail customer (UCU01), seven South African general retail academic experts (ASA1 to ASA7), and two international retail academic experts (AIN1 and AIN2). The responses from the customer practitioners cover customer experience from people who do the normal buying of products for their household. They did this in their capacity as a housewife (and retired headmaster of a school), husband (and retired bank manager), housewife (and mother with children and a supplier of products to retailers), housewife (and administrative officer buying products for a school), husband (and owners of a retail business), and husband (and financial officer buying for the family with children).

Second round responses were received from two customer stakeholders, and four general retail academic experts. The expert practitioners and academics confirmed in the first round the list of some possible responses (indicated in Table A1.2) if compliance expectations were not met and if satisfaction and excitement expectations were met. The responses from the first and second round as well as the international responses to the elements of a retail customer charter are reflected in Table A3.3 in Appendix 3.

8.3.4 Findings on supplier charter elements

Responses to the supplier elements were received from five South African (SSU01 to SSU05) and two international (ISU01 AND ISU02) expert supplier practitioners of products and services to retail businesses, seven South African general retail academic experts (ASA1 to ASA7), and two international retail academic experts (AIN1 and AIN2). The responses from the expert practitioner suppliers cover the supply of fresh vegetables and processed meat to national chain supermarkets, training, business consultancy, auditing, and banking services to various types of retail businesses.

Second round responses were received from two customer stakeholders, and four general retail academic experts. The responses from the first and second round as well as the international responses to the retail supplier charter elements are reflected in Table A3.4 in Appendix 3. The list of possible supplier responses in Table A1.4, show if their compliance expectations were not met, and if their satisfaction and excitement expectations were met, which was confirmed by the expert practitioners and academics in the first round of draft one.

8.3.5 Findings on governance charter elements

Responses were received for the governance stakeholders from four South African (SGO01 to SGO04) and one international (IGO01) expert practitioner with governance experience. seven South African general retail academic experts (ASA1 to ASA7), and two international retail academic experts (AIN1 and AIN2). The responses from the expert governance practitioner cover the governance of local municipalities in South Africa as well as in the UK, the governance of all municipalities on a provincial level and the governance of retail business by a retail association.

Second round responses were received from two governance stakeholders, and four general retail academic experts. The expert practitioners and academics confirmed in round one of the first draft the possible responses (listed in Table A1.3), which showed if compliance expectations were not met and when satisfaction and excitement expectations were met. The responses to the elements of a retail governance charter from the first and second round, as well as the international responses, are reflected in Table A3.5 in Appendix 3.

8.3.6 Findings on community charter elements

The community stakeholder charter element responses were received from five South African (SCO01 to SCO05) and one international (IGO01) expert community practitioner, seven South African general retail academic experts (ASA1 to ASA7), and two international retail academic experts (AIN1 and AIN2). The responses from the expert community practitioners cover public schools, private schools, the police services, retirement home, community childcare centre and a church.

The community expert practitioners and the expert academic experts confirmed in the first round of draft one the list of some possible responses in Table A1.5 if their expectations were not met and when they were met. Second round responses were received from two community stakeholders and four general retail academic experts. The responses from the first and second round as well as the international responses to the elements in a retail community charter are reflected in Table A3.6 in Appendix 3.

8.4 Recommendations on stakeholder charter elements

Certain general recommendations applicable to all the tables above as well as certain specific recommendations to each table are made.

8.4.1 General recommendations on charter elements

The following recommendations are made that are relevant to all the responses from all expert practitioners and academic experts as indicated in the tables above:

8.4.1.1 Additions and corrections

The first recommendation is that all proposed additions (marked with “A”) and corrections (marked with “R”) that were accepted and confirmed (marked with “C”) by the South African and international expert practitioners and academic experts be included in the retail owner charter.

8.4.1.2 Proposed movements of elements

Some expert practitioners and academic experts proposed a movement of some elements to another column. The trend as discussed in Chapter 4 under the Kano model is that people’s responses move normally from “Wow” to “Nice” and from “Nice” to “Must” over a period of time and in changing conditions. Although there may be in some cases more practitioners and academic experts that required an element in certain column, it is argued that based on this trend, if one practitioner or academic expert required it in a column more to the left, that element should be placed in that column in the final generic retail charter, as it is an indication that there may be already a trend movement relating to that element.

8.4.1.3 Required mandatory and ethical elements

Some expert practitioners or academic experts recommended adding mandatory or ethical elements in the ‘Nice’ or ‘Wow’ column such as “participation in legal formation processes” or “training in ethics”. As explained in the previous chapter there should not be “Nice” or “Wow” elements in the mandatory or ethical categories of a generic retail charter. A retailer does not evoke a “Nice” or “Wow” reaction if they behave legally or ethically – it is a compulsory expectation for them to be legal and ethical. It is therefore argued that all recommendations in the “Nice” or “Wow” column for mandatory or ethical categories be reflected in either the relevant Performance or Operational categories.

8.4.1.4 Proposed international elements

There are some elements added by international expert practitioners or academic experts that do not exist at the moment in South Africa but may become an element in future in South Africa such as hand-held self-scanning devices or registration recognition parking payment systems. It is recommended that those elements be added as elements in the final generic retail charter but that they be marked “International” with an (*INT) to indicate that it exists somewhere and may in future be relevant to a South African retail charter.

A second international difference is that some existing elements that could in South Africa be in the “Nice” or “Wow” column have already been allocated in some countries to a “Must” or “Nice” column. It is recommended that those elements that are already internationally in a different column be marked with “Internationally Moved to Must” (*IMtM) or “Internationally Moved to Nice” (*IMtN) in the final proposed generic retail charter to indicate that this movement may in future also happen in South Africa.

8.4.1.5 Legal requirements

Many expert practitioners and academic experts added specific laws relevant to the stakeholder category. Many laws are relevant to more than one stakeholder category, and some have a long list of laws. The applicable laws may also differ across various types of retail businesses and will also differ from country to country. For these reasons it is recommended that in the mandatory column of each stakeholder charter only a general element be included that will cover all relevant laws and regulations relevant to that stakeholder charter. Also, that only some general relevant legal elements be included as examples and that a list of possible relevant laws for a retail business only be listed in the governance charter.

8.4.2 Recommendations for the generic retail owner charter

From the analysis of the findings in Table A3.1 above, the following recommendations are made for the proposed generic retail owner charter elements.

8.4.2.1 Recommended changes to legal elements

The following specifically recommended changes are made on the generic retail owner charter:

(1) Additional elements

The element “Protection of personal data” is proposed to be included as a “Must” under the ethical category (INA01). It is however already covered by the element “Relevant laws” in the mandatory category by the relevant Protection of Personal Information Act (POPI Act). It could also be incorporated into the element “Confidentiality of owner information” already in the Ethical section and therefore does not have to be separately specified in the ethical category of the retail owner charter.

(2) Elements moved to different columns

Some stakeholders and academics proposed a movement of some elements to another column. The proposed movements in the first draft were included in the second draft and most were accepted by expert practitioners and academic experts. The following are unconfirmed recommended movements made on the second draft:

- “Strategic direction known” to be moved from the “Nice” to the “Must” column in the performance category (SOW4). This recommendation is supported because an owner-investor would probably want to know what the future direction of the business is.
- The proposed movement of “Websites” from “Nice” to the “Must” column in the technology category (SOW4) is supported as websites are important sources of business information for investor-owners today.

(3) International proposals

Some international trends in developing countries may in future eventually also be applicable in South Africa. It is recommended that the following international proposals be accepted for inclusion in a retail charter in South Africa:

- The element “Efficient data security” was added by a South African academic (ASA9) in the “Nice” column of the technology category. An international stakeholder (UOW1) and an international academic (INA01) proposed it to be moved to the “Must” column. It is recommended that the proposed movement by international stakeholder and academics be implemented because data security is not only internationally important but may also become a compulsory rather than a voluntary element in South Africa.
- The element “Ongoing striving for better standards” was added by a South African academic (ASA8) as a “Wow” element in the operational category. An international owner stakeholder (UOW1) however recommended that it to be moved to the “Must” column and this proposed movement was confirmed by an international academic (INA02). It is recommended that this proposed movement also be accepted as owners may already see continuous improvements in standards, but in future as a compulsory rather than a voluntary element.

8.4.2.2 Proposed elements for a generic retail owner charter

Based on the responses received as indicated in Table A3.1 in the appendices and the recommendation given above, the proposed generic retail owner charter for South Africa is given in Table 8.3.

Table 8.3: Proposed elements for a generic retail owner charter in South Africa

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	1. Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and owner stakeholders		
<ul style="list-style-type: none"> Owner Stakeholders 	Legal compliance with all acts relevant to owner stakeholders such as: <ul style="list-style-type: none"> Legal operations with all required documentation such as license and legal citizenship Finances annually audited Financial reports on regular basis All corporate taxes fully paid Owners/shareholders identification are known and transparent e.g., through digital profile 		
ETHICAL	2. Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
<ul style="list-style-type: none"> Owner stakeholders 	Ethical practices towards owners and in the business such as: <ul style="list-style-type: none"> Protection of owner’s reputation Human dignity and respect for owners Respect for cultural differences Confidentiality of all owner information Honesty and trustworthiness Ethical leadership 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> Owner stakeholders 	<ul style="list-style-type: none"> ROI not below minimum market-related norms Maintain brand performance standards Good corporate governance for peace of mind and adherence to recognised corporate governance practices 	<ul style="list-style-type: none"> ROI between minimum and maximum desired market-related norms ESG / Triple Bottom line Governance approach Risk management strategies such as diversification Community involvement Customer satisfaction 	<ul style="list-style-type: none"> ROI above desired market-related levels Reputational rewards – enhance and promote owner and business brand Strategic direction for future success and growth are known High ESG governance scores

Table 8.3: Proposed elements for a generic retail owner charter in South Africa

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Protection of investment risks • Liquidity & cash flow • Dividend payments • Data security • Business solvency • Financial liability limited • Adequately insured • Long term sustainability • Asset maintenance • Proper security • Own performance metrics used by the business not achieved • Be competitive • Employee loyalty and commitment to promote the business • Strategic direction known • Competent staff • Not involved in day-to-day operations 	<ul style="list-style-type: none"> • Employee satisfaction • Supplier satisfaction • Own performance metrics used by the business sustained • Public disclose of core values 	<ul style="list-style-type: none"> • Successful engagement with community development projects • Own performance metrics used by the business exceeded • Champion of initiatives • Acquisition of motivated customer-oriented employees
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Owner stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • E-meetings • Websites for business • WhatsApp • Efficient data security systems 	<ul style="list-style-type: none"> • Cloud data storage 	<ul style="list-style-type: none"> • Joint access to cloud data storage with proper controls
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is aligned with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Owner stakeholders	<ul style="list-style-type: none"> • No misuse of assets • Timely maintenance of assets used • Routine upgrade of assets after useful life has expired • Good communication • No outdated operational practices • Ongoing striving for better standards 	<ul style="list-style-type: none"> • Owner consultation and involvement on issues that have serious, strategic and some labour consequences. • Proactive communication 	<ul style="list-style-type: none"> • Successful environmental protection and development practices e.g., recycling and minimal packaging practices • Demonstrate self-scoring measurement criteria across stakeholder dimensions

8.4.3 Recommendations on employee charter elements

The following recommendations are made for the employee-charter from an analysis of the findings reflected in Table A3.6 in Appendix 3.

8.4.3.1 Recommended changes to employee elements

The following specific recommendations are made for a generic employee retail charter from the findings:

(1) International proposals

It is recommended that the following international proposals be accepted for inclusion in a retail charter in South Africa:

- The element “Equipment handling training for safe practices” is proposed by the international employee practitioner (IEM01) to be included as a “Must” under in the performance category. It is recommended that it could be included for completeness reasons in the employee charter because safety training on all equipment handled should also be compulsory in South Africa.
- The proposed addition of “Policy that customer loyalty is important and rather lose money than a customer when dealing with customer problems” by the international employee (IM01) in the “Nice” column under the performance category could be added to the retail employee charter because it could make the work of employees easier when they have to deal with difficult customers, customer complaints and returns.
- The element added by the international employee (IEW01) to the “Nice” column under the performance category that “A business view that employee safety is more important than products in case of shoplifting or robbery” could be added to the generic employee charter because of the violent nature of crime in South Africa that puts employees at risk.
- The additions of “Latest technology in retail practices for skills development” to the “Nice” column under the technology category (IEM01) could also be “Nice” for South African employees to be skilled in the latest technology and to improve their own market value.
- One international academic expert (INA01) recommends that the element “Employees get regular feedback from the manager” be added in the “Wow” column in the Performance category. It is however recommended that this be rather included in the “Nice” column as it may already be widely used in retail businesses and may not be a “Wow” element anymore.

(2) International additions

It is recommended that the addition “Skills development in innovative technology” recommended by the international employee practitioner (IEM01) in the “Wow” column under the technology category be accepted for the employee charter as it could excite employees to learn new skills to apply to innovative technology.

(3) Possible international elements for the future

The following international elements are proposed to be highlighted (*INT) as elements that in future could be included into a retail employee charter:

- The international expert practitioner recommended that “Mobile device for stock information” (*INT) be added in the “Must” column to the element “Most commonly used technology in retail practices for own skills development such as scanning equipment” (IEM01) as another example of equipment or device that is used internationally in developed countries. This equipment may in future also become commonly used in South Africa.
- The element of “Staff discount” is proposed by the international employee practitioner (UOW01) to be added to the “Nice” column in the Performance Category. This may already be a practice among some retailers and therefore is recommended to be included in the employee charter.
- The international human resources practice of “Pre-buying benefits for staff” that allows employees to buy new products before they are made available to the public may in future also be applied in South Africa.
- The element “Staff involvement in community development” may in future move from “Wow” to “Nice”.
- The element “Paying attention to the community where employees come from” may move in future from “Wow” to “Nice”.

8.4.3.2 Proposed elements for a generic retail employee charter

Based on the responses received as indicated in Table A3.6 and the recommendations above, the proposed generic retail employee charter for South Africa is given in Table 8.4.

Table 8.4 Proposed elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	1. Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Employee Stakeholders	HR practices, policies, and procedures in accordance with all laws, regulations, and contractual agreements such as: <ul style="list-style-type: none"> • Bargaining council agreements • Labour laws and regulations 		

Table 8.4 Proposed elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> Contractual obligations with employees and trade unions Retail business policies and procedures aligned with retail-specific legislation, and staff must be informed 		
ETHICAL	2. Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Employee stakeholders	Ethical HR practices towards all employees such as: <ul style="list-style-type: none"> Human dignity and respect for all employees including sexual preferences (LGBT+) and cultural differences Confidentiality of all employee information Honesty to all employees Ethical leadership Culture of fairness 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> Employee stakeholders 	<ul style="list-style-type: none"> Market-related remuneration Acceptable labour relations and equity practices Correct HR administration e.g., leave records Correct and punctual salary and wage payments Sustainability for job security Safe and acceptable working conditions Problem-solving focuses on the task and not on the person unless the problem is an inability to perform Clearly written and communicated company policies and procedures in accordance with all labour laws and regulations. Clearly written job descriptions Acceptable criteria to sustain minimum equity practice recognition Implementation of HR policies and procedures Keeping a register of all risks identified for employees 	<ul style="list-style-type: none"> Growth through training, development, promotions performance appraisals Favourable business culture Design of work that employees enjoy Recognition and motivational systems Efficient ethics management programme Career path planning and management of personal development Whistle-blower facilities Reaching out to employees with emotional problems and improving mental health Training webinars Accountability and punitive measures for non-performance and misconduct Sponsorship, donations, and charitable giving Talent management and retention of top talent Providing guidance, coaching, interest in the employee's work 	<ul style="list-style-type: none"> Encourage and reward innovation Staff ownership Accommodating different cultures in HR practices Staff involvement in community development (*MtN) Remote and hybrid work environment, and staff plan own working hours and work venue Business pays attention to environment Paying attention to the community where employees come from (*MtN) Helping employee families with, e.g., training, ethics, bursaries; pension facilities; medical facilities Helping employees who have fallen to get back on track Employees in teams take control of their standards, performance, hiring and firing Share ownership for employees Initiatives to encourage staff hobbies/ dreams/ what makes employees tick

Table 8.4 Proposed elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Training on equipment handling for safe practices 	<ul style="list-style-type: none"> • Managers trained to deal with employees with compassion • Policy that customer loyalty is important – rather lose money than a customer when dealing with customer problems • A business view that employee safety is more important than products in case of shoplifting or robbery • Staff discounts (*INT) • Pre-buying staff benefits (*INT) • Employees get regular feedback by the manager 	<ul style="list-style-type: none"> • Pledges regarding employee wellness • Rewards, incentives and profit sharing • Employees get regular feedback from the manager
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Employee stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Most commonly used technology in retail practices for own skills development such as scanning equipment, * mobile device for stock information (*INT) 	<ul style="list-style-type: none"> • Help facilities for older employees not equipped with latest technology • Effective updates of impact of technology changes on HR systems and processes • Latest technology in retail practices for skills development 	<ul style="list-style-type: none"> • Skills development in innovative technology
Operational	5. Apply acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Employee stakeholders	<ul style="list-style-type: none"> • Good open two-way communication • No outdated retail practices 	<ul style="list-style-type: none"> • Proactive & preventative communication • Environmental protection practices • A workplace that is enjoyable to work in • Allowing working from home where possible • Allowing flexible working hours where possible • Driving employee engagement • Functional feedback systems to employees 	<ul style="list-style-type: none"> • Involvement with operational decision making • Planning of own working hours and work venue • Daily control systems to ensure that communication is correctly understood • Respect for time • Respect for promises • Measure success of work ongoing • Control systems to ensure that communication is correctly understood • Team bonds in a hybrid environment

8.4.4 Recommendations on elements for a customer retail charter

The following recommendations are made for the proposed generic retail customer charter from the analysis of the findings in Table A3.2.

8.4.4.1 Recommended changes to customers elements

The following specific changes are recommended for the generic retail customer charter:

(1) Proposed additions and changes to elements

Certain additions and corrections that were made during the second round of input by South African expert practitioners and academic experts were not yet confirmed by others or there might be different views on the proposed element. It is recommended that the following additions and changes be accepted for inclusion in the customer retail charter:

- In the ethics category it is recommended that “Selling and deliveries” to be added to the element “Door to door not at inconvenient hours” by a customer practitioner (SCU03) to be included as “Door-to-door selling and deliveries not at inconvenient hours”.
- In the ethics column the academic expert (ASA04) proposed as an addition the element “No dishonest “Was and Now” pricing”.
- In the technology category the recommendation by one customer practitioner (SCU03) that the element “ATM facilities at all tills” be added in the “Must” column as this is already common practice at many supermarket tills.
- In the performance category there are various views from practitioners and academic experts on “Personal friendship with customers”, two of the international views (ICU02, INA01) and two South African (SCU02, ASA02) views are that it should be deleted because they do not want a personal friendship with the retailer; while the feedback from the other South Africa practitioners and academic experts are that it could be included in the retail customer charter. Because the purpose of the proposed customer retail charter is to give a generic list of possible elements to select from, it is recommended that for reasons of comprehensiveness it be included in the generic retail customer charter.

(2) Movement of elements to different columns

There are proposed movement of elements to different columns reflected in Table A3.2 that were not confirmed by others. It is recommended that the following movement of elements be included in a customer retail charter:

- Under the performance category, it was proposed that “Good customer service” be moved from the “Nice” column to the “Must” column by one South African (SCU03) and one international customer practitioner (INCU01). This is already important to some customers and may become more important and a compulsory requirement in future.

- In the operational category it is recommended that the element “Allergen content displayed on food products” be moved from “Nice” to “Must” (SCU01) because of the serious consequences if it is not displayed. This is supported because, owing to the seriousness of the issue, it is becoming general practice, and some retailers already use notice boards at the till or display area requesting clients with allergens to make it known to the retailer before buying their products.

(3) International proposals

Some international practices in developing countries may now or in future also be relevant in South Africa. It is recommended that the following international proposals be accepted for inclusion in a customer retail charter in South Africa:

- In the ethics column the element “Equal treatment of all customers with no bias towards anyone” proposed by one international customer (INCU02) be included in a charter as this is also relevant to South Africa.
- In the ethics column the element “No disagreement with customer until investigation provides proof” proposed by an international customer (INCU02) be included as it is ethically incorrect to differ or argue with customers without properly established facts.
- The proposed addition in the ethics column “Offering of promotions should be genuine compared to other retailers or historic price” by an international practitioner (ICU02) be combined with the proposed addition of “No dishonest “Was and Now” pricing” by a South African academic expert (ASA04) as they both refer to honesty.
- In the performance category “Best use before date” tags to be used for many products rather than “Sell-by date” on some product to prevent wastage of product that are still good to use on the sell-by date (IWO01).
- In the technology category the recommendation by one international customer practitioner (INCU02) that “Generators / Uninterrupted power supplies in the event of power outages” be moved to the “Must” column is today very relevant in South Africa with the load shedding problems.
- In the technology category “In-store mobile app” to move from “Wow” to “Nice” (INCU02) as this technology is already being applied by various national retail businesses in South Africa.
- In the technology category “Customer loyalty programmes linked to mobile apps” to move from “Wow” to “Nice” as this retail practice is already being applied by some retailers in South Africa.

It is recommended that the following international proposals not be accepted for the retail customer charter:

- The proposed inclusion of an “Omnichannel policy” in the “Wow” section of the performance category is not recommended for a retail customer charter because it is not an expectation

of customers that retailers have such a policy. It is however recommended that this element could be included in a retail marketing charter as this element is important for the marketing function of a retail business.

(4) Possible future elements for a customer retail charter

The following international proposed elements are to be highlighted (*INT) as elements that in future could be included into a customer charter:

- In the ethics column “No products that are not fairly produced, e.g., produced by child or underpaid labour” be added (ICU02).
- In the ethics column the element “No products from hostile countries” to be added (ICU02).
- In the technology category, future pressure from customers may result in the “Use the latest relevant, proven, appropriate, feasible and compatible technology” having to move from “Nice” to “Must” (ICU02).
- In the technology category “Self-service checkout tills if long queues exist” may have to move from “Nice” to “Must” (ICU02).
- In the technology category “Uninterrupted in-store Wi-Fi” may have to move from “Nice” to “Must” (ICU02).
- In the performance category “Involvement in local community development only if known where money is spent” may have to move “Wow” to “Nice” (ICU02).
- In the performance category “Implement and recognise customer input” may have to move from “Wow” to “Nice” (ICU02).
- In the performance category “No queues at the checkout” may have to be added (INA01).
- In the operational category “Environmentally friendly practices” may move from “Wow” to “Nice” (ICU02).
- In the operational category “Dedicated social media managers” may move from “Wow” to “Nice” (INA01).
- The element “Contactless shopping” in the performance category could move from a “Wow” to a “Must” (INCU02).
- An element “Car registration number recognition parking payment system” could in future be added as a “Wow” in the technology category (researcher observation).
- The element “Mobile payment app linked to car registration number recognition parking payment system” could in future be added as a “Wow” in the technology category (researcher observation).

8.4.4.2 Proposed elements for a generic retail customer charter

Based on the responses received as indicated in Table A3.2 and the recommendation above the proposed generic retail customer charter for South Africa is given in Table 8.5.

Table 8.5: Proposed elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	1. Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
<ul style="list-style-type: none"> Customer Stakeholders 	Retail marketing and sales comply with all relevant laws, regulations, and contractual agreements such as: <ul style="list-style-type: none"> • Customer sales contract conditions • Franchise, supplier, agency, and vendor agreements • Safety of premises • Safety of products and protection against hazardous substances • Fair competition • Health (e.g., Covid) regulations • Consumer protection • Firearm controls • Liquor sales regulations • Promotions in line with Lotteries Act • Fair credit practices • Protection of personal information • Equal treatment with no discrimination • No illegal second-hand goods trade • Products correct labelled • Tobacco legally advertised and sold • Legal trademark 		
ETHICAL	2. Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
<ul style="list-style-type: none"> Customer stakeholders 	Ethical marketing and sales practices towards customers such as: <ul style="list-style-type: none"> • Human dignity and respect for all customers • Respect for cultural differences of customers • Honesty to all customers • Ethical leadership • Confidentiality of customer information • Continuity of spare parts on product sold • Door-to-door selling and deliveries not at inconvenient hours 		

Table 8.5: Proposed elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Ethical dealing with customers information • Ethical market research practices • Ethical target market definition • Honesty in all claims & transactions • Human dignity and no human disrespect • Keep promises to customers • No bribery • No exploiting high prices • No misleading information • No repackaging of date-expired products • Prices not higher than advertised • Availability of products advertised • Quality as specified and advertised • Quick response and solving of problems • Equal treatment of all customers with no bias against anyone • No disagreement with customer until investigation provides proof. • Offering of promotions should be genuine compared to other retailers or historic price e.g., no dishonest “Was and Now” pricing practices • <u>No products not fairly produced, e.g., produced by child or underpaid labour (*INT)</u> • <u>No products from hostile countries (*INT)</u> 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> • Customer stakeholders 	<ul style="list-style-type: none"> • Prices all properly marked • Prices at till same as marked • Quality of products as per brand promise • No poor customer service • Continuity regarding service warranties and returns 	<ul style="list-style-type: none"> • Know and listen to understand customer needs • Clear positioning of business in the market • Latest products • Professional selling • Customer engagement • Good customer relations • Recognition of cultural preferences and events 	<ul style="list-style-type: none"> • Professional knowledge of customer needs and preference • <u>Involvement in local community development and known where money is spent (*IMtN)</u> • Surprise product and service offerings and experiences • Applying innovative practices

Table 8.5: Proposed elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> No stock-outs of regular and popular purchased products. Prices as advertised Safety and security of shopping and parking area Quick and consistent response to solving problems and enquiries Proficient after-sales services Delivery services available Overall cleanness of products and store No outdated products Ingredients on labels correct Offering of promotions Keeping promises “Best use before” and “Sell-by” date tags on produce Regular removal of poor-quality items from shelves Proper cleaning of shelves and fridges Well trained staff to ensure quality Delivery within set timeframes Deliver products as ordered Right products that customers want – lines, assortment, styles, and designs Good customer service <u>Contactless shopping (*IMfW)</u> 	<ul style="list-style-type: none"> Labels in language of cultural groups Pro-local content Providing store credit and lay-bys Loyalty reward programmes Proactive behaviour Time-saving retail practices Be informed on new products New product lines Innovative meal combination packs e.g., lunch boxes for working customers and individuals Innovative healthy snack alternatives Cross category selling and display Initiatives to “Go Green” in the community <u>Involvement in local community development and known where money is spent (*IMfW)</u> <u>Implement and recognise customer input (*IMfW)</u> <u>No queues at the checkout (*INT)</u> 	<ul style="list-style-type: none"> <u>Implement and recognise customer input (*IMtN)</u> Personal friendship with customers Personalised experiences Personalised invitation to events First access to new products Communicate with cultural groups in their own language <u>Contactless shopping (*IMtM)</u> Leading position - top of mind awareness in marketplace Sense of community club Pledges to customers
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focussed technology that is simple and easy to apply.
Customer stakeholders	<ul style="list-style-type: none"> Email communication EFT payments Good operating voice response (phone) system Card payments for sales Mobile phone payments Online sales / buying Up to date product information and prices on website Self-scanning facilities for products at till ATM facilities at all tills 	<ul style="list-style-type: none"> <u>Use the latest relevant, proven, appropriate, feasible and compatible technology (*IMtM)</u> Use preferred and relevant multi-channel communication Easy and time saving technology e.g., in market research Up to date product information and prices on cell phone apps 	<ul style="list-style-type: none"> Market research technology with no personal customer interaction Self-service without checkout tills QR codes on products in store linked to website Use of geolocation Integrated data platforms Retail media networks Live streaming sales Metaverse Que vision technology to reduce waiting at tills

Table 8.5: Proposed elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Uninterrupted power supplies in the event of power outages • <i>Use the latest relevant, proven, appropriate, feasible and compatible technology(*IMfN)</i> • <i>Self-service checkout tills if long queues exist (*IMfN)</i> • <i>Uninterrupted in-store Wi-Fi (*IMfN)</i> 	<ul style="list-style-type: none"> • <i>Self-service checkout tills (*IMtM)</i> • Online bartering • Social networks • Social media advertising • Digital advertising • Use of artificial intelligence and algorithm in advertising • Instore mobile app • Customer loyalty programmes linked to mobile apps 	<ul style="list-style-type: none"> • Frequent use of AI/AR • <i>Uninterrupted in-store Wi-Fi (*IMtM)</i> • <i>Car registration number recognition parking payment system (*INT)</i> • <i>Mobile payment app linked to car registration number recognition parking payment system (*INT)</i>
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Customer stakeholders	<ul style="list-style-type: none"> • Preferred, appropriate, and convenient retail exchange practices e.g., drive through, self-service, malls, auctions. • Pleasant store atmosphere • Functional store layout and displays • Acceptable market research practices • Acceptable debt collections methods • Availability of functional trollies and baskets • Personal assistance with sales when needed • Convenience retail practices e.g., shopping hours • Proper weighing facilities at check-out points. • Elimination of all Styrofoam packaging • Allergen content displayed on food products or a notice board for customers to make allergens known before buying 	<ul style="list-style-type: none"> • Provide comfort – chairs, dressing rooms, coffee, couches • Attractive product bundling • Functional product packaging • Proactive behaviour • Functional feedback systems • Cross category selling and display • Bathroom facilities • <i>Environmentally friendly practices (*IMfW)</i> • <i>Dedicated social media managers (*IMfW)</i> 	<ul style="list-style-type: none"> • <i>Environmentally friendly practices (*IMtN)</i> • Moments of truth well managed • <i>Dedicated social media managers (*IMtN)</i> • Dedicated customer relations officers to deal with e.g., complaints via call centre, social media, Ombudsman, etc. • A proper internal marketing system

8.4.5 Recommendations on supplier charter elements

The following recommendations are made for the proposed generic retail customer charter from the analysis of the findings in Table A3.4.

8.4.5.1 Recommended changes to supplier elements

The following specific changes are recommended for the generic retail supplier charter:

(1) Proposed additions and changes to elements

It is recommended that the following additions and changes made in the second round that are not yet confirmed by other to be accepted for inclusion in the customer retail charter:

- In the ethics column that for more clarity, “No repackaging of date-expired products” and “No in-store application of sell-by tags” be combined into “No repacking of expired Sell-by-date or Best-use-before-date products with new instore Sell-by date tags” (SSU04, ISU01).
- In the ethics column the honesty element to be changed to refer to “in all dealings” (SSU04) to also cover the international expert practitioner’s recommendation on “honesty with information on orders” (ISU01) for the element to be “Honest in all dealings with suppliers”.
- In the technology category “Must” column the word “quality” to replace by “efficient” to read “Receiving system with efficient sign-off controls” (SSU04).

(2) International proposals

International practices in some developing countries may also be relevant in South Africa. It is recommended that the following international proposals be accepted for inclusion in a South African retail charter:

- “Protection of personal data” recommended for the ethics column (IGO01) be moved and added to the mandatory category because there is the relevant POPI Act in South Africa.
- In the ethics category to add to “No misuse of power” for more clarity “by larger retailers in negotiations” (ISU01 and SSU04).
- In the performance category “Adequately trained/skilled staff on supplier products and systems” to be added (ISU02).
- “Loyalty – no changes of suppliers without prior discussion” in the operational category to move from “Must” to “Nice” (ISU01) because loyalty cannot be a compulsory expectation.
- “Efficient logistic networks to minimize pollution and wasting resources” to be added to the “Nice” column of the performance category (INA01).
- The element “When there is growth potential at the retailer” in the “Wow” column of the operational category needs to be more clearly formulated for better understanding such as “When there are growth prospects for a supplier’s retail client to become a larger client” (ISU01, INA01).
- Add to the element “Support to local suppliers” also “and national” in the “Nice” column of the performance category (ISU01).

(3) Possible future elements

The following international proposed elements could in future be included or moved to another column in a South African retail charter:

- “Online ordering systems” in the technology category may move from the “Nice” to the “Must” column (ISU01) because online ordering is already taking place and may become a compulsory expectation in the near future.
- “Joint integrated retailer-supplier stock and logistics systems” to move from the “Wow” to the “Nice” column in the technology category (ISU01) as this practice already exist.
- “Product information on time” could move from the “Nice” to the “Must” column in the operational category (ISU01) as suppliers already requires that information from retailers
- The element “Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers / executives to provide information and identify problems areas in the supply of products” to move from the “Wow” to the “Nice” column in the operational category.

8.4.5.2 Proposed elements for a generic retail supplier charter

Based on the responses received as indicated in Table A3.4 and the recommendations above the proposed generic retail supplier charter for South Africa is given in Table 8.6.

Table 8.6: Proposed elements for a generic retail supplier charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	1. Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association’s constitutions, and contractual obligations relevant to all functions and stakeholders		
Supplier Stakeholders	Adhere to all laws, regulations, and contractual conditions relevant to suppliers such as: <ul style="list-style-type: none"> • Legal and safe transport, movement, storage, and selling of products. • Supplier - vendor agreements. • Franchisee trading agreements • Protection of personal data • Correct documentation • Payment of all applicable taxes and duties 		
ETHICAL	2. Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Supplier Stakeholders	Ethical practices towards all supplier stakeholders such as:		

Table 8.6: Proposed elements for a generic retail supplier charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Human dignity and respect for suppliers • Respect for all forms of cultural diversity • Confidentiality of all supplier information • Honesty in all dealings with suppliers • Ethical leadership • No unfair supply conditions • No unfair claims by retailers • No misuse of power by larger retailers in negotiations • No repacking of expired sell-by-date products with new instore sell-by date tags • Proper documented stock rotation • Anti-kickback policy • No discrimination against suppliers. • Purchase only from approved and certified producers • Do not take advantage of a supplier and start loading the project with “new” outputs that were not part of the agreed plan 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
Supplier stakeholders	<ul style="list-style-type: none"> • No inefficiencies on agreed performance and project plans • No late or faulty payments • No administration errors • Correct stock and other information • Adequate logistic facilities • Safe logistic facilities • Provide market and business conditions information • Good Supplier relations • Automated payment system • Stock on hand of required packaging • Cold Chain maintenance • Regular cleaning of cold facilities • Safe receiving off-loading and truck waiting facilities 	<ul style="list-style-type: none"> • Environmentally friendly packaging requirements • Waste reports • Marketing initiatives • Sale-time and stock level information with relation to different product lines • Engagement with local suppliers • Pro-locally sourced suppliers • Efficient logistic networks to minimize pollution and wasting resources 	<ul style="list-style-type: none"> • Supplier development programmes • Financial support to suppliers in times of need • Approach that sees suppliers as partners • Support to local and national suppliers • When there are growth prospects for a supplier’s retail client to become a larger client • Senior management takes ownership and are involved when providing accurate information to suppliers

Table 8.6: Proposed elements for a generic retail supplier charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Clear scope and specifications of products and services to be provided • Adhere to required employment equity levels • Good after-sales service of supplier products • Product delivered at correct temperature • Clean transportation • Adequately trained/skilled staff on supplier products and systems 		
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Supplier stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Stock rotation system • Waste management system • Supplier rotation system. • Receiving system with efficient sign-off controls • On-time ordering system • Compatible stock and admin system • <u>Online ordering systems (*IMfN)</u> 	<ul style="list-style-type: none"> • Use latest technology and systems • Integrated data supplier systems • Online ordering system (<u>*IMtM</u>) • <u>Joint integrated retailer-supplier stock and logistics systems (*IMfW)</u> 	<ul style="list-style-type: none"> • Joint integrated retailer-supplier stock and logistics systems (<u>*IMtN</u>)
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Supplier stakeholders	<ul style="list-style-type: none"> • Time and cost-saving logistic practices • Good proactive communication – keep informed of major changes and developments • Joint integrated stock and logistics planning • <u>Provide product information on time. (*IMfN)</u> 	<ul style="list-style-type: none"> • Provide product information on time (<u>*IMtM</u>) • Loyalty – no changes of suppliers without prior discussion • <u>Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers / executives to provide information and identify problem areas in the supply of products (*MfW)</u> 	<ul style="list-style-type: none"> • Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers / executives to provide information and identify problems areas in the supply of products (<u>*MtN</u>)

8.4.6 Recommendations on governance charter elements

The following recommendations are made for the proposed generic retail customer charter from the analysis of the findings in Table A3.5.

8.4.6.1 Recommended changes to governance elements

The following specific changes are recommended for the generic retail governance charter:

(1) Proposed additions and changes to elements

It is recommended that the following additions and changes made in the second round that are not yet confirmed by others to be accepted for inclusion in the customer retail charter:

- In the mandatory category, the elements "Bargaining council agreements", "Medical and pension fund regulations" and "Import and foreign currency regulations" could be included in the retail governance charter (SGO04).
- In the performance category "Corruption prevention policies and procedures" must be added in the "Must" column (SGO04).
- The word "Enabling" to be added in the "Must" column of the technology category (SGO04).
- "Improved practices" to be added in the "Must" column of the operational category (SGO04)
- The existing "Employment of South Africans vs non-South Africans" in the "Nice" column of the operational category to be changed to the "non-employment of illegal non-South Africans" (SGO02) or "Employment of only legal applicants" as recommended by the international expert practitioner and academic expert (IGO01, INA01).

(2) Movement of elements to different columns.

The following proposed movement of elements in Table A3.5 to different columns that have not been confirmed by others are recommended for inclusion in the customer retail charter:

- Under the mandatory category, "Public participation in government consultation processes" be moved to the "Nice" column in the performance category (SGO2). The argument of the practitioner is valid that participation in consultation cannot be mandatory and can only be voluntary.
- In the performance category, "Feedback to governance structures on illegal and non-compliance operations" and "Feedback to governance structures on unethical behaviour" be moved from the "Nice" to the "Must" column (SGO02) as these are compliance and not voluntary elements.
- "Continuous improvements" in the compliance column to be moved from the operational to performance category because it can be measured as a performance issue rather than a

way of doing things and the to add an example such as “Faster and better services” (SGO04)

(3) International proposals

International practices in some developing countries may also be relevant in South Africa. It is recommended that the following international proposals be accepted for inclusion in a retail charter in South Africa:

- “Contributions to community and environmental development projects” and “Green energy and climate friendly products” be moved from the “Wow” to the “Nice” column in the performance category (IGO01) because these practices are already taking place in various retail businesses.
- In the technology category, “Submit returns and provide information digitally - e.g., Invoicing, taxes” could be added to the “Nice” column as this practice is already emerging in South Africa (IGO01)
- “Energy efficient operations to minimise pollution” to be added to the “Nice” column in the operational category (IGO01) as this could nearly be a “Must” issue in South Africa.
- The element “Communicate newly planned business development early with governance for infrastructure and facilities planning and development” in the “Wow” column of the operational category to move to the “Nice” column (IGO01)

(4) Possible future inclusions

The following international proposed elements are to be highlighted (*INT) as elements that in future could be included in a South African retail governance charter:

- “High investments in R&D to compete with foreign enterprises” and “Stop business with/in countries that invade and make war on other countries” could in future be included in the “Nice” column in the performance category (INA01).
- “Apps to improve communication between government and business” to move from “Wow” in the technology category to “Nice” and to add “for certain contracts; retailer provide directly to customer on government behalf as an interface with government technology”. (IGO01).

8.4.6.2 Proposed elements for a generic retail governance charter

Based on the responses received as indicated in Table A3.5 and the recommendations above, the proposed generic retail customer charter for South Africa is given in Table 8.7.

Table 8.7: Proposed elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	1. Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Governance stakeholders	<p>Retail business comply with all relevant governance laws, regulations, bylaws, and policies such as:</p> <ul style="list-style-type: none"> • Association constitution, rules, and policies. • Bargaining council agreements • Basic Conditions of Employment Act • B-BBEE Amendment Act. • Broadcasting Act • Businesses Act • Central Energy Fund Act, • Compensation for Occupational Injuries and Diseases Act • Competition Act 98 of 1998 and Competition Amendment Act 18 of 2018 • Consumer Protection Act • Employment Equity Act • Firearms Control Act • Foodstuffs, Cosmetics and Disinfectants Amendment Act • Franchise, supplier, agency, and vendor agreements • Gas Act, 2001 • Gas Regulator Levies Act • Hazardous Substances Act • Import and foreign currency regulations • Income Tax Act • Labour Relations Act • Liquor Act • Lotteries Act on promotions • Medical and pension fund regulations • Municipal bylaws • Municipal System Act on Outdoor Advertising • National Credit Act • National Energy Act, • National Energy Regulator Act. • National Environmental Management Act • National Road Traffic Act • Occupational Health and Safety Act • Petroleum Pipelines Act • Petroleum Pipelines Levies Act 		

Table 8.7: Proposed elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Petroleum Products Act as Amended • Promotion of Access to Information Act • Promotion of Equality and Prevention of Unfair Discrimination Act • Protection of Private Information (POPI) Act • Second-Hand Goods Act • Skills Development Act and Skills Development Levies Act • Taxes paid e.g., Income Tax Act, Value-added Tax Act, municipal taxes and other taxes and duties • South African Food Labelling Regulations • Tobacco Products Control Act • Trade Marks Act • Unemployment Insurance Act • Waste Classification and Management Regulations • Waste Management Act 		
ETHICAL	2. Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Governance Stakeholders	Ethical practices towards governance stakeholders such as: <ul style="list-style-type: none"> • Companies not increasing tenders when government is involved • Confidentiality of all governance information • Ethical leadership • Fair tender processes • Honesty with governance stakeholders • Human dignity and respect for all government representatives • No bribery • Respect for cultural differences • Treat staff fairly 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.

Table 8.7: Proposed elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Governance stakeholders	<ul style="list-style-type: none"> • Continuous improvements such as faster and better services • Efficient employment equity practices • Feedback to governance structures on illegal and non-compliance operations • Feedback to governance structures on unethical behaviour • Legal and good quality products and services • Provide correct information required • Taxes, levies & subscriptions paid on time • Waste removed and disposed correctly at the right place 	<ul style="list-style-type: none"> • Continuous learning • Contributions to community and environmental development projects • Development of female ownership • Development of PDI ownership with qualified people • Development of special needs ownership • Development of youth ownership • Green energy and climate friendly products • Indigenous ownership • PDI supplier development with focus on local suppliers • PDI training & development • Professional teams who understand the required needs • Public participation in government consultation processes • Retail business participates in the formulation of governance laws and regulations • Staff ownership • Sustainability and profitability for maintaining jobs and taxes/levies • <u>High investments in R&D to compete with foreign enterprises (*INT)</u> • <u>Stop business with/in countries that invade and make war on other countries (*INT)</u> 	<ul style="list-style-type: none"> • Business that invests in their community and environment • Expansion and new ventures for job creation • Incentivise ethical behaviour of staff • Job creation projects that will benefit the community as well as the environment • Support stakeholders in key programmes such as SME development
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use enabling technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Governance stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Protection of technology and information 	<ul style="list-style-type: none"> • Latest relevant technology • Innovative technology that will speed up interaction with government • Submit returns and provide information digitally – e.g., Invoicing, taxes. • <u>Apps to improve communication between government and business (*IMfW) for certain contracts: retailer provide</u> 	<ul style="list-style-type: none"> • Joint access to cloud data storage • <u>Apps to improve communication between government and business (*IMtN)</u>

Table 8.7: Proposed elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
		<u>directly to customer on government behalf – interface with government technology (*INT)</u>	
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Governance stakeholders	<ul style="list-style-type: none"> • Environmental protection practices e.g., limit plastic and waste with better packaging • Good both way communication • Improved practices 	<ul style="list-style-type: none"> • Proactive communication • Real time enhanced communication systems • Employment of only legal applicants • Partner with local government on resources information and common issues • Process engineering • Communicate newly planned business development early with governance for infrastructure and facilities planning and development 	<ul style="list-style-type: none"> • Environmental development and recovery practices • Contribute to water and energy security/guarantee

8.4.7 Recommendations on community charter elements

The following recommendations are made for the proposed generic retail customer charter from the analysis of the findings in Table A3.6.

8.4.7.1 Recommended changes to community elements

The findings in Table A3.6 indicate that the South African expert practitioners and academic experts were mainly satisfied with the second draft, but international expert practitioners and academic experts made some specific additions and changes.

(1) International proposals

Some international elements in developing countries may now or in the future also be applicable in South Africa. It is recommended that the following international proposals be accepted for inclusion in a retail community charter in South Africa:

- The element “Protection of personal data” proposed by international academic expert (INA01) be added to the mandatory category of the community charter as it is already relevant to the POPI Act in South Africa.

- 1The element “Human dignity and respect for community stakeholders” also to include disabled persons as recommended by an international expert practitioner (ICO01) because some retailers e.g., disrespect disabled persons by ignoring the disabled person and only talking to the carer of the disabled person.
- In the “Must” column of the operational category the proposed addition of “Disabled friendly entrance, check-out and shopping environment” (ICO01) to be added.
- “Know disabled clients and assist them with their shopping” to be added to the “Nice” column of the performance category (ICO01).
- To add in the “Nice” Column of the performance category “Provide voluntary labour” to the element “Support and contributions to community organisations needs and projects, such as:” (ICO01).
- To add to “Use of relevant and compatible technology such as CCTV for crime monitoring” also “detecting disabled persons for assistance” in the “Nice” column of the technology category (ICO01).
- “Special shopping hours with assistance for disabled persons” to be added to the “Nice” column of the operational category (ICO01).
- Add “and to disabled persons” to the element “Offering life skills and career guidance programmes to childcare children” in the “Wow” column of the performance category (ICO01).
- To add “and tracker technology to identify children and disabled persons in large retail stores” to the element “Assist with technology and development in communities such as providing Wi-Fi support to children during Covid” in the “Wow” column of the technology category (ICO01).
- “Flexible working hours for carers so that working employees have time to do caring for the disabled” to be added to the “Wow” column of the operational category (ICO01).

(2) Possible future elements

The following existing international elements may in future also be relevant for inclusion in a South African retail community charter:

- “Recognition of disabled persons with a disabled strap or badge and know how to treat them” to be added to the “Nice” column in the performance category (ICO01).

8.4.7.2 Proposed elements for a generic retail community charter

Based on the responses received as indicated in Table A3.6 and the recommendations above the proposed generic retail community charter for South Africa is given in Table 8.8.

Table 8.8: Proposed elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	<p>1. Be Lawful</p> <p>Comply with all laws, bylaws, regulations, policies, national and association’s constitutions, and contractual obligations relevant to all functions and stakeholders</p>		
Community stakeholders	<p>Retail business comply with all laws and regulations relevant to the community and the environmental such as:</p> <ul style="list-style-type: none"> • Environmental protection • Businesses must pay their taxes and levies (Bible, MT 22:21) • Do away with plastic • Energy saving • Selling safe and legal products • Access to Information • Proper waste management • Protection of personal data 		
ETHICAL	<p>2. Be Ethical</p> <p>Ensure ethical practices in all functional areas of the retail business</p>		
Community Stakeholders	<p>Ethical practices towards all community stakeholders such as:</p> <ul style="list-style-type: none"> • Human dignity and respect for community stakeholders including disabled persons. • Respect for cultural differences • Honesty to the community • Ethical leadership • Fair treatment of staff (Bible, Eph. 6:9) • No false, dishonest scales and measures (Bible, Pr.20:10) • No exploiting the poor and the weak (Bible, Is 10:2) • No usury profits and excessive interests (Bible, Eze 18:8,13,17) • No bribery (Bible, Eze 22:12) 		
PERFORMANCE	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance

Table 8.8: Proposed elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
Community stakeholders	<ul style="list-style-type: none"> • Not contributing to social problems in the community • Not contributing to unemployment • Contribution to NGO that address survival social needs in the community such as food, cloths, products, and financial support (Bible, Eze 18:16) • Taking up learnerships / apprenticeships funded by SETAs for addressing unemployed 	<ul style="list-style-type: none"> • Participation to address general social problems in the community with *focus on upliftment and not publicity - such as participation in the police Crime Preventions Forum. • Ensure long term sustainability for job security in the community and not contributing to unemployment. • Support and contributions to community organisations needs and projects such as: <ul style="list-style-type: none"> ○ Sponsoring and products as prizes for fund raising projects ○ Financial support and donations ○ Services support such as maintenance and housekeeping ○ Expertise e.g., members of management bodies ○ Support to neighbourhood watch groups ○ Food donations ○ Clothing donations ○ Provide voluntary labour • Pro-environmentally friendly products • Environmental policies • Inclusive leadership (gender, race, religion, locals) • Community participation when rolling out new service or product. • Good business security systems to combat social crimes • Know disabled clients and assist them with their shopping • <u>Recognition of disabled persons with a disabled strap or badge and know how to treat them (*INT)</u> 	<ul style="list-style-type: none"> • Initiating and leading community development programmes • Offering life skills and career guidance programmes to childcare children, unemployed and disabled persons. • Expansion and new ventures that partner with community that creates jobs • Initiatives taken by businesses to provide support to community organisations in ways that it is possible for them. • Additional safeguards on potentially harmful products • Education/information on potentially harmful products • Be champion of matters important to the community • Pledges to environment wellness • Pledges to community development
TECHNOLOGY	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.

Table 8.8: Proposed elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Community stakeholders	<ul style="list-style-type: none"> Email communication EFT payments Good operating voice response (phone) system 	<ul style="list-style-type: none"> Use of relevant and compatible technology such as CCTV for crime monitoring and detecting disabled persons for assistance. Technology should not replace jobs and contribute to unemployment 	<ul style="list-style-type: none"> Assist with technology and development in communities such as providing Wi-Fi support to children during Covid and tracker technology to identify children and disabled persons in large retail stores Integrated CCTC system between businesses, community, security groups and SAPS with cameras in crime hotspots and central hub to monitor cameras
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Community stakeholders	<ul style="list-style-type: none"> No misuse of environmental resources Disabled friendly entrance, check-out, and shopping environment 	<ul style="list-style-type: none"> Environmental protection practices Use of business information boards and platforms for advertising awareness programmes Special shopping hours with assistance for disabled persons 	<ul style="list-style-type: none"> Environmental recovery practices (e.g., seen and experienced by children to have a positive impact on the development of children) Partnership with SAPS on social crime prevention Flexible working hours for carers so that working employees have time to do caring for the disabled

8.5 Summary

The purpose of this chapter was to use the generic framework for a stakeholder charter that was developed in the previous chapter to develop possible elements for each of the stakeholder categories. Hevner’s Design Science Research process was used to develop these elements. The first draft elements were developed from the literature, experience of the researcher, and through pilot runs. Valuable comments on the relevance, correctness and completeness were received from expert practitioners and academic experts on the first draft developed from the literature. These comments were used to develop the second draft charter elements and most South African expert practitioners and academic experts who commented on the second draft, confirmed their satisfaction with most of the elements, while some made some further recommendations. The international expert practitioners and academic experts also confirmed their satisfaction with most of the elements in the second draft but also recommended some additions, changes, and movements of elements to different columns. All the recommendations were analysed and a generic list of elements in a retail charter was recommended for all the

stakeholder categories of a retail business, and some elements were marked for possible future inclusion.

The final proposed generic elements for different retail stakeholders in Tables 8.3 to 8.8 above may assist as a guide for any retail business or retail industry to develop their own retail charters for their relevant stakeholders.

CHAPTER 9: CONCLUSIONS AND RECOMMENDATIONS

9.1 Introduction

The purpose of this chapter is to reflect on the achievement of this research. It firstly reflects on the contribution of this study to solving the research problem and research questions and if the research outcomes achieved the research objectives. The chapter further reflects on the research process used to achieve the research outcomes, and the limitations experienced. The chapter also reflects on the significance of this research and what possible future research could follow. The chapter will end with the main conclusion of the study.

9.2 Research problem, research questions and objectives

9.2.1 The research problem and aim of the research

The contributions of this research to the main research problem and aim of the study, as posed in the introduction, are the proposed frameworks in Chapters 7 and 8. This proposed framework for a generic retail marketing charter in Chapter 7 and the generic retail stakeholder charter with their detailed elements could be a useful tool for retail managers to get stakeholder support and satisfaction.

This proposed framework for a generic retail charter could be used to address the main research problem, namely the lack of a formal comprehensive guide to retail management to assist them with the alignment of their business operations and strategic directions of their businesses with the expectations, directives and requirements of all their relevant stakeholders.

9.2.2 Research questions and objectives

The research also succeeded in contributing to the body of knowledge in answering the other research questions and addressing the study objectives that were posed in Chapter 1.

9.2.2.1 Stakeholders of a retail business

An objective of the study was to answer the question as to who the relevant stakeholders of a retail business are. This question was answered, and the objective was achieved in Chapter 5 of this study. The stakeholders that a retail business should take into consideration for its business operations and its strategic directions was addressed with the identification of six categories of stakeholders, namely owner, employee, supplier, customer, governance and community stakeholders,

9.2.2.2 Retail stakeholder expectations

This study had the objective of answering the further question regarding the nature of the expectations, directives, and requirements that relevant stakeholders may hold of retail businesses. This question was answered in Chapter 5 where the relevant expectations, directives and requirements of stakeholders were analysed and categorised into mandatory, ethical,

performance, technology, and operational expectations. Chapter 6 and 8 provide detailed expectations of what should be addressed in a retail marketing charter and a retail stakeholder charter.

9.2.2.3 Structure of a retail charter

A further research question and objective were what structure could be devised for a generic retail charter that could be used by individual retailers, associations of retailers or governance institutions to draw up their own retail charters. This question was answered with the development of a framework for a retail charter in Chapter 5 after analysing possible functional areas in Chapter 3, various charter structures and contents in Chapter 4, the different types of stakeholder expectations, and the compulsory and voluntary actions that a retail business could take. The structure given in Table 5.8 indicates a structure with three sections, namely identity, elements, and management sections. Tables 6.1 and 8.1 provide more detail of section 2 in the structure that deals with the elements of a retail charter.

9.2.2.4 Contents of a retail charter

The research question and objective on what the contents could be of a generic retail charter were answered and achieved by the proposed detail charter elements in Chapter 7 for a retail marketing charter, and in Chapter 8 for a stakeholder charter. The detail elements for a retail marketing charter are outlined by Table 7.7, and the detail elements for a retail stakeholder charter were outlined by Tables 8.3 to 8.8.

These elements were researched from the existing body of knowledge. It was done through a literature study of retail business management in a South African context in Chapter 3, analyses of different related international charters and initiatives in Chapter 4, and the theory of retail marketing in Chapter 7. The list of possible elements identified were verified for relevance, correctness, and completeness by consultation with more than 30 expert practitioners and academic experts. These elements can now be used and customised by retail businesses, associations of retailers or governance institutions in South Africa as a tool to align the strategic direction and operations of their businesses with the most relevant needs, directives, expectations, and requirements of all their relevant stakeholders.

9.2.2.5 Research methodology for the development of retail charters

Another question researched by this study was what methodological approach would be appropriate for individual retailers, retail associations and/or governance institutions to develop retail charters that would include all relevant stakeholders.

Hevner's Design Science Research methodology, as explained in Chapter 2, proved to be an appropriate methodological approach for individual retailers, retail associations and/or governance institutions to develop their own customised retail charters. A first draft design of the

framework for a generic retail charter was developed after a rigorous analysis of the existing body of knowledge in the relevant literature on retail business management, and existing artefacts (charters) and relevant literature. The first draft was checked through a relevance process by expert practitioners and academic experts for relevance, correctness and completeness, as noted above, before the final proposed charter framework for retail stakeholders was developed.

9.3 Retail charter framework for stakeholder support

One of the main contributions of this research is the development of a framework that could be used by any retail business to develop the elements of a retail charter for any stakeholder to achieve stakeholder satisfaction and to gain the support of that stakeholder. The researcher recommends that this framework be branded as “The Eleven (5-3-3) Generic Commandments for Stakeholders Support” as detailed in Table 9.1.

The first “5” commandments refer to the five compliance categories of actions, namely mandatory, ethical, performance, technology and operational that a retail business “Must” undertake to ensure that stakeholders are not dissatisfied and do not stop supporting the business or take actions that may have a negative effect.

The next “3” commandments (i.e. 6 - 8 in Table 9.1) refer to the three “voluntary” performance, technology, and operational actions that a retail business can do to create a satisfaction experience (“Nice” experience) with the stakeholders so that the stakeholder may support the business and may take action that have a positive effect on the business.

The last “3” commandments (i.e. 9 - 11 in Table 9.1) refer to the three “voluntary” performance, technology, and operational actions that a retailers can do to create an excitement experience (“Wow” experience) with the stakeholder that may lead to loyal support and possible responses that have a positive effect on the business.

Table 9.1: The Eleven (5-3-3) Generic Commandments for stakeholder support

Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	1. Be Lawful Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to the stakeholder		
	2. Be Ethical Ensure ethical practices in all functional areas of the retail business relevant to the stakeholder		

Table 9.1: The Eleven (5-3-3) Generic Commandments for stakeholder support

Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Performance	3. Perform efficiently	6. Perform as desired	9. Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels of the stakeholder	Performances exceed the maximum desired levels of the stakeholder.
Technology	4. No outdated technology	7. Use latest proven technology	10. Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by the relevant stakeholder	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Operational	5. Use acceptable practices	8. Apply best practices	11. Lead with innovative practices
	Retail practices are done in an acceptable manner for the stakeholder.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders

Source: Researcher construct

This framework could be used by any retail business to develop detail compulsory and voluntary actions to try to get the support of a relevant stakeholder.

9.4 Significance of this research

The significance of this research is that the proposed framework for a generic retail charter could provide a draft structure and draft contents of a charter for businesses and institutions as indicated by Figure 9.1 to design charters for their own purposes.

The research provides a framework that could assist retailers to develop and customise their own unique retail stakeholder charters that are aligned with the desires, needs, expectations and requirements of all the stakeholders of their businesses. The framework can also be used to develop customised retail charters for any functional area of a retail business such as a retail marketing charter, retail human resources charter or financial charter. This retail framework can also be used in the development of retail charters in for various retail industries or even for the retail sector as a whole.

This framework for a generic retail charter may also be used as a guide to the national government, provincial governments, and local municipal governments, to develop business charters for particular businesses to enhance legal compliance and community stakeholder support and development.

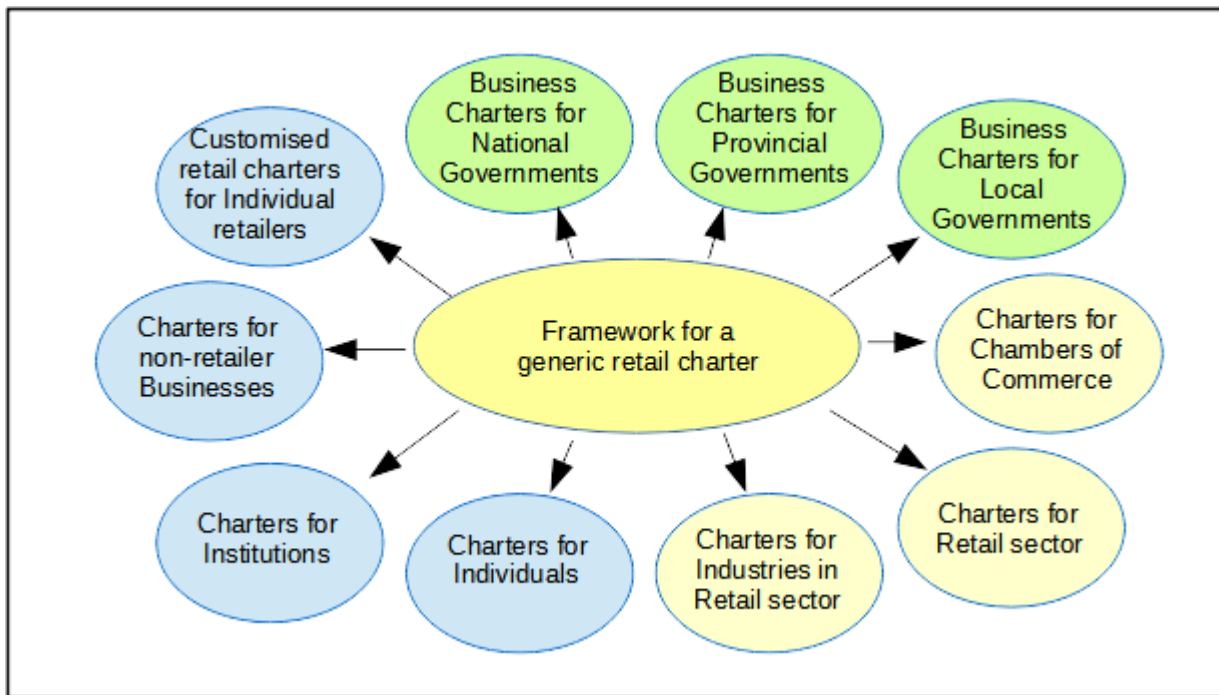


Figure 9.1: Significance of a framework for a generic retail charter

Source: Researcher construct

This framework for a generic retail charter may even guide other types of businesses, business associations, non-business institutions and even individuals to develop charters for themselves or their members to enhance the support of their relevant stakeholders.

A further significance of the research is that it reveals the complexity, comprehensiveness and diversity of actions required from retail businesses to comply with the wide range of expectations, directives, and requirements from each of their wide range of relevant stakeholders. This is for example confirmed by the more than 50 different laws and regulations that retailers need to comply with. The study also showed the inaccuracy of the simplistic view that a retail business should only focus on making profit for their owners or provide their customers with cheap or quality products.

This research also confirmed that the stakeholders of a retail business have a range of expectations, and if their expectations are not met, they could respond in ways that could have a negative effect on the success and sustainability of the business. The study further confirmed that if retail businesses successfully implement actions that satisfy or exceed the expectations of stakeholders, they may respond in ways that could have a positive effect on the success and sustainability of the business.

For the researcher, the ultimate significance of this research is in the potential positive effect on society as a whole that is line with the mission of Christianity and other religions. If all retail businesses and other businesses, institutions and individuals successfully implement such a stakeholder charter, this will do *good* and benefit everyone.

9.5 Limitations

The research experienced some limitations that may have an impact on the outcome of this research.

9.5.1 Limited academic publications on retail charters

This research is “exaptation research” that developed a retail application from matured theory and existing applications in other fields with very limited publications on retail charters. The risk of this wide range of fields and disciplines is not identifying all the relevant issues that should be included in the framework for a retail charter. This limitation was overcome with the verification process by the input given by academic experts and stakeholder practitioners’ experts from a wide range of relevant fields.

9.5.2 South African analyses

The problem of retail management to satisfy stakeholder expectations is a problem for retail managers internationally. A second limitation is that the analysis and development of the retail charter was mainly based on a South African context. This means that there may be elements in the proposed generic retail charter relevant to South Africa that may not be relevant to retail managers who want to develop their retail charters in other countries. This limitation was addressed by the theoretical analyses used to develop the first draft charter that was not only limited to South Africa literature. The possible negative effect of this limitation was also countered by the verification process for completeness, relevance and correctness that was done with some international academic and stakeholder practitioner experts. Their input validated most of the elements and their unique elements were included in the proposed retail charter framework. This limitation can also be overcome if individual businesses anywhere in the world use this generic charter as a base to develop and customise their own unique retail charters.

9.5.3 Covid-19

Covid-19 also had a limiting effect on this research. The restrictions on the movement of people prevented the researcher from performing personal interviews and visiting libraries, which were closed for a long period. The researcher also had a problem connecting with the university library via the internet since there was no one available for a long period to solve the password problem. This caused a delay in the literature study of the research. The solving of the internet connection with the university library caused the researcher to rely mainly on general library and other sources that were accessible via the internet. Covid-19, on the other hand, enhanced the verification process of the research. Because of Covid-19, many people became accustomed to different ways of e-communication that the researcher used for the verification process in many instances. This reduced the time and cost planned for personal interviews.

9.5.4 Dynamic retail environment

The retail environment is dynamic, with new developments occurring all the time, especially new technology. The continuous process of change leads to a continuous process of change in stakeholder expectations, which impacted the determination of current elements for the retail charter framework from the literature that would correct, complete, and relevant because they may have changed over time. Some elements might also in future move from a “Wow” experience to “Nice” and from “Nice” to “Must”. Some elements might even become irrelevant in future. The possible negative impact of this ever-changing environment and expectations is countered by the fact that the structure of the retail charter framework developed should be able to accommodate the possible changes in future and should not have to change although the elements within it may have to be. The second counter for these changes of elements is that the generic framework gives a list of possible elements that can be used to develop customised charter elements and do not claim to be fully comprehensive.

The possible negative effects of the above-mentioned limitations are restricted by the fact that this is the first charter designed that was not meant to be perfect but to serve as a base that allows scope for future researchers to improve on this first creation and for retailers to customise according to their own situation.

9.6 Future research

The development of a framework for a generic retail charter opens the domain for various types and topics of future research related to this research.

9.6.1 Many types of retail businesses

There is a wide range of retail business types as given by the SIC codes listed in Table 3.1. Each one these business types has its own relevant stakeholders with their own expectations, directives, and requirements. Future research could develop a generic retail charter for specific types of retail businesses such as bakeries, butcheries, liquor stores, etc. This research could be of value for these particular retail industries or individual retailers in these industries to develop their own retail charters.

9.6.2 Prioritising stakeholder and their expectations

It is important for a retail business or retail industry which wants to develop a retail charter to identify the relevant stakeholders for their business and to rank them based on their expectations in a priority order. This could assist them to prioritise their conduct given that all retail businesses normally operate within a limited resources framework to ensure the best possible outcomes.

9.6.3 Changing expectations

The expectations of stakeholders change over time. As indicated by the Kano model, a “Wow” experience today may move to a “Nice” or even a “Must” experience in future. There is room for continuous research on the current expectation of stakeholders, the identification of movement and changes of expectation over time, and the reasons and drivers of these changes.

9.6.4 Simplifying legal requirements

This study underlined the wide range of legal requirements for retail businesses. The extent of the legal compliance makes it very difficult to start and operate retail businesses. The fact that around 90% of retail businesses are small businesses without adequate infrastructure to ensure legal compliance indicates that there is a need for research that could assist in reducing legal requirements and simplifying the mandatory legal environment. This could also assist entrepreneurs to start and successfully operate new businesses to the advantage of the economy.

9.6.5 Customising of retail charters

The process of developing a customised retail charter for an individual business from the generic retail charter may need research to determine the identity and specific expectations of each important stakeholder to try to achieve a suitable charter. The large number of individual retailers in South Africa and internationally without such a customised retail charter indicates the extent of these customisation research opportunities.

9.6.6 Other businesses and institutions

The retail charter framework could be used to develop charters for non-retail institutions. This opens a wide range of research opportunities to develop customised generic charters for non-retail institutions.

9.7 Conclusion

This research makes a positive contribution in solving the retail and the research problem it posed. It identified the retail problem that not all retail enterprises focus their actions and strategic directions towards the satisfaction of the needs, directives, expectations, and requirements of all their relevant stakeholders. This retail problem led to the research problem of this study on how this gap, namely a lack of a comprehensive guide, could be filled, so that all retailers can align their business operations and strategic direction with the important expectations and requirements of all their stakeholders. This research contributes to solving the retail and research problem by proposing a framework for a generic retail charter as a guide that can be used to get stakeholder support for the sustainable success of retail businesses.

This “exaptation research” made an applied contribution to the body of knowledge. As indicated in the Design Science Research Knowledge Contribution Framework (Gregor & Hevner,

2013:347), the solving of this research problem analysed the high maturity levels of solutions in the theoretical domain and provides a solution in the low maturity levels of the application domain. This “exaptation research” successfully added to the body of knowledge by developing a framework for a retail charter by using solutions in multiple fields and adapted it to solve the research problem in the retail field based on insight and understanding of multiple disciplines. Hence, this study added to the application domain of the body of knowledge by offering an application-solution to a problem in a retail field based on the analysis of existing theory and applications in other fields.

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APPENDIX 1: FIRST DRAFT VERIFICATION

A. LETTER OF CONSENT FOR PARTICIPANTS

Research title: A framework for a generic retail charter in South Africa

Researcher: Petrus Venter

1. Participant:

Name	Designation	Telephone	Email
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2 Form of participation: (Interview / Focus groups / Correspondence / Delphi / Other)

Date / Timeline	Place	Format
		Interview / Correspondence / Email

3. Ethical undertaking to participants

3.1 Purpose of the research.

To prevent any misunderstanding, the purpose of this research is stated upfront, namely to develop a framework for a generic retail charter in South Africa that can be used and customised by retail businesses, associations of retailers or governance institutions in South Africa as a tool to align the operations and strategic direction of businesses with the most relevant expectations of all relevant stakeholders.

3.2 Confidentiality of participants and responses

No information given or any reference to the participant will be reported and referenced in the research report, nor made available to anyone without the prior written approval of the participant. The response of the participant and how the participant is referenced is in the blocks below under point 4, "Consent by Participant" for his/her prior approval.

3.3 Role of the participant

The information is gained from the participant as a relevant academic expert, practitioner or relevant stakeholder on possible elements and expectations that may be addressed in a generic framework for a retail charter for retail businesses in South Africa to align their business practices and direction with the expectations of their stakeholders.

3.4 Participation is voluntary

The participant is informed that participation to this research is voluntary, and the participant may, without giving any reasons, refuse to provide any information or refuse that information provided be reported, or that the participant be referenced. The participant may withdraw from participating at any time during the participation process without giving any reasons.

4. Consent of the Participant

Research title: A framework for a generic retail charter in South Africa

Researcher: Petrus Venter

4.1 Response reported:

The response of the participant given in the attached signed documents may be referenced in the relevant sections of the research report.

4.2. Reference in Bibliography

The participant will be referenced in the Bibliography as:

Surname, Initials. Year. Format, (Interview/Focus group/Correspondence), Date, Place.

4.3 Approval by Participant

I hereby confirm that I understand and accept the ethical undertaking as described in point 3 above, that my response on the attached signed document may be reported in the sections of the research report as indicated in 4.1 above and that I be referenced as given in point 4.2 above,

Signature of participant

Date

TABLES AND INSTRUCTIONS

RETAIL CHARTER ELEMENTS: VERIFICATION PROJECT

Dear Participant

Thank for your participation in this project. Can you please do the following with regard to the contents in the Table(s) attached:

1. Comments instructions:

Please look at the proposed elements in the table(s) of a generic retail charter that were derived from an analysis of relevant literature, charters and related initiatives and please comment on these elements based on your expertise and experience in the following way. (You can use a pen or type your comments with a different colour font).

- Ignore the elements that are not in your field of expertise or that you don't want to comment on.
- Tick-off the elements that you think are correct and could be included in the retail charter,
- Cross out the elements that you think are not correct and should not be included in the retail charter
- Change elements to make them more correct.
- Move elements from one column to another.
- Add elements that you think could also be included in a generic retail charter.

You are welcome to make notes on those elements you have deleted, changed, or added.

2. Categorising of the elements:

The elements in the tables are categorised in the following columns on the following bases:

2.1 Compliance column:

If the expectations of the elements in this column are not met, the stakeholders may be unhappy, dissatisfied, frustrated, angry, or stressed, and may respond in ways that have a negative effect on the business. If these expectations are met, it means that they are then just not "unhappy" or "not dissatisfied" anymore – It does not mean that they are happy or satisfied. These elements are therefore the compulsory elements for the retail business to ensure compliance with the stakeholder's expectations to prevent negative actions against the business.

2.2 Satisfaction column

The purpose of these voluntary elements in this column is to give the stakeholder a satisfaction experience and to make them happy, with the hope of building stakeholder loyalty, such that the stakeholder may respond in a way that has a positive effect on the business.

2.3 Excitement column

The purpose of these voluntary elements in this column is to give the stakeholder a very pleasant, surprising excitement ("Wow") experience that will make them very happy, with the hope that the stakeholder will become loyal to the business and always respond in a way that has a positive effect on the business.

3. Framework for a generic retail charter

The elements will vary from stakeholder to stakeholder and from business to business. The purpose of the research project is to develop a framework with a comprehensive content that could be used as a guide for individual businesses to develop their own customised retail charters. When you comment on the elements please think of all possible types or retail businesses and all types of stakeholders and their expectations.

Please send the tables with your comments to: petrus@wcaccess.co.za

You can also contact me for clarity or discussion at: 082 569 2217

Table A1.1: Draft 1 elements for a retail stakeholder charter: Owner stakeholders

Retail charter elements to address owner stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Operate legally –e.g., registered with licence where applicable • Comply with all relevant laws, bylaws, regulations, and policies. • Finances annually audited • Financial reports on regular basis • All corporate taxes are fully paid • Ownership identification – shareholders are made known • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical business practices • Ethical leadership • Confidentiality of owner information • Owner’s reputation protected • Other 		
Performance	<ul style="list-style-type: none"> • ROI not below minimum market-related norms • Maintain brand performance standards • Good corporate governance • Protection of investment risks • Liquidity & cash flow • Dividend payments • Data security • Solvency • Financial liability limited • Adequately insured • Long term sustainability • Asset maintenance • Proper security • Other 	<ul style="list-style-type: none"> • ROI between minimum and maximum desired market-related norms • Strategic direction known • ESG governance approach • Risk management strategies such as diversification • Other 	<ul style="list-style-type: none"> • ROI above desired market-related levels • Reputational rewards • Strategic direction known for future success and growth • High ESG governance scores • Successful engaging in community development projects • Other
Technology	<ul style="list-style-type: none"> • E-mails • EFT payments • E-meetings • Not using outdated technology • Other 	<ul style="list-style-type: none"> • Cloud data • Websites • Other 	<ul style="list-style-type: none"> • Innovative / forefront technology • Other
Operational	<ul style="list-style-type: none"> • Good communication • Other 	<ul style="list-style-type: none"> • Proactive communication • Owner consultation and involvement • Other 	<ul style="list-style-type: none"> • Best practices in the industry • Successful environmental protection and development practices • Other
Reponses of owners:	<p>When the above doesn’t meet compliance expectations:</p> <ul style="list-style-type: none"> • Feel disappointed • Are dissatisfied • Feel angry • Have increased stress / worry • Consider closing the business • Consider selling the business/shares • Consider dismissing the CEO or Board members • Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Feel satisfied / happy • No stress or worries • Continue with investment • Consider increased investment for business to grow • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Feel very happy / very satisfied • Tell others about the good investment • Become loyal investor / owner • Increase investment • Other
General Comments: Owner stakeholders			

Table A1.2: Draft 1 elements for a retail stakeholder charter: Customer stakeholders

Retail charter elements to address customer stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Legal retail practices • Apply sales contract conditions • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical retail practices • Confidentiality of customer information • No disrespect for cultures • No misleading information • No human disrespect • Other 		
Performance	<ul style="list-style-type: none"> • Prices all properly marked • Prices at till same as marked • Quality of products as per brand promise • No poor customer service • Continuity of service warranties and returns • No stock-out of regularly purchased products • Prices same as advertised • Safety and security of shopping and parking area • Quick and consistent response to solve problems and enquiries • Proficient after-sales services • Delivery services available • Overall cleanness of products and store • No outdated products • Ingredients on labels correct • Offering of promotions • Keep promises • Other 	<ul style="list-style-type: none"> • Know and listen to understand customer needs • Clear positioning of business in the market • Latest products • Professional selling • Good customer service • Customer engagement • Good customer relations • Recognition of cultural preferences and events • Labels in language of customers' cultural groups • Proudly local content • Providing store credit and lay-bys • Loyalty reward programmes • Proactive behaviour • Time saving retail practices • Right products - lines, assortment, styles and designs • Be informed on new products • Other 	<ul style="list-style-type: none"> • Professional knowledge of customer needs, & preference • Involvement in community development • Surprise product / service offerings • Applying innovative practices • Implement and recognise customer input • Personal friendship with customers • Personalised experiences • Personalised invitation to events • First access to new products • Communicate with cultural groups in their own language • Other
Technology	<ul style="list-style-type: none"> • Online buying – E-retail • Card and cell phone payment systems • Product information and prices on website • Good operating voice response system • Other 	<ul style="list-style-type: none"> • Use latest technology • Use preferred and relevant multi-channel communication • Easy and time saving technology e.g., in market research • Product information and prices on cell phone apps • Self-service checkout tills • Online bartering • Social networks • Social media advertising • Digital advertising • Other 	<ul style="list-style-type: none"> • Use innovative / forefront technology • Market research technology - No personal customer interaction • Self-service without checkout tills • Use of artificial intelligence and algorithms in advertising • Other

Table A1.3: Draft 1 elements for a retail stakeholder charter: Governance stakeholders

Retail charter elements to address governance stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Operate legally – registered with licence where needed • Apply relevant laws, regulations, bylaws, policies or constitutions • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical business practices • Ethical leadership • Confidentiality • Other 		
Performance	<ul style="list-style-type: none"> • Taxes, levies & subscriptions paid • Provide correct administrative information • Other 	<ul style="list-style-type: none"> • Development of PDI ownership • Development of female ownership • Indigenous ownership • Staff ownership • PDI - supplier development • PDI - training & development • Sustainability for maintaining jobs and taxes/levies • Other 	<ul style="list-style-type: none"> • Expansion and new ventures for job creation • Community and environmental development projects • Other
Technology	<ul style="list-style-type: none"> • No outdated technology • Other 	<ul style="list-style-type: none"> • Use relevant technology • Other 	<ul style="list-style-type: none"> • Joint access to cloud data storage • Other
Operational	<ul style="list-style-type: none"> • Good communication • Other 	<ul style="list-style-type: none"> • Proactive communication • Environmental protection practices • Other 	<ul style="list-style-type: none"> • Environmental development and recovery practices • Other
Reponses of governance stakeholders	<p>When the above does not meet compliance expectations:</p> <ul style="list-style-type: none"> • Are dissatisfied • Feel angry • Feel frustrated • Issue fines • Consider stop business • Take legal action • Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Feel satisfied / happy • Allow business to continue • Provide incentives and support • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Feel very happy / very satisfied • Become loyal supporter of the business to succeed • Give assistance where possible • Other

Table A1.4: Draft 1 elements for a retail stakeholder charter: Supplier stakeholders

Retail charter elements to address supplier stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Complying with relevant laws and regulations • Contractual conditions • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical procurement practices • Maintain confidentiality of supplier information • Respecting suppliers • No unfair supply conditions • Other 		
Performance	<ul style="list-style-type: none"> • No inefficiencies on agreed performance • No late or faulty payments • No administration errors • Correct stock information • Adequate logistical facilities • Safe logistical facilities • Other 	<ul style="list-style-type: none"> • Good supplier relations • Market information • Other 	<ul style="list-style-type: none"> • Financial support to suppliers • Supplier development programmes • Other
Technology	<ul style="list-style-type: none"> • No outdated stock and logistics technology • Other 	<ul style="list-style-type: none"> • Latest technology • Other 	<ul style="list-style-type: none"> • Integrated supplier data system • Retail media network available • Other
Operational	<ul style="list-style-type: none"> • No time-wasting logistics practices • Good communication with suppliers • Other 	<ul style="list-style-type: none"> • Time and cost saving logistics practices • Proactive communication • Other 	<ul style="list-style-type: none"> • Joint integrated stock and logistics planning • Other
Responses of suppliers:	<p>When the above does not meet compliance expectations:</p> <ul style="list-style-type: none"> • Feel disappointed • Are dissatisfied • Feel angry • Feel frustrated • Consider stop supplying • Complaining • Review supply conditions • Take legal action • Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Feel satisfied / happy • Continue supplying • Supply at better conditions in future • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Feel very happy / very satisfied • Become loyal provider • Support business in times of need • Other

Table A1.5: Draft 1 elements for a retail stakeholder charter: Community stakeholders

Retail charter elements to address community stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Apply relevant environmental laws and regulations • Making Safe products available? • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical retail practices • No disrespect to cultural groups in community • Ethical leadership • Other 		
Performance	<ul style="list-style-type: none"> • No contributing to social problems in the community • Not contributing to unemployment • Other 	<ul style="list-style-type: none"> • Contribution to address social problems in the community • Long term sustainability job security • Support and contributions to community organisations' needs and projects • Other 	<ul style="list-style-type: none"> • Initiating and leading community development programmes • Expansion and new ventures that create jobs. • Other
Technology	<ul style="list-style-type: none"> • Technology commonly used in community • Other 	<ul style="list-style-type: none"> • Use of relevant and compatible technology • Other 	<ul style="list-style-type: none"> • Assist with technology and development in communities • Other
Operational	<ul style="list-style-type: none"> • No misuse of environmental resources • Other 	<ul style="list-style-type: none"> • Environmental protection practices • Other 	<ul style="list-style-type: none"> • Environmental recovery practices • Other
Reponses of community:	<p>When the above does not meet compliance expectations:</p> <ul style="list-style-type: none"> • Feel disappointed • Are dissatisfied • Feel angry • Feel frustrated • Telling others of bad experience • Complaining in store • Organise / participate in protest action • Complaining / bad ratings on social media • Negative letter in media • Take legal action • Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Feel satisfied / happy with the business • Want the business to continue • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Feel very happy / very satisfied • Tell others about the good experience • Become loyal supporter • Give good publicity in social and formal media • Other

Table A1.6: Draft 1 elements for a retail stakeholder charter: Employee stakeholders

Retail charter elements to address employee stakeholder expectations			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Mandatory	<ul style="list-style-type: none"> • Relevant labour laws and regulations correctly applied • Contractual obligations with employees and trade unions • Other 		
Ethical	<ul style="list-style-type: none"> • Ethical HR practices • Respect for cultural differences • Confidentiality of employee information • Other 		
Performance	<ul style="list-style-type: none"> • No inefficient HR practices. • Market-related remuneration • Acceptable labour relations and EE-practices • Correct HR admin and salary payments • Sustainability for job security • Safe and acceptable working conditions • Other 	<ul style="list-style-type: none"> • Growth through training, development, promotions performance appraisals • Favourable business culture • Design of work that employees enjoy • Recognition, rewards and incentives • Allow working from home • Allow flexible working hours • Other 	<ul style="list-style-type: none"> • Encourage and reward innovation • Staff ownership • Accommodating different cultures in HR practices • Staff involvement in community development • Planning of own working hours and work venue • Other
Technology	<ul style="list-style-type: none"> • No outdated technology • Other 	<ul style="list-style-type: none"> • Latest technology • Other 	<ul style="list-style-type: none"> • Technology leaders in HR practices • Other
Operational	<ul style="list-style-type: none"> • Good communication • Other 	<ul style="list-style-type: none"> • Proactive & preventative communication • Environmental protection practices • Other 	<ul style="list-style-type: none"> • Other
Reponses of employees:	<p>When the above does not meet compliance expectations:</p> <ul style="list-style-type: none"> • Feel disappointed • Are dissatisfied • Feel angry • Feel frustrated • Consider resigning • Taking business to CCMA • Complaining to management • Consider legal action • Considering going on slow strike/work to rule • Strike • Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Feel satisfied / happy • Committed to keep on working for the business • Productive • Motivated • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Feel very happy / very satisfied • Tell others about the good experience • Become loyal employee • More innovative • Committed to assist in making the business successful • Other

Table A1.7: Draft 1 consolidated elements for a retail stakeholder charter

Retail charter elements to address all stakeholder expectations in retail functional areas			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	6. Be Lawful		
<ul style="list-style-type: none"> All stakeholders 	<ul style="list-style-type: none"> Comply with all relevant laws, bylaws, regulations, policies, constitutions, and contractual obligations in all functions 		
Stakeholder specifics:	Examples: (To be completed)		
<ul style="list-style-type: none"> Employee 	<ul style="list-style-type: none"> Minimum wages paid 		
<ul style="list-style-type: none"> Owner 	<ul style="list-style-type: none"> Operate legally - e.g., licenced and registered where needed 		
<ul style="list-style-type: none"> Customer 	<ul style="list-style-type: none"> Safety of products 		
<ul style="list-style-type: none"> Governance 	<ul style="list-style-type: none"> All corporate taxes are fully paid 		
<ul style="list-style-type: none"> Supplier 	<ul style="list-style-type: none"> Adhere to suppliers' contract conditions 		
<ul style="list-style-type: none"> Community 	<ul style="list-style-type: none"> Adhere to environmental protection laws 		
ETHICAL	7. Be Ethical		
<ul style="list-style-type: none"> All stakeholders 	<ul style="list-style-type: none"> Ethical retail practices in all functional areas 		
Stakeholder specifics:	Examples: (To be completed)		
<ul style="list-style-type: none"> Employee 	<ul style="list-style-type: none"> Ethical leadership 		
<ul style="list-style-type: none"> Owner 	<ul style="list-style-type: none"> Protection of owner's reputation 		
<ul style="list-style-type: none"> Customer 	<ul style="list-style-type: none"> Respect for cultural differences of customers 		
<ul style="list-style-type: none"> Governance 	<ul style="list-style-type: none"> Confidentiality of stakeholder information 		
<ul style="list-style-type: none"> Community 	<ul style="list-style-type: none"> Human dignity and respect 		
PERFORMANCE	8. Be Efficient	6. Perform as desired	9. Exceed desired performance
<ul style="list-style-type: none"> Employee stakeholders 	<ul style="list-style-type: none"> No inefficient HR practices. Market-related remuneration Acceptable labour relations and EE-practices Correct HR administration and salary payments Sustainability for job security Safe and acceptable working conditions Other 	<ul style="list-style-type: none"> Growth through training, development, promotions performance appraisals Favourable business culture Design of work that employees enjoy the work Recognition, rewards and incentives Allow working from home Allow flexible working hours Other 	<ul style="list-style-type: none"> Encourage and reward innovation Staff ownership Accommodating different cultures in HR practices Staff involvement in community development Planning of own working hours and work venue Other
<ul style="list-style-type: none"> Owner stakeholders 	<ul style="list-style-type: none"> ROI not below minimum market-related norms Maintain brand performance standards Good corporate governance 	<ul style="list-style-type: none"> ROI between minimum and maximum desired market-related norms Strategic direction known ESG governance approach 	<ul style="list-style-type: none"> ROI above desired market-related levels Reputational rewards Strategic direction known for future success and growth High ESG governance scores

Table A1.7: Draft 1 consolidated elements for a retail stakeholder charter

Retail charter elements to address all stakeholder expectations in retail functional areas			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Protection of investment risks • Liquidity & cash flow • Dividend payments • Data security • Solvency • Financial liability limited • Adequately insured • Long term sustainability • Asset maintenance • Proper security • Other 	<ul style="list-style-type: none"> • Risk management strategies such as diversification • Other 	<ul style="list-style-type: none"> • Successful engaging in community development projects • Other
<ul style="list-style-type: none"> • Customer stakeholders 	<ul style="list-style-type: none"> • Prices all properly marked • Prices at till same as marked • Quality of products as per brand promise • No poor customer service • Continuity of service warranties and returns • No stock-out of regular purchase products • Prices same as advertised • Safety and security of shopping and parking area • Quick and consistent response to solve problems and enquiries • Proficient after-sales services • Delivery services available • Overall cleanness of products and store • No outdated products • Ingredients on labels correct • Offering of promotions • Keep promises • Other 	<ul style="list-style-type: none"> • Know and listen to understand customer needs • Clear positioning of business in the market • Latest products • Professional selling • Good customer service • Customer engagement • Good customer relations • Recognition of cultural preferences and events • Labels in language of customers' cultural groups • Proudly local content • Providing store credit and lay-bys • Loyalty reward programmes • Proactive behaviour • Time-saving retail practices • Right products - lines, assortment, styles and designs • Be informed on new products • Other 	<ul style="list-style-type: none"> • Professional knowledge of customer needs, & preference • Involvement in community development • Surprise product / service offerings • Applying innovative practices • Implement and recognise customer input • Personal friendship with customers • Personalised experiences • Personalised invitation to events • First access to new products • Communicate with cultural groups in their own language • Other
<ul style="list-style-type: none"> • Governance stakeholders 	<ul style="list-style-type: none"> • Taxes, levies & subscriptions paid on time • Provide correct administrative information • Other 	<ul style="list-style-type: none"> • Development of PDI ownership • Development of female ownership • Indigenous ownership • Staff ownership • PDI - supplier development • PDI - training & development • Sustainability for maintaining jobs and taxes/levies • Other 	<ul style="list-style-type: none"> • Expansion and new ventures for job creation • Community and environmental development projects • Other
<ul style="list-style-type: none"> • Supplier stakeholders 	<ul style="list-style-type: none"> • No inefficiencies on agreed performance • No late or faulty payments • No administration errors • Correct stock information • Adequate logistical facilities • Safe logistics facilities • Other 	<ul style="list-style-type: none"> • Good supplier relations • Market information • Other 	<ul style="list-style-type: none"> • Financial support to suppliers • Supplier development programmes • Other

Table A1.7: Draft 1 consolidated elements for a retail stakeholder charter

Retail charter elements to address all stakeholder expectations in retail functional areas			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
<ul style="list-style-type: none"> • Community stakeholders 	<ul style="list-style-type: none"> • No contributing to social problems in the community • Not contributing to unemployment • Other 	<ul style="list-style-type: none"> • Contribution to address social problems in the community • Long term sustainability for job security • Support and contributions to community organisations needs and projects • Other 	<ul style="list-style-type: none"> • Initiating and leading community development programmes • Expansion and new ventures that create jobs. • Other
Technology	9. Commonly used technology	7. Latest proven technology	10. Lead with new technology
	<ul style="list-style-type: none"> • No outdated technology • Email communication • EFT payments • Card payments for sales • Mobile phone payments • Online buying • Product information and prices on website • Technology commonly used in community • Good operating voice response system • Other 	<ul style="list-style-type: none"> • Latest relevant and compatible technology • Cloud data • Use preferred and relevant omnichannel communication • Easy and time saving technology – e.g., for market research • Product information and prices on cell phone apps • Self-service checkout tills • Online bartering • Other 	<ul style="list-style-type: none"> • Use innovative / forefront technology • Joint access to cloud data storage • Joint integrated supplier stock and logistics system • Assist with technology development in communities • Market research technology with no personal customer interaction • Self-service without checkout tills • Instore mobile apps • QR codes • Use of geolocation • Integrated data platforms • Retail media networks • Live streaming sales • Metaverse • Other
Operational	10. Acceptable manners	9. Best known way	11. Innovative ways
	<ul style="list-style-type: none"> • Good communication • Preferred and appropriate retail exchange practices e.g., drive through, self-service, malls, auctions, etc. • Pleasant store atmosphere • No time-wasting practices • No misuse of environmental resources • Functional store layout and displays • No unacceptable market research practices • Professional debt collections methods • Availability of functional trollies and baskets • Personal assistance with sales when needed • Other 	<ul style="list-style-type: none"> • Convenient retail exchange practices • Proactive communication • Time and cost saving retail practices • Environmental protection practices • Convenience retail practices e.g., shopping hours • Provide comfort – chairs, dressing rooms, coffee, couches • Appropriate market research methods • Attractive product bundling • Functional product packaging • Proactive behaviour • Functional feedback systems • Other 	<ul style="list-style-type: none"> • Innovative retail practices • Environmental development and recovery practices • Other

Table A1.7: Draft 1 consolidated elements for a retail stakeholder charter

Retail charter elements to address all stakeholder expectations in retail functional areas			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
General response	<p>When the conduct above does not meet compliance expectations:</p> <ul style="list-style-type: none"> Disappointed Dissatisfied Angry Frustrated Other 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> Happy Satisfied Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> Very happy Very satisfied Other
Stakeholder specific response:			
<ul style="list-style-type: none"> Employee stakeholders 	<ul style="list-style-type: none"> Consider resigning Taking business to CCMA Complaining to management Consider legal action Considering going on slow strike / work to rule Strike Steal from business Sabotage business Other 	<ul style="list-style-type: none"> Committed to keep on working for the business Productive Motivated Other 	<ul style="list-style-type: none"> Tell others about the good business to work for Become loyal employee More innovative Committed to assist making the business successful Other
<ul style="list-style-type: none"> Owner stakeholders 	<ul style="list-style-type: none"> Have increased stress / worry Consider closing the business Consider selling the business/shares Consider dismissing the CEO or Board members Other 	<ul style="list-style-type: none"> No stress or worries Continue with investment Consider increased investment for business to grow Other 	<ul style="list-style-type: none"> Increase investment Tell others about good investment Become loyal investor Other
<ul style="list-style-type: none"> Customer stakeholders 	<ul style="list-style-type: none"> Consider stop buying Telling others of bad experience Complaining in store Complaining / bad ratings on social media Complaining at Consumer Goods Council Consider legal action Other 	<ul style="list-style-type: none"> Continue shopping at store Other 	<ul style="list-style-type: none"> Tell others about the good experience Become loyal supporter Give good ratings on social media Other
<ul style="list-style-type: none"> Governance stakeholders 	<ul style="list-style-type: none"> Issue fines Consider stopping the business operations Take legal action Other 	<ul style="list-style-type: none"> Allow business to continue Provide incentives and support Other 	<ul style="list-style-type: none"> Become loyal supporter for business to succeed Give assistance where possible Other
<ul style="list-style-type: none"> Supplier stakeholders 	<ul style="list-style-type: none"> Consider stopping the supply to the business Complain Review supply conditions Take legal action Other 	<ul style="list-style-type: none"> Continue supplying Supply under better conditions in future Other 	<ul style="list-style-type: none"> Become loyal provider Support business in times of need Other

APPENDIX 2: SECOND DRAFT VERIFICATION

CONTENTS:

- Table A2.1 - Owner charter
- Table A2.2 - Employee charter
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- Table A2.5 - Governance charter
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Table A2.1: 2nd Draft - Elements for a generic retail owner charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
<ul style="list-style-type: none"> • Owner Stakeholders 	Legal operations with all required documentation such as <ul style="list-style-type: none"> • License • Legal citizenship. • Finances annually audited • Financial reports on regular basis • All corporate taxes fully paid • Owners/shareholders identification are known e.g., through digital transparent profile. • Businesses Act 		
ETHICAL	Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
<ul style="list-style-type: none"> • Owner stakeholders 	Ethical practices towards owners and in the business such as: <ul style="list-style-type: none"> • Protection of owner’s reputation • Human dignity and respect for owners • Respect for cultural differences • Confidentiality of all owner information • Honesty to owners • Ethical leadership 		

Table A2.1: 2nd Draft - Elements for a generic retail owner charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> • Owner stakeholders 	<ul style="list-style-type: none"> • ROI not below minimum market-related norms • Maintain brand performance standards • Good corporate governance • Protection of investment risks • Liquidity & cash flow • Dividend payments • Data security • Solvency • Financial liability limited • Adequately insured • Long term sustainability • Asset maintenance • Proper security • Own performance metrics not achieved • Be competitive • Employee loyalty • Strategic direction known 	<ul style="list-style-type: none"> • ROI between minimum and maximum desired market-related norms • ESG / Triple Bottom Line Governance approach • Risk management strategies such as diversification • Community involvement • Customer satisfaction • Employee satisfaction • Supplier satisfaction • Own measured metrics sustained • Public disclosure of core values 	<ul style="list-style-type: none"> • ROI above desired market-related levels • Reputational rewards – enhance and promote owner brand • Strategic direction for future success and growth are known • High ESG governance scores • Successful engaging in community development projects • Own measured metrics exceeded • Champion of initiatives
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Owner stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • E-meetings • Websites for business 	<ul style="list-style-type: none"> • Cloud data (* storage) • Efficient data security 	<ul style="list-style-type: none"> • Joint access to cloud data storage with proper controls
Operational	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Owner stakeholders	<ul style="list-style-type: none"> • No misuse of assets • Timely maintenance of assets used • Routine upgrade of assets after useful life has expired • Good communication • No outdated operational practices 	<ul style="list-style-type: none"> • Owner consultation and involvement • Proactive communication 	<ul style="list-style-type: none"> • Successful environmental protection and development practices • Demonstrate self-scoring measurement criteria across stakeholder dimensions • Ongoing striving to improve standards
General comments:			

Table A2.1: 2nd Draft - Elements for a generic retail owner charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary

Table A2.2: 2nd Draft - Elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Employee Stakeholders	HR practices, policies, and procedures in accordance with all labour laws, regulations, and contractual agreements such as: <ul style="list-style-type: none"> • Bargaining council agreements • Basic conditions of Employment Act • B-BBEE Amendment Act (No. 46 of 2013). • Compensation for Occupational Injuries and Diseases (No. 130 of 1993). • Compensation for Occupational Injuries and Diseases Act • Contractual obligations with employees and trade unions • Employment Equity Act • Labour Relations Act (No. 66 of 1995). • Minimum wages paid • Occupational Health and Safety Act • Retail business policies and procedures aligned with retail-specific legislation and staff are informed • Skills Development Levies Act • Skills Development Levies Act (No. 9 of 1999). 		

Table A2.2: 2nd Draft - Elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Taxes - Pay as You Earn • Unemployment Insurance Fund 		
ETHICAL	Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Employee stakeholders	Ethical HR practices towards all employees such as: <ul style="list-style-type: none"> • Human dignity and respect for all employees • Respect for cultural differences • Confidentiality of all employee information • Honesty to all employees • Ethical leadership • Culture of fairness, dignity, and respect for all including sexual preferences (LGBT+) 		
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> • Employee stakeholders 	<ul style="list-style-type: none"> • Market-related remuneration • Acceptable labour relations and equity practices • Correct HR administration e.g., leave records • Correct and punctual salary and wage payments • Sustainability for job security • Safe and acceptable working conditions • Problem-solving focuses on the task and not on the person (unless the problem is an inability to perform) • Clearly written and communicated company policies and procedures in accordance with all labour laws and regulations. • Clearly written job descriptions • Acceptable criteria to sustain minimum equity practice recognition • Implementation of HR policies and procedures • Keeping a risk register: 	<ul style="list-style-type: none"> • Growth through training, development, promotions performance appraisals • Favourable business culture • Design of work that employees enjoy • Recognition, rewards, incentives and motivational systems • Efficient ethics management programme • Career path planning and management of personal development • Whistle-blower facilities • Reaching out to employees with emotional problems and improving mental health • Training webinars • Accountability and punitive measures for non-performance and misconduct • Sponsorship, donations, and charitable giving • Talent management and retention of top talent • The business provides guidance, coaching, interest in the employee’s work • Managers trained to deal with employees with compassion 	<ul style="list-style-type: none"> • Encourage and reward innovation • Staff ownership • Accommodating different cultures in HR practices • Staff involvement in community development • Remote and hybrid work environment and staff plan own working hours and work venue • Business paying attention to environment • Paying attention to the community where employees come from • Helping employee families with, e.g., training, ethics, bursaries; pension facilities; medical facilities • Helping employees who have fallen to get back on track • Employees in teams take control of their standards, performance, hiring and firing • Give / share ownership for success with employees • Initiatives to encourage staff hobbies / dreams/ what makes employees tick • Pledges to employee wellness • Rewards, Incentives and profit sharing

Table A2.2: 2nd Draft - Elements for a generic retail employee charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Employee stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Most commonly used technology in retail practices for own skills development 	<ul style="list-style-type: none"> • Help facilities for older employees not equipped with latest technology • Effective updates of impact of technology changes on HR systems and processes 	<ul style="list-style-type: none"> • Skills development in innovative technology
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Employee stakeholders	<ul style="list-style-type: none"> • Good open two-way communication • No outdated retail practices 	<ul style="list-style-type: none"> • Proactive & preventative communication • Environmental protection practices • A workplace that is enjoyable to work in • Allowing working from home where possible • Allowing flexible working hours where possible • Driving employee engagement • Functional feedback systems to employees 	<ul style="list-style-type: none"> • Involvement with operational decision making • Planning of own working hours and work venue • Daily control systems to ensure that communication is correctly understood • Respect for time • Respect for promises • Measure success of work ongoing • Control systems to ensure that communication is correctly understood
General comments:			

Table A2.3: 2nd Draft - Elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance "Must"	Satisfaction "Nice"	Excitement "Wow"
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
<ul style="list-style-type: none"> Customer Stakeholders 	Marketing and sales comply with all relevant laws, regulations, and contractual agreements such as: <ul style="list-style-type: none"> • Sales contracts conditions • Broadcasting Act • Competition Act • Health regulations • Consumer Protection Act • Firearms Control Act • Foodstuffs, Cosmetics and Disinfectants Amendment Act. • Franchise, supplier, agency, and vendor agreements • Hazardous Substances Act • Liquor Act • Lotteries Act • National Credit Act • POPI Act • Promotion of Equality and Prevention of Unfair Discrimination Act • Safety of premises • Safety of products • Second-hand Goods Act • The South African Food Labelling Regulations • Tobacco Products Control Act • Trade Marks Act 		
ETHICAL	Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
<ul style="list-style-type: none"> Customer stakeholders 	Ethical marketing and sales practices towards customers such as: <ul style="list-style-type: none"> • Human dignity and respect for all customers • Respect for cultural differences of customers • Honesty to all customers • Ethical leadership • Confidentiality of customer information • Continuity of spare parts on products sold • Door-to-door not at inconvenient hours • Ethical dealing with customers information • Ethical market research practices 		

Table A2.3: 2nd Draft - Elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> Ethical target market definition Honesty in all claims & transactions Human dignity and no human disrespect Keep promises to customers No bribery No exploiting high prices No misleading information No repackaging of date-expired products Prices not higher than advertised Products advertised available Quality as specified and advertised Quick response and solving of problems 		
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> Customer stakeholders 	<ul style="list-style-type: none"> Prices all properly marked Prices at till same as marked Quality of products as per brand promise No poor customer service Continuity of service warranties and returns No stock-out of regular and popular purchased products. Prices same as advertised Safety and security of shopping and parking area Quick and consistent response to solve problems and enquiries Proficient after-sales services Delivery services available Overall cleanness of products and store No outdated products Ingredients on labels correct Offering of promotions Keep promises Sell-by tags on all produce Regular removal of poor quality from shelves Proper cleaning of shelves and fridges Well trained staff to ensure quality Delivery within set timeframes Deliver as ordered 	<ul style="list-style-type: none"> Know and listen to understand customer needs Clear positioning of business in the market Latest products Professional selling Good customer service Customer engagement Good customer relations Recognition of cultural preferences and events Labels in language of customers' cultural groups Proudly and pro-local content Providing store credit and lay-bys Loyalty reward programmes Proactive behaviour Time-saving retail practices Be informed on new products New product lines Innovative meal combination packs e.g., lunch boxes for working customers and individuals Innovative healthy snack alternatives Cross category selling and display Initiatives to “Go Green” in the community 	<ul style="list-style-type: none"> Professional knowledge of customer needs and preference Involvement in local community development – known where money is spent Surprise product and service offerings and experiences Applying innovative practices Implement and recognise customer input Personal friendship with customers Personalised experiences Personalised invitation to events First access to new products Communicate with cultural groups in their own language Contactless shopping Leading position - top of mind awareness in marketplace Sense of community club Pledges to customers:

Table A2.3: 2nd Draft - Elements for a generic retail customer charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> Right products that customers want - lines, assortment, styles, and designs 		
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Customer stakeholders	<ul style="list-style-type: none"> Email communication EFT payments Good operating voice response (phone) system Card payments for sales Mobile phone payments Online sales Product information and prices on website – Up to date prices Self-scanning facilities for products at till 	<ul style="list-style-type: none"> Use the latest relevant, proven, appropriate, feasible and compatible technology Use preferred and relevant multi-channel communication e.g., Facebook and Instagram. Easy and time saving technology e.g., in market research Product information and prices on cell phone apps with up-to-date prices Self-service checkout tills Online bartering Social networks Social media advertising Digital advertising Use of artificial intelligence and algorithms in advertising 	<ul style="list-style-type: none"> Market research technology with no personal customer interaction Self-service without checkout tills In-store mobile app QR codes on products in store linked to website Use of geolocation Integrated data platforms Retail media networks Live streaming sales Metaverse Customer loyalty programmes linked to mobile apps Que vision technology to reduce waiting at tills Frequent use of AI/AR Uninterrupted power supplies in the event of power outages Uninterrupted in-store Wi-Fi
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Customer stakeholders	<ul style="list-style-type: none"> Preferred, appropriate, and convenient retail exchange practices e.g., drive-through, self-service, malls, auctions. Pleasant store atmosphere Functional store layout and displays Acceptable market research practices Acceptable debt collection methods Availability of functional trollies and baskets Personal assistance with sales when needed Convenience retail practices e.g., shopping hours 	<ul style="list-style-type: none"> Provide comfort – chairs, dressing rooms, coffee, couches Attractive product bundling Functional product packaging Proactive behaviour Functional feedback systems Cross category selling and display Bathroom facilities Allergen content displayed on convenience foods 	<ul style="list-style-type: none"> Environmentally friendly practices Moments of truth well managed Dedicated social media managers Dedicated customer relations officers to deal with e.g., complaints via call centre, social media, Ombudsman, etc. A proper internal marketing system

Table A2.4: 2nd Draft - Elements for a generic retail supplier charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
ETHICAL	<p>Be Ethical</p> <p>Ensure ethical practices in all functional areas of the retail business</p>		
Supplier Stakeholders	<p>Ethical practices towards all supplier stakeholders such as:</p> <ul style="list-style-type: none"> • Human dignity and respect for suppliers • Respect for cultural differences • Confidentiality of all supplier information • Honesty to suppliers • Ethical leadership • No unfair supply conditions • No unfair claims • No misuse of power • No in-store application of sell-by tags • Proper documented stock rotation • Anti-kickback policy • No discrimination against suppliers • Purchase only from approved and certified producers • Do not take advantage of a supplier and start loading the project with “new” outputs that were not part of the agreed plan 		
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
Supplier stakeholders	<ul style="list-style-type: none"> • No inefficiencies on agreed performance *and project plans • No late or faulty payments • No administration errors • Correct stock (*other) information • Adequate logistic facilities • Safe logistic facilities • Provide market and business conditions information • Good supplier relations • Automated payment system • Stock on hand of required packaging • Cold chain maintenance • Regular cleaning of cold facilities • Safe receiving off-loading and truck waiting facilities 	<ul style="list-style-type: none"> • Environmentally friendly packaging requirements • Waste reports • Marketing initiatives • Sale-time and stock level information in relation to different product lines • Engagement with local suppliers • Pro-locally sourced suppliers 	<ul style="list-style-type: none"> • Supplier development programmes • Financial support to suppliers in times of need • Approach that sees suppliers as partners • Support to local suppliers • When there is growth potential at the retailer • Senior management takes ownership and is involved when providing accurate information to suppliers

Table A2.4: 2nd Draft - Elements for a generic retail supplier charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Clear scope and specifications of products and services to be provided • Adhere to required equity levels • Good after-sales service of supplier products • Product delivered at correct temperature • Clean transportation 		
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Supplier stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Stock rotation system • Waste management system • Supplier rotation system. • Receiving system with quality sign-off • On-time ordering system • Compatible stock and administration system 	<ul style="list-style-type: none"> • Latest technology and systems • Integrated data supplier systems • Online ordering system 	<ul style="list-style-type: none"> • Joint integrated retailer-supplier stock and logistics systems
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Supplier stakeholders	<ul style="list-style-type: none"> • Time and cost saving logistic practices • Good proactive communication - keep informed of major changes and developments • Joint integrated stock and logistics planning 	<ul style="list-style-type: none"> • Provide product information on time. • Loyalty – no changes of suppliers without prior discussion 	<ul style="list-style-type: none"> • Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers / executives to provide information and identify problems areas in the supply of products
General comments:			

Table A2.5: 2nd Draft - Elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Governance Stakeholders	<p>Retail business comply and participate in the formulation with all relevant governance laws, regulations, bylaws, and policies such as:</p> <ul style="list-style-type: none"> • All taxes are fully paid • Basic Conditions of Employment Act • B-BBEE Amendment Act. • Association constitutions and rules • Broadcasting Act • Businesses Act • Central Energy Fund Act • Compensation for Occupational Injuries and Diseases Act • Competition and the Amendment Act • Consumer Protection Act • Employment Equity • White Paper on the Energy Policy of the Republic of South Africa, 1998 • Firearms Control Act • Foodstuffs, Cosmetics and Disinfectants Amendment Act • Franchise, Supplier, Agency, and Vendor Agreements • Gas Act, 2001 • Gas Regulator Levies Act • Hazardous Substances Act • Income Tax Act • Labour Relations Act • Liquor Act • Lotteries Act • Municipal System Act – (Outdoor Advertising) • National Credit Act • National Energy Act • National Energy Regulator Act • National Environmental Management Act • National Road Traffic Act • Occupational Health and Safety Act • Petroleum Pipelines Act • Petroleum Pipelines Levies Act • Petroleum Products Act as Amended • POPI Act • Promotion of Access to Information Act 		

Table A2.5: 2nd Draft - Elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Promotion of Equality and Prevention of Unfair Discrimination Act • Second-hand Goods Act • Skills Development Act • Skills Development Levies Act • The South African Food Labelling Regulations • Tobacco Act • Trade Marks Act • Unemployment Insurance Act • Value-added Tax Act • Waste classification and management regulations • Waste Management Act 		
ETHICAL	<p>Be Ethical</p> <p>Ensure ethical practices in all functional areas of the retail business</p>		
Governance Stakeholders	<p>Ethical practices towards governance stakeholders such as:</p> <ul style="list-style-type: none"> • Human dignity and respect for all governance representatives • Respect for cultural differences • Confidentiality of all governance information • Honesty to governance stakeholders • Ethical leadership • No bribery • Treat staff fairly • Fair tender processes • Companies not increasing tenders when government is involved 		
PERFORMANCE	<p>Perform efficiently</p> <p>No inefficient practices or performances below desired levels in any of the retail business functions</p>	<p>Perform as desired</p> <p>Performances are between the minimum expected and maximum desired levels.</p>	<p>Exceed desired performance</p> <p>Performances exceed the maximum desired levels.</p>
Governance stakeholders	<ul style="list-style-type: none"> • Taxes, levies & subscriptions paid on time • Provide correct information required • Legal and good quality products and services • Waste removed and dropped correctly at the right place • Efficient employment equity practices 	<ul style="list-style-type: none"> • Development of PDI ownership with qualified people • Development of female ownership • Indigenous ownership • Staff ownership • PDI supplier development with focus on local suppliers • PDI training & development • Sustainability and profitability for maintaining jobs and taxes/levies • Development of youth ownership 	<ul style="list-style-type: none"> • Expansion and new ventures for job creation • Contributions to community and environmental development projects • Business that invests in their community and environment • Green energy and climate friendly products • Job creation projects that will benefit the community as well as the environment • Incentivise ethical behaviour of staff

Table A2.5: 2nd Draft - Elements for a generic retail governance charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
		<ul style="list-style-type: none"> • Development of special needs ownership • Professional teams to work with that understand the required needs • Feedback to governance structures on illegal / non-compliance operations • Feedback to governance structures on unethical behaviour • Continuous learning 	<ul style="list-style-type: none"> • Support stakeholders in key programs such as SME development
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Governance stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Protection of technology and information 	<ul style="list-style-type: none"> • Latest relevant technology • Innovative technology that will speed up interaction with government 	<ul style="list-style-type: none"> • Joint access to cloud data storage • Apps to improve communication between government and business
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Governance stakeholders	<ul style="list-style-type: none"> • Environmental protection practices e.g., limit plastic and waste with better packaging • Continuous improvements 	<ul style="list-style-type: none"> • Proactive communication • Real time enhanced communication systems • Employment of South Africans instead of illegal non-South Africans • Partner with local government on resources, information and common issues • Process engineering 	<ul style="list-style-type: none"> • Environmental development and recovery practices • Contribute to water and energy security/guarantee • Communicate newly planned business development early with governance for infrastructure and facilities planning and development
General comments:			

Table A2.6: 2nd Draft - Elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Community stakeholders	Retail business complies with all community and environmental laws and regulations <ul style="list-style-type: none"> • Adhere to environmental protection laws • Businesses must pay their taxes (Bible, MT 22:21) • Central Energy Fund Act • Do away with plastic straws • White Paper on the Energy Policy of the Republic of South Africa, 1998 Policy • Selling safe and legal products • National Energy Act • National Energy Regulator Act • National Environmental Management Act • Plastic levies • Promotion of Access to Information Act • Waste Classification and Management Regulations. • Waste Management Act 		
ETHICAL	Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Community Stakeholders	Ethical practices towards all community stakeholders such as: <ul style="list-style-type: none"> • Human dignity and respect for community stakeholders • Respect for cultural differences • Honesty to the community • Ethical leadership • Fair treatment of staff (Bible, Eph. 6:9) • No false, dishonest scales and measures (Bible, Pr. 20:10) • No exploiting the poor and the weak (Bible, Is. 10:2) • No usury profits and excessive interests (Bible, Ezek. 18:8,13,17) • No bribery (Bible, Ezek. 22:12) 		

Table A2.6: 2nd Draft - Elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
Community stakeholders	<ul style="list-style-type: none"> • Not contributing to social problems in the community • Not contributing to unemployment • Contribution to NGOs that address social survival needs in the community such as food, cloths, products, and financial support (Bible, Eze 18:16) • Taking up learnerships / apprenticeships funded by SETAs for addressing unemployed 	<ul style="list-style-type: none"> • Participation to address general social problems in the community with focus on upliftment and not publicity - such as participation in the police Crime Preventions Forum. • Ensure long term sustainability for job security in the community and not contributing to unemployment. • Support and contributions to community organisations needs and projects such as: <ul style="list-style-type: none"> * Sponsoring and products as prizes for fund raising projects * Financial support and donations * Services support such as maintenance, housekeeping * Expertise e.g., members of management bodies * Support to neighbourhood watch groups * Food donations * Clothing donations • Pro-environmentally friendly products • Environmental policies • Inclusive leadership (gender, race, religion, locals) • Community participation when rolling out new service or product. • Good business security systems to combat social crimes. 	<ul style="list-style-type: none"> • Initiating and leading community development programmes • Offering life skills programmes to childcare children • Offering career guidance to childcare children • Expansion, partner with community and new ventures that creates jobs • Initiatives taken by businesses to provide support in ways that it is possible for them. • Additional safeguards on potentially harmful products • Education/information on potentially harmful products • Be champion of matters important to the community • Pledges to environment wellness • Pledges to community development
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Community stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system 	<ul style="list-style-type: none"> • Use of relevant and compatible technology such as CCTV for crime monitoring • Technology should not replace jobs and contribute to unemployment 	<ul style="list-style-type: none"> • Assist with technology and development in communities e.g., providing Wi-Fi support to children during Covid) • Integrated CCTV system between businesses, community, security groups and SAPS with cameras in crime hotspots and central hub to monitor cameras

Table A2.6: 2nd Draft - Elements for a generic retail community charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Community stakeholders	<ul style="list-style-type: none"> No misuse of environmental resources 	<ul style="list-style-type: none"> Environmental protection practices Use of business information boards and platforms for advertising awareness programmes 	<ul style="list-style-type: none"> Environmental recovery practices (e.g., seen and experienced by children to have a positive impact on their development) Partnership with SAPS on social crime prevention
General comments:			

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
MANDATORY	Be Lawful		
	Comply with all laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations relevant to all functions and stakeholders		
Stakeholder specifics:	Examples		
<ul style="list-style-type: none"> Employee Stakeholders 	HR practices, policies, and procedures in accordance with all labour laws, regulations, and contractual agreements such as: <ul style="list-style-type: none"> Bargaining council agreements Basic Conditions of Employment Act B-BBEE Amendment Act (No. 46 of 2013) Compensation for Occupational Injuries and Diseases (No. 130 of 1993) Contractual obligations to employees and trade unions 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Employment Equity Act • Labour Relations Act (No. 66 of 1995) • Minimum wages paid • Occupational Health and Safety Act • Retail business policies and procedures aligned with retail-specific legislation and staff are informed • Skills Development Levies Act • Skills Development Levies Act (No. 9 of 1999) • Taxes - Pay as You Earn • Unemployment Insurance Fund 		
<ul style="list-style-type: none"> • Owner Stakeholders 	<p>Legal operations with all required documentation such as</p> <ul style="list-style-type: none"> • Licenses • Legal citizenship • Finances annually audited • Financial reports on regular basis • All corporate taxes fully paid • Owners/shareholders identification are known e.g., through transparent digital profile • Businesses Act (No. 71 of 1991) 		
<ul style="list-style-type: none"> • Customer Stakeholders 	<p>Marketing and sales comply with all relevant laws, regulations, and contractual agreements such as:</p> <ul style="list-style-type: none"> • Sales contracts conditions • Broadcasting Act • Competition Act • Health regulations • Consumer Protection Act • Firearms Control Act • Foodstuffs, Cosmetics and Disinfectants Amendment Act • Franchise, supplier, agency, and vendor agreements • Hazardous Substances Act • Liquor Act • Lotteries Act • National Credit Act • POPI Act • Promotion of Equality and Prevention of Unfair Discrimination Act • Safety of premises • Safety of products • Second-Hand Goods Act • The South African Food Labelling Regulations • Tobacco Products Control • Trade Marks Act 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
<ul style="list-style-type: none"> Governance Stakeholders 	<p>Retail business comply and participate in the formulation with all relevant governance laws, regulations, bylaws, and policies such as:</p> <ul style="list-style-type: none"> All taxes are fully paid Basic Conditions of Employment Act B-BBEE Amendment Act. Association constitutions and rules Broadcasting Act Businesses Act Central Energy Fund Act Compensation for Occupational Injuries and Diseases Competition and the Amendment Act Consumer Protection Act Employment Equity White Paper on the Energy Policy of the Republic of South Africa, 1998 Firearms Control Act Foodstuffs, Cosmetics and Disinfectants Amendment Act Franchise, supplier, agency, and vendor agreements Gas Act, 2001 Gas Regulator Levies Act Hazardous Substances Act Income Tax Act Labour Relations Act Liquor Act Lotteries Act Municipal System Act – (Outdoor Advertising) National Credit Act National Energy Act National Energy Regulator Act). National Environmental Management Act National Road Traffic Act Occupational Health and Safety Act Petroleum Pipelines Act Petroleum Pipelines Levies Act Petroleum Products Act as Amended POPI Act Promotion of Access to Information Act Promotion of Equality and Prevention of Unfair Discrimination Act Second-hand Goods Act Skills Development Act Skills Development Levies Act The South African Food Labelling Regulations 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Tobacco Products Control • Trade Marks Act • Unemployment Insurance Act • Value-added Tax Act • Waste Classification and Management Regulations • Waste Management Act 		
<ul style="list-style-type: none"> • Supplier Stakeholders 	Adhere to all laws, regulations and suppliers' contractual conditions such as: <ul style="list-style-type: none"> • Gas Act, 2001 • Gas Regulator Levies Act • National Road Traffic Act • Petroleum Pipelines Act • Petroleum Pipelines Levies • Petroleum Products Act as Amended • Suppliers, vendor franchise agreements 		
<ul style="list-style-type: none"> • Community stakeholders 	Retail business comply with all community and environmental laws and regulations <ul style="list-style-type: none"> • Adhere to environmental protection laws • Businesses must pay their taxes (Bible, MT 22:21) • Central Energy Fund Act • Do away with plastic straws • White Paper on the Energy Policy of the Republic of South Africa, 1998 Policy • Selling safe and legal products • National Energy Act • National Energy Regulator Act • National Environmental Management Act • Plastic levies • Promotion of Access to Information Act • Waste Classification and Management Regulations • Waste Management Act 		
ETHICAL	Be Ethical		
	Ensure ethical practices in all functional areas of the retail business		
Stakeholder specifics:	Examples		
<ul style="list-style-type: none"> • Employee stakeholders 	Ethical HR practices towards all employees such as: <ul style="list-style-type: none"> • Human dignity and respect for all employees • Respect for cultural differences • Confidentiality of all employee information • Honesty to all employees • Ethical leadership 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Culture of fairness, dignity, and respect for all including sexual preferences (LGBT+) 		
<ul style="list-style-type: none"> • Owner stakeholders 	Ethical practices towards owners and in the business such as: <ul style="list-style-type: none"> • Protection of owner’s reputation • Human dignity and respect for owners • Respect for cultural differences • Confidentiality of all owner information • Honesty to owners • Ethical leadership 		
<ul style="list-style-type: none"> • Customer stakeholders 	Ethical marketing and sales practices towards customers such as: <ul style="list-style-type: none"> • Human dignity and respect for all customers • Respect for cultural differences of customers • Honesty to all customers • Ethical leadership • Confidentiality of customer information • Continuity of spare parts on product sold • Door-to-door not at inconvenient hours • Ethical dealing with customers information • Ethical market research practices • Ethical target market definition • Honesty in all claims & transactions • Human dignity and no human disrespect • Keep promises to customers • No bribery • No exploiting high prices • No misleading information • No repackaging of date-expired products • Prices not higher than advertised • Products advertised available • Quality as specified and advertised • Quick response and solving of problems 		
<ul style="list-style-type: none"> • Supplier Stakeholders 	Ethical practices towards all supplier stakeholders such as: <ul style="list-style-type: none"> • Human dignity and respect for suppliers • Respect for cultural differences 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Confidentiality of all supplier information • Honesty to suppliers • Ethical leadership • No unfair supply conditions • No unfair claims • No misuse of power • No in-store application of sell-by tags on supplier products • Proper documented stock rotation • Anti-kickback policy • No discrimination against suppliers • Purchase only from approved and certified producers • Do not take advantage of a supplier and start loading the project with “new” outputs that were not part of the agreed plan 		
<ul style="list-style-type: none"> • Governance Stakeholders 	<p>Ethical practices towards governance stakeholders such as:</p> <ul style="list-style-type: none"> • Human dignity and respect for all governance representatives • Respect for cultural differences • Confidentiality of all governance information • Honesty to governance stakeholders • Ethical leadership • No bribery • Treat staff fairly • Fair tender processes • Companies not increasing tenders when government is involved 		
<ul style="list-style-type: none"> • Community Stakeholders 	<p>Ethical practices towards all community stakeholders such as:</p> <ul style="list-style-type: none"> • Human dignity and respect for community stakeholders • Respect for cultural differences • Honesty to the community • Ethical leadership • Fair treatment of staff (Bible, Eph. 6:9) • No false, dishonest scales and measures (Bible, Pr. 20:10) • No exploiting the poor and the weak (Bible, Is. 10:2) • No usury profits and excessive interests (Bible, Ezek. 18:8,13,17) • No bribery (Bible, Ezek. 22:12) 		

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
PERFORMANCE	Perform efficiently	Perform as desired	Exceed desired performance
	No inefficient practices or performances below desired levels in any of the retail business functions	Performances are between the minimum expected and maximum desired levels.	Performances exceed the maximum desired levels.
<ul style="list-style-type: none"> Employee stakeholders 	<ul style="list-style-type: none"> Market-related remuneration Acceptable labour relations and equity practices Correct HR administration e.g., leave records Correct and punctual salary and wage payments Sustainability for job security Safe and acceptable working conditions Problem-solving focuses on the task and not on the person (unless the problem is an inability to perform) Clear written and communicated company policies and procedures in accordance with all labour laws and regulations. Clearly written job descriptions Acceptable criteria to sustain minimum equity practice recognition Implementation of HR policies and procedures Keeping a risk register 	<ul style="list-style-type: none"> Growth through training, development, promotions performance appraisals Favourable business culture Design of work that employees enjoy Recognition, rewards, incentives and motivational systems Efficient ethics management programme Career path planning and management of personal development Whistle-blower facilities Reaching out to employees with emotional problems and improving mental health Training webinars Accountability and punitive measures for non-performance and misconduct Sponsorship, donations, and charitable giving Talent management and retention of top talent The business provides guidance, coaching, interest in the employee’s work Managers trained to deal with employees with compassion 	<ul style="list-style-type: none"> Encourage and reward innovation Staff ownership Accommodating different cultures in HR practices Staff involvement in community development Remote and hybrid work environment and staff plan own working hours and work venue Business paying attention to environment Paying attention to the community where employees come from Helping employee families with e.g., training, ethics, bursaries; pension facilities; medical facilities Helping employees who have fallen to get back on track Employees in teams take control of their standards, performance, hiring and firing Give/share ownership for success with employees Initiatives to encourage staff hobbies / dreams / what makes employees tick Pledges to employee wellness Rewards, Incentives and profit sharing
<ul style="list-style-type: none"> Owner stakeholders 	<ul style="list-style-type: none"> ROI not below minimum market-related norms Maintain brand performance standards Good corporate governance Protection of investment risks Liquidity & cash flow Dividend payments Data security Solvency Financial liability limited Adequately insured Long term sustainability Asset maintenance Proper security Own performance metrics not achieved Be competitive Employee loyalty Strategic direction known 	<ul style="list-style-type: none"> ROI between minimum and maximum desired market-related norms ESG / Triple Bottom Line Governance approach Risk management strategies such as diversification Community involvement Customer satisfaction Employee satisfaction Supplier satisfaction Own measured metrics sustained Public disclose of core values 	<ul style="list-style-type: none"> ROI above desired market-related levels Reputational rewards – enhance and promote owner brand Strategic direction for future success and growth are known High ESG governance scores Successful engaging in community development projects Own measured metrics exceeded Champion of initiatives

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
<ul style="list-style-type: none"> • Customer stakeholders 	<ul style="list-style-type: none"> • Prices all properly marked • Prices at till same as marked • Quality of products as per brand promise • No poor customer service • Continuity of service warranties and returns • No stock-out of regular and popular purchased products. • Prices same as advertised • Safety and security of shopping and parking area • Quick and consistent response to solve problems and enquiries • Proficient after-sales services • Delivery services available • Overall cleanness of products and store • No outdated products • Ingredients on labels correct • Offering of promotions • Keep promises • Sell-by tags on all produce • Regular removal of poor-quality items from shelves • Proper cleaning of shelves and fridges • Well trained staff to ensure quality • Delivery within set timeframes • Deliver as ordered • Right products that customers want - lines, assortment, styles, and designs 	<ul style="list-style-type: none"> • Know and listen to understand customer needs • Clear positioning of business in the market • Latest products • Professional selling • Good customer service • Customer engagement • Good customer relations • Recognition of cultural preferences and events • Labels in language of cultural groups • Proudly and pro-local content • Providing store credit and lay-bys • Loyalty reward programmes • Proactive behaviour • Time saving retail practices • Be informed on new products • New product lines • Innovative meal combination packs e.g., lunch boxes for working customers and individuals • Innovative healthy snack alternatives • Cross-category selling and display • Initiatives to “Go Green” in the community 	<ul style="list-style-type: none"> • Professional knowledge of customer needs and preference • Involvement in local community development – known where money is spent • Surprise product and service offerings and experiences • Applying innovative practices • Implement and recognise customer input • Personal friendship with customers • Personalised experiences • Personalised invitation to events • First access to new products • Communicate with cultural groups in their own language • Contactless shopping • Leading position - top of mind awareness in marketplace • Sense of community club • Pledges to customers:
<ul style="list-style-type: none"> • Governance stakeholders 	<ul style="list-style-type: none"> • Taxes, levies & subscriptions paid on time • Provide correct information required • Legal and good quality products and services • Waste removed and disposed correctly at the right place • Efficient employment equity practices 	<ul style="list-style-type: none"> • Development of PDI ownership with qualified people • Development of female ownership • Indigenous ownership • Staff ownership • PDI supplier development with focus on local suppliers • PDI training & development • Sustainability and profitability for maintaining jobs and taxes/levies • Development of youth ownership • Development of special needs ownership • Professional teams to work with that understand the required needs • Feedback to governance structures on illegal / non-compliance operations 	<ul style="list-style-type: none"> • Expansion and new ventures for job creation • Contributions to community and environmental development projects • Business that invests in their community and environment • Green energy and climate friendly products • Job creation projects that will benefit the community as well as the environment • Incentivise ethical behaviour of staff • Support stakeholders in key programs such as SME development

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
		<ul style="list-style-type: none"> • Feedback to governance structures on unethical behaviour • Continuous learning 	
<ul style="list-style-type: none"> • Supplier stakeholders 	<ul style="list-style-type: none"> • No inefficiencies on agreed performance and project plans • No late or faulty payments • No administration errors • Correct stock (other) information • Adequate logistics facilities • Safe logistics facilities • Provide market and business conditions information • Good supplier relations • Automated payment system • Stock on hand of required packaging • Cold chain maintenance • Regular cleaning of cold facilities • Safe receiving off-loading and truck waiting facilities • Clear scope and specifications of products and services to be provided • Adhere to required equity levels • Good after-sales service of supplier products • Product delivered at correct temperature • Clean transportation 	<ul style="list-style-type: none"> • Environmentally friendly packaging requirements • Waste reports • Marketing initiatives • Sale-time and stock level information with relation to different product lines • Engagement with local suppliers • Pro-locally sourced suppliers 	<ul style="list-style-type: none"> • Supplier development programmes • Financial support to suppliers in times of need • Approach that sees suppliers as partners • Support to local suppliers • When there is growth potential at the retailer • Senior management takes ownership and is involved when providing accurate information to suppliers
<ul style="list-style-type: none"> • Community stakeholders 	<ul style="list-style-type: none"> • Not contributing to social problems in the community • Not contributing to unemployment • Contribution to NGO that addresses social survival needs in the community such as food, cloths, products, and financial support (Bible, Eze 18:16) • Taking up learnerships / apprenticeships funded by SETAs for addressing unemployment 	<ul style="list-style-type: none"> • Participation to address general social problems in the community with focus on upliftment and not publicity - such as participation in the police Crime Prevention Forum. • Ensure long term sustainability for job security in the community and not contributing to unemployment. • Support and contributions to community organisations needs and projects such as: <ul style="list-style-type: none"> * Sponsoring and products as prizes for fund raising projects * Financial support and donations * Services support such as maintenance, housekeeping * Expertise e.g., members of management bodies 	<ul style="list-style-type: none"> • Initiating and leading community development programmes • Offering life skills programmes to children in childcare • Offering career guidance to children in childcare • Expansion, partner with community and new ventures that creates jobs • Initiatives taken by businesses to provide support in ways that are possible for them. • Additional safeguards on potentially harmful products • Education/information on potentially harmful products • Champion matters important to the community • Pledges to environmental wellness • Pledges to community development

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
		<ul style="list-style-type: none"> * Support to neighbourhood watch groups * Food donations * Clothing donations • Pro-environmentally friendly products • Environmental policies • Inclusive leadership (gender, race, religion, locals) • Community participation when rolling out new service or product. • Good business security systems to combat social crimes. 	
TECHNOLOGY	No outdated technology	Use latest proven technology	Lead with innovative technology
	Use technology that is not outdated and that is commonly accepted and used by most in the community	Use latest technology that is proven to be the best and most functional in the industry	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply.
Stakeholder specific	Examples	Examples	Examples
Employee stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Most commonly used technology in retail practices for own skills development 	<ul style="list-style-type: none"> • Help facilities for older employees not equipped with latest technology • Effective updates of impact of technology changes on HR systems and processes 	<ul style="list-style-type: none"> • Skills development in innovative technology
Owner stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • E-meetings • Websites for business 	<ul style="list-style-type: none"> • Cloud data storage) • Efficient data security 	<ul style="list-style-type: none"> • Joint access to cloud data storage with proper controls
Customer stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system • Card payments for sales • Mobile phone payments • Online sales • Product information and prices on website – Up to date prices • Self-scanning facilities for products at till 	<ul style="list-style-type: none"> • Use the latest relevant, proven, appropriate, feasible and compatible technology • Use preferred and relevant multi-channel communication e.g., Facebook and Instagram. • Easy and time saving technology e.g., in market research • Product information and prices on cell phone apps with up-to-date prices • Self-service checkout tills • Online bartering • Social networks • Social media advertising • Digital advertising • Use of artificial intelligence and algorithms in advertising 	<ul style="list-style-type: none"> • Market research technology with no personal customer interaction • Self-service without checkout tills • In-store mobile app • QR codes on products in store linked to website • Use of geolocation • Integrated data platforms • Retail media networks • Live streaming sales • Metaverse • Customer loyalty programmes linked to mobile apps • Que vision technology to reduce waiting at tills • Frequent use of AI/AR • Uninterrupted power supplies in the event of power outages • Uninterrupted in-store Wi-Fi
Governance stakeholders	<ul style="list-style-type: none"> • Email communication • EFT payments • Good operating voice response (phone) system 	<ul style="list-style-type: none"> • Latest relevant technology • Innovative technology that will speed up interaction with government 	<ul style="list-style-type: none"> • Joint access to cloud data storage

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> Protection of technology and information 		<ul style="list-style-type: none"> Apps to improve communication between government and business
Supplier stakeholders	<ul style="list-style-type: none"> Email communication EFT payments Good operating voice response (phone) system Stock rotation system Waste management system Supplier rotation system. Receiving system with quality sign-off On-time ordering system Compatible stock and administration system 	<ul style="list-style-type: none"> Latest technology and systems Integrated data supplier systems Online ordering system 	<ul style="list-style-type: none"> Joint integrated retailer-supplier stock and logistics systems
Community stakeholders	<ul style="list-style-type: none"> Email communication EFT payments Good operating voice response (phone) system 	<ul style="list-style-type: none"> Use of relevant and compatible technology such as CCTV for crime monitoring Technology should not replace jobs and contribute to unemployment 	<ul style="list-style-type: none"> Assist with technology and development in communities (*e.g., providing Wi-Fi support to children during Covid) Integrated CCTV system between businesses, community, security groups and SAPS with cameras in crime hotspots and central hub to monitor cameras
OPERATIONAL	Use acceptable practices	Apply best practices	Lead with innovative practices
	Retail practices are done in an acceptable manner.	Retail practices are done in a manner that is in alignment with best practice	Lead with innovative best of breed retail practices that benefit relevant stakeholders
Stakeholder specific	Examples	Examples	Examples
Employee stakeholders	<ul style="list-style-type: none"> Good open two-way communication No outdated retail practices 	<ul style="list-style-type: none"> Proactive & preventative communication Environmental protection practices A workplace that is enjoyable to work in Allow working from home where possible Allow flexible working hours where possible Driving employee engagement Functional feedback systems to employees 	<ul style="list-style-type: none"> Involvement with operational decision making Planning of own working hours and work venue Daily control systems to ensure that communication is correctly understood Respect for time Respect for promises Measure success of work ongoing
Owner stakeholders	<ul style="list-style-type: none"> No misuse of assets Timely maintenance of assets used Routine upgrade of assets after useful life has expired Good communication No outdated operational practices 	<ul style="list-style-type: none"> Owner consultation and involvement Proactive communication 	<ul style="list-style-type: none"> Successful environmental protection and development practices Demonstrate self-scoring measurement criteria across stakeholder dimensions Ongoing striving to improve standards
Customer stakeholders	<ul style="list-style-type: none"> Preferred, appropriate, and convenient retail exchange practices e.g., drive-through, self-service, malls, auctions. 	<ul style="list-style-type: none"> Provide comfort – chairs, dressing rooms, coffee, couches Attractive product bundling 	<ul style="list-style-type: none"> Environmentally friendly practices Moments of truth well managed

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
	<ul style="list-style-type: none"> • Pleasant store atmosphere • Functional store layout and displays • Acceptable market research practices • Acceptable debt collection methods • Availability of functional trollies and baskets • Personal assistance with sales when needed • Convenience retail practices e.g., shopping hours • Proper weighing facilities at check-out points. • Elimination of all Styrofoam packaging 	<ul style="list-style-type: none"> • Functional product packaging • Proactive behaviour • Functional feedback systems • Cross-category selling and display • Bathroom facilities • Allergen content displayed for convenience foods 	<ul style="list-style-type: none"> • Dedicated social media managers • Dedicated customer relations officers to deal with e.g., complaints via call centre, social media, Ombudsman, etc. • A proper internal marketing system
Governance stakeholders	<ul style="list-style-type: none"> • Environmental protection practices e.g., limit plastic and waste with better packaging • Continuous improvements 	<ul style="list-style-type: none"> • Proactive communication • Real time enhanced communication systems • Employment of South Africans instead of illegal non-South Africans • Partner with local government on resources information and common issues • Process engineering 	<ul style="list-style-type: none"> • Environmental development and recovery practices • Contribute to water and energy security/guarantee • Communicate newly planned business development early with local government for infrastructure and facilities planning and development
Supplier stakeholders	<ul style="list-style-type: none"> • Time and cost saving logistic practices • Good proactive communication - keep informed of major changes and developments • Joint integrated stock and logistics planning 	<ul style="list-style-type: none"> • Provide product information on time. • Loyalty – no changes of suppliers without prior discussion 	<ul style="list-style-type: none"> • Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers / executives to provide information and identify problems areas in the supply of products
Community stakeholders	<ul style="list-style-type: none"> • No misuse of environmental resources 	<ul style="list-style-type: none"> • Environmental protection practices • Use of business information boards and platforms for advertising awareness programmes 	<ul style="list-style-type: none"> • Environmental recovery practices (e.g., seen and experienced by children have a positive impact on their development) • Partnership with SAPS on social crime prevention
General response	<p>When the conduct above does not meet compliance expectations:</p> <ul style="list-style-type: none"> • Disappointed • Dissatisfied • Angry • Frustrated 	<p>When the above expectations are met:</p> <ul style="list-style-type: none"> • Happy • Satisfied • Other 	<p>When the above exceed expectations:</p> <ul style="list-style-type: none"> • Very happy • Very satisfied • Other
Stakeholder specific response:	Examples	Examples	Examples

Table A2.7: 2nd Draft – Consolidated elements for a retail stakeholder charter

Retail charter elements to achieve stakeholder support			
Desired response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
<ul style="list-style-type: none"> Employee stakeholders 	<ul style="list-style-type: none"> Consider resigning Taking business to CCMA Complaining to management Consider legal action Considering going on slow strike / work to rule Strike Steal from business Sabotage business 	<ul style="list-style-type: none"> Committed to keep on working for the business Productive Motivated 	<ul style="list-style-type: none"> Tell others about the good business to work for Become loyal employee More innovative Committed to assist making the business successful
<ul style="list-style-type: none"> Owner stakeholders 	<ul style="list-style-type: none"> Have increased stress / worry Consider closing the business Consider selling the business / shares Consider dismissing the CEO or Board members 	<ul style="list-style-type: none"> No stress or worries Continue with investment Consider increased investment for business to grow 	<ul style="list-style-type: none"> Increase investment Tell others about good investment Become loyal investor
<ul style="list-style-type: none"> Customer stakeholders 	<ul style="list-style-type: none"> Consider stop buying Telling others of bad experience Complaining in store Complaining / bad ratings on social media Complaining at Consumer Goods Council Consider legal action 	<ul style="list-style-type: none"> Continue shopping at store 	<ul style="list-style-type: none"> Tell others about the good experience Become loyal supporter Give good ratings on social media
<ul style="list-style-type: none"> Governance stakeholders 	<ul style="list-style-type: none"> Issue fines Consider stopping the business operations Take legal action 	<ul style="list-style-type: none"> Allow business to continue Provide incentives and support 	<ul style="list-style-type: none"> Become loyal supporter for business to succeed Give assistance where possible
<ul style="list-style-type: none"> Supplier stakeholders 	<ul style="list-style-type: none"> Consider stopping supply to the business Complaining Review supply conditions Take legal action 	<ul style="list-style-type: none"> Continue supplying Supply under better conditions in future 	<ul style="list-style-type: none"> Become loyal provider Support business in times of need Other
<ul style="list-style-type: none"> Community stakeholders 	<ul style="list-style-type: none"> Telling others of bad experience Complaining in store Organise / participate in protest action and riots Complain / bad ratings on social media Negative letter in media Take legal action 	<ul style="list-style-type: none"> Want the business to continue 	<ul style="list-style-type: none"> Tell others about the good experience Become loyal supporter Give good publicity in social and normal media
General comments:			

APPENDIX 3: ANALYSES OF RETAIL CHARTER ELEMENTS

CONTENTS:

Table A3.1: Owner charter

Table A3.2: Employee charter

Table A3.3: Customers charter

Table A3.4: Supplier charter

Table A3.5: Governance charter

Table A3.6: Community charter

Table A3.1: Analysis of owner stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Stakeholders					Academics			
		SOW 01	SOW 02	SOW 03	SOW 04	UOW 01	SA	Int	Source	
A.	COMPLIANCE ELEMENTS: Compulsory "MUST" elements									
1.	BE LAWFUL: Compliance: Mandatory Comply with all laws, bylaws, regulations, policies, national and association's constitutions, and contractual obligations relevant to all functions and stakeholders									
•	Legal operation with all required documentation e.g., license (* legal citizenship)	C	C	C	C	C	AC	C	*ASA2	
•	Comply with all relevant laws, bylaws, regulations, and policies	C	C	C	C	C	C	C		
•	Finances annually audited	C	C	C	C	C	C	C		
•	Financial reports on regular basis	C	C	C	C	C	C	C		
•	All corporate taxes are fully paid	C	C	C	C	C	C	C		
•	Owner/shareholder identify is known (* Digital transparent profile)	C	C			C	AC		*ASA2	
•	Businesses Act (No. 71 of 1991)	C					A		SGO4	
2.	BE ETHICAL: Compliance: Ethical Ensure ethical practices in all functional areas of the retail business									
•	Ethical business practices	C	C	C	C	C	C	C		
•	Ethical leadership	C	C	C	C	C	C	C		
•	Confidentiality of owner information	C	C	C	C	C	C	C		
•	Owner's reputation protection	C	C	C	C	C	C	C		
•	Human dignity and respect for owners	C		C		C	AC	C		
•	Respect for cultural differences	C		C		C	AC	C		
•	Honesty (*and trustworthiness)	C		C		A*	C	C		
•	Protection of personal data							A	AIN1	
3.	PERFORM EFFICIENTLY: Compliance: Performance No inefficient practices or performances below desired levels in any of the retail business functions									
•	ROI not below minimum market-related norms	C	C	C	C	C	C	C		
•	Maintain brand performance standards	C	C	C	C	C	C	C		
•	Good corporate governance (* for peace of mind and ** adherence to recognised corporate governance practices)	C	C	C	C	A*	CA**	C	ASA1	
•	Protection of investment risks	C	C	C	C	C	C	C		
•	Liquidity & cash flow	C	C	C	C	C	C	C		
•	Dividend payments (* Ability to pay - in satisfaction)	C	C	C	C	C	CA*	C	ASA1	
•	Data security	C	C	C	C	C	C	C		
•	Solvency (* Solvency)	C	C	C	C	C	CR*	C	ASA2	
•	Financial liability limited	C	C	C	C	C	C	C		
•	Adequately insured	C	C	C	C	C	C	C		

Table A3.1: Analysis of owner stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Stakeholders					Academics		
		SOW 01	SOW 02	SOW 03	SOW 04	UOW 01	SA	Int	Source
•	Long term sustainability	C	C	C	C	C	C	C	
•	Asset maintenance	C	C	C	C	C	C	C	
•	Proper security	C	C	C	C	C	C	C	
•	Be competitive	C		C	A	C	C	C	
•	*Employee loyalty (**and commitment to promote the business)	C		C	A*	A**	C	C	
•	Strategic direction known (* from Satisfaction)	C		C	M*	C	C	C	
•	Own (*informal measured metrics not achieved ** Do not understand)	C		C		A*	C	C	*ASA1 **AIN2
•	Competent staff					A		C	
•	Not involved in day-to-day operations					A		C	
4.	USE COMMONLY USED TECHNOLOGY - Compliance: Technology Use technology that is not outdated and that is commonly accepted and used by most in the community								
•	EFT payments	C	C	C	C	C	C	C	
•	E-meetings	C		A		C	C	C	
•	E-mails	C	C	C	C	C	C	C	
•	Websites (* Move from "Nice")	C			M*	C	C	C	
•	Good operating voice response (*phone) system	C		C		CA*	CA*		ASA1-4
•	Efficient data security (Move form "Nice")	C		C		M	C		
•	WhatsApp					A	C		
5.	ACCEPTABLE WAY OF DOING - Compliance: Operations Retail practices are done in an acceptable manner.								
•	Good communication	C	C	C	C	C	C	C	
•	No outdated operational practices	C		A		C	C	C	
•	No misuse of assets	C		C		C	CA	C	ASA2
•	Timely maintenance of assets used	C		C		C	CA	C	ASA2
•	Routine upgrade of assets after useful life has expired	C		C		C	CA	C	ASA2
•	Ongoing striving to improve standards (Move from 'Wow')					M		C	
								C	
B.	SATISFACTION ELEMENTS - Voluntary – "Nice" elements								
6.	PERFORM AS DESIRED - Satisfaction - Performance Performances are between the minimum expected and maximum desired levels								
•	ROI between minimum and maximum desired market-related norms	C	C	C	C	C	C	C	
•	Strategic direction known (* to Compliance)	C	C	C	M*	C	C	C	
•	ESG Governance approach (*Triple Bottom Line)	C	C	C	C	C	CA*	C	ASA9
•	Risk management strategies such as diversification	C	C	C	C	C	C	C	
•	Community involvement	C		C	A	C	C	C	
•	Customer satisfaction	C		C	A	C	C	C	
•	Employee satisfaction	C		C	A	C	C	C	
•	Supplier satisfaction	C		C	A	C	C	C	
•	Own measured metrics sustained (* also informal)	C		C		A*	CA	C	ASA1
•	Public disclosure of core values of management	C		C		C	CA	C	ASA2
7.	USE LATEST PROVEN TECHNOLOGY - Satisfaction: Technology Use latest technology that is proven to be the best and most functional in the industry								
•	Cloud data (*storage)	C	C			C	CA*	C	ASA2
•	Websites (* Move to Compliance)	C	C		M*			C	
•	Efficient data security (*Move to "Must")	C		C		M	CA	C	ASA9
8.	BEST INDUSTRY PRACTICES - Satisfaction: Operations Retail practices are done in a manner that is in alignment with best practice								

Table A3.1: Analysis of owner stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Stakeholders					Academics		
		SOW 01	SOW 02	SOW 03	SOW 04	UOW 01	SA	Int	Source
•	Proactive communication	C	C	C	C	C	C	C	
•	Owner consultation and involvement (* on issues that have serious, strategic and some labour consequences)	C	C	C		A*	C	C	
C.	EXCITEMENTS ELEMENTS - Voluntary "WOW" elements								
9.	EXCEED DESIRED PERFORMANCE - Excitement: Performance								
	Performances exceed the maximum desired levels								
•	ROI above desired market-related levels	C	C	C	C	C	C	C	
•	Reputational rewards – (*Enhance or promote stakeholder brand, ** and business brand)	A*	C	C	C	A**	C	C	
•	Strategic direction known for future success and growth	C	C	A	C	C	C	C	
•	High ESG governance scores		C				C	C	
•	Successful engaging in community development projects	C	C	C			C	C	
•	Own measured metrics exceeded	C		C	C	C	CA	C	ASA1
•	Public disclosure of core values of management – rather in Satisfaction?	C					CA	C	ASA2
•	Champion of initiatives	C		C			CA	C	ASA1
•	Acquisition of motivated customer-oriented employees							A	AIN1
10.	TECHNOLOGY LEADERS: Excitement - Technology								
	Lead the industry with innovative, forefront stakeholder-focused technology that is simple and easy to apply								
•	Innovative forefront technology	C	C	C			C	C	
•	Joint access to cloud data storage (* with proper controls)	C					CA*	C	ASA2
11.	INNOVATIVE PRACTICES: Excitement: Operations								
	Lead with innovative best of breed retail practices that benefit relevant stakeholders								
•	Lead with new innovative *best of breed ways of retail practices that benefits relevant stakeholders	C	C	C	C		CA	C	ASA1
•	Successful environmental protection and development practices (* e.g., recycling and less packaging practices) (**Move to must)	C	C	C	C	A*	C	C	AIN2
•	Demonstrable measurement criteria with self-scoring across stakeholder dimensions	C		C			CA	C	ASA1
•	Ongoing striving to improve standards (*Move to "Must")					M*	CA	*C	ASA8

Table A3.2: Analysis of employee stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners					Academic expert		
		SEM 01	SEM 02	SEM 03	SEM 04	UEM 01	SA	INT	Source
A.	COMPLIANCE ELEMENTS Compulsory “MUST” elements								
1.	BE LAWFUL: Compliance: Mandatory								
•	Relevant labour laws and regulations correctly applied	C	C	C	C	C	C	C	
•	Contractual obligations with employees and trade unions	C	C	C	C	C	C	C	
•	Bargaining council agreements		C	A	C				
•	Retail business policies and procedures aligned with retail-specific legislation and staff are informed		C		AC			C	
•	Employment Equity Act (No. 55 of 1998)		C		C		AC	C	ASA9/ SGO4
•	Basic Conditions of Employment Act (No. 57 of 1997)		C		C		AC		ASA9/ SGO4
•	SARS - Pay as You Earn Tax		C		C		AC		ASA9
•	Unemployment Insurance Act (No. 63 of 2001)		C		C		AC		ASA9/ SGO4
•	Compensation for Occupational injuries and Diseases Act		C		C		AC		ASA9
•	Skills Development Act (No. 97 of 1998)		C		C		AC		ASA9/ SGO4
•	HR practices, policies and procedures in accordance with all labour laws and regulations		C		C		AC	C	ASA9
•	Occupational Health and Safety Act (No. 85 of 1993)		C		C		AC		ASA2-6/ 9/ SGO4
•	Skills Development Levies Act (No. 9 of 1999)		C		C		AC	C	SGO4
•	Compensation for Occupational Injuries and Diseases (No. 130 of 1993)		C		C		AC		SGO4
•	B-BBEE Amendment Act (No. 46 of 2013)		C		C		AC		SGO4
•	Labour Relations Act (No. 66 of 1995)		C		C		AC		SGO4
•	Equal gender pay – no gender gap							A	AIN11
•	No video surveillance in dressing rooms for employees							A	AIN11
2.	BE ETHICAL: Compliance: Ethical								
•	Ethical HR practices	C	C	C	C	C	C	C	
•	Respect for cultural differences	C	C	C	C	C	C	C	
•	Confidentiality of employee information	C	C	C	C	C	C	C	
•	Culture of fairness	A	C		C	C	C	C	
•	Fellow employees who understand the principles of human dignity and respect.	A	C		C	C	C	C	
•	Respect for sexual preferences (LGBT+)		C		AC	C	C	C	
•	Ethical leadership (*Move to owners)		C		C	C	MC	C	ASA1.2/ 4
•	Adherence to employee laws, regulations, and policies		C		C	C	AC	C	ASA2
3.	PERFORM EFFICIENTLY Compliance: Performance								
•	No inefficient HR practices	C	C	C	C	C	C	C	
•	Market-related remuneration	C	C	C	C	C	C	C	
•	Acceptable labour relations and EE-practices	C	C	C	C	C	C	C	
•	Correct HR admin and salary payments	C	C	C	C	C	C	C	
•	Sustainability for job security	C	C	C	C	C	C	C	
•	Safe and acceptable working conditions	C	C	C	C	C	C	C	

Table A3.2: Analysis of employee stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners					Academic expert		
		SEM 01	SEM 02	SEM 03	SEM 04	UEM 01	SA	INT	Source
•	Problem-solving focuses on the task and not on the person (unless the problem is an inability to perform)	A	C			C	C		
•	Clearly written and communicated company policies and procedures in accordance with all labour laws and regulations		C		AC	C	C	ASA02	
•	Clear job descriptions and manuals		C		C	C	AC	ASA02	
•	Acceptable criteria to sustain minimum equity practice recognition		C		C	C	AC	ASA09	
•	Efficiently implement HR policies and procedures		C		C	C	AC	ASA09	
•	Keeping a risk-register * of all risks identified for employees		C		C	C	AC	ASA09 *AIN1	
•	Equipment handling training for safe practices					A	C		
4.	COMMONLY USED TECHNOLOGY Compliance: Technology								
•	Use technology that is not outdated and that is commonly accepted and used by most in the community	C	C	C	C	C	C		
•	Email communication		C		C	C	AC	ASA1-5	
•	EFT payments		C		C	C	AC	ASA1-5	
•	Good operating voice response (*phone) system		C		C	C	AC	ASA1-4	
•	Commonly used technology in retail practices for skills development		C		AC	C	C		
•	Mobile device for stock information					A			
5.	ACCEPTABLE WAY OF DOING Compliance: Operations								
•	Good (* open, two-way) communication	C	C	C	CR*	C	C		
•	Retail practices are done in an acceptable manner with no outdated ways of doing things		C		C	C	AC	ASA 1-4,6	
B.	SATISFACTION ELEMENTS Voluntary – “Nice” elements								
6.	PERFORM AS DESIRED Satisfaction: Performance								
•	Growth through training, development, promotions performance appraisals	C	C	C		C	C		
•	Favourable business culture	C	C	C		C	C		
•	Design of work that employees enjoy (*where possible)	C	C	C	CR*	C	C		
•	Recognition policies (*rewards and **incentives (Move to Excitement))	C	C	CM*	CM**	C	C		
•	Managers trained to deal with employees with compassion	A	C		C	C	C		
•	The business provides guidance, coaching, interest in the employee's work	A	C		C	C	C		
•	Efficient ethics management programme		C		C	C	AC	ASA9	
•	Career path planning and management of personal development		C		C	C	AC	ASA3,9	
•	Whistle-blower facilities		C		C	C	AC	ASA8	
•	Reaching out to employees with emotional problems and improving mental health		C		C	C	AC	ASA8,9	
•	Training webinars		C			C	AC	ASA9	
•	Accountability and punitive measures for non-performance and misconduct		C		C	C	AC	ASA9	
•	Sponsorship, donations and charitable giving		C		C	C	AC	ASA9	

Table A3.2: Analysis of employee stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners					Academic expert		
		SEM 01	SEM 02	SEM 03	SEM 04	UEM 01	SA	INT	Source
•	Talent management and retention of top talent		C		C	C	AC	C	ASA9
•	Staff discount					A			
•	Staff pre-buying benefits					A			
•	Customer loyalty is important – with customer problems view to rather lose money than customer					A			
•	Business view that employee safety more important than products in case of shoplifting or robbery					A			
•	Staff involvement in community development – Moved from "Wow"							M	AIN01
•	Paying attention to the community where employees come from – Moved from "Wow"							M	AIN01
7.	USE LATEST PROVEN TECHNOLOGY Satisfaction: Technology								
•	Use the latest relevant, proven, feasible and compatible technology	C	C	C	C	C	C	C	
•	Help facilities for older employees not equipped with latest technology		C		C	C	AC	C	ASA09
•	Understand the impact of technology changes on HR systems and processes		C		C	C	AC	C	ASA09
•	Latest technology in retail practices for skills development					A			
8.	SATISFACTION: OPERATIONS Apply best practices								
•	Retail practices aligned with best practice	C	C	C	C	C	C	C	
•	Proactive & preventative communication	C	C	C	C	C	C	C	
•	Environmental protection practices	C	C	C	C	C	C	C	
•	An enjoyable workplace	A	C			C	C	C	
•	Allow working from home (* where possible)	C	C	C	CR*		C	C	
•	Allow flexible working hours	C	C	C	C	C	C	C	
•	Driving employee engagement		C		C	C	AC	C	ASA09
•	Functional feedback systems		C		C	C	AC	C	ASA09
C.	EXCITEMENTS ELEMENTS Voluntary "WOW" elements								
9.	EXCEED DESIRED PERFORMANCE Excitement: Performance								
•	Encourage and reward innovation	C	C	C	C	C	C	C	
•	Staff ownership	C	C	C	C	C	C	C	
•	Accommodating different cultures in HR practices	C		C	C	C	C	C	
•	Staff involvement in community development – Move to "Nice"	C	C	C	C	C	C	M	AIN01
•	Planning of own working hours and work venue	C	C	C	C	D	C	C	
•	**Rewards (*&** Incentives (Move from Satisfaction) ** and profit sharing)		C	M*	MR**	C		C	
•	Paying attention to environment		C		C	C	AC	C	ASA08
•	Paying attention to the community where employees come from – Move to "Nice"		C		C	C	AC	M	AIN01
•	Helping families of employees with training facilities; bursaries; pension facilities; medical facilities		C		C	C	AC	C	ASA08
•	Help fellow employees who have fallen to get back on track		C		C	C	AC	C	ASA08

Table A3.2: Analysis of employee stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners					Academic expert		
		SEM 01	SEM 02	SEM 03	SEM 04	UEM 01	SA	INT	Source
•	Systems to build families of employees ethically		C		C	C	AC	C	ASA08
•	Employees in teams take control of their performance		C		C	C	AC	C	ASA08
•	Teams in control of hiring and firing		C		C	C	AC	C	ASA08
•	Teams take full responsibility of standards		C		C	C	AC	C	ASA08
•	Give ownership for success (Share ownership facilities)		C		C	D	AC	C	ASA08
•	Initiatives to encourage staff hobbies/dreams / what makes employees tick		C		C	C	AC	C	SEM08
•	Remote and hybrid working arrangements		C		C	C	AC	C	SEM08
•	Employee recognition policies – is it in satisfaction?					C	R		SEM02
•	Pledges to employee wellness		C		C	C	AC	C	SEM02
•	Employees get regular feedback from the manager							A	AIN01
10,	TECHNOLOGY LEADERS Excitement: Technology								
•	Lead the industry with innovative, forefront available technology in HR (* and work practices that are simple and easy to apply)	C	C	C	C	C	C	C	
•	Skills development in innovative technology					A			
11.	INNOVATIVE PRACTICES Excitement: Operations								
•	Lead with innovative (*best of breed) retail practices that benefit relevant stakeholders		C		C	C	C	C	
•	Involvement with operational decision making	A	C		C	D	C	C	
•	Planning of own working hours and work venue (*where possible)	C	C	C	CR*	D	C	C	
•	Daily control systems to ensure that communication is correctly understood		C		C	C	AC	C	ASA08
•	Respect time		C		C	C	AC	C	ASA08
•	Respect for promises		C		C	C	AC	C	ASA08
•	Measure success of work ongoing		C		C	C	AC	C	ASA08
•	Commitments to deliverables tangibly displayed		C		C	C	AC	C	ASA01
•	Team bonds in a hybrid environment		C		C	C	AC	C	ASA08

Table A3.3: Analysis of customer stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners						Academic expert			
		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
A.	COMPLIANCE ELEMENTS Compulsory “MUST” elements										
1.	BE LAWFUL: Compliance: Mandatory										
•	Legal retail practices that comply with all relevant laws, regulations and agreements	C	C	C	C	C	C	C	C	C	
•	Apply sales contract conditions	C	C	C	C	C	C	C	C	C	
•	Safety of products	C	C				C	C	A	C	ASA1-4,5
•	Safety of premises	C	C				C	C	A	C	ASA6
•	National Credit Act							C	A		ASA4
•	Compliance with Covid regulations							C	A		ASA3
•	Consumer Protection Act (No. 68 of 2008)							C	A	C	ASA1/SG O4
•	Broadcasting Act (No. 4 of 1999)								A		SGO4
•	Competition Act (No. 89 of 1998)								A	C	SGO4
•	Foodstuffs, Cosmetics and Disinfectants Amendment Act (No. 39 of 2007)								A	C	SGO4
•	Hazardous Substances Act (No. 15 of 1973)							C	A		SGO4
•	The South African * Food Labelling Regulations (No R. 146 of 2010)							C*	A		SGO4
•	Tobacco Products Control Act (No. 83 of 1993)								A	C	SGO4
•	Municipal System Act – (Outdoor Advertising) (No. 32 of 2000)								A		SGO4
•	Constitution of the Republic of South Africa, Act 108 of 1996								A		SGO4
•	Liquor Act, No. 59 of 2003								A	C	SGO4
•	Second-hand Goods Act 6 of 2009								A		SGO4
•	National Credit Act, No. 34 of 2005								A		SGO4
•	Franchise, Supplier, Agency, and Vendor Agreements								A		SGO4
•	Promotion of Equality and Prevention of Unfair Discrimination Act							C	A		SGO4
•	Trade Marks Act, No. 194 of 1993							C	A		SGO4
•	Firearms Control Act, 2000 (No. 60 of 2000)								A		SGO4
•	Lotteries Act, No. 57 of 1997								A	C	SGO4
•	POPI Act, No. 4 of 2013								A		SGO4
2.	BE ETHICAL: Compliance: Ethical										
•	Ethical retail practices	C	C	C	C	C	C	C	C	C	
•	Confidentiality of customer information	C	C	C	C	C	C	C	C	C	
•	Respect for cultural differences of customers	C	C	C	C	C	C	C	C	C	
•	No misleading information	C	C	C	C	C	C	C	C	C	
•	Human dignity and no human disrespect	C	C	C	C	C	C	C	C	C	
•	No repackaging of date-expired products	C	A	C				C	C	C	
•	Honesty in all claims & transactions	C		C				C	Ac	C	ASA06
•	Continuity of spare parts	C		C				C	C	C	
•	Door-to-door (** selling and deliveries) not at inconvenient hours (* No door-to-door selling)	C		A* C				D*	C	C	
•	Ethical dealing with customers information	C		C				C	C	C	
•	Ethical market research practices	C		C				C	C	C	
•	Ethical target market definition	C		C				C	C	C	

Table A3.3: Analysis of customer stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners						Academic expert			
		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
•	No exploiting high prices	C		C				C	C	C	
•	Keep promises to customers	C		C				C	C	C	
•	Prices not higher than advertised	C		C				C	C	C	
•	Products advertised available	C		C				C	C	C	
•	Quality as specified and advertised	C		C				C	C	C	
•	Quick response and solving of problems	C		C				C	C	C	
•	No bribery	C		C				C	C	C	
•	Equal treatment of all customers with no bias against anyone							A		C	
•	No disagreement with customers until investigation provide proof							A		C	
•	No products not fairly produced, e.g., produced by child or underpaid labour							A		C	
•	No products from hostile countries							A		C	
•	Offering of promotions should be genuine compared to other retailers or historic price (* No dishonest "Was and Now" pricing)							A	A	C	ASA04
3.	PERFORM EFFICIENTLY Compliance: Performance										
•	Prices all properly marked	C	C	C	C	C	C	C	C	C	
•	Prices at till same as marked	C	C	C	C	C	C	C	C	C	
•	Quality of products as per brand promise	C	C	C	C	C	C	C	C	C	
•	No poor customer service	C	C	C	C	C	C	C	C	C	
•	Continuity of service warranties and returns *without difficulty	C	C	C	C	C	C	A*	C	C	
•	No stock-out of regularly purchased products (*Availability of popular products e.g., "Ouma bread" ** and products promoted)	C	C	C	C	R*	C	A**	C	C	
•	Prices same as advertised	C	C	C	C	C	C	C	C	C	
•	Safety and security of shopping and parking area	C	C	C	C	C	C	C	C	C	
•	Quick and consistent response to solve problems and enquiries	C	C	C	C	C	C	C	C	C	
•	Proficient after-sales services	C	C	C	C	C	C	C	C	C	
•	Delivery services available (*Move to Satisfaction – ** or collection point)	M*	C	C	C	C	C	A**	C	C	
•	Overall cleanliness of products and store	C	C	C	C	C	C	C	C	C	
•	No outdated products	C	C	C	C		C	C	C	C	
•	Ingredients on labels correct (* and allergy ingredients highlighted)	C	C	C	C		C	A*	C	C	
•	Offering of promotions (* Move to satisfaction)	M*	C	C	C		C	C	C	C	
•	Keep promises	C	C	C	C		C	C	C	C	
•	Sell-by or (* Best use before date" tags on all produce)	C	A	C					C	C	A** IOW01
•	Regular removal of poor-quality items from shelves	C	A	C				C	C	C	
•	Proper and documented cleaning of shelves and fridges	C	A	C				C	C	C	
•	Well trained staff to ensure quality	C	A	C				C	C	C	
•	Delivery within set timeframes	C		A				C	C	C	
•	Deliver as ordered	C		A				C	C	C	
•	Right products - lines, assortment, styles and designs (*Move from Satisfaction)	C	C	C	M*			C	C	C	
•	Good customer service (*Move from "Nice)			M			A				
4.	COMMONLY USED TECHNOLOGY Compliance: Technology										
•	Online buying - E retail (* Move to satisfaction)	M*	C	C			C	C	C	C	

Table A3.3: Analysis of customer stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert Practitioners						Academic expert			
		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
•	Card and cell phone payment systems (*No cell phone payments)	C	C	C	C	C	C	C	C	C	
•	Product information and prices on website (*Up to date prices)	C	C	C			C	C	C	C	*A-ASA2
•	Good operating voice response system	C	C	C			C	C	C	C	
•	Self-scanning facilities for products	C		C				C	A	C	ASA2
•	Use the latest relevant, proven, appropriate, feasible and compatible technology (* Move from Satisfaction)							M*		C	
•	Self-service checkout tills a must if long queues exist – Move partially from Satisfaction							M*		C	
•	Generators / Uninterrupted power supplies in the event of power outages – Move to must							M*		C	
•	Uninterrupted in-store Wi-Fi – Move to must							M*		C	
•	ATM facilities at till			A							
5.	ACCEPTABLE WAY OF DOING Compliance: Operations										
•	Preferred and appropriate retail exchange practices e.g., drive through, self-service, malls, auctions, etc.		C	C	C	C	C	C	C	C	
•	Pleasant store atmosphere	C	C	C	C	C	C	C	C	C	
•	Functional store layout and displays	C	C	C	C	C	C	C	C	C	
•	No unacceptable market research practices		C	C			C	C	C	C	
•	Acceptable debt collections methods		C	C			C		C	C	
•	Availability of functional trollies and baskets	C	C	C	C	C	C	C	C	C	
•	Personal assistance with sales when needed	C	C	C	C	C	C	C	C	C	
•	Convenience retail practices e.g., shopping hours (*Moved from Satisfaction)	C	M*	C		M*		C	C	C	
•	Proper weighing facilities at check-out points (* or near products during self-scan)	C	A	C				A*	C	C	
•	Elimination of all Styrofoam packaging	C	A	C				C	C	C	
•	Allergen content displayed for convenience foods (*M)	M									
B.	SATISFACTION ELEMENTS Voluntary – “Nice” elements										
6.	PERFORM AS DESIRED Satisfaction: Performance										
•	Know and listen to understand customer needs	C	C	C	C	C	C	C	C	C	
•	Clear positioning of business in the market	C	C	C	C	C	C	C	C	C	
•	Latest products		C	C	C	C	C	C	C	C	
•	Professional selling	C	C	C	C	C	C	C	C	C	
•	Good customer service	C	C	C	C	C	C	C	C	C	
•	Customer engagement	C	C	C	C	C	C	C	C	C	
•	Good customer relations	C	C	C	C	C	C	C	C	C	
•	Recognition of cultural preferences and events	C	C	C	C	C	C	C	C	C	
•	Labels in language of cultural groups		C	C	C			D*	C	D*	*UCU01 / **GO01
•	Proudly and pro-local content	C	C	C	C	C	C	C	C	C	*A-ASA2
•	Providing store credit and lay-bys		C	C	C		C	C	C	C	
•	Loyalty reward programmes (*only if proper rewards and not only retailer advantage)	C	C	C	C	A*	C	C	C	C	
•	Proactive behaviour	C	C	C	C	C	C	C	C	C	

Table A3.3: Analysis of customer stakeholder elements

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		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
•	Time saving retail practices	C	C	C	C	C	C	C	C	C	
•	Right products - lines, assortment, styles and designs (*Move to Compliance)	C	C	C	M*		C	C	C	C	
•	Be informed on new products	C	C	C	C		C	C	C	C	
•	Delivery services available (*Move from Compliance)	M*						C		C	
•	Offering of promotions (* Move from Compliance)	M*						C		C	
•	New product lines	C	A	C				C	C	C	
•	Innovative meal combination packs	C	A	C				C	C	C	
•	Innovative healthy snack alternatives	C	A	C				C	C	C	
•	Cross category selling and display	C	A	C				C	C	C	
•	Lunchboxes for busy professionals	C	A	C				C	C	C	
•	Initiatives to "Go Green" in the community	C		C				C	A	C	ASA4
•	Involvement in local community development – known where money is spent – Move from "Excitement"							M			
•	Implement and recognise customer input (Move from "Wow"							M			
•	No queues at the checkout									A	INA01
7.	USE LATEST PROVEN TECHNOLOGY Satisfaction: Technology										
•	Use the latest relevant, proven, (*appropriate and ** feasible) and compatible technology (** Move to Must)	C	C	C	C		C	M***	C	C	
•	Use preferred and relevant multi-channel communication (** email, * Facebook and Instagram)	C	R*	C	C		C	A*	C	C	
•	Easy and time-saving technology e.g., in market research	C	C	C			C	C	C	C	
•	Product information and prices on cell phone apps (* that are always up to date)	C	C	C			C	C	CA*	C	*A-ASA2
•	Self-service checkout tills	C	C	C			C	C	C	C	
•	Online bartering	C	C	C			C		C	C	
•	Social networks	C	C	C			C		C	C	
•	Social media advertising (*opted for)	C	C	C			C	A*	C	C	
•	Digital advertising	C	C	C			C	C	C	C	
•	Online buying - E-retail (* Move from compliance, **Move to compliance)	M*		C				M**	C	C	
•	Use of artificial intelligence and algorithms in advertising (*Move from Excitement)	M*		C			C	C	C	C	
•	In-store mobile app – Move from "Wow"							M			
•	Customer loyalty programmes link to mobile apps – Moved from Excitement							M*			
8.	BEST INDUSTRY PRACTICES Satisfaction: Operations										
•	Convenient (**Best) retail exchange practices (*Moved to compliance)	C	C	C	C	M*	C	R*	C	C	
•	Convenience retail practices e.g., shopping hours (*Moved to compliance)	C	M*	C	C	C	C	C	C	C	
•	Provide comfort – chairs, dressing rooms, coffee, couches	C	C	C	C	C	C	C	C	C	
•	Appropriate market research methods (* move to compliance)	C	C	C			C	C	C	C	M – ASA2
•	Attractive product bundling	C	C	C			C	C	C	C	
•	Functional product packaging	C	C	C	C		C	C	C	C	
•	Proactive behaviour	C	C	C	C			C	C	C	
•	Functional feedback systems	C	C	C	C			C	C	C	
•	Cross-category selling and display	C	A	C				C	C	C	

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		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
•	Bathroom facilities	C	A	C				C	C	C	
•	Allergen content displayed for convenience foods (*M)	M	A	C				C	C	C	
•	Environmentally friendly practices – Move from “Wow”							M*			
•	Dedicated social media managers – Move from “Wow”								A		
C.	EXCITEMENTS ELEMENTS Voluntary “WOW” elements										
9.	EXCEED DESIRED PERFORMANCE Excitement: Performance										
•	Professional knowledge of customer needs, & preference	C	C	C	C	C	C	C	C	C	
•	Involvement in community development (*want to know where money is spent – must be local community, ** Move to “Nice”)	C A*	C	C	C	C	C	M**	C	C	
•	Surprise product / service offerings [and experiences]		C	C	C	C	C	C	C	C	*A-ASA7
•	Applying innovative practices	C	C	C	C	C	C	C	C	C	
•	Implement and recognise customer input (“market orientation, ** Move to “Nice”)	C	C	C	C	C	C	M**	C	C	*A-ASA7
•	Personal friendship with customers		D	D	C	C	C	D	CD †	D**	*ASA02 **INA01
•	Personalised experiences	C	C	C	C		C	C	C	C	
•	Personalised invitation to events	C	C				C	C	C	C	
•	First access to new products	C	C	C			C	C	C	C	
•	Communicate with cultural groups in their own language	C	C	C	C		C		C	C	
•	Contactless shopping (* Move to “Must”)	C		C				M*	AC	C	ASA3
•	Loyalty reward programmes to repeat purchases (*Move from Satisfaction)	C		C					MC	C	ASA7
•	Leading position / top of mind awareness in marketplace	C		C				C	AC	C	ASA7
•	Sense of community club	C		C				C	AC	C	ASA7
•	Pledges to customers	C		C				C	AC	C	ASA2
•	Omnichannel policy									A	INA01
10,	TECHNOLOGY LEADERS Excitement: Technology										
•	Use innovative / forefront technology	C	C	C		C	C	C	C	C	
•	Market research technology - No personal customer interaction	C	C	C			C	C	C	C	
•	Self-service without checkout tills	C	C	C			C	C	C	C	
•	Use of artificial intelligence and algorithm in advertising (*Move to Satisfaction)	M*	C	C			C		C	C	
•	Instore mobile app – move to “Nice”	C	C	C			C	M	C	C	
•	QR codes (*on products in store linked to website)	C	C	C			C	C	C	C	*A-ASA4
•	Use of geolocation	C	C	C			C		C	C	
•	Integrated data platform (* for what purpose)	C	C	C			C		C	C	*R-ASA2
•	Retail media networks	C	C	C			C		C	C	
•	Live streaming sales	C	C	C			C		C	C	
•	Metaverse	C	C	C			C		C	C	
•	Customer loyalty programmes link to Apps (* Move to “Nice”)	C						M*	AC	C	ASA4
•	Que vision technology to reduce waiting at tills	C						C	AC	C	ASA4
•	Frequent use of AI/AR	C						C	AC	C	ASA1
•	Client focused technology	C						C	AC	C	ASA3

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		SC U1	SC U2	SC U3	SC U4	SC U5	INCU 1	INCU 2	SA	INT	Source
•	Generators / Uninterrupted power supplies in the event of power outages – Move to Must	C						M*	A C	C	ASA2
•	Uninterrupted in-store Wi-Fi – Move to "Must"	C		C				M*	A C	C	ASA2
11.	INNOVATIVE PRACTICES										
	Excitement: Operations										
•	Innovative retail practices	C	C	C	C			C	C	C	
•	Environmentally friendly practices (*Move to "Nice")	C	C	C	C	C		M*	C	C	
•	Moments of truth well managed	C		C				C	A C	C	ASA1
•	Dedicated social media managers (* Move to Nice)	C						C	A C	M*	ASA2 / *INA01
•	Dedicated customer relations officers to deal with e.g., complaints via call centre, HelloPeter, Ombudsman, etc.	C							A C	C	ASA2
•	A proper internal marketing system	C							A C	C	ASA8

Table A3.4: Analysis of supplier stakeholder elements

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		SSU 01	SSU 02	SSU 03	SSU 04	SSU 05	ISU 01	ISU 02	SA	Int	Source
A.	COMPLIANCE ELEMENTS Compulsory “MUST” elements										
1.	BE LAWFUL: Compliance: Mandatory										
•	Complying to relevant laws and regulations	C	C	C	C	C	C	C	C	C	
•	Adhere to contractual conditions	C	C	C	C*	C	C	C	C	C	
•	Gas Act, 2001 (No. 48 of 2001)								AC		SGO4
•	Gas Regulator Levies Act (No. 75 of 2002)								AC		SGO4
•	National Road Traffic Act (No. 93 of 1996)								AC		SGO4
•	Petroleum Pipelines Act (No. 60 of 2003)								AC		SGO4
•	Petroleum Pipelines Levies Act (No. 28 of 2004)								AC		SGO4
•	Petroleum Products Act (120 of 1977 As Amended by Act 58 of 2003 And Act 2 of 2005)								AC		SGO4
•	Protection of personal data – move from Ethics									A	INA01
2.	BE ETHICAL: Compliance: Ethical										
•	Ethical procurement and receiving practices	C	C	C	C		C	C	C	C	
•	Maintain confidentiality of supplier information	C	C	C	C	C	C	C	C	C	
•	Respecting suppliers	C	C	C	CR*	C	C	C	C	C	
•	No unfair supply conditions	C	C	C	C		C	C	C	C	
•	Respect for all forms of cultural diversity	C			C		C	C	C		
•	No unfair claims	AC			C		C	C	C	C	
•	No misuse of power * by larger retailers **in negotiations	AC			R** C		A*		C	C	
•	No repackaging of date-expired produce (* and ** Best date to use)	C	A		C		A*	A**	C	C	**UCO01
•	No in-store application of sell-by tags – it is relevant to deli products	C	A		R*				C	C	
•	Proper documented stock rotation	C	A		C				C	C	
•	Anti-kickback policy	C	A		C				C	C	
•	No discrimination against suppliers	C	A		C				C	C	
•	Purchase only from certified producers	C	A		C		C		C	C	
•	Do not take advantage of a supplier and start loading the project with “new” outputs that were not part of the project plan	C			AC				C	C	
•	Honesty (* on information provided on orders to be placed, **in all dealings)				R** C	A	R*		C	C	
•	Ethical leadership	C			R*C			C	C	C	
•	Protection of personal data – move to legal									A	INA01
3.	PERFORM EFFICIENTLY Compliance: Performance										
•	No inefficiencies on agreed performance (*and project plans)	C	C	C*	C*	C	C	C	C	C	
•	No late or faulty payments	C	C	C	C	C	C	C	C	C	
•	No administration errors	C	C	C	C	C	C	C	C	C	
•	Correct stock (*other) information	C	C	C*	C*	C*	C		C	C	
•	Adequate logistic facilities	C	C		C		C	C	C	C	
•	Safe logistic facilities	C	C		C		C		C	C	
•	Market information (*Move from Satisfaction, ** Move to Satisfaction)	CM*			C		M**		C	C	
•	Good Supplier relations (*Move from “Nice”)	C	CM*		C		C		C	C	

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		SSU 01	SSU 02	SSU 03	SSU 04	SSU 05	ISU 01	ISU 02	SA	Int	Source
•	Automated payment system	C	A		C		C		C	C	
•	Stock on hand of required packaging	C	A		C		C		C	C	
•	Cold chain maintenance	C	A		C		C		C	C	
•	Regular cleaning of cold facilities	C	A		C		C		C	C	
•	Safe receiving off-loading and truck waiting facilities	C	A		C		C		C	C	
•	Clear scope and specifications of products and services to be provided	AC			AC		C		C	C	
•	Adhere to required equity levels	C			C				AC		ASA2
•	Good after-sales service of supplier products	C			C				AC	C	ASA2
•	Stock/administrative system compatibility – Move to technology	C			C				AC	C	ASA3
•	Products delivered at correct temperature	C			C		C		AC	C	ASA5
•	Clean transportation	C			C		C		AC	C	ASA5
•	Adequately trained/skilled staff on supplier products and systems							A			
4.	COMMONLY USED TECHNOLOGY Compliance: Technology										
•	No outdated stock and logistics technology	C	C	C	C		C	C	C	C	
•	Well documented stock rotation system	C	A		C		C		C	C	
•	Documented waste management system	C	A		C		C		C	C	
•	Well documented supplier lug rotation system.	C	A		C				C	C	
•	Fully operational receiving system with quality (*rather efficient sign-off controls)	C	A		R*C		C		C	C	
•	On-time ordering	C	A		C		C		C	C	
•	Stock/Admin system compatibility–Move from performance	C			C			C	AC	C	ASA3
•	Online ordering system – move from satisfaction	C			C		M		C	C	
•	Email communication	C	C	C	C		C	C	C	C	
•	EFT payments	C	C	C	C		C	C	C	C	
•	Good operating voice response (phone) system	C	C	C	C		C	C	C	C	
5.	ACCEPTABLE WAY OF DOING Compliance: Operations										
•	*Time- and *cost-saving logistic practices	C	CA*		C		C		C	C	
•	Good *proactive communication with suppliers (*Move from “Nice”, **keep us informed of major Changes / developments)	C	CM*	CR*	C	C	C	C	C	C	
•	Loyalty – no changes of suppliers without prior discussion (* Move to satisfaction)	AC			C		M*		C	C	
•	*Joint integrated stock and logistics planning (*Move from “Wow”)	C	M*		C		C		C	C	
•	Product information on time (* Move from satisfaction)						M*			C	
B.	SATISFACTION ELEMENTS Voluntary – “Nice” elements										
6.	PERFORM AS DESIRED Satisfaction: Performance										
•	Good supplier relations (*Move to “Must”)	C	M*	C	C	C		C	C	C	
•	Market information (*Move to compliance, ** business conditions)	CM*	C	C	C	C**	C	C	C	C	
•	Environmentally friendly packaging requirements	C	A		C		C		C	C	
•	Waste reports	AC			C				C	C	
•	Marketing initiatives	AC			C		C		C	C	
•	Sale-time and stock level information with relation to different product lines	AC	A		C				C	C	

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		SSU 01	SSU 02	SSU 03	SSU 04	SSU 05	ISU 01	ISU 02	SA	Int	Source
•	Engage with local * county suppliers	C			C		A*		AC	C	ASA1
•	Pro-locally (* country sourced suppliers)	C			C		A*		AC	C	ASA2
•	Suppliers communicate delivery delays – not correct – this is business expectations from supplier	C			C				AC		ASA5
•	Efficient logistics networks to minimize pollution and wasting resources									A	INA01
7.	USE LATEST PROVEN TECHNOLOGY Satisfaction: Technology										
•	Latest technology e.g., (SageOne/XERO/Dext)	C		C*	C	C		C	C	C	
•	Integrated data supplier systems (*from “Wow”)	M*C	M*		C			C	C	C	
•	Online ordering system (* Move to “Must”)	C	A		C		M*		C	C	
•	Joint integrated retailer-supplier stock and logistics systems – Moved from Wow						M			C	
8.	BEST INDUSTRY PRACTICES Satisfaction: Operations										
•	Time and cost saving logistics practices (*Moved to “Must”)	C	M*	C	C		C		C	C	
•	Proactive communication - (*Moved to “Must”) (**especially when dealing with tax planning)	C	M*	C**	C		C		C	C	
•	Product information on time (* Move to “Must”)	A			C		M*		C	C	
•	Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers/executives to provide information and identify problem areas - Move from Wow						M			C	
C.	EXCITEMENTS ELEMENTS Voluntary “WOW” elements										
9.	EXCEED DESIRED PERFORMANCE Excitement: Performance										
•	Financial support to suppliers (*in times of need)	C	C	C*	C		C		C	C	
•	Supplier development programmes	C	C		C			C	C	C	
•	When the retail has (* real) growth potential (** need clarity e.g., growth prospects for more business)	AC			C		R*		C	R**	INA01
•	Taking ownership of information supplied	C		A	C				C	C	
•	Supplier approach from stakeholder to partner	C			C		C		AC	C	ASA1
•	Support to local suppliers (* and national)	C			C		A*		AC	C	ASA1
10.	TECHNOLOGY LEADERS Excitement: Technology										
•	Joint integrated supplier data system (* and ** Moved to “Nice”)	C	M*	C	C	C	M**	C	C	C	
11.	INNOVATIVE PRACTICES Excitement: Operations										
•	Joint integrated stock and logistics planning (*Moved to “Must”)	C	M*		C*			C	C	C	
•	*Evolution of senior management stressing the importance of the accuracy of information supplied *	C		A*	C				C	C	

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		SSU 01	SSU 02	SSU 03	SSU 04	SSU 05	ISU 01	ISU 02	SA	Int	Source
•	Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers/executives to provide information and identify problems areas _ Move to Satisfaction	C			A		M*		C	C	

Table A3.5: Analysis of governance stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners					Academic experts		
		SGO 01	SGO 02	SGO 03	SGO 04	IGO 01	SA	Int	Source
A.	COMPLIANCE ELEMENTS Compulsory “MUST” elements								
1.	BE LAWFUL: Compliance: Mandatory								
•	Operate legally with required documentation e.g. – registered with licence, where needed, and citizenship	C	C	C	C	C	C	C	
•	Apply relevant laws, regulations, bylaws, policies or constitution	C	C	C	C	C	C	C	
•	Public participation in government consultation processes	A	M						
•	Basic Conditions of Employment Act (No. 57 of 1997)		C		AC	C	C		
•	B-BBEE Amendment Act (No. 46 of 2013)		C		AC		C		
•	Broadcasting Act (No. 4 of 1999)		C		AC				
•	Businesses Act (No. 71 of 1991)		C		AC		C		
•	Central Energy Fund Act, 1977 (No. 38 of 1997)		C		AC		C		
•	Compensation for Occupational Injuries and Diseases (No. 130 of 1993)		C		AC		C		
•	Competition Act 98 of 1998 and Competition Amendment Act 18 of 2018		C		C	C	C		
•	Consumer Protection Act (No. 68 of 2008)		C		AC	C	C		
•	Employment Equity Act (No. 55 of 1998)		C		AC	C	C		
•	White Paper on the Energy Policy of the Republic of South Africa, 1998 Policy (December 1998)		C		AC		C		
•	Foodstuffs, Cosmetics and Disinfectants Amendment Act (No. 39 of 2007)		C		AC		C		
•	Gas Act, 2001 (No. 48 of 2001)		C		AC		C		
•	Gas Regulator Levies Act (No. 75 of 2002)		C		AC		C		
•	Hazardous Substances Act (No. 15 of 1973)		C		AC	C	C		
•	Income Tax Act (No. 58 of 1962).		C		C	C	C		
•	Labour Relations Act (No. 66 of 1995).		C		AC	C	C		
•	Municipal System Act – (Outdoor Advertising) (No. 32 of 2000)		C		AC		C		
•	National Energy Act, 2008 (No. 34 of 2008)		C		AC		C		
•	National Energy Regulator Act (No. 40 of 2004)		C		AC		C		
•	National Environmental Management Act (No. 107 of 1998).		C		AC		C		
•	National Road Traffic Act (No. 93 of 1996).		C		AC		C		
•	Occupational Health and Safety Act (No. 85 of 1993)		AC		AC	C	C		
•	Petroleum Pipelines Act (No. 60 of 2003)		C		AC		C		
•	Petroleum Pipelines Levies Act (No. 28 of 2004)		C		AC		C		
•	Petroleum Products Act (120 of 1977 as Amended by Act 58 of 2003 and Act 2 of 2005)		C		AC		C		
•	Promotion of Access to Information Act (No. 2 of 2000)		C		AC		C		
•	Skills Development Act (No. 97 of 1998)		C		AC	C	C		
•	Skills Development Levies Act (No. 9 of 1999)		C		AC		C		
•	The South African Food Labelling Regulations (No R. 146 of 2010)		C		AC	C	C		
•	Tobacco Products Control Act (No. 83 of 1993)		C		AC	C	C		
•	Unemployment Insurance Act (No. 63 of 2001)		C		AC		C		
•	Value-added Tax Act (No. 89 of 1991).		C		AC	C	C		

Table A3.5: Analysis of governance stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners					Academic experts		
		SGO 01	SGO 02	SGO 03	SGO 04	IGO 01	SA	Int	Source
•	Waste Classification and Management Regulations (No R. 634 of 2013)		C		AC	C	C		
•	Waste Management Act (No. 59 of 2008)		C		AC		C		
•	Constitution of the Republic of South Africa, Act 108 of 1996		C		C		C		
•	Liquor Act, No. 59 of 2003		C		C	C	C		
•	Second-hand Goods Act 6 of 2009		C		C		C		
•	National Credit Act, No. 34 of 2005		C		C		C		
•	Franchise, supplier, agency, and vendor agreements		C		C		C		
•	Promotion of Equality and Prevention of Unfair Discrimination Act		C		C	C	C		
•	Trade Marks Act, No. 194 of 1993		C		C	C	C		
•	Firearms Control Act, 2000 (No. 60 of 2000)		C		C	C	C		
•	Lotteries Act, No. 57 of 1997		C		C		C		
•	POPI Act, No. 4 of 2013		C		C	C	C	C	INA1
•	Occupational Health and Safety Act		C		C	C			
•	Bargaining council agreements				A				
•	Medical and pension fund regulations				A				
•	Import and foreign currency regulations				A				
2.	BE ETHICAL: Compliance: Ethical								
•	Ethical business practices	C	C	C	C	C	C	C	
•	Ethical leadership	C	C	C	C	C	C	C	
•	Confidentiality of information	C	C	C	C	C	C	C	
•	No bribery	A	C		C	C	C	C	
•	Treat staff fairly	A	C		C	C	C	C	
•	Fair tender processes	A	C		C	C	C	C	
•	Companies not increasing tenders when government is involved	A	C		C	C	C	C	
3.	PERFORM EFFICIENTLY Compliance: Performance								
•	Taxes, levies & subscriptions paid	C	C	C	C	C	C	C	
•	Provide correct admin information	C	C	C	C	C	C	C	
•	Good quality and (* legal products and services)		AC		A*C	C	C	C	
•	Waste removed and disposed correctly at the right place		C	A	C	C	C	C	
•	Efficient employment equity practices – Moved from satisfaction		AC		C	C	C	C	
•	Corruption prevention policies and procedures				A				
•	Feedback to governance structures on illegal / non-compliance operations (* Move from Nice)				M				
•	Feedback to governance structures on unethical behaviour (*Move from Nice)				M				
•	Continuous improvements *e.g., faster and better services *Move from operational				MA*				
4.	COMMONLY USED TECHNOLOGY Compliance: Technology								
•	Not outdated technology	C	C	C	C	C	C	C	
•	Emails		C		C		C		
•	EFT payment		C		C		C		

Table A3.5: Analysis of governance stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners					Academic experts		
		SGO 01	SGO 02	SGO 03	SGO 04	IGO 01	SA	Int	Source
•	Good operating voice response (phone) system		C		C		C		
•	Protection of technology and information	A	C		C	C	C	C	
•	Enabling technologies				A				
5. ACCEPTABLE WAY OF DOING Compliance: Operations									
•	Good communication (* Both ways)	C	C	C	CR*	C	C	C	
•	Environmental protection practices (* Move from Nice – e.g., limit plastic and waste with better packaging)		C	M*	C	C	C	C	
•	Continuous improvements (*Move to performance)		C		AM	C	C	C	
•	Improved practices				A				
B. SATISFACTION ELEMENTS Voluntary – “Nice” elements									
6. PERFORM AS DESIRED Satisfaction: Performance									
•	Development of PDI ownership (*Qualified persons)	C	C	CA*	C	C	C	C	
•	Development of female ownership	C	C	C	C	C	C	C	
•	Indigenous ownership	C	C	C	C		C	C	
•	Staff ownership	C	C	C	C	C	C	C	
•	PDI - supplier development (*focus on local suppliers)	C	C	CA*	C	C	C	C	
•	PDI - training & development	C	C	C	C	C	C	C	
•	Sustainability (*Profitability) for maintaining jobs and taxes/levies	C	CA*	C	C	C	C	C	
•	Development of youth ownership	A	C		C	C	C	C	
•	Development of special needs ownership	A	C		C	C	C	C	
•	Professional teams to work with that understand the required needs	A	C		C	C	C	C	
•	Efficient employment equity practices – Moved to compliance		AC		C	C	C	C	
•	Feedback to governance structures on illegal / non-compliance operations (* Move to Must)		C		AM	C	C	C	
•	Feedback to governance structures on unethical behaviour (*Move to Must)		C		AM	C	C	C	
•	Continuous learning		C		AC	C	C	C	
•	Contributions to community and environmental development projects (Move from Wow)					M		C	
•	Green energy and climate friendly products (Move from Wow)					M		C	
•	High investments in R&D to compete with foreign enterprises							A	GA01
•	Stop business with countries that invade and make war on other countries							A	GA01
•	Public participation in government consultation processes		M						
7. USE LATEST PROVEN TECHNOLOGY Satisfaction: Technology									
•	Use relevant technology	C	C	C	C	C	C	C	
•	Innovative technology that will speed up interaction with government	A	C		C		C	C	
•	Submit returns and provide information digitally – e.g., XML invoicing					A			
•	Apps to improve communication between government and business - * for certain contracts; retailer provide directly to customer					A*M			

Table A3.5: Analysis of governance stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners					Academic experts		
		SGO 01	SGO 02	SGO 03	SGO 04	IGO 01	SA	Int	Source
	on government behalf – interface with government technology – move from “Wow”								
8.	BEST INDUSTRY PRACTICES Satisfaction: Operations								
•	Proactive communication	C	C	C	C		C		
•	Environmental protection practices (* Move to Compliance)	C	C	M*	C		C		
•	Real time enhanced communication systems	A	C		C	C	C	C	
•	Employment of South Africans vs non-South Africans (* and ** employ only legal applicants)		AR		C	D*	C	D**	**INA01
•	Partner with local government on resource information and common issues		C	A	C	C	C		
•	Process engineering		C		AC	C	C		
•	Energy efficient operations to minimise pollution					A			
•	Communicate newly planned business development early with governance for infrastructure and facilities planning and development – Move from “Wow”					M			
C.	EXCITEMENTS ELEMENTS Voluntary “WOW” elements								
9.	EXCEED DESIRED PERFORMANCE Excitement: Performance								
•	Expansion and new ventures for job creation	C	C	C	C	C	C	C	
•	Contributions to community and environmental development projects (*Move to “Nice”)	C	C	C	C	M	C	C	INA01
•	Business that invests in its community and environment	A	C		C		C	C	
•	Green energy or climate friendly products – Move to “Nice”	A	C		C	M*	C	C	
•	Job creation projects that will benefit the community as well as the environment	A	C		C		C	C	
•	Incentivise ethical behaviour of staff		AC		C		C	C	
•	Support stakeholders in key programs such as SME development		C		C		AC	C	ASA1
10.	TECHNOLOGY LEADERS Excitement: Technology								
•	Joint access to cloud data storage	C	C	C	C	C	C	C	
•	Apps to improve communication between government and business (* for certain contracts; retailer provide directly to customer on government behalf – interface with government technology – move to “Nice”)	A	C		C	MA*	C	C	
11.	INNOVATIVE PRACTICES Excitement: Operations								
•	Environmental development and recovery practices	C	C	C	C		C	C	
•	Contribute to water and energy security/guarantee	A	C		C		C	C	
•	Communicate newly planned business development early with governance for infrastructure and facilities planning and development (* Move to “Nice”)			A		M			

Table A3.6: Analysis of community stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners						Academic experts		
		SCO 01	SCO 02	SCO 03	SCO 04	SCO 05	ICO 01	SA	Int	Source
A.	COMPLIANCE ELEMENTS Compulsory "MUST" elements									
1.	BE LAWFUL: Compliance: Mandatory									
•	Apply relevant environmental laws and regulations	C	C	C	C	C	C	C	C	
•	Making safe *and legal products available	C	C	C	CA*	C	C			
•	Businesses must pay their taxes (Bible, MT 22:21)			AC			C			
•	Plastic levies	C		C				AC		ASA04
•	Do away with plastic straws	C		C			C	AC		ASA04
•	Waste Classification and Management Regulations (No R. 634 of 2013)							A		SGO04
•	Waste Management Act (No. 59 of 2008)							A		SGO04
•	National Environmental Management Act (No. 107 of 1998)							A		SGO04
•	National Energy Act, 2008 (No. 34 of 2008)							A		SGO04
•	National Energy Regulator Act (No. 40 of 2004)							A		SGO04
•	Central Energy Fund Act, 1977 (No. 38 of 1997)							A		SGO04
•	White Paper on the Energy Policy of the Republic of South Africa, 1998 Policy (December 1998)							A		SGO04
•	Promotion of Access to Information Act (No. 2 of 2000)							A		SGO04
•	Protection of personal data								A	INA01
2.	BE ETHICAL: Compliance: Ethical									
•	Ethical retail practices	C	C	C	C	C	C	C	C	
•	No disrespect to cultural groups in community	C	C	C	C	C	C	C	C	
•	Ethical leadership	C	C	C			C	C	C	
•	Fair treatment of staff (Bible, Eph. 6:9)	C		AC			C	C	C	
•	*No false, dishonest scales and measures (Bible, Pr. 20:10)	C		AC			C	C	C	
•	*No exploiting the poor and the weak (Bible, Is. 10:2)	C		AC			C	C	C	
•	*No usury profits and excessive interests (Bible, Ezek. 18:8,13,17)	C		AC				C	C	
•	No bribery (Bible, Ezek. 22:12)	C		AC			C	C	C	
•	Human dignity and respect (* also respect to the disabled e.g., only talking to carer and ignoring disabled person)	C					A*	AC	C	ASA1.2, 3,4,6
•	Protection of personal data – Move to mandatory								A	INA01
3.	PERFORM EFFICIENTLY Compliance: Performance									
•	No contributing to social problems in the community	C	C	C	C	C	C	C	C	
•	Not contributing to unemployment	C	C	C	C	C	C	C	C	
•	Contribution to address social problems in the community (*Move from Satisfaction) – NGOs need products and financial support to survive to be able to address social needs (**Give food to the hungry and clothes to the naked (Bible, Eze 18:16))	M* C		A** C			C	C	C	
•	Taking up learnerships / apprenticeships funded by SETAs for unemployed			C				AC		ASA02
•	Sponsorship for local programs/projects	C		C				AC	C	ASA05
4.	COMMONLY USED TECHNOLOGY Compliance: Technology									

Table A3.6: Analysis of community stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners						Academic experts		
		SCO 01	SCO 02	SCO 03	SCO 04	SCO 05	ICO 01	SA	Int	Source
•	Use technology that is not outdated and that is commonly accepted and used by most in the community	C	C	C	C		C	C	C	
•	Email communication	C		C			C	AC	C	ASA1-5
•	EFT payments	C		C			C	AC	C	ASA1-5
•	Good operating voice response (*phone) system	C		C				AC	C	ASA1-4
5.	ACCEPTABLE WAY OF DOING Compliance: Operations									
•	No misuse of environmental resources	C	C	C	C	C	C	C	C	
•	Disabled friendly access, check-out and shopping environment						A			
B.	SATISFACTION ELEMENTS Voluntary – “Nice” elements									
6.	PERFORM AS DESIRED Satisfaction: Performance									
•	Contribution to address social problems in the community (*Move to Compliance) ** Support focus on upliftment – not publicity *** Participate in CPF (Crime Prevention Forum) on social crime prevention	M*	C	CA**	CA***	C	C	C	C	
•	Long term sustainability - job security to prevent unemployment that causes many social problems	C	C	C	CA*	C	C	C	C	
•	Support and contributions to community organisations needs and projects – * Sponsoring prizes for school fund raising projects ** Finance for hostels and children ** Services e.g., Maintenance, housekeeping ** Expertise e.g., members of school board *** Support to neighbourhood watch groups **** Food donations *****also for functions, gatherings, and meetings of disabled **** clothing, donations *****voluntary labour management support	CA*	CA**	C	CA***	CA****	CA*****	C	C	
•	Inclusive leadership (gender, race, religion, locals)	C		AC				C	C	
•	Community participation when rolling out new service or product.	C		AC			C	C	C	
•	Good business security systems	C		C	A			C	C	
•	Environmentally friendly products	C		C			C	AC	C	ASA2
•	Environmental policies	C		C				AC	C	ASA2
•	Know disabled clients and assist them with their shopping						A		C	
•	Recognition of disabled persons with disabled identities and know how to treat them						A		C	
7.	USE LATEST PROVEN TECHNOLOGY Satisfaction: Technology									
•	Use latest technology that is proven to be the best and most functional in the industry	C	C	C	C	C	C	C	C	
•	Use of relevant and compatible technology (*CCTV for crime monitoring ** and identifying disabled persons for assistance)	C	C	C	CA*		CA**	C	C	
•	Technology should not replace jobs and contribute to unemployment	C		C	A			C	C	
8.	BEST INDUSTRY PRACTICES Satisfaction: Operations									
•	Environmental protection practices	C	C	C	C		C	C	C	

Table A3.6: Analysis of community stakeholder elements

Retail charter elements C = Confirmed, A = Added, D = Deleted, R = Rectified, M = Moved		Expert practitioners						Academic experts		
		SCO 01	SCO 02	SCO 03	SCO 04	SCO 05	ICO 01	SA	Int	Source
•	Use of business information boards and platforms for advertising awareness programmes	C		C	A		C	C		
•	Special shopping hours with assistance for disabled persons						A			
C.	EXCITEMENTS ELEMENTS Voluntary “WOW” elements									
9.	EXCEED DESIRED PERFORMANCE Excitement: Performance									
•	Initiating and leading community development programmes (* Offering life skills programmes to children in childcare, ** and disabled persons, *Offering career guidance to children in childcare)	C	C	C	C	CA*	CA**	C	C	
•	*Expansion and new ventures that create jobs (**and partnerships with community). (*Do not want expansion because public schools already too full and maybe forced to take on more)	C	CA*	CA**	C		C	C		
•	Initiatives taken by businesses to provide support in ways that they can (*Fundraising)	C	A	C		A	C	C		
•	Additional safeguards on potentially harmful products	C		AC			C	C		
•	Education/information on potentially harmful products	C		AC				C	C	
•	Champion matters important to community	C		C				AC	C	ASA1
•	Focussed CSI program?	C		C				AC	C	ASA1
•	Pledges to environmental wellness	C		C				AC	C	ASA2
•	Pledges to community	C		C				AC	C	ASA2
10.	TECHNOLOGY LEADERS Excitement: Technology									
•	Assist with technology and development in communities (*e.g., providing Wi-Fi support to children during Covid-19, ** tracker technology for children and disabled in large stores)	C	CA*	CC	C		CA**	C	C	
•	Integrated CCTV system between businesses, community, security groups and SAPS with cameras in crime hotspots and central hub to monitor cameras	C		C	A			C	C	
11.	INNOVATIVE PRACTICES Excitement: Operations									
•	Environmental recovery practices (*Practical experience seen and experienced by children have a positive impact on their development)	C	CA*	C	C			C	C	
•	Partnership with police on social crime prevention	C		C	A			C	C	
•	Flexible working hours for carers so that they have time to do caring for the disabled						A		C	

APPENDIX 4: ETHICS APPROVAL CERTIFICATE



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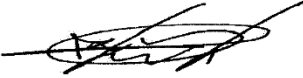
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At a meeting of the Faculty’s Research Ethics Committee on **11 June 2019**, Ethics Approval was granted to **Petrus Venter (206264241)** for research activities of **Doctor of Commerce in Marketing** at Cape Peninsula University of Technology.

Title of dissertation/thesis/project:	A FRAMEWORK FOR A GENERIC RETAIL CHARTER IN SOUTH AFRICA Lead Researcher/Supervisor: Dr N Haydam/Profs J P Spencer/J Steyn
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Comments:

Decision: Approved

	12 June 2019
Signed: Chairperson: Research Ethics Committee	Date

Clearance Certificate No | FOBREC663

APPENDIX 5: COPY EDITOR CERTIFICATE

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14 October 2022

To whom it may concern

This is to certify that I have proofread the following thesis by Mr Petrus Venter:

A framework for a generic retail charter in South Africa

Best regards



KEN BARRIS

APPENDIX 6: TURNITIN ORIGINALITY REPORT

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