RETAIL CUSTOMER SENTIMENT ANALYSIS: CUSTOMERS' REVIEWS OF TOP TEN U.S. RETAILERS' PERFORMANCE

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ABSTRACT

The retail industry is essential for the US economy as it generates jobs, revenues and creates about 10% of gross national product. The sales revenue forecast is around $5.48 trillion (Statista, 2018) for retail for 2020. The health of retail operations depend on customers' confidence and satisfaction with retailers. The changes in technology and social media offer opportunities for customers to share their thoughts and comments of their retail experiences candidly and easily. Social platforms provide unique environments for researchers to mine these genuine comments for a better understanding of real-life customer-retailer interactions that may reveal attributes that are prone to service failures and successes.

In this exploratory study, the authors aim to analyze and understand the content customer sentiments collected from social media platforms about top ten US retailers, which generated billions of dollars in sales from more than 35,000 stores and through online interactions in 2017. This analysis includes identifying service attributes, retailers' perceived performances on these as well as the details of buying and consumption experiences that motivate customers to share their sentiments on social platforms. The recent state of the retail industry and important service attributes are reviewed. Then, content analysis of sentiments for each individual retailer are provided.

The results emphasized once more that relationship marketing required obtaining continuous feedback, both positive and negative, from customers, rewarding praises and compensating the complaining customers in a fair and timely manner. Customer expectations, experiences and consequences of these experiences were important in future retail store choices. Consumers voiced negative consequences in the form of complaints. Complaining customers were actually attempting to correct the imbalance in their relationship with the retailer. In fact, this research revealed that, many sentiments had both positive and negative aspects in their full narrative. The most common themes of praise and critique were about the state of the store, employee and customer service.

Keywords: Retail Industry, Top 10 U.S. Retailers, Sentiment Analysis, Customer Perceptions, Customer Complaints

INTRODUCTION

In the U.S., retail stores are abundant across the nation. The retail industry has an important role in the US society and economic community. According to the IRS (Internal Revenue Service),

the retail industry makes up about 10 percent of the gross national product. In 2013, customer spending was 70 percent of U.S. gross national product. The total amount of retail establishment is currently near 3.8 million in the United States, and overall sales revenue reached about $2.6 trillion in 2016. In 2016, the retail industry has supported more than 42 million jobs in the United States. (SELECTUSA, 2017). According to the National Retail Federation's "Retail Means Jobs", retail employees take a huge part of U.S. jobs: the amount is about a quarter of every U.S. job, which has third highest number of employees in the U.S. (Maurer 2018). The total sales revenue in the U.S. retail industry have been increasing from $4.35 trillion in 2012 to $5.16 trillion in 2018. The total amount of sales revenue in 2020 is expected to be around $5.48 trillion. The rate of growth from 2012 to 2018 is 15.70 percent and the rate from 2012 to 2020 is projected to be at 20.62 percent. This shows how much the retail industry has been impacting and developing the U.S. (Statista, 2018).

According to Graves (2017), customers want retailers to respect them. Customer sentiments are invaluable for retailers that want to understand customer needs and wants better to gain differentiation. Hence, retailers need to provide effective methods and outlets that allow customers to suggest, comment, and criticize about the products or services. A retailer that responds quickly, positively, efficiently, and effectively to customer critiques can build stronger relationships. Any solution that the retailer provides to its customer should be mutually beneficial. Communicating how the solution works for the customer is as important as the solution per se (Graves, 2013).

Recently, a ranking of the most important retail service attributes for grocery stores was published (Major 2018). Selection variety and quality of selections of different categories hold the majority of 21 attributes. (Table 1) When we examine top US retailers, majority of the retailers do grocery regardless of what they specialize. Apparently, this category attracts customers to their stores. Retailers design specific service attributes and experiences for customers based on their perceptions of customer expectations. Customers, on the other hand, may have different expectations based on their experiences and interpretations of retailer promises. Open communication channels among retailers and their customers help them to understand the impact of attribute designs on customer's day-to-day activities, and give retailers a chance to re-work on subpar offerings.

As the Table 1 shows above, staff of the customer service department is one of the most important service attributes, which is defined as "the assistance and advice provided by a company to people who buy or use its products or services" (google.com, 2018). According to McGovern (2013), 92 percent of customers responded that "customer service" is the most important part in the customer experience. The key to providing a consistent customer service experience is the interaction between the customers and retailers. Eighty five percent of customers responded that "service support" is also important in customer experience. In other words, customers want help with the service that the retailer provides as the consumer uses the product or service. Furthermore, 70 percent of customers responded that "product support" is also important and needed in the customer experience. Customers are also concerned about "product reliability and quality" (McGovern, 2013).

\ TABLE 1: THE MOST IMPORTANT RETAIL SERVICE ATTRIBUTES FOR GROCERY STORES	
Rank	**Attribute**
1	Prices
2	Overall value
3	Quality of fresh produce
4	Quality of fresh meat
5	Location
6	Ease of shopping
7	Staff customer service
8	Shopping environment/atmosphere
9	Quality of deli department
10	Quality of private label products
11	Quality of fresh seafood
12	Quality of fresh prepared meals
13	Information in the retail circular/flyer
14	Selection of household care products
15	Selection of personal care products
16	Selection of new products
17	Selection of specialty food products
18	Convenient digital/mobile offerings
19	Availability of in-store pharmacy
20	Access to in-store experts
21	Availability of curbside grocery pickup

Source: Major (2018)

Another attribute that customers are concerned about is "location". Brick and mortar retail stores have to be in easily accessible locations for customers, for the distance between the stores and customers affects the sales amount. Ease of access concept is one of the enablers of online retail stores. For example, eMarketer estimates that online retail sales are likely to increase from $2.290 trillion in 2017 to $4.479 trillion by the end of 2021 (eMarketer, 2017); an estimated 16% increase shows that the online store trend is here to stay. As retailers realize this, many have increased the number of online stores since many customers are moving to online shopping. Online stores allow customers to not only purchase products, but also receive more information about the products and learn from other consumers who have previously used the products (Verma, Sharma, and Sheth, 2016).

Service quality issues would make customers dissatisfied (Brunot, 2017). A better understanding of complaints will help retailers to solve minor problems before they become major issues. For example, failed delivery on the promised day, unexplained fees, poor customer greetings, and unnecessary waiting may seem minor compared to other daily activities in a retailer's operation, but they will make customer disappointed and dissatisfied.

Customers always want respect from retailers, but ignoring a customer's opinion or a late response can lead to poor customer service. (Olga, 2014). When actual services do not meet customers' expectations, customers tend to complain. Customer complaint is "an expression of dissatisfaction on a customer's behalf to a responsible party" (Landon, 1980, p.335). Customer

complaints should not be considered as only a negative review, but a report that is explaining the problem of service or products. Sometimes these complaints may have new product or service suggestions. Therefore, they are valuable and help the company to supplement their service or products.

One interesting fact is when a retailer offers an excellent recovery to a dissatisfied customer, customer's satisfaction with this retailer can be higher than other retailers that the customer did not have any issues with(Wen, Wu, and Wu, 2010). Harris states, the quality of service recovery has a positive impact on customer satisfaction level in future behavior (Harris, Grewal, Mohr, Bernhardt, Bernhard, 2006). That means when a company has a dissatisfied customer whose problem was effectively resolved, the dissatisfied customers can turn to be a loyal customer. As a result, "Complaining customers should be regarded as an asset to the company" (Hansen, Wilke, Lynne, 2009, p. 16).

Proper complaint management is a difficult task. Many customers prefer not to complain because they may feel that it is a waste of their time or effort. In addition, the complaint process may be too complex. Instead as an easier solution, they may start negative word-of-mouth among their friends and families (Cheung, Anitsal, and Anitsal, 2007). Without any complaints from customers, the company managers delude themselves that the customers are fully satisfied with their service. (John Goodman and Steve Newman 2003).

On the other hand, unresolved complaints may be detrimental to a retailer's future profitability. Still, some companies ignore customer complaints. Many of U.S. retailers are using social media to establish a relationship with their customers. Even though customers complain through social media, 65 percent of them did not get an answer from the company (Dorfman, 2011). According to Hansen et.al (2009), the reason for the low response rate is that the managers or the employees are tired of endless complaints. Employees and managers believe these customers are complaining only about trivial matters, thus they do not try to recover the situation and instead ignore the complaints (Hansen, Wilke, Lynne, 2009).

The last problem is that the solution may not be satisfactory for the customers. A compensation may take a long time to arrive; it may not be enough to recover customer loss; or it may be too much effort for the customer. In those cases, customers may prefer to stop the process and start negative word-of-mouth on social media or other platforms. (Cheung, Anitsal, and Anitsal, 2007). Delayed response may be as bad as no response at all. The company eventually may lose its customers even though the managers thought that they tried to fix the problem.

According to Verma, Sharma, and Sheth, (2016) three outcomes are possible for customers: the expectation of continuity, Word of Mouth, and customer loyalty. In their study, an expectation of continuity is defined as "customer's intention to maintain the relationship in the future; the likelihood of continued purchases from the seller" (p. 209). They suggested that, the expectation of continuity is highly related to commitment, relationship satisfaction, and relationship quality. Commitment is the desire to continue with the valued relationship. Relationship satisfaction is the customer's satisfaction from the relationship with the company. Relationship quality is the strength of the relationship (Crosby, 1990). Word of mouth (WOM) is one method of communication between customers. Negative WOM may happen when customers are dissatisfied with the solution from the company or when the complaints are mishandled (Cheung, Anitsal, and Anitsal, 2007; Kendra, Lionel, and Jacqueline, 2013).

Wen, Wu, and Wu, (2010) found that the unsatisfied customers would have a negative image of institutional effectiveness that in turn would decrease their trust and future purchase intentions from that retailer. The researchers found that the negative Word of Mouth (WOM) has

more than two times of an effect on retailers than positive WOM. In other words, when customers are exposed to negative WOM, they have a negative perception and is hard to recover their perceptions with positive WOM (Arndt, 1967). Along with the importance of customer voices in the retail industry, the development of technology accelerates the spread of complaints and positive or negative WOM. Customers now have been able to voice their criticisms worldwide through the internet.

Customer loyalty is no less important than WOM. According to Verma, Sharma, and Sheth, customer loyalty is defined as "A deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future," (2016, p. 213) despite situational influences and marketing efforts having the potential to cause switching behavior. As reported by Divakar, Ratchford, and Shankar (2005) promotions and loyalty programs can change customers' purchase behavior. (Divakar et al. 2005; Kopalle and Neslin, 2003). Customer satisfaction and loyalty are two essential concepts for building relationships with customers. One effective way to understand customer loyalty is analyzing the customer's evaluation of the service. (Gupta and Zeithaml, 2006). Furgison (2017) suggested several ways to increase customer loyalty. First, make customer service a priority. Employees should be kind and support customers when they need help. Second, provide unexpected rewards to customers such as special discounts or gift cards. Third, ask and listen to customers about their satisfaction with the service. Fourth, provide conveniences to customers to consume. Lastly, treat customers as a family, not just as people who pay.

Developments in the Retail Industry

After briefly reviewing retailer-customer relationship concepts, let us look at the retail industry and top players. The National Retail Federation determine the ranking of top retail companies based on their sales revenue, this chart represents the changes of sales revenue ranks from 2014 to 2017.

As shown by the Table 2, the top three store's rankings have not fluctuated since 2014. Of the highest rank is Wal-Mart with a net income of $9.9 billion. Becoming the most trustable retailer by providing easier and effective shopping experience to its customers is their mission (Wal-Mart Annual Report 2017). Kroger's net income is $1.9 billion. Their goal is to leverage The Kroger Co. Foundation and company-wide community investment efforts by asking their partners to join their business – especially Feeding America and the World Wildlife Fund (Annual Report 2017). Costco's net income is $2.7 billion. They visualize their key long run success factors as how they treat, engage, and include people: members, employees, and their suppliers. (Annual Report 2017). Those three companies have kept their respective ranks continuously from 2014 to 2017. Other company ranks have slightly changed, especially companies such as Walgreens, CVS, Amazon, Lowe's, Albertsons, and Target. In 2017, the net incomes of each company were Target: $2.67 billion, Home Depot: $8.6 billion, Walgreens: $4.08 billion, CVS: $6.6 billion, Amazon: $3.0 billion, Albertsons: $46.3 million, and Lowe's: $3.44 billion.

It is interesting to note that Target is losing its position, going down from fourth to eighth, while Amazon and CVS are jumping up during the four years of investigation. There may be multiple variables causing this change, some internal for the specific retailer and some external stemming from the macro environment. We are interested in how customers of these top retailers feel about the service they got during this period. In this exploratory research, we want to mine customer sentiments of top ten retailers from social media platforms. Customers continuously monitor reviews of others before making any purchase decisions, hence they

influence others' purchase and consumption decisions, which in turn may change the sales revenue of retailers. The purpose of this study is to identify emerging categories of retailer attributes mentioned in customer sentiments and understand which attributes are related to which type of sentiments, negative, neutral or positive. In order to avoid bias, we started out identifying pre-defined categories. We expect the categories to reveal themselves as we analyze the data.

Sales Rank	2014		2015		2016		2017	
	TABLE 2: **TOP 10 US RETAILERS BASED ON THEIR SALES REVENUES (2014-2017)**							
1	Wal-Mart	-	Wal-Mart	-	Wal-Mart	-	Wal-Mart	-
2	Kroger	-	Kroger	-	Kroger	-	Kroger	-
3	Costco	-	Costco	-	Costco	-	Costco	-
4	Target	-	Home Depot	-	Home Depot	-	Home Depot	-
5	Home Depot	-	Walgreens	⬆	Walgreens	-	CVS	⬆
6	Walgreens	-	Target	⬇	Target	-	Walgreens	⬇
7	CVS	-	CVS	-	CVS	-	Amazon	⬆
8	Lowe's	-	Lowe's	-	Amazon	⬆	Target	⬇
9	Amazon	-	Amazon	-	Albertsons	⬆	Lowe's	⬆
10	Safeway	-	Safeway	-	Lowe's	⬇	Albertsons	⬇

⬇ : Rank decreased (compared to last year)   ⬆ : Increased rank   — : The rank did not changed

METHOD

This study collected customer's sentiments data from the top ten U.S. retailers: Wal-Mart, Kroger, Costco, Home Depot, CVS, Walgreens, Amazon, Target, Lowe's, Safeway (National Retail Federation, 2017) as explained by Kinard (2015). More specifically, this study collected customer reviews of the U.S. top ten retailers posted in consumeraffairs.com. The Web Scraper Extension was also used in this study to create the sitemap of the data (web scraper 2018). This data provides candid reviews and sentiments of customers as they describe the consumption experience. It does not contain the bias of socially correct responses to survey questions.

The sample size was a total of 4,863 of customer sentiments. After the data was collected, two programs were used to analyze the customer sentiments. First, the Excel based Sentiment Analysis tool was used to distinguish positive and negative attributes. This tool categorized customer sentiments on a scale of ten; -5 represented the most negative sentiment and +5 represented the most positive sentiment. Every strength is based on adjectives used in the statements. Each adjective has a various strength associated with them. For example, perfect, nice,

and good all are positive sentiments, but have different positive strengths. Some have a stronger positivity or negativity.

Then Semantria combined them to calculate the averages of negative, neutral and positive sentiments. The average sentiment scores have calculated these differences (Semantria 2015). The three categories are distinguished by different colors. The negative sentiments are represented by red, the neutral represented by yellow, and the positive represented by green (datapigtechnologies.com, 2015). Secondly, Semantria gives sentiment values, and it can also recognize categories and whether the categories are represented in a positive or negative tone. This program has visualization components and can cluster the data into meaningful ways (semantria.com, 2015).

RESULTS AND DISCUSSION

The results of the sentiment analysis for top ten US. Retailers are summarized in the Table 3. The percentage of sentiment scores give the ratio of sentiments in each category to overall scores. For example, percent negative sentiments are responses coded between -5 and -1 to overall scores. Similarly, neutral scores coded between -1 and +1 to overall scores give percent neutral sentiments. Average negative sentiment (or neutral or positive) scores show negative (or neutral or positive) are the sentiments in each category. For example, 61.11 percent of all sentiments for CVS is negative. However, the average negative score for CVS is -1.38, which is close to neutral area. In other words, majority of customers of CVS were complaining, but their sentiments were not very negative towards CVS. Its average neutral sentiment was significantly higher than its competitors were, and was close to +1. Only few gave positive sentiments about CVS, but 3.67 was significantly higher than the rest of the retailers.

The sentiment scores of retailers give interesting insights. For example in Walmart's case, high percent of positive sentiments and low average of positive sentiments indicated that customers were mildly pleased but not delighted or excited about the retailer. In Target's case, percentage of positive sentiments were still high, but complaining customers were significantly upset about the service they were receiving. CVS is quickly rising in the top 10 rank. Even though CVS had fewer positive sentiments, those customers are significantly delighted with the retailer. Wal-Mart has the lowest negative sentiments percentage and the second highest positive sentiments between the ten retailers. CVS has the highest negative sentiments percentage and the lowest positive sentiments (Table 3). Even though CVS has the highest negative sentiments percentage, the average of negative sentiment is only -1.38. This is much lower compared to other companies' negative sentiment scores average. In other words, even though customers have negative sentiments towards CVS, they are not extremely angry at CVS. CVS also has the highest average of positive sentiment scores. This could be one reason why CVS's rank is not the lowest of the list, even though they have the highest negative sentiments and lowest positive sentiments percentage. In a similar case, Costco has the second lowest percentage of positive sentiments, but their average positive sentiments score is the highest between ten retailers. That is how Costco keeps their rank as the third highest ranked retailer.

TABLE 3: TOP 10 US BASE RETAILERS

	Retailer Rankings	Sample Size	Negative Sentiments (%)	Neutral Sentiments (%)	Positive Sentiments (%)	Average of Negative Sentiment Scores	Average of Neutral Sentiment Scores	Average of Positive Sentiment Scores
1	Wal-Mart	510	11.18	67.65	21.00	-2.29	-0.44	1.31
2	Kroger	375	17.07	69.33	13.60	-2.24	-0.17	1.89
3	Costco	524	24.62	65.84	9.54	-1.85	-0.02	2.25
4	Home Depot	525	22.10	67.05	10.86	-1.84	-0.15	1.82
5	Walgreens	536	20.52	73.13	6.34	-2.05	-0.42	1.85
6	Target	586	12.29	65.53	22.18	-2.23	-0.44	1.51
7	CVS	540	61.11	38.33	0.56	-1.38	0.42	3.67
8	Lowe's	501	14.77	66.47	18.76	-2.07	-0.30	1.49
9	Amazon	464	19.83	72.63	7.54	-2.02	-0.17	1.99
10	Safeway	299	25.75	61.20	13.04	-1.82	-0.10	1.79

▓ : Extremely high compared to the average
▒ : Higher than the average
▨ : Lower than the average

In the next section, we analyze customer comments for each individual retailer. We identified multiple themes from these comments. We also include quotes to describe the customer's situation. These comments were selected as better representations of themes repeated until theoretical saturation is reached.

Walmart

Sentiment scores analysis generated the emerging themes for each retailer. The red words represent negative sentiments and the green words represent positive sentiments. The font size represents how frequently the same category was mentioned in the database. As the color gets bolder the negativity of the sentiment increases.

The top three important emerging themes of Walmart are "store", "employee", and "cards" (Figure 1). The first theme, "store", was the complaints about the store's environment such as the facilities, equipment, and system. Customers are disappointed with the poor equipment facility such as broken handicapped carts, terrible merchandise selection, and poorly stocked shelves. In a retail store, customers want to shop in clean and organized stores. Customers also appreciate the quality of products and dislike the lack of maintenance. Customers do not like when the conditions are not fulfilled to their expectations as pointed out in the following quote:

FIGURE 1: WAL-MART (N= 510 Customer Reviews)

20 gift card   10 business days   Wal-Mart store   return policy   sales clerk   video game   walmart credit card   Walmart gift cards   Walmart online

free shipping   false advertisement   extremely rude   computer system   confirmation email   customer service number   electronics department

small town   horrible experience   tracking number   called customer service   gift card

local store   **Walmart store**   Debit Card

false advertising   assistant manager   **store manager**

bank account   online order   local Walmart   bad experience   Walmart employee   10 gift card   gift cards

Really bad   price match   original order   ordered something   Good luck   loss prevention   money order   order number   order online

"… As I entered the store, I noticed there were handicapped carts there. I went to use one and it was dead. No problem, there were 4 of them sitting there and every one of them was broken."

"Walmart has gone downhill as well. The selection is terrible, and the quality of items has turned sour. Especially in the clothing departments."

"It seems that no matter what Walmart store you shop in these days, all suffer from the same issues. Poorly stocked shelves and general messiness within the store, and inside and outside as well. Also, carriages are not kept in good condition and the lack of maintenance of vehicles for handicapped people who have problems walking any distance."

The second emerging theme is "employees". Customers want access to employees to find things fast and store managers in case of disputes, customers feel satisfied when they received good customer service by a well-trained employee. For example, a customer may feel threatened when an employee treats him/her as "trash". The following customer reviews indicate disappointment and dissatisfaction with rude and ignorant employees:

"…There was a small amount of water on the floor and there was no caution sign up. I stepped in that water and almost did the splits. I called the store and talked to someone in management and they didn't even ask if I was okay. Well, I am not okay. I can hardly walk today. I don't know what to do because the local store was no help at all..."

"… I been treated like trash always by Walmart employees. No one say thanks and wish no one. THEY DO NOT CARE, ONLY WANT PAY CHECKS."

"I had opened the door to the milk refrigerator and accidentally bumped the door in to her cart. She began screaming at me 'All you had to say was excuse me! Yea, I'm talking to you! You don't know how to say excuse me!' In a threatening tone. I was terrified! … I spoke with assistant store manager, Val, who was just as rude as Kathy. Val basically told me she wouldn't do anything about the situation and told me if I contacted their corporate

office, they would just send her an email and it's no big deal to them. How unprofessional and rude to scream at your customers..."

"…Store manager never available in Walmart. Anytime I ask for him, answer is "HE IS ON VACATION..."

"…No one is helpful with helping me find things. When I go to check out they are very rude also. The customer service people are always talking to another customer service person."

The last emerging theme is "cards", which includes debit cards, credit cards, and gift cards. The most common reason that customers comment about cards is because of the incorrect transaction or charge and the system not accepting the card. Other complaints are about the late refund process. Customers feel uneasy, while they are waiting for a financial issue to be resolved, and it causes huge dissatisfaction. Retailers may send gift cards to dissatisfied customers as compensation, however, some customers may think that gift cards are insincere and not enough to recover his/her damages as mentioned in the following quotes:

"…After being told the items had shipped and were on the way, I received an email from Walmart stating that unfortunately they were unable to ship the entire order and they sent me a $10 gift card for my troubles. Every one of my friends and family who ordered this item were told the same thing. How can a company offer a product, tell the customers that it had shipped and then say, 'Oops, sorry, we couldn't ship the whole order'?"

"Every time I try to place an order with Walmart, I am not getting through. Why are they not accepting my credit card?"

"I purchased approximately 40 items from Walmart Morgan Hill this evening. After getting home, I noticed that Walmart incorrectly charged me for two Mobil 1 motor oils at $24.98/each, yet I only had one..."

"…When I purchased a Christmas present, I used my Debit Card. I had to return the item and the purchase price was credited back to my Debit Card. 2 days later it still has not shown back to my bank account. Upon calling the Manager of this Walmart I was informed it would take 2 weeks for it to show back up on my account…"

Kroger

The top three important emerging themes of Kroger are "employee", "store", and "card" (Figure 2). The first emerging theme is "employee". Customers want to receive respectful service and a comfortable shopping experience. Rude employee attitudes and the lack of communication between customers and employees can easily turn into a horrible shopping experience such as these following quotes:

FIGURE 2: KROGER (N= 375 Customer Reviews)

frosted flakes   frequently wrong   floral department   extremely rude   neighborhood Kroger   loyal Kroger customer
bank account   assistant manager   actual amount   entire store   enough room   good customer
store employee   senior citizen   customer service booth

grocery store   gas station   expiration date   debit card   meat department

bad attitude   store manager   Kroger card

customer service desk   young lady   kroger store

50 fuel points   phone call   n't ready   normally shop   loyal customer   customer service training
drug test   double coupons   disabled person   Deli clerk   coupon policy   checkout line   bakery employees
left store   late payment   Kroger stores   Kroger customer   Kroger brand   home phone   glass top   gift card

"…The assistant store manager and front end managers were not only ignorant regarding the policy, but they were extremely rude and disrespectful…"

"…The guy ** could not get the orders right. He lost our coupons and the manager Mr. ** had a   bad attitude and wasn't able to assist. He was walking around like he didn't know what to do. The guy ** was trying to leave because his shift was over. It was just a horrible experience…"

"I went to customer service booth to pay my utility bill. The lady behind the counter walked away without saying a word. Another store employee told me that she had closed the booth for lunch. This aggravated me since it was only 11:00 am and had been open for one hour…"

The second emerging theme is "store" (Figure 2). Customers want a great selection and quality healthy foods from a well-arranged store. The following quotes criticize unorganized shelves and less then fresh produce. Kroger seems to be pushing U-Scan and reducing the number of cashiers during off hours. Customers are not happy with this change.

"I got an under ripe watermelon. This was a month ago, the melon and the rest of the spoiled or under ripe fruit. I took Italian sausage links back and an orange. I threw the other one away before I realized the second orange was bad too. I am shopping at Schnucks from now on. … I have gotten a lot of bad meat, bread, and cheese…"

"…stocking of the shelves has become horrible. Items are not being ordered, the item next to it is simply moved over to the empty spot. Unfortunately, this is happening across the entire store, not just a single aisle…"

"…no cashiers and it's just the U-Scan that was available this morning. Then the scanners would not scan the items…"

The last emerging theme is "card" (Figure 2). Kroger Card is one of the positive aspects of the experience, as the company introduced the rewards card a decade ago. However, they need to review the implementation from time to time. A customer who accumulated 5,000 points was a heavy user who Kroger should not dare to alienate.

"Plus card points: Again, problems. Yesterday I had 163 points; today, 9 points. Where did my 163 points disappear to? I had this problem several weeks ago and got a new number"

"Kroger limits my reward points to 1000. If I don't use them I won't accumulate any more points until I do. 5000 accrued points later I learn this. Kroger's method of legally ripping me off. What kind of card limits reward points?"

"I attempted to use my $25 gift card for food purchase of $24.00. American Express or Kroger only allowed $12 of the charge to go through…"

Costco

FIGURE 3: COSTCO (N=524 Customer Reviews)

The first emerging theme of Costco is "card" (Figure 3). As a policy, Costco requires a membership card for a customer to shop in their stores. Customers complain that Costco checks their membership cards randomly, and they believe it does not apply equally to every customer. Costco seems to also have incorrect transaction problems. Customers complain that Costco double charges for one transaction. Here are some quotes that reflect those financial complaints:

"… The cashier demanded that my wife show her membership card in spite of the fact that I was paying for our purchase. The couple who checked out before us were not asked by the same cashier to show both of their membership cards, and the circumstances of our purchases were similar, they were making two separate purchases with separate payment methods as well. We were not given an explanation by the cashier except that this was "company policy", and the cashier proceeded to check out the order after seeing my wife's card, in spite of the fact that I was paying."

"… His brother gave his Costco card to my father to buy some stuff for the shop. It is absolutely ridiculous! I know people going in with cards of their friends and shop for themselves. In fact, my father did go in few times with his brother's card and nobody said

it was forbidden when card was shown at the entrance or till. Argh! Your policies and acts don't match!"

"I purchased groceries from your store in Brossard that costs 448.47 CAD. However, during the payment process, there was a problem with your electronic payment machine, and the first transaction was cancelled, and I have to swipe my card again. When I checked my American express card, I realized that 448.47 was charged twice to me."

The second emerging theme for Costco is "customer service". This theme is about the customer's shopping experiences, follow-up services after purchase, employees' attitudes, and the other member services. Customers want high-quality service from employees. They complain to the employees because of their arrogant attitudes, and they become disappointed when they experience a lack of support services and proper employee training, such as situations below:

"I don't have a product complaint. I have a customer service complaint. I just went in to buy a ham for Easter and had the worst customer service ever in a while. … She refused to look at me, didn't greet me at all, … I don't know how Costco trains employees on customer service (or if they even do and judging by her attitude, I think not) but this lady should not be working with the public."

"…Employees are downright rude and or indifferent. Check-stand chatter is insulting. Managers are non-responsive to complaints. Employee of the Month wall? What a joke. Probably chosen by employees…"

"…the rudest clerk I have come across with. His attitude was racist from the beginning. Then he would not let three transactions for my stuff. Never going to shop there again."

 "I ordered pizza and your employee, Velvet, told me to pay at the cashier and be back to pick up the pizza. I shopped and paid pizza, but she didn't make the pizza. I had to wait an additional 30 minutes. She was very rude and said I have to pay the pizza first and after that, to order."

"… The water is coming inside the watch. In the morning, I cannot look the time. This is stupid because the watch says in the back--water resistant 100m. The customer service says, "Sorry, we cannot change your timer." What a bad customer service. I will try in the future to talk bad about this company. They stole my money."

"Same problem as below with furniture ordered. Been waiting 2.5 months. Bill thru already paid for. No one can find location of the furniture. Terrible customer service. Do not order furniture from costco.com"

Home Depot

The main emerging themes of Home Depot are "store", "employee", and "service" (Figure 4). The first emerging theme is "store." All customers want is to shop in clean stores, and purchase products without any sort of defect. If a store is not clean and the products are defective, the

customer may start to become dissatisfied. In the worst-case scenario, the customer may turn their backs to the retailers as mentioned in the following quotes:

FIGURE 4: HOME DEPOT (N=525 Customer Reviews)

"…Home Depot is a disgrace. It is dirty, messy, and confusing. This place is going downhill fast. The lady's room smells like a cesspool. The outside garden shop is a pigsty…."

"Self-serve check is a joke. No barcodes on products. 'You wait and wait'…."

The second emerging theme is "employee" (Figure 4). The employee is one of the most important elements to represent the store. Ignorant and discourteous employees can cause customers to complain as pointed out in the following quotes:

"…I find I know more than the employees, and that's scary. Recently Home Depot advertised online for a free workshop on various tools. I signed up and got an e-mail confirmation for date and time. When I showed up for the workshop, no one knew what I was talking about and each employee called another one with the same result…"

"…You can see the people slowly working and talking with each other, but they don't want to help!! They are so rude and unpleasant. We asked one employee to cut the large sheets of wood and he said ok but never showed up!!!..."

The last emerging theme is "customer service" (Figure 4). Providing excellent customer service is one of the keys to keeping loyal customers. When customers have a problem with the retailer's products, the retailer, in turn, needs to provide a solution. When the retailer does not provide solutions to the customer, the customer instead provides criticism like the individuals below:

"I received the wrong dishwasher and Home Depot will not return or exchange it. Beware of online orders. I think the man from the store put in the wrong model number, but the store will not talk about it and will not take returns"

"…We had a total of 8 items; 4 each, paying separately. The only registers open were self-serve, so this required the need for a cashier to help us. **, the only cashier present proceeded to scan half of the items in the cart for the first order, completely ignored the

remaining order and   proceeded to call another customer and literally rang their items up. We were stunned. Complete arrogance and ignorance as to what she did has caused me to write you. I am appalled at her very poor service and awareness of it."

Walgreens

FIGURE 5: WALGREENS (N=539 Customer Reviews)

book bag   bad attitude   automated call   Asian girl   arrived home   25 gift certificate   24 hour pharmacy   written prescription
pain pills   loyal customer   gift card   emergency room   different pharmacy   computer system   Walgreens customer
full amount   filling prescriptions   extreme pain   drug addict   severe pain   pain medications

controlled substance   pain medication

flu shot   chronic pain   pain meds   Walgreens pharmacy

drive thru   Walgreens store   local Walgreens

entire life   pain management doctor   numerous times   next morning   called Walgreens
valid prescription   phone call   pharmacy tech   pharmacy staff   pharmacy manager   last prescription
using Walgreens   store policy   severe arthritis   sale price   prescription refill   poor customer service   pharmacy employees

The first emerging theme of Walgreens is "medicine". A customer said Walgreens "taking advantage of" customers. Since Walgreens is a pharmacy, there are numerous customers with emergencies. Prescription management requires the up most care. Below are sentiments from Walgreens customers:

"… I take them as prescribed, so I am sure not to run out. For the month of March, I ran out three days early and was really confused as to why and just figure that the pharmacy made an error."

"Most of the time the pharmacy doesn't have my pain medications and never keeps up with my auto refills and never contacts my doctor when my meds need to be refilled! …"

"…I dropped the prescription off and the guy told me 45-minute wait. I returned an hour and 15 minutes later and the guy said it wasn't done and I needed to wait another 15-30 minutes."

 "I have four pain disorders, so my physicians play around with my pain meds because after a while they stop working. Walgreens pharmacy is making me to feel as though I am a drug addict seeking drugs. I hate that my body has to be rattled with pain constantly, and I don't take the meds as prescribed. When I drop off my prescription sometimes, I'm unable to pick it up for several days…. Why must you abuse your customers?"

Walgreens customers have experienced customer service problems, including bad experiences of waiting for medications. Walgreens's online prescription services either does not work or is late in deliverance of customer's prescriptions. In terms of customer service, employees should be

professional, kind, and knowledgeable of prescriptions. Below are some customer quotes about their expectations and experiences from Walgreens employees:

"I am in severe pain and all the guy would say is 'we had 50-60 prescriptions in front of you, you need to wait.' Most awful customer service I've ever received. I will never return to Walgreens."

"Submitted prescription for pain meds Aug 29. PAIN Meds, as I am in PAIN! Yet it has been over 2 weeks now and the local boys sit on their hands saying, "We're checking the mail every day." Nothing more."

"Becky **, the Pharmacy Manager, is rude and unprofessional … My wife takes two pain medications for chronic pain associated with Post-Polio. Becky ** threatened that if we didn't have all of our medications, about six different medications, she would not fill any our medications prescribed to treat other medical problems not associated with pain. She has been rude to us so many times."

"I use the Walgreen's prescription mail-in service as well as their in-store prescription services. It is the exception that they provide service that is without a glitch or problem in filling prescriptions. In addition, their website is basically useless. I attempted to email them at the address they included in an email notification to me and their address came back as undeliverable with the explanation that it was an illegal host/domain found."

"Rude, Unhelpful Manager (1745 East main St, Torrington CT) - I came to this store looking for an item and the female manager couldn't be bothered. All she did was walk to the isle and say they didn't have it. She didn't bother checking in the back, or their systems unlike all previous stores I had gone to."

Target

The main emerging themes of Target are "gift card" and "employee" (Figure 6). Gift cards are widely used as gifts for friends or family. There may be instances where customers are disappointed with the gift card transactions as mentioned in the following quotes below::

"…I called Target on December 2 to make a purchase, because the Target gift card wouldn't work online…"

"…I bought my mother gift cards for Applebee's at Target $150 worth. My mother called me from the restaurant to inform me that they wouldn't accept the cards…"

The second emerging theme is "employee" (Figure 6), specifically store manager. Customers are not satisfied when employees are not friendly. Customers want a positive experience from employees, but when employees are discourteous, customers are dissatisfied as shown by the following customer reviews:

FIGURE 6: TARGET (n=586 Customer Reviews)

"…Most of the employees seem to be very unhappy with their jobs. Cashiers don't smile or greet the customer sometimes because they are too busy talking to their friends standing at the end of the check-out lane. Floor personnel are extremely hard to find and when you do find one and ask for help, the same answer is given every time, if it's not on the shelf, rack, display we are out of it. Very rarely will an employee say they will go check in the stockroom"

"…My wife had her purse in the back of the wheelchair and she felt someone take it. I went after the individual and found my wife's wallet in his cart. I confronted him and call for help immediately. About 10 Target employees came and no one did anything. They just let the guy go. I ask for the head of security and he said that he wasn't there, so he couldn't help…"

"…I was trying to ask an employee if they had any in back stock (they should, if it's an exclusive) and she was texting on her iPhone on the work floor and wouldn't help me!!..."

CVS

FIGURE 7: CVS (n=540 Customer Reviews)

As customers see it, CVS has issues with prescription management at local stores. Many customers order their prescription both as walk-in and as online mail order. In many instances, customers have had bad experiences with the mail order system. There have been instance of it charging the wrong price, sending the wrong quantity of medicine, preparing the wrong medication, or taking a long time to deliver, as follows:

"I had a prescription filled through mail order. I asked the doctor to write a 3-month prescription. When I received the order, I only received one bottle (month) and was charged $92."

"I asked my physician's office to send two of three prescriptions to Caremark Mail Order Pharmacy on 08/24/2011. I had already purchased one of the three prescriptions for $7 at Walgreens. My physician e-prescribed (electronic prescription sent instantaneously to the pharmacy) all three prescriptions as generic prescriptions to Caremark Mail Order Pharmacy. I discovered a $100 charge dated 08/29/2011 for one of the medications (the one I bought for $7 at Walgreens). I checked the Caremark website and saw that the prescription was listed on www.caremark.com as a brand name medication with no generic."

"CVS Caremark is the worst company to deal with. They deny medications my doctor writes and have to fight for it. WHO are they to play doctor and put people's health in danger? Their mail order is the worst. Mailing drugs without permission from the patient. When talking to them all I get is run around and LIES... The companies need to know how they treat people before giving it to their employees..."

"This is the second time that we've been with an employer contracted with Caremark for prescription services and we have experienced similar problems both times. Most recently when I tried to set up mail order for my husband's prescriptions we were once again faced with long hold times, unhelpful representatives, and meds that were not received in time despite calling in my order with weeks to spare. In the end we had to have emergency 14-day refills called in while they set about correcting their errors and I spent hours on the phone between Caremark, the doctor's office, and our local pharmacy. This has happened numerous times with Caremark over the years and is so frustrating."

Customers may start to believe that CVS has inconsistencies with prescriptions. An error in a prescription needs a speedy recovery. When CVS does not react quickly to provide compensation, the situation escalates out of hand. CVS does not seem to focus on their customers in the examples shown below:

"I called CVS to refill a prescription without any problems, but I was unable to pick up the medication for a few days. When I finally got to CVS to pick up my prescription, I found out that my insurance was not covering the refill. When I called Caremark, I found out from the very rude and unhelpful customer service rep that my doctor's office had faxed in a prescription for a 90-day supply the day after I called in my refill; they had voided the refill at CVS, and had shipped out the medication in the mail two days later. Of course, they did not call me to inform me of the change or email me a shipping confirmation. I was

not even billed for the prescription. I told the rep that I couldn't wait for the mail; I needed to get this medication immediately and being without it for one night could land me in the ER or worse, to which she callously replied, 'Well, you're just going to have to wait for it to come in the mail.'"

"This company is evil and should not be in business. Health Net changed our drug plan to CVS/Caremark without any notification. It has taken over a month, several hours on the phone and I still do not have our prescriptions. When I first set up the account, there was a software problem and I was told it was fixed. When I called 2 weeks later, I was told there still was a problem plus my doctor had not sent in complete information. I was told the doctor denied the meds and that the fax number I gave Caremark was incorrect and then that the doctor had not returned phone calls. All this was false. I contacted my doctor again and again they faxed the info back."

"It is just a hassle every single month refilling the exact same prescription with the exact same doctor. It takes 4 phone calls and a month of delay every time. You never speak to the same person. You get conflicting information from them and the communication they say they have with your doctor. If my company didn't require me to use them, I would never deal with this again."

"It seems my prescription was completely forgotten about until my call lit a fire under Caremark's bottom."

Lowe's

FIGURE 8: LOWE'S (n=501 Customer Reviews)

Emerging themes of Lowe's are "warranty" and "employee" (Figure 8). Regarding "warranty", when customers buy electronics, some of them also purchase warranties for repair services in the future. The following customers were not happy with warranties nor with Lowe's service performance:

"…I had a problem with a product that I bought a year and a half ago. After 90 days the returns department has no record. So, they give me the 1-800 Lowe's number. I call it and according to them I don't exist. I lost my receipt, I have a 2-year warranty, and they can't find me…"

"…Purchased my washer & dryer with extended warranty plan. After 1 year, the dryer died, they came out and fixed it. After the 2nd year, the washer & dryer break. Lowe's kept scheduling appointments for someone to fix the appliances but either a no show or person shows up for 5 mins with no solution to the problem…"

"…I purchased a 5-year warranty for my dryer. They have sent a technician out already 3 times to fix a loud buzzing noise. Nothing has changed. It still loudly buzzes through the whole cycle. I called back last week, had an appointment set up for Aug 24. No one ever called or showed up. I called back, reschedule for today. Sitting here waiting…"

The second emerging theme is "employee" (Figure 8). Customers expect helpful attitudes from Lowe's employees. Most importantly, employees need to gain the customers' trust. If trust is not gained, customers may think employees are lying to them, as in the customer sentiments shown below:

"Lowe's employees lie to get you to buy the warranty plans, when in fact they have no intention of ever paying for any repairs. Their customer service agents are rude, condescending and unethical. Do not buy a warranty plan through Lowe's"

"…The first day was an omen. An employee entered my home to get electricity without my permission, and I was not home, left pile of pulled shingles, debris and tools on my roof. The employee who sold this nightmare doesn't return calls or text. One assistant manager seems interested, but I find it hard to trust now…"

Amazon

FIGURE 9: AMAZON (n=464 Customer Reviews)

The first emerging theme of Amazon is "card". Amazon seems to have problems with placing orders, refunds, and security. Many customers voiced that they had bad experiences with Amazon in terms of incorrect orders. Since customers receive incorrect orders, they naturally request a refund for them; however, Amazon's refund process is not executed well. There have been cases of Amazon charging customer's cards on file even if they never used their card. Due to

this financial problem, Amazon has a potential of losing credibility within their customer base. Here are some quotes from Amazon customers based on their financial problems:

> "I was recently charged $107 for Amazon prime membership. A service which I did not subscribe to. I really think it is unfair that Amazon charges one's debit card without the owner of the card's permission. My daughter was also charged the same amount and not only that, but she didn't have enough money on her debit card to cover the whole amount. Now she's going to be charged by the bank. Bottom line is that there has to be a protocol for this. It's irresponsibility!!! And it's not right!!"

> "I am really dissatisfied by your fraudulent service at Amazon. Firstly, the ordered product was not delivered. The refund money was not credited back to my prepaid forex VISA card though an email was sent stating that the amount was refunded…. AMAZON.DE is really FRAUD."

> "However, I've never owned the type of card in my name or under the address to which I reside. I have contacted both of Amazon's customer service and chargeback department over and over again since I received their first email to me on March 22, 2015. Amazon is claiming that there are several orders that was charge to this specific card, I'm assuming using my name and billing address. What I'm not understanding is how can they have even ran a card in my name when the billing address of the card is specifically required when placing orders under your name using any card you use. This specific card to which they are referring to under my name, I have never seen, let alone use!!"

Amazon promotes "Prime Membership" for a fee to customers who are interested in this service. However, some customers have complained that Amazon charges them prime membership without any "knowledge" or "authorization". Customers have the same problem with renewing their prime membership. Amazon renews the membership promotion without customers' agreements as pointed out in the following quotes:

> "On October 9th, 2014, this company charged my debit card for a Prime membership and it was $99. I never authorized this. After investigating this with my card company, I had to go to the company website to cancel a membership that I never ordered and now it takes them 3-5 days to process a refund!"

> "Amazon renewed my Prime membership without my knowledge or authorization. And when I contacted them about it they were rude about it. When I told them, I wanted my money back they finally told me it would be 2 to 3 days until I receive it. My problem is that I had no knowledge and did not give any authorization for them to renew my Amazon Prime account."

> "I was randomly charged over 100 dollars for Amazon Prime membership on my debit card at 1:00 in the morning without my immediate consent. I realize that the terms and conditions I agreed to probably justify this, but nobody reads over that stuff, and Amazon knows it. It's misleading and they know it is."

Amazon "delivery" has created dissatisfaction in some cases. The products may be delivered to the wrong address the card may be charged but the product is never delivered, or the product is not delivered on the promised day. Customer sentiments below describe this scenario:

"Ordered an MP3 from Amazon. They emailed to give me a delivery date. Goods never arrived. They then said it was on its way. They then said it had never left their warehouse (never explained why). Then said new date for arrival. It never arrived. They then said out of stock. They then said they would credit goods. Credit never arrived. Then said tried to deliver but could not (never said any more). Then said, "Oops sorry." Worse so-called customer service I've ever experienced."

"The delivery was to be done in 28th Aug to 2nd September. Still I am not getting any response from Amazon side. I complained there almost 4 times but still no response. Seriously I have ordered many things from other sites, but this was the worst shopping site I have ever used."

"The purchase never was delivered to my shipping address. They state that they delivered the item to a freight forwarder, but my forwarder never received the package. They refused to provide the proof of delivery and even they close the purchase already, so I cannot submit a complaint in the page. Ever further, they deleted the rating that I gave to the purchase. I am really tired of trying to contact them. I also have sent fax and my forwarder too.

Safeway

FIGURE 10: SAFEWAY (n=299 Customer Reviews)

The first emerging theme of Safeway is "employee." Customers complain that employees are not providing high quality service. They are "rude", "sarcastic" and "racist" to customers according to the quotes below. Frequently such attitudes may stem from lack of knowledge or motivation to provide service to customers:

"I went to pick up my prescription and was told that it had been re-shelved because I had not picked it up in a timely manner. The wait would be 30-45 minutes. I asked to speak with the manager, which was Phong **. He explained to me the laws regarding re-shelving items, and I asked why I had not been called and notified that it was ready. He explained

that it is the policy of the MD office that I, as a patient, should call. I told him that I thought it was inconsiderate, and Phong proceeded to yell and berate me in front of his staff and other customers when I asked him not to yell at me."

"She stated that the tattooed manager made a racist and judgmental comment about her sue of food stamps. When she presented her method of payment, the store manager said 'figures!' I know that Safeway does not allow their employees to treat any of their customers in such a manner; be they pay cash, credit, debit, or food stamp. This is no way for store manager or any employee working in any capacity to act in customer service driven business."

"Asked one employee if they had a type of salad dressing. Another employee showed up. He makes a sarcastic remark then walks off with a ** eating grin. What is wrong with this company?"

The second emerging theme of Safeway is "stores." Safeway's customers are disappointed because of the empty shelves and dirty store. Customers are dissatisfied with the product quality, for example with groceries. One of customer said the store is "disgusting." Below are more negative customer sentiments regarding Safeway:

"The store is always dirty, never has stocked shelves. The staff is always under staffed and sometimes rude. The store needs to be remodeled very very badly."

"… On the shelves, soda aisle was half empty. Water aisle was empty of small bottles. Sugar aisle was in sad shape and the store was full of people…"

"…the lettuce is always old and brown! Disgusting salads! They claim their salads get packaged elsewhere and shipped to the stores. I don't understand why they can't package their own vegetables at their own store. Why? Hello, it is a grocery store with a vegetable section! I've complained and exchanged about 15 salads in the past 6 months. This is ridiculous. I am so done getting my salads there! I'm getting another cash refund today!"

"…A few months after the incident I had to pick up soda (I would only ever buy packaged brand items there because I do not trust anything there), I walked in the store and their entire meat section was empty with disinfectant bottles everywhere. DISGUSTING place…."

CONCLUSION

The customers' reviews of the top ten retailers revealed that the most common emerging themes of almost every retailer are "store", "employee", and "customer service". Apparently, retailers need to provide solutions to their customers based on the content of comments. In other words, retailers need to gratify the customers' expectations. First, stores need to be clean and the customer support equipment, such as disability wheelchairs, should be provided in working conditions as promised. In addition, the shelves should be well stocked and organized for ease of access. Second, employees must be well trained and empowered in order to serve customers with the knowledge and skill set. Employees must be polite and friendly to make customers feel

welcomed and respected. When retailers have improved their technology, they need to help customers understand the new system and walk them through any new processes introduced from time to time. Retailers should never assume that customers are familiar with their procedures.

Between top ten U.S. retailers, customers of Walmart, Kroger, Home Depot, and Safeway are among the most dissatisfied with the store conditions. Customers do not accept excuses for stores with poorly maintained equipment or facility. Empty shelves, inadequate and unorganized selections are some of the reasons for complaint. Store problems also include the quality of selection, as customers relate the lack of product quality with inadequate management of the store.

All top ten of retailers (except Walgreens, CVS, and Amazon) seem to have the same problems with the attitudes of some of their employees. A customer expects friendly and respectful customer service from employees. Rudeness and arrogance were not accepted. Some customers perceived some employee comments as racist. When customers recognized that employees were lying to them, they cannot trust employees, and reflect this unethical behavior to retailer as well. Customers also become disappointed when the employees are not professional.

Walmart, Kroger, Costco, Target, and Amazon have problems with their cards or rewards programs. Sometimes, Walmart, and Amazon's transaction were not correct. Financial problems such as incorrect orders make customers worry about the security of their account. Many of Kroger and Target customers use reward cards or gift cards for their shopping. They may become embarrassed, when there is a trouble about the actual available amount on the gift card versus perceived one. Costco seems to check the membership card randomly, and customers become angry at their unequal and unfair customer treatment.

Home Depot, Walgreens, CVS, Lowe's, and Amazon have complaints based around their customer service. Low quality of service, long waiting time, and unacceptable solutions are some of the root causes of these complaints. For example, Lowe's customers, who had warranties, were disappointed because the warranty did not work as promised, or it took too long to fix defective products. Amazon customers complained about the delivery service being too late or the product sent to the wrong address. Many customers complain that Amazon charged them without any knowledge or authorization for their prime membership.

Walgreens and CVS customers complain about pharmacy problems due to lack of coordination among local stores and online ordering systems. Some of them received incorrect prescriptions or incorrect quantity of medicines. Sometimes customers had to wait long period because of stock outs.

This study revealed a curious phenomenon as customers' main complaints and praises are mostly about employee-customer interactions. The ranking of the most important attributes lists 19 tangible aspects of retailing from prices to quality and selection of items in various departments or categories. Only two of the listed attributes, namely "staff (of) customer service" and "access to in-store experts", are remotely related to employee-customer interaction. We do not deny that the tangible attributes of retail offerings are an important part of the core service. For example, a customer who wants to buy seafood will go to a retailer carrying fresh and varied selection of the item. However, many retailers have the similar offerings at similar prices. The only differentiation opportunities remain in the augmented services such as payment, delivery and refund options, and most importantly in the employee-customer interactions.

In fact, a recent study (Veloso et.al. 2018) revealed that reliability, assurance, and empathy dimensions of SERVQUAL has an important impact on retail store image, which in turn influence customer loyalty. Responsiveness and tangibles dimensions of service quality are secondary. This

empirical support to our above-mentioned observations provided a new research opportunity to analyze complaints further. There are about 300-590 comments for each retailer, that can be classified and content analyzed in terms of five dimensions of service quality, namely tangibles, responsiveness, reliability, assurance, and empathy.

LIMITATIONS AND FUTURE RESEARCH

This research helped to realize possible research avenues. One research question is: How do retail service attributes relate to the relative ranking of to ten retailers? Which type of sentiments (positive, neutral, or negative) are critical in service design and delivery? Especially, thorough understanding of neutral content may help researchers to identify value perceptions in retailer-customer relationships.

Another research area may be about how the revealed sentiment themes relate to behavioral intentions as mentioned in the reviews, and the actual revenue changes in a longitudinal study. As one of our reviewers observed, Amazon raised its rank in revenue generations during the research period, and it had a large percentage of neutral sentiments. Content analysis of these scores, notifying the changes in the themes, and correlating them with revenues may reveal interesting pictures.

Retail attributes and customer value perceptions may be a new research project, since the retail environment and offerings keep on changing. For example, one of the significant negative sentiment theme for Target was the card. While, overall, Target was receiving significantly high proportion of positive sentiments. This observation led us to the question of how relative ranking of the most valuable attributes change in brick-and-mortar and on-line stores of the same retailer.

This exploratory research identified multiple research avenues, but also has limitations. One of the limitations of this research is its nature. Numerical analysis, testing theories, nor generalizations to all customers of top ten retailers were intended. So sample size was not calculated. Customer reviews accumulated on social platforms and created opportunities for these academic researchers. Therefore, we data mined for emerging themes in sentiments using available commercial software. Candid posts about customer sentiments revealed multiple aspects of their notable experiences with top ten retailers. It is important to remember that not every customer post comments, also they do not post for each shopping experience. In fact, majority of customers do not post anything at all. Even though the number of postings were substantial, this research cannot represent the vast number of customers of top ten retailers.

However, identifying major themes that motivate customers to post may give direction on how to fine-tune operations and processes for top ten retailers. From this perspective, this paper will help practitioners to realize that negative reviews as well as neutral ones may contain positive aspects of the service and suggestions for improvements.

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