

# CONSUMER PERCEPTION OF FEMALE AND MALE MARKET INTERMEDIARIES IN THE DELIVERY OF CUSTOMER VALUE

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## Abstract

*The objectives of this study are: to determine consumer's perception of market intermediary's (middleman) service delivery in Benin City; to ascertain if significant difference exist between the male and female market intermediaries in their value delivery strategies; and to investigate if gender influences consumer satisfaction with the service delivery of female and male middlemen. A sample of 350 respondents was selected by a means of non-probability, convenience sampling technique. Means and T-test for independent samples were used to analyze data. Data analysis showed that the overall mean perceptions for the female and male market intermediaries are positive, slightly above the average point on the scale. The results also indicated a significant difference between female and male market intermediary's service delivery. The male middlemen were rated more positively on product, pricing, promotion and after sales services except on distribution and relationship marketing where the women outperformed them. Findings also showed that gender does not influence consumers' perceptions of services delivered by the female and male market intermediaries. Evidence from the present research suggests that both the female and male middlemen need to improve their service delivery skills on all the six marketing mix strategies. In particular, findings indicate that the female intermediaries should pay more attention to developing skills in pricing, promotion and after sales services.*

**Keywords:** Consumer satisfaction, Gender differences, Marketing mix strategies, Middlemen, Service delivery.

## Introduction

Marketing function is incomplete if macro marketing role of marketing system is excluded. Similarly, the productive system would be meaningless if no middlemen exit to distribute the products. Hence the 'life giving' services of the middlemen cannot be over emphasised. Most firms cannot bring value to customers by themselves, to provide value for the customers; manufacturing companies need the downstream channel partners just as they need the upstream suppliers of raw materials, components parts, information, finance and expertise (Kotler & Armstrong, 2008). In the opinion of Kotler and Armstrong (2008), producers use intermediaries (middlemen) because they create greater efficiency in making goods available to target markets. Producers' preference for market intermediaries stem from their wealth of contacts, experience, specialisation and scale.

In the words of Alderson (1965:211), "an advanced marketing economy is characterised by intermediary sellers who intervene between the original source of supply and the ultimate consumer". Several years ago, Hicks (1969) described the professional firms who specialised in trading as the engines in the evolution of our world. The improved development of the society by professional traders had also been noted by Helbroner (1962). Wholesalers as institutional bodies have continued to be relevant in the lubrication and facilitation of economic activities. As Rosenbloom and Larsen-Hadras (2008) observed, middlemen, for thousands of years, have been involved in global marketing. Judging from the fore, there appears to be a consensus on the

crucial roles of the middlemen as the engine that drives any nation's economy.

Customer perception of the middlemen has become critical as competition puts pressure on them to provide consumers with higher and greater valuable services at a lower price, at convenient time under a well-informed condition. It should be noted that if the services of the middlemen are ineffective, the producers will also be ineffective as the individual consumers' access to essential goods and services will be truncated and the entire nation's economy will be in jeopardy. If the middlemen are to remain relevant in the facilitation of exchange and value creation, there is need to conduct consumer perception audit of middlemen's service delivery.

The role of women as agents of poverty alleviation cannot be overemphasized because any meaningful growth and development must address the tenets of poverty alleviation. (Agbionu, Agbionu, Ikon, & Chinwe, 2015). Studies that examine the marketing aptitude of women in relation to men are in the right direction to facilitate economic growth and development. Despite the rapid growth of women in professional and managerial jobs, the gender gap in entrepreneurship remains significant. Maria and Pia (2003) observed that women are still less likely to start new businesses than men, although the differences seem to be declining.

The study of Maria and Pia (2003) further revealed that the participation of women in entrepreneurship is significant, that the level of participation varies significantly from country to country, and that, in spite of national variations, women participation rate across countries is measurable at about two-thirds that of men. These results suggest that women are influenced by many of the same factors that affect men when making entrepreneurial decisions. On the other hand, the systematically lower rate of female participation indicates that some differences also exist. Unfortunately, the nature and reasons for these differences are not fully understood.

Some other researches supporting the findings of Maria and Pia (2003) showed that self-employed

women possess different characteristics from self-employed men (Cowling & Taylor, 2001; Georgellis & Wall, 2005). Brown (2006) found that the difference between the female and male self-employed is partly driven by different household structures, familial responsibility and employment status of the partner. Since the 1960s, some researchers such as Gould and Stern (1989): and Fischer and Arnold (1994) investigated the role of salesperson's gender in consumer's product-brand-consumption. Combing through the extant literature, not much attention has been given to determine, if the perceived difference between the female and male entrepreneurs especially the market intermediaries is explained by the marketing strategies employed by them.

Pullins, Reid and Plank (2004) found that differences between male and female salespeople are well documented, but the evidence in the literature is less clear whether these observed differences is related to consumers' sex or whether customers of different gender make buying decisions differently. This situation again raises another issue that requires investigation of Kanter's (1977) 'homosociability' effect of consumers' gender on their perceptions of middlemen service delivery. 'Homosociability' concept is a process where members of same sex are preferred, promoted and developed. The outcome of such investigation would have implication on the type of marketing mixes meant for the male and female buyers.

Research into the effectiveness of intermediaries' roles and functions in customer satisfaction/preference for male or female intermediaries appears to have been overlooked. Not many (if any) current research stream has attempted to investigate the perception of female and male market intermediaries in Benin City. Therefore, the main objective of this study is to determine consumers' perception of the effectiveness of female and male market intermediaries' marketing mix strategies. The strategies of interest are pricing, promotion, distribution, product, aftersales services and relationship marketing. The study also examines if significant difference exist between male and female in their implementation of the marketing

strategies. Lastly, it investigates if there is a significant relationship between gender and consumer satisfaction with female and male middlemen in the delivery of customer value.

## **Literature Review**

### ***Functions of Middlemen***

The role of middlemen especially the retailer is very crucial to consumers in every macro marketing system. As far back in 1922, Clark (1922) condensed middlemen's functions to three: exchange (buying and selling), physical distribution (storing and transportation) and facilitating functions (financing and risk-taking). Role of the middlemen has evolved over the years; the traditional middlemen have taken the lead in restructuring the market system. Middlemen help producers to serve customer better at lower cost by reducing credit risk and incidence of bad debt. Middle men exist to meet the convenience need of the buyers. Channel specialists are skilled in helping producers to provide the service of regrouping through accumulation and bulk-breaking, sorting and assorting.

According to Kotler and Armstrong (2008:337), members of marketing channel perform the functions of: information dissemination, promotion through persuasive communication about an offer, make contract with prospective buyers, matching, that is shaping and fitting offers to buyers need through manufacturing, grading, assembling and packaging, negotiating price and other terms of the offer before the transfer of ownership, physical distribution, storing goods, financing and risk taking.

In developing countries, traders and middlemen play important roles of providing storage services to cater for perishable produce, increasing added value of product by performing grading, packaging activities and providing financial assistant, able to improve efficiency through greater organization, improving information flows, maintaining standards along the chain, providing outreach and linkages both horizontally among institutions and vertically among different levels of public administration and value chain stakeholders as well absorbing the risk of fluctuations of production and price variation as results from the

rapidly changing global environment (Bingen, Serano & Howard, 2003; Arshad, Mohamed & Latif, 2006, Arshad & Rahim, 2008).

On the role of market intermediaries in emerging market, Arshad et al., (2006) envision signs of market transition from supply chain to value chain. By implication, the role of market intermediaries has gone beyond buying and selling to include identification of consumer needs and sourcing for their creation. In a retailer dominated channel system, the middlemen play the role of analyzing the type of products their customers want and they identify producers who can provide the products at reasonable prices. Some large middlemen often develop their own dealer brands. Yet, some other middlemen specify the whole marketing mix for a product and merely assign the product to a factory.

In line with above, it can be seen that the present market system's role is not limited to provision of time, place and possessions utilities for the customers but also includes identifying consumer needs and designing products to meet these needs.

### ***Customer Value***

Creating and delivering the value proposition are critical issues that marketing planners should consider in planning strategies. These days, a high level of competition and rapid changes in the market and technology make it complex for a company to sustain momentum without focusing on delivery the value that customers require (Almoatazbillah, 2012). In the words of Puolakoski (2016), "Customer value is an important thing for companies to focus on since without customer value, there can be no shareholder value, and shareholder value is one of the main reasons why companies exist". It is important to remember that satisfied customers are still the source of a company's cash flow. As Anderson, Narus and Narayanda (2009) stated, customer value has also been proven to increase the provider's profits since the value increases the customer's intention to buy again.

Value is created from a combination of different factors that are related to time, place, price, and needs (Byus & Lomerson, 2004), a product, service, or relationship (Ravald & Grönroos,

1996). et al. (2009) divided customer value creation into product leadership, customer intimacy, and operational excellence. Eggert and Ulaga (2002) stated that in value creation in business relationships, customers are using the value creation potential of suppliers as a criterion to decide when to invest more in, maintain, or divest from a relationship. He noted that differentiation cannot be done nowadays based only on product quality. He identified value creation as eight relationship value drivers, which can be measured.

Lapierre (2000) identified value drivers to be as follows: alternative solutions, product quality, product customization, responsiveness, flexibility of services, reliability of services, technical competence, supplier's image, trust, which covers safety, credibility, security, and continuity; supplier solidarity with customers, price, both product and service related, time/effort/energy, conflict.

#### ***Marketing Mix Strategies and Value Delivery***

According to Agbonifoh, Ogwo, Nnolin and Nkamnebe (2007), marketing mix is the combination of product, pricing, promotion and distribution utilized by a marketing company to address a target market during a given period. McCarty (1981) defines marketing mix as the controllable variables which the target market. For Kotler and Armstrong (2008) marketing mix is set of controllable, tactical marketing tools that the firm blends to produce the response it wants in the target market. Since the company's success depends largely on its ability to formulate the right mix of the key variables, it is instructive to note that the effectiveness of any firm is predicated on consumer perception the effectiveness of the marketing mix in meeting their needs. To Kotler and Armstrong (2008), marketing mix consists of everything the firms can do to influence the demand for its products. Lindgreen and Wynstra (2005) stated that the intermediaries can be studied by either focusing on product and services values or value of buyer-seller relationships, networks, and interactions. In providing utility especially possessions utility, the middlemen need skills in relationship marketing and after sale services especially for goods that are technically oriented.

In this study, relationship marketing and after sales services were distinctly considered, and as such added to the traditional 4 Ps to make up the 6 marketing mix strategies to measure the effectiveness of the middlemen's service delivery.

#### ***Determinants of Middlemen/Store selection***

A number of factors can be critical to the middlemen's success. These factors include: assortment of goods and services, advice from sales clerks, convenience, and quality of the products. Middlemen who are market-oriented must be foremost in identifying patronage motive (convenience of its hours of opening and location); and the reasons why customers choose to buy from a particular store or service provider. The atmosphere at the store outlets may have implication for consumer's emotional wellbeing. The way merchandize are displayed, store decorations and colours, temperature, sounds and smell of a store all contribute to its atmosphere. In the opinion of Perreault and McCarthy (1999), ignoring the emotional and social values of consumer needs can lead to serious errors in the middlemen's strategy planning.

Since it costs huge investment to ensure interesting surroundings and other structures in place; market intermediaries need to know if the effort and money invested or the merchandizing approach in sales planning is consistent with the needs of the target market.

#### ***Methodology***

The study employed cross sectional survey research design. It is basically descriptive in nature. It attempts to describe the characteristic features of female and male marketing intermediaries' marketing strategies in service delivery. The population of interest in this research encompasses customers of small and medium scale market intermediaries (middlemen) in Benin City. The surveyed middlemen in study include wholesalers and retailers (SMEs) who sell goods and services to final consumers. Only consumers who buy for final use were surveyed in this study. Middlemen, men and women alike who sell their wares in large, sophisticated class of specialized stores, like Hallmark in Benin City to individual merchants like the woman who sells baskets of

tomatoes, onions, from open stall or Kiosk at home in the neighbourhood were evaluated for effective service delivery in the supply/value chain.

The accurate sampling frame of all customers of SME market intermediaries in Benin City is not

known. Since there is no statistical documentation of the total number and location of desired customers, a representative sample of three hundred and fifty (350) buyers was used. The background and demographic information on the sample respondents are presented in Table 1.

**Table 1: Demographic Profile of Respondents**

Demographics	Categories	Frequency	Percent
Gender	Male	115	34.5
	Female	218	65.5
	Total	333	100.0

From the data in Table 1, it can be observed that 115 persons representing 34% of the respondents were male while 218 (66%) were female.

reliability, the instrument was subjected to Cronbach alpha test. The results from our reliability analysis are shown in Table 2. below:

An original, self-designed questionnaire was used for data collection in this study. To verify the

**Table 2: Cronbach Alpha Reliability Test Results**

Dimension of Value Delivery	Female Market Intermediary	Male Market Intermediary
Product	0.634	0.670
Pricing	0.601	0.600
Promotion	0.600	0.609
Distribution	0.629	0.678
Relationship marketing	0.649	0.764
Aftersales services	0.811	0.831
Customer satisfaction/preference	0.798	0.837

Flowing from the reliability coefficient results displayed in Table 2 above, it can observe that the Cronbach’s alpha across all the variables of the marketing mix measured in the present study yielded values that are within the acceptable reliability threshold. Therefore, we can conclude that our research instrument is to a large extent reliable.

were used to validate the stated hypotheses at 95% confidence interval.

**Results and Findings**

See Table 3 in Appendix for the analysis done in this section. On product strategy, the female market intermediaries were perceived with a mean index of 3.6 each on product assortment and ability of the product to meet consumers’ need. Still on product strategy, respondents rated compensation for failed products/services as the weakest with a mean of (3.1) (See Table 3 in Appendix). Generally the female market intermediaries earned a slight above-average mean of 3.3 on product strategy. For the male market intermediaries, performance was totally different, the males were positively rated as most efficient in

terms of offering product warranties and poorest on selling products that meets consumer needs. Altogether, the male market intermediaries were rated with a moderate mean score of 3.3 (See Table 3 in Appendix).

The most outstanding performance for the female middlemen on distribution was a mean of 4.2 on product display, while their least performance was responsiveness/attending to customers' requests. A good mean of 3.7 was jointly recorded on distribution strategy for female middlemen. The tide turned in respect of the males' distribution strategies. The best mean performance was on responsiveness (3.7) and a poorest mean of 3.3 on product display. General performance on this strategy was 3.5 for the male market intermediaries.

Under pricing strategy, the female market intermediaries was rated to be most efficient in terms of selling on credit a meaning of 3.2 and perceived poorest in the area of charging fair prices (2.6) (See appendix). Overall mean on price performance was 3.0 which is just moderately fair. For the male middlemen, the most positive mean rating was in the area of allowing buyers to haggle prices effectively before making purchase with an index of 3.5. Coincidentally, the males were also rated poorest on price fairness (2.4). The male middlemen overall performance on price strategy was just fairly positive as found in the case of their female counterparts.

Regarding promotional strategy, the female market intermediaries value delivery system was perceived to be best in the area of salesmanship that is personal selling skills (3.5) and weakest in

terms of allowing discount to attract buyers (2.4). Their general performance on promotion (3.1) was fair. For the male market intermediaries, their best performance on promotional strategy was a mean index of 3.6 on salesmanship and perceived weakest (2.5) on discount offering. An overall mean of 3.3 was obtained in respect of male market intermediaries indicating moderately fair performance.

Of the six marketing mix, the female middlemen had their best rating (3.6) on relationship marketing. The top performance on this parameter may be ascribed to the top and equal performance on developing relationship with customers (3.8) and desire for repeat or future patronage (3.8). The poorest index was on giving apology for failed service. Overall index on relationship marketing was 3.6 indicating positive performance. For their male counterpart, the best performance was 3.7 index on building relationship and poorest on service recovery (3.4). A mean of 3.5 was generally recorded for the male market intermediaries on relationship marketing. Although the individual mean for female market intermediaries on the five dimensions of after sales service strategy, their best mean score (3.2) was harvested on provision of spare parts and their least score on this strategy was 3.0 on maintenance and repair services. For the female market intermediaries, a mere average index (3.09) was recorded. The male middlemen equally scored 3.8 index each on 3 dimensions: installation, spare parts and repairs. The males' least score 3.6 was on provision of transportation. The overall mean on this factor for male market intermediaries was 3.74.

**Table 4 Comparative Analysis of Male and Female Marketing Mix Strategies**

S/N	Value Delivery Dimensions	Mean	T-Value	Sig. (2-tailed)	Decision
1	Product (F)	3.33	1.163	.246	Not significant
	Product (M)	3.37			
2	Price (F)	2.96	-7.309	.000	Significant
	Price (M)	3.25			
3	Promotion (F)	3.01	-3.115	.002	Significant
	Promotion (M)	3.25			
4	Distribution (F)	3.71	6.722	.000	Significant
	Distribution (M)	3.49			
5	Relationship marketing (F)	3.59	-1.124	.262	Not significant
	Relationship marketing (M)	3.54			

6	After sales (F)	3.09	-10.194	.000	Significant
	After sales (M)	3.74			
7	Overall Marketing mix (F)	3.38	-2.693	.007	Significant
	Overall Marketing mix (M)	3.53			
	Consumer Satisfaction (F)	3.46	-2.204	.028	Significant
	Consumer Satisfaction (M)	3.57			

\*F = Female M = Male

On comparing the six marketing mix strategies for female market intermediaries, it was found that they performed best on distribution (3.7), followed by (3.6), promotion (3.38), product (3.33), after sales (3.11), and lastly pricing (3.0) (See Table 4). The major reason for top performance on distribution was their skills in attractive product display. Under relationship marketing, their strengths derive from building relationship and drive for future patronage. On the other hand findings show that the female market intermediaries performed poorest on pricing because of their profiteering attitudes. They were perceived to be charging cutthroat price.

Analyzing the performance of the male market intermediaries on the six marketing mix strategies, results showed that they performed best on after sales services (3.74), followed by relationship marketing (3.54), distribution (3.5), product (3.3) and lastly on promotion and pricing (3.25) each. The top performance on after sales services could be ascribed to the good rating they earned on following three factors: provision of installation, spare part and repair services. The weak performance on pricing and promotion could be due to the middlemen’s profiteering attitudes and reluctance to use discount offers to attract buyers.

The t-test analysis comparing female market intermediaries and male market intermediaries on the six strategies revealed that there were significant differences between them on price, promotion, distribution and after sales services except on product and relationship marketing.

Comparing the male and female middlemen’s mean perceptions on the marketing mix variables, the t-test values indicate that the males are better than females on price, promotion, and after sales services except on distribution where the female middlemen were perceived to be better.

Data analysis showed that the overall mean perception of female and male market intermediaries is positive, slightly above average mean on the scale. The overall mean index for female is 3.38 and male (3.53). a t-test value of -2.693 and p-value of .007 indicate a significant difference between the two intermediaries (See Table 4).

On analysing customer satisfaction level with the female market intermediary service delivery, findings showed that their best mean rating was 3.5 on two dimensions: satisfaction index and willingness to recommend or offer word of mouth. Still on customer satisfaction index, a lower score of 3.4 (See Table 3 in Appendix) was recorded on loyalty. The overall mean satisfaction index is positive at 3.5. The male market intermediaries’ rating on customer satisfaction appeared to have followed that of their female counterparts. The males were rated 3.6 each on general satisfaction and word of mouth and 3.5 on customer loyalty. The t-test result indicated a significant difference in customer satisfaction with female and male middlemen’s services. The face value analysis of the mean revealed that the male market intermediaries were better perceived than the female middlemen.

**Table 5: Gender Influence on Consumer Satisfaction with Market Intermediaries**

Gender	Consumer				
	Male	Female	t-Values	p-Values	Decision
<b>Male</b>	3.75	3.78	-.274	.784	Not Significant
<b>Market Intermediaries’ Female</b>	3.60	3.44	1.270	.207	Not Significant

The t-test results indicate that there is no significant difference between the female and male consumers in the perception of the female market intermediary  $t(1.270)$  and  $p(.207)$  as well as the male intermediary  $t(.274)$  and  $p(.784)$  (See Table 5). In other words, the respondents are indifferent about the effectiveness of the marketing mix strategies employed by female or male market intermediaries. Both the male and female consumers rated the female and male market intermediaries positively. A close examination shows that the male rating (3.75) for male middlemen was slightly lower than the female consumers' rating (3.78) (See Table 5). On the other hand, the female consumers' rating (3.44) for female middlemen was in turn lower than that of the male (3.60). Judging from these results, it can be concluded that the female consumers think that the male (opposite sex) middlemen are more effective in value delivery. The female consumers' perception about the middlemen role is also true of the male consumers who also believe that the female (opposite sex) middlemen are more effective in value delivery. By implication, the female or male middlemen do not necessarily require distinct marketing mixes to meet the needs of the male and female buyers.

### **Discussion of Findings**

The findings on the significant differences between the female and male middlemen in the delivery of service to consumer in Benin City are not far from the observation of Maria and Pia (2003). The results in this study has partially shown that the lesser participation of women in entrepreneurship is largely due to their weak performance in formulating effective marketing mix mostly in the areas of pricing, promotion and rendering after sales services.

The female and male middlemen evaluated in this study have also been rated poorly in the areas of pricing because of their profiteering tendencies. This result is reminiscent of Agbonifoh *et al* (2007) submission about profiteering attitudes among Nigerian middlemen. This finding is also in line with Ellis' (1996) report on the agricultural policy makers' perception of the Malaysian middlemen.

The differences in the characteristics of self-employed women and men noted by Cowling and Taylor (2001) are also evident in the present study where the female middlemen service delivery strategies differ substantially from their male counterparts on distribution, pricing, promotion and after sales services. In line with Pullins *et al.* (2004) observation, the finding in respect of gender influences on consumer satisfaction with male and female middlemen service delivery has provided some clear cut evidence that gender is not significant in explaining consumer satisfaction with intermediary's services. The same finding on gender influences on consumer perception of market intermediaries negates Kanter's (1977) 'homosociability' concept, a process where members of same sex are preferred, promoted and developed. The implication of this finding is that, the female or male middlemen do not necessarily require distinct marketing mixes to meet the needs of the male and female buyers.

### **Conclusion**

The study explored consumer's perception of market intermediary's (middleman) service delivery in Benin City. In addition, it also investigated if significant differences exist between male and female market intermediaries in value delivery. Lastly, it also examined the influence gender on consumer satisfaction with the services of the middlemen. Findings from data analysis showed that the overall mean perception of female and male market intermediaries is positive, slightly above the average on the scale. The results also indicate a significant difference between female and males market intermediary's service delivery. The male middlemen were rated more positively on pricing, promotion and after sales services except on distribution and relationship marketing where the women outperformed them. Findings also showed that gender does not influence consumers' perception of services delivered by the female and male market intermediaries.

### **Recommendations**

On the basis of the research findings, the following recommendations are made:

1. For effective delivery of services, both the female and male middlemen need to improve

their service delivery skills on all the six marketing mix strategies. Specifically, the female intermediaries need to pay more attention to developing skills in pricing, promotion and after sales services.

2. Market intermediaries who are interested attracting and making their customers loyal should learn to price their products fairly by allowing buyers sufficient time to bargain and make up their mind, offer attractive discounts and offer credit sales where necessary.
3. To ensure enhanced corporate profitability therefore, middlemen are expected to invest in after sales services as catalyst for enhanced word of mouth communication among satisfied consumers, for improved consumer perception, loyalty and turnover. After sales services should be provided to spur customers into favourable disposition towards the seller.
4. To remain relevant and be competitive, the market intermediaries must learn to stock goods that are in right assortments to meet the needs of the customers, goods that are not imitative, but backed up with effective warranties and service recovery system.
5. Providing transportation, installation, spare parts, maintenance is crucial in surpassing customer needs
6. Good salesmanship skills and faithfulness to promises would help market intermediaries in gaining more market shares.
7. Attractiveness of product display, responsiveness to customer needs should be matched with availability of goods.
8. Excellent relationship marketing and effective service recovery system would help market intermediaries to secure future sales.

If the above recommended strategies and others in the extant literature are applied, middlemen in the Nigerian market would be competitive globally.

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## Appendix

S/N	Female Market Intermediaries	Index	Male Market Intermediaries	Index
<b>Product Strategy</b>				
17	The female market intermediaries have a lesser probability of selling imitative/fake products	3.2	The male market intermediaries have a lesser probability of selling imitative/fake products	3.0
18	The product generally offered to me by a female market intermediaries usually meets my personal needs	3.6	The product generally offered to me by a male market intermediaries usually meets my personal needs	3.1
79	The female market intermediaries are more likely to sell her product with warranties	3.3	The male market intermediaries are more likely to sell his product with warranties	3.5
20	The female market intermediaries carry the right of varieties or assortment of goods	3.6	The male market intermediaries carry the right of varieties or assortment of goods	3.3
21	The female market intermediaries offer more compensation for service failure	3.1	The male market intermediaries offer more compensation for service failure	3.4
		<b>3.3</b>		<b>3.3</b>
<b>Price Strategy</b>				
9	With a female market intermediary, I have more opportunity to price the products well	3.1	With a male market intermediary, I have more opportunity to price the products well	3.5

10	The female market intermediaries are more likely to charge an excessively higher price	2.6	The male market intermediaries are more likely to charge an excessively higher price	2.4
11	The female market intermediaries are more likely to give discounts and price rebates	3.0	The male market intermediaries are more likely to give discounts and price rebates	3.4
12	The female market intermediaries are more likely to sell on credit	3.2	The male market intermediaries are more likely to sell on credit	3.1
		<b>3.0</b>		<b>3.3</b>
<b>Promotion Strategy</b>				
13	The female market intermediaries possess better skilled in salesmanship	3.5	The male market intermediaries possess better skilled in salesmanship	3.6
14	The female market intermediaries tend to offer more discount to promote and encourage patronage	2.4	The male market intermediaries tend to offer more discount to promote and encourage patronage	2.6
15	The female market intermediaries tend to give more free gifts after patronage	3.0	The male market intermediaries tend to give more free gifts after patronage	3.3
16	The female market intermediaries tend to be more faithful to their promises	3.3	The male market intermediaries tend to be more faithful to their promises	3.5
		3.1		<b>3.3</b>
<b>Distribution Strategy</b>				
22	The female market intermediary tends to display her goods and wares in a very attractive manner that stimulates patronage	4.2	The male market intermediary tends to display his goods and wares in a very attractive manner that stimulates patronage	3.3
23	The female marketer ensures that she has the right type of goods at the right time to meet my demand	3.7	The male marketer ensures that he has the right type of goods at the right time to meet my demand	3.4
24	The female market intermediaries tend to be faster in attending to customers	3.3	The male market intermediaries tend to be faster in attending to customers	3.7
		<b>3.7</b>		<b>3.5</b>
<b>Relationship Marketing</b>				
25	Female market intermediaries are more interested in building relationship with their customers	3.8	Male market intermediaries are more interested in building relationship with their customers	3.7
26	The female market intermediaries tend to be more interested in buyers repeat purchases	3.8	The male market intermediaries tend to be more interested in buyers repeat purchases	3.6
27	The female market intermediaries tend to be more interested in post purchase feeling/welfare of the customer	3.5	The male market intermediaries tend to be more interested in post purchase feeling/welfare of the customer	3.5
28	The female market intermediaries tend to be more apologetic for failed services	3.3	The male market intermediaries tend to be more apologetic for failed services	3.4
		<b>3.6</b>		<b>3.5</b>
<b>After Sales Services</b>				
29	The female market intermediaries are more likely to be concerned with providing transportation and safe delivery of products	3.1	The male market intermediaries are more likely to be concerned with providing transportation and safe delivery of products	3.6
30	The female market intermediaries are more likely to provide installation for products purchased	3.0	The male market intermediaries are more likely to provide installation for products purchased	3.8
31	The female market intermediaries usually ensure availability of necessary spare parts and accessories of the main product	3.2	The male market intermediaries usually ensure availability of necessary spare parts and accessories of the main product	3.8
32	The female market intermediaries are more likely to make provisions for maintenance and repairs of product bought	3.0	The male market intermediaries are more likely to make provisions for maintenance and repairs of product bought	3.8
33	The female market intermediaries extends	3.2	The male market intermediaries extends	3.7

*Consumer Perception of Female and Male Market Intermediaries in the Delivery of Customer Value*

	more after sales services		more after sales services	
		3.09		3.74
<b>Preference/Satisfaction with Middlemen's Services</b>				
34	I tend to be more satisfied when patronizing a female market intermediaries	3.5	I tend to be more satisfied when patronizing a male market intermediaries	3.6
35	I tend to be more loyal to a female market intermediaries and patronize them often	3.4	I tend to be more loyal to a male market intermediaries and patronize them often	3.5
36	I am very likely to recommend the services of the female market intermediaries to family members and friends	3.5	I am very likely to recommend the service of the male market intermediaries to family members and friends.	3.6
		3.5		3.6