

Article

A Framework for a Generic Retail Charter: A Guide towards Sustainability and Stakeholder Support

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Abstract: This paper develops a framework for a generic retail stakeholder charter that addresses expectations of relevant retail business stakeholders to achieve success and sustainability. Hevner's design science research model was used for the development of this framework. Relevant literature on retail business management, stakeholder theory, and existing charters was reviewed and used for the design of a draft generic retail charter framework. The draft framework was submitted to expert practitioners and academics for verification in terms of correctness, completeness, and relevance to develop the final retail charter framework. The framework addresses stakeholder expectations regarding relevant categories, and the structure of the retail charter addresses the identity, elements, and the management of the retail charter. The elements in the generic retail charter are structured to achieve stakeholder support by ensuring compliance, satisfaction, and excitement. This generic retail charter framework creates research opportunities for the development of detailed retail charters for every stakeholder category, and customized retail charters for individual retail businesses. The framework provides further research opportunities for retail businesses operating in a particular industry, ecommerce, various Standard Industrial Classification (SIC) codes, and other countries.

Keywords: retail charter; retail business management; retail businesses; stakeholder expectations; stakeholder satisfaction; stakeholder support; business sustainability



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1. Introduction

Retail managers have a problem due to the wide range of expectations that they are confronted with from various stakeholders. The way retail business addresses these expectations in its operations and strategic direction determines the response from the stakeholders. If the expectations are not met, stakeholders may respond in ways that have a negative effect on the business. If expectations are met, the response of stakeholders may have a positive effect on the business. For example, an owner stakeholder who does not receive the expected return from an investment may decide to close-down the business, and customers who do not receive the expected quality product or expected prices may decide to stop buying from the business.

However, there are several problems for retail businesses in addressing these challenges. One problem is that managers and owners have different views on the main aim of businesses. Some support the views of economist such as Adam Smith and his fellow economists from the classical economic school, as well as more modern writers, such as Milton Friedman, that a firm's main and only objective is the creation of value for shareholders [1,2]. These views also include the agency theorist's views that a business should only focus on the shareholder's interest, and that the self-interest of the owners will create value for all the shareholders. Good behavior and self-interest of business owners will lead to the best prosperity of individuals and society [3,4]. This notion is more relevant to small retail businesses, as larger retail businesses focus on a wider range of stakeholders by applying a balanced scorecard approach [5]. Managers with this simplistic view may realize

high profits in the short term, but may also result in dissatisfied and unhappy employees, suppliers, customers and/or community stakeholders. Their dissatisfaction may be a risk for the sustainability of the retail business over the long term [6].

Some support the stakeholder theory that a business must focus on all stakeholders, whereas others support the corporate social responsibility and the corporate citizen theory that focuses on the economic, legal, ethical, and philanthropic roles of businesses [7,8]. There is also some support for performance management theories, which hold that there are more than only financial indicators to measure the success of a business, such as the Lynch and Cross's Performance Pyramid, Kaplan and Norton's Balanced Scorecard, and Neely, Adams, and Crowe's Performance Prism [9]. Other views that add to this lack of agreement are sustainability theory, which is a view that a business should focus on economic, social, and environmental sustainability [10]. The ethics theory view indicates that a business should have an ethics culture where management and employees apply ethical values to decision making, conduct, and their relationship with the communities and stakeholder [11]. Management needs to create a value-based business culture for their business is another view [12].

Larger retailers, which are mostly public companies, are in certain ways accountable to stakeholders because they are socially and legally compelled to publish reports. Larger retailers have the capacity to communicate information based on their plans and performances to a broad range of stakeholders in diverse ways. However, smaller retailers (90% of the retail businesses) are more informal, with fewer requirements to be accountable to stakeholders and have less capacity. The result is that not all retail enterprises focus their actions and strategic directions towards the satisfaction of the needs, directives, expectations, and requirements of all their relevant stakeholders. Stakeholder dissatisfaction is reported on a regular basis in various media, for example, customers that have been sold unsafe products, striking staff because of low salaries, community riots because of illegal products being sold to children, and fines being issued for illegal and/or non-compliance.

The problem, as indicated above, is that retail managers are confronted with expectations from a large number of different stakeholders. However, if these expectations are not met, it could have a negative impact on stakeholder support, the economic sustainability of their businesses, and on environmental and social sustainability dimensions in the communities of their operations. This problem is exacerbated by the lack of a comprehensive and formal guide to the management of retail enterprises. Retail businesses also require guidance to assist them with the alignment of their daily operations and strategic directions to meet the expectations and requirements of all the relevant stakeholders in the community and industry.

These retail problems lead to a research problem on how this gap, namely a lack of a comprehensive guide, could be solved so that all retailers could align their business operations and strategic direction with the important expectations and requirements of their stakeholders. If the research problem is solved, retailers could have a comprehensive guide that they could use to secure stakeholder support towards the sustainable success of their retail businesses and make positive contributions to environmental and social sustainability issues in their operating environment. Charters are used all over the world as instruments, to give guidance on the direction and operations to different kinds of organizations for various purposes such as the United Nations Charter, the Mining Charter, religious charters, political charters (e.g., the Freedom charter), and topic charters (e.g., HIV/Aids) [13–18].

There are several types of retail charters found in different countries for selected purposes, but there is no comprehensive retail charter that focusses on all stakeholders [19,20]. Furthermore, there is also no charter for retail businesses, retail associations, or for the retail sector in South Africa. This research identified a need for a retail charter that could be used as a tool or comprehensive guide for retail businesses to formally align their operations and strategic directions towards the expectations, directives, and requirements of the government and other stakeholders. In South Africa, there is a need for such a retail

sector charter to assist in aligning retail sector strategies with the priorities set in the South African National Development Plan 2030 [21,22]. There is also a need for research that proposes frameworks for guiding managerial decisions aiming at satisfying the interests of all stakeholders [23].

The aforementioned needs initiated this study to examine the possibility of a comprehensive retail charter that could assist retail businesses as a tool to achieve such an alignment. Therefore, the aim of this study is to develop a framework for a generic retail charter that could be used by the managers of retail businesses as a tool, instrument, and guide to align the operations and strategic direction of their institutions with the most relevant expectations and requirements of relevant stakeholders. Retail businesses could use the generic retail charter framework to develop customized retail charters for their businesses or retail associations. The retail charter could be communicated to all relevant internal and external stakeholders to gain support for the conduct and strategic direction of the retail business. This paper provides an overview of the relevant literature review for the development of the retail charter framework, the research methodology, and concludes with the results, discussion, and conclusions.

2. Literature Framework

This study reviewed the literature on a range of multi-discipline theories, practices, concepts, models, instruments, methods, publications, and legislation to develop a framework for a generic retail charter (refer to Figure 1).

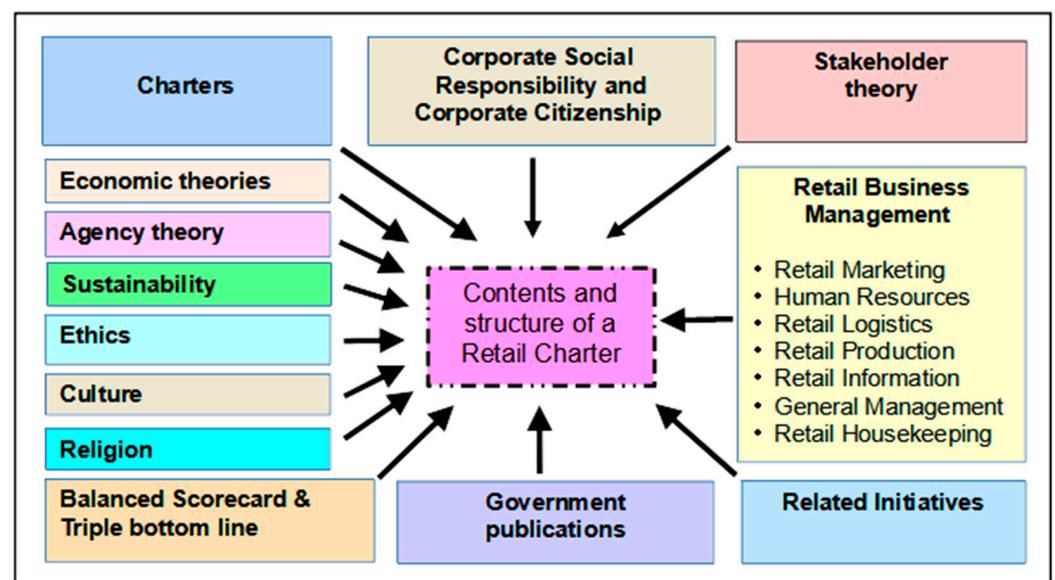


Figure 1. Literature framework relevant to a retail charter. Source: Researchers' own construct.

The aim of this study was to develop a framework for a generic retail charter by drawing from a multitude of disciplines as indicated by the surrounding categories (refer to the center block in Figure 1). The study firstly analyzed the economic, agency, sustainability, and stakeholder theories to understand and clarify the retail problem, as well as the research gap that was described in the introduction. The next fields that were reviewed included charters and related initiatives with the purpose to develop the structure and possible elements for the generic retail charter framework. The retail business management concepts were reviewed next to determine relevant elements of a retail charter from the functional areas. The stakeholder theory and all other fields were analyzed to identify and categorize the stakeholders of a retail business and their expectations. The purpose of reviewing the above-mentioned literature was to develop a draft framework for a generic retail charter, which included a possible structure and elements that could be submitted to expert

practitioners and subject matter experts for comments and verification of the completeness, relevance, and correctness.

2.1. Charters

The nature of a charter is explained in the French word “chartre” and the Latin word “chartula”, and is a written description of the constitution and functions of an organization [24]. It can also mean a document, plan, map, blueprint or code and system of rules [25,26]. The term “charter” is also described as a written document defining an organization, the constitution of an organization that formally describes the rights, aims, or principles of an organization [27–29]. A charter is defined as a document that maps and guides the operational conduct and strategic direction of a retail business to achieve a desired outcome. There is a range of different kind of charters and related documents, and these can be categorized into various categories according to the institutions that initiated and control the charters. The development of a framework for a generic retail charter is intended to be used as a guide by any one of the retail business categories that want to initiate a retail charter and to customize it according to their needs and circumstances.

2.1.1. Governance Charters

The first category of charters includes those charters which are initiated and controlled by governance institutions to achieve the objectives of the relevant government institution or department. South African government charters mainly focus on achieving social and economic objectives in the country such as the National Patients’ Rights Charter of South Africa [30], and those charters promoting the development of previously disadvantaged groups.

2.1.2. Industry or Sector Charters

The second category of charters includes those initiated and controlled by stakeholders in a particular industry or sector and focus on its protection and advancement, such as The Palm Oil Innovation Charter for Retailers and Manufacturers [31], and Origin Green Retail and Foodservice Sustainability Charter in Ireland [20].

2.1.3. Institutional Charters

Another category of charters includes charters initiated and controlled by individual institutions and focus on the achievements of an outcome relevant to that particular institution—as a whole or for specific issues or functions in the institution. This category includes charters for all types of institutions such as businesses, non-government organizations, and political parties. Examples of such institutional charters and related documents are the Freedom Charter of the ANC, the Customer Services Charter of SARS, and the HIV/Aids charter [17,18,32].

2.2. Retail Business Management

Retailing is the final step in the supply chain that includes all business activities to sell products or services to the final consumer for their personal or household use [24,25]. Retail provides a variety and an assortment of products in small quantities, at the most convenient location and time to the consumer [33,34]. A business is classified as a retail business if it performs the retail function and sells more than 50% of its products to the general public for household use [35]. Figure 2 illustrates the nature of managing a retail business, which was adapted from Venter [36]. The diagram illustrates the primary retail process, and the support business functions in a retail business within a particular operation and external macro-environment. Each element in the model is analyzed for possible inclusion in the generic retail charter and to identify potential stakeholders for a retail business.

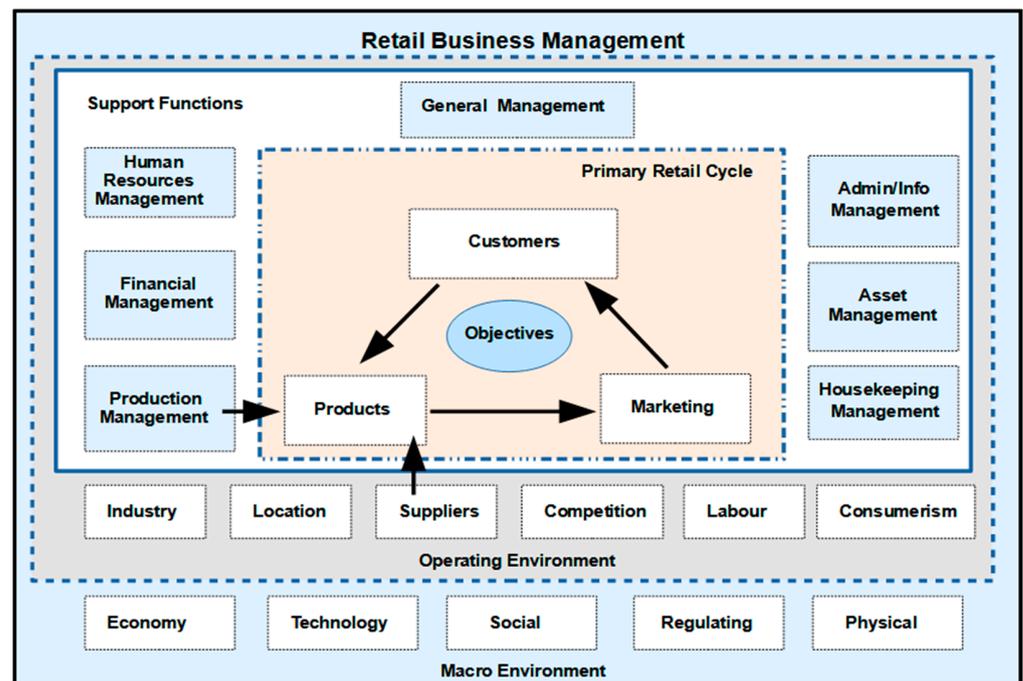


Figure 2. Nature of retail business management (adapted from [36]).

2.3. Objectives of a Retail Business

Every retail business should have a mission that differentiates it from its competitors with clear financial, market performance, societal, and personal objectives [37]. A business normally has the objective to increase the value of the owner's investment and must focus its operations and strategies on the satisfaction of stakeholder expectations and needs [7,38]. Clarity on the objectives of the business is important for the message a retail charter wants to communicate to the relevant stakeholders. The objectives of a retail business are therefore not only to satisfy the expectations of the owner investors, but also to satisfy the expectations of other stakeholders such as employees, customers, suppliers, governance institutions, and the community [25,39].

2.4. Primary Retail Function

The primary retail functions of a retail business, also called the retailing concept or retail cycle, focus on determining the nature and needs of the target customers and the selection of the right retail mix that will satisfy those needs more effectively and efficiently than its competitors [24]. There are several aspects of the primary retail function that could be considered for inclusion in a generic retail charter, and they refer to satisfying the expectations and requirements, mainly of customer and supplier stakeholders.

2.4.1. Retail Customers

The customers of retail businesses are the target market of a retail business and include individuals and households who buy products and services for personal consumption [24]. A target market is a particular portion or segment of the customers which is targeted by a retailer to "be the most likely to purchase its products or services" [40] and is a group of individuals with similar product needs because of one or more common characteristics [41]. Successful retailers understand the market in which they operate, know the shopping behavior of customers, and understand the needs, wants, decision-making, and behavioral patterns of their target customers [42,43]. The customers of a retail business are a stakeholder category for expected inclusion in retail charters that include elements such as defining the customer base and market information to assist the retail business to understand their needs [44–46].

- Defining the Customer Base

One element to address the understanding of customer needs is for retailers to decide on and to define their target customer base [47]. The customer base definition could include one or more of the groups mentioned in the human rights section of the Constitution of South Africa [48]. The customer base could also be more clearly defined in terms of factors such as income, culture, social factors, personal factors, geographical factors, psychological factors, demographic factors, psychographic factors, and behavioral factors [41,47].

- Market Information

Another element for inclusion in a retail charter could be collecting market information through market research from consumers to ensure retailers understand the needs of their defined target market [46]. This could be achieved through selecting the best appropriate quantitative and/or qualitative research methods through primary and/or secondary research [44–46]. The retailer could also select from a range of technological methods to gather information.

2.4.2. Retail Products

When a business knows what its customers wants, the business needs to specify and procure the right type and number of products to meet the needs of their target customers to “match the taste, preferences, and expectations of its target customers” [34,49]. Several relevant elements for possible inclusion in a retail charter are:

- Product Specification

To ensure the procuring the right products for the needs of the customer, the retailer needs to decide and specify the products clearly in terms of issues such as quality, brand, features, design and style, packaging and labels, support services, product lines, and product assortments [47]. Therefore, product specification could be included as an element in retail charters.

- Procurement, Logistics and Supply Chain Management

Procurement deals with the process of obtaining products for a business [50]. Logistics is “that part of supply chain management that plans, implements, and controls the efficient, effective forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customers’ requirements” [51]. Supply chain management focuses on across-firm integration, coordination, and collaboration in the supply chain on the planning and implementation of sourcing, manufacturing, and delivering from raw material to final consumer [52].

Some of the relevant elements from procurement, logistics and supply chain management that could be included in a retail charter are the sourcing and selection of suppliers, supplier development, negotiations and supply conditions, supplier relations and communication, inventory management, warehousing, product transportation management, and ethical treatment of suppliers [14,19,50–54].

2.4.3. Retail Marketing

Once a business has the right product for its customers, the retail marketing must undertake everything that will ensure that customers will buy the products from their business and not from their competitors [42,45,49]. Several retail marketing elements, with sub-elements, could be included in a retail charter.

- Retail Target Market

Once retailers understand the market in which they operate and know their shopping behavior, they firstly need to decide how they will engage with their customers as it can lead to an “increase in customer loyalty, satisfaction, welfare, emotional bonds, and the reputation of the business” [45,55,56]. Secondly, they need to decide on the nature and extent of the relationship they want with the target customers, and what tools they are

going to use to build a lasting loyal and profitable relationship with them through value creation and high customer satisfaction [47]. Thirdly, retailers must decide how to position themselves in the market and the overall perception they want to create in the customer's mind about their businesses relative to their competitors [41,47].

- Retail Merchandise and Services

Retail merchandise and services is a second category of elements for a generic retail charter that includes the retail marketing elements related to the products and services it offers to satisfy the needs of the customer target market. The retail merchandise and service elements that could be included in a retail charter are the product specification elements (as discussed above), and how they could be used to convince customers to buy from the business through elements. For example, ensuring quality products [57–59], the display of products [60], packaging and labelling of products [57,61], focus on local content [19], ensuring continuity [34], product bundling [57], and respect for cultural expectations [62,63].

- Retail Sales Persuasion

Retail sales persuasion is a third category of retail marketing elements for a retail charter that include “everything undertaken” to “ultimately sell a product” [49,64]. This category includes the elements that retailers could apply to attract and persuade their customer base to buy products and services from them, and not from their competitors [49]. The most relevant stakeholders for sales persuasion elements are customers, suppliers, and governance stakeholders, and the framework should address their expectations. The retail sales persuasion elements could include elements such as acceptable and correct product prices [45,47,48,65], store atmosphere [66], promotions [66], provision of credit [67], advertising [68], and reward programmes [69].

- Retail Customer Services

Retail customer service is a fourth retail marketing category that could be included in the retail charter. This category includes all the retail marketing elements that address customer expectations with regard to good service from retailers. Customers do not only compare the service of retailers with their competitors, but also compare it with the best service experience they have received [70]. Retailers need to have a dynamic customer service strategy and promise only what they can deliver [55,68]. The customer service elements in the retail charter should mainly focus on the customer, supplier, and governance stakeholders, and need to address their expectations. The retail charter could include customer service elements such as warranties and returns [66,71], treatment of customers with respect, dignity, and equality [57,62], proper communication of information [72], resolution of customers' problems and enquiries [72–74], after-sales service [57], and correct deliveries of the products ordered [58].

- Retail Exchange

The fifth retail marketing category, which could be included in a retail charter, groups the retail marketing elements the way retailers sell and exchange the ownership of their products to their target markets in the selling process. This selling and exchange practice mainly focuses on addressing customer and governance stakeholder expectations. These retail exchange elements could be a selection from a wide range of selling and exchange practices such as vending machines [75], online retailing (ecommerce) [76], self-service checkout point of sales [77], drive-through sales store [78], and electronic catalogue mail order retail [79].

2.5. Support Functions

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

2.5.1. Retail Human Resources Management

The purpose of human resources management is to ensure the best possible performance by the employees of a retail business, and this could be achieved by having the right trained, developed, and motivated person for each job [34,80]. Human resources management impacts on the employee and governance stakeholders, and there are a range of human resources activities that could be considered for inclusion in the structure and contents of a retail charter. Various charters and related initiatives include human resources activities as elements. Some charters focus on eliminating unfair discrimination and achieving equitable representation of previously disadvantaged groups in all occupational levels [14,81,82], while other charters focus on working conditions of employee stakeholders [14,83–85].

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

- Human resources planning, including talent management and staff retention [76,77].
- Organizational and job design [86–88].
- Correct staffing of employees for the different jobs in a retail business [86–88].
- Ensuring the wellness of employees through employment and working conditions [14, 83–88], and where possible, sharing of ownership [89].
- Fair and representative employment equity practices in the retail business [14,81,82].
- Training and development of employees [86–88].
- Good relations with employees and their labor representatives [86–88].
- Managing diversity in the workplace [86–88].
- Performance management [86–88].
- Human resources systems in retail businesses [86].

2.5.2. Retail Financial Management

The aim of financial management is to maximize the financial value of a business, and the financial aspects must be managed to ensure the solvency, liquidity, profitability, and efficiency of the business operations [34,90]. All retailers must deal with financial issues, and therefore financial elements should form part of a generic retail charter. The financial elements included in some existing charters and related initiatives focus on issues such as access to finance [85], sustainability and performance [20], payment of suppliers on time [85], no insider trading, no corruption, and no fraudulent financial reporting [91].

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

- Payment: Payment of dividends, creditors, and operational expenses [90,92].
- Cash: The management of cash, different cash transactions, cash handling practices, bank deposits and overdraft facilities [90,93].
- Financial systems: Financial systems that can give accurate, relevant, and current information on a range of financial aspects of the business such as liquidity and financial performance [94], financial accounting [93], cash flow [93], and the disclosure of inventory value [92].
- Financial reports: Integrated financial reporting each year to shareholders on the performance, position, and sustainability of a business [90,92].
- Solvency: Ensuring solvency of the business [90].
- Liquidity: The liquidity, or cash flow of working capital that enables a business to meet its short-term liabilities, and financing strategies of current assets on how to achieve and maintain liquidity [90].
- Credit: Providing credit sales to customers and the conditions of granting credit and the management of debt collection and accounts receivable [90].
- Financing: The financing of a business through share capital or interest-bearing debt with the risk that interest needs to be paid irrespective of the performance of the

business [90,93]. Businesses with greater stakeholder engagement (ESG ratings) may obtain higher debt financing [95].

- Investments: The investment in risk-free options with lower returns, investments with uncertainty and risks with possible higher returns, or ESG investments [90,96,97].
- Taxes: The payment of various taxes such as value-added tax charged on services rendered and goods consumed, and income tax payable on the profits of the business as prescribed by the Income Tax Act of 1962 [92,98].
- Insurance: Cover against insurable risks and damages or losses by public disorder, terrorism attacks, strikes, riots, and civil commotion, as well as theft, flooding, accidental damage, accounts receivable, and other business risks. Business interruption, electronic equipment, employer's liability, money and goods in transit, group personal accidents, and legal liability also arise out of business activities [99–101].
- Audit: Certification of auditors on the integrity of financial statements that they accurately reflect the performance and position of a business [90].

2.5.3. Retail Information Management

The information and administration management of a business is a critical instrument to enhance its competitiveness; it must ensure efficient data capturing at the point of sale and other areas, data storage, and electronic data interchange (EDI) with suppliers [33,102]. The information and administrative functions have an impact on nearly all stakeholders, but mainly on satisfying the expectations of governance, supplier, owner, and employee stakeholders. There are information and administrative systems in nearly all retail functions such as filing, record keeping, confidentiality and security of information, communication with stakeholders, contracts, and reports, and therefore retail information elements could be included in a retail charter. The information and administrative elements in some existing charters focus on issues such as accuracy of reporting [91], confidentiality of information [91], privacy of information, communication via telephone or SMS and e-filing [32], traceability of transactions and record keeping of sales [85], contracts with suppliers, and reporting on volumes and prices [85].

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

- Data security [103–105];
- Data storage [85,104];
- Data reporting [85,91];
- Data transfer [106];
- Data processing systems [104,105,107];
- Data communication media [32,108–110].

2.5.4. Retail Production Management

Retailers sell products that are produced for them by a production unit. Most of the retailers buy the final product produced by external businesses, but some retailers, such as providers of food, produce and sell their own products to customers. The production management function of a business needs to decide what, how, when, where, and who to produce the products and services to meet the requirements of customers by focusing on specifications and processes in product design, quality, and cost [111].

Some retail production elements that could be included in retail charters are:

- Quality of the products and services [85,112];
- Safety of the products [113];
- Outsourcing and production specification [85];
- Production processes [114,115];
- Make-to-order, assemble-to-order, and make-to-stock strategies [111].

2.5.5. Retail Housekeeping and Asset Management

A retail business must ensure a clean and risk-free environment for staff and customers, from a health and safety perspective [33]. Some housekeeping and asset management elements that could be included in a basic framework of a generic retail charter are:

- Acquisition of assets [34];
- Location [49];
- Layout [37,83];
- Maintenance of assets [27,83,111,116];
- Cleaning [117,118];
- Safety [83–85,119–121];
- Security [34,120–122];
- Shrinkage and shoplifting [34];
- Ergonomics and ethonomics [123,124].

2.5.6. Retail Management

Managers provide direction to a group of employees, and “stimulate and direct their behavior and that of other people within an organization” [39]. Management refers to those in leadership positions who are responsible for utilizing the available resources to achieve the desired outcomes of a business [125]. Management is the process of planning, organizing, leading, controlling, and coordinating of all the business functions and scarce resources to realize the business goals and objectives as productively as possible [125,126]. There are functional managers responsible for a certain functional area of the business such as marketing, finance or human resources, and there are general managers such as store or divisional managers who are responsible for all the functional areas in the unit [39]. There are also various levels of management. One level is the supervisory first line managers responsible for one section, such as supervisors of a deli section or till operators. Another level could be middle management that is responsible all the functions in more than one section in retail, such as the manager of a food section, or hardware section. Thirdly, there is the top management level responsible for an entire function or business unit such as store, marketing, or financial managers [126].

The following management elements could be considered for inclusion in a retail charter framework:

- Demographic representation [14,127–129];
- Decision making [39,130,131];
- Planning [130–132];
- Organizing [133];
- Leadership [130,133];
- Control [126,130];
- Business culture [39,126].

2.6. Ownership

Ownership of a business refers to the economic interest and the voting rights of a person in a business that is a direct participant, such as a sole proprietor, or has participation through an entity such as a partnership, a member in a close corporation, a shareholder in a company, a vested beneficiary in a trust, or members of a cooperative [134]. Owners generally expect maximum wealth creation by the business. They take a risk of reducing or even losing their investment because if something goes wrong with the business and it is liquidated, they only get money out of the business that is left after all creditors and employees are paid [135].

Most owners expect continuity and a sustainable business that will give them maximum financial return on their investment (ROI) over a long-term period. This return could be in the form of annual dividends and growth in the capital value of their investment. The expectation is that it should be higher than what they can receive through a

risk-free investment in financial institutions, such as interest-bearing deposits in banks. The expectations of owners may also vary because of the nature of their ownership and their personal objectives with regard to the business. The expectations of owners who are involved in the management of a business may vary from those owners who merely invest in it. Expectations may also vary among owners who have sole ownership or have shared partnership ownership. It can also vary from owners who are minority partners or shareholders to those who are majority partners or shareholders. Owners could also have personal expectations of a retail business such as creating job opportunities for their children, community contributions, or any other personal expectations [34]. A generic retail charter could assist a retail business to address all these expectations.

The impact of owner stakeholders on a retail business is determined by the possible response of the owner stakeholder if their expectations are met or not met. Owner stakeholders whose expectations are not met can have a major impact on the business if they decide to close, sell, disinvest, stop further investments in the business, or dismiss the management. If their expectations are met, their favorable response can influence the business if they decide to increase their investment and to grow and expand the business. Most South African government-initiated charters include ownership as an essential element, with the purpose of providing disadvantaged people with a “more meaningful economic participation in the mainstream of the economy” and to increase ownership of businesses in the South African economy [14]. Charters could address the desired outcome that disadvantaged people should have a greater percentage of ownership.

2.7. Retail Industry

Every retail business operates within a specific retail industry within the retail sector, such as the clothing, food, or fuel industry. Each of the retail industries has their own unique operating requirements and competitive conditions [126], and changes that may impact on the expectations of some stakeholders, such as fashion changes that may impact on business and customer expectations [136]. The elements and framework of a retail charter may be influenced by some of the following retail industry factors:

- The wide range of more than fifty types of retail business, as classified by the Sector Industry Classification (SIC) codes, may have an impact on the generic retail charter because the stakeholders and their expectations may differ [137].
- The size of retail businesses may have an impact on the retail charter because small and medium size retail businesses, which comprise more than 90% of business in South Africa, may lack capacity to develop and implement formal retail charters [138].
- Trends in the retail industry may have an impact on retail stakeholders and their expectations, such as larger retailers moving into townships [138], new technology and ecommerce [138–142], expansion into Africa [138], changes in retail operations caused by COVID-19 [143,144], and retail operations changes [139].
- Challenges in the South African retail sector such as government legislation on employee representation of all levels of businesses [82], a small number of disabled employees [54], skills shortages and hard to fill vacancies [138], xenophobia [145], volatile environment with riots and looting [146,147], and crime [148,149].

2.8. Stakeholders

The development of a retail charter applies to the stakeholder capitalism theory [23,150,151], which includes individuals and groups that have a stake in a retail business from various categories of stakeholders, such as the owner, employee, customer, supplier, community, and governance stakeholders. Every retail business has multiple and diverse stakeholders who can influence the business, the actions, or the performance of the business [34,138,152]. Each stakeholder could have a range of own unique and legitimate interests and expectations from a retail business. Three theories relevant to stakeholder expectations include the two-factor motivation theory of Herzberg that applies to employee stakeholders, the “Zone of tolerance” expectation theory, and the “Kano’s model” on expectations that apply to customer stakeholders [153–155].

Some underlining arguments based on these three theories could be generalized for application to all stakeholders in the development of a generic retail charter.

2.9. Multi-Field Contributions in Developing the Generic Retail Charter

The different fields of the literature review (detailed in Figure 1) contributed in various ways towards the development of the generic retail charter framework. The economic, agency, sustainability and stakeholder theories assisted with understanding the retail problem, identifying the research gap, and formulating the purpose of a generic retail charter in the framework. The analysis of charters and related initiatives assisted with the structuring of the framework, as well as the identification of possible elements in existing charters and related initiatives that could be included in a generic retail charter. The analysis of the retail business management, corporate social responsibility, and corporate citizen fields assisted with the identification of a comprehensive list of functional retail business areas that could be covered by the elements of a generic retail charter. The stakeholder theory, retail management, culture, religion concepts, models, instruments, and practices assisted with the identification, understanding, and categorizing of stakeholders and their expectations. Governance publications assisted with the identification and understanding of the mandatory expectations of stakeholders.

3. Materials and Methods

The methodology is based on the social sciences research methodology framework that was used to develop the framework for a generic retail charter via the revised framework of the research onion approach [156,157]. Refer to the summary in Table 1 for an overview of the research methodology framework of this study [156].

Table 1. Research methodology framework.

Process	Application
Knowledge base	Ontological scientific knowledge dimension
Nature of inquiry	Applied research Critical realism
Research philosophy	Pragmatism Some elements of functionalism
Research logic	Abductive reasoning
Research strategy	Qualitative exploratory research design
Time horizon	Cross-sectional Literature review
Research tactics	Qualitative research Preliminary studies—artefact design Researcher–subject relationships Verification
Data collection techniques and research methods	Electronic fixed premises face-to-face interviews Electronic mail-administrated interview Multimedia-based and telephone interviews
Sample design	Stratified and judgmental sampling
Measurement	Structured attitude and opinion measurements
Data manipulation	Frequency and cross tabulation descriptive analysis
Knowledge base	Ontological scientific knowledge dimension

Source: Adapted from Haydam and Steenkamp [156].

The focus of this scientific enquiry is on the applied contribution of this research to the body of knowledge, which is relevant to charters and retail business management theory. The various research contributions to the body of knowledge are based an adaptation of Gregor and Hevner’s “Design Science Research (DSR) Knowledge Contribution Framework” [158]. The knowledge contribution of this study is classified as exaptation research because it developed a new framework for a generic retail charter from other charters being used in various fields, and adapted these to the retail field based on the existing body of

knowledge. Given that the aim of this research is to develop something new that does not currently exist, namely a framework for a generic retail charter, an exploratory research strategy was needed for the design of something new. In this regard, the DSR framework and the DSR Cycle framework were used as a descriptive research strategy in the designing of a new generic retail charter. By adopting and adapting the DSR approach to the retail sector, one arrives at the model illustrated by Figure 3 [159,160].

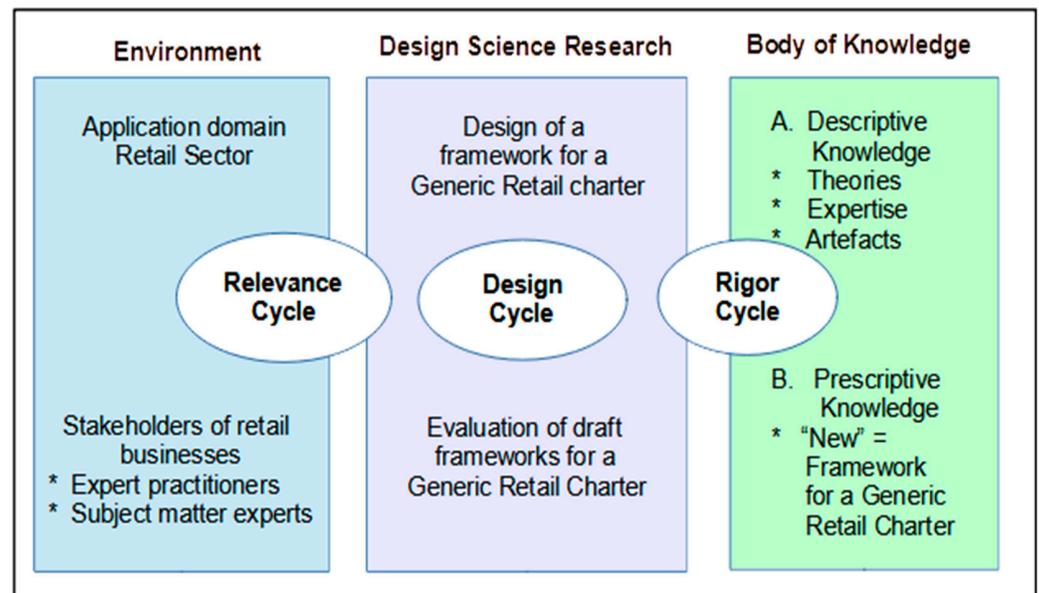


Figure 3. Design Science Research (DSR) model for the design of a generic retail charter (adapted from [159,160]).

The research tactics were to firstly perform a rigor cycle qualitative review of the relevant literature, as indicated in the literature framework in Figure 1, and examine existing artifacts (charters and related initiatives). The information gained from the rigor cycle was used to in the design cycle to develop a draft framework for a generic retail charter. This draft framework was then subjected to the relevance cycle by submitting it to a stratified and judgmental sample of expert practitioner stakeholders and academic subject matter experts for relevance, completeness, and correctness. Five expert practitioners were selected for each of the owner, employee, customer, supplier, community, and governance stakeholder categories. Four were from South Africa and one was from England, and they were selected based on their knowledge and experience of a specific stakeholder category. Responses were received from twenty-one respondents in total, as some were expert practitioners in more than one category; for example, an expert customer and an owner, or an employee and a community member. Nine academic subject matter experts from South African universities, one from Germany, and one from England were selected to have representation for at least two of each retail management field. The collective input of these thirty participants was used to develop the final proposed framework for a generic retail charter.

4. Results

The subsequent findings are based on the structure of charters, stakeholder categories, stakeholder expectations, and stakeholder responses.

4.1. Structure of Charter

The analyses of various charters indicate that these are structured into three sections. The first section focuses on the identity of the charter, while the second section focuses on the elements in the functional areas that will deliver the desired outcome. The third section

focuses on the governance of the charter. The three sections of a retail charter are illustrated in Figure 4 as the proposed structure of a retail charter.

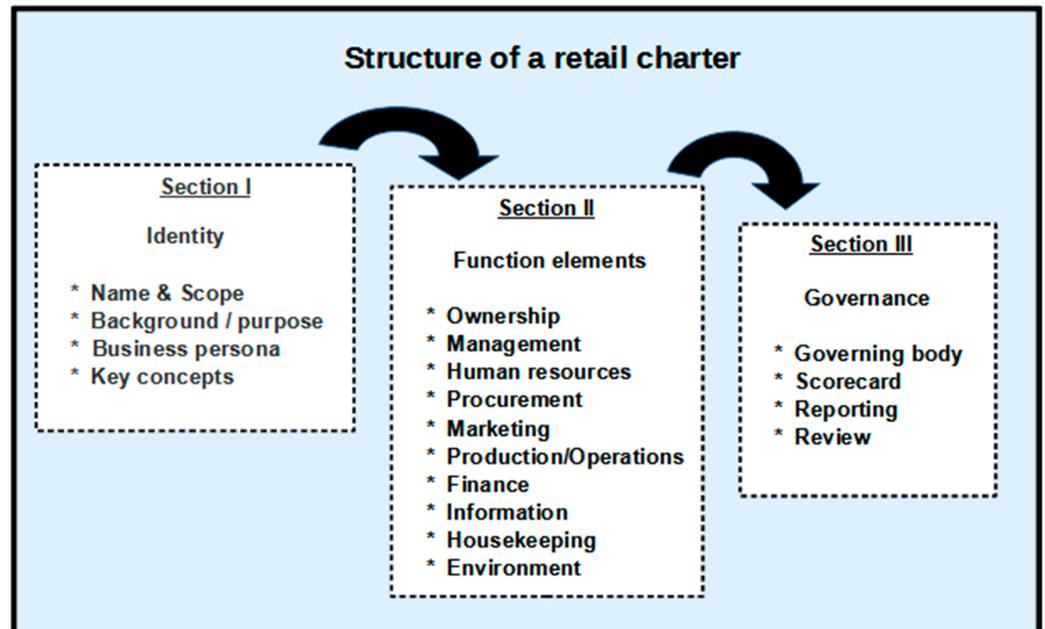


Figure 4. Structure of charter. Source: Researchers’ own construct.

The list of functional elements in Section 2 in Figure 4 was developed from the literature review of retail business management, which was confirmed by the expert practitioners and academic subject matter experts in the analysis of various charters.

4.2. Stakeholder Categories and Expectations

A retail business has a range of relevant stakeholders, and for the development of a retail charter, the stakeholders of a retail business could be grouped into six categories of stakeholders, as illustrated in Figure 5 (adapted from [34,138,152]), each with their own range of expectations, some of which are compulsory for businesses to address while other expectations may be voluntary.

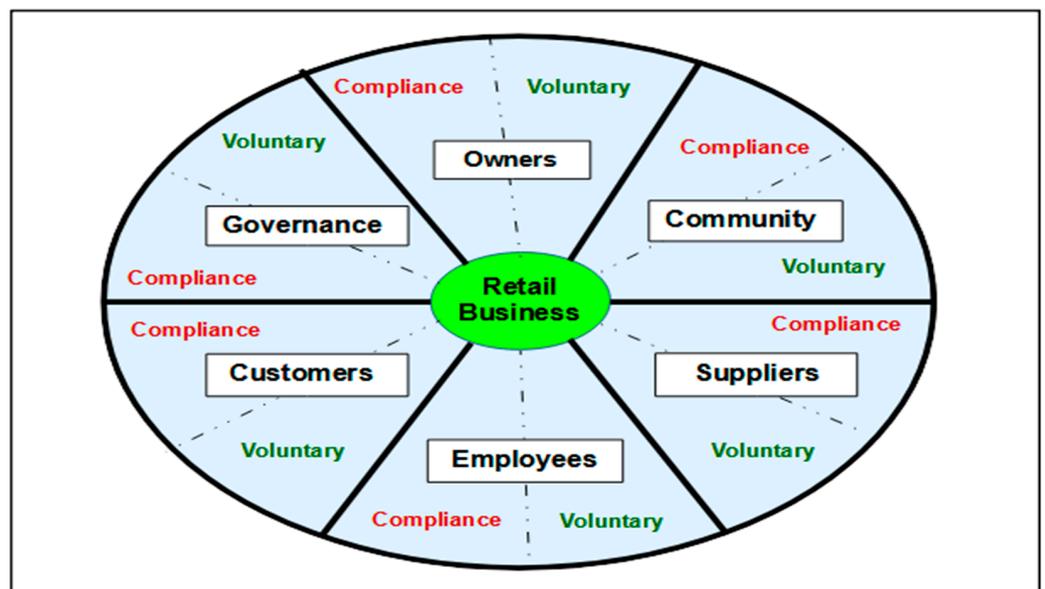


Figure 5. Retail business stakeholder categories and expectations (adapted from [34,138,152]).

The stakeholders for a retail charter could be grouped into the following categories:

- Owner stakeholders invest their money in a business. These stakeholders could have expectations such as a good return on investment, ethical behavior of the business (to protect the owner's reputation), and to be informed.
- Employee stakeholders provide their labor to the business. These stakeholders could have expectations such as market-related remuneration, safe and pleasant working conditions, and developing opportunities.
- Supplier stakeholders provide products and services to the retail business. These stakeholders could have expectations such as being paid according to their supply agreements, to be informed of market developments, and brand standard adherence.
- Customer stakeholders buy the products and services. These stakeholders could have expectations such as best prices, quality as per brand advertising standards, and safe products.
- Governance stakeholders provide infrastructure and the legal framework. These stakeholders could have expectations such as receiving taxes, legal compliance, and correct information.
- Community stakeholders in the operating environment of the business could have expectations such as financial support, no hazardous waste, or pollution of the environment.

4.3. Stakeholder Responses

The purpose of the retail charter is to serve as a guide towards sustainability and stakeholder support. If stakeholders support the business, they could respond in various positive ways (as indicated in Table 2), which could enhance the success and sustainability of the business. The lack of a retail charter could lead to stakeholder dissatisfaction and negative responses (as listed in Table 2), which could have a negative effect on the success and sustainability of the retail business. Table 2 provides a summary of possible negative responses of stakeholders if their expectations are not met, and possible positive responses if their expectations are met.

Table 2. Possible negative and favorable responses from stakeholders.

Stakeholders	Possible Negative Responses	Possible Favorable Responses
Owners	Close the business Sell the business Disinvestment Stop further investment Dismiss management	Further investment Growth
Customers	Frustration Anger Complaint informal Complaint formal Word of mouth—spread bad stories Social media—bad reviews Consumer goods council complaints Legal action	Repetitive buying Word of mouth—spread good stories Positive rating on social media
Employees	Complaints Go slow Strike Resign Sabotage Steal	Increased productivity Loyalty Good relations

Table 2. Cont.

Stakeholders	Possible Negative Responses	Possible Favorable Responses
Suppliers	Stop supply Review supply conditions Higher prices Stop support	Improved supply conditions Support Better prices
Governance	Fines Prosecution Restrictions on trade	Incentives
Community	Word of mouth—negative stories Protest Social media—negative stories Destroy Bad publicity in media Boycotts	Word of mouth support Protection

5. Discussion

The discussion is based on the literature, the researchers' insights, and the findings that are related to a generalized approach towards stakeholders, categories of expectations, and a framework for a generic retail stakeholder charter.

5.1. Generalized Approach towards Stakeholders

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

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

These common arguments could be generalized to all stakeholder categories for the development of a retail charter, as illustrated by Figure 6 (adapted from [34,95,153–155]).

Therefore, a generic retail stakeholder charter should ensure the following:

- Compliance: Ensure that the retail charter includes all compulsory conducts that will ensure compliance to stakeholder expectations and prevent a negative response from stakeholders.
- Satisfaction: Consider the inclusion of voluntary conducts that may satisfy stakeholder expectations and generate a positive response from stakeholders.
- Excitement: Consider the inclusion of voluntary conducts that could create a feeling of excitement and generate a positive response from stakeholders.

The successful implementation of an efficient retail stakeholder charter should firstly prevent any stakeholder to respond in a way that would negatively affect the retail business. Secondly, the charter should enhance the chances of a response from stakeholders that will have a positive effect on the success and sustainability of the business.

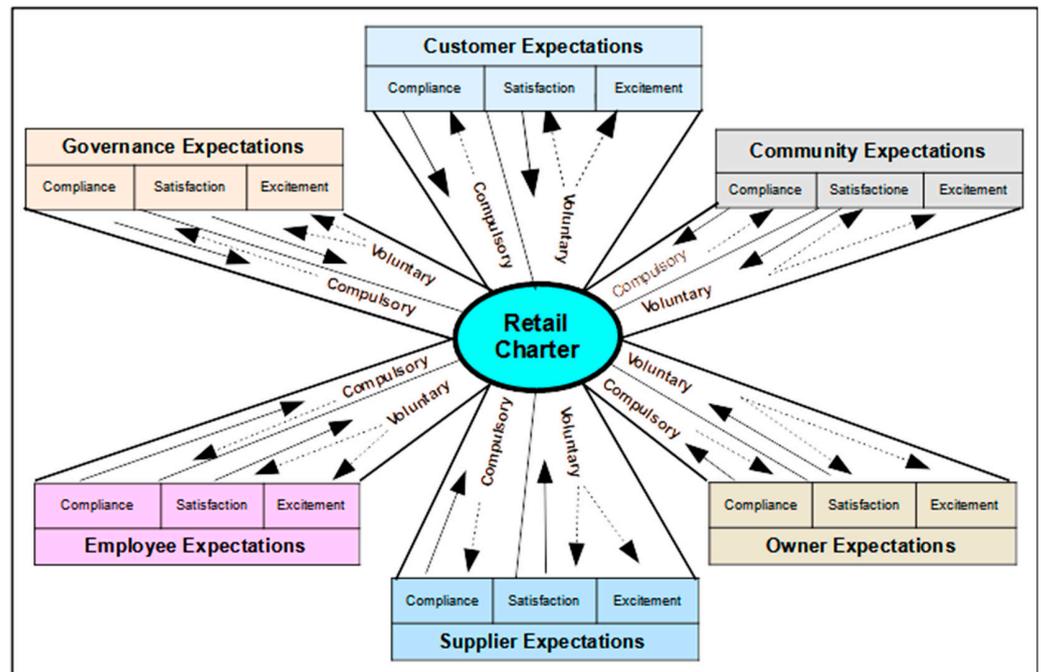


Figure 6. Stakeholder expectations and retail charter (adapted from [25,85,151–153]).

5.2. Categories of Expectations

The purpose of a retail charter is to serve as a guide for retailers to address the expectations of all the relevant stakeholders. The expectations of retail stakeholders are, for the purpose of this research, grouped into five categories in order to develop a retail charter. The elements in a retail charter should address each category of these expectations through the conduct of the retail business.

5.2.1. Mandatory Expectations

Mandatory expectations refer to lawful conduct by the retail business and include stakeholder expectations to comply with laws, bylaws, regulations, policies, national and association constitutions, and contractual obligations in functional areas relevant to the stakeholder. Mandatory expectations can only be addressed by compliance elements in a retail charter because lawful conduct will not create satisfaction or excitement, but unlawful conduct may cause dissatisfaction. Examples of compliance elements, to address mandatory expectations for stakeholder categories, are illustrated in Table 3.

Table 3. Examples of retail charter elements to address stakeholder mandatory expectations.

Desired Response	Compliance "Must"	Satisfaction "Nice"	Excitement "Wow"
Retail conduct	Compulsory	Voluntary	Voluntary
Owners	Audited financial reports		
Employees	Retail business policies and procedures aligned with retail-specific legislation		
Customers	Safe products		
Suppliers	Adhere to conditions of franchise agreements		
Governance	Payment of income tax		
Community	Proper waste management		

5.2.2. Ethical Expectations

Ethical expectations are another category of stakeholder expectations for a retail charter because stakeholders of a business expect a business’s conduct and decisions to reflect

moral principles, values, and codes of conduct [161,162], to do what is good for all parties affected [163], and not to harm others [131]. Ethical expectations require that a business should have an ethical culture that guides the conduct of the business, where management and employee apply ethical values to decision making, conduct, and their relationship with the communities and stakeholders [11,164]. It implies that the conduct elements in a retail charter should anticipate and prevent, or otherwise ameliorate, the negative consequences of the organization's conduct on the economy, society, and the environment [11,165]. The retail charter should advocate ethical practices in all functional areas of the retail business relevant to the stakeholder. Ethical conduct elements can also only be categorized as compliance elements because ethical conduct is a requirement that would not lead to satisfaction or excitement, but unethical conduct could lead to dissatisfaction. Unethical conduct such as bribery, stealing, and misrepresentation could also have legal implications. Examples of some elements in a retail charter that could address ethical expectations from stakeholders are illustrated in Table 4.

Table 4. Examples of retail charter elements to address stakeholder ethical expectations.

Desired Response	Compliance "Must"	Satisfaction "Nice"	Excitement "Wow"
Retail conduct	Compulsory	Voluntary	Voluntary
Owners	Protection of owner's reputation		
Employees	Culture of fairness		
Customers	Quality of products same as advertised		
Suppliers	No unfair claims by retailers		
Governance	Confidentiality of information		
Community	Respect for cultural differences		

5.2.3. Performance Expectations

Another category of expectations includes all expectations related to the performance and efficiency of retail business operations. Operational efficiency could be one of the elements to measure the success of an institution [166]. Stakeholders of a retail business have the expectation that it must operate efficiently and perform in such a manner that they benefit from it and are not negatively affected by its actions. Charter elements, used to address the performance expectations, could be categorized into three categories (as indicated in Table 5), namely, to achieve compliance, satisfaction, and excitement.

Table 5. Examples of retail charter elements to address stakeholder performance expectations.

Desired Response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Owners	Economic sustainability for continuity and a return on investment (ROI) not below minimum market-related norms	ROI between minimum and maximum desired market-related norms	ROI above desired market-related levels
Employees	Economic sustainability for job security with market-related remuneration	Recognition and motivational systems	Contribute to societal sustainability through training and bursaries to family members of staff and staff ownership
Customers	Economic sustainability to ensure continuity for service warranties and future supply, and prices at till same as marked	Contribute to environmental sustainability by selling more green products and recognition of cultural preferences and events	Contribute to societal sustainability through involvement in community development and give recognition to customer input
Suppliers	No late or faulty payments	Contribute to environmental sustainability through environmentally friendly packaging requirements	Economic sustainability of suppliers through development support to new and local SME suppliers
Governance	Economic sustainability for continuous tax payments, levies, and subscriptions paid on time	Development of previously disadvantaged individual (PDI) ownership with qualified people	Assist with societal sustainability through expansion and new ventures for job creation
Community	Contribute to societal sustainability by ensuring no action will enhance social problems in the community, e.g., no selling of liquor to kids	Assist with societal sustainability through support and contributions to community organizations needs and projects	Contribute to societal sustainability through initiating and leading community development programmes

5.2.4. Technology Expectations

For a retail charter, the expectations of stakeholders could also be grouped into technology expectations. Stakeholder expectations change as technology and ecommerce practices develop. Retail businesses need to use technology and ecommerce practices that are commonly adopted by stakeholders to address their needs because the level of technology could be one of the criteria used to measure the success of an institution [163]. Customers pressurize companies to use technology to deliver better experiences [61], such as to use their mobile devices to compare prices, obtain product information, offerings, coupons, buy products online, and pay at the point of sale [69,167]. Some examples of stakeholders' technology expectations are detailed in Table 6.

Table 6. Examples of retail charter elements to address stakeholder technology expectations.

Desired Response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Owners	E-meetings	Cloud data storage	Joint access to cloud data storage with proper controls
Employees	E-payments of salaries	Help facilities for older employees not equipped with latest technology	Skills development in innovative technology
Customers	E-retailing	Self-service checkout tills	Self-service without checkout tills
Suppliers	On-time ordering system	E-ordering system	Joint integrated retailer-supplier stock and logistic systems
Governance	Protection of information on technology	Innovative technology that will speed up interaction with government	Joint access to cloud data storage
Community	Email communication	Use of relevant and compatible technology such as CCTV for crime monitoring)	Integrated closed-circuit television (CCTV) system between businesses, community, security groups and the South African Police Services (SAPS) with cameras in crime hotspots, and a central hub to monitor cameras

5.2.5. Operational Expectations

Every retailer has its own way of performing operational practices. Some of these operational practices may frustrate or anger stakeholders, not because they are inefficient, but because of the way that the operations are being performed does not meet stakeholder expectations. One such operational practice that results in many complaints is the way that some retailers perform their debt collection [168]. Another operational practice that frustrates customers is the lack of immediate response to inquiries [72–74]. Several examples of operational expectations of stakeholders are listed in Table 7.

Table 7. Examples of retail charter elements to address stakeholder operational expectations.

Desired Response	Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
Retail conduct	Compulsory	Voluntary	Voluntary
Owners	Timely maintenance of assets used	Owner consultation and involvement on issues that have serious, strategic, and some labor consequences	Successful environmental protection and development practices, e.g., recycling and minimal packaging practices
Employees	No outdated retail practices	Allow working from home where possible	Planning of own working hours and work venue
Customers	Pleasant store atmosphere	Provide comfort, e.g., chairs, dressing rooms, coffee, couches	Environmentally friendly practices
Suppliers	Good proactive communication	Loyalty—no changes of suppliers without prior discussion	Transparency and a spirit of willingness to provide essential resources, including knowledgeable and professional managers/executives to provide information and identify problem areas in the supply of products
Governance	Environmental protection practices, e.g., limit plastic and waste with better packaging	Real-time enhanced communication systems	Environmental development and recovery practices
Community	No misuse of environmental resources	Use of business information boards and platforms for advertising awareness programmes	Partnership with SAPS on social crime prevention

5.3. A Framework for a Generic Retail Stakeholder Charter

The framework developed for a generic retail stakeholder charter is based on the structure of the retail charter findings, the categories of stakeholders, the nature and categories of stakeholder expectations, and the generalized approach to stakeholder satisfaction (refer to Table 8). The generic framework was designed and finalized after input and confirmation from thirty relevant expert practitioner stakeholders and academic subject matter experts.

The framework for a generic retail stakeholder charter endeavors to guide retail business conduct to be aligned with their stakeholders’ expectations and to gain the support of each stakeholder. Section one defines the identity of the charter in terms of scope, background, purpose, and values for the charter, and section three shows the development and implementation of the charter in terms of how it could be managed. The elements in section two need to be developed from the functional areas listed in the framework according to the three charter guidelines for each stakeholder category.

Table 8. A generic framework for the development of retail charters.

Section 1: Identity				
1.1	Name and scope of the charter.			
1.2	Background and purpose of the charter.			
1.3	Business identity and persona with values and principles.			
1.4	Key terms and concept used in the charter.			
Section 2: Charter elements				
Functional areas	Stakeholders	Retail conduct elements in the generic retail stakeholder charter		
		Compliance “Must”	Satisfaction “Nice”	Excitement “Wow”
		Compulsory	Voluntary	Voluntary
1. Ownership	2.1 Owners	Mandatory		
2. Management		Ethical		
		Performance	Performance	Performance
3. Marketing		Technology	Technology	Technology
4. Human resources	2.2 Customers	Operational	Operational	Operational
		Mandatory		
		Ethical		
		Performance	Performance	Performance
5. Production		Technology	Technology	Technology
		Operational	Operational	Operational
6. Finances	2.3 Employees	Mandatory		
		Ethical		
7. Information		Performance	Performance	Performance
		Technology	Technology	Technology
8. Housekeeping		Operational	Operational	Operational
9. Procurement	2.4 Suppliers	Mandatory		
		Ethical		
		Performance	Performance	Performance
10. Environment		Technology	Technology	Technology
		Operational	Operational	Operational
	2.5 Governance	Mandatory		
		Ethical		
		Performance	Performance	Performance
		Technology	Technology	Technology
		Operational	Operational	Operational
	2.6 Community	Mandatory		
		Ethical		
		Performance	Performance	Performance
		Technology	Technology	Technology
		Operational	Operational	Operational
Section 3: Governance of the charter				
3.1	Governance body that manage the implementation and review of the charter.			
3.2	Scorecard of the charter that will measure the success of the charter.			
3.3	Control on progress and implementation—how and how often it will be done.			
3.4	Review of the charter—who and how often it will be done.			

5.3.1. Ensure Compliance

All of the elements that are included need to address the compliance (i.e., “must”): mandatory, ethical, performance, technology, and operational expectations of the stakeholders to ensure that none of the stakeholders respond in way that could have an adverse influence on the success and sustainability of the retail business.

5.3.2. Endeavor Satisfaction

The retail charter should include performance, technology, and operational elements that could satisfy stakeholders and create a “nice” and possible positive response towards the success and sustainability of the retail business.

5.3.3. Create Excitement

The performance, technology, and operational elements could excite stakeholders and create a “wow” and positive response towards the business success and sustainability.

Mandatory and ethical conduct can only lead to compliance and non-compliance, but not to satisfaction or excitement. Stakeholders will not have a “nice” and “wow” experience if a retail business behaves legally (mandatory) or ethically, but would be dissatisfied if a retail business did not behave legally or ethically.

6. Conclusions

The research identified a retail problem that not all retail enterprises focus their actions and strategic directions towards the satisfaction of the needs, directives, expectations, and requirements of their relevant stakeholders. This retail problem revealed a research problem and gap, namely a lack of a comprehensive guide which could be used by retailers to align their business operations and strategic direction with the expectations and requirements of their stakeholders. This research contributes to solving the retail problem via the development of a framework for a generic retail charter, which could be used by managers as a guide to gain stakeholder support and sustainable economic success, which will contribute to environmental and societal sustainability in the operating environment of their retail businesses.

This “exaptation research” made an applied contribution to the body of knowledge. As indicated in the “DSR Knowledge Contribution Framework” [158], the research analyzed the high maturity levels of solutions in the theoretical domain and developed a solution in the low maturity levels of the application domain. This “exaptation research” made a practical contribution by developing a framework for a retail charter using solutions from multiple fields, and adapted these to the retail field based on insight and understanding of multiple disciplines. Hence, this study offered an applied solution to a problem in a retail field based on the analysis of existing theory and applications in other fields.

The research has some limitations that provide avenues for further inquiry. The framework development was principally based on a South African context, which could be different in other countries. Therefore, additional research could be conducted in other countries to adapt the retail charter based their unique needs. Furthermore, the dynamic retail environment causes expectations to change, a wide range of disciplines were analyzed to identify the relevant elements for the charter, and the selection of generic elements for the many types of retail businesses and their relevant stakeholders could lead to future adaptations and additions to the proposed framework. There were also limited academic publications on retail and other business-related charters, so this study adds to the limited knowledge base. Additionally, the COVID-19 restriction regulations had an adverse influence on conducting face-to-face interviews, so alternative online methods were used to gather feedback from the expert practitioners and academic subject matter experts.

This framework of a generic retail stakeholder charter can be used in future research to develop customized retail stakeholder charters for individual retail businesses, the category type of retail businesses from the SIC codes, and/or detailed generic retail charters for each stakeholder category. Other future research opportunities could simplify the wide range of legal requirements for retail businesses, implement quantitative and qualitative research on prioritizing of stakeholders and their expectations, prioritize elements for specific types of retail charters, and benchmark with other companies and in different countries.

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and R.D.; funding acquisition, P.V.; supervision, R.D.; writing—original draft preparation, P.V. and R.D.; writing—review and editing, P.V. and R.D. All authors have read and agreed to the published version of the manuscript.

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Institutional Review Board Statement: The study was conducted according to the guidelines of the Declaration of Helsinki, and approved by the Cape Peninsula University of Technology Research Ethics Committee (FOBREC663 and 11 June 2019).

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Data Availability Statement: The data presented in this study are available upon request from the corresponding author. The data are not publicly available due to restrictions.

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