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# Effective Strategies for Improving Customer Experience in African American Retail Business

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Walden University
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Abstract

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Research Project Submitted in Partial Fulfillment

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## Abstract

African American business owners experience challenges in enhancing customer experience and increasing sales. African American retail business owners are concerned with financial and technological limitations because these factors directly impact customer satisfaction and overall sales growth. Grounded in the theory of technology advancement and heuristic theory, the purpose of this qualitative pragmatic inquiry was to explore the financial and technological strategies that African American retail business owners of medium-sized retail supply chain retail organizations in the Northeastern United States use to enhance the customer experience and increase organization sales. The participants were six African American retail business owners who have enhanced the customer experience and increased sales with effective financial and technological strategies. Data were collected through semistructured interviews and public document analysis. Thematic analysis revealed four themes: (a) financial strategies for enhancing customer experience, (b) integration of technology for operational efficiency, (c) approaches to delivering exceptional customer experience, and (d) feedback collection and application. A key recommendation is for African American business owners to incorporate adaptive digital solutions and financial planning to maintain competitive advantage. The implications for positive social change span organizational, community, and societal levels by enhancing customer experiences, improving business sustainability, stimulating local economies, creating jobs, reducing economic disparities, promoting wealth generation, and fostering a more inclusive, equitable, and resilient society.

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# Dedication

I dedicate this work to the cherished memory of my beloved brothers, Adewale and Adetunji Ashaye, and my dear mother, “Asha Mama,” who passed away in 2023. Though the journey has been challenging, I am grateful to God for the strength and grace to persevere. I also dedicate this achievement to my amazing wife, Aderonke, whose unwavering support, belief in my abilities, and steadfast encouragement have been a constant source of inspiration. Your love and dedication have made this journey more meaningful, and I am deeply grateful. To my children, Joshua and Grace, thank you for your patience, love, and support. Your understanding and encouragement have been invaluable. Finally, I extend this dedication to my sister, Kemi King, my brother, Tunde Ashaye, and all my friends who have stood by me with their prayers and support. Your kindness and encouragement have been instrumental in this accomplishment.

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Section 1: Foundation of the Project

## Background of the Problem

To expand and thrive in a competitive business environment, businesses must be willing and able to invest in innovative technologies and have financial stability to take advantage of technology advancements' benefits. In their study, Andersen et al. (2021) highlighted the significance of investing in information technologies (IT) to drive and optimize business performance. The authors emphasized that strategic IT investments can lead to enhanced decision making, improved efficiency, and the creation of new business models. These technologies enable businesses to respond quickly to market changes, optimize operations, and enhance customer experiences. Sadly, some African American owned businesses lack strategies for empowering themselves enough with financial knowledge and are not adopting the latest technology to improve their customer experience.

A business may do better if its owners know about money and how to use technology. Rahmawati et al. (2023) emphasized that higher financial literacy significantly influences the adoption and effective use of financial technologies. Higher financial literacy plays a crucial role in the adoption and effective use of financial technologies. The authors also highlighted that leaders with higher financial literacy are better equipped to understand and utilize fintech services, reducing information costs and mitigating risks associated with new financial products, and this suggests that businesses may perform better when their owners possess solid financial knowledge and the ability

to leverage technology effectively. Limited research has been done to thoroughly investigate the specific strategies African American business leaders use to increase a positive customer experience and increase profits.

## Business Problem Focus and Project Purpose

The specific business problem is that some Northeastern United States African American supply chain retail leaders lack financial stability and technological strategies to enhance customer experience and increase organization sales. Therefore, the purpose of this qualitative pragmatic inquiry was to identify and explore financial literacy and technological strategies that African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance customer experience. The population consisted of six African American business owners of medium-sized supply chain retail organizations in Northeastern United States who have been in business for over 5 years.

I used purposeful sampling to engage and recruit research participants. Semistructured interviews and publicly available documentation was used to collect the data. Population eligibility criteria included African American business owners of medium-sized supply chain retail organizations in Northeastern United States who have implemented effective business strategies to influence customer satisfaction through technology adoption and financial awareness. The theories that grounded this study as the conceptual framework included the theory of technological advancement by Waters and DeGregori (1987) and heuristic theory by Tversky and Kahneman (1974).

## Research Question

What effective financial and technological strategies do African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance the customer experience and increase organization sales?

## Assumptions and Limitations

### Assumptions

Levitt (2021) underscored the critical role of assumptions in qualitative research, stating that they are not just foundational elements but also the pillars that uphold the methodologies and interpretations within the field. Levitt further emphasized that these assumptions are not arbitrary but are the underlying beliefs that inform researchers' choices and perspectives, thereby influencing how data is collected, analyzed, and understood. By recognizing and understanding these assumptions, researchers can significantly enhance the integrity and credibility of their qualitative research, providing a reassuring sense of confidence in the research's validity.

In this study, I assumed that the African American supply chain retail leaders who will be interviewed will be qualified and knowledgeable enough to give accurate and helpful responses to the study's phenomenon. My second assumption was that participants will answer the interview questions honestly. My third assumption was that there would be enough publicly available documents to develop a solid research study.

## Limitations

Limitations are constraints or restrictions within a study that impact its scope, results, and interpretation of research (Gao & McDonald, 2022). There were two limitations in this study. The first limitation of the study was the sample size. The second limitation was time constraint which might make collecting and analyzing a great deal of data more challenging.

## Transition

In Section 1, I provided the background for the problem, the business problem, project purpose, and assumptions and limitations. In Section 2, I will provide a review of professional and academic literature. Section 3 will include discussions on project ethics, the nature of the project, data collection techniques, strategies of study completion, and reliability and validity. In Section 4, I will discuss the findings and the implications for business practice, social change, and further research.

Section 2: The Literature Review

## A Review of the Professional and Academic Literature

In this study, I explored the existing literature on the impact of technological advancements and financial literacy programs that enhance customers experience and increase sales in supply-chain retail businesses. Through a qualitative pragmatic inquiry, I identified and analyzed the strategies supply chain retail owners employ in the Northeastern United States to improve the customer experience and drive sales growth. My focus in this literature review was on the successful strategies implemented by these leaders. The literature is organized under the following subheadings: (a) conceptual framework (including the theory of technological advancement and heuristic theory), (b) African American leadership in supply chain retail, (c) financial strategies to enhance customer experience, (d) technological strategies in retail, (e) customer experience in retail, (f) strategic integration of financial and technological approaches, and (g) challenges and barriers to implementing effective strategies. Multiple databases specializing in business and management literature were used for this study to ensure a comprehensive review of relevant scholarship.

A review of the academic literature on successful technological and financial strategies that supply chain retail leaders have implemented to improve the customer experience included 99 academic sources for this study. Of these, 87 of the 99 publications were published within 5 years of the start of this study were used. A total of 46 references were included in the literature review, incorporating materials related to the

conceptual framework of technology advancement and heuristic theory. The keywords that I searched included *African American retail business, theory of technological advancement, heuristic theory, financial literacy, challenges of retail businesses, supply chain management,* and *business failure.* The databases used included ABI/INFORM, Business Source Complete, Emerald Management, Google Scholar, ProQuest, and SAGE.

## Conceptual Framework

### *Theory of Technology Advancement*

In this analysis, I used a composite conceptual framework that integrates two theories, the theory of technological advancement and heuristic theory to lay the groundwork for strategies to enhance customer experience in African American retail businesses. The theory of technology advancement, originally proposed by Waters and DeGregori in 1987, offers a comprehensive framework for understanding how technological advancements can stimulate economic growth and foster business innovation (Waters & DeGregori, 1987). The authors argued that the economy is not a zero-sum game but is influenced by numerous factors, including the continuous evolution of tools and ideas. Technological innovations are not isolated developments but are closely linked to the needs, values, and behaviors of the societies in which they emerge. The underlying principle in the theory is that the implication of technology on human life will continually affect every day human decision-making. According to Chmet et al. (2024), introducing new technology can lead to expanding economic markets, providing

businesses with new opportunities for growth. Understanding these complexities can lead to more nuanced interpretations of how and why technology develops the way it does, including how innovations are adopted, adapted, or resisted based on social and cultural conditions.

The theory of technological advancement emerged as a response to the limitations of traditional economic theories, which often viewed resources as fixed and finite. Waters and DeGregori (1987) challenged this notion by highlighting the dynamic nature of resources and the critical role of human creativity in technological development. This shift in perspective paved the way for the adoption of technology transfer theory within supply chain management frameworks. Businesses that embrace technological advancements can revolutionize their supply chains through automation, improved communication, data analytics, and optimized decision-making. Isharyani et al. (2024) explain that these innovations lead to streamlined operations, reduced costs, and improved responsiveness to customer demands. By automating processes and improving operational efficiency, businesses can lower overhead expenses, such as labor and inventory management, which directly impact profitability. This streamlined approach allows businesses to allocate resources more effectively, focusing on strategic areas like customer engagement and product development rather than manual or repetitive tasks. Reduced operational costs allow businesses to offer more competitive pricing or reinvest in further innovation, creating a cycle of continuous improvement and market relevance.

In the context of African American retail businesses, the technological advancement theory underscores the importance of adopting new technologies to gain a competitive edge and foster innovation. Popkova et al. (2021) emphasized that technological advancement is crucial for economic growth and improved business performance. Technological investments can enhance customer experiences by streamlining operations, improving efficiency, and creating new avenues for customer engagement. Adama et al. (2024) argued that technological change and technology transfer can result in cultural development on a global scale, and that modern technology can be leveraged to enhance supply chain networks. Investing in technology not only enables businesses to foster innovation and the creation of new business models but also helps these businesses remain competitive in an increasingly digitalized economy. By embracing digital platforms, African American retail businesses can expand their reach to a broader customer base, including global markets, and create more inclusive supply chain networks.

The widespread adoption of e-commerce and digital technologies further demonstrates the impact of the technological advancement theory in reshaping business landscapes. Badmus et al. (2024) highlighted that automated processes between customers and service agents have revolutionized communication, allowing businesses to better meet customer needs in real-time. By providing real-time solutions and engagement opportunities across multiple channels, businesses can enhance customer experiences and drive loyalty. The ability to reach a larger audience through online

platforms also allows businesses to adapt to global market trends, thereby increasing their competitiveness. According to Wessel et al. (2021), the integration of technological innovations such as automated processes and digital engagement tools illustrates the broader implications of the technological advancement theory in modern business practice. Technological innovations have enabled businesses to expand their reach and engage with a broader customer base through online platforms. The advancements technology adoption creates has improve customer experiences by providing more proactive engagement across multiple channels, offering customers a more comprehensive array of choices and more efficient service delivery.

The emphasis on sustainability within the theory of technological advancement encourages businesses to invest in innovations that not only optimize resource use but also drive long-term efficiency. Wu et al. (2023) argued that through innovation and better management practices, societies can create new resources or enhance existing ones, countering the belief that resource depletion will inevitably lead to economic decline. Such approach encourages businesses to balance technological investments with the practical realities of their operational goals. It also aligns with the need for businesses to incorporate sustainability into their strategies, ensuring supply chain optimization while supporting economic growth. Mugoni et al. (2024) further reinforced this by stressing the importance of aligning technological investments with broader strategic objectives, thus fostering resilience and efficiency in supply chain management. By integrating technological advancements with sustainable supply chain practices, business leaders can

drive efficiency and innovation while contributing to long-term economic sustainability. The focus on sustainability within the supply chain not only addresses environmental concerns but also positions companies to remain competitive in a rapidly evolving market landscape.

### *Heuristic Theory*

Heuristic theory is the second theory of the composite conceptual framework for this project. The heuristic theory, introduced by Amos Tversky and Daniel Kahneman in 1974, has had a profound influence on the understanding of human decision-making, particularly under uncertainty (Tversky & Kahneman, 1974). Their seminal paper, *Judgment Under Uncertainty: Heuristics and Biases*, laid the groundwork for what would become central to behavioral economics. Heuristics refer to mental shortcuts people use to make decisions quickly and efficiently. In the theory, Tversky and Kahneman (1974) explained how investors often make financial decisions, especially under conditions of uncertainty. Yamini and Gajanand (2021) highlighted that heuristic theory provides a critical lens through which to examine decision-making in business, especially in areas where uncertainty and complexity are high, such as behavioral economics and supply chain management. Understanding how these mental shortcuts operate allows business leaders to mitigate their adverse effects while leveraging their efficiency. Incorporating strategies, such as debiasing techniques, can help organizations improve decision-making quality in uncertain environments while recognizing that heuristics when applied effectively, can lead to better outcomes. Doyle et al. (2020) emphasized that heuristics

often begin with an initial *anchor*—a reference point from which individuals adjust their estimates. The problem, however, lies in the fact that these adjustments are often insufficient, leading to biased outcomes. This phenomenon, known as anchoring, is a core element of heuristic theory. In a business context, particularly in supply chain management, the heuristic theory provides a framework for understanding how decision-makers might deviate from rational decision-making due to these biases.

A key contribution of heuristic theory is its application to behavioral supply chain management, particularly in understanding how psychological factors influence supply chain decisions. As emphasized by Tversky and Kahneman (1974) the heuristic theory is the belief that human behavior, guided by cognitive shortcuts, can result in unintended outcomes that affect supply chain performance. Khalid (2024) identified various operational obstacles in supply chains that stem from human behavior, such as the tendency to over-order, which can increase variability in supply chain performance. This tendency is driven by the heuristic of availability bias, where decision-makers rely on easily recalled information to make judgments, often leading to suboptimal ordering practices. Faramarzi-Oghani et al. (2022) demonstrated how heuristic-driven biases, like overconfidence and anchoring, contribute to inefficiencies in supply chain forecasting and decision-making, further reinforcing the impact of cognitive shortcuts on overall supply chain performance. Understanding these biases is crucial for organizations aiming to improve decision-making processes in their supply chains. By identifying the sources of these biases, companies can implement targeted interventions, such as debiasing

techniques or automated decision-making systems, to minimize variability and enhance supply chain resilience.

Retail businesses can leverage data analytics to better understand customer behavior and emerging market trends. Expanding on the role of human judgment in supply chain management, Perera and Fahimnia (2024) highlighted that cognitive heuristics can significantly affect operations. They argued that humans are integral to supply chain processes, and any failure to manage information systems or adhere to established procedures can have a substantial ripple effect throughout the supply chain. The authors argument aligns with the view that while information systems and technology are valuable, human intuition can sometimes lead to more profitable outcomes, underscoring the limitations of automated systems (Perera & Fahimnia, 2024). Maheshwari et al. (2020) noted that data-driven decision-making, supported by technology, can be used by businesses to counter the effects of heuristics by providing objective insights. This includes implementing smart inventory management, offering multiple payment options to cater to diverse customer needs, and conducting regular financial reviews to assess the health of the business. The strategies highlighted are not only practical but also align with the principles of the heuristic theory, which highlights the need for businesses to be aware of the cognitive biases that can cloud decision-making.

The heuristic theory also plays a crucial role in the financial decision-making processes of retail business owners. Pitthan and De Witte (2024) suggested that

enhancing financial literacy through targeted education programs can improve decision-making among retail business owners. The role of financial literacy programs is to equip business owners with the tools to make more rational, informed decisions by understanding the underlying biases. This notion is further supported by research from Lusardi and Mitchell (2023), who emphasized that financial literacy is crucial for improving decision-making quality, especially in small business environments. Enhanced education can help mitigate the *anchoring bias*, where owners might base their decisions on initial financial estimates rather than adjusting to new data. Financial literacy is essential for addressing the biases identified by heuristic theory and improving long-term business outcomes. By enhancing their understanding of financial principles, retail business owners can better navigate uncertainty and make more informed decisions that promote sustainability (Okeke et al., 2024). This notion is particularly relevant in the context of heuristic theory, as a better understanding of financial principles can help business owners recognize and mitigate cognitive biases in their financial strategies.

Despite the widespread application of the heuristic theory, it has faced criticism. Alexander et al. (2014) argued that relying on heuristics can sometimes lead to misrepresentations and inaccurate conclusions. For instance, the representative heuristic, where people judge the probability of an event based on how similar it is to a prototype, often ignores relevant statistical information. It can result in suboptimal decisions, particularly in dynamic environments like supply chain management, where consumer demand is constantly evolving. Gil et al. (2022) highlighted the vehicle routing problem

in supply chain logistics as an example where heuristics may need to be revised to account for the complexities of distribution and transportation. In this context, the representative heuristic might oversimplify the decision-making process, leading to inefficient routing and distribution strategies. As technology changes and the supply chain continues to experience overall disruptions, there is a need for a shift in focus to other theories that are more responsive to the emerging dynamics of the supply chain.

**African American Leadership in Supply Chain Retail**

Historically, African American business entrepreneurs have faced significant barriers that hindered their ability to thrive in the business world. High and Deese (2022) highlighted several obstacles, including limited access to funding, institutionalized prejudice, and a lack of training and professional development opportunities, all of which significantly reduce the chances of African American leaders establishing and scaling successful businesses. Bates (2022) argued that these constraints have made it particularly difficult for Black entrepreneurs to launch their businesses and secure leadership positions in the broader business landscape. Despite these adversities, African American entrepreneurship has shown remarkable resilience and adaptability. Factors such as a strong sense of community support, cultural pride, and an indomitable entrepreneurial spirit have contributed to the rise of Black leadership in various sectors, particularly retail (Fairlie et al., 2021). As these businesses flourish, African American business entrepreneurs cater to a growing consumer base and play a pivotal role in

fostering economic empowerment within African American communities, challenging long-standing stereotypes, and inspiring future generations of Black entrepreneurs.

The leadership behaviors exhibited by most African American retail leaders blend traditional leadership approaches with cultural norms. Ladkin and Patrick (2022) highlighted that many African American leaders are transformational, providing clear visions, instilling core values, and fostering strong employee connections. This leadership style enhances organizational climate, encourages positive development, and sparks creativity—essential traits for addressing challenges in the retail supply chain. Cultural factors also play a significant role in shaping these leaders' behaviors. African American leaders often emphasize local community values and ethical principles such as responsibility, fairness, and diversity, which strengthen employee morale and customer relations (Nkomo, 2021). The integration of cultural knowledge also enables these leaders to create retail experiences that resonate with a broad range of consumer groups, providing a competitive edge in today's market.

**Financial Strategies to Enhance Customer Experience**

Many financial strategies can be adopted to achieve a better customer experience. One such strategy is premium pricing, where customers care more about product quality than the price offered. Many luxury businesses leverage premium pricing, where products are sold at higher prices. For instance, a Rolex watch will be more expensive than any other brand due to its reputation for quality. Skimming is another pricing strategy that can be used to capture customer experiences (Ali & Anwar, 2021). Skimming is the direct

opposite of premium pricing, as low-quality products are sold at low prices, and as such, it is often used by customers who care more about product prices rather than quality (Yan & Han, 2021). Penetration pricing, which focuses on affordability, is also a common approach to capturing customer experiences.

Cost management is crucial for enhancing customer experience and achieving profitability in retail businesses. Effective cost management involves minimizing operational expenses while maintaining optimal profits. Fortuna (2021) emphasized that for sustainable growth, retail businesses must strike a balance between expenses and income to avoid losses. Businesses can improve profitability and ensure long-term sustainability by reducing the risk of going over budget. A key aspect of this strategy is procurement, which, according to Popkova et al. (2021) involves evaluating suppliers based on cost, quality, and reliability. This approach allows retailers to offer competitive prices while maintaining profitability. To succeed, retailers must find ways to perform operations at the lowest possible cost while still delivering high-quality products or services to consumers.

Investing in customer experience initiatives is a key financial strategy that can significantly improve business performance, especially in retail business. Positive customer experiences are essential for building strong relationships with customers, promoting loyalty, increasing sales, and enhancing overall satisfaction. Sajid et al. (2024) emphasized that customers expect consistent quality in the products and services provided by retail businesses. Conversely, negative experiences can drive customers

away and cause them to abandon a brand entirely. To meet these expectations, companies must adopt a customer-centered approach to remain competitive and sustainable. Ononiwu et al. (2024) argued that prioritizing good customer experience should be the hallmark of every business, as it forms the foundation for cultivating long-term loyalty. Beyond boosting sales, positive customer experiences also encourage repeat business and generate referrals, which can be a crucial driver of business success. By investing in customer experience, businesses strengthen their market position and create a competitive advantage that promotes sustainable growth.

**Customer Strategies in Retail**

Measuring customer experiences is an important way through which retail businesses can develop better business strategies and enhance competitiveness. Consumers experience metrics are some of the ways used to measure customer experience. The metrics may include surveys, retention, and churn rates, as well as studying customer purchasing behavior for a particular brand to determine how satisfied customers are (Castéran et al., 2021). Understanding whether or not customers are willing to come back is critical in establishing the level of trust they have in a particular brand. Rather et al. (2022), who carried out a qualitative study, demonstrated that first response time is another indicator that can be used to ascertain customers' commitment to a given product/service. Some retail players directly engage clients to understand their perceptions of specific brands and other aspects like the product costs relative to what is being offered by competitors. Customers experience impacts sales and loyalty. According

to Shahid et al. (2022), a positive customer experience improves customers' loyalty to specific brands, consequently increasing chances for repeat purchases and referrals. To achieve and retain brand advocacy, positive customer experience should form the hallmark of how businesses engage their customers.

Successful customer experiences initiatives have already been demonstrated in many businesses, as reflected in their improved business performance. One case study is that of Walmart, which integrated the Voice of the Customer program to improve its customer experience. The company actively listens to customer complaints and concerns and then integrates them into its daily operations (Walmart Data Ventures, 2024). The customer-centric environment has made Walmart one of the most successful retail players in the American market and beyond. The retail giant used the Voice of the Customer program to listen more to its customers and understand their needs and preferences, which is the key to successful customer-centric strategies. Another retailer that understands and effectively responds to customer needs is Woolworths which has often overhauled its customer feedback by embracing a reward scheme and a feedback mechanism (Michalski, 2024). The move has helped the business to develop more relevant products and responsive marketing strategies.

**Strategic Integration of Financial and Technological Approaches**

The digital transformation of retail supply chains involves using advanced technologies to improve the flow of materials and information across supply chain networks. Technologies such as the Internet of Things (IoT), blockchain, and cloud

computing enable industries to track the movement of goods, forecast demand, and optimize inventory management (Shahid et al., 2022). These digital tools enhance trust by providing an open, transparent record of transactions, which is critical for verifying product authenticity and ensuring compliance with legal and policy standards. For example, IoT can monitor the condition and location of products, reducing losses and improving delivery accuracy (Khan et al., 2022). Retail business leaders can also adopt cloud-based platforms, facilitating better communication and collaboration among supply chain participants and leading to more precise decision-making. By leveraging these technologies, businesses can create more efficient, reliable, and responsive supply chains that support long-term success.

Customers desire personalized interactions, which urges businesses to stay aligned with emerging market trends. New retailing methodologies are increasingly customer-oriented, leveraging key technologies such as Customer Relationship Management (CRM) systems, artificial intelligence (AI), and big data analysis (Dong et al., 2021). CRM systems allow retailers to track and organize customer interactions throughout their lifecycle, enhancing customer loyalty and improving the effectiveness of personalized promotions. According to Jain et al. (2023), AI technologies such as chatbots and recommendation engines provide personalized assistance to customers, making their shopping experience more convenient while boosting sales and customer satisfaction for companies. Additionally, big data analytics enables retailers to gain deeper insights into customer behaviors and preferences, allowing them to refine

strategies that better meet customer needs. By adopting these technologies, retailers can deliver more tailored experiences, driving customer engagement and business growth.

**Challenges and Opportunities**

While the strategies discussed earlier can enhance business performance, there are significant challenges that must be addressed. One major challenge is business alignment, particularly in retail businesses where departments often operate independently, making it difficult to fully integrate technology into financial strategies. Hartani et al. (2021) noted that overcoming these internal divisions is crucial for optimizing resource use and achieving seamless integration across all business functions. This misalignment can lead to wasted resources and an inability to meet customer expectations efficiently. Another challenge, according to Bresciani et al. (2021) is cash flow management. Retailers often struggle with maintaining healthy cash flow due to fluctuating sales, inventory costs, and unexpected expenses, which can hinder their ability to invest in innovative technologies or respond to market changes. Additionally, economic volatility poses a significant obstacle to successfully integrating technology with financial performance, as market uncertainties can strain resources and limit innovation.

**Future Trends in Retail Supply Chain Management**

Several retail supply chain management trends present significant opportunities for businesses willing to embrace innovation. One such trend is the rise of omnichannel retailing, which integrates online sales with traditional physical stores to create a seamless shopping experience (Asmare & Zewdie, 2022). This approach allows retailers

to efficiently address the growing consumer demand for convenience and flexibility in a "shop anywhere" world, which will likely dominate consumer preferences. Additionally, investments in data analytics, a vital technological tool for understanding consumer trends, are likely to shape the future of the retail supply chain. For retail business owners, grasping these trends is essential, enabling them to make informed decisions, adapt to market changes, and feel more confident in their preparedness for the future.

In addition to sustainability, the adoption of emerging technologies like artificial intelligence (AI) and machine learning (ML) is revolutionizing supply chain management. These technologies are transforming key functions such as demand forecasting, inventory control, and data analysis, enabling retailers to make more informed decisions and better predict customer needs (Huang & Rust, 2021). AI and ML can automate routine tasks, reduce human error, and provide real-time insights into market trends, improving the accuracy of inventory management and reducing stockouts or overstock situations. Panigrahi et al. (2024) highlighted that technological integration leads to more efficient supply chains, allowing retailers to optimize routes, reduce delays, and better manage supplier relationships. Furthermore, enhancing customer service through faster response times and more accurate order fulfilment can elevate the overall customer experience, which is crucial for building long-term relationships and maintaining a competitive edge in the market.

## Conclusion

The highlight of this literature review was the critical role of positive customer experiences in enhancing the performance of retail businesses. Retail leaders are tasked with the vital responsibility of implementing strategies that attract and retain customers. Key elements that can be utilized to create a positive customer experience include price differentiation, optimized inventory management, and investment in data analytics to understand customer behavior. Additionally, supply chain trends, such as innovative business practices and automation, can significantly improve retail operations. Future research should focus on customized technological solutions and the impact of cultural factors on optimizing customer experience in retail.

## Transition

In Section 2, a review of the academic literature on successful technological and financial strategies that supply chain retail leaders implemented to improve the customer experience and professional and scholarly literature and its application to the research's business problem was provided. In Section 3, a discussion on project ethics, the nature of the project, data collection techniques, strategies of study completion, and reliability and validity will be provided. In Section 4, the findings and the implications for business practice, social change, and further research were provided.

Section 3: Research Project Methodology

## Project Ethics

The primary role of a researcher is to meticulously develop and implement a comprehensive plan for data collection, selecting methodologies that best suit the research objectives and questions. This involves determining whether qualitative, quantitative, or mixed-methods approaches are most appropriate. According to Taherdoost (2021), a researcher is responsible for designing the research study, including defining research questions, selecting the appropriate qualitative methodologies, and developing a detailed data collection and analysis plan. I conduced meticulous data collection through semistructured interviews and reviewing publicly available documents to ensure the research's accuracy and consistency. I had no acquaintance with any of the participants, including professional ties, and I avoided biases during data collection. As the primary instrument for data collection, I designed the semistructured interview questions, led participant recruitment, and conducted data analysis to extract meaningful insights. My extensive experience in the information technology field enabled me to identify critical gaps in how IT systems are utilized within business operations, enhancing the depth and relevance of the findings.

Creswell and Poth (2016) stated that ethical considerations are paramount in qualitative research. As highlighted by *The Belmont Report*, which outlined critical principles such as respect for persons, beneficence, and justice must be followed (United States Department of Health and Human Services, 1979). Recognizing the principles of

*The Belmont Report* for respecting persons, doing good, and being fair in the research was followed throughout the study. Based on the research participants' rights and in line with the tenets of human participants' protection, I gained written informed consent from all the study participants through a consent form highlighting the study's objectives, procedures, risks, and benefits. This respect for the participants' rights was upheld at every stage of the research.

I took deliberate steps to ensure that my research complied with all ethical guidelines, prioritizing participant protection throughout data collection, analysis, and the presentation of findings. Before initiating participant recruitment, I secured approval from the Institutional Review Board (IRB) (Approval No. 11-21-24-1043450) by submitting a comprehensive proposal, which included the invitation email and data collection materials. Additionally, I provided the informed consent documents for review. Since the research procedures, including data collection methods, analysis techniques, and data presentation, remained unchanged, there was no need to seek further modifications from the IRB.

While obtaining informed consent, clear and simple language was used to ensure that participants understand the scope of the project and their responsibility, level of involvement in the research and that the interview procedures and their rights are clearly understood. Participants were informed that they are free to decline or withdraw from the study without any reason being asked of them. The participants were informed again that they can withdraw or discontinue the research by simply sending a text, and email or

verbally expressing their withdrawal without penalty or explanation. After sending the consent document, I asked each participant to review it carefully and confirm their agreement by stating "I consent." Those who chose not to participate were instructed to disregard the email. Participants were given 2 weeks to review the document and respond. During this period, I remained available to address any questions or concerns regarding the consent process.

To maintain ethical standards, participants' names and exact places were concealed, as this research proposes. No incentives were offered, which is essential to reduce any biases it may have on a participant. Participants were informed that upon completion of the study, their data would be securely stored on a password-protected laptop for 5 years to ensure confidentiality, in accordance with the American Psychological Association's ethical guidelines. After this period, all digital files would be permanently deleted, and any physical documents would be shredded for secure disposal.

Following the recommendations of Chao et al. (2024), participants' names will remain confidential and will not appear in any written materials. To protect their identities, participants names were redacted and replaced with pseudonyms, using a coding system such as P1, P2, P3, where ‘P’ represents ‘Participant’ and the number reflects their order of participation. Additionally, all related files are encrypted to further safeguard participant confidentiality.

## Nature of the Project

I used qualitative method for this research to acquire elaborate information on the customer experience in African American retail shops. The qualitative research approach is advised in exploratory research because it is used to examine narrative and visual data under the direction of research questions created to address an underlying issue. Compared to the quantitative method, qualitative research is more suitable for examining more profound, broader, and more detailed social phenomena, including human beliefs, attitudes, and actions, which is a guideline when analyzing the diverse, comprehensive, and detailed characteristics of customers' experience (Borgstede & Scholz, 2021; Creswell & Poth, 2016). The qualitative approach was particularly applicable to the African American retail stakes due to cultural, social, and economic factors that define customer relations.

The design I used in this study was pragmatic inquiry, which deals with the solutions that might be applied in real life, and this can be closely connected with the project's aim to implement innovative technologies to improve the customer experience. Pragmatic inquiry can accommodate several ways of gathering and analyzing data and helps develop suitable perspectives and approaches when seeking answers to research questions (Napolitano et al., 2021). The flexibility of this design facilitates the collection of data and its analysis since they can be gradual and particular to the current shifting and evolving face of retail businesses and their customers. Thus, by focusing on the positive effects, pragmatic inquiry resolves the divide between theory and practice, and I used it to

offer specific guidelines for improving the business situation of African American retail stores.

## Population, Sampling, and Participants

The target population for this study consisted of African American supply chain retail business owners in the Northeastern United States who have successfully implemented business strategies to enhance customer satisfaction through technology adoption and financial awareness. I used the purposive sampling technique to align the sample with the study's objectives, improving the accuracy and reliability of the data and conclusions. I used this approach to focus on a specific group relevant to the research goal, as noted by Ahmed (2024).

I collected data from six purposively sampled African American supply chain retail business leaders. To identify and access eligible participants, I compiled a list of target organizations using resources such as the Maryland Department of Commerce, local business directories, and the U.S. Small Business Administration (SBA) website, ensuring that businesses met the medium-sized criteria of operating for more than 5 years. I then leveraged professional networking platforms like LinkedIn to identify African American leaders within these organizations, engaging in relevant groups focused on diversity in leadership and supply chain management to enhance outreach.

After identifying suitable candidates, I sent invitation emails outlining the study's purpose, eligibility criteria, and participation details. The email included a description of confidentiality and the use of pseudonyms in published materials, ensuring participants

felt secure in sharing their experiences. To establish a trusting relationship, I maintained frequent communication and promptly addressed any concerns or questions participants had. Acquati et al. (2021) supported selecting participants whose expertise aligns with the study's objectives strengthens the quality of findings.

Six participants were interviewed, as data saturation is typically reached after six or more interviews (Sarfo et al., 2021). Saturation was achieved when no new insights emerged, and responses reflected recurring themes, ensuring sufficient information was gathered. To ensure data saturation, I used purposeful sampling to select diverse participants, enhancing the study's depth. Data collection and analysis were conducted iteratively, allowing assessment of the need for additional input. I used continuous reflection and documentation to track progress and confirm when saturation was reached. This approach strengthened the study's findings, offering valuable insights into leadership practices.

## Data Collection Activities

In this study, I was the primary data collection instrument, responsible for conducting semistructured interviews and analyzing publicly available documents to gather secondary data. The documents included organizational and institutional reports, which provided insights into network automation efforts and challenges. Interviews followed a structured interview protocol (see Appendix A) with open-ended questions, promoting in-depth discussions. As noted by Keen et al. (2022), semistructured interviews enhance engagement and improve data quality. To accommodate participants'

preferences, I offered both virtual and face-to-face interview options via Zoom or Microsoft Teams. Most participants preferred virtual interviews, and I scheduled meetings based on their availability.

I developed the interview protocol using insights from existing literature and expert opinions, ensuring alignment with the research objectives. It included follow-up questions and icebreakers to encourage engagement. The protocol provided a structured format, helping manage the flow of conversations and allowing for effective comparison across different interviews (Jiménez & Orozco, 2021). Before each interview, I introduced the study and obtained informed consent (Pietilä et al., 2020). Open-ended questions were supplemented with follow-ups to enrich data collection and capture a broad range of perspectives.

All sessions were audio recorded with the participant's consent, and I took notes as was needed. According to Hill et al. (2022), technical data collection methods include taped interviews, the transcripts of which will be transcribed verbatim for analysis. The transcript feature in the zoom app was helpful in getting a transcript of the interview and all I had to do was just clean the data in Microsoft word and save it in a folder that was encrypted. The transcripts were later meticulously reviewed and analyzed within NVivo to extract key themes and insights relevant to the research questions.

To ensure the validity and reliability of the data collected, I implement a member checking process. According to Motulsky (2021), member checking refers to taking back summary analysis tapes or transcripts to the participants for review to ascertain the

correctness of the researcher's perceptions and responses. I engaged those willing to participate in a brief 15-minute discussion, allowing them to review key findings derived from their interview responses. Participants examined selected quotes and interpretations to ensure they accurately reflected their perspectives. During these discussions, I invited them to share their thoughts on the accuracy of the findings, whether their experiences were well-represented, and any modifications that could enhance clarity. Based on their feedback, I refined and integrated their input into the final version of the findings to ensure authenticity and alignment with their lived experiences.

I used methodological triangulation to enhance the credibility and depth of my research findings. According to Meydan and Akkaş (2024), data triangulation involves using various sources to address the research questions, thereby improving the study's rigor. Tsai et al. (2021) highlighted that methodological triangulation strengthens research reliability and enriches analysis by offering multiple perspectives on the research questions. I used publicly available documents such as online customer feedback for data triangulation. This approach combines qualitative data from semistructured interviews with publicly available documents that pertain to financial and technological strategies used by African American business leaders in medium-sized supply chain retail organizations to improve customer experience.

## Interview Questions

1. What financial strategies have you found effective in enhancing customer experience in the retail industry?

2. Based on your experience, what technological strategies are commonly used in retail to increase sales?
3. What approaches have you found useful for delivering a great customer experience in retail?
4. How do you assess the effectiveness of strategies aimed at enhancing customer experience and increasing sales?
5. In your experience, what types of employee training have proven valuable for improving customer experience and driving sales?
6. What methods have you used to gather customer feedback in a retail setting?
7. In what ways have you applied customer feedback to enhance retail services?
8. What kinds of tools or applications have you found useful for tracking customer feedback in retail?
9. Is there any additional information you would like to share about enhancing customer experience and sales in the retail industry?

## Data Organization and Analysis Techniques

I used research logs to facilitate the organization of the collected data. In the research logs, details such as the date and time of each interview, participant identifiers, and any immediate reflections on the session's dynamics and content were recorded. For this research, I used thematic data analysis. Bingham (2023) highlighted the thematic analysis method as one of the preferred methods of analysis in qualitative research, as it entails finding, analyzing, and describing themes within the data to gain insights into

participants' views. Yin (2018) five-step method was followed to identify, analyze, and report the patterns or themes within the data. Yin's five-steps include the following (a) Being familiar with the data, (b) generating initial codes, (c) searching themes, (d) reviewing themes and (e) defining and naming themes.

The data analysis procedure is designed to be logical and sequential, ensuring a methodical approach that follows Yin's 5-step framework. The first step of being familiar with the data will involve transcribing audio recordings of the interviews. The second step of generating codes was completed by inputting the transcript into NVivo. As Dhakal (2022) explains, NVivo will facilitate mind-mapping questions and responses, allowing for the visualization of relationships between different codes and themes. The third step of searching for themes was done by obtaining and analyzing the output from NVivo. The fourth step of reviewing themes was done by comparing the themes from NVivo against public record and the literature reviewed. Finally, step five of defining and naming themes was done by presenting the findings.

The critical technological aspects and how technology advancement and financial awareness programs can influence customer satisfaction will be focused on in this study. This focus is anchored on the conceptual framework of the study, ensuring its relevance and potential impact. All raw data will be securely stored for at least 5 years, following necessary ethical procedures to maintain participants' confidentiality. Data collection logs and consent forms will be stored on a password-protected computer, and all other

documents and devices containing participants' information will be kept in a locked cabinet.

## Reliability and Validity

### Reliability

In qualitative research, reliability is maintained using concepts like dependability, credibility, transferability, and confirmability, while validity is maintained by credibility and confirmability. When a study's conclusions are reliable, other researchers can rely on them and repeat their findings. Hayashi et al. (2021) highlighted that the validity and reliability of research findings can be impacted by several issues, including bias and human error, sampling size, and inaccurate data recording. The researcher's expectations, views, and beliefs can significantly impact the study's findings. Additionally, the sample size may impact the validity and reliability of the results.

Member checking was conducted to enhance the dependability of this study by actively involving participants in validating the research findings. After transcribing the interviews, I provided each participant with a summary of their responses and initial analysis for review, allowing them to confirm accuracy and ensure their perspectives were correctly represented. Participants were encouraged to offer feedback, suggest corrections, or add clarifications as needed. This iterative process fostered collaboration and ensured that the conclusions drawn genuinely reflected participants' experiences and intentions, as highlighted by López-Zerón et al. (2021). Additionally, I presented the preliminary findings and interpretations to participants, inviting them to reflect on the

results and share their thoughts on the identified themes. Through this approach, I strengthened the credibility and authenticity of the research findings.

**Validity**

Validity was maintained by integrating all data gathered and giving the research participants a summary of the interview to ensure it accurately reflects their perspectives and experiences. Camilleri and Bresciani (2022) emphasized that there should be a structured approach to member-checking. This approach will not only strengthen the validity of the research but also foster collaborative relationships between researchers and participants, ultimately leading to richer, more authentic data. To overcome the limitation of transferability, detailed information concerning the context, participants, and results were provided. Methodical documentation, as highlighted by Khoa et al. (2023), will allow other authors to determine whether the results of this study can be transported to various settings or groups of patients, ultimately increasing transferability. Generalizability proves the possibility of applying the findings of this research to other settings or contexts and thus is helpful for the overall field of study.

Confirmability is the extent to which research conditions and respondents influence study results more so than bias, motive, or personal interest on the researcher's part. The confirmability of the data for this research shall be attained with the help of a reflective journal and an audit trail that will act as evidence throughout the research process. The researcher may use a reflective journal to record the ideas, decisions, and analyses of the data collected to offer a clear account of the process followed in the

research endeavor (Si et al., 2023). An operational audit trail facilitates external validation of the research findings and a record of all data collection and analysis processes to avoid accusations that the researchers influenced the results instead of relying on actual data.

Data collection will cease once no new data repeated is obtained in the interviews, which shows that the data saturation point has been attained (see Andrade, 2020). The various approaches of operational audit trail, reflective journal, and member checking will mean that every participant will have been studied in their entirety, adding scope to the study's findings. By adopting these strategies, I will guarantee that the results from this study are accurate, believable, generalizable, and replicable, thus improving the reliability and validity of the research. These methods fit well within commonly accepted standards of qualitative research and offer a solid foundation from which to understand the technological and financial approaches being taken by Northeastern United State African American supply chain retail leaders to improve customer's experience and overall sales.

## Transition and Summary

Ethical considerations in research, the nature of the project, the sampling method, the population, the data collection techniques, the interview questions, data analysis, and reliability and validity were discussed in Section 3. The findings and the implications for business practice and social change will be provided in Section 4.

# Section 4: Findings and Conclusions

## Presentation of the Findings

The purpose of this qualitative pragmatic inquiry was to identify and explore financial literacy and technological strategies that African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance customer experience. The research question was: What effective financial and technological strategies do African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance the customer experience and increase organization sales? The population consisted of six African American business owners of medium-sized supply chain retail organizations in Northeastern United States who have been in business for over 5 years. Semistructured interviews and publicly available organizational documents were the sources of data. The theory of technological advancement and heuristic theory formed the conceptual framework for the study. The data analysis process was Yin's five step approach with NVivo 14 software. Four themes emerged from the analysis which include: (a) effective financial strategy for enhancing customer experience, (b) technological strategies for customer experience and sales growth, (c) approaches to delivering exceptional customer experience, and (d) feedback collection and application.

### Theme 1: Effective Financial Strategies for Enhancing Customer Experience

All participants stated that to enhance the customer experience and increase organizational sales, business leaders need to implement two major financial approach

which include: customer-centric financial initiatives and data-driven pricing. Customer-centric financial initiative is a business approach that is aimed towards gaining customers trust and loyalty by placing customers interests at the heart of finance (Gunawardane, 2022). This approach is crucial for every thriving business organization in such a way that running a retail business should not be based solely on profit-making. In addition to this approach being customer-centric enhance customer experience and increase sales traffic, it is empathic and a way of giving back to the society or the locality where the organization is thriving. Empathy serves as a fundamental driver of capitalism, shaping its continued relevance in the global economy. Karmakar (2024) argued that capitalism's endurance as a dominant mode of production stems from its strategic incorporation of empathy. Organizations that prioritize customer interests are more likely to achieve long-term success, as they align their operations with consumer needs and expectations. In contemporary market economies, businesses recognize that their reputation is closely tied to the quality of customer experiences they provide. By fostering positive relationships and meeting consumer demands, organizations not only enhance their brand image but also gain a competitive advantage.

### *Customer-Centric Financial Initiatives*

Interview participants emphasized that businesses leverage customer-centric strategies, such as bundling products, establishing loyalty programs, and offering flexible payment options, to attract and retain customers. Participant 1 (P1) highlighted the effectiveness of loyalty programs, particularly rewards and exclusive discounts, in

fostering long-term customer relationships. P1 stated, “rewards, such as giving discounts to loyal customers, are effective. Over time, you can identify which customers shop frequently.” Additionally, P1 underscored the importance of flexible payment options, such as layaway plans and installment systems, especially during economic downturns, stating, “stocking items that customers want and offering layaway plans or installment options are great strategies. These make customers feel valued, especially in challenging economic times. It shows you care about their needs.”

Similarly, Participant 2 (P2) reinforced the significance of loyalty programs, stating, “in my business, I’ve found that reinvesting in customer experience drives growth. For instance, loyalty programs—offering discounts or exclusive perks—create a sense of value.” Participant 4 (P4) further emphasized the role of competitive pricing models in enhancing customer satisfaction, explaining that:

> Offering discounts and long-term rental options has significantly improved customer satisfaction. We also use referral incentives and participate in loyalty rewards programs. Transparency with pricing is another key aspect; customers appreciate knowing there are no hidden fees. We’ve also introduced flexible payment options to make it easier for customers to do business with us. These strategies have proven effective over the years.

These findings align with research by Hollebeek et al. (2021), which highlighted the role of loyalty programs in enhancing customer lifetime value, and flexible payment options increase perceived affordability and trust.

Flexible payment options, such as Buy Now, Pay Later (BNPL), play a crucial role in enhancing customer purchasing power and increasing business conversion rates. By allowing customers to pay in installments rather than requiring full payment upfront, businesses can attract a wider customer base and improve financial accessibility. Participant 5 (P5) emphasized the advantages of this approach, stating, "Here is one of the strategies: Flexible Payment Option, implementing 'Buy Now, Pay Later' (BNPL) options, allowing customers to pay in installments instead of full payment upfront." This insight reflects a growing trend in the retail sector, where businesses integrate BNPL solutions to reduce financial barriers and encourage more sales.

***Data-Driven Pricing***

Data-driven pricing enables organizations to develop strategic pricing models that account for competitor positioning and consumer behavior by leveraging data analysis and market trends. Through these strategies, businesses can optimize pricing structures to enhance customer satisfaction, drive sales, and maintain a competitive edge (Ahmad et al., 2022). Participant 2 (P2) emphasized the significance of adopting tiered pricing and strategic cost analysis to improve customer experience and increase revenue. P2 explained:

> We focus on tiered pricing and strategic cost analysis by providing premium options for customers who want customized offerings and ensuring pricing reflects the quality and uniqueness of our product offerings, matching the experience customers receive.

The Federal Reserve's Report on Small Business Credit Survey further reinforces this, noting that businesses that incorporate dynamic pricing models increase revenue while maintaining customer satisfaction (Federal Reserve Banks, 2023). This approach underscores the importance of aligning pricing strategies with perceived value, thereby reinforcing brand differentiation and customer retention.

Similarly, Participant 5 (P5) highlighted the effectiveness of data-driven pricing through competitor analysis, stating, "using tools to monitor competition, pricing, and bundling strategies helps us stay competitive." This practice involves tracking market trends, analyzing consumer preferences, and adjusting prices dynamically to attract and retain customers. Businesses that leverage real-time data analytics can implement pricing structures that balance profitability with customer affordability, ensuring long-term financial sustainability.

The importance of financial literacy in pricing strategies is further supported by Rahmawati et al. (2023), who found that businesses with higher financial literacy are more likely to adopt adaptive pricing models that align with customer spending behaviors. This finding reinforces the rationale behind tiered pricing and loyalty programs, which provide flexible purchasing options that cater to diverse customer segments. Additionally, effective financial strategies contribute to an enhanced customer experience by making transactions more convenient, rewarding, and cost-effective.

Furthermore, these pricing strategies align with heuristic theory, which suggests that business owners make financial decisions based on experience, customer behavior,

and intuitive pricing structures. By leveraging past interactions and market insights, businesses can create pricing frameworks that appeal to customers' psychological and economic considerations. Ultimately, data-driven pricing is not only a competitive necessity but also a means to build customer trust and long-term loyalty by offering value-driven and strategic pricing models.

### *Connecting Financial Strategies for Enhancing Customer Experience to Framework*

Financial strategies that enhance customer experience are closely tied to the theory of technology advancement, which emphasizes the role of technological innovations in fostering economic growth and business efficiency (Waters & DeGregori, 1987). African American business owners in this study adopted data-driven pricing and flexible payment solutions to improve accessibility and customer satisfaction. For instance, Participant 5 discussed the effectiveness of flexible payment options like Buy Now, Pay Later (BNPL), which allows customers to spread out payments over time, making purchases more manageable. This approach aligns with previous research highlighting the importance of digital financial tools in expanding consumer purchasing power and business growth (Ahmad et al., 2022). Additionally, real-time pricing analysis and competitive pricing adjustments enable businesses to remain responsive to market demands and customer preferences, reinforcing their ability to sustain long-term profitability.

The heuristic theory further explains how business owners make financial decisions based on experience and cognitive biases (Tversky & Kahneman, 1974).

Findings from this study indicated that strategies such as tiered pricing and loyalty programs are shaped by business owners' intuitive understanding of customer spending behaviors. Participant 2 highlighted the role of strategic pricing in creating value for customers, explaining how premium options cater to different customer segments while maintaining profitability. Additionally, loyalty programs, referral incentives, and personalized discounting strategies encourage repeat purchases by appealing to customer familiarity and trust (Rahmawati et al., 2023). Research on financial literacy supports these findings, indicating that business owners with a strong understanding of financial principles are more likely to implement adaptive pricing models that align with customer behavior and spending patterns.

By incorporating financial strategies grounded in both the theory of technology advancement and heuristic theory, African American retail business owners enhance customer experience while ensuring financial sustainability. The integration of automated pricing tools, digital payment systems, and personalized financial incentives reflects a commitment to using technology to streamline business operations and improve customer engagement (Tversky & Kahneman, 1974; Waters & DeGregori, 1987). At the same time, decision-making based on past experiences and consumer behavior demonstrates the practical application of heuristics in shaping financial strategies (Ahmad et al., 2022). Businesses that leverage technological advancements for financial planning achieve greater efficiency, increased revenue, and higher customer retention rates. These findings highlight the importance of combining technological innovation with experiential

financial planning to create competitive, customer-focused retail businesses that can adapt to market fluctuations and evolving consumer needs.

### *Connecting Financial Strategies for Enhancing Customer Experience to Public Documents*

Financial literacy plays a crucial role in helping business owners develop sustainable strategies, particularly in the retail sector. Publicly available documents emphasize the importance of financial education in improving decision-making related to pricing, cost management, and customer engagement. Reports from organizations such as the Small Business Administration (SBA, 2023) highlighted that continuous financial education enables small business owners to apply structured pricing models and effective cost-control strategies, ultimately leading to greater profitability and customer satisfaction. Research on financial literacy and small business success further supports this, showing that businesses with strong financial planning practices improve cash flow management, reduce financial risks, and enhance long-term business resilience (Federal Reserve Banks, 2023). Findings from this study align with these public financial reports, demonstrating that African American retail business owners who integrate financial planning with customer-focused pricing strategies strengthen their competitive position and achieve long-term sustainability. By prioritizing financial literacy, business owners can make data-driven decisions, adapt to market fluctuations, and implement strategies that foster both profitability and customer loyalty.

The Consumer Financial Protection Bureau (2023) reinforced the role of flexible financial strategies in improving customer purchasing power and business performance. Reports indicate that payment models such as Buy Now, Pay Later (BNPL) and installment plans make it easier for customers to afford products and services, leading to higher sales and stronger customer relationships. This study supports similar findings, as participants emphasized that offering flexible payment options helps to increase customer trust and sales conversions. By reducing financial barriers, businesses encourage repeat purchases and create a more inclusive shopping experience. These financial models offer a competitive advantage, particularly for African American business owners seeking to expand their market reach while maintaining financial stability.

Government and industry reports also highlight the impact of tiered pricing and strategic discounting on revenue growth and customer retention. The Federal Reserve Banks (2023) provided evidence that businesses implementing dynamic pricing models—adjusting prices based on demand and competitor analysis—achieve improved financial performance. This study reflects similar findings, as Participant 2 noted that strategic cost analysis and tiered pricing models enable businesses to cater to different customer segments while maintaining profitability.

The alignment between public financial reports and this study's findings emphasizes that pricing flexibility, financial education, and strategic planning are essential for long-term business sustainability for African American retail owners.

## Theme 2: Technological Strategies for Customer Experience and Sales Growth

Technology emerged as a crucial driver of customer experience management, serving not only as a tool for automation but also as a medium for personalized engagement and strategic business growth. The findings of this study reinforce the argument that technological investments in African American retail businesses significantly enhance sales and customer satisfaction. The findings in this theme have 2 subthemes which are Integrated Systems for Growth and Personalized Digital Engagement. Each Participants identified various technological strategies adopted in their respective organizations to optimize commerce, demonstrating that success in contemporary retail markets partially relies on the ability to invest and reinvest in technology. This aligns with the theory of technology advancement, in which Waters and DeGregori (1987) posited that technology plays a transformative role in economic expansion by fostering innovation and improving business operations.

### *Integrated Systems for Growth*

All the participants emphasized the necessity of technology-driven management in African American retail businesses as a critical mechanism for long-term sustainability and competitive advantage. The adoption of Inventory Management Systems (IMS), Real-Time Availability Tracking, and Social Media Marketing was consistently highlighted as essential strategic frameworks for business leaders and organizational management. This aligns with existing literature, which suggested that technological integration improves operational efficiency and customer satisfaction by optimizing

supply chain processes (Badmus et al., 2024; Isharyani et al., 2024). According to Popkova et al. (2021), businesses that integrate technology into their management strategies are more likely to thrive in highly competitive markets, underscoring the importance of business intelligence and technological adaptability.

Participant 3 (P3) provided a practical illustration of how technology enhances stock management and customer preference analysis. P3 stated, "we use data analysis to understand customer behavior and tailor our marketing efforts," highlighting the proactive nature of data-driven decision-making in managing sales pressure and optimizing inventory. This supports findings from the Harvard Business Review's Study on Digital Transformation in Retail, which concluded that businesses using data-driven decision-making experience higher customer satisfaction and retention (Lamarre, Chheda, et al., 2023a). This finding supports the work of Maheshwari et al. (2020), who emphasized that data analytics allows businesses to predict consumer behavior and adjust their sales strategies, accordingly, ensuring operational agility and market responsiveness.

Participant 4 (P4), also reinforced the importance of digital marketing as a powerful tool for sales growth, stating, "we leverage digital marketing strategies such as targeted social media campaigns and email campaigns to drive traffic. These technological strategies have contributed to increased sales." This assertion is consistent with research by Ijomah et al. (2024) who argued that digital marketing is one of the most cost-effective and impactful strategies for increasing customer engagement and driving business traffic.

Participant 1 (P1) further emphasized, "digital marketing helps spotlight products, highlight sales, and build relationships with the audience. Connecting with customers through these platforms is essential." This aligns with Jain et al. (2023), who noted that digital marketing fosters brand visibility and customer loyalty, thereby enhancing overall business performance. Panigrahi et al. (2024) further highlighted that technological integration leads to more efficient supply chains, allowing retailers to optimize routes, reduce delays, and better manage supplier relationships. Asmare and Zewdie (2022) also pointed out that the rise of omnichannel retailing, which integrates online sales with traditional physical stores, creates a seamless shopping experience for customers, improving brand engagement.

***Personalized Digital Assistance***

Beyond marketing and inventory management, participants also emphasized the adoption of personalized digital assistance as a strategic approach to enhancing sales and improving customer experience (Jain et al., 2023). Businesses are increasingly turning to AI-powered and automated customer engagement tools to provide seamless interactions and optimize operational efficiency. Several participants identified a range of digital tools, including mobile apps, self-service websites, chatbots, virtual assistants, e-commerce platforms, mobile payments, and self-checkout systems as essential for improving customer interactions and streamlining business operations. These technologies allow businesses to offer convenience, reduce wait times, and create

personalized shopping experiences, leading to increased customer satisfaction and higher retention rates.

The adoption of mobile payments and self-checkout systems was another key theme emphasized by participants, particularly in improving transaction efficiency and reducing in-store wait times. These digital payment solutions allow customers to complete transactions seamlessly through contactless payments, enhancing speed, security, and convenience. Dong et al. (2021) argued that mobile payment integration enhances the overall customer experience by eliminating barriers to purchase, reducing friction at checkout, and promoting faster service delivery. Self-checkout systems, widely implemented in retail environments, further streamline operations by allowing customers to scan and pay for items independently, reducing labor costs and improving checkout efficiency.

Participants also emphasized the value of chatbots and virtual assistants in improving customer support services. These AI-driven tools help businesses automate responses, handle multiple customer queries simultaneously, and provide instant support without the need for extensive human intervention. Badmus et al. (2024) found that AI-powered chatbots enhance customer satisfaction by offering real-time assistance, resolving common inquiries, and guiding customers through purchasing decisions. Additionally, chatbots and virtual assistants can be programmed to provide personalized product recommendations based on browsing history, further increasing the likelihood of sales conversion.

Participant 5 (P5) stated, “AI-powered digital assistance, such as chatbots, helps us provide instant support and personalized recommendations, ensuring customer satisfaction.” This statement is consistent with insights from McKinsey’s AI Adoption Report, which highlights how automation and AI-driven customer service improve business operations and customer experiences (Lamarre et al., 2023b). These findings also corroborate Jain et al. (2023), who found that AI technologies significantly enhance customer engagement and service efficiency. Likewise, the integration of data analytics, digital marketing, and AI-driven solutions aligns with prior research on the benefits of technological advancement in business operations (Badmus et al., 2024; Mugoni et al., 2024). AI-powered tools can analyze customer interactions, optimize content distribution, and enhance targeted advertising efforts, resulting in more effective marketing campaigns.

The ability to track customer preferences and adjust marketing strategies accordingly ensures that businesses remain adaptable to consumer needs. Dong et al. (2021) supported the effectiveness of AI-driven social media marketing in enabling personalized engagement with customers. As technology and market demands become increasingly interdependent, business leaders are leveraging heuristic cognition to prioritize technological investments for sustained sales growth. These findings underscore the necessity of continuous investment in technology to ensure business sustainability, operational efficiency, and customer-centric service delivery in African American retail enterprises.

Business owners rely on cognitive shortcuts, past experiences, and market trends to make financial and technological investment decisions. According to Yamini and Gajanand (2021), heuristic theory provides a critical lens through which to examine decision-making in business, particularly in areas of uncertainty such as behavioral economics and supply chain management. This further supports the notion that African American retail businesses must integrate technology into their operational strategies to maintain competitiveness and enhance customer satisfaction.

### *Connecting Technological Strategies for Customer Experience and Sales Growth To Framework*

Tying this finding to the theory of technology advancement and heuristic theory, this study revealed that African American retail business owners leverage technological strategies to enhance customer experience and drive sales growth. The theory of technology advancement posits that businesses adopting new technologies gain a competitive edge by improving operational efficiency, streamlining processes, and responding effectively to market demands (Waters & DeGregori, 1987). This study found that participants integrated inventory management systems, digital marketing tools, and AI-driven customer service solutions to optimize customer interactions and enhance sales. Participant 3 highlighted the role of data analytics in shaping business strategies, stating, "We use data analysis to understand customer behavior and tailor our marketing efforts." Literature supports this, as Badmus et al. (2024) emphasized that businesses that leverage real-time data and digital platforms enhance customer satisfaction, improve

service efficiency, and increase profitability. The adoption of automated customer engagement tools, social media marketing, and personalized digital interactions aligns with the theory of technology advancement, demonstrating how African American retail business owners utilize digital innovations to sustain growth and remain competitive.

The heuristic theory provides further insight into how business owners select and implement technological tools based on experience, intuition, and familiar decision-making patterns, rather than comprehensive analytical methods (Tversky & Kahneman, 1974). This study found that participants preferred technologies that simplified operations, improved workflow, and aligned with customer expectations, often relying on prior business experiences and customer feedback when making technology adoption decisions. Participant 5 noted, "AI-powered digital assistance, such as chatbots, helps us provide instant support and personalized recommendations, ensuring customer satisfaction." This aligns with research by Dong et al. (2021), which found that businesses choose AI-driven customer support and self-service technologies based on their perceived ease of implementation and past success in improving customer interactions. The idea posed by the findings shows that small business owners prioritize cost-effective, user-friendly, and scalable digital tools, demonstrating how heuristic decision-making shapes the selection of customer engagement solutions.

### *Connecting Technological Strategies for Customer Experience and Sales Growth To Public Documents*

The findings of this study align with publicly available documents that highlight the impact of technological strategies on customer experience and sales growth in small businesses. According to the Federal Reserve Banks (2023), businesses leveraging technology to automate operations and personalize customer interactions often see higher retention rates and revenue growth. Additionally, publicly available reports emphasize that African American retail businesses adopting digital tools, such as e-commerce platforms, inventory management systems, and AI-driven customer engagement solutions, experience increased operational efficiency and customer satisfaction. By integrating these technological advancements, small businesses not only improve service delivery but also create more seamless and engaging experiences for their customers, ultimately strengthening long-term business sustainability.

This study supports those claims, as participants reported using automated digital marketing strategies, customer relationship management (CRM) systems, and mobile payment options to improve customer engagement and streamline sales processes. Participant 2 highlighted the role of digital payment systems and mobile transactions in making business operations more seamless and improving customer convenience, reflecting insights from public financial reports that emphasize the role of technology in enhancing financial accessibility and business expansion. This aligns with Badmus et al. (2024), who found that businesses integrating real-time inventory tracking and digital

analytics tools significantly enhance operational efficiency, reduce costs, and improve customer responsiveness.

Government and industry reports further confirm the role of AI-driven customer engagement tools and digital payment solutions in modern retail success. The Consumer Financial Protection Bureau (2023) found that businesses integrating mobile payment platforms, self-service kiosks, and AI-powered chatbots enhance customer convenience and boost purchase rates. This study mirrors those findings, as Participant 5 emphasized that AI-powered digital assistance, such as chatbots, helps businesses provide instant support and personalized recommendations, improving customer satisfaction and sales conversions. Literature supports these findings, as Dong et al. (2021) emphasized that AI-driven customer support technologies increase response efficiency, reduce service costs, and enhance overall customer satisfaction. Additionally, Jain et al. (2023) found that AI-powered social media engagement and targeted digital marketing improve brand visibility and customer interaction, reflecting strategies adopted by the participants in this study. Reports on digital transformation in retail further highlight that small businesses adopting omnichannel retailing strategies, including online and in-store sales integration, create a seamless customer experience and increase market reach. These findings align with those in the study, demonstrating that African American retail business owners leveraging omnichannel technologies can maintain competitiveness and improve overall business performance.

## Theme 3: Approaches to Delivering Exceptional Customer Experience

Delivering an exceptional customer experience requires strategic planning and business intelligence rather than being treated as an afterthought. This theme revealed that African American business owners view customer experience as a deliberate strategy for gaining a competitive advantage. Participants emphasized that customer experience extends beyond transactions; it involves creating an emotional connection with customers, which influences their loyalty and continuous patronage, ultimately driving sales growth. To achieve this, participants identified a multifaceted approach that includes creating a welcoming atmosphere, enhancing store aesthetics, and leveraging sensory engagement techniques.

### *Creating a Welcoming Atmosphere*

A visually appealing environment subconsciously influences customer perception and decision-making, encouraging repeat patronage. Participants highlighted the role of store aesthetics, attractive lighting, clean environments, and organized layouts in shaping customer experiences. Participant 6 (P6) emphasized the importance of customer service and store presentation, stating, "excellent customer service is key. This includes maintaining a clean, inviting store environment with bright lights and organized displays." Additionally, Participant 4 (P4) noted, "maintaining a fleet of clean, well-maintained cars and ensuring 24/7 availability also enhances customer satisfaction." De Nisco and Warnaby (2012) examined consumer behavior in the fashion retail industry and found that a well-maintained, aesthetically pleasing store environment is crucial in

shaping shopping behavior. Store cleanliness, organized layouts, and appealing visual elements contribute to increased customer retention and sales growth. Store cleanliness also creates impulse buying, and overall sales traffic is often influenced by the store's physical appeal, highlighting the significance of creating visually engaging and inviting spaces to enhance customer experience and drive business success.

Beyond visual aesthetics, store organization and product placement are crucial to customer satisfaction. Participants emphasized the importance of strategic product placement, clear signage, and comfortable store layouts to enhance accessibility and ensure a hassle-free shopping experience. A well-structured store or website improves navigation and reduces customer frustration, increasing the likelihood of repeat purchases and longer browsing times. Participant 2 (P2) shared, "An engaging environment requires designing spaces that appeal to all senses, with a comfortable and visually appealing ambiance, as well as engaging sights and sounds". Other participants recognized the impact of multisensory engagement in delivering an immersive customer experience. Sound, scent marketing and interactive displays were identified as strategies that enhance customer engagement and brand recall. Participant 3 (P3) highlighted the importance of user-friendly retail environments, stating, "whether in-store or online, we aim to make the shopping experience seamless. For example, intuitive store layouts and user-friendly website designs play a big role in customer satisfaction."

The findings of the research support the effectiveness of multisensory retail environments in enhancing customer loyalty and overall sales performance. Krishna

(2011) highlighted that sensory marketing, particularly through ambient sounds and scents, creates strong emotional connections with customers, leading to higher brand recall and positive shopping experiences. These findings align with the theory of heuristic decision-making, as customers often make purchasing decisions based on sensory stimuli and emotional responses rather than solely on rational evaluation (Tversky & Kahneman, 1974). The ability to create a welcoming and engaging atmosphere is a strategic investment in customer experience. African American retail businesses that incorporate store aesthetics, structured layouts, and sensory marketing techniques will likely increase customer satisfaction, enhance brand loyalty, and drive consistent revenue growth.

***Proactive Customer-Centered Service***

Proactive customer-centered service plays a critical role in enhancing customer experiences and fostering long-term loyalty. Participants in this study emphasized that personalized interactions, AI-driven support, and prompt issue resolution are essential strategies for delivering exceptional customer service. These proactive approaches ensure customers feel valued, heard, and appreciated, ultimately increasing customer retention and satisfaction. The strategies highlighted above aligns with research by Badmus et al. (2024), which suggested that customer engagement strategies focused on personalization and proactive service delivery lead to stronger brand loyalty and higher sales conversion rates.

Participant 1 (P1) highlighted the importance of respecting customers and fostering a welcoming atmosphere as fundamental elements of great customer service. P1 noted:

> Respecting customers is vital. Great customer service makes a big difference. Greeting them warmly, being attentive, and showing genuine care for their needs create a positive experience. Even small gestures, like using phrases such as 'my pleasure' instead of 'thank you,' can make interactions feel more personal.

This sentiment reflects the impact of language, attentiveness, and personalized engagement in creating positive customer interactions. Research by Rane et al. (2023) supported this perspective, indicating that customer service language and tone significantly affect perceived service quality and customer satisfaction.

Participant 2 (P2) reinforced this approach by emphasizing hospitality-focused service, describing it as "treating customers like royalty and ensuring the experience matches their preferences and expectations." This reflects a customer-first mindset, where businesses go beyond basic service provision to create memorable and enjoyable experiences. Similarly, Participant 5 (P5) described proactive service as friendly customer service, stating that it involves "ensuring customers feel valued and supported throughout their experience." These perspectives highlight the importance of emotional connection and service consistency in influencing customer loyalty. Additionally, Participant 6 (P6) stressed the role of hiring knowledgeable staff and addressing customer complaints promptly in improving customer experience. P6 stated, "hiring a friendly and

knowledgeable staff and addressing customer complaints promptly also helps enhance their experience." This aligns with findings from Perera and Fahimnia (2024), who argued that well-trained employees who can efficiently address customer concerns contribute significantly to positive shopping experiences and repeat patronage.

The collective insights from participants corroborate existing studies that emphasize the importance of personalization and proactive customer service in building strong customer relationships. Khalid (2024) highlighted that customers are more likely to return to businesses where they feel personally valued and recognized. This idea is further reinforced by the heuristic theory (Tversky & Kahneman, 1974), which suggested that customers make purchasing and loyalty decisions based on past interactions and perceived service quality. Participants agreed that strategies such as personalized greetings, offering product recommendations based on customer history, and responding promptly to inquiries play a crucial role in creating a memorable and satisfying customer experience.

Overall, proactive customer-centered service is not just about addressing customer needs when they arise, it is about anticipating and exceeding their expectations. Businesses that implement personalized service strategies, invest in well-trained staff, and integrate AI-driven customer support systems are more likely to enhance customer satisfaction, strengthen brand loyalty, and drive consistent business growth.

### *Employee Training for Delivering Excellent Customer Experience*

Employee training and development is one of the most critical elements of delivering an exceptional customer experience. Participants emphasized that equipping employees with soft skills, product expertise, and conflict resolution strategies significantly enhances service quality. Khoury et al. (2022) highlighted the importance of empathy in customer interactions, recognizing that well-trained employees can foster stronger customer relationships and improve overall satisfaction. Research supports this claim, indicating that businesses that train employees in emotional intelligence and active listening tend to achieve higher customer satisfaction scores. By prioritizing comprehensive training programs, businesses can create a workforce that is not only knowledgeable but also capable of adapting to customer needs, resolving issues effectively, and building lasting connections that contribute to long-term customer loyalty.

Participants identified several key areas of employee training that contribute to improving customer experience. Participant 4 (P4) emphasized the importance of soft skills training, stating, "Training in soft skills like communication and conflict resolution is essential for handling customer concerns effectively." These identified areas highlight interpersonal skills' significance in fostering customer trust and satisfaction. Similarly, Participant 3 (P3) expanded on this idea, stating:

> We focus on empowering employees through training, ensuring they have strong product knowledge, communication skills, and problem-solving abilities. Our

> training programs focus on customer interaction and product knowledge. We also provide training on upselling techniques to help employees introduce additional products to customers. These areas are critical for creating a positive customer experience and boosting sales.

This response reinforces the importance of well-rounded training programs that combine technical knowledge with effective communication skills, ensuring that employees can engage with customers confidently and professionally.

Participant 2 (P2) outlined the specific areas their organization prioritizes in employee training, including upselling techniques, cultural awareness, and soft skills development. According to P2, training employees to recommend premium products, understand customer diversity, and handle challenging situations effectively is crucial in improving customer service. These training elements align with research by Hsiao et al. (2023), which suggested that customer interactions are more successful when employees are trained to personalize service, offer knowledgeable recommendations, and exhibit cultural awareness.

To expand the impact of training, some participants suggested incorporating mentorship programs within their businesses. Employees who shadow experienced staff members develop confidence in handling complex customer interactions, fostering a culture of customer-centric excellence. Participant 5 (P5) highlighted two major organizational training approaches: role-playing and mentoring/shadowing. P5 explained that training employees through real-world customer interaction scenarios helps them

handle challenging situations effectively. The above-stated idea aligns with findings from Perera and Fahimnia (2024), which suggested that businesses with structured mentorship and hands-on training programs are more likely to achieve higher customer satisfaction and employee retention levels. Mentorship programs, where supervisors assist employees in real-time, address skill gaps and improve service delivery.

Participants also emphasized that businesses must monitor the effectiveness of training programs and customer service strategies to ensure they yield positive results. Tracking performance metrics such as customer feedback, repeat business rates, and revenue growth helps businesses identify areas for improvement. Participant 1 (P1) highlighted the importance of customer feedback, stating, "Customer feedback, sales data, and listening to customer comments both online and in stores help identify what works and what needs improvement." Similarly, Participant 2 (P2) explained how their organization measures the impact of training by monitoring repeat business rates and revenue metrics to assess customer loyalty and financial performance.

In addition, Participant 3 (P3) stressed the role of quantifiable performance indicators (KPIs), stating, "Effectiveness is assessed using key performance indicators (KPIs), such as customer satisfaction scores, repeat purchase rates, and sales growth. These metrics help us understand whether our strategies are working and where improvements might be needed." Participant 4 (P4) elaborated on indirect assessment methods, including customer retention rates, repeat bookings, and conversion rates from marketing efforts. P4 noted that customer surveys and online reviews provide direct

insights into customer satisfaction and help businesses refine their strategies over time. Similarly, Participant 5 (P5) described their use of the Net Promoter Score (NPS) system, stating, "We use the Net Promoter Score (NPS) system, which involves customer surveys that are tracked quarterly. This feedback helps us address pain points, respond to issues quickly, and continuously improve customer satisfaction."

Participant 6 (P6) confirmed the adoption of customer feedback as a metric for assessing strategy effectiveness, explaining, "We conduct satisfaction surveys after purchases and encourage customers to provide feedback through social media and online reviews. Observing customer patterns and analyzing their feedback helps us refine our strategies." These insights align with existing literature, which emphasizes that businesses that systematically track customer engagement and service performance can make data-driven adjustments to enhance customer experience and operational efficiency (Mugoni et al., 2024).

The participants' responses reinforce the importance of employee training, mentorship programs, and systematic performance tracking in driving long-term customer satisfaction and business growth. Research suggests that businesses that integrate structured training programs with real-time performance evaluations experience higher customer retention rates, stronger brand loyalty, and increased profitability (Khalid, 2024). Furthermore, heuristic theory (Tversky & Kahneman, 1974) suggested that business owners often rely on past experiences and cognitive shortcuts to implement

strategies that have proven effective in enhancing customer satisfaction and boosting sales.

Based on the responses gathered from participants, data-driven decision-making is not limited to large corporations. African American retailers are demonstrating that small businesses can also leverage structured training programs, performance tracking, and customer engagement metrics to enhance their operations. By integrating soft skills training, mentorship initiatives, proactive customer feedback mechanisms, and key performance indicators, retail businesses can cultivate a customer-centric culture that promotes excellence, strengthens brand loyalty, and ensures long-term success.

***Connecting Approaches to Delivering Exceptional Customer Experience to Framework***

Tying this finding to the theory of technology advancement and heuristic theory, this study highlights how African American retail business owners implement strategies to enhance customer experience through a combination of technological solutions and intuitive decision-making. The theory of technology advancement suggests that businesses adopting innovative tools can improve service efficiency and customer satisfaction (Waters & DeGregori, 1987). This study found that participants integrated automated loyalty programs, digital self-service platforms, and AI-driven customer support tools to personalize and enhance interactions. Participant 6 emphasized how automated customer feedback systems help businesses adjust services based on real-time customer input, stating, “We review digital customer feedback daily and use it to improve how we serve our customers.” Literature supports this, as Badmus et al. (2024) found that

leveraging real-time customer feedback through digital systems enhances service quality and business agility. Additionally, Jain et al. (2023) highlighted that businesses implementing AI-based customer interaction tools experience higher retention rates and improved personalization, aligning with the study's findings on the role of technology in delivering exceptional customer service.

The heuristic theory provides further insight into how business owners shape customer service strategies based on experience and intuition rather than complex analytical models (Tversky & Kahneman, 1974). Participants reported that adapting service approaches based on customer interactions and feedback was more effective than relying solely on structured data analysis. Participant 4 described how staff training and service adjustments were made based on customer conversations and past sales patterns, stating, "We train our employees to engage with customers based on what works best for our community rather than just following industry trends." Literature supports this, as Perera and Fahimnia (2024) found that small business owners often rely on personal interactions and customer relationships when making service improvements, using heuristic decision-making to guide adjustments.

By combining digital tools with intuitive, personalized service approaches, these businesses create a seamless customer experience that aligns with their operational strategies and long-term goals. Dong et al. (2021) highlighted that retail businesses prioritize simple, cost-effective customer engagement tools that align with their existing service models, reinforcing how business owners make intuitive decisions when selecting

customer service technologies. The ability to blend technology with experience-based strategies allows them to adapt to evolving consumer expectations while retaining their unique service identity. Similarly, Asmare and Zewdie (2022) emphasized that businesses integrating digital transformation with intuitive, experience-based service strategies tend to achieve sustained customer satisfaction and a stronger competitive edge. By strategically integrating digital tools while maintaining a customer-focused approach, these businesses position themselves for sustained growth and a competitive advantage in the retail sector. These findings suggest that African American retail business owners leverage technology not just for operational efficiency but to complement and enhance personalized customer service. By selecting tools that align with their business needs, they maintain an authentic customer experience while improving efficiency and engagement.

### *Connecting Approaches to Delivering Exceptional Customer Experience to Public Documents*

The findings of this study align with publicly available documents that emphasize the importance of customer-centric strategies in driving business success. Reports from organizations such as the Small Business Administration (SBA) highlighted that small businesses implementing personalized service models, automated feedback systems, and digital engagement tools experience higher customer satisfaction and increased loyalty. The Federal Reserve Banks (2023) further indicated that businesses utilizing customer relationship management (CRM) systems and self-service technologies enhance

operational efficiency while improving the overall customer experience. This study supports these claims, as Participant 6 emphasized the role of automated customer feedback systems in refining service delivery based on real-time customer input. Similarly, research from the Consumer Financial Protection Bureau (2023) highlighted that businesses integrating loyalty programs and digital self-service platforms create a more seamless and efficient shopping experience, reinforcing findings from this study.

Public financial and retail industry reports also highlight the impact of digital payment options and AI-driven customer engagement on service quality. The Consumer Financial Protection Bureau (2023) found that small businesses adopting mobile payment solutions and automated customer assistance tools increase customer convenience and streamline transactions. This aligns with this study's findings, where participants reported that offering multiple payment options and AI-assisted service tools contributed to improved customer experiences. Participant 4 noted that employee training and service customization based on customer feedback played a key role in enhancing satisfaction. Public financial and retail industry reports, along with findings from this research, indicate that businesses combining digital tools with traditional customer service practices are more likely to achieve long-term stability. This reinforces the study's conclusion that integrating technology with personalized customer engagement strategies enhances business growth and strengthens customer relationships.

**Theme 4: Feedback Collection and Application**

Feedback serves as a critical mechanism for businesses to assess performance, refine engagement strategies, and implement continuous improvements. Business owners who systematically collect and analyze feedback can identify operational strengths and pinpoint areas for internal development. While businesses often strive for positive feedback, negative feedback is equally valuable, as it provides opportunities to re-strategize and enhance service delivery**,** and strengthen customer relationships (Sajid et al., 2024). Findings from this study indicate that African American retail business owners actively collect, analyze, and integrate feedback into their operational strategies to improve customer satisfaction and long-term business success.

Participants reported utilizing multiple feedback mechanisms, including in-store surveys, online reviews, social media engagement, and direct customer interactions. A 2023 SBA report on small business customer engagement states that businesses that regularly analyze customer feedback experience 60% higher customer retention rates compared to those that do not. These diverse approaches ensure that feedback is gathered in real-time and from multiple customer touchpoints, allowing businesses to track trends and adjust their strategies accordingly. Participant 2 (P2) emphasized the role of social media and direct conversations in gathering feedback, stating, "We use social media comments and reviews on platforms like Instagram and Google. Reviews are key, and direct conversations with customers during or after service, as well as post-event surveys—sending emails or text messages to clients for feedback—help us understand

their needs." Similarly, Google's Small Business Customer Feedback Report (2023) highlighted the role of structured online reviews in improving business visibility and customer trust. Participant 4 (P4) noted, "We frequently use Google Reviews, in-app review forms, and centralized CRM tools like Salesforce. These tools help us track customer interactions and feedback trends, enabling us to act on valuable insights." This reinforces research by Theodorakopoulos and Theodoropoulou (2024), which suggested that businesses leveraging structured feedback mechanisms are better positioned to analyze customer sentiment, anticipate consumer expectations, and make data-driven decisions.

Businesses that integrate structured feedback tools, such as CRM systems and AI-driven sentiment analysis, can automate the process of identifying trends and customer expectations. Participant 5 (P5) discussed the use of multiple feedback channels, stating, "We use email surveys sent immediately after transactions, platforms like SurveyMonkey and Google Forms for structured feedback, and monitor customer comments on social media to identify areas for improvement." Similarly, Participant 6 (P6) highlighted the importance of digital tools, explaining, "We ask customers for feedback after sales, encourage them to leave reviews on our website and social media, and use digital tools like SurveyMonkey and Google Forms." These insights demonstrate that African American retail business owners are not only technologically aware but also proactive in collecting and analyzing feedback for operational growth.

Feedback collection is not merely an exercise in gathering information; it is a strategic process that involves selecting relevant feedback methods and integrating customer insights into decision-making. The findings suggest that African American retail business owners do not just collect feedback—they actively apply it to meet customer expectations and improve service quality. Participants described how feedback informs store layout improvements, product selection, and policy adjustments to enhance customer satisfaction. Participant 6 (P6) illustrated this application by sharing, "Feedback has helped us improve store layouts, signage, and return policies. For example, we've made our exchange policies more customer-friendly and trained staff to address areas where customers expressed dissatisfaction." This response highlights the importance of corrective feedback in refining business operations and creating a customer-centric experience. Similarly, Participant 1 (P1) stated, "Feedback helps identify which products are popular, what should stay, and what should be removed. It guides decisions to improve services." This aligns with research by Perera and Fahimnia (2024), which suggested that customer feedback serves as a critical tool in evaluating business effectiveness and adapting product offerings to align with consumer preferences.

Furthermore, the importance of feedback in decision-making processes aligns with heuristic theory (Tversky & Kahneman, 1974), which emphasizes quick, experience-based decision-making and problem-solving mindset. Businesses that consistently engage with customer feedback develop experience-based strategies that allow them to make informed, rational decisions in response to market demands and

customer expectations. Effective feedback collection and application are essential for business sustainability and growth. African American retail businesses that systematically collect, analyze, and implement feedback-driven improvements are better positioned to enhance customer satisfaction, increase brand loyalty, and maintain a competitive edge in the marketplace. Through the strategic integration of feedback mechanisms, businesses can continuously evolve, refine their operations, and meet the ever-changing needs of their customers.

### *Connecting Feedback Collection and Application to Framework*

Tying this finding to the theory of technology advancement and heuristic theory, this study demonstrates how African American retail business owners systematically collect and apply customer feedback to improve service delivery, operational efficiency, and long-term business success. The theory of technology advancement (Waters & DeGregori, 1987) suggests that businesses integrating innovative tools enhance their operational capabilities, increase efficiency, and improve customer relationships. This study found that participants implemented CRM systems, AI-powered sentiment analysis, and automated survey tools to track customer satisfaction and refine service strategies.

Participant 4 (P4) described using Google Reviews, in-app review forms, and CRM tools like Salesforce to monitor customer interactions and feedback trends, stating, “These tools help us act on valuable insights that improve the customer experience.” The theory of technology advancement supports the use of AI-powered customer analytics, digital feedback platforms, and automated sentiment tracking to improve service quality

(Popkova et al., 2021). By integrating technology-driven feedback tools with heuristic decision-making, African American retail business owners develop customer-focused, adaptive business models that enhance satisfaction and strengthen competitiveness.

The heuristic theory (Tversky & Kahneman, 1974) further explained how business owners rely on experience-based, intuitive decision-making when applying customer feedback rather than conducting complex data analysis. This study found that participants used direct customer conversations, in-store feedback, and past consumer behavior trends to make informed adjustments to their operations. Participant 6 (P6) described how feedback influenced store layout improvements, signage adjustments, and policy changes, explaining, "We've modified our exchange policies and trained staff based on feedback about customer concerns." This aligns with Perera and Fahimnia (2024), who suggested that small business owners prioritize feedback methods that are practical and immediately actionable, allowing them to make quick adjustments to their operations based on customer input. Businesses combining technological advancements with intuitive, hands-on decision-making achieve higher customer satisfaction, improved brand loyalty, and long-term business sustainability.

### *Connecting Feedback Collection and Application to Public Documents*

The findings of this study align with publicly available documents that emphasize the role of feedback collection and application in business success. Reports from organizations such as the Small Business Administration (SBA) highlight that small businesses using structured feedback mechanisms, such as customer surveys, online

reviews, and CRM systems, experience improved customer retention and service efficiency. The SBA's 2023 Report on Customer Engagement states that businesses actively incorporating customer feedback into decision-making achieve higher consumer trust and loyalty. This study supports those claims, as participants utilized multiple feedback collection methods, including in-store surveys, online reviews, and social media engagement, to refine business operations.

Participant 4 (P4) emphasized the role of Google Reviews and CRM-integrated tools in tracking customer insights, stating, "These tools help us identify trends and act on valuable feedback to improve the customer experience." Similarly, the Google Small Business Customer Feedback Report (2023) reinforces that businesses leveraging structured online feedback channels gain a competitive advantage by increasing transparency and responsiveness to customer needs. Perera and Fahimnia (2024) suggested that businesses prioritizing structured feedback mechanisms are better positioned to anticipate customer needs and adjust their services accordingly. This aligns with the study's findings that African American retail business owners actively collect, analyze, and implement customer feedback to refine their business models and improve engagement strategies.

### Business Contributions and Recommendations for Professional Practice

Findings from this study provide valuable insights for retail business owners seeking to enhance customer experience and drive sales growth through strategic, customer-centric approaches. The research findings highlight that loyalty programs,

flexible payment options, and personalized services play a crucial role in customer satisfaction and retention. By implementing these strategies, businesses can create stronger customer relationships, improve engagement, and foster long-term loyalty.

Findings from this study also emphasize the importance of technology-driven solutions in streamlining operations and strengthening customer relationships. Technologies such as mobile payments, digital marketing, and CRM tools enable businesses to optimize service efficiency, track customer behavior, and personalize interactions (Nwabekee et al., 2024). These technological advancements align with the theory of technology advancement (Waters & DeGregori, 1987), which underscores how innovation enhances business operations and market competitiveness. By leveraging digital tools, retail businesses can automate processes, improve transaction efficiency, and enhance customer communication across multiple platforms.

Another critical recommendation is the investment in employee training and development. Participants in this study highlighted that training employees in soft skills, conflict resolution, and proactive customer engagement significantly improves customer interactions and creates a seamless shopping experience. Employees who are well-trained in active listening, empathy, and problem-solving can better handle customer concerns, reducing friction in interactions and increasing overall satisfaction. Krishna (2011) highlighted that business owners prioritizing customer service training and employee engagement strategies tend to have higher customer retention rates and stronger brand loyalty. Retail businesses can develop a comprehensive and sustainable approach to

customer engagement by integrating financial, technological, and service-oriented strategies.

Personalized services help establish emotional connections with customers, fostering brand trust and repeat patronage. Srinivas et al. (2024) highlighted that technology-driven solutions ensure efficiency, data-driven decision-making, and operational effectiveness. A well-trained workforce enhances service quality, reduces service gaps, and ensures that customer interactions remain smooth and engaging. These evidence-based practices underscore the importance of a customer-first mindset in achieving retail success. To remain competitive in evolving market landscapes, business professionals should adopt a holistic approach that integrates financial flexibility, technological innovations, and exceptional service delivery. As consumer expectations continue to shift, businesses that embrace adaptability, digital transformation, and personalized service models was best positioned to drive growth, enhance customer experiences, and sustain long-term profitability.

## Implications for Social Change

Findings from this study highlight the potential for retail businesses to contribute to positive social change by fostering community engagement and supporting local causes, such as youth empowerment programs, small business mentorship initiatives, and local economic development projects. When businesses actively participate in community-driven initiatives, they strengthen their relationships with the people they serve, reinforcing customer loyalty and trust (Rane et al., 2023). By investing in socially

responsible practices, retailers can go beyond transactional relationships and become integral parts of their communities, creating long-term benefits for both businesses and society.

Beyond community involvement, retail businesses play a significant role in promoting equity and accessibility in customer experiences. The findings of this study underscores how inclusive and respectful customer service practices help address broader societal challenges, such as economic disparities and accessibility barriers. When businesses prioritize diversity, equity, and inclusion in their operations—whether through hiring practices, marketing strategies, or service accessibility they contribute to a more just and equitable economic environment. These efforts can improve the shopping experience for marginalized groups, making retail spaces more welcoming and inclusive.

Another important social change implication highlighted in this study is businesses' significant role in creating social impact through ethical and customer-centered strategies. Retailers that adopt socially responsible practices such as partnering with local suppliers, implementing sustainable operations, and promoting fair and inclusive customer policies to help build a business environment that balances profitability with social responsibility. By integrating ethical business practices into their operations, retailers can foster stronger community ties, enhance customer trust, and contribute to broader social well-being. Ultimately, businesses prioritizing social impact through their strategies can create more inclusive, sustainable, and community-driven marketplaces, benefiting consumers and society.

## Recommendations for Further Research

Exploring the longitudinal impacts of financial and technological strategies on business performance is essential for understanding their sustainability and long-term benefits. Conducting longitudinal studies can provide valuable insights into how these strategies evolve and their lasting effects on organizational growth, customer satisfaction, and operational efficiency (Felix & Rembulan, 2023). Future research could also examine emerging technological trends, such as artificial intelligence (AI) and machine learning (ML), to evaluate their potential to revolutionize business practices and enhance competitiveness in the retail supply chain sector. As digital transformation continues to shape retail operations, understanding how businesses adapt to these advancements can offer deeper insights into their long-term viability and scalability.

Investigating cultural and social factors is equally important in shaping effective business strategies for minority-owned enterprises. By examining the influence of cultural dynamics, researchers can better understand the unique challenges and opportunities faced by African American business owners (Giazitzoglu & Korede, 2023). This knowledge can help develop tailored support programs that address specific needs and promote inclusive business growth. Additionally, conducting cross-cultural comparisons could uncover universal best practices, providing insights that extend beyond minority-owned businesses and contribute to a broader range of industries. Research on entrepreneurial resilience, access to funding, and community-driven

business models could further inform policies aimed at supporting minority entrepreneurs.

Assessing the industry-specific applications of financial and technological strategies can also enhance their relevance and impact. Expanding research to explore how these strategies apply to different sectors within the retail supply chain can provide sector-specific insights and solutions (Maheshwari & Jaggi, 2024). This approach allows for a deeper understanding of the unique demands of various industries, enabling the design of more effective business strategies tailored to sector-specific challenges. Examining these sectoral nuances can lead to comprehensive and actionable recommendations for business owners and policymakers, ensuring that financial and technological innovations are appropriately adapted to diverse industry needs.

There is also a pressing need for more programs and partnerships aimed at improving access to capital for African American business owners. Establishing relationships with financial institutions that offer flexible lending options would support business expansion and technology adoption. Future research could explore the effectiveness of financial literacy programs, micro-financing opportunities, and venture capital investments in promoting minority business growth. Additionally, investing in data analytics and AI technologies is becoming increasingly important for understanding customer behavior, optimizing inventory, and enhancing personalized services. Research on the impact of advanced data-driven decision-making could provide business owners

with targeted marketing insights, improved supply chain efficiency, and innovative customer engagement strategies.

African American business owners must strengthen their online presence with the continued shift toward e-commerce and digital marketing. Future research should explore the effectiveness of e-commerce platforms, mobile applications, and omnichannel strategies in enabling businesses to compete in the digital marketplace. Understanding how businesses can effectively integrate digital tools, automate operations, and enhance online customer experiences was essential for sustaining competitiveness in the modern retail landscape.

Furthermore, African American business owners should take advantage of local, state, and federal programs designed to support minority-owned businesses, including grants, mentorship opportunities, and financial incentives for fostering technological advancements and business growth. Research could assess the effectiveness of these initiatives in closing funding gaps, increasing digital adoption, and providing long-term economic stability. Moreover, investing in retail staff training, particularly in customer service, is crucial for enhancing the customer experience. Ongoing employee training ensures that staff are equipped with the necessary skills to provide high-quality service in an increasingly digital retail environment.

Finally, focusing on a culturally relevant and community-centered brand identity can help African American business owners differentiate themselves in the market. Future research could explore the impact of authenticity, local connections, and

community engagement on customer loyalty and business success. By emphasizing cultural relevance and a customer-first approach, businesses can build stronger community ties, foster brand loyalty, and drive long-term growth.

## Conclusion

This study provided a comprehensive examination of the financial and technological strategies utilized by African American business owners of medium-sized supply chain retail organizations in the Northeastern United States. The findings emphasize the critical role of these strategies in enhancing customer experience and driving organizational sales. Financial strategies such as effective budget allocation, dynamic pricing models, and workforce training proved instrumental in optimizing operational efficiency and ensuring customer satisfaction (Onabowale, 2025). These approaches not only improved profitability but also enabled businesses to meet customer expectations in a highly competitive environment. Research on African American entrepreneurial businesses highlight the importance of deploying innovative strategies for business longevity, including effective resource utilization to improve processes and remain competitive.

The integration of advanced technological tools emerged as a transformative factor in business operations. Technologies such as CRM systems, predictive analytics, and e-commerce platforms allowed business owners to better understand customer preferences, streamline operations, and deliver tailored experiences. The adoption of cybersecurity measures further strengthened customer trust, while the shift toward digital

platforms broadened market reach and diversified revenue streams. The Minority Business Development Agency emphasizes that minority enterprises contribute to U.S. competitiveness by achieving entrepreneurial success similar to other U.S. business enterprises, which includes mastering supply chain strategies and leveraging technological advancements (Edmondson et al., 2023). These findings suggest that African American retail businesses can strengthen their market presence by integrating digital solutions that enhance both efficiency and customer engagement.

Leadership played a pivotal role in the successful implementation of these financial and technological strategies. The findings of this study highlights the importance of innovative and community-oriented leadership approaches in fostering resilience and adaptability. Business owners who actively engaged with their communities and participated in mentorship programs not only strengthened their brand reputation but also contributed to local economic development. Research indicates that effective leadership strategies are crucial for supply chain managers to implement new innovative technology successfully, ensuring competitiveness in the rapidly changing global business environment (Adama & Okeke, 2024). These insights emphasize that business success is not solely determined by financial investments or technological advancements but also by strong leadership that promotes sustainability and community impact.

This study contributes valuable insights into the intersection of financial prudence, technological innovation, and effective leadership. By investing in customer-

focused strategies, adopting cutting-edge technologies, and fostering inclusive business practices, African American business owners demonstrated their ability to overcome systemic challenges and drive sustained growth. The ability to integrate multiple business strategies ensures long-term viability in an evolving economic landscape. These findings reinforce the importance of continuous innovation and adaptability in sustaining business success and maintaining a competitive edge.

Looking ahead, it is recommended that business owners continue to explore advancements in digital tools, particularly artificial intelligence and blockchain, to further streamline operations and enhance transparency. Policymakers and stakeholders should support these efforts by providing funding, training programs, and inclusive policies that empower minority-owned businesses (My, 2024). Additionally, future research should delve deeper into the long-term effects of these strategies and their applicability across various industries, offering broader perspectives on sustaining success in an evolving market landscape. Addressing these areas will provide further insights into the effectiveness of business strategies and contribute to the growth and sustainability of minority-owned enterprises. African American business owners of medium-sized supply chain retail organizations in the Northeastern United States are proving that strategic financial management and innovative technology integration are the keys to not only enhancing customer satisfaction but also driving sustainable growth. By embracing these strategies, they are not just surviving but thriving, setting a powerful precedent for the future of retail excellence.

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# Appendix: Interview Protocol

## Primary Business Research Phenomenon Under Study and Overarching Research Question

The topic for my research project is *the effective strategies for improving customer experience in African American retail business.* The overarching research question is What effective financial and technological strategies do African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance the customer experience and increase organization sales?

### Primary Research Goal to Achieve from This Interview

The purpose of this proposed qualitative pragmatic inquiry is to identify and explore financial literacy and technological strategies that African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance customer experience.

### Introduction

1. Thank you for participating in this study. Your participation in this qualitative pragmatic inquiry research to identify and explore financial literacy and technological strategies that African American business owners of medium-sized supply chain retail organizations in Northeastern United States use to enhance customer experience is important. It will help identify the strategies medium-sized retail businesses use to enhance customer experience and improve business sales.

2. I will be interviewing you and several other African American business owners of medium-sized supply chain retail organizations. So, I hope to have adequate information for this research study. Before we get into the meat of things, I would like to go over just a few things with you.
3. First, you should know that your participation is totally voluntary. So, if I ask a question that you don't want to answer, or if you need to stop the interview at any time, just let me know.
4. Also, with your permission, I will be audiotaping the interview and taking some notes. Later, I will provide you with a transcript of the audiotape along with my notes so you can look at them, review them, and make any corrections that you see need to be made, making sure that we captured what you needed to say accurately.
5. This study may be shared with faculty members and colleague students and in sharing, there will be no mention of your names. Even if I use direct quotes, I will use pseudo names. It might also be used in conferences and professional meetings.
6. I will keep your shared information strictly confidential and safely stored for five years after my study's completion date and then destroy them.
7. Do you have any questions?
8. As you know, we have set about 60 - 90 minutes for this interview. Does that seem to be ok for you? We won't go beyond that time unless you wish to do so.
9. Is audiotaping still fine?
10. Ready to go?

11. Let's get started then!

**Initial Probe Questions**

1. Please state your name and title.
2. What is your current scope of responsibility within the organization?
3. How would you describe your tenure with the organization?
4. How would you describe the organizational experience of your company over the past several years?

**Targeted Follow-up Questions**

1. What financial strategies have you found effective in enhancing customer experience in the retail industry?
2. Based on your experience, what technological strategies are commonly used in retail to increase sales?
3. What approaches have you found useful for delivering a great customer experience in retail?
4. How do you assess the effectiveness of strategies aimed at enhancing customer experience and increasing sales?
5. In your experience, what types of employee training have proven valuable for improving customer experience and driving sales?
6. What methods have you used to gather customer feedback in a retail setting?
7. In what ways have you applied customer feedback to enhance retail services?

8. What kinds of tools or applications have you found useful for tracking customer feedback in retail?
9. Is there any additional information you would like to share about enhancing customer experience and sales in the retail industry?

**Targeted Wrap-up Question**

1. Is there anything else you feel can be important to this study?

**Closing**

1. Thank you very much for your time, The information you provided is valuable and will help me successfully complete my study.
2. I would like to schedule a follow-up interview with you to review and discuss the audiotape transcript and my notes to ensure I interpreted your responses accurately. Would xx date and xx time be okay for you?
3. I will provide you with the transcript and notes at least three days in advance to allow you sufficient time to review.
4. Again, thank you very much for participating in my research study.