



NATIONAL RETAIL  
FEDERATION

**DICTIONARY OF**  
**RETAILING**  
**& MERCHANDISING**

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**An Authoritative Reference to Buying,  
Merchandising & Visual Display, Retail  
Advertising, Catalog and Mail-Order  
Marketing, and Retail Finance  
& Accounting Terms**

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**JERRY M. ROSENBERG**

# **DICTIONARY OF RETAILING AND MERCHANDISING**

**Jerry M. Rosenberg**

**Professor, Graduate School  
of Management, and  
School of Business  
RUTGERS UNIVERSITY**



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The National Retail Federation Series comprises books on retail store management, for stores of all sizes and for all management responsibilities. The National Retail Federation is the world's largest retail trade association, with membership that includes the leading department, specialty, discount, mass merchandise, and independent stores, as well as 30 national and 50 state associations. NRF members represent an industry that encompasses more than 1.4 million U.S. retail establishments and employs nearly 20 million people—1 in 5 American workers. The NRF's international members operate stores in more than 50 nations.

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- Encyclopedia of the North American Free Trade Agreement, the New American Community and Latin-American Trade (Greenwood Press)

*This volume is dedicated with love to the most inspiring forces in my life:*  
***Ellen, Liz, Lauren, Bob and Bess.***

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JERRY M. ROSENBERG

*New York, New York*

# PREFACE

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The retail landscape remains fiercely competitive and complex. The explosion of new terms are indicators, in part, of how retailers and merchandisers are facing the challenge of this harsh environment. In the 1990s, with slow economic growth, a decrease in consumer spending for nondurable goods, and a surfeit of retail space put American retailers to the test. Successful retailers are adopting new strategies to deliver lower price merchandise while increasing profitability.

Outlet malls, for example, are luring customers away from department stores and other retailers; superstores have entered fragmented markets and are increasing market share; catalog retailing is expanding; and home shopping via cable television is projected for the future.

Advances in information systems and communications technology are significantly enhancing the prospects for retail productivity improvements and promises to alter the practice of retailing and merchandising. Electronic retailing, electronic vendor catalogs, and bar codes are samples of the dynamic changes already impacting on the field.

With roughly 18 percent of working Americans employed in retailing, store operations have undergone and will continue to undergo massive restructuring over the coming years. In a short time, new technologies, concepts, and opportunities have created unparalleled challenges for these industries. At the same time, reorganization forges ahead with mergers accompanied by a search for new global markets. Some older approaches are floundering in the face of international competition, while others, proven to be effective over decades of practice, survive. Creative merchandising and the skill to keep pace with the fashions of the times will remain an important component for a retailer's success. In short, change is not only inevitable, but change is occurring at a faster pace. Only retailers and merchandisers who are prepared will prosper.

This lexicon on retailing and merchandising includes terms from cousin fields of marketing, advertising, wholesaling, direct marketing, and buying. In addition, special treatment will be given to stores, shopping centers, retail advertising, mail-order, displaying, retail data processing, retail accounting, personnel aspects of retailing, retailing and merchandising research, transactions with manufacturers and vendors, promoting and selling via television, and many more.



# INTRODUCTION

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This work of approximately 4,500 entries has been prepared with the hope that awareness of the accepted meaning of terms may enhance the process of sharing information and ideas. Though it cannot eliminate the need for the user to determine how a writer or speaker treats a word, such a dictionary shows what usages exist. It should assist in stabilizing terminology. More important, it should aid people in saying and writing exactly what they intend with greater clarity.

A word can take on different meanings in different contexts. There may be as many meanings as there are areas of specialty. A goal of this dictionary is to establish core definitions that represent the variety of individual meanings to enhance parsimony and clearness in the communications process.

Many terms are used in different ways. I have tried to unite them without giving one advantage or dominance over another. Whenever possible (without creating a controversy), I have stated the connection among multiple usages.

Commonly used acronyms and abbreviations are included. Foreign words and phrases are given only if they have become an integral part of our English vocabulary.

This work reaches throughout the world, incorporating terms from both government and private-sector organizations, making this dictionary an all-inclusive lexicon of international retailing and merchandising.

## ORGANIZATION

This is a defining work rather than a compilation of facts. This line is not easy to draw because in the final analysis meanings are based on facts. Consequently, factual information is used where necessary to make a term more easily understood. All terms are presented in the language of those who use them. The level of complexity needed for a definition will vary with the user; one person's complexity is another's precise and parsimonious statement. Sometimes, several meanings are given—one relatively simple for the layperson, and a more developed and technical one for the specialist.

I have organized the dictionary to provide information easily and rapidly, while keeping in mind two categories of user: the experienced person who demands precise information about a particular word, and the newcomer, support member, teacher, or student who seeks general explanation. I have, in most cases, supplied both general and specialized entries to make this dictionary a useful reference source.

## FORMAT

**Alphabetization.** Words are presented alphabetically. Compound terms are placed where the reader is most likely to look for them. They are entered under their most distinctive

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component, usually a noun. Should you fail to locate a word where you initially look for it, turn to a variant spelling, a synonym, or a different word of the compound term.

Entries containing mutual concepts are usually grouped for comparison. They are then given in inverted order; that is, the expected order of words is reversed to allow the major word of the phrase to appear at the beginning of the term. These entries precede those that are given in the expected order. The terms are alphabetized up to the first comma and then by words following the comma, thus establishing clusters of related terms.

**Headings.** The current popular term is usually given as the principal entry, with other terms cross-referenced to it. Some terms have been included for historical significance, even though they are no longer in common use.

**Cross-References.** Cross-references go from the general to the specific. Occasionally, "see" references from the specific to the general are used to inform the user of words related to particular entries. "See" references to currently accepted terminology are made wherever possible. The use of "Cf." suggests words to be compared with the original entry.

**Synonyms.** The phrase "Synonymous with" following a definition does not imply that the term is *exactly* equivalent to the principal entry under which it appears. Frequently, the term only approximates the primary sense of the original entry.

**Disciplines.** Many words are given multiple definitions based on their utilization in various fields of activity. The definition with the widest application is given first, with the remaining definitions listed by areas of specialty. Since the areas may overlap, the reader should examine all multiple definitions.

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**AAMA:** See *American Apparel Manufacturers Association*.

**abandonment:**

(1) **retailing:** the final stage in a product's life cycle, when the profit potential is such that management decides that the best course is to discontinue selling it.

(2) **transportation:** damaged cargo in transit on a public carrier that is refused at its destination.

**ABC:** See *Audit Bureau of Circulations*.

**ABF:** See *American Buyers Federation*.

**above-the-market strategy:** See *market-plus pricing*.

**absolute sale:** where a buyer and seller agree that under no circumstances will there be any limitations or restrictions affecting the sales transactions. Cf. *approval sale; conditional sale*.

**absorption costing:** a type of product costing that assigns fixed manufacturing overhead to the units produced as a product cost.

**accelerator principle:** states that the final consumer demand affects several layers of organizational consumers.

**accents:** in merchandising fashion items, the specific points of emphasis employed by a designer or company to present the style with a particular viewpoint.

**acceptance:**

(1) the acknowledged receipt by a shipment's consignee resulting in the termination of the common carrier contract.

(2) a positive reception of an item, brand, or line of products by the public.

**accepted fashion:** a fashion that receives a favorable reception from the public.

**accessible site:** where a retail store can be readily reached by customers and employees. Distance is a factor, along with driving time and parking facilities.

**accessorial service:** a service rendered by a carrier in addition to a transportation service, such as assorting, packaging, precooling, heating, storage, or substitution of tonnage.

**accessories:**

(1) **general:** any subordinate item that adds to the usefulness or attractiveness of the principal item.

(2) **retailing:** items that coordinate with a basic article of clothing to make it more appealing, and therefore more attractive of the total wearer's image. Includes items such as gloves, stockings, scarves.

**accessorize:** the choosing of accessory articles to complete or complement a fashion style.

## 2 accessory items

**accessory items:** See *accessories*.

**accommodation area:** in retailing, the area devoted to providing additional services to customers, such as wrapping of packages, validating parking tickets. Synonymous with *accommodation desk*; *service area*.

**accommodation desk:** Synonymous with *accommodation area*.

**accommodation items:** goods held by the retailer to fulfill the unique needs of a handful of clients or customers.

**accommodation services:** services and/or facilities offered to customers including gift wrapping, baby changing facilities.

**account:**

(1) **general:** a record of all the transactions, and the date of each, affecting a particular phase of a business, expressed in debits and credits, evaluated in money, and showing the current balance, if any.

(2) **retailing:** a customer of a supplier or vendor firm from which the consumer obtains specific materials or services.

**account classification:** the evaluation of retailers or other buyers according to existing and, in particular, potential business.

**account opener:** a gift given by a bank or other financial institution to a potential depositor opening a new account or adding funds to an existing account. See *direct premium*.

**accounts payable:**

(1) **general:** a current liability representing the amount owed by an individual or a business to a creditor for merchandise or services purchased on an open account or short-term credit.

(2) **retailing:** an amount owed to a creditor, created often with the purchase of merchandise or materials and supplies. For example, the amount a

retailer pays the vendors for items ordered and ultimately received.

**accounts receivable:**

(1) **general:** money owed a business enterprise for merchandise bought on open account.

(2) **retailing:** a claim against a debtor often resulting from the sale of items or services rendered, such as the amount of money a vendor collects from the retailer for items sent or the amount a retailer must receive from charge customers.

**ACDS:** See *Associated Chain Drugstores*.

**ACSMA:** See *American Cloak and Suit Manufacturers Association*.

**action program:** Synonymous with *marketing plan*.

**act of God:** in contractual language, an irresistible superhuman cause, such as no reasonable human foresight, prudence, diligence, and care can anticipate or prevent.

**actual cost:** the billed cost less any cash discount earned.

**actual count:** See *periodic actual count*.

**actuals:** merchandise and other items available for immediate purchase and subsequent sale.

**adaptation:** a design that reflects the dominant feature of a style that inspired it but is not an exact copy.

**adaptive behavior concept:** the belief in evolutionary shift in retailing where retailers most able to adapt to shifting conditions within the marketplace will have the better frequency for survival.

**adaptive forecasting:** forecasting sales where a particular amount of unit sales documentation has been adapted to sales expectations.

**adaptive product:** See *emulative product*.

**added gravy:** resulting from added selling, sales resulting from items used to provide satisfaction from another item, such as linens for outfitting a queen-size mattress.

**added selling:** hoping to sell more products and/or services to a customer who has just made a purchase. See *added gravy*.

**added value:** See *database marketing*.

**additional markup:** the increase in the original retail price of merchandise because of errors in the original pricing or to increases in their value within the market.

**additional markup cancellation:** the decrease in the retail price which trades off against a further markup. Cancellations can adjust for an error in pricing and some end a pre-planned sale. A lowered price is not shown as a markdown. Synonymous with *revision of retail downward*.

**additional markup percentage:** the percentage calculated as:

$$\begin{aligned} \text{additional markup} \\ \text{percentage} &= \\ &\frac{\text{total additional dollar markup}}{\text{net sales (in \$)}} \end{aligned}$$

**addition to retail percentage:** the total price changes as a percentage of the original price

$$\begin{aligned} \text{addition to retail} \\ \text{percentage} &= \\ &\frac{\text{new price} - \text{original price}}{\text{original price}} \end{aligned}$$

**add-ons:** in retailing, further purchases added to the account of a charge account customer before the previous balance in the account has been completely paid.

**add-on sales:** See *added gravy*; *add-ons*.

**adjacent stock room:** See *stock room*.

**adjusted balance procedure:** a means where retailers determine the balance in a charge account for which a service charge is to be set. With this procedure,

charges are made following payments made in the billing period have been subtracted from the outstanding balance. Cf. *average daily balance method*; *previous balance method*.

**adjusted retail book value:** the ending retail book value corrected to reflect all stock shortages and stock overages:

$$\begin{aligned} \text{adjusted retail} \\ \text{book value} &= \\ &\frac{\text{ending retail book value} - \text{stock} \\ &\quad \text{shortages} + \text{stock overages}}{} \end{aligned}$$

### adjustment:

(1) **general:** a change in an account to correct an incorrect entry or for some other sound reason.

(2) **retailing:** the satisfying of a customer's claim that a shipment was not as ordered or that the price was improperly charged, by an agreeable financial settlement.

(3) **retailing:** correcting mistakes involving the wrong recording of invoices or wrong dating of purchases bought on open account.

**adjustment allowance:** appropriate compensation given to a customer to satisfy a complaint or possibly a claim.

**adjustment department:** the department within a retail store that is responsible for the resolution of customer complaints, especially when they have failed to be resolved on the selling floor.

### administered price:

(1) **general:** the price established under situations of imbalance competition wherein one business has some degree of control. See *price leadership*.

(2) **retailing:** a means of managing the retail price of merchandise contingent upon the store's unique retailing mix. The greater the store differentiation, the greater the control a retailer can have over the asked price.

#### 4 administered system

**administered system:** the manufacturer's control of one or more lines sold by the retailer. It frequently involves creative or newly refined merchandising plans. See *administered vertical marketing*.

**administered vertical marketing:** a vertically aligned group of organizations, not necessarily vertically integrated, that performs as a unit to lower the costs inherent in merchandising a line or classification of goods. See *administered system*.

**administrative offices:** as used by the U.S. Census of Business; the designation of locations that are involved in the performance of management activities for retail organizations.

**adoption process:** the awareness that occurs when a person first becomes aware of an innovation until he or she is willing to accept it; usually in the instance of real things, purchasing them. See *adoption process segmentation variables*.

**adoption process segmentation variables:** consumer stages that are completed in the process of becoming a regular user of a product and/or service. The stages include awareness, interest, evaluation, trial, and adoption. See *adoption process*.

**advance:**

- (1) the partial payment made before due, such as wages.
- (2) a downpayment on the sale of merchandise.

**advance bill:**

- (1) a bill of exchange drawn prior to the shipment of merchandise.
- (2) the invoice presented before the items or services itemized have been delivered or carried out. It is usually requested by purchasers for tax reasons.

**advance buying:** See *advance order*.

**advance dating:** the added time allowed by a vendor to pay for goods, enabling the purchaser to receive a cash discount.

Such extensions usually are arranged before the goods are shipped. Synonymous with *seasonal dating*.

**advance order:** the sales order placed sufficiently ahead of the requested date for delivery, thereby often entitling the buyer to a substantial discount.

**advance premium:** the premium offered to a potential customer by a home-service route firm in the hope that it will be earned by later purchases.

**advertise:**

(1) to promote; to solicit, usually without payment, i.e., a radio announcer promoting the qualities of a wine he or she experienced in a restaurant.

(2) applying some form of message or communication to attract attention of an individual or group to a product, service, concept, institutions, etc., with the expectation of some form of behavior or action; usually to purchase the item or service, or gain support for the concept or idea. See *advertised*.

**advertised:** the promotion of a product or service, without cost, such as hearing a radio announcer praise a bottle of wine that he experienced in a local restaurant. See *advertise*. Cf. *advertisement*.

**advertisement (ad):** a public announcement or sale offer in a public area or medium, expressed in print, by other visual means, or orally. Major locations of advertisements are in newspapers, magazines, and journals and on signs, billboards, radio, and television. Similar to, but not synonymous with commercial. An advertisement is usually paid for. Cf. *advertise*; *advertised*; *commercial*.

**advertiser:** anyone who engaged to pay for advertising. See *account*.

**advertising:**

(1) a paid for of nonpersonal presentation or promotion of goods, services, and/or ideas. It is usually paid for by an identifiable sponsor. Decisions evolve

around *what* is to be said and where to *place* the advertising. Cf. *publicity*.

(2) often used to include messages promoting concepts and causes; containing three basic objectives (a) to *inform* consumers about new item, product uses, services available, or other information of use to the consumer, (b) to *persuade* an audience to buy an item, change brand preferences, or perceive an item or service differently, (c) to *remind* consumers about the need for an item or service where it can be bought.

**advertising allowance:** a discount in price or payment given to a store to help meet the expense of the store's advertising of a product. Such allowances are most often granted when new products are being introduced or when manufacturers are attempting to increase promotion of their products. See *trade promotion*.

**advertising appeal:** the central concept of an advertisement that communicates to the potential consumer what the advertised item or service provides and gives the reasons why it should be bought.

**advertising credit:** the mention of a store's name in the advertisement of a producer.

**advertising models:** today, computerized systems assist in advertising decision making, from helping to determine budgets, media scheduling, and expectations of sales and profits.

**advertising plan:** a store's projection of its advertising usage during the given time period.

**advertising record sheet:** a work sheet for monitoring either daily, weekly, monthly, or all three orders for merchandise received as a result of a particular advertisement.

**advertising research:** See *advertising testing*.

**advertising space:** the portion of the total page space in print (newspaper, magazine, etc.) allocated to store advertising rather than editorial and/or news matter.

**advertising specialty distributor:** See *specialty distributor*.

**advertising testing:** a mean of determining the effectiveness of individual advertisements or full campaigns. There is pretesting to determine the appropriateness and projected effectiveness before placing of a store's advertisements; there is posttesting to determine their impact following an appearance in the marketplace.

**advertising theme:** a major idea behind an advertising campaign as presented to its potential audience. It purports to prove the superiority of the value of the item, idea, or service being offered.

**advice note:** a supplier's listing of items that is sent to a customer prior to an invoice, either accompanying the merchandise or preceding it, identifying the nature and quantity of the goods but not giving prices.

**advocate channel:** an individual communication channel composed of a firm's salesforce contracting purchasers in the target market.

**affiliated buying:** See *cooperative buying*.

**affiliated retailer:** a store that is operated and owned by an independent retailer affiliated with a voluntary chain or where the retailer holds stock in a co-op wholesaler organization.

**affiliated store:**

(1) in retailing, a store that is part of a voluntary chain or a franchise.

(2) in retailing, a store under the name other than that of the controlling store.

**affiliated wholesaler:**

(1) the wholesaler who acts as initiator of a voluntary chain. See *voluntary chain*.



## 6 affinities

(2) a wholesaler who has an association with other wholesalers utilizing a common trade name for merchandising purposes.

**affinities:** retail stores that are traditionally found near each other so as to derive benefits from the flow of customers entering their building from the stores nearby.

**AFM:** See *Associated Fur Manufacturers*.

**AFMA:** See *American Fur Merchants' Association*.

**AG:** See *Apparel Guild*.

**agent:**

(1) **general:** an individual authorized to act in behalf of another person, the principal.

(2) **wholesaler:** a wholesaling intermediary that does not take title to merchandise, but serves primarily to bring buyers and sellers together and facilitate exchanges.

(3) See *manufacturer's agent; selling agent*.

**agent middleperson:** See *functional middleperson*.

**aggregate demand:**

(1) the total spending within an economy.

(2) the total of personal consumption expenditures, business investments, and government spending.

**aggregation:** a method based on the concept that consumers in a particular market are alike. Mass advertising and mass product distribution often result from this assumption, especially when low price is considered the primary appeal leading to the greatest number of consumers.

**aging:** in retailing, the length of time that goods have been left in stock.

**aging accounts receivable:** in determining the amount of uncollectible accounts receivable as of a specific date; the process of classifying accounts receivable

based on the time period that they have been outstanding.

**AGMAC:** See *Association of General Merchandise Chains*.

**agree and counterattack technique:** See *yes, but technique*.

**agreeing and neutralizing technique:** See *yes, but technique*.

**aided recall:** a mean for surveying the impression made by a store's advertisement or other media communication whereby an interviewer presents an advertisement or other aid to memory.

**air bubble packing:** packing materials made of plastic with air pockets for cushioning.

**air curtain:** a stream of air used in food retailing stores as a barrier to prevent heat loss or cold to the atmosphere.

**airedale:** (slang) a high-pressure salesperson who often dresses sharply, talks fast, and is aggressive in behavior. Cf. *bird dog*.

**air waybill:** a transport document that covers both domestic and international flights transporting goods to a specified destination. This is a nonnegotiable instrument of air transport that serves as a receipt for the shipper, indicating that the carrier has accepted the goods listed and obligates itself to carry the consignment to the airport of destination according to specified conditions.

**aisle advertising:** a store item display used to attract attention and make the item accessible to purchasers; usually has the same copy and graphics used in other promotional efforts produced by the sponsoring product. See *POP advertising*.

**aisle table:** See *aisle advertising*.

**allied products:** in retailing, items associated with one another in the same use category. See *complementary products*.

**allocated expense:** an expenditure that may benefit the store that is tradition-