The Relationship Between Retail Experience, Customer Satisfaction, and Behavioral Intention : Exploring the Consumer Shopping Behavior in Unorganized Retail Settings

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Abstract

The present research explored the dimensions of retail experience and customer satisfaction and measured the relationship between retail experience, customer satisfaction, and behavioral intention of unorganized retail store consumers in Jaipur city. The paper applied exploratory factor analysis on a sample of 504 respondents to condense a set of 57 unorganized retail stores' attributes into a list of six factors. Subsequently, a conceptual model depicting the relationships between retail experience, customer satisfaction, and behavioral intention was developed and analyzed through structural equation modeling. This research is a first of its kind that has been conducted on Indian unorganized retail setting covering issues of retail experience, customer satisfaction, and behavioral intention together in a single model. The research revealed that four factors: customer shopping motivation, sales associates, retail ambience, and product assortment had a significant impact on retail experience of unorganized shoppers. However, only product assortment and customized services/relationship had a significant positive influence on customer satisfaction. The results also showed a significant relationship between retail experience, customer satisfaction, and behavioral intention.

Keywords : **unorganized retail stores, retail experience, customer satisfaction, behavioural intention**

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The retail sector in India has emerged as one of the most dynamic and fast paced sectors in the economy. With 12 million retail stores employing more than 33 million people, retailing in India accounts for 10% of the total GDP of the country and 8% of the total Indian employment (Indian Chamber of Commerce, 2015). According to the A. T. Kearney Global Retail Development Index 2016 (A. T. Kearney, 2016), India rose in the ranking from 15th position in the year 2015 to 2nd position in the year 2016 in terms of market potential, becoming the world's fastest-growing major developing market.

The Indian retail industry is broadly divided into two major retail sectors - one is organized and another one is unorganized. The organized retailing is defined as licensed retailers, who are registered for sales tax, income tax, and these are professionally managed, offering a variety of services and products under one roof for example, shopping malls, hyper markets, and departmental stores, however, it is at nascent stage as the Indian retail industry is highly dominated by unorganized retail sector with more than 90% share. The unorganized retailing means traditional formats of low cost retailing, privately owned stores, which are run and managed by family members such as kirana shops (mom - and - pop stores), general stores, hand carts, pavement vendors, and other stores of

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apparel, electronics, etc. The important features of these stores are that they provide personalized approach and maintain strong customer relationship. The owners of kirana stores are mostly familiar with the preference of each household they serve and give special personal treatment and credit facility to their loyal customers. According to India Brand Equity Foundation (2016), there are around 15 million mom-and-pop stores in India.

The whole concept of shopping in India has revolutionized with the change in retail formats and consumer buying behaviour. The Indian retail industry has become a battleground where both types of retail formats - organized and unorganized - are struggling for their survival and growth. In such a situation, there is a need to provide complete retail experience to the shoppers for retaining and building long-term relationship with them.

Most of the research studies on retail experience were conducted in USA or European countries. Not many studies have been undertaken in Asian, particularly, in the Indian context. There is only a handful of research that has been conducted in the area related to retail experience of Indian organized retail store consumers (for e.g. Atulkar & Kesari, 2016 ; Bagdare, 2013 ; Jain & Bagdare, 2009 ; Singh & Sahay, 2012 ; Srivastava & Kaul, 2014). There are hardly one or two studies that have talked about retail experience from the perspective of the unorganized retail store consumers (for e.g. Zia & Azam, 2013). To the best of our knowledge, no study has been pursued on Indian unorganized retail setting touching issues of retail experience, customer satisfaction, and behavior intention together in a single model. This certainly reveals the literature gap and necessitates for a study towards this direction.

Therefore, the objectives of this study are: (a) to explore the dimensions of retail experience and customer satisfaction of the unorganized retail stores consumers; (b) to develop and test a conceptual structural model of the relationship between retail experience, customer satisfaction, and behavior intention of the shoppers in an unorganized retail setting.

Literature Review

(1) Retail Experience : Nowadays, the success of any company's offering is determined by the experience factors, as the customers want memorable experience throughout their buying process. Authors have used the terms such as consumer experiences or shopping experiences (Carù & Cova, 2003) and retail experiences (Healy, Beverland, Oppewal, & Sands, 2007) while discussing this concept in a retail environment.

A review of literature revealed that the concept of customer experience was firstly coined by Holbrook and Hirschman (1982), they provided the experiential approach to consumer behavior. The experience concept came relevantly to the front in the management discipline in the 1990s with the publication of Pine and Gilmore's (1998) work on the experience economy. Buying decisions of customers were greatly influenced by the retail experience generated through the process of consumption and these experiences were completely personal, active in the mind of a person who has been affianced at emotional, physical, intellectual, or even at the spiritual level . Therefore, two persons cannot have the same level of experience, as each experience is derived from the interaction between the staged event and the individual's state of mind (Pine & Gilmore, 1998). The shopping experience, a process which includes more than just buying goods or services is what a customer remembers about the shopping experience, defined by the mood, feelings, and intensity of emotions created while shopping (Sachdeva & Goel, 2015).

Different approaches have been used in the past to understand the concept of customer experience and to measure its dimensions, but most of them have been studied in organized retail settings (Atulkar & Kesari, 2016 ; Gentile, Spiller, & Noci, 2007 ; Schmitt, 1999 ; Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros, & Schlesinger, 2009). Zia and Azam (2013) measured the shopping experience of unorganized retail store consumers. They identified six dimensions of shopping experience such as engagement, executional excellence, brand experience, expediting, problem recovery, and frequent buyers program in unorganized retail settings. This surely exposes the literature gap and requirement for the research related to the retail experience of the unorganized retail sector.

(2) Customer Satisfaction : Customer satisfaction is a crucial issue of consumer research and retail marketing (Anselmsson, 2006) as it is a significant factor that determines the success of any retail business. Therefore, it is very important to identify the various determinants of customer satisfaction. Machleit, Eroglu, and Mantel (2000) observed that consumers experiencing a positive mood have experienced higher satisfaction with the retailer. Furthermore, in the same context, many studies have found significant relationships between emotional states (such as pleasure, arousal, etc.) and satisfaction with shopping experience (Andreu, Bigné, Chumpitaz, & Swaen, 2006 ; Mano & Oliver, 1993 ; Westbrook & Oliver, 1991).

(3) Building Blocks of Retail Experience and Customer Satisfaction : Researchers have studied the impact of various factors on retail experience and customer satisfaction. The most studied factor is retail atmospherics. The term "atmospherics" was first introduced by Kotler (1973) to describe the deliberate control and manipulations of environmental stimuli. Over the years, researchers have empirically explored the retail atmospheric cues namely music (Allan, 2008), colour (Crowley, 1993), scent (Chebat & Michon, 2003 ; Gulas & Bloch, 1995), illuminators (Quartier, Vanrie, & Van Cleempoel, 2014), temperature (Mittal & Mittal, 2008), sales personnel (Kim & Kim, 2012), product assortment (Simonson, 1999), and many more to conclude that these elements have a significant impact on consumer behavior. Though, most of these factors were studied from the perspective of organized retail stores, however, there are factors such as retail convenience, pricing strategy, and relationship that play a significant role in influencing retail experience and customer satisfaction of shoppers in unorganized retail settings.

Retail convenience influenced retail experience and customer satisfaction. However, the effect was more on customer experience in comparison to customer satisfaction (Shrivastava & Kaul, 2014). Agarwal and Singh (2015), in their study, revealed that due to the location convenience, customers could shop as per their convenient time in unorganized stores, as well as unlike organized stores, they were not required to wait in long queues at billing counters for their exit from the stores. The only dimension on which customers found inconvenience was the lack of payment options as most of unorganized retailers did not accept debit or credit cards.

In retail, price is considered as a most vital competitive factor, and it is equally important for both grocery and apparel, however, its significance is more in the case of grocery products. The price levels of merchandize influenced shoppers' purchase decisions (Mishra, 2014) and price bargains was one of the factors that influenced shoppers' choice of traditional retail stores. The price and product discounts were important characteristics of local retailers that helped them to build long term relationships with their customers (Ramakrishnan, 2010 ; Srivastava, 2008).

The most important factor that plays a significant role in influencing shoppers' behavior is 'relationship' as it has an emotional association. In India, service quality includes relationship and behavioural aspects as meaning of quality is affected by personal interaction and behavior of sales associates (Khare, 2013) and this interaction has a long term orientation (Khare, Parveen, & Rai, 2010). Due to the frequent visits of the customers to their neighborhood stores, a personal relationship is formed between them in a manner that even though the retailer does not have proper product assortment, the customer still likes to visit the store because of the interpersonal relationship, and the retailer, on the other hand, tries to fulfill all the promises made by him/her to his/her customers at any stage of the shopping process. Therefore, the social shopping experience provided by the small retailers acts as a competitive advantage for them against organized retailers (Baron, Harris, Leaver, & Oldfield, 2001).

Another element which is often cited in the literature is customer shopping motivation, which is the principal driving force within consumers, which inspires them to go for shopping (Puccinelli, Goodstein, Grewal, Price, Raghubir, & Stewart, 2009) and has a direct influence on customer satisfaction (Babin, Darden, & Griffin, 1994 ; Oliver, 1996 ; Yadav & Siraj, 2014). Existing literature has defined a range of shopping motivation, but most of the studies have categorized it into two key aspects, utilitarian and hedonic. The utilitarian motivation is related to the tangible benefits and is characterized by task-related and rational factors (Babin et al., 1994 ; Hirschman &

Holbrook, 1982) ; whereas, hedonic motivation is related to emotional benefits which consumers seek such as recreational, pleasurable, and stimulation-oriented motivations (Babin et al., 1994). Mehta, Sharma, and Swami (2014) conducted an empirical study to know the shopping motivation of Indian consumers for shopping at hypermarket and traditional retail stores. The study revealed that Indian shoppers were driven by functional, recreational, and social motivation to shop at hypermarkets ; whereas, consumers preferred small retail shops because of the convenience and relationship they shared with the retailer.

(4) Behavioural Intention : "Behavioral intention can be defined as the degree to which a person has formulated conscious plans to perform or not to perform some specified future behavior" (Hanzaee & Rezaeyeh, 2013, p. 820). Literature notified significant influence of retail experience on customer satisfaction, willingness to spend more time and money, retail patronage, loyalty, recommendation, and profitability (Arnold, Reynolds, Ponder, & Lueg, 2005 ; Andreu et al., 2006 ; Crosby & Johnson, 2007 ; Holbrook & Hirschman, 1982 ; Jain & Bagdare 2009). At the same time, many studies theorized and empirically analyzed the relationship between customer satisfaction and behavioral intentions in retail business (Cronin, Brady, & Hult, 2000 ; Jayasankaraprasad & Kumar, 2012 ; Sivadas & Baker-Prewitt, 2000).

Research Methodology

(1) Instrument Development : Firstly, with the help of extensive literature reviews, seven potential antecedents of retail experience *(RE)* and customer satisfaction *(CS)* were identified (a) retail ambience (e.g. scent, temperature, cleanliness, lighting, layout, point of purchase), (b) retail convenience (e.g. low cost travelling, shopping hours, payment options, parking, absence of traffic congestion, distance from the residence), (c) social/ human variable (e.g. salespeople, crowding), (d) product assortment (e.g. availability, variety, quality), (e) price/promotion decisions (e.g. discounts, better bargaining options, price-quality relationship), (f) retail service quality/relationship (e.g. after sales service, fulfillment of promises), and (g) customer's shopping motivation (hedonic and utilitarian motives) and 75 items corresponding to the above potential components were generated.

The eight items related to RE were derived from the study of Eroglu and Machleit (1990), Mehrabian-Russell model (1974), and Baksi (2013).The five statements associated with CS were generated from Eroglu and Machleit (1990) ; Babin, Lee, Kim, and Griffin (2005) ; Seiders, Voss, Godfrey, and Grewal (2007) ; O'Brien (2010) ; and Bettencourt (1977) with slight wording amendment. Eight items of Behavioural Intention *(BI)* were derived from Babin et al. (2005) ; Wakefield and Blodgett (1994) ; Reynolds and Beatty (1999) ; Han, Li, Yen, and Fei (2011) ; Azeem (2012) ; and Avello, Gavilán, Abril, and Manzano (2011).

Secondly, for the assessment of content validity, this list was scrutinized by experts. The purpose of the expert study was to determine the structure of the scale and to reduce it by deleting those items which were not the true representatives. As a result, six items related to components of *RE* and *CS*, and one item from *BI* was deleted.

Thirdly, the reliability of the instrument through pilot testing was checked. Pre- testing was conducted with a small sample size of 30 shoppers at the exit of the unorganized retail store. Results from the pilot test were used to refine the questionnaire. The questionnaire was divided into two sections. The first section of the questionnaire comprised of 69 items related to attributes, eight items of RE, five items of CS, and seven items of BI. Responses were measured on a 5-point Likert format ranging from value 5- *"strongly agree"* to value 1- *"strongly disagree"*.

The last section of the questionnaire consisted of shoppers' demographic characteristics. The quantitative assessment was checked with the help of Cronbach's alpha method. The corrected item-to-total correlation of the items was computed and the value equal to or greater than 0.4 was considered acceptable (Nunnally, 1978). After careful inspection of the items, 57 out of 69 items were chosen for final sets of questionnaire. At the same time, two items out of eight items of RE having corrected item-total correlations below 0.40 were deleted.

(2) Sample and Data Collection : For this study, 600 respondents participated in the study in the months of January - August 2016. The sampling element was the individual shopper who had completed shopping at unorganized retail stores of apparel or grocery in Jaipur city, Rajasthan.

Table 1. Demographic Profile of the Respondents

Demographic Profile	Frequency	Percentage (%)
Gender		
Male	188	37.3
Female	316	62.7
Total	**504**	**100.0**
Age (in years)		
20-30	157	31.2
31-40	135	26.8
41-50	88	17.5
51-60	87	17.3
Above 60	37	7.3
Total	**504**	**100.0**
Family Monthly Income (₹)		
Less than 10000	19	3.8
10001 - 25000	82	16.3
25001 - 50000	174	34.5
50001 - 75000	91	18.1
75001 - 100000	57	11.3
Above 100000	81	16.1
Total	**504**	**100.0**
Education		
Intermediate	67	13.3
Graduate	180	35.7
Post graduate	168	33.3
Professional	89	17.7
Total	**504**	**100.0**
Occupation		
Student	80	15.9
Housewife	119	23.6
Service	208	41.3
Business	83	16.5
Retired	14	2.8
Total	**504**	**100.0**
Marital Status		
Married	390	77.4
Unmarried	114	22.6
Total	**504**	**100.0**
Family Status		
Nuclear	303	60.1
Joint	201	39.9
Total	**504**	**100.0**

Quota sampling was used for this study. Firstly, Jaipur city was divided into four zones (North, South, East, and West) and quota was decided that each zone will contribute 150 respondents. Secondly, from each zone, five areas comprising of unorganized retail stores were randomly selected. Thirdly, it was made sure that each selected area contributed approximately 30 respondents and the shoppers were contacted through the store intercept method. Out of 600 survey forms, 96 forms with excessive missing data or due to unengaged responses were discarded, thus we ended up a valid sample size of 504 respondents. The detailed demographic characteristics of the respondents is depicted in the Table 1.

Data Analysis and Interpretation

(1) Exploratory Factor Analysis (EFA) : To uncover the underlying dimensions of *RE* and *CS* in context of unorganized retail stores, EFA using principal component analysis (PCA) with VARIMAX rotation was run on the data set. Before proceeding with factor analysis, the appropriateness of the data through Kaiser Meyer-Olkin (KMO) measure of sampling adequacy and the Bartlett's test of sphericity was checked. According to the findings, Bartlett's test of Sphericity was approx. chi-square = 20022.730, $p < 0.001$ and the KMO value was 0.913, above the threshold of 0.50 (Field, 2005), indicating the robustness of sampling adequacy.

At this stage, an iterative approach was considered for deleting those items having the following statistical criteria: communality of less than 0.5, factor loading of less than 0.5, and a cross-loading over 0.40 (Churchill, 1979 ; Hair, Black, Babin, Anderson, & Tatham, 2013 ; Rossiter, 2002). The analysis is repeated without the presence of inappropriate items until a clear factor structure matrix was obtained. As a result, 21 statements were deleted and 36 items with six factors were revealed with communalities above 0.50 (Table 2). The factors having Eigen value more than 1 were retained as they are considered significant and all the six factors together explain 69.079 % of the total variance.

The reliability of the factor output was checked by calculating Cronbach's alpha. The reliability analysis shows that Cronbach's alpha coefficients of six extracted factors range from 0.837 to 0.952, which is more than the minimum value of 0.70 (Nunnally, 1978) (Table 2).

The reliability of other three components, that is, *RE, CS,* and *BI* was also checked by calculating Cronbach's alpha. As per the results, the alpha coefficients of the *RE*, *CS*, and *BI* are 0.848, 0.884, and 0.834, respectively, which is more than the threshold limit of 0.70. One item of *RE* and two items of *BI* have low corrected item-to total correlation, that is, less than 0.40. Therefore, these items are deleted from the scale as shown in the Table 3.

The dimensions that we extracted through extensive literature reviews did not exactly match with the results of the factor analysis as one of the dimensions was completely eliminated, that is, price/promotion decisions. Items in different dimensions were mixed and results reveal six factors as the determinants of *RE* and *CS* for further analysis as shown in the Table 2.

(2) Conceptual Structural Model and Development of Hypotheses : A conceptual structural model encompassing of three main aspects *RE*, *CS*, and *BI* was developed based on their concepts and relationships resultant from the literature as shown in the Figure 1. This structural relationship model was tested using CFA and SEM by using AMOS 21.0. The study tests the following hypotheses:

↳ **H1:** (a) Customer shopping motivations, (b) customized services/relationship, (c) retail convenience, (d) sales associates, (e) retail ambience, and (f) product assortment positively influence retail experience.

↳ **H2:** (a) Customer shopping motivations, (b) customized services/relationship, (c) retail convenience, (d) sales associates, (e) retail ambience, and (f) product assortment positively and directly influence customer satisfaction.

Table 2. Consolidated Factor Output

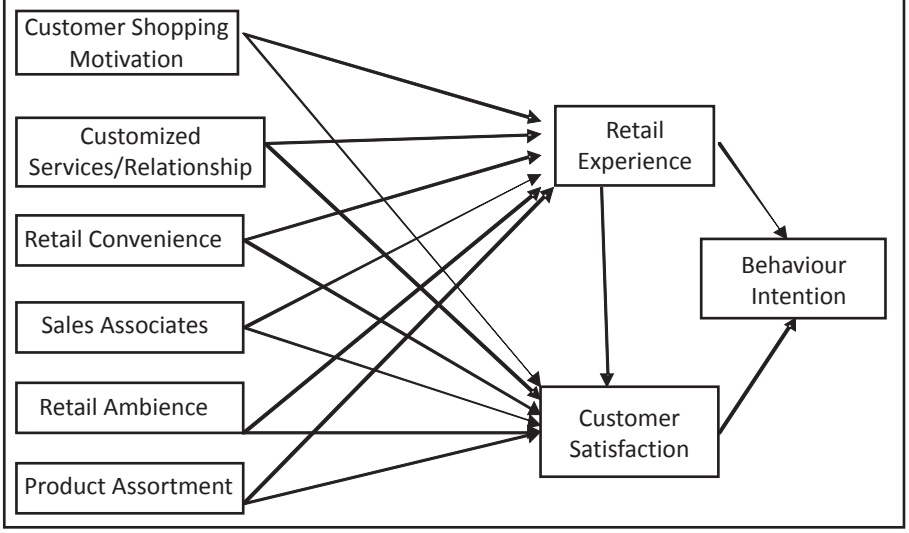
Factors	Variables Included	Factor Loading	Corrected Item-Total Correlation	Communalities	Cronbach's Alpha
F1 Customer Shopping Motivations (CSM) (9 items)	I wanted to see what new products are available. (CSM1)	0.846	0.889	0.850	0.952
	I wanted to have excitement and fun while shopping. (CSM2)	0.840	0.864	0.807	
	When I am in a down mood, I want to go for shopping to make me feel better. (CSM3)	0.823	0.860	0.773	
	I want to go for shopping as it is an occasion for an outing or social experience. (CSM4)	0.818	0.862	0.794	
	I wanted to treat myself to something special. (CSM5)	0.804	0.833	0.814	
	I wanted to do window shopping. (CSM6)	0.782	0.759	0.670	
	A feeling of escape from daily routine is felt during shopping. (CSM7)	0.773	0.846	0.778	
	I wanted to combine visits to friends/relatives with this shopping trip. (CSM8)	0.683	0.670	0.563	
	I wanted to shop as there are ongoing sales. (CSM9)	0.673	0.683	0.558	
F2 Customized Services/ Relationship (CSR) (9 items)	This store provides me facility to purchase products and pay later. (CSR1)	0.841	0.851	0.796	0.917
	This store offers services of home delivery. (CSR2)	0.817	0.750	0.705	
	This store provides me facility of placing orders over phone. (CSR3)	0.802	0.752	0.714	
	I prefer to shop from this store because I know the retailer personally. (CSR4)	0.798	0.794	0.716	
	This store provides me facility of getting my money back on the return of the products I don't like. (CSR5)	0.755	0.714	0.631	
	This store gets me products if they are not available at that time. (CSR6)	0.750	0.747	0.656	
	The shopkeeper fulfills his promises about product availability, discounts, and delivery. (CSR7)	0.680	0.630	0.539	
	In case of any defects in the product, the shopkeeper changes the product. (CSR8)	0.621	0.625	0.538	
	This store provides me good after sales services. (CSR9)	0.589	0.600	0.521	
F3 Retail Convenience (RC) (5 items)	This store is close to where I live/work. (RC1)	0.892	0.872	0.870	0.922
	Travelling to this store is low cost. (RC2)	0.855	0.867	0.856	
	There is absence of traffic congestion in the locality of this store. (RC3)	0.803	0.843	0.814	
	This store is near to other stores where I shop. (RC4)	0.753	0.726	0.674	
	Shopping from this store saves my time. (RC5)	0.660	0.697	0.638	
F4 Sales Associates (SA) (5 items)	This store has friendly and helpful salespersons. (SA1)	0.811	0.704	0.699	0.838
	The salespersons at this store are polite and courteous. (SA2)	0.790	0.669	0.659	
	The salespersons of this store provide prompt service. (SA3)	0.771	0.636	0.616	
	The salespersons at this store give me personal attention. (SA4)	0.754	0.643	0.601	
	The salespersons of this store are responsive to my complaints. (SA5)	0.663	0.570	0.548	
F5 Retail Ambience (RA) (5 items)	This store maintains temperature according to physical comfort. (RA1)	0.775	0.774	0.753	0.837
	This store's layout makes it easy to find what I need. (RA2)	0.751	0.642	0.641	
	This store has computerized billing system. (RA3)	0.708	0.675	0.627	
	This store has appropriate lighting that is required to evaluate the quality of products. (RA4)	0.687	0.603	0.575	
	This store has good facilities (bathrooms, shopping cart, changing rooms, etc). (RA5)	0.656	0.576	0.553	
F6 Product Assortment (PA) (3 items)	This store has new fashion/fresh products. (PA1)	0.869	0.728	0.771	0.858
	This store has a wide range of product categories. (PA2)	0.863	0.718	0.762	
	This store has high quality products. (PA3)	0.854	0.750	0.787	

Table 3. Reliability Statistics

Components	Variables Included	Corrected Item-Total Correlation	Cronbach's Alpha
Retail Experience *(RE)*	I enjoy shopping at this store. (RE1)	0.680	0.848
(6 items)	The retail experience was interesting. (RE2)	0.749	
	I am happy with my retail experience. (RE3)	0.688	
	The retail experience was boring. ® (RE4)	0.552	
	I feel relaxed while shopping in this store. (RE5)*	0.317	
	I feel excited to shop in this store. (RE6)	0.669	
Customer Satisfaction *(CS)*	I am satisfied with my retail experience at this store. (CS1)	0.671	0.884
(5 items)	I am satisfied with my decision to shop at this store. (CS2)	0.748	
	I am satisfied with the service I receive from this store. (CS3)	0.718	
	Overall, this retail store meets my expectations. (CS4)	0.762	
	The retail experience did not work out as I had planned. (CS5)	0.709	
Behavioural Intention *(BI)*	Today, I have spent more money than planned. (BI1)*	0.257	0.834
(7 items)	I would like to repurchase from this store in the future. (BI2)	0.649	
	I would say positive things about this store to other people. (BI3)	0.623	
	This store is my first preference for shopping. (BI4)	0.831	
	I do not consider myself as a loyal customer of this store. ® (BI5)	0.801	
	I would like to visit this store again. (BI6)	0.556	
	I spent more time than I expected in this store.* (BI7)	0.389	

Notes: The items marked with * were deleted for further analysis; ® Reverse-coded statement.

Figure 1. Conceptual Structural Model



- **H3:** Retail experience has a positive influence on customer satisfaction.
- **H4:** Retail experience has a positive and direct influence on behavior intention.
- **H5:** Customer satisfaction has a positive influence on behavior intention.

(3) Measurement Model - Confirmatory Factor Analysis (CFA) : To analyze the final dimensions acquired through EFA and other three constructs, that is, *RE*, *CS*, and *BI*, individual constructs were evaluated by estimating the CFA model. The objective was to check validity of the study variables and to achieve acceptable measurement model. A

Table 4. Results of CFA for Constructs of the Model

Measurement Models		No. of Items	*CMIN(DF)*	*CMIN/DF*	*GFI*	*AGFI*	*TLI*	*CFI*	*RMSEA*	Items Deleted for Modification
CSM	Initial model results	9	233.280(27)	8.640	0.904	0.840	0.936	0.952	0.123	CSM2, CSM7,
	Refined model results	6	21.184(9)	2.354	0.986	0.967	0.992	0.995	0.052	and CSM9
CSR	Initial model results	9	538.829(27)	19.957	0.820	0.700	0.784	0.838	0.194	CSR3, CSR8, CSR9,
	Refined model results	5	19.637(5)	3.927	0.985	0.956	0.981	0.991	0.076	and CSR7
RC	Initial model results	5	39.974(5)	7.995	0.972	0.916	0.965	0.983	0.118	RC5
	Refined model results	4	4.314(2)	2.157	0.996	0.979	0.996	0.999	0.048	
SA	Initial model results	5	17.477(5)	3.495	.987	.960	.973	.987	0.070	-
RA	Initial model results	5	35.873(5)	7.175	0.972	0.916	0.938	0.969	0.111	RA5
	Refined model results	4	0.184(2)	0.092	1.000	0.999	1.007	1.000	0.000	
PA	Initial model results	3	.000	-	1.000	-	-	1.000	-	-
RE	Initial model results	5	25.764(5)	5.153	0.979	0.938	0.961	0.980	.091	RE4
	Refined model results	4	1.633(2)	0.816	0.998	0.992	1.001	1.000	0.000	
CS	Initial model results	5	29.372(5)	5.874	0.977	0.931	0.912	0.956	0.098	CS1
	Refined model results	4	7.402(2)	3.701	0.993	0.963	0.977	0.992	0.073	
BI	Initial model results	5	78.760(5)	15.752	0.936	0.809	0.769	0.885	0.171	BI3 and BI6
	Refined model results	3	0.000	-	1.000	-	-	1.000	-	

two steps procedure was employed: firstly, CFA for each identified construct was performed then secondly, CFA was conducted for all constructs at the same time for getting the final measurement model. In order to evaluate the model, various fit indices were calculated. The good fit of comparative fit index *(CFI),* Tucker - Lewis index *(TLI),* goodness-of-fit index *(GFI)*, and adjusted-goodness-of-fit index *(AGFI)* are $\geq$ 0.90. The chi-square statistics divided by degrees of freedom (*CMIN/DF*) should be $\leq$5 and root mean square error of approximation *(RMSEA)* should be $\leq$0.08 (Shimpi, 2016).

The initial results of the measurement model for all the identified constructs other than *SA* and *PA* were not satisfactory (Table 4). Therefore, model alteration was carried out gradually to improve the model fit indices by deleting one item at a time. For excluding the items, test statistics suggested by Barclay, Higgins, and Thompson (1995) and Hair et al. (2013) were followed: standardized regression weight less than 0.60, standardized residual covariance beyond the cut-off limit between +2.58 and - 2.58, and modification indices with high covariance (more than 20). As a result, the items CSR9, RE4, CS1, BI3, and BI6 were deleted due to the low standardized regression weights. The evaluation of standardized residual covariance and modification indices indicate that the values of all the indicators are within the acceptable range other than CSM2, CSM7, CSM9, CSR3, CSR8, CSR7, RC5, and RA5 ; hence, these items are removed. The results of CFA for various constructs of the study are presented in the way as it was used by Gawankar, Kamble, and Raut (2016) in their study : firstly, initial values without modifications are presented, then final values with modifications are shown in the Table 4.

After modifying the initial model of each construct, CFA was assessed for all nine constructs comprising of 38 items at the same time. The results reveal that standardized regression weights of all measurement items exceed the threshold limit of 0.60 and critical ratio values are above 1.96 (Table 5). The absolute fit statistics show a *CMIN/DF* = 2.770 with *RMSEA* = 0.059, *CFI* = 0.912, and *TLI* = 0.902, indicating a good fit. Though, value of *GFI* = 0.852 and *AGFI* = 0.825 are below the threshold level, but other indices indicate that this model fits the data adequately.

Following this, construct validity and reliability of the measurement model was evaluated through convergent

Table 5. Reliability and Convergent Validity Measures

Latent Constructs	Items	Standardized Factor Loadings	Critical Ratio (*t*-value)	Significance	*AVE*	*CR*	*CA*
CSM	CSM1	0.921	A		0.699	0.932	0.932
	CSM3	0.833	27.181	***			
	CSM4	0.863	29.496	***			
	CSM5	0.889	31.745	***			
	CSM6	0.805	25.252	***			
	CSM8	0.685	18.874	***			
CSR	CSR1	0.916	A		0.655	0.904	0.901
	CSR2	0.726	20.025	***			
	CSR4	0.856	26.906	***			
	CSR5	0.772	22.259	***			
	CSR6	0.758	21.556	***			
RC	RC1	0.931	A		0.761	0.927	0.923
	RC2	0.925	35.895	***			
	RC3	0.880	31.587	***			
	RC4	0.735	21.444	***			
SA	SA1	0.798	A		0.519	0.843	0.838
	SA2	0.765	16.830	***			
	SA3	0.698	15.320	***			
	SA4	0.705	15.494	***			
	SA5	0.618	13.435	***			
RA	RA1	0.872	A		0.562	0.835	0.827
	RA2	0.665	15.179	***			
	RA3	0.769	17.702	***			
	RA4	0.671	15.340	***			
PA	PA1	0.774	A		0.643	0.843	0.842
	PA2	0.766	16.480	***			
	PA3	0.861	17.029	***			
RE	RE1	0.757	A		0.600	0.856	0.848
	RE2	0.860	18.116	***			
	RE3	0.707	15.283	***			
	RE6	0.768	16.629	***			
CS	CS2	0.767	A		0.549	0.830	0.826
	CS3	0.696	14.383	***			
	CS4	0.722	14.880	***			
	CS5	0.778	15.783	***			
BI	BI2	0.611	A		0.616	0.825	0.798
	BI4	0.950	12.762	***			
	BI5	0.761	13.730	***			

Notes: A depicts regression weight 1; ***$p < 0.001$

Table 6. Discriminant Validity of the Measurement Model

Constructs	*CS*	*CSM*	*CSR*	*RC*	*SA*	*RA*	*PA*	*RE*	*BI*
CS	**0.741**								
CSM	-0.175	**0.836**							
CSR	0.380	-0.381	**0.809**						
RC	0.098	-0.554	0.390	**0.872**					
SA	0.468	-0.119	0.335	-0.031	**0.720**				
RA	0.030	0.660	-0.291	-0.286	0.034	**0.749**			
PA	0.578	-0.085	0.320	0.031	0.505	0.150	**0.802**		
RE	0.270	0.714	-0.101	-0.428	0.252	0.606	0.295	**0.774**	
BI	0.331	-0.143	0.474	0.225	0.340	0.041	0.380	0.167	**0.785**

Notes: Discriminant Validity - The square root of *AVE* (diagonal items in the bold) should be more than the correlations among constructs (off diagonal items).

and discriminant validity. For the convergent validity, no standardized indicator loading is lower than 0.60 and Cronbach's alpha (CA) coefficient of all the constructs is higher than 0.70. The average variance extracted *(AVE)* for all nine constructs is greater than 0.50, verifying construct level convergent validity and composite reliabilty *(CR)* scores greater than 0.70, indicating unidimensional reliability of the constructs (Fornell & Larcker, 1981) as shown in the Table 5.

Discriminant validity was also assessed for the proposed measurement model. For this, the square root value of AVE should exceed the correlations values among constructs (Cooper & Zmud, 1990). The results of this study show that discriminant validity for the model is established (Table 6). Accordingly, the results of convergent and discriminant validity reflect that the measurement model achieved satisfactory construct validity and reliability.

(4) Structural Model Testing : After getting a satisfactory fit and validity of the measurement model through CFA, structural equation modeling was run on the structural model to test the hypothesized theoretical relationship between the latent constructs. The judgment of structural model was based on similar set of fit indices that were used in the assessment of the measurement model.

The first run of structural model shows *CMIN/DF* = 2.899 ; *GFI* = 0.843 ; *AGFI* = 0.817 ; *TLI* = 0.894 ; *CFI* = 0.905; *RMSEA* = 0.061. Other than *CMIN/DF, RMSEA,* and *CFI,* the entire index is marginal fit. To improve the model, modification indices related to all 15 paths specified in the research questions were checked. The modification indices recommend adding a path from *CSR* to *BI*. Based on theoretical support from past research, an additional path was added that hypothesized a direct relationship between customized services /relationship and behavior intention (Klemz & Bosof, 2001; Khare, 2012). This one adjustment betters the structural model without compromising its theoretical foundations.

The final model (Figure 2) reveals the following fit statistics : *CMIN/DF* = 2.793 ; *GFI* = 0.849 ; *AGFI* = 0.824 ; *TLI* = 0.900 ; *CFI* = 0.910 ; *RMSEA* = 0.060. The improved model demonstrates good fit with regard to *TLI*. In addition, it shows some minute improvement in other indices as depicted in the Table 7. Hence, the final improved model is considered as reasonable for construing the hypothesis test.

(5) Testing the Structural Relationships : In order to calculate the statistical significance of the parameter estimates, critical ratio (C.R.) or *t* - value and path estimates were measured. Through this analysis, nine of the 15 original hypothesized relationships are supported (Table 8) ; thus, supporting the proposed conceptual model of the study. Though, by adding the path, the model achieves an additional degree of explanatory power.

The antecedents of *RE* are *CSM* (β = 0.664 ; *t* - value = 9.361; *p* <0.001), *SA* (β = 0.193 ; *t* -value = 4.260 ;

Figure 2. Final Model (with Standardized Regression Weight)

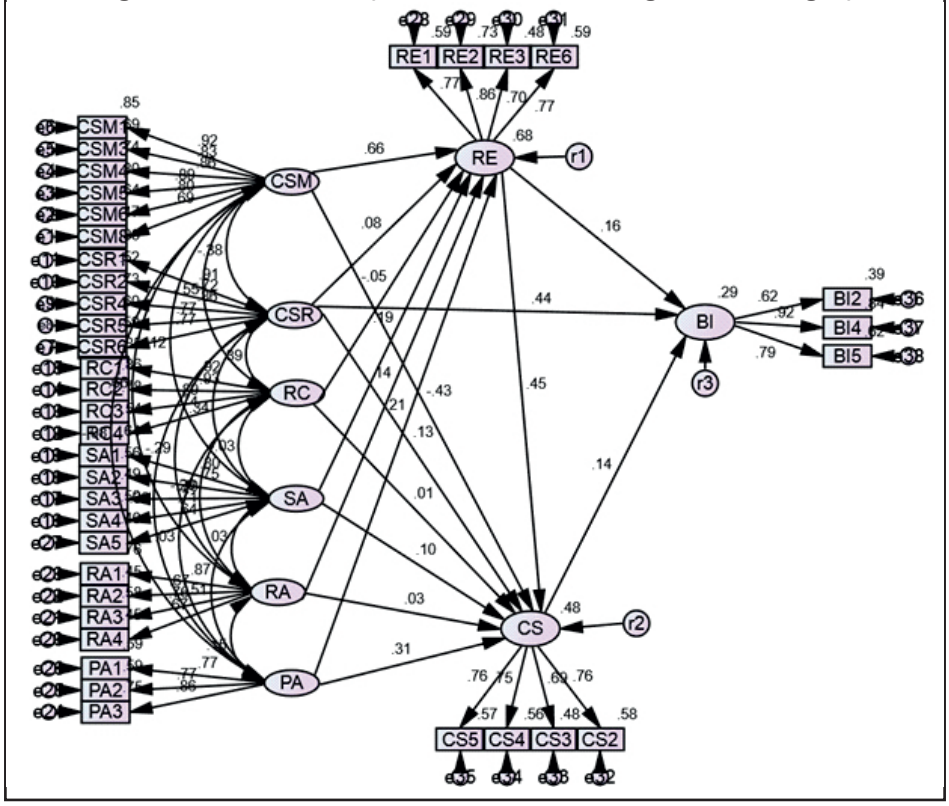


Table 7. Comparison of Model Fit

Fit Indices	A Priori Model	Improved (Final) Model
X^2	1840.905	1770.600
X^2/df (CMIN/DF)	2.899	2.793
GFI	0.843	0.849
AGFI	0.817	0.824
TLI	0.894	0.900
CFI	0.905	0.910
RMSEA	0.061	0.060

$p < 0.001$), *PA* (β = 0.210; *t* - value = 4.516; $p < 0.001$), and *RA* (β = 0.141 ; *t* -value = 2.567; $p < 0.05$). All these relationships are significant with *RE* ; thus, H1a, H1d, H1e, and H1f are accepted ; whereas, the resulting values of *RC* and *CSR* show no significant effect on *RE*. Therefore, H1 is partially accepted (Table 8).

H2 outlines the effect of six important constructs (such as *CSM, SA, RC, PA, RA,* and *CSR*) on *CS*. The results of the current study demonstrate that only *PA* (β = 0.313; *t* - value = 5.068 ; $p < 0.001$) and *CSR* (β = 0.131 ; *t* - value = 2.418 ; $p < 0.001$) has a significant influence on *CS*. Moreover, the resulting value for *CSM* (β = - 0.425 ; *t* - value = - 4.235; $p < 0.001$) shows a negative instead of positive significant relationship with *CS*. Therefore, support is found for only H2b and H2f.

The final three hypotheses examine the relationship between *RE*, *CS*, and *BI*. The results indicate that *RE* has a significant influence on both *CS* (β = 0.454 ; *t* - value = 4.885; $p < 0.001$) and *BI* (β = 0.159; *t* - value = 3.236 ; $p < 0.001$). Similarly, the path between *CS* and *BI* shows significant positive relationship (β = 0.144 ;

Table 8. Standardized Path Coefficients (Hypothesis Test)

Path from → to	Hypothesis	Coefficient (β)	*p*	*C.R. (t-value)*	*S.E.*	Supported
CSM → RE	H1a	0.664	0.000***	9.361	.063	Yes
CSR → RE	H1b		NS			No
RC → RE	H1c		NS			No
SA → RE	H1d	0.193	0.000***	4.260	.067	Yes
RA → RE	H1e	0.141	0.010**	2.567	.035	Yes
PA → RE	H1f	0.210	0.000***	4.516	.067	Yes
CSM → CS	H2a	-0.425	0.000***	-4.235	.079	No
CSR → CS	H2b	0.131	0.016*	2.418	.029	Yes
RC → CS	H2c		NS			No
SA → CS	H2d		NS			No
RA → CS	H2e		NS			No
PA → CS	H2f	0.313	0.000***	5.068	.079	Yes
RE → CS	H3	0.454	0.000***	4.885	.082	Yes
RE → BI	H4	0.159	0.001***	3.236	.032	Yes
CS → BI	H5	0.144	0.009**	2.628	.041	Yes
Additional path in final model						
CSR → BI		0.439	0.000***	7.679	.022	

Notes: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$ (two-tailed test), NS : Not significant (t - value < 1.96, $p > 0.05$).

t - value = 2.628 ; $p < 0.01$). Thus, H3, H4, and H5 - all three are supported. Lastly, the new path that was added between *CSR* and *BI* also shows a positive significant relationship between the two (β = 0.439; t - value = 7.679 ; p <0.001). The final model explains 68% of the variance in *RE*, 48% of the variance in *CS*, and 29% of the variance in *BP* as depicted in the Figure 2.

Discussion and Managerial Implications

This study presents an empirically supported holistic model of *RE* (retail experience), *CS* (customer satisfaction), and *BI* (behavioural intention) of the consumers of unorganized retail stores. Six important determinants of *RE* (retail convenience) and *CS* (customer satisfaction) appeared through EFA : *CSM* (customer shopping motivation), *CSR* (customized services/ relationship), *RC* (retail convenience), *SA* (sales associate), *RA* (retail ambience), and *PA* (product assortment). The SEM structural model results highlight that all the dimensions other than *RC* and *CSR* have a positive significant influence on *RE*. Similarly, only *PA* and *CSR* have a direct positive significant impact on *CS*. Thus, H1 and H2 are partially supported. The findings are not in accordance with the results obtained by a previous study conducted in this domain (Zia & Azam, 2013).

The most surprising result of this study is that retail convenience *(RC)* does not have any significant influence on retail experience *(RE)* and customer satisfaction *(CS)* of local stores' shoppers. The results show that *RC* does not induce any emotions in the customers of unorganized retail formats which could affect their shopping experience ; though, it has been considered as a significant determinant for shopping in the unorganized retail sector due to the proximity of the store from the residence area by various academicians (Goswami & Mishra, 2009 ; Jayasankaraprasad, 2010 ; Khare, 2012, 2013). The reason could be that the Indian consumers give high importance to the personal relationship with the shopkeeper. Therefore, shoppers of the unorganized retail sector in Jaipur do not give much importance to the convenience in terms of proximity of the store, absence of traffic

congestion, time saving, etc. because they have loyalty towards the store from where they usually purchase products like grocery and apparel and for that reason, they do not mind travelling for shopping as they plan their purchases accordingly.

The study shows that *PA* (product assortment) is very important for the shoppers of unorganized retail stores because this factor positively influences both *RE* (retail experience) and *CS* (customer satisfaction). The variables of *PA* such as new fashion/fresh products, quality, and wide range of product categories influence shopping experience and satisfaction of customers as local retailers' stock products according to local needs and demands. These results are in line with the results obtained by Zia and Azam (2013).

The major aspect that has come out in the present study is that *RA* (retail ambience) has a positive influence on the shoppers of unorganized stores, though there are studies which have mentioned that the organized retail stores have an edge over unorganized retail stores by providing better *RA* (Andreu et al., 2006) as the size of traditional stores does not allow retailers to spruce up their store layout and ambience (Khare, 2013). But the unorganized retail stores of Jaipur have slowly and gradually improved their store ambience as many of these stores provide appropriate lighting, temperature, and layout and even have computerized billing system, which helps in creating a favourable retail experience for their customers.

Another interesting result of this study is that *CSR* (customized services/ relationship) does not have a significant impact on *RE* (retail experience). The results are in contrast to the studies which observed that relationship is an important determinant of retail customer experience and for Indian consumers, shopping at local stores is a pleasurable experience for them as it is an opportunity for the customers to socialize with the retailers and other shoppers (Bagdare, 2013; Khare, 2013). However, *CS* (customer satisfaction) and *BI* (behavioral intention) both have significant direct relationship with *CSR*. The results support the research conducted in this field. In a competitive retail environment, where repeat sales have become more important than one time sales, retailers have understood the significance of long term relationship with customers, therefore, shifting their focus from transactional exchange to relational exchange (Bagdare, 2013). This strategy is being successfully implemented by the Indian unorganized retailers. The customized service and the relationship shared by the local retailers with their customers results into positive customer behavior intentions such as repeat purchases, first preference for shopping, and store loyalty. The small retailers personally know their regular customers and offer them personalized services such as credit facilities, easy returns and refunds, home-delivery, etc. The interaction and relationship of local retailers with the customers helps in generating customer satisfaction (Khare, 2013) as the retailers can efficiently serve their customers by handling customer complaints in a better way.

There are the possibilities of indirect impact of *RA* (retail ambience) and *SA* (sales associates) on *CS* (customer satisfaction) through *RE* (retail experience) as according to the results; *RE* has a significant impact on it, thus supporting H3. The results of path analysis also reveal that *RE* and *CS* have a significant relationship with *BI* (behavioral intention), thus accepting H4 and H5. These findings support the results obtained by previous studies (Andreu et al., 2006 ; Jain & Bagdare, 2009 ; Jayasankaraprasad & Kumar, 2012).

The implications of this study will be very constructive for the unorganized retailers. The retail experience has not only gained importance in organized retail, but also in the unorganized retail sector. In the competitive Indian retail market, merely customer satisfaction is not enough as unlimited choices are available with the customers, therefore, in order to gain a competitive advantage, it is required by the retailers to enhance the retail experience for their customers in every perspective. The contribution of this research will facilitate the retailers in generating awareness related to the significance of various antecedents of retail experience that will help them to improve customer satisfaction, loyalty, revisits, etc.

Limitations of the Study and the Way Forward

Due to a dearth of time and resource limitations, the study was confined only to Jaipur city, Rajasthan ; hence, the

results presented above come with a note of caution. The results might differ in case the survey is conducted in other cities of India ; hence, the results cannot be generalized for pan - India. The store intercept survey method was used to collect information from the respondents when they had completed their shopping. Hence, the sample may not have fully reflected the population characteristics, and results may not represent the actual in-store behaviour.

This study is confined to unorganized retail settings ; further research can be conducted to have a comparative analysis on the basis of retail experience between organized and unorganized Indian retail sectors. There could be other potential determinants of *RE* (retail experience) and *CS* (customer satisfaction) for developing alternate models, therefore, another avenue for future research could be to extend this study to examine the impact of other factors such as situational, store image, cultural and demographic factors on *RE* and *CS* of unorganized retail shoppers.

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