Unorganized Retail Shopping Experience in India: An Empirical Investigation

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The concept of shopping is one of the oldest activities that the human race has been performing with high level of regularity and involvement. Over the years, unorganized retail shoppers' orientation towards this routine activity has been changing with the inception of organized retail. The innovations brought by retailers and marketers in the practice of retailing have been providing new paradigms for shopping. This has also led to a body of knowledge that aims to understand orientation of unorganized retail shoppers towards shopping.

This paper is an attempt to develop a scale measuring Shopping Experience and to measures the impact of various factors of shopping experience in the context of unorganized retail. Hypothesized model was developed based on literature survey and refined using exploratory and confirmatory factor analysis. Reliability and validity of scale was checked using Cronbach alpha. Impact was measured using multiple regression method. This study is primary data based and the sample of 355 retail consumers was taken. Fifteen factors were found to be important to determine shopping experience in unorganized retail where "merchandise" has maximum positive impact with beta value of 0.0452 and "reliability" has the least impact with beta value of 0.017.

Keywords: Indian Retail, Un-organized retail, Shopping Experience.

Introduction

Shopping is one of the oldest activities that the human race has been performing with high level of regularity and involvement. Over the years shoppers' orientation towards this routine activity has been changing. The innovations brought by retailers and marketers in the practice of retailing have been providing new paradigms in the way shoppers have been disposed towards their act of shopping. This has also led to a body of knowledge that aims to understand the orientation of shoppers towards shopping.

The Shopping environment refers to the landscape of shopping, changing as it did from the first departmental store to present-day malls to virtual shopping through internet. It has been found that shoppers behave differently depending on the type of shopping situations. A fairly extensive amount of research examining individual shopping orientations indicates that orientations impact shopping behavior including store choice based on several factors such as consumer demographics and psychographics, usage situation, price sensitivity (Magi, 2003), social referents, involvement (Williams, Nicholas and Painter, 1978), segmentation (Sinha, 2003) and need recognition.

Defining Organized and Unorganized Retail

The Indian retail industry is divided into organized and unorganized sectors. The Indian retail sector is highly fragmented, with a major share of its business is being run by unorganized retailers like the traditional family run stores and corner stores. The organized retail however is at a very nascent stage, though attempts are being made to increase its proportion bringing in a huge opportunity for prospective new players.

Unorganized Retail Sector

Indian retail is dominated by a large number of small retailers consisting of the local kirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi (local betel leaf and tobacco) shops, hand-cart hawkers, pavement vendors, etc. which together make up the so-called "unorganized retail" or traditional retail. The last few years have witnessed the entry of a number of organized retailers opening stores in various modern formats in metros and other important cities.

Unorganized retailers normally do not pay taxes and most of them are not even registered for sales tax, VAT, or income tax.

Organized Retail Sector

Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses.

According to AT Kearney report for the year 2011, Organized retail accounts for 7 per cent of India's roughly US$ 435 billion retail market and is expected to reach 20 per cent by 2020. Food accounts for 70 per cent of Indian retail, but it remains

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under-penetrated by organized retail. Organized retail has a 31 per cent share in clothing and apparel and continues to see growth in this sector. The home segment shows promise, growing 20 to 30 per cent per year. India's more urban consumer mindset means this sector is poised for growth.

Literature Review

Literature review is a body of text that aims to review the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular subject of discussion. Literature review stars with the theoretical definitions of shopping experience followed by a brief description of researches in unorganized retail shopping experience. For the present study while review of literature a gap was identified and objectives were framed to fulfill that gap.

Defining Shopping Experience

According to Dholakia (1999), the rationale for shopping is making physical visits to a shopping site. It is considered as a household task as well as a form of recreation, relaxation and entertainment. Shopping is also considered to have the most positive attribute of being a leisure activity along with work (Dholakia, 1999).

Sinha & Banerjee (2004) studied the drivers of store choice in various product categories, in the context of evolving retail industry in India and found that the distinct store features as perceived by respondents with true motivations of various consumers in patronizing various stores. Study suggests that consumers of Indian unorganized retail market do not require the service paraphernalia offered by many retailers. Store environment plays a vital role for store patronage and repeat purchases which includes convenience, value for money products, etc.

Backstrom & Johansson (2006) studied factors that influence consumers' in-store experiences. In-store experiences are constituted by traditional values such as the behavior of the personnel, a satisfactory selection of products, price and a layout that facilitates the store visit.

Terblanche & Boshoff (2006) suggested that retailers will have to accept that it is not only what they are marketing but also how it is done. The personal (face-to-face) interaction between retail staff and shoppers is of critical importance.

Kalhan (2007) studies the impact of organized retail on unorganized retail shops. Major findings reveal that 70 % of unorganized retailers reported falling sales. This fall in sales is due to superior shopping environment, convenience, availability of variety, ambience of shop, and availability of parking space and perception of quality of products sold in organized retail setup.

Das & Kumar (2009) studied the impact of sales promotion on consumers shopping experiences. A major finding reveals that keeping product satisfaction constant, sales can be improved

by enhancing shopping experience which includes convenience of shopping, ease of locating products, easy check in and checkouts, customer friendly sales people and customer friendly policies. Secondly finding reveals that purchase decision for the same product under same promotion at different stores may vary because difference in shopping experiences provided by different stores. Further this study shows that promotion plays a limited role on consumers buying behavior where only small percentage of people are attracted to such sales promotion and wait for it. Study lastly emphasizes on the importance of shopping experience (ease of shopping, parking space, convenience etc.) for positively impacting consumer buying behavior.

Shopping Experience in Unorganized Retail

Goswami (2008) studied the shopping experiences in kirana stores and in modern stores. The major findings suggest Kirana stores to improve or to enrich shopping experiences. Kiranas also have to stay alert, try to upgrade and have to improve on service quality while concentrating on innovation and efficiency.

Goswami & Mishra (2009) seek to understand whether Indian consumers are likely to move from traditional Kirana stores to large organized retailers while shopping for groceries. The research finding reveals that customer patronage to grocery stores was found to be positively related to location, helpful, trustworthy salespeople, home shopping, cleanliness, and offers, quality and negatively related to travel convenience. Kiranas do well on location but poorly on cleanliness, offers, quality, and helpful trustworthy salespeople. The converse is true for organized retailers. Study also finds that Kiranas have major disadvantages on all customer perception scores except location. These scores being less important determinants of patronage compared with location, in the short run kiranas may not be ousted out of customers' flavor. However, in the long run if they do not work on these other factors, they would face oblivion. Kiranas need to upgrade their facilities to be able to compete with the organized retailers to provide consumers better shopping experiences, where as organized retailers which are expected to improve their location scores rapidly in the near future will grow rapidly.

Inside store (2009) studied the shopping experiences at traditional Indian retail stores. Major findings reveal that 70% of purchases are made at the point of purchase, so store environment can impact the 70% of purchases which is one of the important constituent of shopping experience in unorganized retail setup.

Mittal and Parashar (2010) explained that irrespective of area, people prefer grocery stores to be nearby, product assortment is important for grocery. Ghosh & Srivastava (2010) in his research found that service quality has become vital for service firms to pay attention due to increased competition.

Sivaraman (2010) analyzed customer attitude towards

unorganized and organized retailers which shows that there were a perceived difference between organized retailers and unorganized retailers on the attributes of store image, range of products, brand choices, price, store ambience, credit availability, shop proximity and complements. However there were no perceived difference on product freshness and customer care. This study clearly point out that the unorganized retailers are facing stiff competition from the organized retailers. This has reduced their sales, profit, and employment considerably. The operational cost, consumer credit also increased due to the presence of organized retailers.

Kumar (2011) studied on the strategies of unorganized retailers with reference to consumer durables and found that a product strategy which means merchandise is the most important factor followed by price, distribution and promotion. Kushwaha (2011) compared the perception of consumers in organized and unorganized retail market and found that factors like cleanliness, distance, price, quality, safety and space for shopping are the determinant factors for unorganized retail.

On the basis of above mentioned studies it can be said that there is a need to develop a composite model describing various factors responsible for shopping experience in unorganized retrial. These factors have been considered by various researchers separately but no researcher considered factors holistically. So to fill these gaps following objectives were framed.

Objective

1. To develop a scale measuring Shopping Experience in the context of unorganized retail environment.

2. To know the impact of various factors of shopping experience in the context of unorganized retail environment.

Methodology

Sample: Population was defined as active retail shoppers. The sample consisted of 355 retail shoppers. A little over half of the respondents (53%) were male. Respondents were mostly between the ages of 22 to 50 (72%). Sixty-five per cent of the respondents were married. Almost seventy per cent of the respondents had at least higher secondary education. Personal interviews were conducted immediately after the completion of the shopping. Retail shoppers were selected for analysis because they offer a mix of merchandise and service while individual retail shops were identified on convenience-sampling basis. In all, 32 retail stores were selected from Delhi and national capital region. The retail stores varied in their size from small to big stores and were selected across stores setups such as kirana stores, paan biri shops, food, clothing, consumer durables, books, music, etc.

Shoppers were interviewed while they finished shopping or outside the stores. The instrument used was questionnaire with 27 questions which employed a 5-point Likert scale (5-strongly agree, 1-strongly disagree).

Scale Development

Extensive literature survey egged various models and theories explaining relationships among several factors responsible for shopping experience. After hypothesized model have been developed (Figure 1), overall reliability and validity was checked. After getting the model reliable and valid exploratory factor analysis and then confirmatory factor analysis was performed.

The hypothesized model for shopping experience consists of six independent variables and one dependent variable; these six variables are sub divided into fifteen elements (Table 1). The fifteen independent elements measure six dimensions which are "engagement", "executional excellence", "brand experience", "expediting", "problem recovery" and "frequent buyers program", and these dependent variables shopping experience has further been elaborated in Table 1.

The major six elements of shopping experience identified in the research were

1. "Engagement", which means being polite, genuinely caring and demonstrating sincere interest in helping, acknowledging and listening and the availability of place to enjoy.

2. "Expediting" that is Being sensitive to customers' time and long check-out lines, and being proactive in helping speed up the shopping process

3. "Problem Recovery" that is helping resolve and compensate for problems, upgrading quality and ensuring complete shopper satisfaction.

4. "Executional Excellence" which means execution related excellence that is patiently explanation and advice, checking stock, helping find products, having product knowledge and providing unexpected product quality.

5. Brand Experience means merchandise range, product range, store design, consistently great product quality, making customers feel they're special and that they always get a deal.

6. Frequent buyer program is all about the special discount to those who frequently visit store.

The above mentioned dimensions are shown in Figure 1. This model shows that shopping experience is being determined by six dimensions.

Reliability and Validity of Scale

The trustworthiness and stability of an instrument is determined by its reliability. Reliability refers to the degree of dependability and stability of a scale. It reflects the scales ability to consistently yield the same responses.

The reliability of the construct is determined by computing the alpha coefficient of internal consistency (Cronbach, 1951). Cronbach's coefficient alpha value of 0.6 is considered acceptable for the exploratory purposes, 0.7 is considered adequate, and 0.8 good for confirmatory purposes. It is also worth mentioning here that an alpha coefficient of 0.6 and above is considered to be good for research in social sciences. The reliability estimates based on the actual data collected is shown as under.

The overall Cronbach alpha value obtained is 0.961 which shows high reliability of the scale (Table 2). Since the value is well above 0.7 it is valid to use this scale. The individual alpha values were above 0.7 except for D6 which is frequent buyer program. As overall is under the acceptable limits so the scale was adapted for further analysis.

Exploratory Factor Analysis (EFA)

In order to develop structure of shopping experience for unorganized retail consumers, an exploratory factor analysis on all 27 items was performed. This was performed for the factor structure using the principal components factoring method and Varimax rotation with Kaiser Normalization. The results of the factor analysis indicates that the 27 items do not match the factor structure as described by Dabholkar, Thorpe and Rentz (1996); in fact, the analysis obtained gives a six factor structure (Table 3). Also, the factors did not load according to the factor structure given by Dabholkar (1996). Items in different dimensions have become mixed and many items have a high loading for a number of factors. Other rotation methods such as Equamax rotation with Kaiser Normalization also failed to improve the factors loading and factor structure. The results indicate that the customer perceptions scores do not support the dimensions as proposed by Dabholkar, Thorpe and Rentz (1996). Overall, the analysis gave six dimensions instead of the proposed factor structure to measure the unorganised shopping experience in Indian scenario (Table 3).

Confirmatory Factor Analysis (CFA)

As shown in Table 4 the overall model fit indices show that all fit indices measures are within acceptable levels. Hair et al. (1998) suggested that all standardized factor loadings should reach a significance level of over 0.6. The results of the analysis show that all standardized factor loadings are over 0.6 and significant at the p = 0.01 level.

Maximum likelihood estimation (MLE) was used to assess the overall model with goodness of fit measures. The recommended level and calculation of measures are listed in Table 4. The result of Confirmatory Factor Analysis (CFA) (Figure 2) shows model fit (Table 4).

The scale developed is called "Unorganized Retail Shopping Experience Scale" (URSES) as it measures the shopping experience of unorganized retail consumers.

The model fit measures are shown in Table 4. Two fit measures namely RMSEA (rout mean square error estimate) and Chi-square/df are known as the badness of nit indices, these indices measure the badness of the model developed (see Figure 2 and Table 4). The other measure are CMIN/DF, GFI (goodness of fit index), AGFI (adjusted goodness of fit index), and CFI (comparative fit index) are called the goodness of fit indices. These indices measure the goodness of fit of default model achieved by CFA. The Table 4 shows that all the indices are within the acceptable limits.

The CFA model shown in Figure 1 shows the CR value between the two independent variables. This CR is Critical ratio for regression weight. This is obtained by dividing the regression weight estimate by the estimate of its standard error gives z. In other words, the regression weight estimate is z times standard errors below zero.

Multiple Regression

In order to access the impact of independent variables on shopping experience as dependent variable, enter method of multiple regression has been applied.

Model Summary (Table 5) shows the value of R as 0.781, R2 as 0.610 and adjusted R2 as 0.593 which indicates that this regression model is capable to explain 61.0% of variation of dependent variable due to independent variables rest 39% is unexplained. This 39% is unexplained because it may depend upon other factors like consumer loyalty.

Table 6 shows the standardized regression coefficients, which tells us the strength of impact and its direction (positive/negative). It also comprises of T and significant values to validate the hypothesis framed to measure the sig. impact of dimensions of shopping experience on overall shopping experience.

The Regression Equation is

$SE = ax_1 + bx_2 + cx_3 + dx_4 + ex_5 + fx_6 + gx_7 + hx_8 + ix_9 + jx_{10} + kx_{11} + lx_{12} + mx_{13} + nx_{14} + ox_{15} + C$

Where SE = Shopping Experience.

a = 0.300, b = 0.208, c = 0.320, d = - 0.013, e = 0.204, f = - 0.597, g = 0.044, h = 0.319,

I = - 0.291, j = 0.017, k = 0.219, l = 0.452, m = 0.080, n = 0.071, o = - 0.281

x_1= Helpfulness, x_2= Acknowledgement, x_3= Place to enjoy, x_4= Shopping time, x_5= Store service quality, x_6= complain handling, x_7= Returns and exchange, x_8= Shopping convenience, x_9= Physical aspect, x_{10}= reliability, x_{11}= transactions, x_{12}= Merchandise, x_{13}= Product variety, x_{14}= Store appearance, x_{15}= Loyalty program, C = Constant.

The Table 6 explains the coefficients of each independent variable i.e. Helpfulness, Acknowledgement, Place to enjoy, Shopping time, Store service quality, complain handling,

Returns and exchange, Shopping convenience, Physical aspect, reliability, transactions, Merchandise, Product variety, Store appearance, Loyalty program, as 0.300, 0.208, 0.320, -0.013, 0.204, -0.597, 0.044, 0.319, -0.291, 0.017, 0.219, 0.452, 0.080, 0.071 and -0.281 respectively which indicates their respective impact of each independent variable on dependent variable.

Findings

From the Table 6 it is observed that eleven dimensions have positive impact and four dimensions have negative impact on shopping experience under unorganized retail.

These eleven dimensions are "helpfulness", 'acknowledgement", "place to enjoy", "store service quality", "returns and exchange", "shopping convenience", "reliability", "transactions", "merchandise"," product variety" and "store appearance".

Four dimensions having negative impact on shopping experience in unorganized retail are "Shopping time", "complain handling"; "physical aspect" and "loyalty programs" lead to negative impact on shopping.

"Shopping convenience" has highest impact on shopping experience among all dimensions with $\beta=0.319$, this impact is highly significant as significant value is 0.000. This is probably because consumers pay maximum importance to convenience which includes ease of purchasing, billing, parking, availability etc.

"Reliability" has the least impact on shopping experience among all dimensions with $\beta=0.017$, this impact is insignificant as significant value is 0.844. This is probably because consumers do not trust unorganized retailers for their claims of quality, durability, performance, etc.

Ten dimensions have significant impact on overall shopping experience out of which seven dimensions have significant and positive impact on shopping experience and three dimensions have significant and negative impact.

Seven dimensions with significantly positive impact are "Helpfulness", "Acknowledgement", "Place to enjoy", "Store service quality", "Shopping convenience", "transactions" and "Merchandise", and four dimensions with insignificantly positive impact are "returns and exchange", "reliability", "product variety" and "store appearance".

Three dimensions with significantly negative impact are "complain handling", "physical aspect" and "loyalty programs" and one dimension with insignificantly negative impact is "shopping time".

Managerial implications

The results of study provide managers' information about the factors responsible for the shopping experience in unorganized retail environment. The chronology of importance as shown in Table 8 shows that retailers should pay maximum importance to merchandise which is a constituent of "Brand Experience". This simply means retailers should try to maintain a large and varied range of products if they want consumers to have a good and positive shopping experience. The least important factor found in the study is "reliability"; this is because in unorganized retail setup retailers don't do much to improve the reliability of the products. Actually speaking in unorganized retail setup the consumers are not much brand conscious otherwise they would have gone to branded organized retail shops that's why the impact of this factor is least as compared to other factors.

The above Table 8 shows factors in order of their impact on shopping experience in unorganized retail setup. Retailers should pay attention according to their chronology of impact.

Conclusion

This paper is an attempt to identify the key factors influencing the customers of unorganized retail setup. With the help of these factors a structured scale comprising of 27 items has been developed and properly validated by applying EFA and CFA.

Later, the impact of these factors on shopping experience has been accessed by applying multiple regression technique. After the regression analysis this has been found that dimensions like "Shopping time", "complain handling" and "physical aspect" negatively impact shopping experience. This may be due to the reason that more time is consumed in the act of shopping in unorganized retail setup, moreover there is no proper complain handling system where the problems can be solved. That's a reason why it has negative impact in unorganized retail.

Lastly, "physical aspect" is one area where no proper attention is given in unorganized retail setup which includes visual merchandising; due to this it has negative impact on shopping experience in unorganized retail environment.

Although all fifteen factors were found to be important to determine shopping experience in unorganized retail, it can be concluded that "merchandise" has highest impact on Shopping Experience and "reliability" has the least impact on shopping experience.

Thus the study has the important implications for target marketing, product positioning, market penetration and market expansion for unorganized retail market in India.

Limitations

Although the results can be considered statistically significant, still the study has several limitations that affect the reliability and validity of the findings. First of all, the sample selected was too less in number and limited to Delhi and national capital region which might limits the generalization of results, the researchers believe that it represents a necessary and economical first step in identifying relevant unorganized shopping experience dimension that can later be tested in larger, more representative samples in Indian context.

The second limitation concerns the sampling. Convenient sampling procedure was employed to collect data from unorganized retail consumers this may restrict the generalization.

Moreover the impact of other factors like consumer loyalty on shopping experience have not been taken into consideration which might have significant impact which might have diminished the impact of six factors taken into consideration.

The other limitation of this work concerns the limited geographic extent of the study necessitates that findings be viewed with caution.

Table 1

S No	Dimensions	Elements	References
1	Engagement	Helpfulness	Dabholkar *et al.* (1996), Mehta, Lalwani and Han(2000), Kim and Jin(2002), Parikh (2006)
		Acknowledgement & Listening	Dabholkar *et al.* (1996),
		Place to Enjoy	Researcher's
2	Expediting	Shopping Time	Researcher's
		Store service quality	Dabholkar *et al.* (1996), Mehta, Lalwani & Han(2000), Kim and Jin(2002), Parikh (2006), Kushwaha (2011)
3	Problem Recovery	Complain Handling	
		Returns and exchange	
4	Executional Excellence	Shopping Convenience	
		Physical Aspects	Kaul (2007), Terblanche and Boshoff (2006)
5	Brand Experience	Reliability	Dabholkar *et al.* (1996), Kushwaha (2011)
		Transactions	
		Merchandise/products	Terblanche & Boshoff (2006), Kumar (2011)
		Product Variety	Researcher's
		Store Appearance	Kaul (2007), Terblanche & Boshoff (2006)
6	Frequent Buyer Prog.	Loyalty programs	Macintosh & Lockshin (1997)

Table 2: Overall Cronbach's alpha value = 0.961

Dimension No.	Factors / Dimensions	No of items	Cronbach's alphas value
D1	Engagement	3	0.781
D2	Expediting	5	0.899
D3	Problem Recovery	3	0.930
D4	Executional Excellence	6	0.964
D5	Brand Experience	8	0.937
D6	Frequent Buyer Program	2	0.654

Table 3: Exploratory Factor Analysis

	1	2	3	4	5	6	**Mean**	**Std. Deviation**
S1	.728						2.91	0.951
S2	.763						2.61	0.938
S3		.853					2.91	1.529
S4		.869					2.55	1.062
S5			.848				2.53	0.91
S6		.730					3.2	1.102
S7				.827			2.95	1.01
S8				.783			2.87	1.337
S9				.796			2.58	1.34
S10				.833			2.58	1.572
S11					.796		2.72	1.636
S12					.879		2.59	1.228
S13						.836	2.48	1.431
S14					.893		2.53	1.395
S15				.798			2.6	1.532
S16		.807					2.44	1.31
S17					.749		3.12	1.523
S18					.768		2.99	1.052
S19					.714		2.79	1.124
S20			.733				3.12	1.187
S21					.637		2.88	1.357
S22	.713						2.99	1.103
S23						.790	2.43	1.26
S24					.528		2.45	1.356
S25		.774					2.59	1.192
S26			.889				2.77	1.651
S27		.694					2.69	0.903

Table: 4
Model fit for (URSES)

S.No.	Parameters	Recommended Value	Observed Value
1	CMIN/DF	2.5- 4.5	3.541
2	GFI	>=0.90	0.871
3	AGFI	0.937	0.798
4	CFI	>0.90	0.942
5	RMSEA	<0.08	0.071
6	Chi-square/df	<5.0	3.812

Source: Hair et al. (2006), Arbuckle (2003), Byrne (2001) and Kline (1998)

		Table 5: Model Summary[b]		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781[a]	.610	.593	.94928

a. Predictors: (Constant), loyalty program, merchandise, place to enjoy, Acknowledgement, transactions, store service quality, shopping convenience, product variety, physical aspect, store appearance, returns and exchange, helpfulness, complain handling, reliability, shopping time

b. Dependent Variable: SHOPPINGEXP

Table 6: Results of multiple regression

Model	Un standardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	-.468	.463		-1.010	.313
Helpfulness	.478	.088	.300	5.439	.000
Acknowledgement	.358	.115	.208	3.124	.002
Place to enjoy	.369	.066	.320	5.575	.000
Shopping time	-.025	.186	-.013	-.133	.894
Store service quality	.351	.100	.204	3.503	.001
Complain handling	-.978	.111	-.597	-8.817	.000
Returns and exchange	.106	.150	.044	.707	.480
Shopping convenience	.959	.181	.319	5.301	.000
Physical aspect	-.749	.127	-.291	-5.891	.000
Reliability	.027	.139	.017	.197	.844
Transactions	.276	.064	.219	4.293	.000
Merchandise	.605	.070	.452	8.695	.000
Product variety	.109	.064	.080	1.704	.089
Store appearance	.184	.153	.071	1.205	.229
Loyalty program	-.771	.185	-.281	-4.178	.000
a. Dependent Variable: SHOPPINGEXP					

Table 8

S.No	Factors	β-Value
1	Merchandise	0.452
2	Place to enjoy	0.32
3	Shopping convenience	0.319
4	Helpfulness	0.3
5	Transactions	0.219
6	Acknowledgement	0.208
7	Store service quality	0.204
8	Product variety	0.08
9	Store appearance	0.071
10	Returns and exchange	0.044
11	Reliability	0.017

Figure 1

Factors Affecting Shopping Experience in Unorganised Retail

Figure 2

CFA
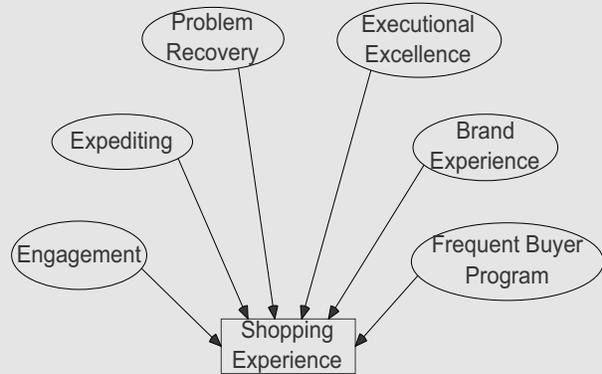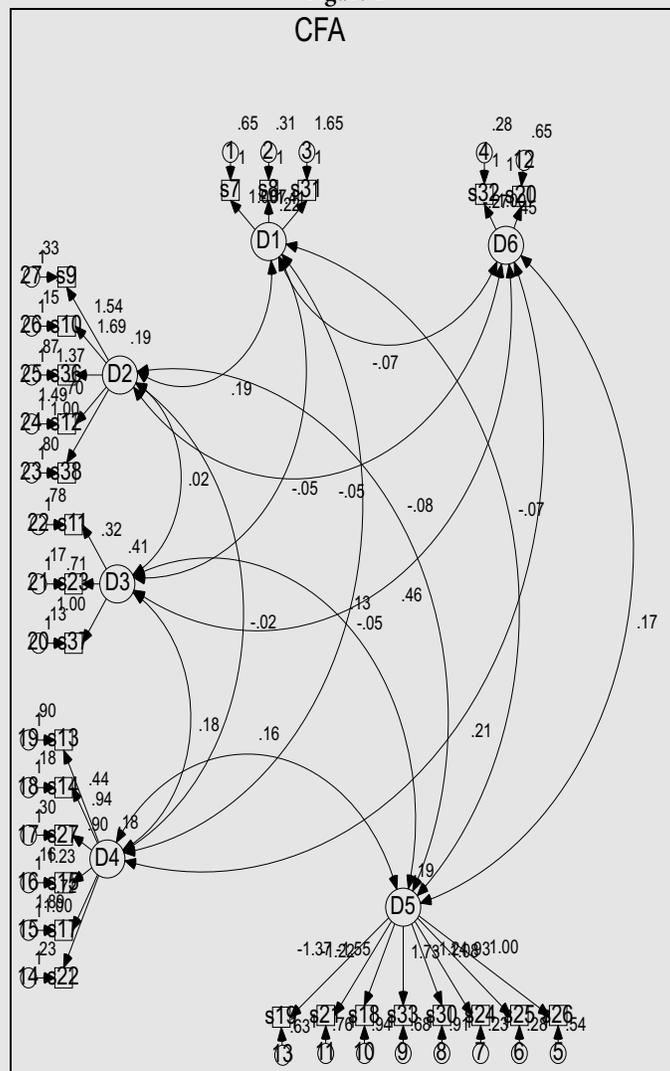
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