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Exploring Traditional and Contemporary Retail Factors Shaping Customer Perceptions of Organised Retailing in Thanjavur District, Tamil Nadu

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Abstract: *Organised retailing in India's semi-urban and district-level markets is shaped by both established store-based attributes and emerging technology-enabled attributes. This study identifies and empirically validates the traditional and contemporary factors that shape customer perception of organised retailing in Thanjavur District, Tamil Nadu. Data were collected from 536 respondents using a structured questionnaire comprising 40 traditional-factor items and 20 contemporary-factor items, together with measures of customer perception, satisfaction, loyalty and repurchase intention. Following data screening, reliability analysis, sampling-adequacy diagnostics and exploratory factor analysis with varimax rotation were performed on the 60 traditional and contemporary items. The Kaiser–Meyer–Olkin value (.853) and Bartlett's test of sphericity (χ^2 = 9,898.742, df = 1,770, $p <$ .001) confirmed the suitability of the data for factor analysis. Parallel analysis supported the retention of eight empirical factors, which together explained 45.62 per cent of the total variance and demonstrated acceptable-to-good internal consistency (α = .648 to .866). In line with the analysis, the originally hypothesised thirteen sub-dimensions eight traditional and five contemporary were not empirically reproduced; instead, the items regrouped into a more defensible eight-factor structure that largely separated traditional store-based attributes from contemporary technology-enabled attributes. The findings indicate that customer perception of organised retailing in this district-level market is multidimensional, but is better represented by a re-specified, data-driven factor structure than by the original conceptual framework. The exploratory analysis resulted in an empirically derived eight-factor structure. The paper contributes to retail-marketing theory, scale development and retail management practice in tier-2 and tier-3 Indian markets, while also identifying directions for confirmatory validation*

Keywords: Organised retailing; Customer perception; Traditional retail factors; Contemporary retail factors; Exploratory factor analysis; Scale validation; Thanjavur District

I. INTRODUCTION

Organised retailing in India has expanded steadily beyond metropolitan centres into district-level and semi-urban markets, altering how consumers evaluate and choose retail outlets. Traditionally, customer perception of retail outlets has been explained through store-level attributes such as ambience, product assortment, price fairness, service quality, promotional activity, accessibility, staff behaviour and store image. At the same time, the rapid diffusion of digital technologies has introduced a contemporary layer of retail attributes digital payment convenience, mobile applications

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and digital services, personalised promotions, technology adoption and omnichannel integration that increasingly influence how customers perceive, evaluate and remain loyal to organised retail formats.

While traditional retail-attribute frameworks are well established in the marketing literature, less is known about whether contemporary, technology-enabled attributes form empirically distinct and reliable dimensions when examined alongside traditional store attributes in tier-2 and tier-3 Indian district markets. Thanjavur District in Tamil Nadu provides a relevant context for this inquiry because it combines an established traditional retail base with the growing presence of organised and digitally enabled retail formats. This setting therefore allows the study to re-examine the factor structure underlying customer perception of organised retailing in a market where traditional and contemporary retail experiences coexist.

This paper addresses a larger study on organised retailing by empirically identifying and validating the major traditional and contemporary factors that influence customer perception towards organised retailing in Thanjavur District. Using reliability analysis and exploratory factor analysis on a sample of 536 respondents, the study tests whether the originally hypothesised sub-dimensions of traditional and contemporary retail attributes are statistically defensible, or whether an alternative, empirically derived factor structure better represents the data.

Accordingly, this paper makes two contributions. First, it tests whether a combined traditional contemporary retail-attribute item pool retains the theoretical dimensions commonly assumed in the literature. Second, it provides an empirically derived factor structure that can be used as a basis for subsequent confirmatory factor analysis and structural modelling of customer perception, satisfaction, loyalty and repurchase intention in organised retailing.

II. REVIEW OF LITERATURE

2.1 Parasuraman, Zeithaml and Berry (1988) developed the SERVQUAL instrument, conceptualising service quality across five dimensions tangibles, reliability, responsiveness, assurance and empathy measured through the gap between customer expectations and perceptions. The scale has been widely adapted across service and retail settings and remains foundational to retail-attribute measurement. However, SERVQUAL was developed for pre-digital service encounters and does not incorporate technology-enabled attributes such as digital payments, mobile applications or omnichannel access. The present study extends this line of work by testing traditional store-service attributes together with contemporary retail attributes in a single exploratory factor-analytic framework.

2.2 *Ghosh, Tripathi, and Kumar (2010)* empirically examined store attributes among organised retail outlets in India, applying factor analysis to eleven theory- and judgement-based variables and extracting three factors Convenience & Merchandise Mix, Store Atmospherics, and Services that shaped store-patronage decisions. Their EFA-based approach closely parallels the present study's method. However, their instrument was confined to a small set of conventional store attributes in a different regional market and did not include any contemporary/technology-enabled items. Gap: no combined empirical validation of a wider traditional-plus-contemporary item pool, and no evidence from a Tamil Nadu district-level setting such as Thanjavur.

2.3 *Rayburn and Voss (2013)* proposed and tested a model of consumers' retail atmosphere perceptions, showing that atmospheric cues (ambient, design and social factors) shape approach–avoidance responses and, in turn, satisfaction with the retail environment. The study strengthens the theoretical basis for treating store ambience as a distinct, measurable retail-attribute dimension. It remains confined to the atmospheric/physical-environment domain and does not consider whether atmosphere-related items retain a distinct empirical factor once combined with a much larger battery of traditional and contemporary items, as undertaken here. Gap: absence of joint EFA testing of atmosphere alongside digital/technology attributes in a single validated structure.

2.4 *Mishra, Singh, and Koles (2021)* conducted a systematic literature review of consumer decision-making in omnichannel retailing, synthesising findings across channel choice, search, purchase and post-purchase stages and proposing a future research agenda that calls explicitly for more robust, empirically validated omnichannel constructs. As a review rather than an empirical study, it identifies the need for validated measurement structures but does not itself test one. Gap: the call for empirically validated omnichannel/contemporary constructs, combined with traditional

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retail attributes, in an emerging-market district-level context is directly taken up by the present study's EFA-based validation.

2.5 *Molinillo, Aguilar-Illescas, Anaya-Sánchez, and Carvajal-Trujillo (2022)* validated a four-dimension model of the retailer mobile-app experience (cognitive, affective, relational and sensorial) and linked it to customer satisfaction and loyalty using a sample of app users in Spain. The study offers a rigorously validated measurement approach for one specific contemporary attribute — mobile applications — but treats it in isolation from broader traditional store attributes and from other contemporary attributes such as payment or personalisation. Gap: no integrated factor structure spanning mobile-app attributes together with traditional store attributes, and no evidence from an Indian district-level retail population.

2.6 *Lambillotte, Magrofuoco, Poncin, and Vanderdonckt (2022)* examined how personalisation enhances the "playful" customer experience in retail, demonstrating those personalised interactions can positively shape engagement and experiential outcomes. The study advances understanding of personalisation as a contemporary retail attribute but, like much of this literature, isolates personalisation from the wider set of traditional and other contemporary attributes that jointly shape customer perception in an actual store-choice context. Gap: personalisation has not been empirically tested as one factor within a larger, combined traditional–contemporary item pool subjected to EFA, as done in the present study.

2.7 *Rahman, Carlson, Gudergan, Wetzels, and Grewal (2022)* developed and validated the Perceived Omnichannel Customer Experience (OCX) scale — a 36-item, nine-dimension instrument covering social communication, value, personalisation, customer service, cross-channel consistency, information safety, delivery, returns and loyalty programmes — using a mixed-method, multi-phase design in consumer-goods omnichannel settings. This is one of the most rigorous contemporary-attribute validation studies to date, but it was developed and tested in developed-market, large-format omnichannel contexts and does not incorporate conventional in-store traditional attributes. Gap: OCX has not been tested jointly with traditional retail-attribute items, nor validated in an Indian district-level organised-retail population such as Thanjavur.

2.8 *Jain and Jain (2024)* carried out a bibliometric analysis and systematic literature review of digital-payment adoption research using the Antecedents–Decision–Outcome (ADO) framework, drawing on Scopus and Web of Science records to map thematic clusters — psychological factors, theoretical models, payment technologies, and e-commerce/user experience — in the field. The review highlights digital payment as a fast-growing but fragmented research stream. As a review, it does not empirically test digital-payment items as a factor alongside other retail attributes. Gap: no empirical evidence on whether digital-payment convenience clusters as a distinct, reliable factor within a combined traditional–contemporary retail-attribute battery, which this study addresses.

2.9 *Kumar, Singh, and Swain (2025)* applied the Technology–Organisation–Environment (TOE) framework to explain organised retail outlets' intention to adopt technology applications in India, finding that technological, organisational and environmental factors significantly influence adoption intention at the retailer/organisational level. The study is a rigorous, India-specific technology-adoption validation but is framed from the retailer's/organisation's adoption-decision perspective rather than the customer's perception perspective. Gap: it does not examine how technology-related retail attributes are perceived and structured by customers themselves alongside traditional store attributes — the customer-perception focus of the present study.

2.10 *Gupta, Singh, and Prashar (2025)* conducted a bibliometric investigation of the Technology Acceptance Model (TAM) in retail, mapping the evolution of TAM-based research on consumer technology acceptance across the retail sector and identifying thematic and geographic gaps in the literature. The review confirms that technology-acceptance research in retail has grown rapidly but remains largely theory-mapping in nature rather than offering an empirically validated, combined attribute structure. Gap: the review does not itself provide an empirically validated combined traditional-and-contemporary retail attribute factor structure for an Indian district-level market precisely the gap the present study's EFA-based analysis is designed to close.

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III. RESEARCH GAP, CONCEPTUAL FRAMEWORK AND OBJECTIVE OF THE STUDY

3.1 Research Gap

The reviewed literature shows that traditional store-attribute research (Parasuraman et al., 1988; Ghosh et al., 2010; Rayburn & Voss, 2013) and contemporary technology-attribute research (Mishra et al., 2021; Molinillo et al., 2022; Lambillotte et al., 2022; Rahman et al., 2022; Jain & Jain, 2024; Kumar et al., 2025; Gupta et al., 2025) have largely developed as separate streams. Existing studies typically validate narrow attribute sets, examine different markets, or adopt non-customer perspectives. The specific gap addressed in this study is therefore the absence of an integrated, empirically validated factor structure that combines traditional and contemporary retail attributes from the customer's perspective in an Indian district-level organised-retail market such as Thanjavur District, Tamil Nadu.

3.2 Conceptual Framework of the Study

Building on this gap, the study proposes an initial framework in which eight hypothesised traditional retail-attribute dimensions and five hypothesised contemporary retail-attribute dimensions form the starting measurement structure. Reliability analysis and KMO–Bartlett diagnostics are first used to assess whether the combined item pool is suitable for empirical validation. Exploratory factor analysis with varimax rotation is then applied to determine whether the hypothesised thirteen-dimension structure is supported or whether a more defensible data-driven factor structure emerges. The resulting factors represent the empirically validated drivers of customer perception towards organised retailing and provide the measurement foundation for the broader thesis model.

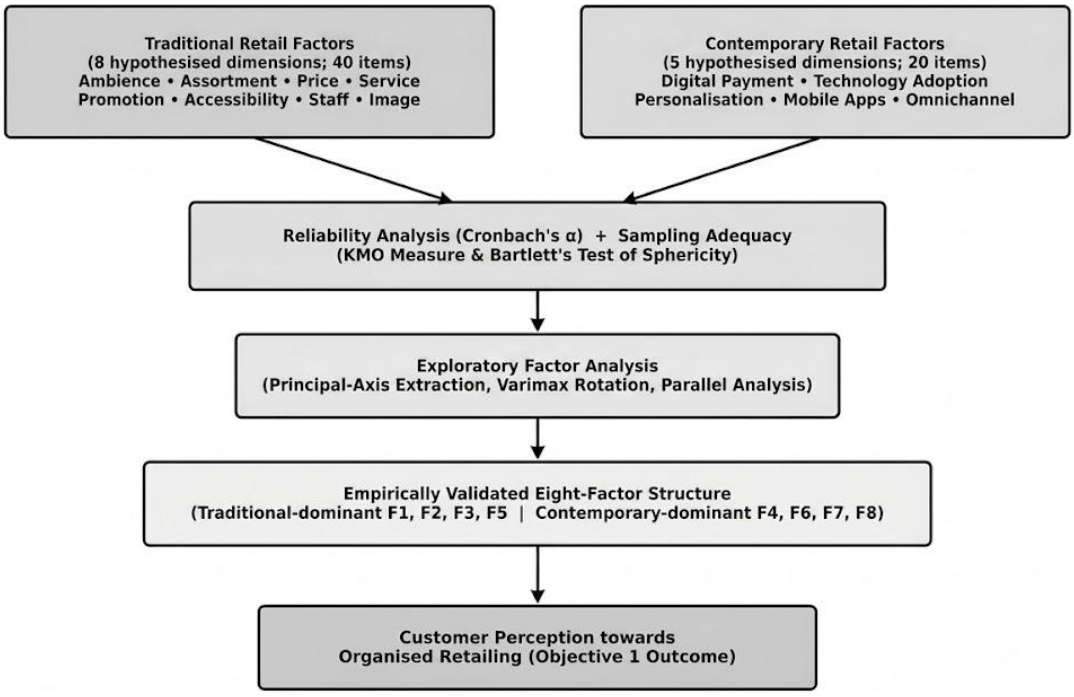


Figure 1. Conceptual framework

Figure 1 summarises the proposed measurement logic of the study: hypothesised traditional and contemporary retail-attribute dimensions are first assessed for reliability and sampling adequacy, then subjected to exploratory factor analysis to derive the empirically validated factor structure of customer perception towards organised retailing. This

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study seeks to identify and validate the major traditional and contemporary factors influencing customer perception towards organised retailing in Thanjavur District, Tamil Nadu.

IV. RESEARCH METHODOLOGY

4.1 Research Design and Sample

The study adopts a descriptive, cross-sectional research design. Primary data were collected from 536 customers of organised retail outlets in Thanjavur District, Tamil Nadu, using a structured questionnaire administered to respondents who had prior exposure to organised retail formats in the district.

4.2 Measurement Instrument

The questionnaire captured 40 items measuring eight hypothesised traditional retail-attribute dimensions (store ambience, product assortment and quality, price fairness, service quality, promotional activities, accessibility and convenience, staff behaviour, and store image; 5 items each) and 20 items measuring five hypothesised contemporary retail-attribute dimensions (digital payment convenience, technology adoption, personalised promotions, mobile applications and digital services, and omnichannel services; 4 items each). Customer perception (7 items), customer satisfaction (6 items), customer loyalty (6 items) and repurchase intention (6 items) were also measured for use in subsequent stages of the broader study. All items were rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

4.3 Data Screening

Before analysis, the raw data set (536 respondents × 101 variables) was screened for out-of-range values. Six cell-level entries in the traditional and contemporary factor items fell outside the permissible 1–5 Likert range and were treated as missing in subsequent computations. This decision avoided arbitrary recoding of implausible values without reference to the original data-collection instrument.

4.4 Statistical Techniques

The analysis used descriptive statistics (mean and standard deviation), Cronbach's alpha reliability analysis, corrected item-total correlations, the Kaiser–Meyer–Olkin measure of sampling adequacy, Bartlett's test of sphericity and exploratory factor analysis using principal-axis extraction with varimax rotation. Parallel analysis was used as an additional criterion for factor retention.

V. RESULTS

5.1 Reliability of the Hypothesised Sub-Dimensions

Before proceeding to exploratory factor analysis, the internal consistency of each originally hypothesised traditional and contemporary sub-dimension was examined individually.

Table 1. Reliability of the Originally Hypothesised Traditional Retail Dimensions

Traditional Dimension	Items	Cronbach's α	Assessment
Store Ambience	5	.274	Poor
Product Assortment & Quality	5	.256	Poor
Price Fairness	5	.448	Low
Service Quality	5	.400	Low
Promotional Activities	5	.309	Poor
Accessibility & Convenience	5	.761	Good
Staff Behaviour	5	.365	Poor
Store Image	5	.435	Low

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Table 2. Reliability of the Originally Hypothesised Contemporary Retail Dimensions

Contemporary Dimension	Items	Cronbach's α	Assessment
Digital Payment Convenience	4	.332	Poor
Technology Adoption	4	.319	Poor
Personalised Promotions	4	.360	Poor
Mobile Applications & Digital Services	4	.331	Poor
Omnichannel Services	4	.507	Low

With the exception of Accessibility & Convenience (α = .761), none of the eight hypothesised traditional sub-dimensions and none of the five hypothesised contemporary sub-dimensions reached the conventional .70 threshold for internal consistency. This indicates that item responses do not cluster tightly according to the originally proposed eight-plus-five dimensional structure, motivating the exploratory factor analysis reported in Section 5.4.

5.2 Descriptive Statistics and Overall Construct Reliability

Table 3. Descriptive Statistics and Reliability of the Major Study Constructs (N = 536)

Construct	No. of Items	Mean	SD	Cronbach's α	Decision
Traditional Factors	40	3.93	0.405	.865	Good
Contemporary Factors	20	4.06	0.413	.756	Good
Customer Perception	7	3.99	0.653	.794	Good
Customer Satisfaction	6	4.04	0.620	.717	Acceptable
Customer Loyalty	6	3.92	0.685	.786	Good
Repurchase Intention	6	3.89	0.699	.759	Good

As broad composite scales, Traditional Factors (α = .865) and Contemporary Factors (α = .756) both demonstrate good internal consistency, and all study constructs achieve acceptable-to-good reliability. Respondents reported generally favourable perceptions of organised retailing, with Contemporary Factors (M = 4.06) and Customer Satisfaction (M = 4.04) rated most positively, followed by Customer Perception (M = 3.99), Customer Loyalty (M = 3.92) and Repurchase Intention (M = 3.89). Item-level analysis further showed that all corrected item-total correlations for Customer Perception, Customer Loyalty and Repurchase Intention exceeded .40, and only two Customer Satisfaction items (CS5 = .369; CS6 = .358) fell marginally below this threshold while remaining acceptable given the construct's overall reliability.

5.3 Sampling Adequacy: KMO and Bartlett's Test

Table 4. KMO and Bartlett's Test of Sphericity for the 60 Traditional and Contemporary Items

Test	Value
Kaiser–Meyer–Olkin Measure of Sampling Adequacy	0.853
Bartlett's Test — Approx. χ^2	9,898.742
df	1,770
Significance	$p < .001$

A KMO value of .853 indicates that the sample is highly suitable for factor analysis, and a statistically significant Bartlett's test ($p < .001$) confirms that the correlation matrix differs significantly from an identity matrix. Together, these diagnostics indicate that meaningful latent factors can be extracted from the 60 traditional and contemporary retail-attribute items.

5.4 Factor Extraction: Eigenvalues and Variance Explained

The initial eigenvalues for the first eight factors were 7.209, 4.948, 3.876, 3.507, 2.686, 1.886, 1.718 and 1.547. Parallel analysis, which compares observed eigenvalues against eigenvalues generated from random data of the same

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dimensionality, supported retaining eight factors rather than all thirteen factors with eigenvalues nominally greater than 1, providing a more conservative and defensible extraction criterion.

Table 5. Eigenvalues and Variance Explained by the Retained Eight-Factor Solution

Factor	Eigenvalue	% of Variance	Cumulative %
1	7.209	12.01	12.01
2	4.948	8.25	20.26
3	3.876	6.46	26.72
4	3.507	5.84	32.56
5	2.686	4.48	37.04
6	1.886	3.14	40.18
7	1.718	2.86	43.04
8	1.547	2.58	45.62

The eight retained factors jointly account for 45.62 per cent of the total variance in the 60-item traditional and contemporary item pool — a level consistent with published exploratory factor analyses of multidimensional retail-attribute batteries of comparable length.

5.5 Rotated Factor Structure and Interpretation

A varimax-rotated eight-factor solution was examined, retaining loadings of approximately .30 or above. The rotation did not reproduce the originally hypothesised eight traditional and five contemporary sub-dimensions. Instead, items empirically regrouped into eight factors that are nonetheless interpretable and largely separate traditional from contemporary content: Factors F1, F2, F3 and F5 are predominantly composed of traditional-factor items, while Factors F4 and F6–F8 are predominantly composed of contemporary-factor items.

Table 6. Empirically Extracted Factor Structure: Composition, Variance Explained and Reliability

Factor	Principal Item Loadings	% Variance	Cronbach's α
F1 — Traditional store engagement	TA3, TA8, TA12, TA19, TA22, TA26–TA30, TA33, TA35, TA38	7.71	.866
F2 — Traditional service & staff concerns	TA4, TA9, TA13, TA15, TA17, TA20, TA23, TA24, TA31, TA34, TA36, TA39	7.50	.865
F3 — Traditional store environment	TA5, TA16, TA25, TA32, TA37, TA40	5.05	.824
F4 — Contemporary technology barriers/adoption	CF2, CF5, CF8, CF10, CF13, CF18, CF20	4.67	.790
F5 — Traditional accessibility & assortment	TA2, TA7, TA11, TA14, TA18, TA21	4.27	.805
F6 — Contemporary personalisation & omnichannel	CF1, CF6, CF9, CF12, CF16, CF19	3.71	.744
F7 — Contemporary payment/app services	CF4, CF11, CF15	2.39	.648
F8 — Contemporary digital promotion	CF3, CF14, CF17	2.15	.670

The factor labels in Table 6 are provisional and reflect the substantive content of the items with the strongest loadings on each factor. They should be finalised through detailed item content review and, ideally, expert validation. Each extracted factor demonstrates acceptable to good internal consistency (α = .648 to .866), and several factors show

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substantially higher reliability than the corresponding hypothesised sub-dimensions reported in Tables 1 and 2. This indicates that the empirically derived grouping better represents the internal structure of respondents' answers than the original thirteen-dimension framework.

VI. DISCUSSION

The results address the study objective by showing that customer perception of organised retailing in Thanjavur District is shaped by a multidimensional structure of traditional and contemporary retail attributes. However, this structure is more accurately represented by an empirically derived eight-factor solution than by the thirteen sub-dimensions originally hypothesised on theoretical grounds. Seven of the eight traditional sub-dimensions and all five contemporary sub-dimensions displayed poor-to-low reliability (Tables 1 and 2), suggesting that customers in this district-level retail context do not differentiate retail attributes along the fine-grained lines typically assumed in conceptual retail-attribute frameworks developed in other market settings.

The broad Traditional Factors (α = .865) and Contemporary Factors (α = .756) composite scales nonetheless remain reliable as omnibus measures (Table 3), and the KMO (.853) and Bartlett's test results (Table 4) confirm that the underlying 60-item pool contains genuine common variance suitable for factor analysis. The eight-factor solution extracted through EFA and confirmed by parallel analysis (Table 5) offers a more empirically grounded representation: traditional items consolidate into factors relating to store engagement, service/staff concerns, store environment, and accessibility/assortment, while contemporary items consolidate into factors relating to technology adoption barriers, personalisation/omnichannel experience, payment/app-based services, and digital promotion (Table 6).

These findings are broadly consistent with the view that traditional and contemporary retail attributes represent conceptually distinct but not always cleanly separable at the fine sub-dimension level components of customer perception, and that empirical validation, rather than direct theoretical adoption, is necessary when applying retail-attribute frameworks to new geographic and socio-economic contexts such as district-level Tamil Nadu.

VII. THEORETICAL AND MANAGERIAL IMPLICATIONS

7.1 Theoretical Implications

The study contributes to retail-marketing theory by empirically testing, rather than assuming, the dimensional structure of a combined traditional contemporary retail-attribute framework. It demonstrates that district-level Indian retail markets may require re-specified, empirically validated attribute structures rather than the direct transplantation of dimension sets developed in other market contexts, and it provides a validated eight-factor measurement structure that can be carried forward to confirmatory factor analysis (CFA) and structural equation modelling in subsequent stages of research.

7.2 Managerial Implications

For organised retailers operating in Thanjavur District and comparable district-level markets, the findings suggest that customer perception is driven by a smaller number of broader, empirically coherent attribute clusters rather than by the full set of granular attributes often monitored in retail customer-satisfaction audits. Retail managers may therefore prioritise measurement and investment around the eight validated clusters, particularly traditional store engagement and service-related factors as well as contemporary payment, app-based service and personalisation factors. This approach would allow retailers to focus improvement efforts on attribute combinations that customers appear to evaluate together in practice.

VIII. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study is subject to four limitations. First, the analysis is exploratory; the eight-factor structure identified here should be cross-validated through confirmatory factor analysis on an independent sample before fit indices, composite reliability and average variance extracted values are reported. Second, six anomalous item-level responses outside the valid 1–5 Likert range were treated as missing rather than corrected against source records, and the results should be re-

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verified once these entries are checked against the original data-collection instrument. Third, the sample is confined to Thanjavur District, which may limit generalisability to other district-level or metropolitan retail contexts in India. Fourth, the factor labels proposed in Table 6 are provisional and should be finalised through structured expert review of item content. Future research should pursue CFA-based validation, test the extracted factor structure's relationship with customer satisfaction, loyalty and repurchase intention, and examine measurement invariance across demographic and geographic sub-groups.

IX. CONCLUSION

This study set out to identify and validate the major traditional and contemporary factors influencing customer perception towards organised retailing in Thanjavur District, Tamil Nadu. Using data from 536 respondents, reliability analysis showed that most of the originally hypothesised fine-grained traditional and contemporary sub-dimensions lacked adequate internal consistency, while exploratory factor analysis supported by strong sampling-adequacy diagnostics and parallel analysis identified a reliable, interpretable eight-factor structure explaining 45.62 per cent of total variance. The results indicate that customer perception of organised retailing in this district-level market is empirically multidimensional, but that its underlying structure is better captured by a re-specified, data-driven set of traditional and contemporary factors than by the originally proposed thirteen-dimension conceptual model. These findings provide a validated empirical foundation for confirmatory analysis and for retail-management strategies attentive to both traditional store-based and contemporary technology-enabled dimensions of customer perception.

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