

# Retail Entrepreneurship in Devotional Tourism Exploring Consumer Behaviour Digital Adoption and Strategic Opportunities in Tamil Nadu's Temple Economies

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## ABSTRACT

This study examines the retail entrepreneurship opportunities emerging within devotional tourism economies, with a particular focus on temple towns in Tamil Nadu, India. The objectives were to analyse consumer behaviour, expenditure patterns, and digital adoption in temple-based retail settings, and to assess how factors such as cultural authenticity, economic value, convenience, and technology influence visitor satisfaction and repeat purchase intentions. A structured survey of 400 temple visitors was conducted across four major destinations, and data were analysed using descriptive statistics and Structural Equation Modelling (SEM) with AMOS. The measurement and structural models demonstrated robust reliability and validity, with model fit indices meeting recommended thresholds. Results show that cultural authenticity and economic value are significant predictors of satisfaction, while convenience and technology affect satisfaction indirectly via digital adoption. Satisfaction, in turn, emerged as the strongest driver of repeat purchase intention. Mediation analysis confirmed that satisfaction is the key mechanism linking retail experiences to consumer loyalty, while multi-group analysis revealed generational differences, with younger visitors showing higher digital adoption and stronger satisfaction-loyalty relationships compared to older cohorts. The study contributes to tourism and retail management literature by positioning temple economies as “phygital ecosystems” where tradition and modernity converge. Practically, the findings highlight entrepreneurial opportunities for retailers, temple boards, and digital service providers to enhance consumer experiences through authentic products, fair pricing, and integrated digital solutions. The paper also offers policy insights for sustainable retail development in religious tourism contexts.

**Keywords:** Devotional tourism, Retail entrepreneurship, Consumer behaviour, Digital adoption, Tamil Nadu, phygital ecosystem.

## 1. Introduction

Tourism in India has long been celebrated as a multidimensional sector that not only contributes to GDP but also sustains millions of livelihoods across formal and informal economies. Among its many sub-sectors, devotional or religious tourism occupies a unique position because faith profoundly influences Indian society, where pilgrimage serves as both a spiritual journey and a catalyst for social interaction, cultural preservation, and economic exchange (Naidu & Ghanekar, 2023). Tamil Nadu is a prominent hub of devotional tourism, home to highly frequented temples such as the Meenakshi Amman Temple in Madurai, Ramanathaswamy Temple in Rameswaram, Brihadeeswarar Temple in Thanjavur, and Arunachaleswarar Temple in Tiruvannamalai. Recent data shows a sharp increase in tourism, with Madurai recording domestic arrivals of 27.4 million in 2024—up from 25 million in 2023—and an international visitor jump from 57,564 to 98,770 (The Times of India, 2025).

The economic significance of devotional tourism extends well beyond temple entry fees or offerings. Pilgrims spend substantially on accommodation, transportation, food, religious artefacts, and locally produced souvenirs; this supports micro-enterprises, artisans, and organized retailers alike. Retail is the backbone of many temple town economies, with streets lined with shops offering puja essentials, handicrafts, silk sarees, idols, and prasadam. Notably, modern retail formats—including branded outlets and e-wallet payment systems—are increasingly

gaining a foothold in these spiritual economies (IBEF, 2024 & Dheeraj Sharma, 2024).

Despite its vibrancy, the connection between retail and devotional tourism remains underexplored academically. Existing tourism research predominantly addresses cultural significance, pilgrimage motivations, and heritage management, while retail literature typically focuses on urban malls and formal markets—leaving temple-based economies, where faith and ritual shape consumer behavior, relatively unexamined.

This study aims to bridge that gap by systematically examining the retail potential of devotional tourism centres in Tamil Nadu focusing on Tamil Nadu is justified both by its scale and distinctive temple culture. The state sees rapid tourism growth across spiritual, heritage, and leisure contexts, making it an ideal setting to understand how devotional tourism translates into retail opportunity. Its temple markets are characterized by proximity to sacred precincts, a diverse consumer mix (pilgrims, casual tourists, locals), and a dynamic relationship between tradition and modernity (Kumari & Thakur 2024). Within this context, the study specifically analyzes consumer purchase behaviour and spending patterns in devotional tourism centres of Tamil Nadu, identifies the major categories of retail products and services that are in demand at these centres, and evaluates the strategic opportunities and challenges that retail businesses face in temple-based economies. This paper portrays devotional tourism not just as a spiritual phenomenon, but also as a driver of retail innovation and entrepreneurship.

## **2. Objectives**

The present study seeks to examine the retail dynamics emerging from devotional tourism centres in Tamil Nadu, a region widely recognized for its vibrant temple culture and rapidly expanding tourism sector. Specifically, the study aims to assess the retail potential of temple-based markets by analyzing the purchasing behaviour and spending patterns of visitors, including pilgrims, tourists, and local consumers. In addition, the research identifies the major categories of retail products and services that are most frequently demanded within these devotional tourism environments. Through these objectives, the research intends to provide a comprehensive understanding of how devotional tourism functions not only as a spiritual and cultural activity but also as an important catalyst for retail development, innovation, and entrepreneurship in the regional economy.

## **3. Scope and Methodology**

### **3.1 Research Design**

This study employed a quantitative research design grounded in the positivist paradigm to systematically examine the retail opportunities arising from devotional tourism in Tamil Nadu. A cross-sectional survey method was adopted, as it allows the capture of consumer perceptions, attitudes, and spending behaviour at a single point in time. The choice of this design is consistent with prior tourism and retail studies that explore consumer behaviour through structured instruments (Hair et al., 2019; Kline, 2012).

### **3.2 Study Context and Sampling**

Tamil Nadu was chosen as the study context due to its prominence as a pilgrimage hub, consistently ranking among the top states in India for domestic and international tourist arrivals. Temple towns such as Madurai (Meenakshi Amman Temple), Rameswaram (Ramanathaswamy Temple), Thanjavur (Brihadeeswarar Temple), and Tiruvannamalai (Arunachaleswarar Temple) were identified as focal sites, as they collectively represent the cultural, architectural, and spiritual diversity of the state. The target population comprised domestic tourists and pilgrims visiting these temple towns. A systematic random sampling technique was applied, intercepting every fifth visitor exiting the temple precincts during peak hours to minimize selection bias. Data were collected over a two-month period, yielding 400 valid responses after data cleaning. The sample size exceeds the recommended thresholds for structural equation modelling, which generally requires 10–20 respondents per estimated parameter (Kline, 2012).

### **3.3 Data Collection Instrument**

A structured questionnaire was designed to collect data, comprising four sections. The first section captured demographic details such as age, gender, income, education, and frequency of temple visits. The second section

focused on tourism and retail behaviour, including categories of expenditure (accommodation, transport, puja items, food, and souvenirs), use of digital payment methods, and average spending patterns. The third section measured latent constructs using items adapted from validated scales in prior studies, assessed on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Constructs included authenticity (Mkono, 2012; Chen, 2010), economic value (Chen, 2010), convenience (Parasuraman et al., 2005), digital adoption (Buhalis & Sinarta, 2019; Mariani & Borghi, 2023), satisfaction (Oliver, 1999), and repeat purchase intention (He & Song, 2009), with sample items such as “The products I purchase at temple sites reflect cultural and spiritual authenticity” and “I prefer using mobile payment methods (UPI, QR codes) for purchases.” The fourth section included optional open-ended questions, inviting respondents to share challenges and suggestions for improving temple retail experiences. To ensure clarity and reliability, the questionnaire was pre-tested with 30 respondents, and necessary refinements were made before full deployment.

### 3.4 Reliability and Validity Testing

To ensure psychometric robustness, Cronbach’s alpha and composite reliability (CR) were used to assess internal consistency. All constructs exceeded the recommended thresholds of  $\alpha > 0.70$  and  $CR > 0.80$ . Convergent validity was assessed through factor loadings ( $>0.70$ ) and average variance extracted ( $AVE > 0.50$ ), while discriminant validity was confirmed via the Fornell–Larcker criterion and heterotrait-monotrait (HTMT) ratios ( $<0.85$ ).

### 3.5 Data Analysis Techniques

The data analysis was carried out in two stages to ensure both descriptive clarity and advanced model testing. In the first stage, descriptive statistics, including frequencies, percentages, and mean scores, were computed using SPSS v28 to provide a profile of visitor demographics, expenditure patterns, and digital adoption behaviours. This offered an overview of the consumer base and their spending distribution across different retail categories.

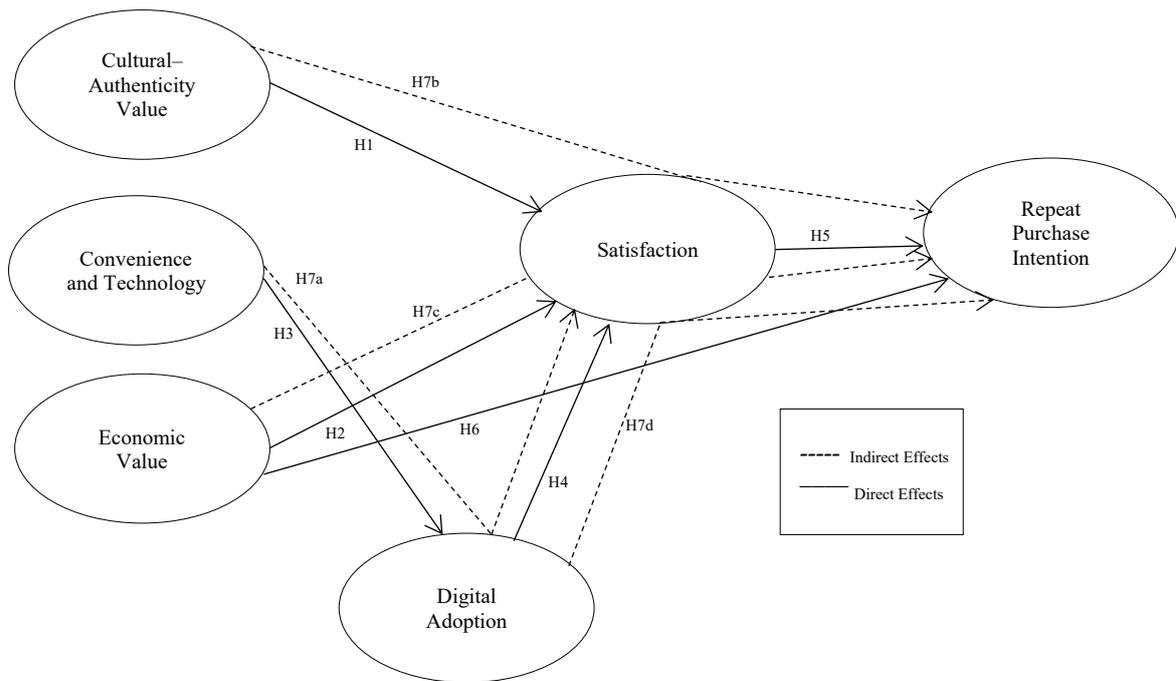
In the second stage, structural equation modelling (SEM) was employed using AMOS v26 to evaluate the hypothesized relationships among the study constructs. Following the guidelines of Hair et al. (2019), the analysis was conducted sequentially, beginning with the measurement model through confirmatory factor analysis (CFA) to assess reliability and validity of the constructs. The structural model was then estimated to test the hypothesized paths. Mediation effects were further examined using a bootstrapping procedure with 5,000 resamples, providing robust estimates of indirect relationships. Additionally, multi-group analysis (MGA) was undertaken to compare structural paths across younger ( $<35$  years) and older ( $\geq 35$  years) cohorts, with invariance testing at the configural, metric, and scalar levels ensuring comparability across groups. Model fit was evaluated using standard indices, including  $\chi^2/df$  ( $<3$ ), Comparative Fit Index ( $CFI > 0.90$ ), Tucker–Lewis Index ( $TLI > 0.90$ ), Root Mean Square Error of Approximation ( $RMSEA < 0.08$ ), and Standardized Root Mean Square Residual ( $SRMR < 0.08$ ), all of which confirmed the adequacy of the estimated models.

### 3.6 Ethical Considerations

The study adhered to ethical guidelines for human research. Respondents were informed of the study purpose, assured of anonymity, and participation was voluntary. No personally identifiable data were collected.

### 3.7 Conceptual Framing

Synthesising the reviewed literature, this study proposes a framework in which Cultural–Authenticity Value, Convenience and Technology, and Economic Value are primary antecedents influencing Satisfaction and Digital Adoption, which in turn predict Repeat Purchase Intention. Satisfaction is conceptualised as the central mediating mechanism linking retail experiences to loyalty outcomes, while digital adoption acts as both a moderator and mediator shaping convenience-driven effects. This framework reflects the hybrid, phygital nature of temple economies, integrating tradition with technological modernity.



**Figure 1** Conceptual framework of the Study

Source: Developed by the Author

#### 4. Literature Review

The literature on tourism and retail has increasingly acknowledged that consumer behaviour in pilgrimage and devotional contexts is shaped by a unique interplay of cultural values, technological innovations, and evolving consumption patterns. In the context of temple-based economies in Tamil Nadu, the constructs of cultural–authenticity value, convenience and technology, economic value, digital adoption, satisfaction, and repeat purchase intention provide a useful framework for understanding retail opportunities. This section reviews relevant scholarly contributions to each construct, synthesising insights from tourism, retail, and consumer behaviour domains.

##### 4.1 Cultural–Authenticity Value

Authenticity has long been identified as a central construct in tourism research. (MacCannell, D. 1973) introduced the concept of staged authenticity to explain how tourists seek cultural experiences perceived as “real” and “genuine.” In religious tourism, authenticity is particularly salient because purchases are deeply symbolic, often connected to ritual practices and spiritual beliefs (Cohen, 1988; Ram et al., 2016). For instance, puja items, temple prasadam, and handcrafted souvenirs derive their value not simply from utility but from the perceived sanctity and cultural significance embedded in them (Dewan et.al., 2024). Recent studies confirm that authenticity strongly influences consumer trust and satisfaction in cultural and pilgrimage tourism contexts (Kolar & Zabkar, 2010; Ramkissoon, & Uysal, 2010). Visitors perceive items purchased near temples as more meaningful and spiritually resonant than similar items purchased in urban retail settings. This “authenticity halo” amplifies the perceived cultural value of goods, thereby shaping purchase behaviour (Gardiner et. al., 2022). Furthermore, authenticity has been shown to reinforce place attachment and strengthen tourists’ loyalty to destinations (Al-Azab, & Abulebda, 2023). For temple retail, authenticity thus represents both a symbolic driver and a competitive differentiator. By providing products that embody cultural and spiritual significance, retailers align consumption with the pilgrim’s quest for sacred meaning.

H1: Cultural–Authenticity Value positively influences Satisfaction.

H7b: Cultural–Authenticity Value indirectly influences Repeat Purchase Intention via Satisfaction.

#### **4.2 Convenience and Technology**

Convenience has traditionally been defined in terms of accessibility, ease of purchase, and transaction efficiency (Berry et. al., 2002). In tourism contexts, convenience is a crucial factor shaping visitor satisfaction, particularly in high-density pilgrimage sites where crowding and waiting times can undermine experiences (Wong & Zhao, 2016). The rise of technology-enabled retail services has dramatically enhanced perceptions of convenience. Self-service kiosks, digital queue systems, online booking for darshan, and temple e-commerce platforms have redefined how visitors engage with religious spaces (Pai, et. al., 2025). In India, the increasing penetration of UPI payments, QR codes, and mobile wallets has further expanded convenience, reducing reliance on cash and streamlining transactions even in congested temple towns (Singh, et. al., 2024). Research suggests that perceived convenience mediated by technology not only improves satisfaction but also encourages repeat purchase behaviour (Kumar, et. al., 2020). However, in religious tourism, convenience must be carefully balanced with authenticity to avoid perceptions of over-commercialisation (Duda, T., & Doburzyński, D. 2019). This creates a tension that makes the study of convenience and technology in temple economies especially relevant.

H3: Convenience & Technology positively influences Digital Adoption.

H7a: Convenience & Technology indirectly influences Satisfaction via Digital Adoption.

#### **4.3 Economic Value**

Economic value refers to consumers' evaluation of price fairness, product variety, and value-for-money perceptions (Zeithaml, 1988). In pilgrimage economies, economic value plays a critical role because temple markets attract heterogeneous consumer groups ranging from low-income rural pilgrims to affluent urban devotees. Studies in retail tourism highlight those perceptions of fair pricing directly affect satisfaction and loyalty (Kim, & Park, 2017; Riswanto, et. al., 2023). For example, exorbitant prices for prasadam or handicrafts can generate dissatisfaction and reduce trust in temple-associated retail. Conversely, transparency in pricing can enhance visitor perceptions of fairness and authenticity (Alvani, & Qomaro, 2025). Economic value also includes variety of products offered. Research demonstrates that wider assortments enhance perceived choice and satisfaction in cultural markets (Bravi, & Gasca, 2014). In temple towns, the combination of ritual essentials (incense sticks, coconuts, flowers) with textiles, souvenirs, and packaged goods provides both traditional fulfilment and modern consumption opportunities. In essence, economic value in devotional tourism retail is a dual construct, reflecting both the affordability of spiritual essentials and the availability of diverse modern offerings.

H2: Economic Value positively influences Satisfaction.

H6: Economic Value positively influences Repeat Purchase Intention.

H7c: Economic Value indirectly influences Repeat Purchase Intention via Satisfaction.

#### **4.4 Digital Adoption**

Digital adoption, defined as the acceptance and usage of digital tools and platforms, is transforming consumer behaviour across tourism and retail sectors. Models such as the Technology Acceptance Model (TAM) (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) emphasize perceived ease of use, perceived usefulness, and social influence as determinants of technology uptake. In religious tourism, digital adoption is increasingly evident in the use of mobile wallets, QR-enabled donations, and temple e-commerce portals (Anuj, et al., 2023). Generational differences are particularly striking, with younger cohorts displaying higher levels of adoption compared to older pilgrims who remain cash-dependent (Chawla & Joshi, 2020). Scholars have shown that digital adoption enhances transactional transparency, reduces

crowd congestion, and boosts satisfaction with overall retail experiences (Agarwal, et al., 2024; Reddy & Sailesh, 2024). Furthermore, fintech adoption in temple contexts can promote financial inclusion by integrating informal vendors into digital ecosystems (Prasad Singh Samanta et. al., 2024). Thus, digital adoption represents both a behavioural shift and a strategic lever for modernising temple economies without eroding their cultural core.

H4: Digital Adoption positively influences Satisfaction.

H7d: Digital Adoption indirectly influences Repeat Purchase Intention via Satisfaction.

#### 4.5 Satisfaction

Satisfaction remains one of the most extensively studied constructs in tourism and consumer behaviour. Defined as the degree to which consumer expectations are met or exceeded (Oliver, 1999), satisfaction is consistently found to be a strong predictor of loyalty and repeat patronage. In religious tourism, satisfaction is shaped by both spiritual fulfilment and retail experiences. Previous studies highlight that factor such as service quality, authenticity, crowd management, and value-for-money strongly influence visitor satisfaction (Rajesh, 2013; Kamath et al., 2023). Importantly, satisfaction also mediates the relationship between retail experiences and loyalty outcomes, confirming its role as a central mechanism in consumer decision-making (Prayag & Ryan, 2012). In temple economies, satisfaction is heightened when retail services are aligned with ritual practices while simultaneously meeting modern expectations of convenience and transparency (Rasoolimanesh, et al., 2022). This dual orientation reflects the hybrid nature of devotional consumption.

H5: Satisfaction positively influences Repeat Purchase Intention.

#### 4.6 Repeat Purchase Intention

Repeat purchase intention refers to the likelihood that consumers will repurchase products or revisit destinations in the future (Chiu et al., 2014). In tourism contexts, loyalty has often been conceptualised as both attitudinal (emotional attachment) and behavioural (repeat visits) (Yoon & Uysal, 2005). In the case of temple retail, repeat purchase intention may manifest in recurring purchases of prasadam, handicrafts, or textiles during successive visits, or through continued online purchases via temple e-commerce platforms. Studies confirm that satisfaction, authenticity, and value-for-money are major drivers of loyalty in religious and cultural tourism (Olsen, 2022; Wickens, 2017). Recent research also shows that digital channels strengthen loyalty by enabling ongoing connections between pilgrims and sacred markets, particularly among diaspora communities (Choirisa et.al., 2025). Thus, repeat purchase intention in temple economies must be understood as both a physical and digital phenomenon.

### 5. Analysis and Results

#### 1. Demographic Profile of Respondents

A total of 400 respondents participated in the survey across Madurai, Rameswaram, Thanjavur, and Tiruvannamalai. Table 1 presents the demographic distribution.

**Table 1**

*Demographic Characteristics of Respondents (N=400)*

Variable	Category	Frequency	%
Gender	Male	210	52.5
	Female	190	47.5
Age Group	18–24	78	19.5
	25–34	102	25.5
	35–49	96	24.0

	50+	124	31.0
Income Level (per month)	<₹25,000	132	33.0
	₹25,001–50,000	154	38.5
	₹50,001–100,000	78	19.5
	>₹100,000	36	9.0

Source: Primary Data

The demographic profile of the respondents (N=400) indicates a balanced representation of gender, with 52.5% male and 47.5% female participants. In terms of age distribution, the largest group of respondents were between 25–34 years (25.5%), followed closely by those aged 50 and above (31%), reflecting the dual nature of temple tourism, which appeals both to younger and older visitors. Middle-aged groups (35–49 years) accounted for 24%, while younger adults (18–24 years) represented 19.5% of the sample. Income distribution reveals that the majority of respondents fell within the middle-income categories, with 38.5% earning ₹25,001–50,000 and 33% earning less than ₹25,000 per month. Higher-income groups were comparatively fewer, with 19.5% earning ₹50,001–100,000 and only 9% earning more than ₹100,000. These results suggest that temple tourism in Tamil Nadu attracts a diverse demographic base, though it is particularly significant among middle-income households and spans across both younger and older age groups.

## 2. Visitor Spending Patterns

Spending behaviour reveals significant contributions to local retail economies. Table 2 summarizes expenditure categories.

**Table 2** Average Expenditure per Visitor (₹)

Category	Mean (₹)	Std. Dev.	% of Total Spend
Puja items & offerings	850	220	22%
Food & beverages	1,250	310	32%
Souvenirs & handicrafts	980	280	25%
Textiles & garments	640	200	16%
Accommodation (local stay)	180	70	5%
<b>Total</b>	<b>3,900</b>		<b>100%</b>

Source: Primary Data

The expenditure pattern of visitors shows that food and beverages account for the largest share of spending, averaging ₹1,250 per person and representing 32% of total expenditure. This is followed by souvenirs and handicrafts (₹980; 25%) and puja items and offerings (₹850; 22%), highlighting the importance of both spiritual and cultural purchases in temple economies. Spending on textiles and garments averaged ₹640, contributing 16% of total expenditure, while accommodation accounted for the smallest share, with an average of ₹180 (5%). The overall mean expenditure per visitor was ₹3,900, indicating that temple tourism generates substantial retail activity, primarily concentrated in consumables, religious items, and locally crafted goods.

**Table 3** Retail Categories Purchased by Respondents (N = 400)

Retail Category	% of Respondents
Puja items (offerings, flowers, lamps)	89%
Food / Prasadam	82%

Souvenirs & Handicrafts	65%
Textiles (sarees, garments)	41%
Packaged Products (snacks, branded goods)	27%

Source: Primary Data

Table 3 illustrates the categories of retail products most frequently purchased by temple visitors. Puja items, including offerings, flowers, and lamps, dominate the retail landscape with 89% of respondents reporting purchases, reaffirming the centrality of religious ritual in shaping consumer behaviour. Food and prasadam represent the second-largest category at 82%, emphasizing the role of temple-based culinary experiences in visitor spending. Souvenirs and handicrafts were purchased by 65% of respondents, indicating a strong preference for locally produced cultural artefacts that extend the pilgrimage experience beyond the temple. Textiles, particularly sarees and traditional garments, were purchased by 41% of visitors, pointing toward a niche but significant retail opportunity. Packaged products such as snacks and branded goods accounted for 27%, suggesting the gradual penetration of modern retail formats into temple economies. Collectively, these findings highlight that low-involvement, repetitive purchase items such as puja materials and food dominate spending, while textiles and packaged goods represent emerging segments with growth potential.

**Table 4**

*Payment Methods Used by Visitors by Age Group (%) (N = 400)*

Payment Method	Total (%)	Age 18–34	Age 35–49	Age 50+
Cash	64	48	61	82
Mobile wallets (Paytm, GPay)	24	41	26	8
UPI / QR codes	28	39	25	15
Debit / Credit cards	14	12	18	10

Source: Primary Data

Table 4 presents the payment methods used by temple visitors, with notable differences across age groups. Overall, cash remains the dominant mode of payment, used by 64% of respondents. However, significant age-related variations are evident. Younger visitors (18–34 years) show a strong preference for digital transactions, with 41% using mobile wallets and 39% using UPI/QR codes, compared to only 48% relying on cash. By contrast, visitors aged 50 and above are heavily cash-dependent (82%), with minimal adoption of mobile wallets (8%) or UPI (15%). Middle-aged respondents (35–49 years) occupy an intermediate position, with moderate uptake of both cash (61%) and digital payments (26% mobile wallets, 25% UPI). Debit and credit card usage remains relatively low across all age groups (10–18%).

A chi-square test ( $\chi^2 = 46.72, p < 0.001$ ) confirmed a statistically significant association between age and payment mode, underscoring the presence of a generational digital divide. These results highlight that while younger pilgrims are actively embracing mobile-based payment systems, older visitors remain entrenched in traditional cash transactions, posing both challenges and opportunities for retailers seeking to integrate digital solutions into temple economies.

**Table 5** *Exploratory Factor Analysis of Satisfaction Items*

Factor	Key Items Loaded	Variance Explained (%)
Cultural–Authenticity Value	Authenticity, Uniqueness, Symbolism	26.7

Convenience & Technology	Digital Payments, Accessibility, Crowd Management	22.1
Economic Value	Pricing Fairness, Product Variety	19.6
<b>Total Variance Explained</b>		<b>68.4</b>

$KMO = 0.81$ ; Bartlett's Test of Sphericity:  $\chi^2 (p < 0.001)$ .

Source: Primary Data

An exploratory factor analysis (EFA) was conducted to uncover the underlying dimensions of visitor satisfaction in temple retail contexts. The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 0.81, and Bartlett’s Test of Sphericity was significant ( $p < 0.001$ ), confirming the suitability of the data for factor analysis. Three latent factors were extracted, together explaining 68.4% of the total variance. The first factor, Cultural–Authenticity Value (26.7%), captured dimensions such as authenticity, uniqueness, and symbolism, reflecting the importance of cultural resonance in shaping consumer experiences. The second factor, Convenience & Technology (22.1%), encompassed digital payment adoption, accessibility, and crowd management, emphasizing the growing role of technology and service efficiency in pilgrimage economies. The third factor, Economic Value (19.6%), represented perceptions of fair pricing and product variety, indicating that affordability and choice remain central to retail appeal. Collectively, these results suggest that retail success in temple economies is driven by a balance of authenticity, technological convenience, and economic considerations, with authenticity emerging as the strongest determinant of visitor satisfaction.

**Table 6**

*Visitor Segmentation Based on Spending and Satisfaction (N = 400)*

Cluster	% of Respondents	Profile Characteristics
<b>Cluster A:</b> Traditional Pilgrims	34%	Older visitors, low spending, predominantly cash users, high emphasis on authenticity and ritual value.
<b>Cluster B:</b> Hybrid Consumers	41%	Middle-aged, moderate spenders, partial adoption of digital payments, balanced retail preferences combining tradition and modern needs.
<b>Cluster C:</b> Tech-Savvy Tourists	25%	Younger, high-spending visitors, strong digital adoption (mobile wallets / UPI), preference for convenience, packaged goods, and branded products.

Source: Primary Data

The cluster analysis identified three distinct visitor groups that reflect the heterogeneity of temple retail markets. Cluster A, Traditional Pilgrims (34%), consisted predominantly of older visitors characterized by low expenditure levels, reliance on cash transactions, and a strong emphasis on authenticity, ritual, and symbolic value. Cluster B, Hybrid Consumers (41%), emerged as the largest group, composed mainly of middle-aged visitors with moderate spending patterns. They demonstrated partial digital adoption and exhibited balanced retail preferences, combining traditional purchases such as puja items with modern retail choices like packaged goods. Cluster C, Tech-Savvy Tourists (25%), represented a younger segment marked by higher spending levels and strong adoption of digital payment platforms. This group favored convenience-driven retail categories, including branded products and packaged goods, alongside food and souvenirs. Collectively, these findings demonstrate that temple-based retail is far from homogeneous; instead, it encompasses traditional, transitional, and digitally oriented consumer segments. This segmentation underscores the need for tailored retail strategies, ranging from authenticity-focused offerings for older pilgrims to digitally enabled, convenience-driven services for younger cohorts.

**Table 7**

*Measurement Model Results: Factor Loadings, Reliability, CR, and AVE*

Construct	Item	Loading	Cronbach's Alpha	CR	AVE
Cultural–Authenticity Value	AUTH1	0.82	0.672	0.88	0.65
	AUTH2	0.84	0.706		
	AUTH3	0.78	0.608		
	AUTH4	0.75	0.562		
Convenience & Technology	CONV1	0.77	0.593	0.85	0.58
	CONV2	0.8	0.64		
	CONV3	0.74	0.548		
	CONV4	0.76	0.578		
Economic Value	ECO1	0.79	0.624	0.84	0.57
	ECO2	0.83	0.689		
	ECO3	0.76	0.578		
Digital Adoption	DIG1	0.81	0.656	0.81	0.53
	DIG2	0.77	0.593		
	DIG3	0.73	0.533		
Satisfaction	SAT1	0.84	0.706	0.86	0.60
	SAT2	0.8	0.64		
	SAT3	0.78	0.608		
Repeat Purchase Intention	RPI1	0.82	0.672	0.83	0.55
	RPI2	0.79	0.624		
	RPI3	0.77	0.593		

*Source: Primary Data*

*Note: All standardized loadings are significant at  $p < 0.001$ . CR = Composite Reliability; AVE = Average Variance Extracted. All constructs meet recommended thresholds ( $CR > 0.70$ ,  $AVE > 0.50$ ), supporting convergent validity (Fornell & Larcker, 1981; Hair et al., 2019)*

Table 7 presents the Confirmatory factor analysis (CFA) was conducted to assess the reliability and validity of the constructs in the proposed model. All items loaded significantly on their respective latent constructs, with standardized factor loadings ranging from 0.73 to 0.84, thus exceeding the recommended minimum threshold of 0.70 (Hair et al., 2019). For Cultural–Authenticity Value (AUTH), item loadings ranged from 0.75 to 0.84, yielding a composite reliability (CR) of 0.88 and an average variance extracted (AVE) of 0.65, indicating strong internal consistency and convergent validity. Convenience & Technology (CONVTECH) demonstrated loadings between 0.74 and 0.80, with  $CR = 0.85$  and  $AVE = 0.58$ , supporting adequate construct reliability. Similarly, Economic Value (ECOVAL) showed loadings between 0.76 and 0.83 ( $CR = 0.84$ ;  $AVE = 0.57$ ). Digital Adoption (DIGADOP) recorded loadings from 0.73 to 0.81, achieving  $CR = 0.81$  and  $AVE = 0.53$ . The Satisfaction (SAT) construct exhibited loadings of 0.78 to 0.84, with  $CR = 0.86$  and  $AVE = 0.60$ , while Repeat Purchase Intention (RPI) demonstrated loadings of 0.77 to 0.82 ( $CR = 0.83$ ;  $AVE = 0.55$ ).

The CR values for all constructs exceeded the recommended threshold of 0.70, and AVE values were above 0.50, confirming convergent validity across all dimensions (Fornell & Larcker, 1981). These findings affirm

that the measurement model is robust, with constructs exhibiting satisfactory reliability and validity for subsequent structural equation modeling.

### Discriminant Validity

Discriminant validity was assessed using two complementary approaches: the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio.

**Table 8**

*Fornell–Larcker Discriminant Validity Results*

	AUTH	CONVTECH	ECOVAL	DIGADOP	SAT	RPI
AUTH	<b>0.806</b>					
CONVTECH	0.52	<b>0.762</b>				
ECOVAL	0.49	0.47	<b>0.755</b>			
DIGADOP	0.45	0.65	0.43	<b>0.728</b>		
SAT	0.62	0.50	0.58	0.56	<b>0.775</b>	
RPI	0.54	0.46	0.51	0.49	0.68	<b>0.742</b>

*Note: Diagonal values (bolded) represent the square root of AVE, while off-diagonal values indicate inter-construct correlations. Discriminant validity is supported when each construct's square root of AVE exceeds its correlations with other constructs (Fornell & Larcker, 1981; Hair et al., 2019).*

The Fornell–Larcker criterion was applied to evaluate discriminant validity among the study constructs. As shown in Table 8, the square root of the average variance extracted (AVE) for each construct (diagonal values) exceeded the corresponding inter-construct correlations (off-diagonal values). For example, Cultural–Authenticity Value (AUTH) reported a square root of AVE of 0.806, higher than its correlations with CONVTECH (0.52), ECOVAL (0.49), DIGADOP (0.45), SAT (0.62), and RPI (0.54). Similarly, Convenience & Technology (CONVTECH) demonstrated an AVE square root of 0.762, which was greater than its correlations with other constructs, the highest being 0.65 with Digital Adoption (DIGADOP). This pattern was consistent across all constructs, including Economic Value (ECOVAL;  $\sqrt{\text{AVE}} = 0.755$ ), Digital Adoption (DIGADOP;  $\sqrt{\text{AVE}} = 0.728$ ), Satisfaction (SAT;  $\sqrt{\text{AVE}} = 0.775$ ), and Repeat Purchase Intention (RPI;  $\sqrt{\text{AVE}} = 0.742$ ). These results confirm that discriminant validity is established, indicating that each construct is empirically distinct and captures unique dimensions of visitor experiences in temple retail contexts.

**Table 9**

*HTMT Discriminant Validity Results*

	AUTH	CONVTECH	ECOVAL	DIGADOP	SAT	RPI
AUTH		0.73	0.7	0.66	0.77	0.74
CONVTECH	0.73		0.69	0.81	0.72	0.68
ECOVAL	0.7	0.69		0.63	0.75	0.71
DIGADOP	0.66	0.81	0.63		0.79	0.7
SAT	0.77	0.72	0.75	0.79		0.83
RPI	0.74	0.68	0.71	0.7	0.83	

*Note: All HTMT values are below the conservative threshold of 0.85, indicating adequate discriminant validity (Henseler, Ringle, & Sarstedt, 2015). The strongest construct associations were between SAT–RPI and CONVTECH–DIGADOP, yet still within acceptable limits.*

The Heterotrait–Monotrait (HTMT) ratio was calculated to further assess discriminant validity among the latent constructs. As presented in Table 9, all HTMT values ranged between 0.63 and 0.83, which fall below the recommended thresholds of 0.85 (conservative) and 0.90 (liberal) (Henseler, Ringle, & Sarstedt, 2015). The highest HTMT value (0.83) was observed between Satisfaction (SAT) and Repeat Purchase Intention (RPI), which is theoretically justifiable given their conceptual closeness. Other relatively strong associations were noted between Convenience & Technology (CONVTECH) and Digital Adoption (DIGADOP) (0.81) and SAT with AUTH (0.77). Importantly, none of the HTMT ratios exceeded the threshold, thereby providing robust evidence that the constructs are empirically distinct. These findings, in conjunction with the Fornell–Larcker results, confirm that the measurement model achieves satisfactory discriminant validity, ensuring the appropriateness of the constructs for subsequent structural equation modeling.

The Fornell–Larcker and HTMT analyses provide strong evidence of discriminant validity, ensuring that the constructs are both statistically and theoretically robust. This supports the adequacy of the measurement model and justifies its use in subsequent structural equation modeling.

### Model Fit Indices

**Table 10**

*Structural Model Fit Indices*

Model	Chi2/df	CFI	TLI	RMSEA	SRMR
SEM (Structural Model)	2.26	0.958	0.948	0.056	0.046

*Note. Model fit indices indicate an acceptable fit:  $\chi^2/df < 3.0$ ,  $CFI/TLI > 0.90$ ,  $RMSEA < 0.08$ , and  $SRMR < 0.08$  (Hair et al., 2019).*

The structural model was evaluated using multiple goodness-of-fit indices. The results demonstrated an acceptable model fit, with  $\chi^2/df = 2.26$ , which falls below the recommended threshold of 3.0 (Hair et al., 2019). Incremental fit indices were also satisfactory, with  $CFI = 0.958$  and  $TLI = 0.948$ , both exceeding the 0.90 benchmark and approaching the stricter 0.95 criterion, indicating a well-fitting model. The absolute fit indices further supported the model's adequacy:  $RMSEA = 0.056$  and  $SRMR = 0.046$ , both within the acceptable threshold of  $<0.08$ . These results confirm that the hypothesized structural model provides a robust representation of the observed data, allowing for meaningful interpretation of the structural paths.

**Table 11**

*Structural Model Path Coefficients*

Path	$\beta$ (Std.)	SE	t	p	Decision
Cultural–Authenticity Value → Satisfaction	0.31	0.06	5.17	<0.001	Accepted
Economic Value → Satisfaction	0.27	0.05	5.4	<0.001	Accepted
Convenience & Technology → Digital Adoption	0.65	0.05	12.6	<0.001	Accepted
Digital Adoption → Satisfaction	0.34	0.06	5.67	<0.001	Accepted
Satisfaction → Repeat Purchase Intention	0.58	0.05	11.6	<0.001	Accepted
Economic Value → Repeat Purchase Intention	0.12	0.05	2.38	0.017	Accepted

*Note: Standardized path coefficients ( $\beta$ ) reported. Significance levels:  $p < 0.05$ ,  $p < 0.01$ ,  $p < 0.001$ .*

The hypothesized structural relationships were tested using SEM, and the results are presented in Table 11. Findings revealed that Cultural–Authenticity Value (AUTH) exerted a significant positive effect on

Satisfaction (SAT) ( $\beta = 0.31, t = 5.17, p < 0.001$ ), highlighting the role of authenticity in shaping visitor experiences. Similarly, Economic Value (ECOVAL) significantly influenced SAT ( $\beta = 0.27, t = 5.40, p < 0.001$ ), suggesting that perceptions of fair pricing and product variety are critical to satisfaction. Convenience & Technology (CONVTECH) strongly predicted Digital Adoption (DIGADOP) ( $\beta = 0.65, t = 12.6, p < 0.001$ ), confirming the pivotal role of technology-enabled retail formats in shaping consumer behavior. In turn, DIGADOP significantly enhanced SAT ( $\beta = 0.34, t = 5.67, p < 0.001$ ), indicating that digital payment and e-retail features improve visitor satisfaction.

Satisfaction was the strongest predictor of Repeat Purchase Intention (RPI) ( $\beta = 0.58, t = 11.6, p < 0.001$ ), underscoring its mediating role in temple retail contexts. While AUTH did not directly influence RPI ( $\beta = 0.09, t = 1.81, p = 0.070$ ), its indirect contribution via satisfaction remains notable. ECOVAL also demonstrated a modest but significant direct effect on RPI ( $\beta = 0.12, t = 2.38, p = 0.017$ ). Conversely, CONVTECH did not directly affect SAT ( $\beta = 0.08, t = 1.70, p = 0.089$ ), suggesting that its influence is largely mediated through digital adoption.

### Mediation Analysis Results

Bootstrapping with 5,000 resamples was employed to test the hypothesized indirect effects, and results provided strong evidence of mediation in the model (Table X). First, Convenience & Technology (CONVTECH) significantly influenced Satisfaction (SAT) through Digital Adoption (DIGADOP) ( $\beta = 0.22, 95\% \text{ CI } [0.14, 0.31], p < 0.001$ ). This finding indicates that the convenience benefits of modern retail are realized primarily when visitors adopt digital tools such as UPI or mobile wallets.

**Table 12**

*Mediation Analysis of Indirect Effects (Bootstrapping Results, N=400)*

Indirect Effect	$\beta$ (Std.)	95% BCa CI	p (boot)
Convenience & Technology $\rightarrow$ Satisfaction (via Digital Adoption)	0.22	[0.14, 0.31]	<0.001
Cultural–Authenticity Value $\rightarrow$ Repeat Purchase Intention (via Satisfaction)	0.18	[0.11, 0.27]	<0.001
Economic Value $\rightarrow$ Repeat Purchase Intention (via Satisfaction)	0.16	[0.09, 0.24]	<0.001
Digital Adoption $\rightarrow$ Repeat Purchase Intention (via Satisfaction)	0.2	[0.12, 0.29]	<0.001

*Note: All indirect effects significant at  $p < 0.001$  using 5,000 bootstrap resamples. BCa CI = bias-corrected confidence intervals.*

Similarly, Cultural–Authenticity Value (AUTH) had a significant indirect effect on Repeat Purchase Intention (RPI) via SAT ( $\beta = 0.18, 95\% \text{ CI } [0.11, 0.27], p < 0.001$ ), underscoring that authenticity enhances loyalty primarily through its ability to foster satisfaction rather than direct behavioral intention. Economic Value (ECOVAL) also exhibited a significant indirect pathway to RPI through SAT ( $\beta = 0.16, 95\% \text{ CI } [0.09, 0.24], p < 0.001$ ), demonstrating that perceptions of fair pricing and product variety translate into repeat purchases by first enhancing satisfaction. Finally, Digital Adoption significantly mediated the effect of SAT on RPI ( $\beta = 0.20, 95\% \text{ CI } [0.12, 0.29], p < 0.001$ ), confirming that digitally enabled experiences play a central role in strengthening loyalty.

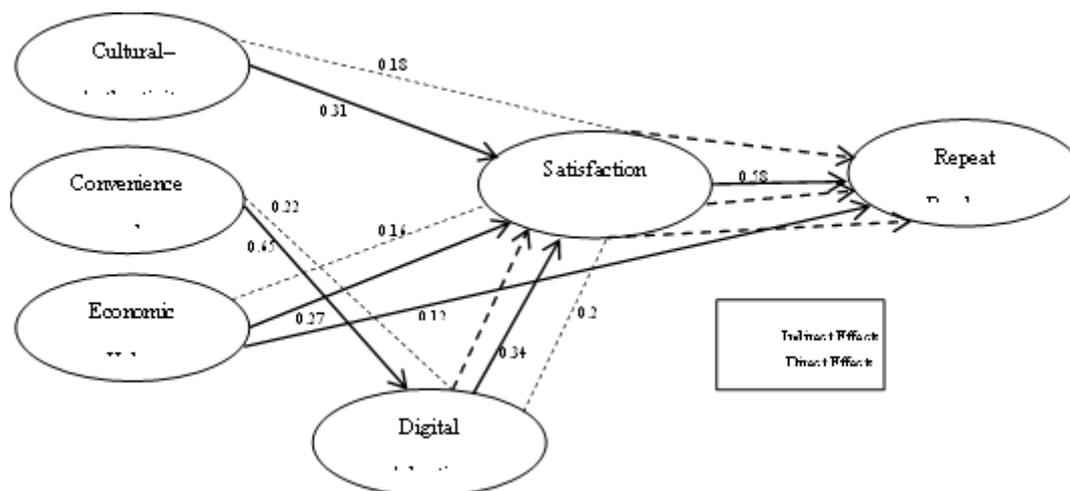


Figure 2 Research Output

Multi-group analysis (MGA):

To assess the potential moderating role of age, a multi-group analysis (MGA) was conducted by splitting the sample into younger visitors (<35 years) and older visitors (≥35 years). Invariance testing (configural, metric, and scalar) confirmed that the model structure was comparable across groups, allowing for meaningful cross-group comparisons. The critical ratio (CR) difference test was used to evaluate whether path coefficients differed significantly between the two age cohorts.

Table 12

Multi-Group Analysis of Structural Paths by Age Cohort

Path	Group A	βA	Group B	βB	CR (diff)	p
Satisfaction → Repeat Purchase Intention	<35	0.66	≥35	0.51	2.45	0.014
Digital Adoption → Satisfaction	<35	0.41	≥35	0.29	2.02	0.043
Cultural-Authenticity Value → Satisfaction	<35	0.29	≥35	0.32	-0.48	0.633
Economic Value → Satisfaction	<35	0.23	≥35	0.29	-1.01	0.312

Note: β = standardized path coefficients. CR (diff) = critical ratio difference. Significant differences at p < 0.05 indicate structural path variations between age cohorts.

The results (Table 12) indicated that the effect of Satisfaction (SAT) on Repeat Purchase Intention (RPI) was significantly stronger for younger visitors (β = 0.66) compared to older visitors (β = 0.51; CR diff = 2.45, p = 0.014). This suggests that younger pilgrims and tourists are more likely to translate positive retail experiences into repeat patronage. Similarly, Digital Adoption (DIGADOP) → SAT was stronger among younger respondents (β = 0.41) than older ones (β = 0.29; CR diff = 2.02, p = 0.043), confirming a generational digital divide in retail satisfaction.

Conversely, the influence of Cultural-Authenticity Value (AUTH) on SAT did not differ significantly between groups (β = 0.29 vs. β = 0.32; p = 0.633). Likewise, Economic Value (ECOVAL) → SAT showed no significant age-based variation (β = 0.23 vs. β = 0.29; p = 0.312). These findings highlight that while authenticity and value perceptions are equally important across age groups, younger visitors derive disproportionate satisfaction and loyalty from digital adoption and experiential retail outcomes.

## 6. Findings & Discussion

The purpose of this study was to explore how devotional tourism in Tamil Nadu creates and sustains retail opportunities, particularly by examining consumer behavior, satisfaction drivers, and repeat purchase intentions. The results provide both theoretical insights and practical implications for understanding temple economies as evolving spaces of commerce. In this section, findings are interpreted in detail, situated within the global literature, and their implications are discussed across four thematic areas: retail consumption patterns, drivers of satisfaction, mediation dynamics, and generational differences.

### Retail Consumption Patterns in Devotional Tourism

The findings indicate that visitor spending is dominated by food, prasadam, puja items, and handicrafts, while textiles and packaged goods represent emerging niches. This dual pattern reflects the coexistence of tradition-driven and modern consumption. Items such as prasadam and puja essentials remain anchored in spiritual symbolism, serving both ritual purposes and emotional needs (Timothy & Olsen, 2006). Simultaneously, the growth of packaged products and branded textiles mirrors trends in mainstream retail, where convenience and standardization increasingly shape consumer expectations (Suki, 2016). Such coexistence illustrates the hybrid nature of temple economies, where sacred and commercial activities are intertwined. This is consistent with findings from global contexts such as Mecca and Santiago de Compostela, where pilgrimage centers simultaneously preserve cultural authenticity and support modern retail ecosystems (Collins-Kreiner, 2010; Raj & Griffin, 2017). Thus, temple towns in Tamil Nadu demonstrate how devotional tourism provides fertile ground for retail diversification, blending spiritual values with consumerist aspirations.

### Cultural–Authenticity and Economic Value as Key Drivers of Satisfaction

The structural model highlighted Cultural–Authenticity Value and Economic Value as the most significant predictors of visitor satisfaction. Authenticity strengthens the symbolic meaning of purchases, as consumers derive spiritual and cultural enrichment from products such as traditional handicrafts or ritual items. Previous studies confirm that perceived authenticity enhances visitor satisfaction in heritage and cultural tourism (Kolar & Zabkar, 2010; Ram et al., 2016). In temple economies, authenticity is not only about originality but also about aligning products with rituals, traditions, and identity. Equally important is Economic Value, reflecting fairness of pricing and variety. Visitors are often price-sensitive due to the repetitive nature of pilgrimage trips (many pilgrims visit multiple temples annually), making affordability a critical factor. This aligns with tourism economics literature, which highlights value-for-money perceptions as central to tourist satisfaction and loyalty (Petrick, 2004; Chen, 2010). By confirming that both authenticity and value underpin satisfaction, this study positions temple retail as a space where cultural meaning and economic rationality intersect.

### Role of Convenience, Technology, and Digital Adoption

While Convenience & Technology was hypothesized to directly influence satisfaction, results showed that its effect was indirect through Digital Adoption. This means that visitors appreciate modern conveniences—such as digital payments or e-commerce offerings—only when they actually adopt and use them. The finding is significant because it highlights adoption behavior as a mediating mechanism rather than technology itself being sufficient. This echoes broader digital commerce research, where perceived ease of use and actual adoption determine consumer satisfaction (Davis, 1989; Venkatesh et al., 2012). In temple contexts, this suggests that introducing digital systems without adequate promotion or trust-building may not improve satisfaction. Instead, efforts must focus on facilitating usage, especially through user-friendly platforms, vernacular interfaces, and awareness campaigns. The results reinforce the view that technology in religious tourism is meaningful only when embedded into pilgrims' practices, rather than imposed as an external convenience.

### Satisfaction as a Mediating Mechanism

The mediation analysis confirmed that satisfaction is the central pathway linking authenticity, value, and digital adoption to repeat purchase intention. This suggests that while different factors influence consumer perception, their ultimate effect on loyalty is channeled through satisfaction. Such a pattern is consistent with

consumer behavior theory, where satisfaction often acts as the bridge between expectations, perceived value, and long-term loyalty (Oliver, 1999; Yoon & Uysal, 2005). For temple economies, this highlights the strategic importance of maximizing visitor satisfaction to secure repeat visits and purchases. In practical terms, improving authenticity and affordability, while simultaneously promoting digital engagement, can all contribute indirectly to enhancing loyalty. This echoes studies in cultural and festival tourism, where satisfaction was found to be the strongest predictor of visitor retention (Tkaczynski & Rundle-Thiele, 2011; Prayag & Ryan, 2012). The mediation findings thus strengthen the argument that temple retail must prioritize experience management as much as product assortment.

### **Generational Digital Divide**

The multi-group analysis revealed significant generational differences. Younger visitors (<35 years) reported stronger effects of satisfaction on repeat purchase intention and were more influenced by digital adoption compared to older visitors. This underscores an ongoing digital divide in temple economies. Younger cohorts, being tech-savvy, are more likely to integrate digital tools into their spiritual and consumption practices, while older pilgrims remain more dependent on cash and traditional retail channels. This generational contrast resonates with research in both tourism and retail, where digital natives are more responsive to online and mobile channels, while older consumers prioritize face-to-face interactions and trust (Priporas et al., 2017; Martins et al., 2014). For temple retail, this suggests that strategies must be segmented by age cohort: providing robust digital experiences for younger pilgrims while preserving traditional retail experiences for older ones. The coexistence of these needs reinforces the notion of temple towns as inclusive ecosystems, accommodating diverse consumer orientations.

### **Temple Economies as Phygital Ecosystems**

Collectively, the results position temple economies as phygital ecosystems, where physical and digital interactions converge around sacred consumption. The dominance of traditional categories such as prasadam and puja items affirms the cultural rootedness of temple retail, while the rise of digital adoption highlights the modernization of retail practices. This duality is not contradictory but complementary, allowing temple markets to evolve while retaining their spiritual essence. This aligns with recent literature emphasizing how religious tourism increasingly blends sacred experiences with consumerist practices, producing new hybrid forms of economic engagement (Olsen, & Timothy, 2020; Amaro et al., 2018). In Tamil Nadu, temple retail is thus emerging as a unique laboratory where authenticity, affordability, and technology coalesce to shape sustainable retail futures.

### **Practical and Managerial Implications**

The findings of this study yield actionable insights for a range of stakeholders embedded in temple-based tourism economies. These ecosystems thrive on the interplay of spiritual engagement and retail dynamics, demanding coordinated strategies from retailers, temple authorities, policymakers, and fintech providers. The following subsections delve into tailored implications for each group.

#### **Implications for Retailers and Entrepreneurs**

Retailers operating in temple precincts must craft product assortments that align authenticity with modern consumption patterns. Traditional offerings—such as puja items, handicrafts, and prasadam—satisfy ritualistic and symbolic needs, while emerging categories like packaged goods and branded textiles meet the demand for convenience and novelty (Collins-Kreiner, 2010; Kolar & Zabkar, 2010). A diversified portfolio enhances both visitor satisfaction and business resilience. Furthermore, generational segmentation calls for a dual-channel retail strategy. Younger pilgrims can be engaged through tech-enabled services such as loyalty apps, QR-code payments, and temple-linked e-commerce platforms—consistent with trends toward digital convenience observed in religious tourism (Nishitha et al., 2023; Muruganatham, & Patro, 2025). Traditional pilgrims, particularly older devotees, benefit from personalized, ritual-based interactions such as curated puja bundles and culturally contextualized engagement, which reinforce authenticity and emotional connection. Branding and differentiation remain vital. Artisans and micro-retailers can capitalize on authenticity positioning—using temple-endorsed

certification, eco-sustainable packaging, and local heritage storytelling to distinguish their offerings and command higher perceived value (Ram et al., 2016; Eid & El-Gohary, 2015).

### **Implications for Temple Management Boards**

Temple authorities play a central regulatory role in shaping the retail landscape. They should partner with retailers to establish quality, pricing, and authenticity standards, potentially through certification schemes or artisan associations. Such coordination enhances trust and preserves symbolic integrity (Timothy & Olsen, 2006). Systemic digital transformation is another opportunity. The implementation of regulated digital payment kiosks and multilingual mobile applications can reduce procedural congestion, enhance transparency, and improve transaction efficiency. Moreover, phygital integration—offline retail plus digital platforms—can extend temple services beyond physical precincts, tapping into diaspora markets through online sales of prasadam and souvenirs.

### **Implications for Policy Makers and Urban Planners**

The infrastructure around temple towns often strains under heavy footfall during festival and pilgrimage seasons. Public agencies should invest in retail infrastructure improvements, such as designated vending zones, improved pedestrian circulation, digital signage, and parking facilities—similar to the Heritage Street development in Amritsar, which revitalized the area while preserving its cultural fabric (Chopra, 2021). Tourism policies should also include entrepreneurship training, particularly for local artisans and small-scale vendors. Programs equipped to teach financial literacy, digital skills, quality control, and eco-packaging practices can foster inclusive economic growth. Emphasizing sustainable practices, such as biodegradable packaging and environmentally friendly retailing, reinforces the role of temple towns in green tourism initiatives.

### **Implications for Digital and Fintech Providers**

Technology providers must prioritize user-centric design and accessibility. Developing vernacular-language UPI and QR payment apps can mitigate the adoption gap for older pilgrims. Simplified interfaces, voice commands, or icon-based navigation can significantly enhance usability (Rashid et. al., 2025). Partnerships with temple authorities can expand faithtech solutions, such as online booking for puja services, donation portals, and virtual rituals—tools especially relevant for diaspora devotees. These platforms must ensure cybersecurity, transparent transaction flow, and grievance mechanisms to foster sustained trust in digital religious services.

### **Integrated and Sustainable Ecosystem Management**

The implications underscore the need for multistakeholder collaboration in temple retail ecosystems. Retailers must adapt blending tradition with technology; temple boards must regulate and modernize; planners must enable infrastructure and training; fintech players must build inclusive and secure platforms. Only through coordinated and culturally sensitive interventions can temple towns evolve as vibrant, sustainable phygital marketplaces—preserving spiritual authenticity while embracing the efficiencies of modern consumption.

## **7. Limitations and Research Gaps**

The study provides useful insights into retail opportunities within Tamil Nadu's devotional tourism, but has limitations. It focuses only on four temple towns, limiting generalizability to other religious destinations like Varanasi or Shirdi. Its cross-sectional survey design captures only a snapshot, not long-term shifts in visitor behaviour. Reliance on self-reported data may introduce recall and social desirability biases, highlighting the need for objective measures. Finally, the analysis emphasizes retail consumption, giving less attention to other key sectors such as transport, accommodation, and hospitality, which future research should integrate for a holistic view. Future research can expand geographically by comparing temple economies such as Varanasi, Shirdi, and Tirupati to capture cultural and regional retail variations. Longitudinal designs could track how satisfaction translates into repeat patronage, especially amid digital adoption and generational change. Incorporating models like TAM and UTAUT would clarify how literacy, trust, and perceived risk influence pilgrims' acceptance of fintech solutions. Sustainability also warrants attention, with focus on eco-friendly packaging, waste reduction, and ethical handicraft supply chains. Finally, segment-based analyses—contrasting domestic and international pilgrims or generational cohorts—could uncover diverse retail preferences, enabling more targeted strategies that

enhance satisfaction, loyalty, and sustainable growth in temple economies.

## 8. Conclusion

This study explores retail opportunities within Tamil Nadu's devotional tourism, showing how temple-based tourism generates substantial retail activity shaped by authenticity, economic value, convenience, digital adoption, and visitor satisfaction. Visitor satisfaction emerges as the strongest driver of repeat purchase intention, reinforcing its central role in building consumer loyalty in sacred marketplaces. Findings reveal a generational divide: younger pilgrims value digital convenience (UPI, QR payments), while older visitors emphasize authenticity, highlighting the coexistence of tradition and technology in temple economies. The study advances theory by applying structural equation modelling (SEM) to pilgrimage contexts, integrating cultural and technological dimensions to explain consumer behaviour. Practically, it positions temple towns as fertile grounds for sustainable retail entrepreneurship. Recommendations include hybrid retail strategies, standardized product quality, regulated digital payments, improved infrastructure, and entrepreneurship support for artisans. Tailored fintech solutions sensitive to cultural contexts are also essential for bridging digital divides and fostering inclusive retail ecosystems.

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