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**INVESTIGATING THE ANTECEDENTS OF CUSTOMER ONLINE  
REPURCHASE INTENTION IN A MULTICHANNEL ENVIRONMENT**



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**DOCTOR OF PHILOSOPHY (MARKETING)  
UNIVERSITI UTARA MALAYSIA  
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**INVESTIGATING THE ANTECEDENTS OF CUSTOMER ONLINE  
REPURCHASE INTENTION IN A MULTICHANNEL ENVIRONMENT**

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## ABSTRACT

The evolution of internet technology, rapid digitalization, and the introduction of multiple channels strongly influence the managers and researchers to discover and update how customers better interact in a multichannel environment. Therefore, in today's multichannel environment, the question of whether multiple channels should be implemented is no longer the focus. More important is the question of how the multiple channels can be handled synergistically to maximize the customer repeat purchase behavior. The current quantitative study attempts to understand whether the role of channel integration helps in customer movement from the firm's offline channel to the firm's online channel. Data have been collected from a sample of 358 experienced online customers from different cities of Pakistan and analyzed through smart PLS. The results of the study confirm that the customer previous interaction with the firm offline channel significantly affects the customer perception about the firm's online channel. Additionally, the results of the study also confirm the moderating role of channel integration and offline image in the transfer of customer perceptions from offline channel to online channel. Although each channel may offer a unique value proposition, channel integration can drive overall customer satisfaction and repeat purchase behavior in a relational, multichannel environment. Therefore, it is pertinent for the firms and managers to not only focus on their new online channel but also their performance in the offline channel to provide a better purchase experience for the customers across multiple channels. Moreover, integrating multiple channels can provide a synergy that helps the firms to achieve competitive advantage.

**Keywords:** Multichannel Environment, Channel Integration, Online Repurchase Intention, Fashion industry, Pakistan

## ABSTRAK

Evolusi teknologi internet, pendigitalan yang pantas dan pengenalan kepada pelbagai saluran mempengaruhi pengurus dan penyelidik untuk mengetahui dan mengemas kini bagaimana pelanggan berinteraksi dengan lebih baik dalam persekitaran pelbagai saluran. Oleh itu, dalam persekitaran pelbagai saluran hari ini, persoalan sama ada pelbagai saluran perlu dilaksanakan bukan lagi menjadi tumpuan. Persoalan yang lebih penting adalah bagaimana pelbagai saluran ini boleh dikendalikan secara sinergi untuk memaksimumkan tingkah laku pembelian berulang pelanggan. Kajian kuantitatif ini cuba untuk memahami sama ada peranan integrasi saluran membantu pergerakan pelanggan daripada saluran luar talian syarikat kepada saluran dalam talian syarikat. Data dikumpulkan daripada 358 sampel pelanggan dalam talian yang berpengalaman daripada bandar yang berbeza-beza di Pakistan dan dianalisis menggunakan Smart *PLS*. Hasil kajian mengesahkan bahawa interaksi terdahulu pelanggan di luar talian syarikat memberi kesan yang signifikan kepada persepsi pelanggan mengenai saluran dalam talian syarikat. Selain itu, hasil kajian juga mengesahkan peranan penyederhanaan integrasi saluran dan imej luar talian dalam pemindahan persepsi pelanggan daripada saluran luar talian kepada saluran dalam talian. Walaupun setiap saluran menawarkan nilai yang unik, integrasi saluran dapat mendorong kepuasan pelanggan secara keseluruhan dan tingkah laku pembelian berulang pelanggan dalam persekitaran yang berkaitan dan persekitaran pelbagai saluran. Oleh itu, penting kepada syarikat dan pengurus untuk tidak hanya memberi perhatian kepada saluran baharu dalam talian, malah turut memberi perhatian kepada prestasi mereka di luar talian bagi memberikan pengalaman pembelian yang lebih baik kepada pelanggan melalui pelbagai saluran. Tambahan lagi, mengintegrasikan pelbagai saluran dapat memberikan sinergi yang membantu syarikat untuk mencapai kelebihan daya saing.

**Kata kunci:** persekitaran pelbagai saluran, integrasi saluran, niat pembelian semula dalam talian, industri fesyen, Pakistan



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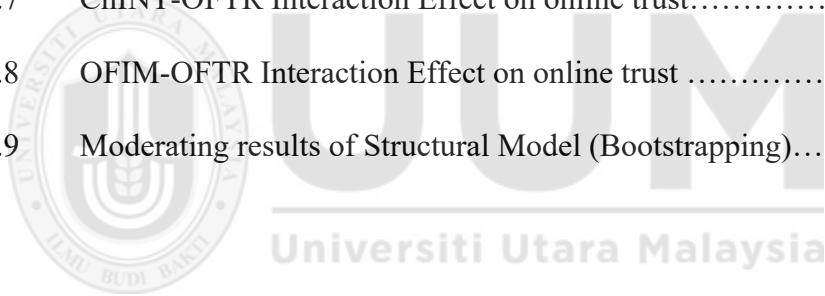
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## LIST OF ABBREVIATIONS

ORPI	Online Repurchase Intention
OFC	Offline channel
ONC	Online channel
OFS	Offline satisfaction
ONS	Online Satisfaction
OFSQ	Offline service quality
ONSQ	Online service quality
OFT	Offline trust
ONT	Online trust
CI	Channel integration
OFI	Offline Image



## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the Study**

The advancement of internet technology revolutionized the online shopping environment and offer more options to customers in their purchase process, providing them with better products and services (Pappas, 2018), at the same time providing opportunities for business firms to open an additional channel to grow (Beckers, Cárdenas, & Verhetsel, 2018). Online shopping is an activity of purchasing goods and services from a firm's online channel using the internet and it involves the activities like accessing a firm's online store, searching for desired products, selecting them, purchasing them, payments, and use of selected items to satisfy personal needs and wants (Lee, Ariff, Shoki, Zakuan, & Sulaiman, 2016). Customers from different corners of the world are shopping through online stores while sitting at their home or office because online shopping enables them to buy books, apparel, groceries, cars, and even houses from their favorite suppliers without going anywhere from home and at their convenient time.

According to Brown, Pope, and Voges (2003), the phenomenon of online shopping experienced remarkable progress because of its unique benefits for customers. These benefits include time convenience, reduce travelling costs, low overhead expenditures, get rid of physical store visits, a wide range of products and services, and many others. Besides many benefits attached to the online shopping, the growth in internet users over the past few years is another major factor for the success of online shopping (Santouridis, Trivellas, & Tsimonis, 2012; Towers & Xu, 2016). The population of internet users is

increasing all over the world at a very faster rate. The number of internet users has been increased from 361 million (5.8% of world population) in 2000 to 4.536 billion in the mid of 2019, 58.8 percent of the population is online in the world and the percentage growth in internet users all over the world is 1256% during the last 20 years (Internetworldstats, 2019).

The global e-commerce sales are expected to grow nearly US\$ 4206 billion in 2020 surpassing the sales of US\$ 3535 billion in the year 2019 and it is estimated to increase US\$ 6542 billions in 2023 (Oberlo, 2019; Statista, 2019b). The online sales are increasing globally at an explosive rate during the past decade (Changchit, Cutshall, Lonkani, Pholwan, & Pongwiritthon, 2019) and Fashion-related products ranked the most popular of global online shopping categories (Ok, Lee, & Kim, 2019).

Due to this expectation of online sales growth around the world, the global online firms are continuously working to increase their existing customer base by attracting new customers to their online channel in driving sales growth (Mohamed, Hussein, Hidayah Ahmad Zamzuri, & Haghshenas, 2014). However, getting new customers is relatively costly, it takes more time and more cost to acquire a new customer compared with retaining the old ones (Weinstein, 2002). Therefore, the issue of retaining old customers continuously attract scholars' interest and considered as the main element for developing competitive advantage and success factor for online firms (Chiu, Chang, Cheng, & Fang, 2009; Zhang et al., 2011). Therefore, the concept of online repurchase intention (ORPI) would be helpful for online firms in formulating the strategies for customer retention, however, the online repurchase intention remain an underrepresented area in online research (Mohamed et al., 2014).

Despite the increase in online sales around the world, the process of buying online is at the initial stage in Pakistan (Ali, 2016; Dost, Illyas, & Rehman, 2015). The progress of ecommerce sales in Pakistan has been low compared with the country's regional neighbors. The online sales in Pakistan were US\$ 622 million in 2017, where the figures for online sales in other regional countries like China were US\$ 1.2 trillion, India were US\$ 20.05 billion and Saudi Arabia were US\$ 6.13 billion (Tribune, 2018). Additionally, the online sales of these countries were also high in the relative term. The online sales of China were 21.19% of its total retail sales and in India, it was 18.5%, while in Pakistan the percentage was 0.34 (Nordeatrade, 2019; Tribune, 2018). The online sales in other Asian countries were also higher, US\$ 6 billion in Malaysia and US\$ 1.313 billion in Bangladesh in year 2018 (Datareportal, 2019; Thedailystar, 2019). The e-commerce share of total global retail sales was 10.4% in 2017, which shows a very little share of 0.34% e-commerce sales in Pakistan (Statista, 2018). The internet penetration rate in Pakistan was 15.51% in 2017 that shows 15.51 percent of the population in Pakistan had access to the internet (Statista, 2018). The total online shoppers in Pakistan were 6 million that was 18.6% of the total online population, while the online shopping penetration rate was 60.8% in Turkey and 48.8% in Malaysia, which shows a very low penetration rate compared with 45.4% all over the world (Business Recorder, 2016; Eshopworld, 2017; Iamk, 2018; Invesp, 2018).

Although the development of online sales is low in Pakistan, the fashion sector is the largest online sector in the country and showing significant progress during the previous years. The fashion sector accounted for the largest slice of online sales in 2018 with 40%, followed by travel 31% and IT 29% respectively (Profit, 2019). The online revenues in



the fashion segment of Pakistan are projected to reach US\$ 2748 million in 2020 and the expected annual growth rate of fashion sector in Pakistan is 17.6%, while the growth rate in the same sector worldwide is 9.4% (Statista, 2019a). However, fashion related online customers often face many hurdles that restrict them to purchase these products from the internet (Kawaf & Tagg, 2012). Because fashion-related products require a multisensory input (Citrin, Stem Jr, Spangenberg, & Clark, 2003) and it has been proved that this lack of direct experience may lead to less customer enjoyment in the shopping process and a greater perception of risk (Merle, Senecal, & St-Onge, 2012). However, thanks to innovations in digital technologies, which generating a positive attitude toward fashion shopping and directly influencing customers' purchase intention.

Many online firms attract the customer attention towards the online fashion products and provide an alternative platform for purchasing these products and successfully moving these customers from offline channels to online channels (Gehrt, Rajan, Shainesh, Czerwinski, & O'Brien, 2012). In recent times, the fashion industry related firms adopted the latest trend of building multiple channels and many international and local firms are managing their operations from both offline and online channel (Choi, Chen, & Chung, 2019). Uniqlo, the Japanese based firm and the world largest fashion firm used offline to online strategy to support its quick expansion in the Chinese market, Sears (leading American fashion firm) spends heavily to build an information system to integrate its offline and online operations. Uniqlo, offline to online strategy helps them to manage the customer traffic to their offline channel by providing services and information from their online and mobile channel. These firms provide the latest information to customers through their extended channels regarding new arrival or promotion activities and analyze

the customer purchasing behaviors with big data analysis (Choi et al., 2019). JD1, the largest Chinese online platform started a strategic collaboration with two renowned sportswear firms, “Lining” and “Xstep” to provide a better experience to their customers by integrating the offline and online channels that help them to improve their inventory circulation and logistic problems.

However, the adoption rate of ecommerce in the fashion industry is slow relative to other sectors and the primary reason for this slower adoption is due to the inability of translating the offline channel experience to the online channel (Sender, 2011). For example, clothing and apparel products belong to high involvement product category and customers want to touch, see, feel and try before they finally purchase them, and these products are challenging to evaluate online (Citrin et al., 2003; Keng Kau et al., 2003; Sender, 2011). However, in recent times, the landscape of fashion-related products has been modernized due to the advanced technology-based interface (Pantano & Viassone, 2015) and stimulated a vast array of opportunities for various online firms especially for online apparel sector (Kang & Kim, 2012). These online technological advancements provide state of the art online services for the customers in the fashion industry (Blázquez, 2014). These customers are highly interested in buying various fashion related products like fashion accessories and high-quality apparel products provided by different online firms and urge for superior online interface (Guercini & Runfola, 2016; Kim & Lennon, 2013). In Pakistan, the customers are also increasing their spending on fashion-related products relative to their spending on other product categories and in the past 15 years the spending rise to an average of 13.5% per year for clothing (Defence, 2017). The fashion sector is the largest online sector in the country and showing significant progress during the

previous years. Therefore, many fashion industry firms are trying to ensure their presence in these developing markets for their future expansion due to prevailing competitive pressure in other developed markets. However, current literature paid little attention to expand the understanding about customer behavioral intentions in the fashion industry (Kautish & Sharma, 2018).

Along with the fashion sector, many firms from other sectors are also offering various extended channels like online channel and mobile channel beside their traditional/physical/offline channel to facilitate the buying process of their customers. The study describes channel as any medium or contact point that allow the customer and the firm to interact with each other in the process of buying a product from the firm and provide an opportunity for two-way communication (Verhoef, Inman, & Kannan, 2015). For increasing the firm-customer interaction and boost the firm performance, many companies start adding online channels to their conventional offline channel.

Additionally, these channels have different characteristics and are not necessarily direct substitutes for one another and may be used by the customers in different ways. Customers search for ideas and information from an online channel, examine products in offline channel, purchase via their mobile phone, and return an unsuitable product at a drop-off point. While this diversity of multiple channels provides flexibility to the customers, however, adds complexity for researchers and firms to understand these customers' buying behaviour (Harris, Dall'Olmo Riley, & Hand, 2018). Hence, with these recent developments in online business and ecommerce, the efforts of multichannel firms in developing customer repurchase intention becomes more difficult and critical for their success.

In addition, across all product categories, multichannel customers have been more attractive than the customers using single-channel because they spend more time and money compared with single-channel customers and they are more profitable (Kushwaha & Shankar, 2013; Montaguti, Neslin, & Valentini, 2016). By spending more time and money, these multichannel customers become an attractive segment for firms than single-channel customers. Therefore, the firms that launch a new online channel are required to comprehend the multichannel mechanism. They need to know how different channels co-influence other channels and finally the impact of their interaction on customer online repurchase intentions (Hammerschmidt, Falk, & Weijters, 2016).

These multichannel customers use different channels for various phases of their decision process, such as information search and product purchase (Jin, Park, & Kim, 2010), this complicates for understanding their repurchase behaviour even further and more importantly, when customers are dissatisfied with one channel, they may reject the firm completely rather than switching to firm's alternative channel (Chiu, Hsieh, Roan, Tseng, & Hsieh, 2011). Hence, customers overall experience has been formed by contacting multiple channels rather than from a single channel (Sousa & Voss, 2012) and they tend to develop their service quality perceptions and satisfaction based on their interaction with multiple channels that affect their repurchase intentions. These customers used multiple channels in a complementary way and each channel adds value to the overall evaluation of the multichannel firm (Seck & Philippe, 2011). The overall customer satisfaction is influenced by the quality of both the online service and the service provided through alternative channels. Hence, both offline service quality and online service quality

influence customer repurchase intention in a multichannel environment (Nguyen, Jamal, O'Brien, & Nawaz, 2017).

Thus, many scholars study this multichannel buying phenomenon from offline to online or vice versa. Multichannel customers are continuously transacting with these firms through various channels (physical stores, online stores, mobile phones, and social media), this emergence of multichannel customers and proliferation of channels has called for new theoretical developments and empirical studies to understand these channels and their influence on customer repurchase intention (Cervellon, Sylvie, & Ngobo, 2015). Hence, it would be worthwhile to study customer online repurchase intention from the perspective of multichannel customer behavior.

## **1.2 Problem Statement**

The contention that the repurchase intention should be considered as the most vital predictor for survival and success in the current competitive business world is not new (Lin & Lu, 2010; Saleem, Zahra, & Yaseen, 2017). In designing any system of relationships used to prepare for management awareness and to enhance the service delivery and strategic planning of the firm, customer's repurchase intention would be the most important criterion variable considering the present situation and future circumstances (Chen & Chen, 2017). Additionally, a major part of the previous studies had been conducted in developed economies while exploring repurchase intention and there are rare contributions in online customer behavior from the Pakistani context specifically focusing on experienced online customers rather than concentrating on intentions of inexperienced online customers (Abrar, Zaman, & Satti, 2017; Ali, 2016; Liu & Tang, 2018). Therefore, the current study utilizes the strategic concept of repurchase

intention to explore the important determinants that work well in both online and offline channel. Through reviewing the previous literature on multichannel research, several gaps are identified and discussed below.

First, despite the popularity and potential profitability of multichannel firms in online business, rare empirical studies about repurchase intention in a multichannel setting are available and many studies call for further empirical research (Bapat, 2017). The current study aims to suggest a model of multichannel integration to address the important research gap for understanding the customer repurchase intention in multichannel fashion industry and empirically tests it in a developing country like Pakistan (Kautish & Sharma, 2018). The selection of Pakistan as a context of the current study is due to three main reasons. First, there is a lack of empirical studies on multichannel customer behavior from the perspective of Pakistan. Second, many previous studies stated that Pakistan is the second slowest adopter of this new trend of buying from online channels and the inclination for online shopping is yet at the initial stage in the country (Ali, 2016; Dost et al., 2015; Zaidi et al., 2015). The third reason for selecting Pakistan is the findings of several prior studies that the reason for low adoption of online shopping is due to lack of trust of the customers towards a firms' new online channel (Abid & Noreen, 2006; Akhlaq & Ahmed, 2013; Bashir, Mehboob, & Bhatti, 2015; Butt, Tabassam, Chaudhry, & Nusair, 2016; Dost, Illyas, & Rehman, 2015; Kazmi & Hashim, 2015; Ahmed, Vveinhardt, and Channar, 2016). Therefore, it can be a possible solution for these firms to develop the level of customer trust through their offline channel to increase their participation in the online channel.

The second important gap in the previous literature is regarding the inconsistent finding

of different studies. These inconsistent findings are regarding the relationship between the various constructs of different channels. Many studies confirm the significant relationship between the constructs of different channels, however, some other studies failed to hold these relationships valid in their empirical findings. A study by Jin, Park, and Kim (2010) confirm the significant association between offline and online satisfaction, however, failed to confirm the connection between offline and online loyalty, while contrary to this study, Teerling and Huizingh (2004) found an insignificant relationship between offline satisfaction and online satisfaction and significant relationship between offline and online loyalty. The results of another study did not support offline loyalty having an influence on online loyalty (Frasquet & Miquel, 2017). In another study by Chen and Cheng (2013), the relationship between offline satisfaction and online loyalty was significant for one model while the relationship between offline satisfaction and online loyalty was not significant in the second model. In another study, the relationship between offline brand attachment is insignificant for online loyalty in both samples (UK and Spain) (Frasquet, Mollá Descals, & Ruiz-Molina, 2017). The relationship between offline loyalty and online loyalty was significant, however, the direct influence of online loyalty on offline purchase was insignificant in a study by Teerling and Huizingh (2004).

Chu, Wu, Wu, and Chen (2017) empirically proved the significant relationships between offline attitude and online attitude and offline purchase intention and online purchase intention. In contrast, there was an insignificant relationship between offline attitude and online attitude, and further offline attitude has a negative influence on online attitude for the US sample however offline attitude has a positive influence on online attitude for the South Korea sample (Badrinarayanan, Becerra, Kim, & Madhavaram, 2012).

The results of a study by Yang, Lu, Zhao, and Gupta (2011) revealed that offline service quality influences online service quality and the similar results were reported by another study that service quality in the offline channel had a cross channel influence and significantly affect online service quality (Yang, Lu, & Chau, 2013). Increase in online service quality and online perceived risk do not influence the offline purchase intention (Herhausen, Binder, Schoegel, & Herrmann, 2015) and online service quality does not influence the channel related behaviors (Sousa & Voss, 2012).

Offline trust has a positive and significant impact on trust in the online banking services (Chaouali, Ben Yahia, & Souiden, 2016), offline trust has an influence on online trust (Bock, Lee, Kuan, & Kim, 2012), offline trust impacts online trust (Lee, Kang, & McKnight, 2007), the significant influence of customers' offline trust on online trust showed that their offline experiences are significant source to build their online trust (Kuan & Bock, 2007). In contrast to these results, some studies failed to find a significant relationship between trust in different channels (Badrinarayanan et al., 2012; Giovannini, Ferreira, da Silva, & Ferreira, 2015; Nel & Boshoff, 2017).

The current study utilizes the expectation confirmation theory to understand the behavioral intentions of the customers in a multichannel environment. Previous studies have started to incorporate certain additional variables into expectation confirmation theory to increase its explanatory power. These studies provided various arguments for the inclusion of additional variables and these arguments fall into two different categories. According to the first type of argument, it was suggested that ECT should include the individuals' perceptions about the IS quality features to investigate the connection between quality features of technology and individual continuance intention (Hsu, Chang,



& Chuang, 2015). The second type of argument suggested to include relational capital in ECT as relational capital is a significant predictor of IS usage. Therefore, the current study includes service quality and trust with satisfaction to predict customers' behavioral intentions (Casaló, Flavián, & Guinalíu, 2010; Delone & Mclean, 2004).

Based on previous inconsistent results regarding the construct of the different channels, the current study proposes Channel Integration as a moderator. Some authors also attribute these insignificant results due to lack of channel integration (Herhausen et al., 2015; Jiang & Xu, 2015; Jin et al., 2010; Teerling & Huizingh, 2004). While the number of channels increases, the issue of synergies and coordination among channels also increases (Tate, Hope, & Coker, 2005) and many studies suggest channel integration as a solution for integrating these channels (Picot-Coupey, Huré, & Piveteau, 2016). Past literature of multichannel research also suggests few moderation interaction to boost customer experience across channels (Liu, Lobschat, & Verhoef, 2018).

The previous multichannel literature suggested to examine the impact of some moderators between the relationship of offline and online determinants (Giovannini et al., 2015; Jiang & Xu, 2015). According to the suggestion of Herhausen, Binder, Schoegel, and Herrmann (2015) and Jin, Park, and Kim (2010), that channel integration may be a moderating factor besides customer internet shopping experience and product attributes that can influence the initial perception of customers of one channel towards new extended channel. Based on the above literature support, the current study suggests channel integration moderates the relationship of different constructs of offline and online channels.

The current study also includes offline store image as a possible moderator between offline and online constructs. The offline image of a firm possibly influences the customer attitude toward the online channel of the firm (Kwon & Lennon, 2009b). A positive offline store image can build customer confidence to explore the multiple channels of the firm and induce intentions to buy from the firm's multiple channels (Li, Li, Liu, & Huang, 2019). Evaluating a multichannel firm's online channel based on its idiosyncratic characteristics, customers are likely to compare the online channel to their existing image of the firm's offline channel (Badrinarayanan et al., 2012; Badrinarayanan, Becerra, & Madhavaram, 2014; Wang, Beatty, & Mothersbaugh, 2009). Therefore, the customers favorably evaluate the firm's online performance given that the previous offline store image is positive for these customers and develop more favorable behavioral responses (Mohammad & Mouakket, 2012).

### **1.3 Research Questions**

Based on the background of the study and the problem statement, the current study answers the following research questions.

1. Are there significant relationships between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust)?
2. Are there significant relationships between online service quality, online trust, and online satisfaction?
3. Are there significant relationships between online service quality, online satisfaction, online trust, and online repurchase intention?
4. Does channel integration moderate the relationship between offline constructs

(namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust)?

5. Does offline store image moderate the relationship between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust)?

#### **1.4 Research Objectives**

The primary objective of the current study is to understand the influence of various offline and online constructs on online repurchase intention in a multichannel context. More specifically, the current study tries to achieve the following objectives:

1. To determine the significant relationships between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust).
2. To examine the significant relationship between online service quality, online trust, and online satisfaction.
3. To determine the significant relationship between online service quality, online trust, online satisfaction, and online repurchase intention.
4. To investigate the role of channel integration as a moderating variable on the relationship between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust).

5. To investigate the role of offline store image as a moderating variable on the relationship between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust).

### **1.5 Significance of the Study**

The current study aimed to understand the customers repurchase behavior in a multichannel environment. The study contributes to provide guidelines to the firms and managers to understand how customers behave in multiple channels, how firms and customers better interact in a multichannel environment, and how these multichannel firms can enhance the online repurchase intentions among Pakistani fashion industry customers. This section discusses the significance of the current study.

A major contribution of the current study is derived from the integration of offline and online constructs under a single study to examine their impact on customer repurchase intention. By including different variables from offline and online channel and investigating the relationship between the variables from different channels, the current study would be an important contribution to multichannel literature. The current study also highlighted the moderation of channel integration and offline store image between the link of different offline and online constructs. It provides a more clear understanding to the researchers and practitioners that how channel integration and offline store image influenced the relationship between offline and online constructs in a multichannel environment. This study makes a contribution to the literature of multichannel customer behavior particularly in the Pakistan fashion industry which is believed to be under-researched.

### **1.5.1 Theoretical Contribution**

The main theoretical contribution of the current study is threefold. First, the current study included the major offline and online constructs of online shopping. Although these constructs have been studied separately in previous researches, however, the current study includes them under a single study. The current study included major offline and online constructs like online and offline satisfaction, online and offline trust, and online and offline service quality. The study helps in understanding the relationship between these offline and online constructs of an online firm and further the relationship between the online constructs in developing the customer online repurchase intention.

Second, the current study used the expectation confirmation theory to develop a comprehensive model to understand the interactional effects of offline and online constructs. Specifically, by using the expectation confirmation theory significantly helped the firms and researchers to better comprehend the process of customer movement from one channel to another. The Expectation confirmation theory provided important insights regarding the continuous use of an online channel.

The third important contribution of the current study was inclusion of channel integration and offline store image as a moderating variable between the relationship of offline and online constructs. Based on channel integration and offline store image, the current study helped to understand the inconsistent results in the previous literature regarding the relationship of different offline and online constructs. It would expand the view and provide a philosophical dimension of perceiving new strategies and innovation in multichannel literature.

### **1.5.2 Practical Contribution**

This study was expected to contribute to the current multichannel literature, particularly by highlighting the multichannel customers' issues regarding their repurchase behavior in the firm's multiple channels. More specifically, the obtained findings from the current study were expected to offer important practical contributions to the firms relevant to the current proliferation of multiple channels. The current study was conducted to understand the customers repurchase intentions, cross channel movement and impact of their previous offline experiences on their online channel behavior. Additionally, this study was expected to provide a better understanding of the opportunities available for firms to expand their channel portfolio considering the expected potential of growth in the online fashion industry of Pakistan.

The current study aimed to understand the customer repurchase intention from online channel, which were expected to benefit the firms, especially the significant influence of online features of these online channels. The results of the current study also indicated that multichannel firms are required to cautiously evaluate and maintain their offline channel features. Considering the online context, these offline features are also important to enhance customer retention, boost profitability, and maintain long-term growth of the online channel.

Besides that, firms can monitor the current outcomes from the strategies they have formulated and implemented while making some adjustments based on the resultant outcomes of the current study. Treating their multiple channels as independent channels would result in lack of coordination among channels. These tendencies create a severe problem for the customer to move from one channel to firm's other channel. While it is

easy to recognize from a recent study that the synergetic management of the different channels by channel integration makes the customers' cross-channel transition experience seamless and integrated (Shen, Li, Sun, & Wang, 2018).

Furthermore, the findings of the current study were expected to benefit firms that are planning to start their online channel in general and specifically in Pakistan. Although the particular online features are important in the success of the online channel, however, the customers use the online channel with their diverse previous experiences of the firm offline channel. Yang et al. (2011) shared similar views that positive evaluation in one channel can be transferred to the firm's new channel. Thus, the obtained findings of the study were expected to provide a better understanding of customers' channel-related behaviour that offline attributes are equally important to manage the customer traffic towards new online channel and their continuous intentions to repurchase from these multichannel firms.

Finally, channel integration and offline store image were assessed as moderators in this study. From the managerial point of view, the obtained findings of the current study strongly advocate the significant importance of integrating multiple channels and developing a favorable offline image of the firm. The results of the study confirmed the assumption of Herhausen et al. (2015) and Jin et al. (2010) that channel integration moderates the transfer of customer's perceptions from offline channel to online channel. More specifically, to achieve better channel integration, the results of the study suggested to offer consistent marketing policies, merchandise, price and other information, delivery options in cross channel, and customer service across their different marketing channels. Additionally, these firms are required to develop a favorable offline image to successfully

handle multiple channels and create synergy among these channels.

### **1.6 Scope of the Study**

The scope of the current study covers the relationships between different online constructs like online satisfaction, online service quality, and online trust with online repurchase intention. Further, the current study also explores the relationships between different offline and online constructs. While many previous studies analyze the relationships between these offline and online constructs, the current study adds channel integration and offline store image as moderating variables between these offline and online constructs. The current study was conducted in the Pakistan fashion industry due to high potential of growth in this online sector. Pakistan is a country where the adoption of online shopping is comparatively low and the movement of business firms from offline to online is at infancy stage. Based on these circumstances, Pakistan is an ideal country to understand the relationships of offline and online constructs, the moderating role of channel integration and offline store image, and the indirect influence of offline constructs for building online repurchase intention through online constructs.

The unit of analysis of the current study was customers that were using offline and online channels of firms for their shopping needs. The findings of the study not only help the online fashion industry firms to understand the role of offline constructs in developing online repurchase intention of the customers but also open new horizons for the firms that are planning to shift their operation from offline to online.

### **1.7 Definition of Key Terms**

The following key terms were used in this study and their definitions are as follows:



- **Online repurchase intention**

Online repurchase intention refers to the re-usage of the online channel to buy from a particular online firm (Khalifa & Liu, 2007). Repurchase can be considered as continuance behavior where the intention is considered to be strongly correlated with customers' volitional behavior, because, they have many other options to acquire the desired products from other online firms.

- **Online satisfaction**

Online satisfaction refers to the ratio of customer's expectation to their perceptions of the service performance they actually received from online channel (Chen & Cheng, 2013).

- **Online trust**

Online trust refers to the customer trust in the online channel and predicted on beliefs in the trustworthiness of a trustee (Bock et al., 2012). Online trust signifies the disposition of an online customer to be dependent on the actions of an online firm grounded on the expectation that the online firm will not perform any unanticipated activity that would be harmful to the interest of the customer in its online channel.

- **Online service quality**

Online Service quality refers to the customer's global appraisal of the performance of the online channel. That explains the quality of services received from the online channel during the purchase process including exchange-refund policy for returns, helpfulness, flexible delivery options, and payment convenience (Wang, Lin, Tai, & Fan, 2016).

- **Offline trust**

Offline trust refers to the customer trust in a firm's offline channel and predicted on beliefs in the trustworthiness of a trustee (Bock et al., 2012). Offline trust signifies the disposition of a customer to be dependent on the actions of the firm grounded on the expectation that the firm will not perform any unanticipated activity that would be harmful to the interest of the offline customer in its offline channel.

- **Offline satisfaction**

Offline satisfaction refers to the ratio of customer's expectation to their perceptions of the service performance they actually received from offline channel (Chen & Cheng, 2013).

- **Offline service quality**

Offline Service quality refers to the customer's global appraisal of the performance of the firm's offline channel. That explains the quality of services received from the offline channel during the purchase process and the outcomes including exchange-refund policy for returns, helpfulness, flexible delivery options, and post-purchase services (Wang, Lin, Tai, & Fan, 2016).

- **Channel Integration**

Channel integration is defined as the degree of data integration, information consistency about price and product quality, and overall coordination between a firm's multiple shopping channels (Li et al., 2018). The integration of channels offers customers multiple options and customized services and facilitates the customer's cross-channel movement.

- **Offline Image**

Offline image results from the combination of a firm's attributes in the offline channel based on shopping environment, offline store services, product assortment, and product quality (Bao, Bao, & Sheng, 2011). Offline image serves as a diagnostic cue of offline store quality to customers and allows them to infer the quality of the firm.

## **1.8 Organization of the thesis**

This thesis consists of five chapters. In the current chapter, the study background, problem statement, research objectives and questions, significance of the study, and definition of key terms are presented. Chapter 2 provides a comprehensive literature review regarding the study constructs related to offline and online channel, customers online repurchase intention, underpinning theory, theoretical framework and research hypotheses. Chapter 3 sets the research methodology for this study, which includes the population and sampling design, research instrument, data collection procedures and the statistical methods used in this study. Chapter 4 presents the results of the study. Finally, Chapter 5 focuses on the discussion of the findings, which also includes the implications of the study, limitations, recommendations for future research, and conclusion.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

The primary purpose of the current study was to explore the associations between various offline and online constructs in a multichannel environment and their final impact on online repurchase intention. The current chapter provides a comprehensive understanding of previous literature on multichannel research. Hence, the current chapter has been divided into various sections, where, these sections provide a literature review of the study constructs. The chapter starts with an introduction to online shopping and then multichannel literature was reviewed in detail. The next section provides a review of previous literature regarding the fashion industry and then different constructs of the current study like offline satisfaction, online satisfaction, offline service quality, online service quality, offline trust, online trust, and their behavioral consequences. The next section covers the existence of potential moderators to enhance customer repurchase intention in the study.

#### **2.1 Online Shopping: Definition and Concept**

Online shopping is a process of buying goods and services using the internet and it involves various activities like accessing an online firm's channel, searching for desired products, selecting them, purchasing them, and payments to satisfy personal needs and wants (Lee et al., 2016). Different other terms are also used for online shopping such as internet shopping, electronic shopping, internet buying, and online purchasing. Häubl and Trifts (2000) suggested that online shopping is the customer buying activity of different products with the help of a computer interface where the customer's computer is

connected with the firm's online channel and can access and perform various activities necessary for the purchasing process. Additionally, Kim (2004) described the online shopping as searching the desired product, acquiring and examining the available information to build their intentions to buy it from an online channel.

VanScoyoc (2000) extended the online shopping conceptualization to involved various activities regarding the buying and selling that can be done through the online channel using the internet as a medium. These activities include searching for information and evaluating, selecting products, and purchasing. Therefore, considering the above given definitions and conceptualizations, the current study concludes that online shopping includes several behavioral activities (searching, comparing, evaluating, selecting, and purchasing) of the customers in the process of buying products from a firm's online channel using the internet as a medium.

## **2.2 Multichannel Shopping: Definition and Concept**

In the previous multichannel literature, the study by Neslin et al. (2006) has been considered very influential in the area of multichannel research. The definition provided by the study describes multichannel customer management as the activities involving designing, organizing, coordinating, and appraisal of different channels to improve the customer value through acquiring, retaining, and developing the customer base. Therefore, the study describes channel as any medium or contact point that enable the customers and firms to interact with each other and complete the purchase process (Verhoef et al., 2015). By highlighting the word "interaction" the study bound the area to those channels that are offering two-way communication, hence, eliminating the conventional one-way communication channels like TV. The current study also uses the term channel for those

medium or contact points that can provide an opportunity for two-way communication and act as a mean through which the firm and customer can interact (Beck & Rygl, 2015). In order to increase the firm-customer interaction and enhance firm performance, many companies start adding online channels to their conventional offline channel.

The previous literature of multichannel has two different point of view regarding the definition of multichannel customers. Some studies define them in the way that these customers use many channels from different retailers to complete their shopping activities (Lee & Kim, 2009; Skallerud, Korneliussen, & Olsen, 2009). While, other studies conducted in the field of multichannel considered multichannel customers as those customers who use two or more channels of the same company based on their stages of shopping and decision making (Jin et al., 2010).

The previous literature has been suggested that the firms that extend their offline channel with an internet-based online channel are more successful in their operations compared with the firms maintaining a single offline channel (Sousa & Voss, 2012). Therefore, with the rapid advancement of the internet, many traditional firms start considering to extend their channel portfolio to add multiple channels in order to enhance their business activities and long-term growth (Chu, Wu, & Chen, 2016; Kollmann, Kuckertz, & Kayser, 2012). Currently, multichannel firms are dominating the modern business world, while, a large number of business firms around the world are interacting with their customers through multiple channels. The customers are also using multiple channels to satisfy their needs for purchasing various products (Verhoef et al., 2015). These customers frequently used multiple channels to acquire the necessary information and finally purchase from another channel. Therefore, it is important to understand customer behavior from a

multichannel perspective to comprehend the phenomenon of new channel development. This multichannel customer behavior creates both opportunities and drawbacks for the firms (Chiou, Chou, & Shen, 2017). Hence, a better multichannel strategy can help the firm to gain more sales by availing these available opportunities compared to a single channel strategy. Customers may prefer the online channel due to their convenience of obtaining the desired information about product variety and price comparison (Kumar & Venkatesan, 2005) and finally purchase the desired product from the firm's offline channel. Hence, through providing these benefits to customers, multichannel firms may enhance their share in customers' spending. To better understand the influence of multiple channels on a firm's performance, the literature has discovered that these multichannel customers are more beneficial than single-channel customers (Chu et al., 2016; Neslin et al., 2006).

While, many studies are providing evidence that customers' overall experience has been formed by contacting multiple channels rather than from a single channel (Sousa & Voss, 2012). When these customers are using multiple channels of a firm, they tend to develop their service quality perceptions and satisfaction based on their interaction with multiple channels. These customers used the multiple channels in a complementary way and each channel adds value to the overall evaluation of the multichannel firm (Patrício, Fisk, & Falcão e Cunha, 2003; Seck & Philippe, 2011). Hence, understanding these multichannel customers and their management across multiple channels becomes an important task for multichannel firms. Traditionally, the firms viewed this multichannel shopping as an opportunistic behavior of the customers where one channel bears the cost and the other get the benefits. Since these customers gather product and price information from one

channel and purchase it from another channel may be at a low price (Mehra, Kumar, & Raju, 2018; Verhoef et al., 2015). However, many firms are adding more and more channels to their marketing channel portfolio for increasing their market share, reaction to competitors, and decrease the costs with transactions. These firms are putting extra efforts to build multichannel strategies in order to connect and retain the customers during their shopping journey (Verhoef et al., 2015). These efforts not only support their traditional channel to enhance the sale volume, but additional sales can also be generated through the extended channel as well (Dennis, 2017). Hence, extending the channel portfolio enhances the overall performance of the firm.

The previous literature concerning the influence of channel addition on firm performance considered both contexts where an online channel has been added by a traditional firm or the situation where an offline channel has been opened by an online firm. Regardless of the sequence, these studies discussed both benefits and drawbacks of adding a new channel. The primary benefit of adding a new channel is to increase the sale volume of the firm, because, introducing a new channel will multiply the possible touchpoints for generating additional sales (Fornari, Fornari, Grandi, Menegatti, & Hofacker, 2016). Adding new channels will help in acquisition of new customers (widening customer base) and maintaining the relationships with previous customers through retaining these customers. However, adding multiple channels would also increase the customers' trust and familiarity with the firm. Hence, the complementary effect generated through the addition of channels provide significant benefits and these channels complement each other to better satisfy the customer needs and encourage them to purchase from multiple channels of the same firm simultaneously (Avery, Steenburgh, Deighton, & Caravella,



2012; Wallace, Giese, & Johnson, 2004). In this way, these channels create synergies that would help the firm to better serve the customers.

Considering the drawbacks, the addition of new channels may create a migration effect, where customers switch these channels based on their particular preference rather than using multiple channels in a complementary way (Falk, Schepers, Hammerschmidt, & Bauer, 2007). However, the migration effect depends when these channels are managed separately in the absence of integration. Few studies suggested that high customer satisfaction associated with a specific channel reduces the possibility of customers purchasing from another channel although managed by the same firm (Chiu, Hsieh, Roan, Tseng, & Hsieh, 2011). This cannibalization phenomenon creates profitability problems for the firms as incremental cost of operating an additional channel is not compensated by the incremental revenues. However, many recent studies provided empirical evidence in the support of complementary effect and suggested the creation of synergies in long run, since the new channel require additional time and experience of the customers to verify and appreciate (Avery et al., 2012; Beritelli & Schegg, 2016; Herhausen et al., 2015; Neslin & Shankar, 2009; Pauwels & Neslin, 2015). Currently, the literature has many empirical evidences that suggest a complementary effect rather than a cannibalization effect and these complementary effects depends upon the cross-channel integration efforts (Bell, Gallino, & Moreno, 2014; Cao & Li, 2015; Du, 2018; Luo, Fang, & Zhang, 2016; Oh, Teo, & Sambamurthy, 2012).

Hence, in this study multichannel shopping is defined as a process in which customers interact with multiple channels of a firm (offline and online) to perform the essential activities linked with buying a product. The process includes a broad range of activities

like searching, information collection, evaluating different alternatives, inspecting the product physically or virtually, consulting the reviews of other customers (online reviews or word-of-mouth), purchasing, payment, delivery and return policies. However, especially with regard to these channel determinants, the question arises whether these channels interact and whether further interdependencies between the firms' multiple channels exist that need to be addressed in future research (Weindel, 2016).

### **2.3 Definition and Conceptualization of Online Repurchase Intention**

According to Rajaobelina and Bergeron (2009), repurchase intention refers to the perceptual degree of beliefs of a particular customer to buy again a given product or to buy again from a particular firm. This phenomenon represents the biased behavior of a customer towards any product or firm that goes beyond loyalty (Izogo, 2016). Similarly, online repurchase intention (ORPI) symbolizes a customer's willingness to buy or purchase repeatedly from the similar online store based on previous personal experience (Kim, Galliers, Shin, Ryoo, & Kim, 2012).

In the online environment, firms develop competitive advantage based on customer loyalty that signifies the repetition of purchase behavior. In online environment, the online firms can gain competitive advantage from customer loyalty and their motivation to repeat their purchases from the same firm. Hence, identifying the determinants of repurchase intention is critical for both academics and practitioners (Kim et al., 2012). The online shopping behavior falls into two phases (Zhang et al., 2011). At the initial first phase, the customer is worried about the negative effects of online purchasing like perceived risk that can be associated with the payment mechanism and potential quality of the product. The customer is very much concerned about the quality that he is going to receive and the

secret information provided over the internet to complete the transaction. In the later phase, the customer plan to repurchase or repeat his experience with the similar firm if the earlier phase creates satisfactory results. This ORPI can be defined as “the customer’s conclusions about purchasing again a selected product from the similar online firm based on the individual existing situation and the probable circumstances of the decision” (Hellier, Geursen, Rodney, & John, 2003). Based on the past literature and studies, many of them considered ORPI is an indicator or manifestation of customer loyalty (Gruen, Osmonbekov, & Czaplewski, 2006). While, customer loyalty is highly considered as an indicator or manifestation of firms’ profit (Zhang et al., 2011). Therefore, these two variables are critical for those firms that carry their operations online.

However, Oliver (1997) argued that ORPI and loyalty are similar concepts and interlinked with each other. According to him, both constructs are the outcome of customer satisfaction, and further, the component of action loyalty can be operationalized as repetitive purchase behavior (Szymanski & Henard, 2001; Zboja & Voorhees, 2006). So, in a physical store and brand context, the repurchase intention can be used as a proxy for loyalty (Fang et al., 2014; Zboja & Voorhees, 2006).

The literature of ORPI stressed that in the online channel it is more costly to attract new customers compared with the offline channel but when the customers become repeat purchasers of online channel they tend to spend more money compared to their initial spending (Reicheld & Schefter, 2000). Hence, if these online firms want to remain competitive in the online environment, they need to retain and influence their customers to stay connected (Chiu et al., 2009). According to Bao et al. (2016), current customers’ loyalty and efforts for retaining these customers are crucial for the success of these online

firms. These current customers are needed to repeat their purchases four times to compensate the cost invested by the online firms. Therefore, retaining old customers is considered to be very important in the online channel because retaining these customers cost much lower than to attain new customers (Fang et al., 2014). The benefits of customer retention involve the competitiveness of the firm and improved profitability because the customers' sensitivity to price difference is reduced and they start recommending to other persons (Zhang et al., 2011).

Customers' repurchase intention is essential to the profitability and sustainable growth of online retail business (Trivedi & Yadav, 2018). By and large, an online store gains profits from one customer only if he or she makes purchase at least four times in average. In this circumstance, repurchase is equivalent to being loyal to the online firm. Pappas, Kourouthanassis, Giannakos, and Lekakos (2016) explained that customers tend to make repurchase decisions based on their satisfactory level with prior experience. Since the existing customers already have experienced the use of product or service, the biggest challenge for online firm is how to keep those existing customers and by what means to stimulate them to purchase more in the future. For this reason, numerous scholars have emphasized the role of online customer satisfaction and online service quality in encouraging repurchase behaviour (Bashir, Mehboob, & Bhatti, 2019; Lin & Sun, 2017; Mortimer, Fazal e Hasan, Andrews, & Martin, 2016). However, other factors such as trust also affect repurchase behaviour (Shi et al., 2018). Logically speaking, if a customer does not trust a store, then he or she will not step into the store again. This is true not only to offline stores but also for online stores. Customers will likely continue to purchase from a particular store when they are confident about the way business is progressing. As a result, establishment of bilateral trust between buyer and seller is a prerequisite for the

success of online business. Therefore, it is vital to investigate the reasons behind why customers stick to a particular online firm. The cost of retaining experienced consumers is less as compared to cost of attracting and acquiring new clients so online firms can increase their profits by focusing more on motivating their experienced customers to make repeat purchases (Abrar, Zaman, & Satti, 2017).

The elaboration likelihood model of persuasion (Petty and Cacioppo 1986) suggests that changes in repurchase intentions occur due to either evaluative judgments or simple inferences about personal outcomes. Customer satisfaction as a consequence of a positive emotional response of hope develops a sense of advantage and benefit within a customer. Customers may perceive that switching over to another online channel may deprive them of future benefits and cause them to incur higher switching costs than benefits. These perceptions of anticipated loss stop them from buying alternative online channels. Consequently, customers intend to maintain their inertia for staying in the gain domain and are more likely to repurchase from the same online firm (Fazal-e-Hasan, Ahmadi, Kelly, & Lings, 2019). Additionally, the personal relationships also bind customers and online firms that promote customers to generate switching barriers. When customers perceive viable alternatives are lacking, the perceived benefits of switching should be relatively low, resulting in higher levels of retention with existing online firm (Kim, Park, Park, Kim, & Kim, 2018). Due to the above switching barriers, unsatisfied customers also sometimes choose to stay with the online firms to avoid the occurrence of switching costs and potential loss of interpersonal relationships.

However, comparing the offline channel to online channel, it is more difficult to retain a customer and many challenges are associated with customer retention in online channel.

The threat of low switching cost is present in online channel because less physical efforts are required to purchase a product from any alternative store. The second obstacle in online channel is price comparison that can be done by the customer more easily compared with offline channel. The customers can get updated information and price comparisons more easily that can enhance the probability of their switching to any other store. Furthermore, lack of possibility to check the actual quality and features of the product make it difficult for the customers to evaluate the product online. Lack of trust in a faceless firm and dissatisfaction with the firm online processes also make it difficult for the firm to harness loyalty (Chiu et al., 2009; Gefen, 2002a). These problems invite more research in this area as the findings from the offline studies cannot easily replicate for online problems (Chou & Hsu, 2016).

#### **2.4 Online Repurchase Intention in Multichannel Environment**

The current single-channel mindset restricted to understanding customer value assessments, which inherently does not consider cross-channel interactions of a firm's multiple channels that customer value with a multichannel firm and affect their repurchase intention from a specific channel. Hence, these customers' offline beliefs, attitudes, and behaviors also make a strong impact on online repurchase intentions (Frasquet et al., 2017). The multichannel firms need to emphasize the potential of the use spectrum available to the customers in a multichannel system rather than to concentrate on the benefit of separate channels' usage. Additionally, when these multichannel customers are dissatisfied with one channel, they may reject the firm completely rather than switching to firm's alternative channel (Chiu et al., 2011). A review of the literature suggests that the integration level between firm's multiple channels might offer an explanation of why

customers maintain and repurchases from these multichannel firms (Cao & Li, 2015; Yang, Wang, & Wei, 2014).

In a multichannel context, the multichannel firms need to create synergy among various channels and expedite the complementary use of these channels for the customers (Wagner, Schramm-Klein, & Steinmann, 2013). Hence, the possibility of repurchasing in the online channel is reinforced by the mere presence of the offline channel; provide a source of information/experience for buying in the other channel. Fornari, Fornari, Grandi, Menegatti, and Hofacker (2016) confirmed that the increase in probability of purchasing online in the long run is due to the offline presence of the firm. The existence of synergy effect showed that the offline presence of the multichannel firm usefully helpful for the customers to use the offline channel for pick-up or return point.

In a multichannel environment, the multiple channels may be seen as the package of channel options available for a customer to use and the better the channels complement one another, the better their combined functioning. Evaluation of their integrated functioning is therefore related to the actual smoothness of the combined use of the alternative channels. The specialization of a channel, that is, how the customers benefit from an alternative channel in different need situations and structures. For example, the online channel is likely to be preferred if customer convenience is important; however, if certain stimuli or experiences are being sought as in the case of fashion products, then offline channels may be preferable (Kawaf & Tagg, 2012). However, the synergistic use of these channels explains the process where customers experience their desired products in the firm's offline channel and continuous intentions to buy these products from the firm's online channel as explained by their online repurchase intentions. Hence, customers

benefit when a firm can offer an expanded benefit spectrum through multiple channels. The combined use of multiple channels means these channels can be used in a more integrated way when the channels are used separately. Integration of channels eases cross-channel movement of customers in a multichannel system and it can therefore be assumed that integration is associated with greater use and results in repurchase and repeat use behavior (Schramm-Klein, 2011).

When customers visit multiple channels of a firm, they develop a total multichannel portfolio, which lowers their learning costs and increases their perceptions of stickiness to the firm, such that customer who searches for a specific product in one channel tend to purchase in an alternative channel of the same firm (Bendoly, Blocher, Bretthauer, Krishnan, & Venkataramanan, 2005). Multichannel firms also can foster customer stickiness by providing customers with more options and service opportunities, such that their familiarity with the firm lessens the likelihood that they will switch and increases the chances for business success. Although the multichannel customers prefer the online channel for their purchases, offline channels feature the option of expert advice and undecided or uncertain customers may want to council customer service before making a purchase decision. Thus, the online channel still falls behind the offline channel in terms of service possibilities and the emotional competence of real sales agents (Kollmann et al., 2012). Offline channels can create a sense of friendship and community with salespeople that may impact the customer and firm relationship. Moreover, the possibility to touch and try out products before buying them is unique to offline channels especially for fashion related products (Citrin et al., 2003; Gupta, Su, & Walter, 2004; Keng Kau, Tang, & Ghose, 2003).



Sometimes, customers expect to return products in the offline channel that were purchased online. It is vital for multichannel firms to implement multichannel strategies seamlessly in order to offer customers the ability to purchase and return merchandise using any channel with a minimum amount of hassle, which will eventually cause customers to retain their trust in the firm's channels (Hahn & Kim, 2009). Hence, the availability of sufficient information, conveying product characteristics, expert advice, the possibility of evaluating product alternatives, and return convenience are attributes that can potentially increase the perceived value of the combination of the online and offline channels in both the information and the buying stage of a purchasing process. Moreover, the reliable and secure shopping environments can contribute to customers' propensity to use the online channel for their actual purchasing (Kollmann et al., 2012). Hence, offering a multichannel portfolio of service outputs lead to increased customer satisfaction and their desire to use multiple sources of information (Shankar, Smith, & Rangaswamy, 2003; van Bruggen, Antia, Jap, Reinartz, & Pallas, 2010), where each channel is providing distinctive benefits to customers; unique services available at the offline channel and purchase convenience at online channel could lead to increased repurchase intention from the online channel.

In the multichannel context, customers want to keep consistency in their beliefs and attitudes, they will transfer their existing attitudes and beliefs towards the offline channel of a firm to its new online channel. Fernández-Sabiote and Román (2012) extended these findings to show that offline service evaluations affect online evaluations and they interact to build loyalty towards the multichannel bank. The study of Farag, Schwanen, Dijst, and Faber (2007) confirmed the synergies between channels since they found that the

frequency of offline purchasing is related to the frequency of online purchasing. Jones and Kim (2010), supported the strong relationship between offline patronage and online purchase intention. There are sufficient arguments to believe that when a customer has built loyalty to the offline channel of a firm it is likely to transfer his/her positive attitude and behavior to the online channel of the same firm. Hence, customers are more likely to trust a retail brand that they can experience offline (Bock et al., 2012).

There are a handful of papers investigating the link between offline trust and behavioral intentions for multichannel firms, most of them applied to the fashion sector. Hahn and Kim (2009) hypothesized a direct link between trust in the offline store and intention to purchase online. Badrinarayanan, Becerra, Kim, and Madhavaram (2012) showed that purchase intentions in online channels of multichannel firms are influenced by the transference of trust from the firm's offline activities. For experience goods such as fashion-related products, where the customer is unable to evaluate the quality and fit of a garment online, it is expected that the offline brand plays an important role to drive online repurchases as it reduces the perceived risks of buying online-only firms. Jones and Kim (2010) found that offline brand trust influences intentions to shop at the firm online channel. Therefore, multichannel firms are in a privileged position when compared to pure online players to build customer relationships that encourage loyalty both offline and online. Hence, these firms can increase online repurchase intentions by enhancing offline trust beliefs and stimulating loyalty towards their offline channel, exploiting the synergies between the offline channel and the online channel (Frasquet et al., 2017).

Offline factors have also appeared in the literature as possible significant predictors of the continual usage of online channel (Al-Hawari & Mouakket, 2012). Customers overall

experience has been formed by contacting multiple channels rather than from a single channel (Sousa & Voss, 2012) and they tend to develop their service quality perceptions and satisfaction based on their interaction with multiple channels that affect their repurchase intentions. These customers used the multiple channels in a complementary way and each channel adds value to the overall evaluation of the multichannel firm. Teerling and Huizingh (2004) found that online and offline satisfaction reinforce each other and lead to more firm-specific loyalty. Shankar, Smith, and Rangaswamy (2003) found that service encounter satisfaction positively affects overall satisfaction in both offline and online channels. Seck and Philippe (2013) also found that customers' offline service quality in combined with online service quality perceptions positively affects their satisfaction reactions. Hence, firms can improve customer's service quality perceptions by effectively integrating their individual marketing channels. Indeed, if firms can maintain a well-integrated multichannel system, such as providing a consistent interface, merchandise, price information, and consumer service, their customers are more likely to generate favorable service quality evaluations on their individual marketing channels. The underlying cause may be that consumers can increase the utility of their services by utilizing different channels suited to their different needs according to their convenience (Yang, Y., Chau, & Gupta, 2017). It is evident that overall customer satisfaction is influenced by the quality of both the online service and the service provided through alternative channels. Hence, both offline service quality and online service quality influence customer repurchase intention in a multichannel environment (Nguyen et al., 2017). A good customer experience in multiple channels may upgrade the current approach to provide more customer value such that customers may search and experience

services from the traditional offline channel but make purchases in the online channel (Chen, Tsou, Chou, & Ciou, 2019).

Besides these inferences that offline channel influences the online repurchase intentions, many previous studies also examined the indirect effects of these offline constructs on online customer behavior via online constructs (Al-Hawari & Mouakket, 2012). These studies confirmed the indirect effects of offline constructs on online behavior through the mediation of online constructs. Hence, the impact of offline constructs on customers' behavioral intentions might be direct or indirect as indicated in the literature. For example, Hahn and Kim (2009) hypothesized a direct link between offline trust and intention to purchase online but could only prove indirect links through confidence in the online channel and online search intention. Badrinarayanan et al. (2012) suggested that customers' trust beliefs are carried over from the offline channel to the online channel and indirectly influence their purchase intentions. For experience goods such as apparel, where the customer is unable to evaluate the quality and fit of a garment online, it is expected that the offline brand plays an important role to drive online purchases as it reduces the perceived risks of buying online. The online service quality affects mobile service customer loyalty both directly and indirectly through mobile channel service quality (Lin, 2012).

Similarly, offline service quality failed to predict customers repurchase intentions directly, however, offline service quality had an indirect effect on customers repurchase intentions through customers' offline image (Al-Hawari & Mouakket, 2012). Chen and Cheng (2013) indicated that offline satisfaction does not directly affect online loyalty; instead, offline satisfaction influences online loyalty indirectly via online satisfaction. Another

study also found that online trust indirectly affects behaviors toward mobile shopping extension via trust in the mobile channel (Yang, Chen, & Wei, 2015). Although, the current study did not investigate the indirect influence of offline constructs on online repurchase intentions through online constructs, however, these studies are important to understand the role of offline constructs in developing customers' online repurchase intentions.

## **2.5 Fashion Industry**

Customers are increasingly meeting and interacting with online channels for fashion brands on retail websites. A fashion brand is a “name, term, design, symbol, or any other feature” dedicated to clothes, accessories, and other fashion items (Loureiro, Cavallero, & Miranda, 2018). The fashion industry includes a variety of products that are designed for customers’ overall look and contain clothing, apparel, scarves, belts, bags, and foot wares (Jackson & Shaw, 2000). The sale volume of the online fashion industry in 2018 was \$1317.21 billion where womenswear share was \$650.7 billion, menswear \$438 billion, and children wear was \$228.6 billion, and the fashion industry market size was estimated to become \$1615.6 billion in 2019 (25.4% increase) (Fashionbi, 2015). A study discovered that more than 50% of the customer in 29 countries were willing to research before they purchase any fashion product online, while, 40% of the customers preferred to buy these fashion products from the online channel and 28% customers purchased all these fashion products from online channels during the year (Pwc, 2017). It is further revealed that customers are apprehended towards luxury fashion products due to their need to physically examine the products and particularly they need advice from others about buying these products. Additionally, there is a varying attitude of the customers towards

various products available in the online channel. The products are more appropriate for the online channel that need a lower degree of customer interaction before they purchase the products like touch, smell, try or feel and customers are highly motivated and confident in purchasing such products (books and CDs) and services (airline tickets) (Sahney, Ghosh, & Shrivastava, 2013). However, the customers are more anxious and worried about purchasing fashion-related products, groceries, and food, and packaged products from the online channel. Hence, it is rational to expect that customers are more suspicious when buying fashion industry products.

In recent times, the fashion industry related firms adopted the latest trend of building multiple channels and many international and local firms are managing their operations from both offline and online channel (Choi, Chen, & Chung, 2019). Uniqlo, the Japanese based firm and the world largest fashion firm used offline to online strategy to support its quick expansion in the Chinese market, Sears (leading American fashion firm) spends heavily to build an information system to integrate its offline and online operations. Uniqlo, offline to online strategy helps them to manage the customer traffic to their offline channel by providing services and information from their online and mobile channel. These firms provide the latest information to customers through their extended channels regarding new arrival or promotion activities and analyze the customer purchasing behaviors with big data analysis (Choi et al., 2019). JD1, the largest Chinese online platform started a strategic collaboration with two renowned sportswear firms, “Lining” and “Xstep” to provide a better experience to their customers by integrating the offline and online channels that help them to improve their inventory circulation and logistic

problems. Currently, few fashion firms are preferring to sell their products offline through their franchisee and online through their own online channels.

However, in this multichannel era, the current retail environment becomes more crucial and competitive than before (Doherty & Ellis-Chadwick, 2010). In recent times, many traditional firms have been moved to online channel in order to seek greater profitability and resultantly during the past few years, the volume of ecommerce significantly increased that outpace the growth rate of physical offline channels (Sands, Ferraro, & Luxton, 2010), and the future looks more promising (Dennis, Jayawardhena, & Papamatthaiou, 2010). However, the adoption rate of ecommerce in the fashion industry is slow relative to other sectors and the primary reason for this slower adoption is due to the inability of translating the offline channel experience to the online channel (Sender, 2011). For example, clothing and apparel products belong to high involvement product category and customers want to touch, see, feel and try before they finally purchase them, and these products are challenging to evaluate online (Citrin et al., 2003; Keng Kau et al., 2003; Sender, 2011). However, in recent times, the landscape of fashion-related products has been modernized due to the advanced technology-based interface (Pantano & Viassone, 2015) and stimulated a vast array of opportunities for various online firms especially for online apparel sector (Kang & Kim, 2012). These online technological advancements provide state of the art online services for the customers in the fashion industry (Blázquez, 2014). These customers are highly interested in buying various fashion related products like fashion accessories and high-quality apparel products provided by different online firms and urge for superior online interface (Guercini & Runfola, 2016; Kim & Lennon, 2013).

In Pakistan, the customers are also increasing their spending on fashion-related products relative to their spending on other product categories and in the past 15 years the spending rise to an average of 13.5% per year for clothing (Defence, 2017). The fashion sector is the largest online sector in the country and showing significant progress during the previous years. The online revenues in the fashion segment of Pakistan are projected to reach US\$ 2748 million in 2020 and expected an annual growth rate of 17.6%, while the growth rate in this sector worldwide is 9.4% (Statista, 2018). Many fashion brands in Pakistan are selling their products through offline and online channels. The sales, annual growth and global ranking of top multichannel fashion brands are given at Table 2.1.

Table 2.1

*Top Fashion Brands Sales in Pakistan (2019)*

<b>Brand Name</b>	<b>Online Channel</b>	<b>Sales (million US\$)</b>	<b>Annual Growth</b>	<b>Global Rank</b>
Gul Ahmed	gulahmedshop.com	37.4	173.40%	2308
Khaadi	khaadi.com	35.8	129.70%	2392
Alkaram	alkaramstudio.com	23.4	141.20%	3229
Junaid Jamshed	junaidjamshed.com	22.4	120.90%	3310
Limelight	limelight.pk	20.9	196.40%	3493
Sana Safinaz	sanasafinaz.com	13.5	73.90%	4708
Zeen	zeenwoman.com	12.9	265%	4867
Bonanza Satrangi	bonanzasatrangi.com	11.9	71.20%	5122
Nishat	nishatlinen.com	10.7	68.60%	5496
Warda	warda.com.pk	6.7	38.20%	7231



ChenOne	chenone.com	2.9	60.70%	11408
Borjan	borjan.com.pk	2.2	64.20%	12971

Many fashion industry firms are trying to ensure their presence in these developing markets for their future expansion due to prevailing competitive pressure in other developed markets. However, current literature paid little attention to expand the understanding about customer behavioral intentions in the fashion industry (Kautish & Sharma, 2018).

## 2.6 Offline Satisfaction

The additional cost of acquiring new customers relative to the cost for retaining old customers has amplified the firms' and practitioners' interest in developing and maintaining excellent long-term relationships with the customers as a superior option to enhanced the firm's profitability (Ennew, Binks, & Chiplin, 2015). While customer satisfaction is an important tool for developing successful customer relationships. Therefore, a large portion of previous customer-related literature surrounds customer satisfaction. The literature keeps trying to identify the relevant antecedents and consequences as well for customer satisfaction that can be used to apply in the current business environment (Albayrak & Caber, 2015). Customer satisfaction is considered as performing the central role in marketing literature to study the relationship between customer pre-consumption expectations and post-consumption behavior (Ameer, 2014). Customer satisfaction was attributed as the primary reason for the firm's success, source of competitive advantage, performance, and profitability (Siddiqi, 2011; Yeung, Ramasamy, Chen, & Paliwoda, 2013).

Previous literature has recommended that customer satisfaction is a key indicator for building customer loyalty (Kursunluoglu, 2014), having a capacity to produce positive word of mouth and potential for repurchase intention in the future (Kitapci, Akdogan, & Dortyol, 2014), develop customer trust (Akamavi, Mohamed, Pellmann, & Xu, 2015), behavioral intentions (Wu, 2014) and customer retention (Edward & Sahadev, 2011). Additionally, satisfaction was identified to encourage customer involvement in firm's processes (Eisingerich, Auh, & Merlo, 2014), increase brand equity (Torres & Tribó, 2011), and shareholder value and influence brand loyalty (Nam, Ekinci, & Whyatt, 2011). Considering the significance of customer satisfaction in firm's success, previous literature has acknowledged several predictors of customer satisfaction; perceived value (Eid & El-Gohary, 2015), service features (Pantouvakis & Bouranta, 2013), service employee competencies (Delcourt, Gremler, Van Riel, & Van Birgelen, 2013; Evanschitzky, Sharma, & Prykop, 2012), technology and service justice (Wu, 2013), service quality (Rajaratnam, Munikrishnan, Sharif, & Nair, 2014), servicescape (Miles, Miles, & Cannon, 2012), physical environment and customer emotion (Ali & Amin, 2014) and attributes of service marketing (Hashemi & Abad, 2013; Sarker, Aimin, & Begum, 2012).

There are two general definitions of customer satisfaction in the previous literature. The first one describes satisfaction as an evaluation or assessment process by comparing the results of after consumption performance with before consumption anticipation or expectation (Oliver, 1980). If the after-consumption performance judgment is greater than the before consumption anticipation, then the customer will be delighted or if the after-consumption performance judgment is less than the before consumption anticipation, then the customer will be dissatisfied. Yi (1990) suggested that satisfaction of the customer is

an accumulated result of customer perceptions, assessments, and mental reaction towards the before consumption expectations with the product. Kotler (2000) asserted that satisfaction is a customer opinion of delight and displeasure which results from matching the product's outcome or perceived performance relative to the prior anticipations or expectations.

The second definition interpreted customer satisfaction as a result of an experience or consumption endeavor (Cheng, 2011). Varva (1997) has suggested that satisfaction is not a general phenomenon and among the customers having the same services the level of satisfaction is different. The customer satisfaction could be understood by identifying the various need fulfillments, prior experiences, and varying purposes that develop customer expectations.

In the concept of transaction-specific satisfaction, the customer develops a judgment or assessment at some specific time during the consumption experience or service encounter (Koufteros, Droge, Heim, Massad, & Vickery, 2014; R. L. Oliver, 1980). The cumulative experience consumption is not only the encounter satisfaction, because it can be assessed by many other attributes like price (Saad Andaleeb & Conway, 2006), service features (Saad Andaleeb & Conway, 2006), service value (Wu & Liang, 2009) and quality features (Ekinici & Dawes, 2009). However, the concept driven through transaction-specific may not completely reflect the global satisfaction, because of the variation in satisfaction levels from various service encounters (Jones & Suh, 2000). These authors further suggested that when cumulative satisfaction is high, customers do not use their last experience to develop repurchase intention. Specifically, a lower level of transaction specific satisfaction does not affect the repurchase intention as long as the cumulative satisfaction

remains high. Therefore, it implies that customers are willing to provide another chance to business firms to enhance their level of services for future transactions.

On the other hand, another approach studied customer satisfaction as an outcome-based approach, this approach focused on the nature of satisfaction rather than focusing on the cause of satisfaction (Parker & Mathews, 2001). Multiple emotional attributes exist during the consumption experience of products and services and these attributes help the occurrence of emotions regarding satisfaction (Oliver, 1989). According to this conceptualization, the performance of the product and services has the main influence on satisfaction level and provides a better indicator for further customer behavioral intentions compared with expectancy confirmation theory to determine the future behavior.

The outcome-oriented approach considers customer satisfaction as an affective state which creates a positive feeling that results from a positive assessment of the whole consumption experience (Cronin, Brady, & Hult, 2000). Based on this concept, previous literature explores the idea of collective satisfaction that is also known as overall satisfaction. Through merging the attribute-based satisfaction and affect disconfirmation, the variation in satisfaction may be better explained compared with the expectation disconfirmation model (Oliver, 1993), but many situational variables can influence the affective process like customer characteristics and the nature of the product (Zhilin Yang & Peterson, 2004). Therefore, Oliver (1997) defined satisfaction as a customer fulfillment response that is based on the degree of fulfillment whether positive or negative.

Following the above conceptualizations and arguments, Lin (2003) had suggested that various affective and cognitive attributes derived the concept of customer satisfaction by using multiple attributes in the process of evaluating the comparison between expectations

and performance. Additionally, Lin (2003) further explained that if the perceived performance did not match the customer's expected performance, the customer would be dissatisfied. However, if the actual performance exceeds customer expectations, the customer will be satisfied. This conceptualization of customer satisfaction is very closer to the early conceptualization of Oliver (1980). Another study by Bedman Narteh (2014) also supported the above conceptualization.

## **2.7 Online Satisfaction**

Customer satisfaction represents the combined results of consumption experience that comprise the perception, assessment, and mental response regarding a product or service. Satisfaction is an individual's state of excitement or displeasure that result from matching the product performance relative to anticipation or before consumption expectation. Initial literature of satisfaction normally defined it as evaluative judgments regarding a buying decision after the final consumption (Churchill & Surprenant, 1982; Fang, Shao, & Wen, 2016). To establish and achieve customer satisfaction appears to be the strategic goal of the firms nowadays due to its relations with loyalty and profitability.

Yang and Fang (2004) believed that online customers demand additional services in the online channel along with the basic services of traditional/offline channel. Despite the expectations of the customers in the online channel are supposed to be less important compared with the offline channel (Zeithaml, Parasuraman, & Malhotra, 2000), however, customers used their past experience in the offline channel as an evaluation criterion for judging the online experience (Riel, Liljander, & Jurriens, 2001).

Several prior researches provided a different conceptualization of customer satisfaction. The most frequently used and accepted customer satisfaction's conceptualization is attributed to expectancy confirmation theory (McQuitty, Finn, & Wiley, 2000). This conceptualization was developed by Oliver (1980) and he suggested that customer satisfaction represents the positive evaluation of the difference between their expectations and performance. Positive satisfaction (excitement or positive disconfirmation) appears if the consumption experience was better than the anticipated expectations, however, (displeasure or negative disconfirmation) appears if the consumption experience or the performance of the product is worse than the anticipated expectations. In the online environment, customer satisfaction is similarly considered as comparing the experience with expectation and customer satisfaction can be developed if the experience or final results of the process is greater than or at least equal to the initial expectations of the customers (Polyorat & Sophonsiri, 2010). In case the experience of the customers positively confirmed the initial expectations, the resultant satisfied customers are expected to repurchase or repeat their experiences (Alam & Yasin, 2010).

Purchasing in online channel requires the satisfaction of the customers with their experience of online shopping that determine the intention of the customer to purchase more product online. However, the development of customer satisfaction in online channels is difficult and the firms need to know the conditions and parameters that established satisfaction in the online channel. Various researches have been done in the previous online satisfaction literature to explore the predictors and antecedents of customer satisfaction in the online channel (Cappelli, Guglielmetti, Mattia, Merli, & Renzi, 2011). However, the previous literature proposed a wide range of factors that can

create customer satisfaction in the online channel. Identification of the variables that influence customer satisfaction is important because this could be a benchmark for firm performance and a guideline for further development (Alam & Yasin, 2010).

As most of the identified factors in the previous literature are associated with the concept of service quality. The links between customer satisfaction, service quality, and repurchases are well established in previous studies. Similarly, the importance of service quality to determine the success of online business is well established by many studies (Yang & Fang, 2004; Zeithaml, Parasuraman, & Malhotra, 2002). The influence of service quality leads towards customer satisfaction (Kim & Stoel, 2004), online brand equity (Tsao & Tseng, 2011), purchase intentions (Aladwani, 2006), and online loyalty (Gounaris, Dimitriadis, & Stathakopoulos, 2010; Marimon, Petnji Yaya, & Casadesus Fa, 2012).

Although the previous literature well established the connection between online service quality and satisfaction (Zeglat, Shrafat, & Al-Smadi, 2016), however, the customer in online channel evaluated the concept of satisfaction at two levels: the relationship features and transaction process (Shankar et al., 2003). The orientation of relationship marketing requires customized attention towards customers. Therefore, the degree of satisfaction in online environment is affected by the superiority of relationships with the online firm (Bobâlcă & Țugulea, 2016). Handling every customer being unique is the essence of relationship marketing that requires understanding the customer's particular needs, personalized attention to each customer, and serving them as individual enhance the comfort level (Kim, Kim, & Lennon, 2006). Other features related to the transaction itself are important and customer satisfaction is increased with the ease and comfortability of

the entire transaction process. Alcántara-Pilar, Blanco-Encomienda, Armenski, and Del Barrio-García (2018) conducted a study to check the adoption of tourists for purchasing online travel products and for their travel decision making. According to their results, online medium is most likely to stimulate favorable effects towards a destination due to secure and satisfactory online experience. Moreover, some travelers avoid buying travel products online because of their risk perception. Therefore, the customers who feel the website to be useable and experience a high degree of satisfaction will develop a favorable image regarding the promoted travel destination online (Alcántara-Pilar et al., 2018). Another study investigated the influence of online satisfaction, online trust, and online service quality determinants on customer loyalty in the online channel. Data was collected from the University of Jordan and the results confirmed the influence of these variables on customer loyalty (i.e., behavioral and attitudinal loyalty). Additionally, online satisfaction was confirmed to mediate the relationship between online service quality and both types of loyalty (Al-dweeri, Obeidat, Al-dwiry, Alshurideh, & Alhorani, 2017).

## **2.8 Relationship between Offline Satisfaction and Online Satisfaction**

Although there is a growing body of literature on technology-oriented services, an understanding of interactional relationships among multichannel performance factors like satisfaction is quite an inattentive issue (Birgelen, Jong, & Ruyter, 2006). The current focus of the research is to evaluate the channels separately rather than understanding the cross-over effects in these multichannel. The customers are likely to develop an overall assessment by combining these channels determinants. The direct effects of offline and online channel determinants on cumulative satisfaction had been examined by Montoya-Weiss, Voss, and Grewal, (2003). The inherent differences in delivery channels and



service needs, the customers judge these multiple channels in relation to one another and these interactional judgments about each channel satisfaction helped them to develop behavioral intentions (Birgelen et al., 2006).

The previous literature greatly dependent on particular online features and neglected the impact of customers' offline experience in recognizing the performance of multichannel firms. Although these particular online features are also important in understanding the multichannel firm's performance, however, these multichannel customers use the online channels with their diverse previous experiences of the offline channel. For instance, if a customer visits Gap.com for the first time, he already developed some knowledge and expectations that may be due to the marketing activities of the firm or their previous experience of purchasing in the offline channel. The customers' previous offline experience can be considered as a halo effect (Jin et al., 2010). Halo effect (Thorndike, 1920) represents the "global evaluation of a person that influences the reaction to other attributes or the impression of an independent element can be affected by the impression of another element" (Nisbett & Wilson, 1977). Hence, the customers' impression developed from experience in the offline channel can act as a halo effect, therefore, possibly affect the customers' impression towards the online channel (Hsu, Chang, Chu, & Lee, 2014). Therefore, the satisfaction gained in the offline channel can affect the expected satisfaction in the online channel. The degree of synergy between multichannel leads towards the improvement of customer experiences and these synergies transform into customers' favorable behaviors like repurchasing and staying loyal. However, considering the other side, experiencing an unsatisfactory performance in one channel can also impact the evaluation and expectation towards another channel (Alsomali, 2013).

This results in creating a conflict between the offline and online channels. The valence of the customers may turn out to be negative and resultantly, the lower customer satisfaction in offline channel will cease their intentions to use online channel (Verhoef, Neslin, & Vroomen, 2007). Therefore, the firms need to understand the phenomenon by which the customers develop a cumulative evaluation of the alternative channels and the synergetic relationship between multiple channels (Falk et al., 2007; Van Birgelen et al., 2006).

Some studies asserted that the overall satisfaction with a firm is cumulative of favorable experiences gained in both offline and online channels (Montoya-Weiss et al., 2003) but the previous literature is somewhat uncertain that whether the level of satisfaction gained in one channel would be extended to the firm's another channel. However, some studies empirically examined that the satisfaction of multichannel customers from offline channel is probably transferred to satisfaction with online channel based on the attribution principle (Jin et al., 2010). The attribution principle reasoning suggested that if an effect (positive or negative) is attributed to a permanent source then a similar effect will be expected in the future (Weiner, 2000). Therefore, the satisfaction of the customer developed in the offline channel due to permanent source like same firm, product, and service quality, a similar effect (satisfaction) will be expected from using the online channel. The empirical results from some studies that current satisfaction is a determinant of expected satisfaction support this notion (Jin et al., 2010; Söderlund, 2003). Strebel, Erdem, and Swait (2004) stated that customers can assemble information from different sources to employ in a complementary way that creates a synergistic impact.

Therefore, the interaction between performance of different channels and customer satisfaction is an important tool for developing favorable behavioral intentions, however,

these effects can be different in different service types (Van Birgelen et al., 2006). Particularly, the online channel is supposed to be more important to complement the offline channel in complex services where the customer needs more attention. Hence, customer satisfaction with employee performance in offline channel improves the satisfaction expectation with the functioning of the online channel.

Usually, the firm's online channel use the similar brand name and customers with the existing offline channel, these customers tend to extend their assessment from offline to online channel (Yang, Lu, Zhao, & Gupta, 2011). Hence, the performance in offline channel influence the perception of online channel and the underlying notion has been supported by many studies (Baik, Venkatesan, & Farris, 2014; Bhatnagar, Lurie, & Zeithaml, 2003; Kwon & Lennon, 2009b, 2009a; Montoya-Weiss et al., 2003b; Yang et al., 2011a). In an online banking context, the satisfied customers with the bank's offline channel extend this satisfaction to the bank's online channel believing that the performance of the online channel will be similar to the offline channel because both channels share the similar products and associated with the same bank (Alsomali, 2013). These customer perceptions are possible by creating a synergy between the offline and online channel and due to the reality that customers used different channels in a complementary way for obtaining required services. A study by (Farooghi, 2015) confirms the significant impact of offline satisfaction on online satisfaction in the newspaper industry. Another study confirmed the influence of offline satisfaction on online satisfaction in a cyber-enhanced bookstore, additionally, the results also confirmed that the offline satisfaction also impacts on online loyalty through online satisfaction

(Chen & Cheng, 2013). Based on these results, the authors claimed that loyalty transfer could be possible when customers are satisfied with both channels.

The integration of offline and online channels provides an opportunity to firms for developing more customer-oriented strategies (Chen & Cheng, 2013). A customer may need to check the product in offline store but buy from an online store. Another customer may need to buy that product from offline store (due to perceived risk in the online channel) but need to receive online support after the payment, hence, changing the service encounter from one channel to another. Therefore, the firm needs to link the activities of both channels to facilitate the different stages of the shopping process. The physical quality provided in the offline channel influence the customer offline satisfaction that further influence the online satisfaction. When the multichannel firms fully integrated their channel and performance is better than expectations the satisfaction migration from one channel to another is possible (Balabanis & Reynolds, 2001; Kim & Park, 2005). Therefore, in a multichannel context, customers' beliefs and attitudes are transfer from one channel to another and the customers develop a firm image based on their satisfaction in the firm's all channels not only from a single channel.

## **2.9 Relationship between Online Satisfaction and Online Repurchase Intention**

The previous literature highly recognized and acknowledged the significance of customer retention in online channels (Fang et al., 2014; Khalifa & Liu, 2007; Yi & La, 2004). Acquiring new customers incur more costs and efforts compared with retaining the old ones. Retaining old customers is an indicator of success and enhance profitability due to customer referrals and reduced sensitivity to price fluctuation (Tsai & Huang, 2007; Zhang, Agarwal, & Lucas Jr, 2011; Zhang et al., 2011). However, retaining customers in

online channels is a bit more difficult than offline channels due to various complexities linked with shopping in the online channel. Availability of untrustworthy information and lack of face to face interaction in the online channel, it faces many challenges including lack of trust, decreased switching cost, ambiguity, and easy spread of word of mouth (Zhang et al., 2011). In this situation, retaining customers and motivating them to continue their purchases from a similar firm is quite difficult.

According to expectancy confirmation theory, the continuous intention of a customer to use a product and system is largely defined by the satisfaction gained through the previous experience of using that product and system (Oliver, 1980). Applying the same theory in the online shopping context, Hsu, Yen, Chiu, and Chang (2006) discovered that satisfaction with prior experience of online shopping is the major antecedent of customer repurchase intention. Liao, Lin, Luo, and Chea (2017) also observed a significant association between customer satisfaction and repurchase intention in online context. The customer satisfaction in any context is the level of pleasure and contentment that represents the customer's happiness with purchasing experience or it may be the customer's judgment relative to their experience in the offline channel. Hence, the customer can develop the perception of satisfaction without considering the comparison between different channels or the customer judgments can be based on their satisfaction compared with other channels while having the same product and services from multiple channels. Further, the satisfaction gained from their experience in online channel influenced their intentions to repurchase the same product or repurchase from the same online firm (Pee, Jiang, & Klein, 2018). Hence, the customer repurchase intentions or continuance intentions are significantly determined by their online satisfaction.

The customer satisfaction increases the customer intentions to keep the relationship with online firms (Lee, Chung, & Lee, 2011). Therefore, in technology-enabled environments, the customer satisfaction plays a central role in determining repurchase intention. Satisfaction with a firm's product and services has developed a favorable attitude towards the online channel and more likely to enhance their repurchase intention (Chou & Hsu, 2016; Elbeltagi & Agag, 2016; Srivastava & Sharma, 2013). Therefore, the customers who have experienced buying products or services from an online channel and gained pleasure from their experience, they developed a judgment of enjoyment while doing online purchasing and they believed that purchasing online is a wise decision (Mohamed et al., 2014). The online firms should focus their prime attention in developing the strategies that can be helpful in satisfying the customers in their first experience of making an online purchase. Confirming the pleasurable experience for these online customers during their use of the online channel and purchasing products is obviously encouraging them to continue the use of that online channel in the future.

Chou and Hsu (2016) divided the customer satisfaction into two types; outcome quality and process quality. Outcome quality represents customer satisfaction with the final outcome of the shopping process, while process quality represents customer satisfaction with the processes involved in online shopping. The results of the study confirmed the significant influence of both types of satisfaction with online repurchase intention. The study extends the understanding of customer satisfaction during the interaction with the online channel at different stages; during and post-adoption stages (Chou & Hsu, 2016). A study was conducted in a multichannel book store to investigate the influence of various online factors on repurchase intention. The findings of the study confirmed that

customer satisfaction influences the repurchase intention and the findings suggested that if the customers are satisfied with their purchase experience they are expected to revisit the bookstore and make repurchases. The influence of customer satisfaction is stronger than personal schema, switching cost, and trust transfer to repurchase intention (Lee et al., 2011). In the context of online group buying, a study by Hsu et al. (2014) checked both offline and online satisfaction with online repurchase intention. The results indicated that both offline and online satisfaction influence customer online repurchase intention.

A study by Liang, Choi, and Joppe (2018) examined the link between satisfaction and repurchase by dividing the satisfaction into two components i.e. transaction-based satisfaction and experience-based satisfaction. Transaction based satisfaction is related to customer's overall judgment of the various aspects of making a purchase and experience-based satisfaction is described as customers compare their previous experience with the current one to determine their satisfaction. The both types of satisfaction are significantly associated with repurchase intention. According to the results of a study, satisfaction influences the repurchase intention of the customer and a strong predictor of repurchase intention compared with trust (Chou & Hsu, 2016). Similar results were reported by another study that satisfaction is more important in developing online repurchase intention than trust (Fang et al., 2014). Additionally, satisfaction also influences customer's online repurchase intentions indirectly through trust. Liao et al. (2017) compared the impact of satisfaction and regret on online repurchase intention. Satisfaction describes as the contentment of the customer in choosing one alternative while regret represents the comparison between different alternatives. They both significantly influence the customer

online repurchase intention, however, the direction of impact is opposite, and the impact of satisfaction is stronger than regret.

## **2.10 Offline Service Quality**

The previous literature refers service quality to be situation-based and also depends on the type of service context (Parasuraman et al., 2005). Therefore, various studies tried to understand the role of service quality in different contexts like offline/online or channel-specific (Jun & Palacios, 2016). Hence, offline service quality (OFSQ) signifies the concept of service quality in a traditional/physical/offline environment.

The multiple benefits provided by the loyal customers forced the organization to run behind them. This superior segment of the customers enables a firm to save additional operating and marketing expenditures, enhance referrals, earn a nonstop stream of profits, and especially resistant to competitors' marketing efforts (Reichheld & Sasser, 1990). These customers are the biggest source of profits for the firm, a constant source of revenues, and additionally an informal firm's ambassador while recommending others regarding the firm's product and services. Different empirical researches highlighted the significance of service quality for achieving the strategic business goals like profitability, retaining old customers, corporate image, productivity, and customer intentions of sharing their positive feelings about the company (Carrillat, Jaramillo, & Mulki, 2007; Hamari, Hanner, & Koivisto, 2017; Kang & James, 2004; Ladhari, 2009).

Service and quality terms are considered complex concepts and many authors feel it to be difficult to separately explain them (Hoof, 2002). The term "services" have been explained as a bunch of activities that take place during the interactions of firm staff and the



customer, physical resources and goods, processes, systems or infrastructure indicating the firm and some time involving the other customers as well that intend to assist the customer daily practices (Grönroos, 2006). Many authors strongly claimed that the provision of services is quite distinctive from the manufacturing of goods. Services are considered as more heterogeneous, should be used and produced at the same time, having intangible in nature and impossible to store for future use (Parasuraman, Berry, & Zeithaml, 1991). These exclusive properties of services required a different way to manage, delivered, and perceived by the customers.

The most frequently used and simplest description of service quality is to fulfill customer expectations (Parasuraman et al., 1991). However, the customer expectations are regarded as the specific beliefs regarding the delivery of services that function to set reference points or the criteria that will be used to evaluate the performance (Zeithaml, Berry, & Parasuraman, 1996). The customer perceptions can be regarded as their subjective evaluation of their service experience during the interaction with the firm. The judgment of service quality could be affected due to the expectation and perception of service. If the customer received the services as he/she expected, the judgment of service quality would be satisfactory and if the judgment of the customer regarding the services received exceeds their initial expectation, the customer would be delighted and regard the service quality as outstanding. However, if the performance of the firm is less than the customer's initial perception, there will be an impression of dissatisfaction regarding the service quality of the firm (Parasuraman, Zeithaml, & Berry, 1985). Therefore, improving the judgments of customers regarding the service quality requires the firm to constantly fulfill the needs and desires of the customer. Creating and managing service quality judgments provide

ultimate benefits for the firm and also help them to achieve competitive advantage (Hussain, Al Nasser, & Hussain, 2015).

Though several previous researchers verified the significant contribution of satisfaction and service quality for predicting the loyalty or/and customer repurchase intention, however, many others tried to maintain the difference between these two constructs. According to these scholars, satisfaction can be considered as an instant response after consumption, however, service quality represents the global impression of the customer regarding the service provided during the process of consumption (Culiberg & Rojšek, 2010). Providing appropriate service quality is quite difficult compared with the quality of physical products where these products can easily be evaluated based on their durability and free from any defect. Therefore, establishing the parameters for better service quality poses numerous challenges for the interested firms and the scholars as well who are motivated to look into this area (Garvin, 1983; Parasuraman et al., 1985). Additionally, the conceptualization of service quality becomes more complicated with the invention of online services and digitalization. Although the initial efforts for understanding the complex nature of service quality were based on the parameters to evaluate the quality of physical goods, the further understanding of important concepts is required to develop the insights regarding the attributes describe services (Parasuraman et al., 1985; Zeithaml, Parasuraman, & Malhotra, 2002). The unique and complex attributes of services like heterogeneity, tangibility, perishable, and inseparable differentiate services from physical goods. Considering their uniqueness and importance of service quality for business firms, previous major attempts have been made to develop and refine an instrument to measure it.

To measure the customers' perceptions of service quality, the pioneer and surely the most frequently used instrument is the SERVQUAL scale, originally developed by Parasuraman et al. (1985). In their influential exploratory study regarding the conceptualization and measurement of service quality, the authors suggested ten interrelated dimensions that are considered to be useful in measuring the concept of service quality. These dimensions of service quality were access, security, credibility, reliability, tangibles, responsiveness, courtesy, knowing the customer, competence, and communication (Parasuraman et al., 1985). According to the framework presented by these authors, the experience of the customer during the process of utilizing these services and their initial expectations were used to evaluate the quality perceptions of customers. Although the output of the services is an obviously significant factor for the customer, however, the quality evaluation should also include the impact of the process and place where these services are delivered (Parasuraman et al., 1985). The further refinement and fine-tuning process reduced the previous 10 dimensions into 5 to measure the perception of service quality (Parasuraman et al., 1988). These final dimensions include reliability, assurance, empathy, tangibles, and responsiveness. The conceptual definition of these SERVQUAL attributes is given at table 2.2.

The originally established scale "SERVQUAL" suffered from some potential drawbacks regarding the dual measurement structure of expectation and performance attributes (Cronin & Taylor, 1992). Therefore, the scale required the dual observations of the respondents regarding their expectations of the service quality and also its real performance. In reality, these dual measurements are helpful in identifying the potential problems in the service process for the firms (Gefen, 2002; Zeithaml et al., 1996).

Table 2.2

*SERVQUAL attributes*

<b>Dimension</b>	<b>Description/Conceptual Definition</b>
<b>Tangibility</b>	The physical appearance, quality of equipment, communication skills, and employee appearance.
<b>Reliability</b>	The competence of the firm in providing the required service with accuracy and consistency
<b>Responsiveness</b>	The motivation of a firm to provide timely services and assist them when needed.
<b>Assurance</b>	The experience and knowledge of the firm's employees to develop confidence and inculcate trust.
<b>Empathy</b>	The kind and compassionate attitude of the firm to provide customized attention to its customers.

Source: Parasuraman et al. (1988)

As per this method, the real scores of service attributes can be measured by subtraction of expectation ratings from perception ratings. These final cumulative scores represent the relative significance of each attribute of the service quality. Hence, these scores help the company to judge whether the customer expectation on each attribute is fulfilled or not. SERVQUAL final scores have been used to detect on which attributes the company is specifically strong or weak. Additionally, the results of the scale can also be used for some other purposes like comparing the performance of the company at different time periods, comparing the service quality scores with other competitors, comparing performance attributes across different departments of the same firm, and/or measuring customer satisfaction in a specific service context (Izogo & Ogba, 2015).

Despite the strong recognition, universal acceptance, and frequent use of the SERVQUAL, the disconfirmation methodology has been widely challenged. This

complex methodology has capable of providing erroneous results and possible confusions (Carrillat et al., 2007). Therefore, based on previous literature, Cronin and Taylor (1992) suggested limiting the scale to the performance part because it reveals the customer attitude. This would be easier for operationalizing the construct and produce sufficient results regarding the customers' service quality perceptions about a particular firm. Cronin and Taylor (1992, 1994) conducted two studies while reducing the SERVQUAL scale to performance items only, their results verified that the method not only improves the quality of model fit but also provide better results for their models. Although Cronin and Taylor (1992) never changed the original dimensions of SERVQUAL, they suggested that perception based scale is relatively superior predictor of service quality. Another meta-analysis showed that measuring the service quality through performance only indicators produce even accurate results and make it easy to transform the scale in other settings (Carrillat et al., 2007). Some studies also confirmed that the single-item scale explains more variance in the overall service quality (Izogo & Ogba, 2015). Despite the presence of some studies claimed inconsistent results in conceptualizing, measuring, and dimensional structure (Abdullah, Suhaimi, Saban, & Hamali, 2011; Carman, 1990; Taap, Chong, Kumar, & Fong, 2011), the scale has been considered the most frequently used scale for measuring service quality (Etemad-Sajadi & Rizzuto, 2013; Ladhari, 2008). Even though the previous literature regarding the service quality is quite rich and diverse but still the best approach for measuring service quality is SERVQUAL (Othman & Owen, 2001; Taap et al., 2011).

Previous studies utilized the scale in various contexts and found it a better approach to understand the role of service quality in producing favorable results for the firms. A study

examines the links between service quality and other determinants for establishing brand loyalty in Dubai-based airline. A modified SERVQUAL scale has been used to better fit in an airline context. Data obtained from 253 respondents confirm the significant influence of service quality, brand image, and perceived value on customer satisfaction. Additionally, service quality has an impact on perceived value and brand loyalty as well (Hussain et al., 2015). Another study investigates the role of service quality in Chinese tourists' lodging context. The study utilizes a modified SERVQUAL scale that suited for the lodging industry to test the impact of service quality on two constructs. Data collected from 451 Chinese hotel guests confirm the mediation of customer satisfaction between service quality and repurchase intentions and subjective wellbeing. While, partial mediation was confirmed between service quality and repurchase intention through customer company identification (Su, Swanson, & Chen, 2016). Another study measured the impact of different SERVQUAL dimensions on playing intention and purchase intention in a free-to-play (freemium) gaming context. The study modified the scale by excluding the tangible dimension to suit for gaming context. The results based on data collected from 869 freemium users confirmed the influence of service quality on the intention to continue using the freemium service (Hamari et al., 2017).

### **2.11 Online Service Quality**

Online service quality (ONSQ) signifies the level of service quality as perceived by the customers/online users in an online environment. During the past two decades, ONSQ gained a considerable amount of attention and interest among practitioners and scholars (Ali & Raza, 2017). With the rapid development of online channels, a great number of scholars start focusing on research regarding the service quality in the online channel (Shi

et al., 2018). These practitioners and scholars believe that ONSQ has the ability to increase the performance of an online company (Mohammed Al-Hawari & Ward, 2006; Haynes & Fryer, 2000; Cheruiyot & Maru, 2013; Yoo & Park, 2007).

The importance of ONSQ has been emphasized by several researchers in producing the desired results for the firms (Cai & Jun, 2003; Cheng, Wang, Lin, Chen, & Huang, 2008; Gounaris, 2005; Jun, Yang, & Kim, 2004; Yoo & Donthu, 2001). Different studies confirm the significant importance of ONSQ for gaining customer loyalty (Ding, Hu, & Sheng, 2011; Swaid & Wigand, 2009; Wolfinbarger & Gilly, 2003; Zehir, Sehitoglu, Narcikara, & Zehir, 2014), retaining customers (Wolfinbarger & Gilly, 2003), enhancing online perceived value (Zehir et al., 2014), service enjoyment and commitment in online channel (Dai et al., 2011), online satisfaction (Ding et al., 2011; Kim et al., 2009; Zhilin Yang, Peterson, & Cai, 2003), customer attitude toward the website (Wolfinbarger & Gilly, 2003) and favorable behavioral intentions (Collier & Bienstock, 2006).

The conceptualization of ONSQ has been acknowledged by covering several issues related to the purchase experience of the customers in the online environment/channel (Rolland & Freeman, 2010). However, several different but related interpretations of ONSQ exist in the previous literature (Rowley, 2006). A broader definition of ONSQ was proposed by Parasuraman et al. (2005) that ONSQ represents the level to which an online channel enables the smooth functioning of online shopping during the multiple stages of purchasing and delivery. Therefore, the concept of ONSQ covers multiple stages of customer interaction with the online channel. Wolfinbarger and Gilly (2003) suggested that ONSQ encompass from starting to end of the online activities, hence covering the search stage, knowing privacy policies, navigations quality of website, ordering process,

delivery process, return policy, and overall satisfaction with the purchased item. ONSQ can be defined as “comprised the pre-purchase, purchase, and post-purchase activities involved in the evaluation, selection, purchase, and fulfillment of goods and/or services where the purchase transaction is performed through a website interface” (Piercy, 2014, p. 748). Hence, the existing conceptualization of ONSQ is covering several features of online channel like ease of ordering procedure, attractiveness of product variety, and quality of delivery and return procedures (Blut, 2016).

The online firms realized the importance and need to do something to improve the quality of their online channel, because, the lack of human factor in online channel intensified the seriousness of the matter (Grigoroudis, Litos, Moustakis, Politis, & Tsironis, 2008; Leonidio, Montezano, & Carvalho, 2011). Several attributes of human interaction can never be replaced through technology like politeness, helping attitude, carefulness, friendliness, and flexibility. Therefore, to handle this problem, online firms need to develop online-based tools to improve customers' experience and maintain their satisfaction (Ahmad, Rahman, & Khan, 2016; Cebi, 2013). The service quality of their online channel significantly contributes in building the favorable image of online firms even in the presence of cultural differences (Cebi, 2013; Deng & Poole, 2012). ONSQ is capable of providing the benefits for both strategic and operational levels and enhances the operational efficiency and long-term profitability of the firms (Ahmad & Khan, 2017; Cronin, 2003; Zeithaml, 2002).

Choudhury (2013) suggested that various promising behavioral outcomes of the customer can be attained by providing them a better level of ONSQ. These promising behavioral outcomes comprise the positive word-of-mouth, saying positive things to other about the



online firm, encouraging their social contacts to purchase from the firm, recommendations to others, increase the share of the firm in their purchasing, and favoring the firm as their first choice (Hawari, 2015). Therefore, perceiving better ONSQ builds satisfaction, repurchase, loyalty, and referrals.

The previous literature on ONSQ also confirmed the important linkage between ONSQ and customer loyalty theoretically and empirically as well (Mohammad Al-Hawari, Ward, & Newby, 2009). Service quality has been considered as a significant determinant for customer retention and influencing repurchases. Karatepe, Yavas, and Babakus (2005) indicated that service quality not only influence the loyalty directly but also indirectly through satisfaction. However, few authors mentioned that service quality only impacts loyalty indirectly through the mediation of satisfaction. Like Ladhari, Ladhari, and Morales (2011) indicated an indirect connection between the both concepts in the Canadian and Tunisian banking industry, while other studies suggested a direct link (Ranaweera & Neely, 2003). Another study experienced a direct link in the Indian banking context between ONSQ and customer repurchase intention (Choudhury, 2013). Additionally, Liao, Rebecca Yen, and Li (2011) found that channel consistency in multichannel context moderates the relationship between ONSQ and satisfaction. Despite the route between ONSQ and loyalty, it is evident that ONSQ has become a fundamental strategy for online firms in gaining new customers and retaining the older ones. A large number of drawbacks due to poor service quality has been documented previously in the online business context (Lennon & Harris, 2002; Shatat & Udin, 2013). The challenges in providing service quality in online channel motivate the online firms to evaluate the

important features of ONSQ and understanding the evaluation mechanism of the customers.

There is abundant marketing literature with studies that try to measure or incorporate different determinants of ONSQ. However, SERVQUAL is regarded as the most frequently used scale for measuring ONSQ (Kaura, Durga Prasad, & Sharma, 2015). A large number of items in the SERVQUAL scale concentrate on the human aspects involved in the process of service delivery in a physical offline environment. However, in the online environment, the other items involve more than the human-related items. Hence, Zeithaml et al. (2002) established a scale consisting of seven dimensions to measure the ONSQ and named it e-SERVQUAL. They used seven dimensions to judge the ONSQ and these dimensions were compensation, fulfillment, efficiency, contact, privacy, contact, and reliability. Four dimensions in the scale represent the core of ONSQ and the other three dimensions represent the e-recovery service quality. Another scale was developed by Parasuraman et al. (2005) including five dimensions such as reliability or fulfillment, ease of use or usability, information availability, privacy or security, and graphic style. A five-dimensional scale was developed by Zhilin Yang, Cai, Zhou, and Zhou (2005) to measure the ONSQ in an online information service context. These five factors were accessibility, usefulness of content, usability, interaction, and adequacy of the information. A nine dimensions based scale was used in the online retailing context by including responsiveness, information, and graphics, fulfillment, efficiency, privacy, system availability, contact, and compensation (Kim, Kim, & Lennon, 2006). In online banking environment, a scale including six dimensions was used by Al-Tarawneh (2012). The findings indicated that these six dimensions; website design, responsiveness,

personalization, reliability, ease of use, and security determine the ONSQ. Several other scales have been developed by many studies in the previous literature including SITEQUAL, E-S-QUAL, e-SELFQUAL, e-SERVPERF, E-merQUAL, and modified etailQ are some of them (Ahmad et al., 2016; Ding et al., 2011; Francis & White, 2002; Janita & Miranda, 2013; Ananthanarayanan Parasuraman et al., 2005; Udo, Bagchi, & Kirs, 2008; Wolfinbarger & Gilly, 2003; Yoo & Donthu, 2001).

The dimensionality of the service quality scale is an aspect that has come under vehement criticism. Several replication studies using the original as well as modified versions of the scale have failed to produce the same number and type of dimensions. The number of dimensions identified range from two (Gerhard, CHRISTO, & Deon, 1997), to three (Rust & Oliver, 1994), four (Gagliano & Hathcote, 1994), five (A Parasuraman et al., 1988), seven (Freeman & Dart, 1993), ten (Parasuraman et al., 1985) and even nineteen (Robinson & Pidd, 1998). Cronin and Taylor (1992) actually suggest that SERVQUAL can be treated unidimensionally after a five-factor solution failed to fit the SERVQUAL items in all four industries examined that question the efficacy of the five component conceptualization of service quality offered by Parasuraman et al. (1988). Carman (1990) also demonstrates that the SERVQUAL scale fails to exhibit the predicted five-factor structure when tested for a tire store, placement centre, and dental clinic. The dimensionality of the items of an index used as an observed variable is not relevant while the dimensions of service quality are intercorrelated. A practical reason for using overall measures of service quality (i.e., without reference to any specific factors) is to capture customer evaluations of overall service quality directly. Such measures provide better feedback to managers about how customers view overall service and better prediction of

behavioral intentions than any computed value of service quality based on several dimensions (Dabholkar, Shepherd, & Thorpe, 2000).

Keeping in view the simplicity as well as popularity of conceptualization proposed by Parasuraman, Zeithaml, and Berry (1988, 1985) among the researchers, service quality in the service marketing literature has come to be largely defined as "a global judgment, or attitude, relating to the superiority of the service". Several scholars have been modifying the original SERVQUAL questions and dimensionality structure (i.e., SERVQUAL being more likely to be unidimensional rather than five-dimensional in construct) to suit particular contexts (Ocampo et al., 2019). Hence, it has been argued that the nature of the service-quality construct (especially with respect to the number of dimensions) might be industry-specific. In particular, the suitability of the five dimensions of SERVQUAL in different service activities has been questioned by several researchers, and many times the SERVQUAL scale was found to be unidimensional. For example, using the SERVQUAL scale to determine US medical tourists' expectations of the service quality of foreign healthcare facilities found that the scale was unidimensional (Vequist, 2012). Another study also confirmed the unidimensionality of the service quality scale in the retail sector (Yu & Ramanathan, 2012), and in hospitals (Nadiri & Hussain, 2016). In a study by (Narang, 2013) in the education sector suggested that the overall analysis pointed out that the scale was a more unidimensional, convergent, and discriminant valid scale, which provides a perfect fit and possesses greater explanatory and predictive powers and the ability to explain variance in the overall service scores apart from being a parsimonious instrument. While conceptualizing the service quality into two dimensions, functional service quality was found to exert an insignificant relationship on satisfaction while results

provided support for a positive relationship between transformative service quality and satisfaction in the higher education sector (Teeroovengadum, Nunkoo, Gronroos, Kamalanabhan, & Seebaluck, 2019). The SERVQUAL dimensions stability is also considered vague, insufficient in meeting the service quality measurement requirement, and not entirely generic (Amin, Yahya, Ismayatim, Nasharuddin, & Kassim, 2013).

DeLone and McLean (1992) model of IS (information system) success was initially classified into six interrelated categories of success: system quality, information quality, use, user satisfaction, individual impact, and organizational impact. The model posits that system quality and information quality are two primary determinants of IS use and user satisfaction that impact both individual and organizational levels. The model was further modified to address some limitations of the original model. A key addition in the updated model was the inclusion of Service Quality as an additional construct of IS success besides information quality and system quality, it was added because the changing nature of IS required the need to assess service quality when evaluating IS success (Delone & McLean, 2003). Many studies in the online and mobile environments adopt this model to investigate the customer behavior in the online environment and success of these channels. Most of these studies used service quality as a unidimensional construct as information quality and system quality were used as separate construct in the IS success model (Aldholay, Isaac, Abdullah, & Ramayah, 2018; Alzahrani, Mahmud, Ramayah, Alfarraj, & Alalwan, 2019; Balaban, Mu, & Divjak, 2013; Chen, 2013; Hsu et al., 2014; Mohammadi, 2015; Rizal, Yussof, Amin, & Chen-Jung, 2018; Wang, Wang, & Liu, 2016; Wang, Tseng, Wang, Shih, & Chan, 2019; Wang, 2008; Zhou, 2013).

The current study investigating the relationship between various offline and online constructs including service quality. Several previous studies used the construct of service quality specific to an individual channel like offline service quality and online service quality. In these studies, the focus was to examine the level of service quality specific to a given channel rather than a complete assessment of service quality provided by the online firm. Many previous studies have found a very strong correlation between the different factors of offline service quality, causing a multi-collinearity problem (Al-Hawari & Mouakket, 2012). The multi-collinearity problem indicates that each dimension in the proposed construct lacks a separate identity (discriminant validity). However, as the main purpose of this study is to investigate the total influence of offline service quality on the proposed dependent variables, rather than the influence of each dimension, five items are used and adapted mainly from the study of Wang, Lin, Tai, and Fan (2016) to measure channel-related service quality. Similar to many previous multichannel studies that used unidimensional scale for channel-specific service quality (Al-hawari, 2012; Chiu et al., 2011; Herhausen et al., 2015; Hsieh et al., 2012; Montoya-Weiss, Voss, & Grewal, 2003a; Pantano & Viassone, 2015; Wang et al., 2016; White et al., 2013; Yang, Wang, & Wei, 2014a; Yang, Lu, Chau, & Gupta, 2017; Yu, Niehm, & Russell, 2011).

## **2.12 Relationship between Offline Service Quality and Online Service Quality**

The customer perceptions of a firm can assist in firm evaluation that creates several responses and future behavior as well. However, the existing structures frequently neglect the possible interactions between different kinds of customer appraisals. The direct impact of service quality in various channels has been well examined in the previous literature but these studies often overlook the potential interactions between online and offline

appraisals (White et al., 2013). Based on the fact that these services are more diverse in nature and not tangible they contain more uncertainty for the customers. These firms and customers have a different understanding of service quality, hence, the customer can judge the service quality after their consumption (Wang, Yeh, Yen, & Nugroho, 2016). However, in a multichannel environment, the customer experience with the offline channel may influence in developing perceptions about online experience quality. Therefore, their experience in the offline channel becomes a reference point in the evaluation of experience in the online channel. Prior experience in any channel act as a reference to forecast the quality of other extended channels (Jiang et al., 2016; Liao et al., 2011).

The firms operating in the offline environment for a long period of time are capable of taking advantage of transferring the positive experiences of their customers from offline channel to online channel in channel extension process (Yang et al., 2013). That means the firms maintaining a high degree of service quality in their offline channel are likely to reap the benefits in their existing channel operations and also likely to enjoy a favorable cross-channel effect in their online operations as well. When customers are having a high service quality perception in firms' offline channel, they are supposed to establish a high service quality judgment in firms' online channel.

Due to the expansion of firms' online channels, the customers are also converting into multichannel customers by extending their experiences in different channels. However, before visiting a firm's online channel, a service quality perception has been developed regarding the firm's offline channel. While the same brand name has been shared by the extended online channel the customers evaluate the new channel based on their existing

evaluation of the previous channel. Hence, the positive perception of customers regarding the offline channel service quality establishes a positive perception of the service quality of the firm's online channel (Yang, Lu, Zhao, & Gupta, 2011).

Some previous studies empirically confirmed the positive influence of offline perceptions towards the firm's extended channel (Bhatnagar, Lurie, & Zeithaml, 2003; Kwon & Lennon, 2009; Montoya-Weiss, Voss, & Grewal, 2003). Another study reported that the customer attitude about a firm drives their assessment of the firm's online channel (Kim & Park, 2005). Bhatnagar et al. (2003) examined the influence of customer experience in one domain on customer evaluation regarding the new domain with the help of an expectation transfer model. The result of the study confirmed that customers service experience in the offline environment/channel strongly influences their perceptions of ONSQ. Hence, it is rational to assume that the positive evaluation in one channel can be transferred to any new channel (Yang et al., 2011).

The connection between OFSQ and ONSQ has been examined in the government sector. Several government offices required both offline and online services to provide services like passport application. In this scenario, the user's quality perceptions are build based on offline services and complementary online services (Kaufman-Scarborough & Lindquist, 2002). The perceptions of OFSQ are established due to the interaction between office staff and users; the office staff not only handle the offline activities; however, they also guide and help the users for online services. Hence, the quality of offline services affects the user's trust and understanding of online services that are helpful in the successful working of both channels (Lee, Kim, & Ahn, 2011). Therefore, user OFSQ



perceptions have significantly influenced ONSQ perceptions, providing comprehensive satisfaction with the service quality of e-government services (Fan & Yang, 2015).

Another study examined the decision-making process of customers to move from a firm's offline channel to online channel with the help of expectation confirmation theory and brand extension theory. Data from 308 respondents have been collected in a commercial bank of China. The results confirmed the effectiveness of these theories to understand the channel adoption process and detected the influence of cross-channel synergies on channel assessments. The results indicate that the OFSQ has a significant positive influence on verifying the offline channel performance. Further, the OFSQ was associated with ONSQ and ONSQ was associated with customer intentions for using the online channel (Yang et al., 2013). Better offline services have a significant effect on improving the public perception of online service quality in government services (Fan & Yang, 2015). A recent study investigates the transfer of service quality perceptions from online channel to mobile channel. The study checks the connection between ONSQ and mobile service quality and their impact on two types of satisfaction (transaction and cumulative). The data for the study was collected through 317 respondents from an online retailing firm in China. According to the results, both types of service quality interact with each other and significantly impact on both types of satisfaction. Further, both types of satisfaction influence repurchase intention (Yang, Y., Chau, & Gupta, 2017).

### **2.13 Relationship between Online Service Quality and Online Customer Satisfaction**

Mostly the customers recognized the online channel more complex relative to traditional channels (Santouridis et al., 2012). The online customers are more costly to attract and

hard to retain for the firms because switching online firms is comparatively easy for these customers (Srinivasan, Anderson, & Ponnnavolu, 2002). It is a major problem for online firms because loyal customers are famous for their favorable behaviors as they purchase more, spend more, and perform the role of ambassador for the firm by recommending them to others (Harris & Goode, 2004). Due to the increasing level of competitiveness in online business, the firms must understand the way they can enhance customer loyalty and repurchase.

Many online firms recognize the connection between ONSQ and customer satisfaction where both are particularly important for establishing customer loyalty (Kitapci, Taylan Dortyol, Yaman, & Gulmez, 2013). Therefore, improving ONSQ is considered an important determinant of a firm's success or failure (Yang, 2001). During the past two decades, ONSQ has been acknowledged as an efficient tool for achieving and sustaining competitive advantage (Zeithaml, 2002), a strategic tool for future success (Parasuraman et al., 2005), and a key predictor of satisfaction and loyalty (Lin, Luo, Cai, Ma, & Rong, 2016). Therefore, ONSQ has been considered important due to its direct effect and also indirect effect (through satisfaction) on customer repurchase intentions.

Several studies examined the association between service quality, customer satisfaction, and customer loyalty (Kitapci et al., 2013; Olorunniwo, Hsu, & Udo, 2006). The presence of high ONSQ facilitates excellent service encounters, supports corporate brands, positively impacts online customer satisfaction and it should be considered as a predictor of online satisfaction (Amin, 2016; Bressolles, Durrieu, & Senecal, 2014; Sharma & Lijuan, 2015). While several studies confirmed that customer satisfaction is an important determinant for customer's favorable outcomes (behavioral intention includes repurchases

and referrals). The favorable customers' behaviors generate more profits for the firm. Hence, ONSQ positively influences customer retention and repurchases.

Kundu and Datta (2015) investigate the role of trust between the association of ONSQ and online satisfaction. The study hypothesizes the direct link between ONSQ and online satisfaction and an indirect link between ONSQ and online satisfaction through online trust as a mediating variable. Both links are significant in the study. The direct link of ONSQ to online satisfaction and the indirect link of ONSQ to online satisfaction through online trust. The model provides similar results for the study by using two approaches for measuring the ONSQ i.e. gap approach and perception-based approach. A study on internet banking examines the impact of service quality on banking customer's satisfaction and loyalty. The service quality of the online bank was significantly associated with online satisfaction and online loyalty. However, the link between service quality and online loyalty is not significant. The results are interpreted that service quality has an indirect impact on online loyalty through online satisfaction (Amin, 2016).

Another study separated the perceived product quality into two components i.e. offline product quality (OFFPQ) and online product quality (ONPQ). These two types of product quality are integrated into a model to check the impact of ONSQ, OFFPQ, ONPQ, online satisfaction, and behavioral intention. The empirical data was collected from 260 university students who were experienced online shoppers. The results demonstrated that both types of product quality and ONSQ are associated with online satisfaction. However, only OFFPQ and online satisfaction have an impact on behavioral intentions (Sun, Ni, & Wang, 2016). Othman, Omachonu, and Abualsauod (2017) conducted a research to examine the role of ONSQ in a different context (Online Service Retailers). From a sample

of 4937 respondents and using structural equation modeling, the results confirm the association of service quality with online satisfaction.

#### **2.14 Relationship between Online Service Quality and Online Repurchase Intention**

Online service quality is one of the major elements for the success of online shopping (Tandon, Kiran, & Sah, 2017). After several experiences, the online firms realized that the success or failure not merely dependent on the online channel design but also the service quality provided by the online channel (Aladwani & Palvia, 2002; Bai, Law, & Wen, 2008; Shin, Chung, Oh, & Lee, 2013; Zhou, Lu, & Wang, 2009). Aladwani and Palvia (2002, p. 469) have defined online service quality as “users’ evaluations of an online channel’s features meeting users’ needs and reflecting the overall experience of the online channel.” When customers’ assessment of service quality improves the relations between customers and online firms become strong and this strong association encourages these customers to maintain the relationships for a longer period of time. Thus, customers’ better appraisal needs better quality provided by the firm’s in their online channel. Therefore, it is pertinent to explore how customers judge the online channel features through their past experiences to develop repurchase intentions (Prodanova, San-Martín, & Jiménez, 2020). The most commonly cited definition of online service quality was “the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services” proposed by (Zeithaml et al., 2002, p. 363). According to these authors, the online service quality refers to the customers' comprehensive evaluation of online services. These customers develop a perception of service quality regarding the firm’s online channel during their purchase process (Caruana & Ewing, 2010). Hence,

maintaining the quality of their online channel has been critical for these multichannel firms in order to sell their product and services. This is especially more important in the online channel, where the online devices/interfaces are the only connection between the customers and the firms. According to Jeon and Jeong (2017), maintaining the online service quality has been a very critical feature in order to retain customers, encouraging these customers to visit again and ultimately securing their intention to repurchase from the firm's online channel. Therefore, the development of a high-quality online channel becomes a fundamental component for the success of the online business (Parasuraman et al., 2005; Pee et al., 2018).

In online business, a nicely developed and modern online channel is reflected as an extraordinary distribution channel in traditional business. Considering the online service quality and its results, previous researches have demonstrated the causal association between customer interaction with the firm's online channel and their future behaviors. Previous literature clearly suggests that the customer repurchase intention has been determined by the customer previous experience with the online service quality (Chang, Chou, & Wen-Chien, 2014; Jeon & Jeong, 2017; Mihajlović, 2017; Pee et al., 2018; Zulkarnain, Ahasanul, & Selim, 2015).

Prior literature regarding online shopping channels focused on the role performed by online service quality and proposed that the online service quality creates positive emotions and these positive emotions result in more favorable customer behaviors for online shopping. The current study also proposed that online service quality could be a possible antecedent of customer satisfaction and their repurchase intentions. That assumption has been made based on prior literature that suggests online service quality of the online channel is a significant indicator of customer repurchase intention and as well

strong predictor of customer satisfaction in online environment (Shin et al., 2013; Udo, Bagchi, & Kirs, 2010; Zhou et al., 2009). To facilitate the customer's quality appraisals are significant to compete with other online firms (Deng, Lu, Wei, & Zhang, 2010). Zeithaml, Parasuraman, and Malhotra (2002) suggested that customers' quality perceptions are highly dependent on their past experience. More specifically, if these customers have positive usage experience with the firm's online channel, they can better evaluate the service quality of the online channel that could be translated into customer satisfaction and repurchase intention (Malhotra, Kim, & Agarwal, 2004).

Repurchase intention can be considered as customers post-purchase decision to buy the product and services from the same firm (Mcdougall & Levesque, 2000; William, 2002).

That customer decision focused on the assessment of the service quality they received from the online channel (Kumar, 2002; Liu & Lee, 2016; Zhang et al., 2011). However, if these assessments exceed from their expectations of the service quality then the customer decides to repurchase from the same online channel, otherwise, if their assessments of service quality are less than their prior expectations, the opposite can be possible (Leonnard, Comm, & Thung, 2017). Therefore, in a multichannel environment, the firms execute a variety of strategies for the success of their multiple channels. Some multichannel firms may provide differentiated or limited services, different level of services and different price structure among their multiple channels, however, many firms try to imitate their strategies, provides similar offering and replicate their programs across their multiple channels. From the customer point of view, the current study expects that these multiple channels of the firms can create both complementary and competitive outcomes. These channels can create complementary effects so the perception of service quality in various channels results in high customer satisfaction in multiple channels and

competitive effects can translate the perception of service quality of one channel to the firm's other channel.

In an online environment, providing an excellent online service quality is important. The products presented in the online environment through online media are not tangible compared with the offline channel, where the customers have the chance to truly evaluate the product. The customers can touch, smell, and view the product provided by the firms. In an online scenario, the customers can only evaluate the products and services quality by relying on the product description given and the pictures available on the online channel. Therefore, to facilitate the customers and developing their trust, the firms should provide clear and comprehensive information about the product on their online channel. This information with reasonable explanations about the products and services should be given to boost the understanding of the customers. Additionally, to facilitate the customer for making the right decisions, it is necessary for the firms to provide demonstration and visualization of the products (Suhartanto, Helmi Ali, Tan, Sjahroeddin, & Kusdiby, 2019). All these efforts of the firms enhance online service quality perceptions.

The results of a recent study in the online food business indicated that online service quality increases the perceived food quality and additionally affects the perceived value and satisfaction with the online channel that results in boosting repurchase intention (Suhartanto et al., 2019). They suggest that although online service quality is not the prime objective of the customer neither it can satisfy the customer needs, however, it influences the perceived food quality and reinforces the satisfaction and perceived value. These favorable perceptions obviously affect customer loyalty towards the firm. Since the food ordering system is based on a self-service system through online channel, an advanced and well-design technology-based self-service system is critical in boosting customer

perceived value, creating satisfaction, and enhancing online repurchase intention (Suhartanto et al., 2019).

Another study indicates the significant factors in an online-cum-mobile environment that affect the customer repurchase intention by considering the role of channel integration in customer self-regulatory process. The empirical study collected data from customers of a renowned online firm in China. The results of the study confirm the significant effects of channel integration on perceived service quality in both mobile and online channels and these favorable perceptions affect satisfaction and customer repurchase intention (Yang et al., 2017).

Another recent study by Lee and Kim (2019) investigates the major characteristics of online channel and service quality that influence the reliability and repurchase intention of the customers. Data was collected from various online channel users. The results of the study suggest that online service quality strongly affect channel reliability and further boost the repurchase intention as well. These results advocate the significant role of online service quality in a professional online channel that provides personalization for the customers which result in higher reliability of the online channel and assume to maintain long term relationship with their customers (Lee & Kim, 2019).

## **2.15 Offline Trust**

In social life, people continuously interact with other people that are purely independent and difficult to predict. The human tendency to understand others makes this phenomenon complex (Gefen, 2000). In this situation, trust is the only tool that can help people to interact with others and reduce social complexity (Luhmann, 1979). This is relatively more important in the absence of rules and regulations that governed the interactions



(Fukuyama, 1995). Generally, trust is a level of confidence and a person's expectation about the other behaviors normally depends upon the previous history of interactions. Although the previous behavior of a person is not a guarantee or proxy for his/her future behavior, but trust represents the expectation of the repetition of the behavior.

The type of interaction and level of complexity determines the comparative significance of the trust (Gefen, 2000). As the dependence of a person increased and high vulnerability could happen in case of misconduct, the need for trust increased (Rousseau, Sitkin, Burt, & Camerer, 1998). Therefore, the trust is a fundamental element in the area of commercial activities and thoroughly investigated in the previous literature of information system (He, Fang, & Wei, 2009; Heshan Sun, 2010), marketing (Milne & Boza, 1999), and organizational behavior (Mayer, Davis, & Schoorman, 1995). Trust is imperative between customers and firms as it plays a central role in any type of commerce that involves monetary transactions (Hahn & Kim, 2009; Koh, Fichman, & Kraut, 2012; Sun, 2010). Hence, the element of trust helps the customers to reduce the perception of uncertainty and risk and make it easier to participate in trust associated behavior with firms like purchasing (Dimoka, Hong, & Pavlou, 2012; Hahn & Kim, 2009).

There is no common approach available to define trust and the literature presents so many kinds of definitions for trust. Different studies conceptualize trust in a different way like trust can be a belief, emotion, intention, feeling, or behavior (Bhattacharjee, 2002; Swan & Nolan, 1985). However, most of the studies confirm the existence of trust depends on the mutually beneficial relationship (Gundlach & Cannon, 2010; Shim, Serido, & Tang, 2013). Additionally, the growing number of studies includes many features of trust in their

conceptualization like integrity, credibility, quality, competence, reliability, benevolence, and honesty (Kantsperger & Kunz, 2010; Sirdeshmukh, Singh, & Sabol, 2002).

McKnight and Chervany (2001) based on previous literature from a different context, described the trust is of four types. (1) Disposition to trust refers to the predisposition or constant inclination to depend on people in different kinds of situations (Suh & Han, 2002). (2) Institution-based trust refers to the confidence of a person that situational factors are more important than other person's own factors. (3) Trusting beliefs highlights the features of others that can be beneficial. (4) Trusting intentions signifies the willingness of a person to become dependent on others. Trust beliefs reflect the expectation that the other party will keep its promises, can be relied upon, and act in a good fashion (Grazioli & Jarvenpaa, 2000). Hence, customer trust is a level of confidence in the business firm. Generally, the trust is based upon the previous experiences, however, the firm's earlier behavior is no guarantee of future behavior. Therefore, the level of trust keeps increasing with the confirming behavior of the firm. In the current study, the trust signifies the customer confidence or surety about the business firms' elements of integrity, competence, and benevolence. These elements drive the cognitive part of the trust (McKnight, Choudhury, & Kacmar, 2002).

The cognitive elements of trust differentiate people and firms that can be trusted or not. Although several elements were proposed in the trust literature, three elements appear more frequently: integrity, competence, and benevolence (Mayer et al., 1995). They comprise a set of beliefs that are used to describe the significant share of trust (Bhattacharjee, 2002; McKnight et al., 2002b). McKnight and Chervany (2001) addition to these three elements, suggested another element i.e. predictability. However, Mayer et

al. (1995) argued that trust goes beyond predictability because no one is going to trust any other who can be predictable to overlook the demands of others or work for his/her self-interest only. The trust in this study is defined as beliefs but not the intention and behavior as many studies described that these are the possible outcomes of the trust and would not be confused with it (Möllering, 2001).

The inherited ambiguity in defining the construct of trust has resulted in two schools of thoughts: where one cluster of researchers asserted that trust can be measured through a single dimension such as motivation (Anderson & Weitz, 1989; Crosby, Evans, & Cowles, 1990), or reliability (Mohr & Spekman, 1994; Selnes, 1998). However, the second cluster of researchers asserted that the trust is a multi-dimensional construct. Ganesan and Hess (1997) offered two dimensions: credibility and benevolence. According to him, credibility represents the other person's intention and capacity to fulfill promises and benevolence represents the expected sincere concern through sacrifices. Barber (1983) suggested that trust is an evaluation of competent performance and fulfilling the required responsibilities and obligation by employing the customers' benefits first. Some other researchers proposed integrity and reliability are the dimensions of trust (Morgan & Hunt, 1994). Morgan and Hunt (1994) considered that trust can be created by honesty, reliability, and predictability.

In the context of customer and business exchange, the conception of competence describes the ability of a firm to meet the promises in fulfilling the customer needs. Integrity signifies that the firm will act in an honest and reliable fashion to meet its promises. Benevolence represents the superiority given by the firm for customer benefits before its own and shows sincere concern for customer welfare. As we discussed earlier, these three

dimensions represent the trust: integrity, competence, and benevolence (Benbasat & Wang, 2005; Gefen, 2004; McKnight et al., 2002b; Schlosser, White, & Lloyd, 2006).

In the previous trust literature, it is evident that these components are interrelated but still distinctive (Pavlou & Dimoka, 2006; Schoorman, Mayer, & Davis, 2007). Though the seller's integrity emphasizes on fulfilling the objective standards of professional principles, the benevolence component reflects the concentration on customer welfare (Schlosser et al., 2006). Whereas a customer can believe the seller's benevolence because the seller cares for its customers, but the customer is not sure about the competence of the seller in doing so (lack of competence). Additionally, the customers can be confident that the seller is competent in making superior products, but the integrity of the seller is still questionable (Xu, Cenfetelli, & Aquino, 2016). A competent seller maybe not interested in the welfare of the customer so lacks the component of benevolence. Another distinction between these components is related to moral and ability judgments. The integrity and benevolence components are related to moral dimensions of trust however, competence is an anticipation of ability. The differentiation is critical in the sense that previous literature suggests that moral dimensions get more attention than ability judgment in forming the trust impression of others (Goodwin, 2015).

Assuming the possibility that the intention sometimes not leads towards purchase behavior, many scholars have examined the influence of trust on customer purchase behavior. Lim, Sia, Lee, and Benbasat (2006) confirmed that trusting beliefs significantly influence the customer attitude and lead towards final purchase behavior in a book store. Pavlou, Liang, and Xue (2007) confirmed that customer level of trust enhances the customer intentions to purchase from a firm and positively impact purchase behavior. A

high level of product uncertainty is involved during the sale transactions that result in customers' concern regarding the potential defects in the product and also the customers are concerned about the product features. Customers are normally not certain about the features and performance of the product they are buying, and the other outcomes involved in the transaction (Dimoka et al., 2012; Wu & Liu, 2007).

The customers normally evaluate the competence of a firm as a criterion for their purchase behavior. In case the customer is not sure about the competence of the firm, this will arise so many concerns of the customer regarding the quality of the product and its performance. So, it is less likely that the customer transacts with the firm. For example, if the firm won't have the ability to understand the customer requirements and needs, it is not possible to provide a product that can satisfy the customer (Komiak & Benbasat, 2006). Resultantly, having that product the customer is not able to fully accomplish the tasks required. On the other hand, if a firm is more competent in understanding the needs of the customers, they are able to provide a product that can solve customer problems. Therefore, due to financial loss involved in buying a product from an incompetent firm, the customers are more prone to purchase a product from a firm that is supposed to have the skills to meet the transaction requirements (Xu et al., 2016). In the previous literature, several studies discuss the importance of trust in an offline environment. These studies contribute to the literature by providing empirical support to the notion of trust in building strong relationships between firms and customers.

A study investigates the impact of different affective, informational, and functional activities by the firm management on trust dimensions in case of trust repair. For testing the conceptual model, scenario-based experiments are conducted. The results

demonstrated that for trust rebuilding all three are important however, the influence of the management activities is different. The affective activities are more influential in developing the firm image of benevolence and integrity. While, providing relevant information is more influential in developing the customers' beliefs regarding competence (Xie & Peng, 2009).

Another study investigates the impact of corporate social responsibility activities (CSR) on customer trust. The samples have been collected from various occupational categories including public security, health-care, agriculture, media services, education, and administrative sciences. According to the results, customer perception of CSR positively influences customer trust, satisfaction, and service quality. The results further reveal that service quality, satisfaction, and perception of CSR are correlated positively with customer trust (Mombeuil & Fotiadis, 2017).

A study aims to analyze the mechanism by which the innovative behaviors of employees have been influenced by customer participation and the assumptions were tested in a restaurant. The results of the study confirm the significant influence of interpersonal trust to increase the innovative behaviors of employees. Additionally, the effect of customer's emotional participation on innovation behavior was mediated by trust (Minglong & Hsu, 2018).

Lassoued and Hobbs (2015) conducted a study to investigate the influence of brand trust, customer confidence, and trust in the food system on brand loyalty. The survey data taken from the customers of green salad and analyzed through structural equation modeling. The results of the study described that brand trust has a positive influence on brand quality and

safety through trust in the food system. The trust in credence elements leads towards brand loyalty, while, the study treated the brand trust as a unidimensional scale.

Another study by Hegner and Jevons (2016) developed a scale for measuring the brand trust and validate the scale in the sample taken from three countries. The paper combines the previous dimensions of integrity, competence, and benevolence with an additional dimension of predictability. According to the scale development process, integrity and benevolence combine a common factor, however, the predictability and integrity are two separate dimensions. The authors further validated the scale through the samples taken from three countries: South Africa, Germany, and India. The results indicated that the explanatory power of the scale increased by adding the additional dimension of predictability.

In the Pakistan Air Line industry, a study conducted by Saleem et al. (2017) examines the antecedents of repurchase intentions of the passengers. The study includes offline trust, service quality, and satisfaction as antecedents of repurchase intention and word of mouth. 383 frequent flyer members are selected for data collection. The findings revealed that offline trust and service quality are associated with repurchase intention directly and as well as through the mediation of customer satisfaction.

## **2.16 Online Trust**

Online trust here signifies the level of customer trust associated with online websites or online firms and fundamentally applied to e-commerce transactions between business to customer. Although online trust is directed towards the online environment, however, it is still entangled with the trust in the offline environment. Therefore, it is important for

online firms to recognize the differences between the online trust and offline trust, the connection between these two types of trust, and ways to enhance the online trust to improve the firm performance. Understanding and differentiating both types of trust is relatively more essential for the firms having a presence in both environments; multichannel firms (Shankar, Urban, & Sultan, 2002).

Many scholars asserted that both types of trust are inherently different. According to Shankar et al. (2002), online and offline trust are distinctive based on the objects of the trust. The object of trust in the offline environment is usually a person or a firm; however, in the online environment, the object of trust is the technology (mainly the internet) and the firm employing that technology (Beldad, Jong, & Steehouder, 2010). According to the marketing point of view, compared with the offline environment in which the objects of customers' trust represents the persons or the firms from which they are associated, customers in the online environment are subject to trust the online channel, the firm associated with the online channel and also require a logic to trust on the online channel (Boyd, 2003; Doney, Cannon, & Mullen, 1998). These facts increase the level of complexity in developing trust in the online environment. The basic temporal and physical separation of customers with firms in the online environment creates further risks for the customers. Compared with the offline environment, the customer frequently performs transactions with unfamiliar and new firms having no brand name (Xu et al., 2016). Therefore, in such a novel and complex situation, trust is the only thing that can help both parties to perform exchange relationships. The online exchange relationships are illustrated by lack of control, uncertainty, potential opportunism, and anonymity. Additionally, online activities frequently required the customer to share their personal and



financial information (such as telephone number, email, and credit card details, etc.). In this scenario, trust facilitates and assures that the other party is not going to take advantage or get benefits from these information sharing at any stage of the exchange relationship (Bhattacharjee, 2002).

Thus, the online trust signifies the confident expectation of a person that his/her vulnerabilities are not going to misuse in an online situation of risk (Beldad et al., 2010). The above definition is very much similar to the definition of trust given by Mayer et al. (1995) that “Trust can be defined as a disposition of one party to rely on the activities of the second party and become vulnerable”. The assessment of the actions of the other party becomes the foundation for estimating the degree of trustworthiness (Altinay, Saunders, & Wang, 2014; Cook, Snijders, Buskens, & Cheshire, 2009). A large number of researchers have the consensus on the above given conceptualization of online trust and they believed that the fundamental meaning and the nature of online trust is similar to offline trust (Corritore, Kracher, & Wiedenbeck, 2003; Jarvenpaa & Rao, 2003; Shankar et al., 2002; Wang & Emurian, 2005).

A basic philosophy of trust building process usually incorporates the object of trust. That represents the person’s interaction with the object that eventually establishes the trust towards the object (Luhmann, 1979; McKnight et al., 2002). In the online environment, the object of trust is the online channel, therefore the trust of the customer towards the firm would be established based on the customer experience with the firms’ online channel. If the customer believes that the online channel represents a firm that is capable of keeping their promises and proficient in providing the value, the trust of the customer is likely to develop (Bart, Shankar, Sultan, & Urban, 2005).

Hence, the fundamental concept of trust is the same in online environment, however, a human being is supposed to trust an object created by a human being in contrast to trust another human being. The virtual and intangible nature of the object makes the situation more complicated and intangibility is an issue that creates problems for the customers to deal with it. There is no possibility of a handshake, no body language, and no eye contact that normally helps a customer to decide whether to trust or not (Hampton-Sosa & Koufaris, 2005). To solve these issues and additional drawbacks in the online environment linked with the intangible and faceless firm, online channels are designed in a way that cues/signals the firm trustworthiness (Beldad et al., 2010).

The cues or signals that reflect the firm's trustworthiness are those elements of the firm that can be trusted (Riegelsberger & Sasse, 2001) and these elements are used to convey the firm's objectives and abilities (Schlosser et al., 2006). These cues/signals develop a baseline that helps the customer to estimate the consequences of dealing with a firm. The previous empirical studies regarding the signal/cues described various kinds of website qualities that can serve the purpose. A study used partnerships, brand equity, ease of contact, advice capabilities, layout design, navigation, cultural markers, security, personalization, community features, usefulness, content quality, privacy protection, expertise, and fulfillment capabilities as a cue for online trust (Bartikowski & Singh, 2014). Brengman and Karimov (2012) suggested that corporate blogs and the existence of social network sites better work for the online trust. Another study recommended the use of Avatars (virtual character) to cultivate customer trust online (Keeling, McGoldrick, & Beatty, 2010).

Some authors suggested various other cues or signals like return policy, recommendation from natural sources, seals of approval, privacy disclosure, and security disclosure (Wang, Beatty, & Foxx, 2004). The privacy policies, website investment, brand image, and past experience can be used to leverage customer trust (Chen, Chien, Wu, & Tsai, 2010). Different website qualities such as download speed, visual appeal, website security features, and navigation can also be worked for enhancing the customer online trust (Wells, Valacich, & Hess, 2011). Bente, Baptist, and Leuschner (2012) recommended to provide a human touch by posting the pictures of sales staff that can be used to build customer trust.

Various dimensions and types of scales have been proposed in the previous literature of online trust. However, previous studies frequently used the definition and scale developed by Bhattacharjee (2002). The author utilized the same definition and dimensions (competence, integrity, and benevolence) proposed by Mayer et al. (1995). Another multidimensional scale was suggested by Gefen and Straub (2004) for online trust by the addition of a dimension (predictability). While following the same view, Ang, Dubelaar, and Lee, (2001) suggested that the three previous dimensions of online trust were the most relevant and appropriate for measuring the customer trust on the internet. These three dimensions represent the ability of the online firm to provide the promised product and services, return policy, and support for the customer to replace the product if not work well and the existence of the privacy policy to ensure the customer security on the website. Some other authors also investigated online trust by using a multidimensional viewpoint. Grounding in the three generic dimensions of trust in the online environment (integrity, competence, and benevolence) and their basic segments, a preliminary multidimensional

scale consisting of 10 items was developed (Bhattacharjee, 2002). The scale had been tested through multiple empirical validations using the data collected from field surveys. These statistical processes refine the original scale into a single dimension scale consisting of seven items which confirmed the sufficient psychometric conditions and ensure the predictive power of the scale. Both first and second-order scales of online trust ensure sufficient reliability and validity, however, the reflective (first-order) scale was favored due to its relatively better fit and parsimony (Bhattacharjee, 2002).

A meta-analysis was conducted by Kim and Peterson (2017) from the previous 150 studies to identify the several antecedents and consequences of online trust. Antecedents represent the factor that impacts online trust and consequences are the results of online trust. They identified that there are 10 important antecedents that are frequently used and documented in the literature. Besides these antecedents, there are 6 significant consequences of online trust frequently used and documented in the previous literature. The authors validate the results to confirm the significant importance of these antecedents and consequences frequently reported and used in online trust studies. The study identified and selected the antecedents are disposition to trust, system quality, design quality, perceived security, perceived risk, information quality, privacy, perceived reputation, perceived usefulness, and perceived service quality. The reported consequences are satisfaction, loyalty, attitude, purchase intention, intention to use the website, and repurchase intention.

Another study by Das (2016) discussed the several behavioral outcomes of trust. Among these outcomes in online business, purchase intention, intention to recommend and repurchases prove to have high value as suggested by many previous studies (Badrinarayanan, Becerra, & Madhavaram, 2014b; Hsu et al., 2014; Rezaei et al., 2014;

Roghanizad & Neufeld, 2015). The firms and as well as scholars believe that the purchase intention leads the customer towards real purchase. Repurchases create online loyalty and recommendation increase the number of customers or customer base. All these beneficial outcomes are result of better online trust and these behavioral outcomes are influenced by the trust. The customer's intention to purchase, intention to repurchase and intention to recommend help the online firm to establish a better customer base that leads to sustainability and long-term profits (Das, 2016). Another study provided similar results that online purchase intention is significantly dependent on trust and value. Additionally, the trust can be predicted on the basis of information quality and perceived security (Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015).

Bilgihan (2016) extended previous studies and examined the influence of trust in creating loyalty. The model of the study was tested by taking the sample of Gen Y from a hotel booking website. The results confirmed the most stronger influence of trust in developing online loyalty. Additionally, brand equity and flow are also important predictors of online loyalty. Jeon, Jang, and Barrett (2017) investigate the role of online trust and utilitarian values as mediators between the website interactivity and repurchase intention. The survey data was collected from customers who represent the online travel community and buyer of travel-related online products. As anticipated, both variables (trust and Utilitarian values) fully mediate the relationship between website interactivity and repurchase intention (Jeon et al., 2017).

### **2.17 Relationship between Offline Trust and Online Trust**

The trust literature deals with two kinds of trust: (1) A typology of trust that comprises the offline events of the business firm (like direct sale, physical store sales, and other

transactions or communications happen in offline environment/channel) and its connection or linkage with its customers and various kind of stakeholders and (2) the second type represents the firm's business events in a different environment, the online mode and specifically the firms' online channel (Shankar et al., 2002). As discussed earlier, the trust in the online environment/channel is analogous to trust in the offline channel in certain ways, however, still there are few critical differences. In the case of an offline trust, the sales staff or a firm is the prime object of trust. While, in the case of online trust, the primary object of trust is the technology or the internet (Marcella, 1999). Therefore, in this scenario, the internet or the firms' online channel is the focal person that can be used to develop the trust with their customers (Jarvenpaa, Tractinsky, & Saarinen, 1999).

Despite these differences, there are few common features of trust and transfer of trust between the offline and online channels/environment (Shankar et al., 2002). According to Wu, Hwang, Sharkhuu, and Tsogt-ochir (2017), the customers usually demonstrate a general level of trust in the firms' products and different levels of trust towards the linked channel established on the basis of the value of the channel. It is well documented that the multiple channels of a firm cannot be separated from each other, but these channels are associated and connected with the firm's other channels. Therefore, strategic allocation of the firm resources among these channels results in creating a more dynamic and reciprocal effect and provide synergy for these channels (Badrinarayanan, Becerra, Kim, & Madhavaram, 2012a; Liao et al., 2011). It is empirically proven that if the customers perceive high image consistency, the transfer of trust from one channel to another would be easier (Badrinarayanan et al., 2014). Hence, to evaluate the performance of a

multichannel firm would be convenient for the customers and they can get benefits from their seamless experience in multiple channels (Jiang et al., 2016).

Although trust is acknowledged as a fundamental element for predicting customer buying behavior in the online environment, however, the establishment of trust in online channel is relatively more complex compared with the offline channel (Flavián & Guinalú, 2006; Kim, Ferrin, & Rao, 2009). The multichannel firms require to use their offline channel in developing the customer trust towards their online channel (Urban, Amyx, & Lorenzon, 2009). The process requires to efficiently transfer the trust from offline channel to online channel and the firm can get benefits from this transference in the shape of improved customer purchasing behavior with their online channel. The results of previous studies confirmed that the process of trust transference can accelerate customer purchasing behavior in the online channel (Badrinarayanan et al., 2012; Kuan & Bock, 2007).

Indeed Stewart (2003) suggested and empirically proved that the trust can be transfer from known objects to unknown objects. It is a cognitive process that is used for transferring trust from a known party to an unknown party or from one context (offline channel) to another (online channel) (Lee et al., 2007; Lim et al., 2006). The phenomenon is quite simple, a customer may develop trust towards the firm's online channel since the firm has an offline/physical channel. The same concept can be applied for an unfamiliar firm on eBay because that unfamiliar firm is linked with a trustable online marketplace (Badrinarayanan et al., 2012). The level of risk associated with the online channel is higher than the offline channel; to mitigate the risk, customers used their offline experiences with a similar firm to decide about their possible online transactions. The positive attitude of the customers towards an offline store can be transmitted to the online channel of a similar

firm (Bock et al., 2012). Therefore, the multichannel firms need to manage the trust of customers in online stores by focusing on the trust beliefs being transferred from their offline store. Therefore, it can be inferred that the customer past experience and related attitude associated with the offline channel can be regarded as a cognitive schema that can influence the customer attitude and appraisal of the online channel (Jiang & Xu, 2015).

For multichannel firms, the phenomenon of trust transfer is very beneficial because it can help them to boost their competitive position against single online firms. It increases the demand to use their offline stores to develop positive customer attitudes and beliefs towards their online channel (Badrinarayanan et al., 2012; Bock et al., 2012; Kwon & Lennon, 2009a). According to Lee, Chung, and Lee (2011), customer satisfaction is influenced by the trust transference from an offline bookstore to its online channel. Another study suggested that customer trust in a firm's apparel store significantly influenced their intentions to search for information in its online store (Alsaif & Ghoneim, 2015).

The trust in offline stores also motivates customers to shift from the traditional channels to new online channels (Lee et al., 2011). A customer who never uses an online channel is only having the offline experience with a firm, hence, the trust associated with the offline channel is the only possible cue to develop a preliminary trust in the online channel. These customers believe that a firm which is successfully providing its product and services in the offline channel may have the abilities to utilize a secure, reliable, and efficient system to serve their customers in an online channel (Chaouali et al., 2016).

The transference of customers' trust from offline to online channel for multichannel firms suggested that the customers used their experiences with the offline stores as an



information cue to develop their trust in the online channel. Hence, the multichannel firms are required to leverage the perception of trust in the offline channel in order to become successful in both channels. Therefore, in promoting their online channel, these firms need to exploit and emphasize the integrity, benevolence, and competence of their offline channel (Kuan & Bock, 2007).

A study investigates the transfer of attitude and trust from offline channel to online channel and the impact of congruence on online attitude and trust. The results confirm the transfer of trust from the physical/offline channel to the online channel of a multichannel firm. Additionally, congruence improves the trust and attitude towards the online channel and further these determinants develop the online purchase intentions (Badrinarayanan et al., 2012). A study by Luo, Yu, Huang, Liang, and Yang (2017) empirically test the impact of offline trust on online trust and further the impact of online trust on purchase intention. The results confirm the significant association between the trust of both channels and finally the impact of trust in online channel on purchase intention.

In internet banking, customer trust in offline banking services influences customer intentions to adopt internet banking. However, trust in the offline bank and social influence indirectly influence the customers' intention to adopt online banking (Chaouali et al., 2016). Another study examines the impact of offline brand dimensions (offline trust, offline satisfaction, and offline loyalty) on online determinants (website satisfaction, website trust, and website loyalty). The results of the study confirm the significant impact of offline brand dimensions on website trust and website satisfaction, however, the impact on website loyalty was insignificant (Farooghi, 2015).

## **2.18 Relationship between Online Trust and Online Satisfaction**

The prior literature regarding customer behavior strongly suggested that customer satisfaction is an important and key predictor of customer repurchases (Ha & Park, 2013). In the area of marketing and customer behavior, doing the necessary arrangements to fulfill the important needs and desires to increase customer satisfaction is remains a significant concern for scholars and practitioners (Bhattacharjee, 2001; Oliver, 1980). Taking the same inference in the online field, the acceptance and continued use of technology is also exclusively dependent on the satisfaction of the user with the technology (Bhattacharjee, 2001). Other than user satisfaction, another important factor for acceptance and continuous use of technology (online shopping here) is customer trust. The trust and satisfaction derive the customer continuous use of the online channel in internet banking (McNeish, 2015; Susanto, Chang, & Ha, 2016) and electronic commerce (Venkatesh, Thong, Chan, Hu, & Brown, 2011). Additionally, the trust in a firm's product and services also establish the level of customer satisfaction in an offline channel (Lin and Wang, 2006) or/and in online channel (Amin, Rezaei, & Abolghasemi, 2014). The customer trust in the prime activities of the firm enhances the customer satisfaction that ultimately leads towards purchases and repurchases. Some recent studies confirmed that the trust established in IS based on mobile websites or the internet positively impacts the trust relationship between customers and their satisfaction (Amin et al., 2014; Marinkovic & Kalinic, 2017; Susanto et al., 2016).

The concept of customer satisfaction has been reviewed comprehensively as a fundamental element and a promising area of research in various disciplines like management, psychology, marketing, and information system (Cyr, 2008; Flavián &

Guinaliú, 2006; Lee & Overby, 2004). Customer satisfaction is considered as an attitude developed after the purchase through comparing the level of quality anticipated in the product before purchasing it and the achieved level of quality perceived after the use of that particular product. The positive difference between the performance of the product and expectation establishes the degree of customer satisfaction. Various models and theories have been proposed in the prior literature to describe and rationalize the several outcomes and consequences attached with customer satisfaction such as ECT by Oliver (1980) and the IS success model by Delone and Mclean (2004). Different studies examined these theories in multiple contexts by incorporating other variables like trust to check the influence of these factors on customer buying decisions and a long-term effect on customer loyalty (Kim, 2012).

In linking both critical factors, Skarmeas and Robson (2008) suggested that customer satisfaction is the ultimate result of the relationship between firm and customers which is normally impossible to achieve in the absence of trust. Therefore, satisfaction and trust are the most critical and essential components of effective long-term relationships between the firm and its customers. Previously, many studies investigate the various issues of trust in electronic commerce (Awad & Ragowsky, 2008; Choudhury & Karahanna, 2008; Kim et al., 2009; Kim & Lee, 2014). Most of the previous studies agreed on the point that the only way to succeed in online commerce is to establish trust between the customers and the firm. This trust would motivate the customers to purchase products without the possibility of physically seeing or touching them and using a new virtual channel without having a previous experience (Kim, 2012). Hence, establishing trust in the online channel is relatively more important and necessary because the trust in the case

of online channel is based on the processes. Whereas, the trust in traditional/offline channel is mainly developed based on personal relationships with the company staff and physical interaction between the firm and the customers.

Moreover, the online channel/commerce is relatively difficult to verify and less controlled environment, where the online transactions and business have been made without the possibility of physical contact and lack of simultaneous exchange of money and services. The possible opportunistic behavior of online firms escalates the social complexity and situation of risk for the customers, therefore, only short-term relations could be possible between the exchange parties (Pavlou & Gefen, 2004). In this situation, the lack of trust develops the possibility of customer dissatisfaction with online transactions and impede long-term business relationships (Palvia, 2009). The customer needs for trust and reducing transaction-related uncertainty must be taken into account by the online firm to nurture a long-lasting relationship with them. Hence, trust in online channel plays a significant role in establishing customers' purchasing decisions and building customer satisfaction with the online channel (Wu, 2013).

According to Chen (2013), Rezaei and Amin, (2013), and Amin et al. (2014), trust has been proved to be a major determinant in shaping customer behavior towards a particular channel or technology, and the importance of trust increases as the level of uncertainty attached with that technology increases, such as online commerce. Therefore, trust in online commerce is considered as a significant determinant of satisfaction because a favorable feeling may be created in the presence of trust that the customers' desires would be satisfied by the online firm. The higher the existence of trust towards the online firm, the higher the satisfaction customer has (Chiu et al., 2009). Trust is an important predictor

of satisfied and loyal customers. Many studies found that trust significantly influences users' satisfaction (Kim et al., 2009; Sharabati, 2014). The significant relationship between customer trust and satisfaction can be justified through Cognitive dissonance theory presented by Festinger (Festinger, 1962). The theory explained the impact of trust on satisfaction through the development of harmony in customer perceptions, beliefs, and values. Festinger (1962) suggested that the connection between these two constructs is straightforward, satisfaction could be higher in the case of high customer trust and lower in case of low customer trust. Prior literature considering the various contexts (virtual investment and online banking) advocate the impact of trust on satisfaction (Hoehle, Huff, & Goode, 2012). The trust has been developed and regulated by favorable or unfavorable customer's experiences (Kim et al., 2009).

Customer trust in online firms enhances satisfaction and loyalty with the passage of time and customers also generate positive word-of-mouth about the firm and start recommending the firm to others (Marinkovic & Kalinic, 2017). Therefore, it is expected that greater customer trust in online commerce will be associated with greater customer satisfaction with online commerce (Ashraf, Jaafar, & Sulaiman, 2016). A recent study investigates the influence of online trust, website features, and shopping values on customers' satisfaction in online shopping context. The scales of these variables are validated in the Indian context. The results of the study confirm the significant positive influence of online trust, web informativeness, effective informational contents, web entertainment, and utilitarian shopping values on customers' satisfaction. However, the results did not support the impact of hedonic shopping values on customer satisfaction (Vijay, Prashar, & Parsad, 2017). Another research in online health communities

examined the role of trust on patient satisfaction. The study conducts a quantitative survey of 512 online health community's users in France. The finding of the study indicates that the trust in online health communities significantly impacts on both patient trust and patient satisfaction. Additionally, trust and satisfaction develop a positive attitude of the patient as well. According to the results, trust is the main determinant which develops the satisfaction towards online health communities (Audrain-Pontevia & Menvielle, 2018).

### **2.19 Relationship between Online Trust and Online Repurchase Intention**

Different from the traditional offline channel, the technological interface has been the basic communication medium with the firm in the online channel (Cyr, 2008). The online trust signifies the customer confidence in the firm's online channel that ensures the customer to obtain the desired product and services (Zheng, Lee, & Cheung, 2017). Therefore, in online environment, trust with the seller is not only important but the customer trust in the exchange platform is also important. Several studies verified the significant role of trust as a vital element in the successful long-term relationship between the online firms and the customers (Chou, Chen, & Lin, 2015; Ku, 2012). Therefore, trust not only plays a critical influential role at the early stage of these relationships but at a later stage as well (Dagger & O'Brien, 2010; Flavián, Guinalú, & Gurrea, 2006; Gefen, Karahanna, & Straub, 2003; Lim et al., 2006; Pavlou & Gefen, 2004). The relationship between trust and repurchase intention was verified by several former studies (Ha, Janda, & Muthaly, 2010; Liu, Guo, & Lee, 2011). According to Bart et al. (2005), there is a significant positive relationship between online trust and customer's behavioral intentions. Cyr (2008) also suggested a positive influence of trust on customer loyalty in a sample taken from different cultures. Therefore, the current study assumes that customer

trust with the online channel plays a critical role in determining the repurchase intention. Trust can be developed through the subjective beliefs of the customers regarding the online firm (Bianchi & Andrews, 2012; Toufaily, Souiden, & Ladhari, 2013) or during the practical experience of the online channel where the elements of firms' online channel boost the customer trust (Ogonowski, Montandon, Botha, & Reyneke, 2014). Hence, the repurchase intention is highly possible if the trust is developed for the online channel (Mortimer, Fazal e Hasan, Andrews, & Martin, 2016; Zheng et al., 2017).

Generally, trust act as a system for an individual to expect positive results from a particular decision/situation (Nicolaou & McKnight, 2006). Similarly, in online environment, trust works as a tool for evaluating the level to which customers anticipate the positive results from their buying decisions from an online channel. Many studies provided a consensus on this issue that online trust is a fundamental element for ecommerce because it can help the customer to reduce the level of risk and uncertainty linked with the online channel (Flavián & Guinaliú, 2006; Jones & Leonard, 2008). Additionally, considering the problems attached with the interactional viewpoint, many online customers face a great amount of difficulty due to uncertainty attached with the online firm and lack of familiarity/predictability of the online channel. These complications restrict many customers to exhibit many favorable behaviors. In this complex situation, trust is the only element that can reduce or overcome these problems by eliminating the possible undesired behaviors of other parties (Nguyen, 2005).

Consequently, the previous literature considered the online trust as a most effective way to impact the customer's online purchases and repurchases (Chiu, Hsu, Lai, & Chang, 2010; Lin & Lu, 2010; Lu, Zhao, & Wang, 2010; Trivedi & Yadav, 2018; Wang & Lu, 2014). Thus, it is reasonable to anticipate that the trust in online channel significantly

influences the customer repurchase intentions. Sivasailam, Kim, and Rao (2002) investigated customer behavior from a different perspective i.e. before and after purchases, and discovered that customers developed a favorable image of the seller if the seller demonstrated honest behavior during the transaction and this positive image influences their future purchase behavior. Moreover, this favorable image of the firm results in customer trust which is necessary for a long-term relationship (Hung, Cheng, & Chen, 2012).

Although previous studies of trust differentiated trust into two broader perspectives i.e. before and after purchase (Kim et al., 2009; Zhang et al., 2011), the focus of the current study is to investigate the trust at after purchase stage. The after-purchase trust is different from before purchase trust because the customers gain a sufficient direct experience from their previous transaction that can be helpful in deciding their repurchase from the same firm. In this case, after consumption, the customers can evaluate the actual quality of the purchased product from their prior perceptions regarding the quality of that product (Kim et al., 2009). Hence, their personal experience helps them to adjust their prior trust perceptions (Hsu et al., 2014). If these customers are satisfied with their experience with a particular online channel, they will build a favorable perception of online trust which influences them to repurchase from the same online channel in the future.

In the online environment, the relationship between the online firm and the customers would be believed of high quality if the previous interaction of the customer with the firm online channel is positive and further interactions are expected (Zhang et al., 2011). The customers tend to change their repurchase decisions by altering their previous beliefs in the light of new information obtained through their initial purchase experience. Hence, when customers are satisfied by their relationships with the online firm, a high degree of



trust is formed. Additionally, reciprocity arguments also support the positive linkage between online trust and repurchase intention (Sirdeshmukh et al., 2002). The online trust based on the positive experiences of the past result in reducing the perceived risk linked with the online channel and customers can forecast the future behavior of the online firm (Sirdeshmukh et al., 2002). The honest behavior of the online firm through online channel reinforces the online trust which ultimately results in reciprocal behavior of the customer in the shape of repurchases. Hence, customer trust in the online channel influences the intention to repurchase from the same online channel in the future (Sullivan & Kim, 2018). The finding of a current study suggests a positive linkage between online trust and repurchase intentions. Online reputation, perceived risk, and perceived value significantly affect online trust and further online trust affect repurchase intentions. The results of the study demonstrated that the effect of perceived usefulness does not influence repurchase intention, however, online trust and perceived value are the most important predictors of repurchase intentions (Sullivan & Kim, 2018).

Another study by Trivedi and Yadav (2018) suggested that ease of use, security, online trust, and privacy concerns significantly affect repurchase intention. Furthermore, online satisfaction successfully mediates the relationship between trust and repurchase intention.

## **2.20 Channel Integration**

Along with the accelerated growth of technology and the drift of digitalization, various marketing channels, such as traditional physical stores, the internet, and mobile phones become available for customers to interact with the firms. However, the firms developed and managed these channels independently which results in information inconsistency and data mismatch. These tendencies create a severe problem for the customer to move from

one channel to the firm's other channel (Saghiri, Wilding, Mena, & Bourlakis, 2017). While it is easy to recognize from a recent study that the synergetic management of the different channels by channel integration makes the customers' cross-channel transition experience seamless and integrated (Shen, Li, Sun, & Wang, 2018).

Channel integration refers to the degree to which these channels are interactive and support each other (Bendoly et al., 2005). Two fundamental approaches can be used to understand the phenomenon of channel integration. The multichannel firm can provide access and information regarding the online channel at their offline channel and providing information and access to offline channel through the online channel. Hence, integration can occur from offline channel to online channel or from online channel to offline channel (Herhausen et al., 2015).

While the interest in the concept has been grown in the previous years, various efforts are taken to develop further understanding of channel integration (Avery et al., 2012; Verhoef, 2012; Zhang et al., 2010). However, the literature lacks a standard explanation of channel integration and provide various important elements (Marianne, 2012) like "the extent to which online and traditional channels interact with each other and cooperate with advertising and promotion" (Yan, Wang, & Zhou, 2010) or "the degree to which the firm distributes its products to its customers through channels that are synchronized and complementary" (Berger et al., 2002).

However, the concept of channel integration is supposed to extremely customer-focused (Schramm-Klein & Morschett, 2005) and proposed several benefits for the customers namely reduced effort of customers to shift from channel A to B (Montoya-Weiss et al., 2003), improved satisfaction (Montoya-Weiss et al., 2003) and these outcomes can be

achieved through customers seamless buying experiences (Görsch, 2002). The prior literature suggests different benefits of channel integration like improved trust (Zhang et al., 2010), loyalty (Neslin & Shankar, 2009), high customer conversion rate (Neslin & Shankar, 2009), and opportunities for cross-sell (Berry et al., 2010). On the other hand, the firm-focused viewpoint highlights the benefits available for the firms. These benefits include economies of scale (Chaffey, 2010; Neslin et al., 2006), developing synergies across various channels (Neslin et al., 2006), and improvement in the firm's profitability (Steinfield, Bouwman, & Adelaar, 2002).

However, Oh, Teo, and Sambamurthy (2012) describes in detail the different activities that are necessary for successful channel integration. These activities are Integrated transaction information management (collecting and integrating the customer transactional history in all channel), Integrated product and price information management (ensuring the uniformity of product and price information across different channels), Integrated information access (allowing the customers to access any information from one channel to another channel), Integrated order fulfillment (allowing the customers to purchase and collect their orders from different channels), Integrated customer services (providing different services that can be accessible from different channels) and Integrated promotions (using one channel to promote the channel activities of another channel).

A well-integrated strategy formulated by a multichannel firm can be characterized by an integrated information system that allows the sharing of various information regarding customer history, product pricing, and inventory information across different channels, providing consistent products in different channels, similar promotional activities, and an

advance process that allow customers to collect their products from offline channel purchased from online channel or vice versa (Beck & Rygl, 2015).

Goersch (2002) suggested that the ultimate goal of channel integration is to deliver an excellent customer experience that should be coherent and uniform across multiple channels. According to Venkatesh Shankar, Inman, Mantrala, Kelley, and Rizley (2011), the seamless experience of the customers across multiple channels enhance their satisfaction and repurchase, that would be accomplished by ensuring the same information in the same style and tone across the multiple channels. Additionally, Nash, Armstrong, and Robertson (2013) indicated the significance of advanced technology to deliver a superior customer experience with the help of advanced analytical software and improved database customer interactions. These elements boost customer lifetime value, customer satisfaction, and loyalty.

According to previous literature on channel integration, the difficult task is to incorporate the elements of synergy and coordination in provision of seamless integration for customers and these are the most important factors in achieving the required level of channel integration (Steinfeld et al., 2002). Another study in the same year recommended the consistency of the brand image and proposed the consistency in firm advertising efforts in maintaining the image where the focus of these efforts should be customer rather than channels (Schoenbachler & Gordon, 2002). The firms simultaneously managing multiple channels should implement a transparent and seamless integration across their multiple channels to achieve customer loyalty (Bendoly et al., 2005). Another study in the next year suggested that integration quality would be an indicator of quality for multichannel firms and describe it as “the ability to provide customers with a seamless

service experience across multiple channels”, where two important dimensions are integrated interactions and channel-service configurations (Sousa & Voss, 2006). The multichannel firms that implement a coordination strategy which supports customer to order their products online and finally purchase from an offline channel have been proved to be more successful and profitable compared with the multichannel firms handling their channels separately (Chatterjee, 2007). Another study investigated the selection of offline and online channels customers using from their homes and revealed that these channels were not creating synergies and these multichannel firms need to refine and elucidate the role of these channels and connect these channels properly (Joo & Park, 2008).

Additionally, Kwon and Lennon (2009a) investigated the importance of seamless integration and image consistency in multiple channels through quantitative research and suggested that the elements of integration and consistency help out multichannel firms to strategically integrate their various channels. Cassab (2009) forecasted the significant influence of mobile channel on channel integration, customized retail mix, and marketing strategies. On the other hand, Hahn and Kim (2009) suggested reducing the customer efforts of transition from offline channel to online channel with the help of channel integration that results in retaining the customer trust. Another quantitative empirical study realized the importance of a multichannel firm strategy in developing a system that ensures the continuous flow of communication between the firm and customers with the help of online word of mouth, customers' blogs, and customer-generated views (Pookulangara, Hawley, & Xiao, 2011).

Additionally, Yang, Lu, Zhao, and Gupta (2011) presented the notion of perceived entitativity (“the degree to which a collection of individual entities is perceived as

belonging to a group”, p.1689) and suggested that this concept can be used to assess the benefits provided by the firm’s integration efforts. Schramm-Klein, Wagner, Steinmann, and Morschett (2011) realized that customer’s perception of channel integration positively affects trust and image, which further shapes customer loyalty. Wu and Wu (2015) reported that online and offline multichannel strategies can create distinctive results for channel coordination at different buying stages, therefore, possibly creates different benefits and synergies at multiple stages. Cao and Li (2015) developed a measurement tool to evaluate the impact of channel integration through qualitative research, evaluated the longitudinal data obtained from various US firms and the results showed that growth in sales can be achieved through channel integration. Survey findings of a study by Li et al. (2017) showed that the relationship between channel integration and interest in channel alternatives fully mediated by perceived switching cost and uncertainty while these factors partially mediate the relationship between channel integration and customer retention.

## **2.21 Channel Integration as a Moderator**

In the previous literature, several studies try to explore the relationship between different offline constructs and online constructs like satisfaction, service quality, trust, and image. These studies try to confirm the significant relationship between the offline and online constructs to confirm that the positive beliefs of one environment (offline channel) can be transferred to another environment (online channel). However, the results of these studies are contradictory and difficult to generalize. Some previous studies confirm the significant relationship between these two channel constructs and argue that positive evaluation of one channel significantly influences the positive evaluation of the second channel (Forgas, Palau, Sánchez, & Huertas-García, 2012; Kang, Lee, Kim, & Lee, 2011; Kwon & Lennon,

2009a, 2009b; Nel & Boshoff, 2017; Weindel, 2016). Contrary to these results, some studies unable to find any relationship between these two channels (Badrinarayanan, Becerra, Kim, & Madhavaram, 2012; Chen & Cheng, 2013; Verhagen & van Dolen, 2009; Yang, Chau, & Gupta, 2017). Additionally, Jin, Park, and Kim (2010) and Jiang and Xu (2015) found insignificant relationships of offline trust and offline loyalty with online loyalty. These studies attribute this insignificant result to lack of channel integration. The study argued that if both offline and online channels are perceived as one firm, the offline channel loyalty can be transferred to online channel. The inconsistency can be due to different marketing strategies at the offline channel and online channel or due to lack of channel integration.

In this situation, it is difficult to generalize whether these constructs are related to each other or not. The carryover effect of offline constructs to online constructs can be influenced/moderated by many other variables such as congruence, thinking style, and perceived effectiveness of feedback mechanism (Badrinarayanan et al., 2012; Xiao, Zhang, & Fu, 2019). Based on these arguments, the current study suggests that channel integration would be an important factor for customer to transfer their beliefs from one channel to another (offline to online). According to the suggestion of Herhausen, Binder, Schoegel, and Herrmann (2015) and Jin, Park, and Kim (2010), that channel integration can be a moderating factor besides customer internet shopping experience and product attributes that can influence the initial perceptions of customers of one channel towards the new extended channel. Additionally, another study verifies the impact of perceived effectiveness of feedback mechanism in trust transfer from online to offline environment

and suggest exploring further moderating variables in trust transfer from one channel to another channel in other context like offline to online environment (Xiao et al., 2019).

In the context of multichannel marketing, the new online channel has been considered as a new object for evaluation that shares various attributes similar to and associated with the original offline channel of the same firm. Customers intuitively classify the target (new online channel) and the source (offline channel) in the same category based upon their assessment of the association between the source and target and the process is coherent with the fundamental premise of categorization theory. The study by Wang et al. (2009) was made a significant contribution to existing multichannel literature by drawing attention toward the role of categorization theory. They suggested that by increasing the congruity (similarity) between firm's offline channel and online channel reduces the importance customer placed on evaluating the online channel attributes (piecemeal processing) and enhance the transfer of their previous attitude towards the firm new online channel (category-based processing) (Carlson & O'Cass, 2012).

Based on the notion provided by Categorization theory, if the customer perceives a close connection between the source and the target, both will be judged as unified and coherent and both source and target will conveniently be categorized in a similar group (Gong, Zhang, Chen, Cheung, & Lee, 2019; Yang et al., 2011). In the context of the current study, when customers feel a high association in the shape of channel integration (integration between offline and online channels), they will develop a similar assessment of the extended online channel as the original offline channel.

In a multichannel context, the perception of integration can be obtained when these multichannel firms build synergy among various channels and expedite the



complementary use of these channels for the customers (Wagner et al., 2013). According to Birgelen, Jong, and Ruyter (2006), the synergy between multiple channels represents the goodness of fit and that can be achieved when customers believed that the performance of these multiple channels is similar to each other. The basic dimensions of perceived synergies in the multichannel environment represented by the integration of multiple channels so these channels provide an integrated level of services, information, delivery, and payment alternatives. Additionally, these channels provide the possibility of smooth switching between various channels like the customer can obtain information from one channel and purchase the product from another channel of the same firm. Achieving these synergies across channels in the multichannel environment results in the enhanced value of multiple channels that would be greater the sum of the individual channel value (Naik & Raman, 2003). Therefore, the collective satisfaction of multichannel customers normally reflected by the combination of satisfaction gained through multiple channels and based on their collective experiences with multiple channels. The synergy created through the integration of multiple channels not only optimized the customer experiences but also the performance of these multiple channels as well (Verhoef et al., 2015). The effects of multichannel synergy have been increased if the various elements of the retailing-mix of multiple channels are managed in a complementary and integrated way (Fornari et al., 2016). To generate complementary effects, these channels should be integrated to facilitate the customer needs in a way that these customers can perform their buying decisions from multiple channels (Avery et al., 2012; Kim & Park, 2005; Kwon & Lennon, 2009a; Wallace et al., 2004). Additionally, several studies supported the assumption that adding multiple channels in channel mix complement rather than substitute other channels (Avery et al., 2012; Herhausen et al., 2015).

When the channels increase in a firm, the issue of synergies and coordination among channels also increases (Tate et al., 2005) and many studies suggest channel integration as a solution for integrating these channels (Picot-Coupey et al., 2016). Several studies supported the arguments that multiple channels of a firm mainly complement each other rather than cannibalizing (Avery et al., 2012; Herhausen et al., 2015; Neslin & Shankar, 2009; Pauwels & Neslin, 2015), while, these complementary effects are highly dependent and improved through efforts of integrating these channels (Bell, Gallino, & Moreno, 2014; Cao & Li, 2015; Du, 2018; Luo, Fang, & Zhang, 2016; Oh et al., 2012). Based on the above literature support, the current study suggests channel integration moderates the relationship of different offline and online channel's constructs.

## **2.22 Offline Image**

A seminal article presented by Martineau (1958) led to a surge of research on the store image. He defined store image as “The store personality or image – the way in which the store is defined in the shopper’s mind, partly by its functional qualities and partly by an aura of psychological attributes” (Martineau, 1958, p. 47), the concept was frequently used in several marketing studies (Aghekyan-Simonian, Forsythe, Kwon, & Chattaraman, 2012; Ballester, Espallardo, & Orejuela, 2014; Bao, Bao, & Sheng, 2011; Hsu, Huang, & Swanson, 2010; Shamsher, 2016; Wu, Yeh, & Hsiao, 2011).

Hence the same concept can be used for a product, firm, or any channel, it symbolizes the mental representation of the user that connect the whole sensory thoughts and perceptions related to any individual or entity, it also represented the direct and indirect experiences of an individual and considered as simplifying the reality in user mind (Enis, 1967, p. 51).

Store image has been characterized by the image developed in customers' minds developed and stored based on their past interactions with the store's psychological traits and physical qualities. The image is also affected by the store personality projected to the general public (Van der Heijden & Verhagen, 2004). The customers developed the impressions of store image based on their personal experience with the store and consist of various tangible and intangible attributes (Bloemer & de Ruyter, 1998; Dichter, 1985) and therefore, store image represents the way store is defined in customer's mind (Katerattanakul & Siau, 2003). Various attributes like product variety, competitive prices, visual display, and other facilities are associated with tangible attributes and better atmosphere, staff courtesy, quality services, and convenience drive the intangible attributes of the store. Based on these attributes and associated store image affect the customer's frequency of store visit and their store preferences (Chang & Tseng, 2013). The firms focused on developing a positive store image by better positioning themselves in the customer's mind and providing better value for money are able to realize the customers that they are efficient and smart shoppers (Goldsmith, Flynn, Goldsmith, & Stacey, 2010). The store image can be considered as containing more reality for the customers compared with the brand image because the store can provide the chances to experience that could be impossible for the brand at the time of purchase (Van Tongeren, 2004).

Favorable store image is important in gaining competitive advantage for the firms and also provides the emotional and psychological gain for the customers (Koubaa, 2008). According to Wang, Lo, and Hui (2003), store image has been the outcome of the previous actions of the firm and it reflects the firm communication history with their customers that results from providing quality services relative to competitors. Hence, the image of a firm

or store involves several factors that differentiate them from other competitors and project a clear, distinctive, and unique image in the customer's mind (Mohammad & Mouakket, 2012). Therefore, online firms are required to invest heavily to create and maintain a favorable store image because it has a strong mitigating influence for reducing the perceived risks of purchasing their products (Ballester et al., 2014).

Most of the times, the store image work as an analytical clue to assess the quality of the store for the customers and allow them to estimate the quality of product and services as well (Bao et al., 2011). However, it takes significant investments and strategic efforts for firms to develop a positive store image in the minds of the customers. Subsequently, the customers are well experienced to judge the signals of store image. Hence, these signals also activate the transfer process of the customers to shift their perceptions of store image to other channels of the firm, resultantly, the customers judge well product quality of a store having a more favorable image compared with any other low image store (Bao et al., 2011).

Additionally, the multichannel firms carrying a more favorable brand image are at an advantageous position to strengthen their rational and emotional links with their customers. Due to these favorable relationships with the customers, an offline channel can build a positive brand image that differentiates it from other firms (Erdil, 2015; Kumar & Kim, 2014). These multichannel firms put efforts to build a strong image in the mind of the customers based on their store image and product image and sustain strong brand perceptions in their minds (Grewal & Levy, 2009).

Therefore, customer satisfaction with the channels of the firms involves their subjective perceptions of channel attributes and assessment of the product purchased from that particular channel. The positive perceptions of the offline channel depend upon multiple

factors containing the variety and quality of the products, competitive prices, tangible facilities, and delivery of services from channel-related personnel (Beristain & Zorrilla, 2011). Product quality, competitive prices, physical facilities, and quality of service provided by the firm in offline channels help the firm to maintain a strong image and customer satisfaction that would help the firm to gain competitive advantage and translate their favorable image from one channel to another.

### **2.23 Offline Image as Moderator**

Recently, offline firms' transformation to multichannel firms has been taken as channel extension and several studies start discovering the potential effect of offline attitude, perceptions, and purchase behavior on the evaluation of newly introduced online channel and further online purchase behavior. Although, many previous studies confirmed the potential effect of these offline constructs on online purchase behavior, however, many studies suggested that these relationships are moderated by various other factors like different purchasing scenarios and customer characteristics (Wu, Chang, Yan, & Hou, 2019). A recent study confirmed the moderating role of brand familiarity on customer online channel extension behavior (transfer of attitudes from one channel to another) and suggest for exploring other moderating variables (Wu, Chang, Yan, & Hou, 2019). The current study explores the role of offline store image between the relationship of customer's offline and online constructs.

The offline store image literature accepts the significance of the previous offline store image stored in the customer mind for the adoption of the online channel (Mohammad & Mouakket, 2012). Kwon and Lennon (2009) suggested that the offline image of a multichannel firm potentially influences the customer attitude towards the firm's online

channel. Since the multichannel firm can maintain and control its offline store image, therefore, development of a more positive and favorable offline image significantly helps these firms to triggers customer intentions towards their online channel and help them to attain several other marketing outcomes (Mohammad & Mouakket, 2012). A strong offline store image motivates the customers to interact with the firm's other channel and give the confidence to buy from the firm's various channels (Li et al., 2019).

According to Wu and Chang (2016), the customers develop a positive offline store image when they are fully aware of the favorable elements of offline channel and consequently judge the performance of the online channel positively. The strong existing cognition of these customers results in their positive biased behavior. On the other hand, when these customers are not completely familiar with the attributes of offline channel, they may judge the online channel performance less positively due to the weak offline channel image stored in their minds (Kwon & Lennon, 2009). Hence, for multichannel firms, the image of their online channel would be more favorable if the customers are familiar with their offline store. That is, in addition to evaluating a multichannel firm's online channel based on its idiosyncratic characteristics, customers are likely to match the online channel to their current image of the firm's offline channel (Badrinarayanan et al., 2014; Wang et al., 2009).

From a different perspective, the strong offline channel image is based upon the customer experience with the firm through the offline channel and this image can create a halo effect for the customer in the evaluation of the firm's online channel. Hence, these multichannel firms can get benefits from utilizing the concept of halo effect in the favorable evaluation of their online channel performance based upon the customer perception of offline channel image (Kwon and Lennon, 2009b). These firms can leverage the initial favorable image

created by their offline channel to their online channel through the halo effect. Extending an offline channel to firm's new online channel is similar to extending a brand to other products (Kwon and Lennon, 2009a). The success of a newly developed brand extension is based upon the favorable image of its parent brand in the mind of the customers. Similarly, the customer may evaluate the firm's online performance positively if the prior offline image of the firm is strong that leads toward more favorable responses from the customers (Mohammad & Mouakket, 2012). The familiarity with offline channel attributes create a halo effect on the evaluation of online performance, hence, customers may believe that the performance of online channel is as good as offline channel (Wu & Chang, 2016). Furthermore, the presence of a large offline channel increases the customer interactions with the firm and these repeated favorable interactions strengthen the customer association with the firm and may transfer to the firm's other channels (Cao & Li, 2015).

Firms with a good organizational image in an offline environment may capitalize on this advantage while they start their online channel (Mohammad & Mouakket, 2012). It becomes more difficult for the firms having weak offline image to motivate the customers for using their online channel compared with the firms having a positive offline image. The development of a more positive and favorable offline image significantly helps these firms to triggers customer intentions towards their online channel and help them to attain several other marketing outcomes such as repurchase intentions.

Firms can use several intangible cues to build competitive strategies to improve the perceived quality of their offline channel and enhance the customer buying propensity for their products from multiple channels. Hence, firms need to develop a favorable and strong offline image in the minds of customers. Several attributes are important for

developing a favorable image like quality of products, variety of products, service quality, store location, and atmosphere (Ailawadi & Keller, 2004). Therefore, the firm's investment for developing a favorable store image is worthwhile to not only affect the purchasing of the current product but also for its brand extension as well (Bao et al., 2011). Similarly, in the current multichannel environment, better store image not only improve the performance of the offline channel but also affect the appraisal of the new extended online channel. Kwon and Lennon (2009) explicated the influence of the existing offline channel image on customers' intentions to use the online channel with the help of cognitive dissonance theory. As per cognitive dissonance theory, whenever a person is exposed to a piece of novel information about any object and the newly acquired information is not coherent with his cognition about the object, a state of dissonance is created (Festinger, 1957). This state of dissonance creates psychological discomfort and distress which ultimately encourages the individual to involved in a dissonance elimination procedure. The activation of this procedure is more likely when the previous cognition (offline image) is more powerful than the newly acquired inconsistent information because the previous powerful cognition inhibits the newly acquired information to affect other prevailing cognitive elements (beliefs, attitudes, and perceptions) about the object. As a result, the new dissonant information fails to affect the individual and the individual tries to maintain his previous cognition. However, if the individual possesses relatively weak cognition about the object, the process is least possible to happen.

Hence, this dissonance elimination process offers a theoretical argument for the current study that suggests the possible explanation for the strong prior image to affect the positive assessment of new information about an object based on the halo effect. Customers' prior strong image of the firm's offline channel based upon their earlier experiences with the



firm create a halo effect on their assessment of the firm's new online channel. Therefore, these multichannel firms may be benefited by utilizing the halo effect of their previous offline channel image to get a more positive evaluation of their online channel (Kwon & Lennon, 2009a). Hence, based on customers previous experience with the offline channel, they may develop a positive image of the offline channel that influence their favorable evaluation of firm's online channel performance and create favorable behavioral response like online channel use and reuse (Mohammad & Mouakket, 2012). Customers appraisal of a firm online channel significantly affected by their previous interaction with the offline channel characteristics and these assumptions has been confirmed that customer uses various offline attributes like offline channel personnel to evaluate the same firm's online channel (Verhagen, van Dolen, & Merikivi, 2019). These results confirm the significant influence of the firm's offline characteristics on customer evaluation of the firm's online channel.

## **2.24 Theoretical Underpinning**

The theory is a set of inter-related prepositions and explanations to understand a general phenomenon or behavior. Theory contributes a significant role in empirical research by providing the set of principles and statements that are used to explain a phenomenon or group of facts and it can be used to make predictions regarding the underlying phenomenon (Quinlan, Babin, Carr, Griffin, & Zikmund, 2011).

The Expectation Confirmation theory is used to develop the central framework of the current study and further develop the hypotheses of the current study. The main theory used in the current research is the Expectation Confirmation Theory (Oliver, 1980), which is a time tested, and parsimonious theory used to explain the post-adoption behavior of

the customers. Currently, it has been extensively used to predict and explain the repurchase intention of the customers. This theory helps to explain the repeat purchase behavior of a customer, particularly in IT-related projects.

## **2.25 Expectation Confirmation Theory**

Currently, in the marketing literature, the concept of “Post Adoption” or “Continuance use” or “Repurchase Intention” has been much popular rather than the simple concept of “Purchase Intention” or “Acceptance” as described by the Technology Acceptance Model. Recently, repurchase or reuse intention in IT-related usage has been a more accepted area of research. Hence, to acquire a superior understanding regarding the conception of repurchase intention, Expectation Confirmation Theory (ECT) is provided here to evaluate the phenomenon of repurchase intention. The ECT has been developed based on Cognitive Dissonance Theory (CDT) given by (Festinger, 1957) and also named as disconfirmation of expectation theory or the expectation disconfirmation theory (EDT) (Bhattacharjee & Premkumar, 2004; Lin, Wu, & Tsai, 2005).

Originally the ECT has been proposed by Oliver (1980) and being extensively used in various marketing domains, especially in the literature regarding customer behavior to identify the linkage between customer satisfaction and after purchase behavior (Dabholkar et al., 2000). The ECT is frequently used to determine post-purchase behavior and considered a paramount approach to study these relationships. Specifically, in the customer-related past literature, ECT has been applied to explore the phenomenon of repurchase intention in several areas of product and services. These areas include various types of durable and nondurable products, restaurant and food related products, repurchases in auto-mobile, electronics repurchase, photographic related product, and

business services (Churchill & Surprenant, 1982; Dabholkar et al., 2000; Kivela, Inbakaran, & Reece, 1999; Oliver, 1993; Patterson & Spreng, 1997; Spreng, MacKenzie, & Olshavsky, 1996). Additionally, ECT was also utilized in several other areas like sociology to examine the satisfaction level of general citizens of the USA with the performance of police, examine the people satisfaction with urban services in public policy, and also in social psychology to determine the link between prejudicial attitudes and social stereotypes (Reisig & Stroschine Chandek, 2001; Stangor & Ford, 1992; Van Ryzin, 2004).

The reason for using ECT in the current study is due to the fact that it is frequently utilized in the area of marketing especially to understand the mechanism of customer behavior regarding the post-purchase issues that include the concept of satisfaction, repurchase intention, and additionally, another important area of marketing that is complaining behavior (Churchill & Surprenant, 1982; Lin, Wu, Hsu, & Chou, 2012; Spreng et al., 1996; Tse & Wilton, 1988; Wilton & Myers, 1986; Yoon & Kim, 2000).

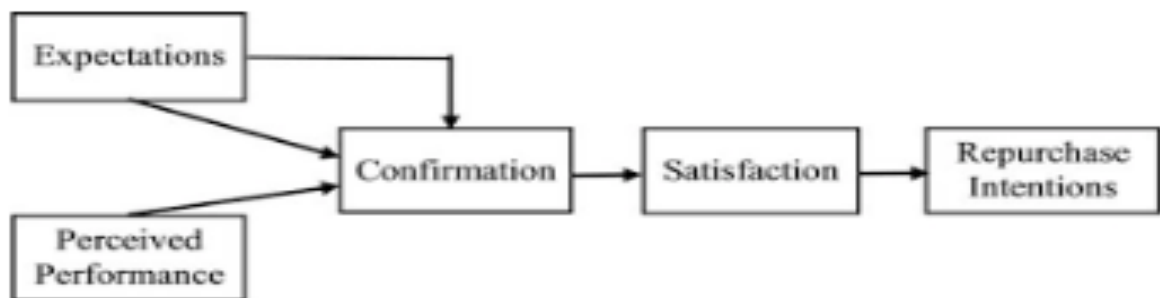


Figure 2.1

*Expectation Confirmation Theory*

Source: Oliver (1980)

Oliver (1980) suggested that ECT is a process that starts from customer expectation till

repurchase intention. The theory asserted that customer satisfaction is a central link that leads towards repurchase intention. However, the satisfaction is basically an after-effect of prior consumption phenomenon and it comprises of five different stages (Bhattacharjee, 2001; Chiu, Hsu, Sun, Lin, & Sun, 2005; Lin et al., 2005). Initially, the customers develop a degree of expectation regarding a particular product before the consumption or purchase of that product. Secondly, the customer makes his/her mind and prepare to use that specific product. After a reasonable time of the product consumption, the customer develops a schema of perceptions regarding the performance of the product on important attributes. Third, the customer compares the performance of the product with previously developed expectation and evaluate the degree to which the previously developed perceptions are confirmed. The previous expectations are considered as positively disconfirmed (the situation in which there is a positive difference between performance and expectation), or these expectations can be simply confirmed (the situation in which the performance exactly meet the expectation of the customer) or these expectations can be negatively disconfirmed (the situation in which the negative difference between performance and expectations are realized that means the product actually fails to meet the initial standards or perception of the customer). At the fourth stage, the customers establish an impression of satisfaction or dissatisfaction which depends upon the prior comparison stage. A simple confirmation leads towards a moderate level of satisfaction, the level of satisfaction can be enhanced by positive disconfirmation leads towards the delight stage and reduced by the result of negative disconfirmation. At the fifth stage, satisfied customers decided to continue the use of that particular product and services, however, the second group of dissatisfied customers plans to drop the idea of reusing the product in the future.

Accordingly, ECT posits that the intention of the customer to purchase again a specific product is solely and predominantly depends upon the degree of satisfaction gained during the prior experience with the product and services (Oliver, 1980, 1993). Similarly, a large number of studies from various areas examined and empirically verify that the probability of repurchases by the customers is largely dependent upon the degree of satisfaction (Shin et al., 2013). The conception of online repeat purchase intention signifies the customer assigned a subjective probability that whether the customer wants to continue their willingness to purchase again the same product and services through online firms (Chiu, Hsu, Lai, & Chang, 2012). Usually, a strong repeat purchase intention would be exhibited by the satisfied customers, however, the other segment of dissatisfied customers probably switches to another product/firm/channel. These arguments regarding the connection between satisfaction and repurchase intention were empirically tested and proved in various studies (Shin et al., 2013; Tsao, 2013).

Although, satisfaction is clearly a major factor for the repurchase intention, but several other elements have also directly and indirectly influence the repurchase intention. Therefore, many other studies start incorporating other variables to better understand the repurchase phenomenon and enhance the explanatory power of ECT. These studies incorporate different variables like perceived ease of use, trust, self-efficacy, belief, attitude, enjoyment, perceived behavioral control, and loyalty incentive to check their association with repurchase intention (Bhattacharjee, 2001; Bhattacharjee, Perols, & Sanford, 2008; Bhattacharjee & Premkumar, 2004; Hong, Thong, & Tam, 2006; Hsu et al., 2006; Hsu, Chiu, & Ju, 2004; Kang, Hong, & Lee, 2009; Liao, Chen, & Yen, 2007; Liao, Palvia, & Chen, 2009; Qin, 2007; Thong, Hong, & Tam, 2006; Williams, Rana, &

Dwivedi, 2012). Although, intention only is not sufficient to drive the customer behavioral decisions, but many other variables influence the continuance/repurchase decision. Shankar, Smith, and Rangaswamy (2003) incorporate the facilitating conditions as behavioral control (also called PBC), however, they failed to observe any impact on customer usage behavior but later on Bhattacharjee et al. (2008) find support for this particular relationship.

Consequently, many studies start utilizing the ECT to investigate the customers' intentions to use information systems/technology (IS or IT) and related products and services. A study developed a measurement scale (based on ECT) to understand the expectation, perceived performance, confirmation, and satisfaction in website usage context (Wu & Padgett, 2004), and another study used the ECT model in the online environment (Lin et al., 2005). Both studies verified the significant influence of confirmation on satisfaction and further satisfaction positively impact on usage of search engines and websites. Some other studies utilized the ECT to examine the differences between acceptance and continuous use behavior. The customer's continuous usage intention in online banking and online brokerages is primarily determined by their satisfaction with prior use and loyalty incentives (Bhattacharjee, 2001; Bhattacharjee & Premkumar, 2004). Hsu et al. (2006) incorporate the components of ECT in an extended model of Theory of Planned Behavior to investigate the important factors for customer's intention to continue online shopping. The authors developed a longitudinal study to verify that disconfirmation is an important determinant to establish customer beliefs in different stages of pre-usage and usage. Another study incorporates TAM and ECT to understand the change in customers' attitudes and beliefs during the multiple stages of IT

use. The study reported that satisfaction and disconfirmation are important to measure the variations in customers' attitudes and beliefs (Bhattacharjee & Premkumar, 2004).

Another development has been made by Bhattacharjee (2001), the author proposed an Expectation Confirmation Model (ECM) based on ECT, the model used to understand the continuous intention of users of an information system. According to ECM, the behavioral intention of an individual can be determined by the constructs of an individual's satisfaction and perception of usefulness. Additionally, individual satisfaction is primarily depended on its perception of usefulness and confirmation of expectation, while, confirmation of expectation also influences the perception of usefulness. Many studies frequently used ECM to investigate the variables influencing IS continuance use intention in different contexts like web portal, mobile services, online banking, and other online services.

Previous studies have started to incorporate certain additional variables into ECM to increase its explanatory power. These studies provided various arguments for the inclusion of additional variables and these arguments fall into three different categories. According to the first type of argument, perceived usefulness is theoretically insufficient to be included in ECM to predict the individual's continuance intention of system use. Replacing the variable with the perceived value could be useful because perceived value determines the cost-benefit analysis and reflect the impact of intrinsic and extrinsic advantages on behavioral intention, while, perceived usefulness only represents the extrinsic benefits, perceived ease of use can be added as well (Chea & Luo, 2008; Lin et al., 2005; Lin et al., 2012). The second type of argument suggested that ECM should include the individuals' perceptions about the IS quality features to investigate the

connection between quality features of technology and individual continuance intention (Hsu, Chang, & Chuang, 2015). The third type of argument suggested to include relational capital in ECM as relational capital is a significant predictor of IS usage. Therefore, an empirical study in the context of online communities includes commitment, trust, and satisfaction to predict customer participation (Casaló, Flavián, & Guinalú, 2010).

According to the arguments provided above, it is suitable to extend ECM by incorporating some additional variables to investigate the customers' behavioral intentions in a multichannel environment. These arguments support the theoretical base for identifying the factors relevant to the current study context. Although, perceived ease of use is supported for being a strong predictor of satisfaction and repurchase intention, however, it only reflects the cognitive efforts required to learn and use a system only at an early stage (Gefen et al., 2003; Hong et al., 2006). In order to better understand the impact of different quality features on customer repurchase intention, the current study includes service quality features in ECM to examine the influence on customer usage behavior. The service quality features significantly influence user satisfaction and behavioral intentions (Delone & Mclean, 2004). To investigate the impact of relational capital on customer behavior, the current study incorporates the trust variable in ECM as a relationship quality as suggested by Casaló et al. (2010). Hence, the current study is going to use online satisfaction, online service quality, and online trust to examine their impact on customer online repurchase intention. Although, prior studies already used these factors to determine the customer repurchase intention, however, their interrelationships in a multichannel environment are still unknown.



## 2.26 Theoretical Framework

The theoretical framework of the current study has been developed based on the previous literature on online shopping and multichannel customer behavior. The various study variables have been incorporated in the given framework based on Expectation confirmation theory (ECT). Different offline constructs like offline service quality, offline satisfaction, and offline trust are associated with their respective online constructs like online service quality, online satisfaction, and online trust. Further, online satisfaction, online trust, and online service quality are associated with online repurchase intention, channel integration, and offline store image moderate the relationship between given offline constructs and online constructs.

According to the ECT, customer willingness to purchase a particular product or service is primarily determined by the level of satisfaction acquired in his/her previous experience (Oliver, 1980). Recently, scholars and researchers in the area of online shopping are more interested in ORPI rather than only focusing on purchase intention or simply the acceptance of any information system (Bhattacharjee & Premkumar, 2004; Hsu et al., 2006).

ECT theorizes that the customer compares their consumption results of any product with their prior expectation and if the product provides sufficient results to confirm the customer's prior expectation then the customer will be satisfied. On the other hand, if the results of post-consumption fail to confirm the expectation of the customer that will lead to dissatisfaction. Similarly, in the case of online shopping, the customer evaluates the gap between their performance and expectation with this new system of purchasing, and the positive difference (performance surpasses from expectation) leads to satisfaction and

continuous use of online shopping (Bhattacharjee, 2001). However, the negative difference lead towards dissatisfaction and discontinue of the online shopping process in the future.

Although, the satisfaction plays the primary role in determining the customer ORPI, however, several previous studies incorporated many additional factors in ECT (Bhattacharjee et al., 2008; Kang et al., 2009; Williams et al., 2012). These studies add many other factors that directly or indirectly affect ORPI and improve the explanatory power of ECT. Some other studies suggested incorporating additional factors like quality perception of IS and relational factors in ECT to improve the behavioral intentions for repeat purchases (Casaló et al., 2010; Hsu, Chang, & Chuang, 2015). Based on these recommendations, the current study incorporates ONSQ and ONT in ECT to capture a better understanding of customers' ORPI.

Many firms develop and introduce new products in the market under the already established brand name to mitigate the risk perception and positive evaluation of the customers based on their past experience. A positive attitude towards the parent brand enhances the acceptability of new extended products (Choi, Liu, Liu, Mak, & To, 2010). Similarly, many traditional firms start their online channel to remain competitive in the market.

As many firms begin to manage multiple channels (offline and online), the customers of these firms also become multichannel customers through channel extension. Therefore, the customer channel extension process can be described as an integrated process by which these customers start utilizing multiple channels to buy products and use services instead of using a single channel (Yang et al., 2011). Hence, the traditional firms are

enforced to become a multichannel firm by starting their online channel which is termed as channel extension (Wu & Li, 2016). Multichannel customers are continuously transacting with online firms through various channels (physical stores, online stores, mobile phones, and social media), this emergence of multichannel customers and proliferation of channels has called for new theoretical developments and empirical studies to understand these channel determinants and their influence on customer repurchase intention (Cervellon et al., 2015).

The theoretical framework of the current study incorporates the ECT to understand the cross-channel behavior of the customers and the final influence on customer ORPI. The offline constructs like OFSQ, OFS, and OFT positively influence the perception of the customer towards online constructs like ONSQ, ONS, and ONT. Many previous studies confirm the transfer of customers' perceptions from offline channel to online channel (Badrinarayanan et al., 2014b; Herhausen et al., 2015; Kwon & Lennon, 2009a). Further, ONSQ and ONT positively influence ONS (Sun et al., 2016; Vijay et al., 2017). The ORPI of the customer is significantly associated with ONS as postulated in ECT.

Hence, the current study postulate that satisfaction with the online channel is the important determinant of ORPI as described in many previous studies (Chou & Hsu, 2016; Liang et al., 2018). Additionally, the current study proposes channel integration and offline store image as moderators between the offline channel constructs and online channel constructs. This is in line with the suggestion of previous studies that channel integration enhances the complementary use of multiple channels and this complementary effect enhances the perception transfer from offline channel to online channel (Herhausen et al., 2015; Jin et al., 2010).

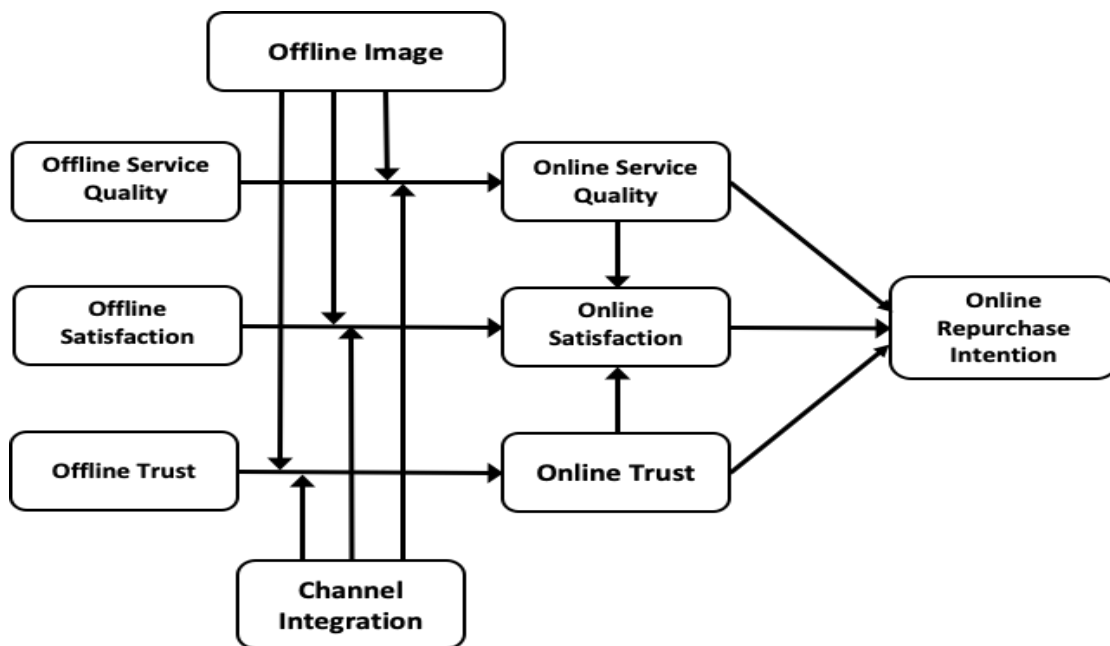


Figure 2.2 Theoretical Framework

## 2.27 Research Hypotheses

Several hypotheses are formulated in the current study based on the given theoretical framework in Figure 2.2. These hypotheses are developed based on ECT and empirical findings presented in the previous literature regarding the study variables. Specifically, these hypotheses are generated in order to answer the research questions presented earlier.

### 2.27.1 Offline Satisfaction and Online Satisfaction

Previous literature on online customer behavior mainly focuses on particular online elements and ignored the possible effect of customer offline experience to better understand the performance of multichannel firms. However, the customer appraises the multiple channels in comparison to one another, and the possible interaction of different channel's satisfaction influences the behavioral intentions (Van Birgelen et al., 2006). The

overall satisfaction with a multichannel firm is a cumulative experience of the customer in both offline and online channels (Montoya-Weiss et al., 2003). Therefore, the current satisfaction of a customer from one channel act as a proxy for anticipated satisfaction (Jin et al., 2010).

Some previous studies confirm the underlying assumption of interaction between offline and online satisfaction. A study by Chu et al. (2016) suggested that online satisfaction has been influenced by specific online and offline elements like offline satisfaction, and these elements enhance the customers' online repurchase intentions as well. A previous study verified the influence of offline satisfaction on online satisfaction in the online newspaper industry (Farooghi, 2015). Another study in cyber-enhanced book store verified the impact of offline satisfaction on online satisfaction and also described that offline satisfaction impact on loyalty as well but indirectly through online satisfaction (Chen & Cheng, 2013). Particularly, the offline channel is supposed to be more important to complement the online channel in complex services where the customer needs more attention and desire to experience the product physically in the offline channel like in fashion-related products. Therefore, the current study hypothesizes that:

**H1:** There is a positive relationship between Offline Satisfaction and Online Satisfaction

### **2.27.2 Offline Service Quality and Online Service Quality**

The customer perception of service quality works as an appraisal that leads towards satisfaction and future behavior whether in an online environment or offline environment. However, the possible interaction between different channels and the reciprocal effects

are rarely investigated (White et al., 2013). When the customers and firms have asymmetric information, the customers can experience the service quality after their consumption (Wang et al., 2016). In a multichannel context, the previous customer experience in the offline channel serves as a guide or expectation for the online channel experience (Jiang et al., 2016).

Due to the expansion of firms' online channels, the customers are also converting into multichannel customers by extending their experiences in different channels. However, before visiting a firm's online channel, a service quality perception has been developed regarding the firm's offline channel. While the same brand name has been shared by the extended online channel the customers evaluate the new channel based on their existing evaluation of the previous channel. Hence, the positive perception of customers regarding the offline channel service quality establishes a positive perception of the service quality of the firm's online channel (Yang, Lu, Zhao, & Gupta, 2011).

In the channel extension process, the firms which have been operating in offline channel previously for such a long time can be benefited for online channel by leveraging the service quality perception formed in the offline channel (Yang et al., 2013). In multichannel literature, many studies confirm the positive influence of offline channel can be extended towards new online channel (Bhatnagar et al., 2003; Kim & Park, 2005b; Kwon & Lennon, 2009a; Montoya-Weiss et al., 2003). The perception of parent brand can be transferred to a newly developed product, similarly, the perception of service quality can be transferred from one channel to another channel. The results of previous studies confirm the impact of offline service quality on online service quality (Fan & Yang, 2015; Yang et al., 2017; Yang et al., 2013). Therefore, the current study hypothesizes that:

**H2:** There is a positive relationship between Offline Service Quality and Online Service Quality.

### **2.27.3 Offline Trust and Online Trust**

Trust has been recognized as an essential element for customers buying behavior in an online context (Kim et al., 2009), however establishing trust in an online context is more challenging than offline channels (Flavián & Guinalú, 2006). Therefore, multichannel firms need to employ their offline channel for developing customer trust in their online channel. The customer generally exhibits a universal trust in the products while varying levels of trust based on the associated channel (Wu et al., 2017).

A customer who never uses an online channel is only having the offline experience with a firm, hence, the trust associated with offline channel is the only possible cue to develop a preliminary trust in the online channel. Thus, trust transference is regarded as a cognitive process that includes the transfer of trust from a known context (offline channel) to an unknown context (online channel) (Lim et al., 2006). Therefore, a customer can trust an online channel if he/she has trust in the offline channel given that both channels are associated with the same firm. These customers believe that a trusted firm which successfully providing product and services in offline channel tends to have the expertise to perform well in the online channel (Chaouali et al., 2016).

Many previous studies confirm the transferability of trust from one channel (offline) to another channel (online), in online business (Luo et al., 2017), in retailing industry (Badrinarayanan et al., 2012), in online newspaper industry (Farooghi, 2015) and banking

industry (Chaouali et al., 2016). Based on these empirical studies and arguments, the current study hypothesizes that:

**H3:** There is a positive relationship between Offline Trust and Online Trust.

#### **2.27.4 Online Service Quality and Online Satisfaction**

Online service quality signifies the overall excellence in the customer purchasing experience through an online store that covers all the stages of searching the product, purchasing, and delivery (Parasuraman et al., 2005). Although the previous literature provides some mixed results regarding the casual ordering of online service quality and online satisfaction and the comparative importance of these two variables towards online repurchase intention (Brady & Robertson, 2001). Few studies have taken online service quality as an antecedent to online satisfaction while the other studies taken online satisfaction as an antecedent of online service quality. However, an extensive amount of studies confirms the impact of online service quality on online satisfaction in the online channel (Amin, 2016).

The presence of better service quality in online channel facilitate excellent service encounters, support corporate brands, positively impact on online customer satisfaction and it should be considered as a predictor of online satisfaction (Amin, 2016; Bressolles et al., 2014; Sharma & Lijuan, 2015). Hence, a positive evaluation of the service quality leads the customer towards satisfaction in the online channel. Several studies in the context of online channel verified the significant association between online service quality and online satisfaction (Amin, 2016; Bressolles et al., 2014; Sharma & Lijuan, 2015). Another study checked the impact of two types of product quality (namely offline



product quality and online product quality) and online service quality on online satisfaction. Both types of product quality along with online service quality were strongly associated with online satisfaction (Sun et al., 2016). Therefore, online service quality has been considered as an important tool to achieve a competitive advantage, long term success, and an essential element for customer online satisfaction.

Accordingly, the following hypothesis is postulated:

**H4:** There is a positive relationship between Online Service Quality and Online Satisfaction.

#### **2.27.5 Online Trust and Online Satisfaction**

Online trust and online satisfaction are both important elements in the online environment. Joining both important elements, Skarmeas and Robson (2008) suggested that satisfaction is the chief outcome in a customer-seller relationship, however, that outcome is difficult to achieve if the relationship lacks trust. Therefore, trust and satisfaction are considered the essential components in term of customer-seller long term relationship (Kim & Lee, 2014). Specifically, the online environment is usually uncontrollable and least verifiable compared with the traditional offline environment and lacks the opportunity of face to face contact. These conditions lead towards customer dissatisfaction if there exists a lack of trust between customers and online firms and firms fail to nurture the benefits of long-term relationships (Palvia, 2009).

If a customer has trust in online firm, the satisfaction of the customer is expected to increase over time and the customer becomes more loyal to the firm, even generate a positive word of mouth in recommending the service to others (Marinkovic & Kalinic,

2017). Hence, it would be expected that the higher the customer trust in online channel higher would be the satisfaction with the online channel (Ashraf et al., 2016). Several studies confirm the significant association between online trust and online satisfaction, especially in the online environment where the customers are supposed to buy a product without any physical inspection that lacks the opportunity of seeing and touching the product (Ashraf et al., 2017; Kim, 2012). A recent study investigates the association of online trust and online satisfaction in online health communities, the results confirm the significant association of online trust and online satisfaction (Audrain-Pontevia & Menvielle, 2018).

Based on the previous literature, arguments, and empirical findings of the past studies, the current study hypothesizes that:

**H5:** There is a positive relationship between Online Trust and Online Satisfaction.

#### **2.27.6 Online service quality and Online repurchase intention**

Online service quality is one of the major elements of the success of online shopping (Tandon et al., 2017). After several experiences, the online firms realized that the success or failure not merely dependent on the online channel design but also the service quality provided by the online channel (Aladwani & Palvia, 2002; Bai et al., 2008; Shin et al., 2013; Zhou et al., 2009). Relationships between customers and online firms become stronger if the customers favorably evaluate the quality of the online channel. This would encourage these customers to maintain the relationships, however, these favorable assessments are highly dependent on the positive attributes of the online channel and firms

need to identify and improve the expected quality of their channels. Hence, it is worthwhile to understand how customers evaluate the online channel to attain their future repurchase intentions (Prodanova et al., 2020).

According to Jeon and Jeong (2017), maintaining the online service quality has been a very critical feature in order to retain customers, encouraging these customers to visit again and ultimately securing their intention to repurchase from the firm's online channel. Therefore, development of a high-quality online channel becomes a fundamental component for the success of the online business (Parasuraman et al., 2005; Pee et al., 2018). Zeithaml, Parasuraman, and Malhotra (2002) suggested that customer experience is a significant indicator of customers' quality perception. More specifically, if customers have comprehensive usage experience with an online channel, they are able to evaluate the service quality of the online channel that could be translated into customer satisfaction and repurchase intention. Previous literature suggests that customer repurchase intention has been determined by the customer previous experience with the online service quality (Chang et al., 2014; Jeon & Jeong, 2017; Mihajlović, 2017; Pee et al., 2018; Zulkarnain et al., 2015).

Based on the above discussion and empirical findings of the previous studies, the current study hypothesizes that online service quality is positively associated with online repurchase intention. Therefore, the following hypothesis is put forward:

**H6:** There is a positive relationship between Online service quality and Online repurchase intention.

### **2.27.7 Online trust and Online repurchase intention**

Different from a traditional offline channel, the technological interface has been the basic communication medium with the firm in the online channel. The online trust signifies the customer confidence in the firm's online channel that ensures the customer to obtain the desired product and services (Zheng et al., 2017). Therefore, in an online environment, trust with the seller is not only important but the customer trust in the exchange platform is also important. Hence, the repurchase intention in an online channel is highly possible if the trust is developed for online channel (Mortimer et al., 2016; Zheng et al., 2017).

The customers tend to plan their repurchase decisions by altering their previous beliefs in the light of new information obtained through their initial purchase experience. Hence, when customers are satisfied by their relationships with the online firm, a high degree of trust is formed. That relationship-based trust developed through the past positive experiences made the customer reluctant to switch to a new firm because the process of switching involves additional learning costs (Wu, Chen, Chen, & Cheng, 2014). Additionally, considering the problems attached with the interactional viewpoint, many online customers face a great amount of difficulty due to uncertainty attached with the online firm and lack of familiarity/predictability of the online channel. These complications restrict many customers to exhibit many favorable behaviors. In this complex situation, trust is the only element that can reduce or overcome these problems by eliminating the possible undesired behaviors of other parties (Nguyen, 2005). The honest behavior of the online firm through online channel reinforces the online trust which ultimately results in reciprocal behavior of the customer in the shape of repurchases. Hence, customer trust in the online channel influences their intention to repurchase from the same online channel in the future (Sullivan & Kim, 2018).

Based on the previous literature, arguments, and empirical findings of the past studies, the current study hypothesizes that:

**H7:** There is a positive relationship between Online trust and Online repurchase intention

### **2.27.8 Online Satisfaction and Online repurchase intention**

Online satisfaction signifies the positive evaluation of the customer towards the overall gain achieved during the process. According to many previous studies, the tentative use of the system in the future is contingent on the previous experience of the customer (Fang et al., 2016). The connection between satisfaction and repurchase has been originated in the offline environment and studied in the offline channel. Consequently, the approach is adopted by many online studies and they start incorporating the satisfaction-repurchase link in the online channel studies. The link between satisfaction and repurchase is empirically tested and confirmed in different studies of offline channel (Bindroo, He, & Echambadi, 2016; Chang, 2015; Liang & Lin, 2016; Nagengast, Evanschitzky, Blut, & Rudolph, 2014) and online channel (Chou & Hsu, 2016; Gao et al., 2015; Liang et al., 2018).

Beside ECT, the IS success model given by Delone and Mclean (2004) is also in favor of the positive link between online satisfaction and online repurchase intention. According to this model, the system quality, service quality, information quality, and satisfaction are the important predictor of online repurchase intention. Many studies further explore the insights between the satisfaction-repurchase link. A study decomposes the satisfaction into two components namely satisfaction with outcome quality and satisfaction with process quality. The results indicate that both components of satisfaction are strong

predictors of online repurchase intention (Chou & Hsu, 2016). Another study split the satisfaction construct into two components i.e. transaction-related satisfaction and experience-related satisfaction, however, both components are associated with online repurchase intention (Liang et al., 2018).

Based on the above discussion and empirical findings of the previous studies, the current study hypothesizes that online satisfaction is positively associated with online repurchase intention. Therefore, the following hypothesis is put forward:

**H8:** There is a positive relationship between Online Satisfaction and Online Repurchase Intention.

#### **2.27.9 Channel Integration as a moderator**

In the previous multichannel literature, several studies try to explore the relationship between different offline and online constructs like satisfaction, service quality, trust, and image. These studies try to investigate the significant relationship between the offline and online determinants to confirm that the positive beliefs of one environment (offline channel) can be transferred to another environment (online channel). However, the results of these studies are contradictory and difficult to generalize. Some authors attribute these insignificant results due to lack of channel integration (Chu et al., 2016; Herhausen et al., 2015; Jiang & Xu, 2015; Jin et al., 2010; Teerling & Huizingh, 2004). The multichannel firms usually design and manage various channels independently, which is very likely to result in data mismatch and information inconsistency, which creates difficulty for the customers for transition between different channels. As a result, achieving the integration

between multiple channels is becoming a high priority for these firms (Chen, Tsou, Chou, & Ciou, 2019).

Based on the notion provided by Categorization theory, if the customer perceives a close connection between the source and the target, both will be judged as unified and coherent and both source and target will conveniently be categorized in a similar group, therefore, the positive assessments associated with source can be easily transferred to a new target (Gong, Zhang, Chen, Cheung, & Lee, 2019; Yang et al., 2011a). In the context of the current study, when customers feel a high association in the shape of channel integration (integration between offline and online channels), they will develop a similar assessment of the extended online channel as the original offline channel.

As the number of channel increases in a firm, the issue of synergies and coordination among channels increases. Many studies suggest channel integration as a solution for integrating these channels (Picot-Coupey et al., 2016). The firms can build an integration between their multiple channels by providing different customer-related services like integrated information, payment, delivery, and services options, and by providing the facility that enables the customers to effectively switch between multiple channels like information-purchase in different channels, purchase-pickup in different channels and purchase-after sale services in different channels. These have been the fundamental characteristics for achieving synergies in a multichannel environment.

In a multichannel environment, the multiple channels may be seen as the package of channel options available for a customer to use and the presence of channel integration enhances their combined functioning. Online channel is likely to be preferred if customer convenience is important; however, the possibility to actually touch and try out products

before buying them online is unique to offline channels especially for fashion related products (Citrin et al., 2003).

Based on the literature and the arguments developed in the previous section and recommendations of Herhausen et al. (2015) and Jin et al. (2010), the current study proposes channel integration as a moderator between offline and online constructs. Thus, the current study hypothesizes that:

**H9:** Channel integration moderates the relationship between Offline Satisfaction and Online Satisfaction.

**H10:** Channel integration moderates the relationship between Offline Service Quality and Online Service Quality.

**H11:** Channel integration moderates the relationship between Offline Trust and Online Trust.

#### **2.27.10 Offline Image as a moderator**

Recently, offline firms' transformation to multichannel firms has been taken as channel extension and several studies start discovering the potential effect of offline attitude, perceptions, and purchase behavior on the evaluation of newly introduced online channel and further online purchase behavior. Although, many previous studies confirmed the potential effect of these offline constructs on online purchase behavior, however, many studies suggested that these relationships are moderated by various other factors like different purchasing scenarios and customer characteristics (Wu, Chang, Yan, & Hou, 2019). A recent study confirmed the moderating role of brand familiarity on customer online channel extension behavior (transfer of attitudes from one channel to another) and



suggest for exploring other moderating variables (Wu, Chang, Yan, & Hou, 2019). The current study explores the role of the offline image between the relationship of customer's offline and online constructs.

The offline image literature accepts the significance of the previous offline image stored in the customer mind for the adoption of the online channel (Mohammad & Mouakket, 2012). Kwon and Lennon (2009) suggested that the offline image of a multichannel firm potentially influences the customer attitude towards the firm's online channel. Since the multichannel firm can maintain and control its offline image, therefore, development of a more positive and favorable offline image significantly helps these firms to triggers customer intentions towards their online channel and help them to attain several other marketing outcomes. A strong offline store image motivates the customers to interact with the firm's other channel and give the confidence to buy from the firm's various channels (Li et al., 2019).

Based on the literature and the arguments developed in the previous section and recommendations of Wu et al. (2019), the current study proposes offline image as a moderator between offline and online constructs. Thus, the current study hypothesizes that:

**H12:** Offline image moderates the relationship between offline trust and online trust

**H13:** Offline image moderates the relationship between offline service quality and online service quality

**H14:** Offline image moderates the relationship between offline satisfaction and online satisfaction

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter highlights the important components of the research methodology that were used in the current study. The chapter explains the issues related to research and sampling design. Further, it highlights the methods used for data collection from the study respondents. Specifically, the chapter covers the important elements like research design, population and sample design, study scales and instrument, data collection procedure, and further statistical techniques that were used for data screening and analysis.

#### **3.2 Research Design**

The main purpose of the current study was to explore the relationships between the different constructs of the offline channel (namely offline service quality, offline satisfaction, and offline trust) and constructs of the online channel (online service quality, online satisfaction, and online trust) and further the influence of online satisfaction on online repurchase intention. The current study also examines the moderating effect of channel integration and offline image on the relationship of offline constructs and online constructs. The current study utilizes a quantitative approach to collect data through a structured survey and empirical testing of the data collected. The quantitative approach is helpful in developing inferences about the general population of the study that lacks in qualitative approach (Sakaran, 2000). A cross-sectional method was used to collect data from the targeted population regarding the various constructs of the current study. The cross-sectional method of data collecting requires obtaining data from the targeted

population once and at a single point in time. Besides the limitations of cross-sectional research compared with longitudinal research, the cross-sectional approach has its own benefits regarding the time and financial constraints.

For survey purpose, a structured questionnaire was used for the current study. There are discrete advantages for using the questionnaire technique as compare to interview methodology. Different methods for personal interviews have been time-consuming, expensive, and difficult than questionnaire. The questionnaire technique provides certain benefits like easy for group administration and maintains the secrecy of respondents. Therefore, self-administered questionnaires are more effective since they acquire the required information in less period of time, high response rate, and low cost to researchers (Robson, 1993).

### **3.3 Research Instrument Development**

The following section of the current study describes the study variables, selected scales, questionnaire, and the sources regarding the scales of the study. The scales of the current study have been adapted from the previously published studies confirming the acceptable reliabilities. These measures are frequently used in several previous studies. The list of variables, scales items, sources, and their reliabilities are shown in Table 3.15.

### **3.4 Operational definition and measurement of variables**

An operational definition is a specification of how a researcher intends to define and measure all the variables in the study, and these variables are only peculiar to that study (Creswell, 2012). Variables measurement as adapted from previous studies are discussed as follows:

### 3.4.1 Online Trust

Online trust in this study signifies the level of customer trust associated with online websites or online firms and fundamentally applied to e-commerce transactions between business to customer (Bock et al., 2012). Thus, the online trust signifies the confident expectation of a customer that his/her vulnerabilities are not going to misuse in an online situation of risk. The scale of online trust utilized the same definition of trust given by Mayer et al. (1995) and comprise of the elements of competence, integrity, and benevolence. Hence, the scale measured the customer confidence regarding the online channel competence in fulfilling the needs of the customers, the honesty of the online channel in dealing with their customers and make good-faith efforts to address the concerns/problems of the customers. The customers trust an online channel if the channel is capable of handling the expectations of these customers in providing the desired services, honest and truthful in its dealing with these customers, give superiority for customer benefits before its own and shows sincere concern for customer welfare.

Table 3.1

*Items for Online Trust adapted from Bock et al. (2012)*

No	Items
1	The firm's online channel would operate in my best interest when I purchase products from it
2	The firm's online channel would keep its commitments to me when I purchase products from it
3	The firm's online channel would have the ability to meet most of my needs as a customer when I purchase products from it
4	The firm's online channel would make good-faith efforts to address most of my concerns
5	The firm's online channel would be truthful in its dealings with me

- 6 The firm's online channel would be capable and proficient to provide products and services that I need
  - 7 The firm's online channel would be interested in my well-being, not just its own (i.e. have policies that favor my interest such as free delivery and product return policy).
  - 8 The firm's online channel would be honest in its dealings with me
  - 9 The firm's online channel would have the skills and expertise to handle my expectations
- 

### **3.4.2 Online Satisfaction**

For current study, the online satisfaction refers to the ratio of customer's expectation to their perceptions of the service performance they actually received from online channel (Chen & Cheng, 2013). Therefore, online satisfaction is customer's state of excitement or displeasure that result from matching the performance of online channel relative to anticipation or before usage expectation. Previous literature of online satisfaction normally defined it as evaluative judgments regarding the buying decision from the online channel after the previous experience (Churchill & Surprenant, 1982; Fang, Shao, & Wen, 2016).

The previous literature proposed a wide range of elements that can create customer satisfaction in the online channel. Identification of the elements that influence customer online satisfaction is important because this could be a benchmark for firm performance and a guideline for further development (Alam & Yasin, 2010). The current study utilized the scale developed by Chen and Cheng (2013) that measured the customer online satisfaction regarding their interaction, surfing and performance received from the online channel.

Table 3.2

*Items for Online Satisfaction adapted from (Chen & Cheng, 2013)*

No	Items
1	I am satisfied with the performance I receive from this firm's online channel
2	I have a positive attitude towards surfing of this firm's online channel
3	My interaction with this firm's online channel is very satisfying

### 3.4.3 Online Service Quality

Online Service quality refers to the customer's global appraisal of the performance of the online channel and that explains the quality of services received from the online channel during the purchase process. The conceptualization of online service quality represents the level to which an online channel enables the smooth functioning of online shopping during the multiple stages of purchasing and delivery. Therefore, the concept of online service quality covers multiple stages of customer interaction with the online channel including purchase and payment convenience, helpfulness, exchange-refund policy for returns, and flexible delivery options (Wang, Lin, Tai, & Fan, 2016).

Table 3.3

*Items for Online Service Quality adapted from Wang et al., (2016)*

No	Items
1	I can have a high level of services to purchase products from this firm's online channel
2	I can get helpful assistance/information when I want to purchase products from this firm's online channel
3	I can have flexible delivery options when buying products from this firm's online channel

- |   |   |
|---|---|
| 4 | I can easily complete my payment for my purchases from this firm's online channel |
| 5 | I can easily return, exchange and receive refund from this firm's online channel  |
- 

### 3.4.4 Offline Trust

Offline trust refers to the customer trust in a firm's offline/traditional/physical channel and predicted on beliefs in the trustworthiness of a trustee (Bock et al., 2012). Offline trust signifies the disposition of a customer to be dependent on the actions of the firm grounded on the expectation that the firm will not perform any unanticipated activity that would be harmful to the interest of the customer in its offline channel. Hence, the scale measured the customer confidence regarding the online channel competence in fulfilling the needs of the customers, the honesty of the online channel in dealing with their customers and make good-faith efforts to address the concerns/problems of the customers. The customers trust an offline channel if the channel is capable of handling the expectations of these customers in providing the desired services, honest and truthful in its dealing with these customers, give superiority for customer benefits before its own and shows sincere concern for customer welfare.

Table 3.4

*Items for Offline Trust adapted from Bock et al., (2012)*

No	Items
1	The firm's offline store would act in my best interest
2	The firm's offline store would fulfil its commitments to me
3	The firm's offline store would have the ability to meet most of my needs as a customer

- 4 The firm's offline store would make good-faith efforts to address most of my concerns
  - 5 The firm's offline store would be truthful in its dealings with me
  - 6 The firm's offline store would be capable and proficient to provide products and services that I need
  - 7 The firm's offline store would be interested in my well-being, not just its own (i.e. have policies that favor my interest such as product return policy).
  - 8 The firm's offline store would be honest in its dealings with me
  - 9 The firm's offline store would have the skills and expertise to handle my expectations
- 

#### **3.4.5 Offline Satisfaction**

Offline satisfaction refers to the ratio of customer's expectation to their perceptions of the service performance they actually received from offline channel (Chen & Cheng, 2013). Offline satisfaction signifies the positive confirmation of customers' expectations and performance regarding their experience in the firm's physical store/offline channel (Chen & Cheng, 2013). Therefore, offline satisfaction is customer's state of excitement or displeasure that result from matching the performance of offline channel relative to anticipation or before usage expectation. Previous literature of offline satisfaction normally defined it as evaluative judgments regarding the buying decision from the offline channel after the previous experience (Churchill & Surprenant, 1982; Fang, Shao, & Wen, 2016).

The previous literature proposed a wide range of elements that can create customer satisfaction in the offline channel. Identification of the elements that influence customer offline satisfaction is important because this could be a benchmark for firm performance and a guideline for further development (Alam & Yasin, 2010). The current study utilized



the scale developed by Chen and Cheng (2013) that measured the customer online satisfaction regarding their interaction, services received, comparison with other offline stores, and degree of pleasure received from the offline channel.

Table 3.5

*Items for Offline Satisfaction adapted from (Chen & Cheng, 2013)*

No	Items
1	I am satisfied with the service provided by this firm offline store
2	Compared to other, this firm's offline store makes me feel satisfied
3	The service provided by this firm's offline store is consistent with my expectation
4	I am generally pleased with this firm's offline store services

#### 3.4.6 Offline Service Quality

Offline Service quality refers to the customer's global appraisal of the performance of the firm's offline channel that explains the quality of services received from the offline channel during the purchase process (Wang, Lin, Tai, & Fan, 2016). The conceptualization of offline service quality represents the level to which an offline channel enables the smooth functioning of shopping during the multiple stages of purchasing and delivery. Therefore, the concept of offline service quality covers multiple stages of customer interaction with the offline channel including helpful assistance/information during the purchase process, payment convenience, flexible delivery options, after sales services and level of services received from the offline channel (Wang, Lin, Tai, & Fan, 2016).

Table 3.6

*Items for Offline Service Quality adapted from Wang et al., (2016)*

No	Items
1	I can have a high level of services to purchase products from this firm's offline store
2	I can get helpful assistance/information when I want to purchase products from this firm's offline store
3	I can have flexible delivery options when buying products from this firm's offline store
4	I can easily complete my payment for my purchases from this firm's offline store
5	I can easily return, exchange and receive refund from this firm's offline store

### 3.4.7 Offline Image

Offline image results from the combination of a firm's attributes in the offline channel based on shopping environment, offline store services, product assortment, and product quality (Bao, Bao, & Sheng, 2011). The offline image is the way in which the offline store is defined in the customer's mind, partly by its functional qualities and partly by an aura of psychological attributes (Martineau, 1958). Offline image has been characterized by the image developed in customers' minds developed and stored based on their past interactions with the store's psychological traits and physical qualities. The customers developed the impressions of store image based on their personal experience with the store and consist of various tangible and intangible attributes (Bloemer & de Ruyter, 1998) and therefore, offline image represents the way store is defined in customer's mind (Katerattanakul & Siau, 2003). Various attributes like product variety, competitive prices, visual display, and other facilities are associated with tangible attributes and better

atmosphere, staff courtesy, quality services, and convenience drive the intangible attributes of the store.

Table 3.7

*Items for Offline Image adapted from Bao, Bao, and Sheng (2011)*

No	Items
1	This firm is a high performing retailer
2	This firm is close to my 'ideal' store
3	This firm provides good overall service
4	This firm carries high quality merchandise/products
5	This firm has helpful and knowledgeable salespeople
6	This firm provides attractive shopping experience
7	Overall, I have a favorable view of this firm

### 3.4.8 Channel Integration

Channel integration is defined as the degree of data integration, information consistency about price and product quality, and overall coordination between a firm's multiple shopping channels (Li et al., 2018). The integration of channels offers customers multiple options and customized services and facilitates the customer's cross-channel movement. Channel integration refers to the degree to which these channels are interactive and support each other. Channel integration refers the extent to which online and traditional channels interact with each other and cooperate with advertising and promotion (Yan, Wang, & Zhou, 2010) and the degree to which the firm sale and distributes its products to its customers through channels that are synchronized and complementary (Berger et al., 2002).

Table 3.8

*Items for Channel Integration adapted from Li et al. (2018)*

No	Items
1	The firm online channel highlights promotions that are taking place in the offline store.
2	The firm online channel advertises the offline store by providing address and contact information of the store.
3	The firm online channel allows customers to search for products available in the offline store.
4	The firm allows checking of inventory status at the offline store through the online channel.
5	The firm offline store allows customers to self-collect their online purchases.
6	The firm allows customers to choose any offline store from which to pick up their online purchases.
7	The firm maintains integrated purchase history of customers' online and store purchases.
8	The firm online channel and offline store allow customers to access their prior integrated purchase history.
9	The firm offline store accepts return, repair or exchange of products purchased from firm's online channel.
10	The firm online channel provides post-purchase services such as support for products purchased at offline stores.

### 3.4.9 Online Repurchase Intention

Online repurchase intention refers to the re-usage of the online channel to buy from a particular online firm (Khalifa & Liu, 2007). Repurchase can be considered as continuance behavior where the intention is considered to be strongly correlated with customers' volitional behavior, because, they have many other options to acquire the desired products

from other online firms. Similarly, online repurchase intention symbolizes a customer's willingness to buy or purchase repeatedly from the similar online store based on previous personal experience (Kim, Galliers, Shin, Ryoo, & Kim, 2012). This online repurchase intention can be defined as the customer's conclusions about purchasing again a selected product from the similar online firm based on the individual existing situation and the probable circumstances of the decision.

Table 3.9

*Items for Online Repurchase Intention adapted from Khalifa and Liu (2007)*

No	Items
1	I anticipate to repurchase from this firm's online channel in the near future.
2	It is likely that I will repurchase from this online channel in the near future
3	I expect to repurchase from this online channel in the near future

### 3.5 Research Instrument

A structured questionnaire was used based on previously established scales to measure the important constructs of the current study. The questionnaire consists of ten sections where each section acquires the information regarding a particular area related to the current study. (1) Section A items were used to get the personal information of the respondent regarding his/her demographics and internet shopping-related behavior. (2) Section B addressed the criteria for selecting a relevant respondent by asking one screening question. The question was regarding the respondent's experience with online shopping from the online channel. If the respondent confirms that he/she previously purchase a product over the internet the respondent answered the rest of the questionnaire. (3) Section C includes

the items to measure the online satisfaction of the respondent. (4) Section D comprises the items to measure the online trust of the respondent. (5) Section E represent the items used to measure the perception of the respondent about online service quality. (6) Section F consists of items to measure the offline trust of the respondent with the multichannel firm mentioned in section B. (7) Section G items measured the offline satisfaction of the respondent. (8) Section H represents the items that measured the perception of the respondent about the offline service quality of the multichannel firm. (9) Section I included the items to measured the customer's perception about the offline image of the firm. (10) Section J contained the items that were used to measure the perceived channel integration between the offline and online channels of the firm. (11) Section K contained the items to measure the online repurchase intention of the respondent from the same firm mentioned in section B.

A cover letter was attached with the questionnaire to explain the purpose of the study. The letter contained the basic information regarding the current study and important information about the eligibility of the respondent to complete the questionnaire. The covering letter also ensured the respondent about confidentiality and certify that the information provided by the respondent will be used for study purpose.

Table 3.10

*Sources and description of study variables*

Section	Variable	Number of items	Reliability	Sources of scale
A	Personal Information	7	-	Self-construct
B	Multichannel Shopping	1	-	Self-construct
C	Online Trust	9	0.92	(Bock et al., 2012)
D	Online Satisfaction	3	0.85	(Chen & Cheng, 2013)
E	Online Service Quality	5	0.85	(Wang et al., 2016)
F	Offline Trust	9	0.90	(Bock et al., 2012)
G	Offline Satisfaction	4	0.93	(Chen & Cheng, 2013)
H	Offline Service Quality	5	0.85	(Wang et al., 2016)
I	Offline Image	7	0.93	(Bao et al., 2011)
J	Channel Integration	10	0.89	(Li et al., 2018)
K	Online Repurchase intention	3	0.95	(Khalifa & Liu, 2007)

- **Online Satisfaction**

Online satisfaction was measured through the scale adapted from Chen and Cheng (2013) and the scale has been comprised of 3 items. These items were slightly modified to better fit in the context of a multichannel shopping environment. A seven-point Likert scale was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability

coefficient/Cronbach alpha value for the given scale obtained from the study was 0.85 (Chen & Cheng, 2013).

- **Online Trust**

Online Trust was measured through the scale adapted from Bock et al. (2012) and the scale has been comprised of 9 items. These items were slightly modified to better fit in the context of a multichannel shopping environment. A seven-point Likert scale was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability coefficient/Cronbach alpha value for the given scale obtained from the study was 0.92 (Bock et al., 2012).

- **Online Service Quality**

Online service quality was measured through the scale adapted from Wang, Lin, Tai, and Fan (2016) and the scale has been comprised of 5 items. These items were slightly modified to better fit in the context of a multichannel shopping environment. A seven-point Likert scale was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability coefficient/Cronbach alpha value for the given scale obtained from the study was 0.85 (Wang et al., 2016).

- **Offline Trust**

The Offline Trust scale was used to ascertain the level of respondent trust on the offline channel of a firm. The scale selected for the current study to measure the level of trust was from the study of Bock et al. (2012). The scale has been adapted and slightly reworded to apply for the current study. A seven-point Likert scale



was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability coefficient/Cronbach alpha value for the given scale obtained from the study was 0.90 (Bock et al., 2012).

- **Offline Satisfaction**

For the current study, the scale for Offline satisfaction was adapted from Chen and Cheng (2013). The scale consists of 4 items to measure the level of satisfaction of the respondent from the offline channel of a firm. A seven-point Likert scale ranging from (1) “strongly disagree” to (7) “strongly agree” was used. The Cronbach Alpha value for the scale from the previous study was 0.93 (Chen & Cheng, 2013).

- **Offline Service Quality**

The offline service quality scale has been taken from the study of Wang et al. (2016). The scale has been adapted and slightly reworded to apply for the current study. A seven-point Likert scale ranging from (1) “strongly disagree” to (7) “strongly agree” was used. The reliability coefficient value for the scale from the previous study was 0.85 (Wang et al., 2016).

- **Offline Image**

The offline store image scale has been taken from the study of Bao et al. (2011). The scale has been adapted and slightly reworded to apply for the current study. A seven-point Likert scale ranging from (1) “strongly disagree” to (7) “strongly agree” was used. The reliability coefficient value for the scale from the previous study was 0.93 (Bao et al., 2011).

- **Perceived Channel Integration**

The current study aimed to examine the role of Channel Integration as a moderator between the offline determinants and online determinants. The scale was adapted from the study of Li et al. (2018). The items of the scale have been modified to suit the context of the current study. The scale of perceived channel integration consists of 10 items. A seven-point Likert scale ranging from (1) “strongly disagree” to (7) “strongly agree” was used. The Cronbach value for the scale from the previous study was 0.89 (Li et al., 2018).

- **Online Repurchase Intention**

Online repurchase intention was measure by 3 items scale adapted from the study of Khalifa and Liu (2007). The scale aims to measure the future intention of a respondent to purchase from the online store of a multichannel firm. A seven-point Likert scale ranging from (1) “strongly disagree” to (7) “strongly agree” was used. The Reliability value for the scale from the previous study was 0.95 (Khalifa & Liu, 2007).

### **3.5.1 Population of current study**

A research population comprises of a collection of data and information whose properties are to be analyzed in a given research (Hair, Anderson, Babin, & Black, 2010). Additionally, the population consists of the complete range of subjects that are needed to study in a given research (Cavana, Delahaye, & Sekaran, 2001). A sample could be defined as part of the target population of interest to be studied; it can be statistically referred to as a sub-collection that is selected from a population of interest (Zikmund, Babin, Carr, & Griffin, 2013).

As the prime attention of the study is to examine the behavior of customers/online shoppers regarding their potential of repurchase from the online channel. Hence, the target population of the current research is constrained to customers who purchase at least once from the online channel and these online shoppers are supposed to buy again from the similar firm. Online shoppers have been proposed to examine in the current study for their repurchase behavior similar to the behavior of the rest of the online shoppers' population (Cao & Mokhtarian, 2005). According to the 2017 Annual Report released by the Pakistan Telecommunication Authority, e-commerce is one of the most important drivers of a digital Pakistan. That same report stated that there were 5 million online shoppers in the country in 2017 (Nordeatrade, 2018; PTA, 2018). Hence, the total number of possible respondents for the current study was estimated to 5 million.

Online shoppers have been used as the respondents of the current study due to their relevance and representation of the population that purchase various product and services online. The reason for selecting online shoppers as respondents in online shopping research is due to the fact that they have a high probability to purchase again and are most likely to employ online shopping in the future (Metani, 2005).

### **3.6 Sample Size**

The resource limitation often limits the performance of a good research; however, a reasonable sample size and better sampling procedure could increase the efficiency of research (Zikmund, 2003). Therefore, reasonable sample size is very important in research. Dillman (2007) provided many sample sizes that would be required to estimate the population parameters for different size of the population and degree of sampling error.

Given at Table 3.11, the 50/50 split represents the situation where the responses of the entire population are fully divided. It is expected that half of the population to respond in one way like support, always, or agree and the rest of the half population respond in the other way like never, oppose or disagree. Therefore, the 50/50 split considers the highest possible conservative situation. The conservative approach of 50/50 split is mostly suggested for a situation where little or no knowledge is available regarding the opinions and diversity of the population. The more heterogeneous a population, the larger the sample size required to obtain a given level of precision. The less variable (more homogeneous) a population, the smaller the sample size. A proportion of 50% indicates a greater level of variability than either 20% or 80%. This is because 20% and 80% indicate that a large majority do not or do, respectively, have the attribute of interest. Because a 50/50 split indicates the maximum variability in a population, it is often used in determining a more conservative sample size, that is, the sample size may be larger than if the true variability of the population attribute were used (Naing, Winn, & Rusli, 2006). For studies in the area of human dimensions or behavior, considering the 95% confidence level and 5% margin of error, a sample size of around 400 is frequently considered appropriate for the generalizability of the results.

Table 3.11

*Sample size table*

Population Size	Sample size for the 95% confidence level					
	± 3% sampling error		± 5% sampling error		± 10% sampling error	
	50/50 split	80/20 split	50/50 split	80/20 split	50/50 split	80/20 split
100	92	87	80	71	49	38
200	169	155	132	111	65	47
400	291	253	196	153	78	53

600	384	320	234	175	83	56
800	458	369	260	188	86	57
1000	517	406	278	198	88	58
2000	696	509	322	219	92	60
4000	843	584	351	232	94	61
6000	906	613	361	236	95	61
8000	942	629	367	239	95	61
10000	965	640	370	240	95	61
20000	1013	661	377	243	96	61
40000	1040	672	381	244	96	61
100000	1056	679	383	245	96	61
1000000	1066	683	384	246	96	61
1000000000	1067	683	384	246	96	61

Source: Dillman (2007)

Dillman (2007) also suggested the given formula for calculating the desired sample sizes:

$$N_s = \frac{(N_p)(P)(1 - P)}{(N_p - 1) \left(\frac{B}{C}\right)^2 + (P)(1 - P)}$$

The population of the current study is online shoppers who at least once purchase a product over the internet. According to the 2017 Annual Report released by the Pakistan Telecommunication Authority, there were 5 million online shoppers in the country in 2017 (Nordeatrade, 2018; PTA, 2018). Hence, the total number of possible respondents for the current study was estimated to 5 million. By solving the above formula for the current study:

$$N_s = \frac{(5000000)(0.5)(1 - 0.5)}{(11500000 - 1) \left(\frac{0.05}{1.96}\right)^2 + (0.5)(1 - 0.5)}$$

$$N_s = 384$$

As per the sample size formula provided above, the number of samples required for the population of 100000 is 384 and this is the maximum number of samples required for any population above 100000. A sample of 384 respondents is supposed to be appropriate for testing the study hypotheses at a 95% confidence level and a 5% margin of error (Sekaran, 2003). Hence, a minimum number of 384 participants of online shoppers are required to participate in the current study.

### **3.7 Sampling Design**

The sampling design provides relevant information regarding the population of the current study, sample size determination, sampling technique, and procedure for data collection.

#### **3.7.1 Sampling Technique**

For data collection, two main sampling techniques can be used namely probability sampling and non-probability sampling. Probability sampling allows the possibility of every individual of the population to be selected in the sample. However, the absence of a sampling frame restricts the use of probability sampling. Similarly, in the current study, the non-availability of the sampling frame restricts to use probability sampling. Therefore, the current study utilizes a non-probability sampling technique i.e. purposive sampling.

The population of the current study is quite large, and the sampling frame is not available. Due to these constraints, the current study utilizes purposive sampling. The purposive sampling technique is the deliberate choice of a participant due to the qualities the participant possesses. Simply, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge

or experience. This involves the identification and selection of individuals or groups of individuals that are proficient and well-informed with a phenomenon of interest (Cresswell & Plano Clark, 2011). As the current study set some parameters for the selection of sample members (Pakistani and experienced online customers), the current study used purposive sampling for data collection.

### **3.8 Data Collection Procedure**

The respondents of the current study comprise the individuals who were experienced online shoppers. The respondents of the study were restricted based on two characteristics. The respondent should be a Pakistani and non-Pakistani respondent was eliminated from the final data analysis. The exclusion of non-Pakistani respondents from the current study is due to the difference in the social, political, and economic climate of other countries. These differences can create variations in perceptions of the respondents towards the important constructs of the study. The second condition for the selection of a sample was being an online shopper. The respondent should have experience of buying a product from any online firm. A structured questionnaire was developed to acquire necessary information from the respondent.

The respondents of the current study were experienced online shoppers. To approach these respondents, the current study used purposive sampling as a sampling method. Four main cities of Pakistan were selected to approach these respondents. These four cities are selected from each province/state of the country that are Karachi, Lahore, Peshawar, and Quetta and these cities are also the capital of their province. By selecting respondents from these cities ensure the inclusion of various respondents from all over the country and the results can be generalized for Pakistan. Various big malls were selected having outlets of

these selected fashion industry firms to approach these respondents. The participating malls were chosen to provide a divergent clientele. Due to diversity and different locations of these outlets, each mall target different socioeconomic group and every tenth shopping mall customer was selected as a sample in an effort to reduce the amount of bias in the collected data (Hair, Wolfinbarger, Ortinau, & Bush, 2008). The purposive sampling method is selected based on the assumption that the method is best suited for the current study. The respondent of the study were the customers who buy fashion products from the offline channel and online channel. These online stores were widespread in the big cities of the country where some of these fashion brands have separate outlets and some of these fashion brands outlets were situated in big malls having many other outlets of other firms. The malls were selected where the customers are approaching to buy various fashion products. From these customers, those customers were selected who buy any fashion product online in the past. Respondents from each city were selected based on the total population of the province/state. The details for the total population and sample from each city are given in Table 3.12.

Table 3.12

*Total Population and sample*

<b>Province/State</b>	<b>Major city</b>	<b>Total Population</b>	<b>Sample</b>
Punjab	Lahore	110 million	200
Sindh	Karachi	47.88 million	90
Khyber Pakhtunkhwa	Peshawar	30.52 million	58
Baluchistan	Quetta	12.34 million	36
<b>Total</b>			<b>384</b>

Source: Pakistan Economic Survey (2018)



The top ten fashion brands of Pakistan have been selected for the data collection (Diva, 2019; Yayvo, 2017). All these brands were multichannel brands hence, they were selling their products from offline and online stores as well. These brands were selling a variety of fashion products through their offline and online stores comprising unstitched and stitched women and men garments, makeup collection, and makeup accessories, jewelry, shoes, kids wear, bags, clutches, fragrance/perfumes, and other fashion accessories. The list of these top ten fashion brands is given at table 3.13.

Table 3.13

*Top ten fashion brands in Pakistan*

Sr. No	Brand Name	Products	Online Store
1	Gul Ahmed	Stitched, Unstitched, and Western wear for women, Men clothing and Jackets, Bedding and Home accessories, Bags, Kidswear	<a href="https://www.gulahmedshop.com">https://www.gulahmedshop.com</a>
2	Alkaram	Men, Women and Kids Clothing, Shoes and Scarfs	<a href="https://www.alkaramstudio.com/">https://www.alkaramstudio.com/</a>
3	Junaid Jamshed	Fashion clothing for men, women, and kids, makeup and fragrance collection	<a href="https://www.junaidjamshed.com/">https://www.junaidjamshed.com/</a>
4	Masarrat Misbah	Makeup collection	<a href="http://www.masarratmakeup.com/">http://www.masarratmakeup.com/</a>
5	Sapphire	Women and men Clothing, Bedding and towels	<a href="https://pk.sapphireonline.pk/">https://pk.sapphireonline.pk/</a>
6	Stylo	Footwear, handbags, clutches, and other fashion accessories	<a href="https://stylo.pk/">https://stylo.pk/</a>
7	Maria B	Women Clothing and perfumes	<a href="http://www.mariab.pk/">http://www.mariab.pk/</a>
8	Sana Safinaz	Women Clothing, Footwear, and Bags	<a href="https://www.sanasafinaz.com/">https://www.sanasafinaz.com/</a>
9	Khaadi	Women and Kidswear, footwear, Hair accessories, fragrance and jewelry	<a href="https://www.khaadi.com/">https://www.khaadi.com/</a>
10	Pareesa	Women and men Clothing, Shoes	<a href="https://www.chenone.com">https://www.chenone.com</a>

Source: Diva (2019); Yayvo (2017)

The current study used a purposive sampling method to collect data through a self-administered questionnaire in several areas. To avoid the bias responses, the technique for distributing the questionnaire was looking for shoppers who want to leave the mall or have finished shopping. It took a sample every tenth shopper who left the shopping mall. If the 10<sup>th</sup> shopper is not a multichannel customer or Pakistani national, the very next shopper was approached for data collection. In this case, the distribution of the questionnaires determines three times a day; morning, lunchtime, and afternoon. This way helps to reduce the respondents' bias on the data (Bush & Hair, 1985). The purposive sampling method has been used and adapted in various studies related to technology and customer behavior (Kawaf & Tagg, 2017; Wu et al., 2014). Four main cities (capital of each province/state) were selected to collect the data from the customers of the top ten fashion brands. The distribution of the sample among the ten fashion brands and four cities is given at table 3.14.

Table 3.14

*Distribution of sample among brands and cities*

<b>Sr No</b>	<b>Brands / Cities</b>	<b>Lahore</b>	<b>Karachi</b>	<b>Peshawar</b>	<b>Quetta</b>	<b>Total Sample</b>
1	Gul Ahmed	20	9	6	4	<b>39</b>
2	Alkaram	20	9	6	4	<b>39</b>
3	Junaid Jamshed	20	9	6	4	<b>39</b>
4	Masarrat Misbah	20	9	6	4	<b>39</b>
5	Sapphire	20	9	6	4	<b>39</b>
6	Stylo	20	9	6	4	<b>39</b>
7	Maria B	20	9	4	0	<b>34</b>
8	Sana Safinaz	20	9	6	4	<b>39</b>
9	Khaadi	20	9	6	4	<b>39</b>

10	Pareesa	20	9	6	4	<b>39</b>
	<b>Total</b>	<b>200</b>	<b>90</b>	<b>58</b>	<b>36</b>	<b>384</b>

A total sample of 384 was required for the current study and these samples were equally selected from the given ten brands and proportionate to the total population of the provinces.

### **3.9 Pilot Study**

To ensure the questionnaire's intelligibility and avoid any problem, the questionnaire should undergo a pilot test, by using data gathered from the same targeted population of the study to verify the reliability and validation of the instrument (Bryman & Bell, 2011). For the purpose of pilot study, the number of respondents commonly ranges from 25-100 (Cooper & Schindler, 2003). A pilot study was conducted to test the reliability and validity of the instrument. Based on the feedback of the pilot test, final changes were be made. Expert's opinion and comments were be requested to ascertain the language and structure of the instrument.

#### **3.9.1 Pilot study Validity**

Sekaran (2003) defined validity as measuring its extent. A panel of experts was used to judge the appropriateness of the items chosen for this study. Experts who were consulted included Associate professor, Assistant professors, and Lecturers from the Department of Marketing and International Business, School of Business Management, The Islamia University, Bahawalpur, Pakistan. Furthermore, some customers and managers of these fashion firms were also consulted for their input. Therefore, some items have been re-

worded to measure the construct so that easily understood by the respondents. Within two weeks this process was completed.

After taking into account the experts' opinion, the researcher adapted a better version of the instrument, which was administered for the pilot study. Some changes have been made according to the recommendations of the faculty members and customers to enhance the understanding of the customers. Usually, a small sample is taken for the pilot study (Cooper & Schindler, 2003). Hence, a total of 50 copies of the questionnaires were randomly personally administered. All the 50 responses were considered for analysis. The high response rate was achieved due to the distribution and collection of questionnaires personally.

### **3.9.2 Reliability**

Reliability is to check the internal consistency and stability of the instrument used. For the study, the inter-item consistency of all factors under study were examined. The reliability coefficient of Cronbach's alpha was be used in this study, specifically to assess the consistency of the scale. According to Hair et al. (1998), the Cronbach's alpha value should be at least .60 for exploratory study, but .70 is considered better. However, Fleming (1985) suggested that the alpha value of .50 is still considered acceptable but value less than .50 is very poor and unacceptable. By the application of Cronbach's alpha formula, the instrument yielded satisfactory internal consistency for all the independent variables and the dependent variable, as well as for the moderator variables. Table 3.15 below shows a summary of the reliability results of the pilot study.

Table 3.15

*Constructs' Cronbach's Alpha Values of Pilot Study*

<b>Constructs</b>	<b>Total Items in Construct</b>	<b>Cronbach Alpha</b>
<b>Offline Satisfaction</b>	4	0.852
<b>Offline Trust</b>	9	0.871
<b>Offline Service Quality</b>	5	0.873
<b>Online Satisfaction</b>	3	0.867
<b>Online Trust</b>	9	0.875
<b>Online Service Quality</b>	5	0.842
<b>Channel Integration</b>	10	0.876
<b>Offline Image</b>	7	0.811
<b>Online Repurchase Intention</b>	3	0.793

### 3.10 Data analysis techniques

The data collected during the data collection process was used for further analysis. Two basic techniques were employed for this purpose; descriptive and inferential analysis. The descriptive analysis was used to understand the profile of the respondents and basic statistics like mean and standard deviation. However, the inferential analysis was used to test the study hypotheses and the relationship between different constructs of the study. Several types of tests were used to confirm the quality of data before the final analysis. These data qualifying analyses consist of reliability and validity and further factor analysis.

### 3.10.1 Data Screening

Before proceeding to final analysis of proposed relationships, a preliminary examination of the collected data is essential (Hair et al., 2007), to avoid any possible violation of the key underlying assumptions of the application of multivariate techniques. The first step of preliminary data screening of this study was inputting and coding of the usable returned questionnaires in the SPSS. This study proceeded with the first step of preliminary screening by coding and entering the responses followed by missing values analysis.

First of all, missing value analysis was done to ensure the correctness of the data set. Replacement of missing values in the PLS-SEM, cannot be overemphasized, because the existing statistical techniques and tools are not supported to run the file containing missing values in the data set (Lomax & Schumacker, 2004). Also, the results of the analysis are significantly based on the accuracy of data organization (Kristensen & Eskildsen, 2010; Newman, 2009).

The second preliminary data analysis practice is the evaluation of outliers. The outlier is known as observations that look abnormal in a dataset due to incorrect data entry or response, was described by (Hair et al., 2010), as the values with rare traits distinguish it from other values. Outliers can have an adverse effect on the regression coefficients and thus, tends to bias the results (Verardi & Croux, 2009). Therefore, it is important to identify outliers in the research dataset before conducting the main data analysis. In this study, the researcher applied Mahalanobis D2 measurement to determine the multivariate outliers.

The multicollinearity between two or more exogenous constructs can be explained based on the correlation between them. The high correlations between two or more constructs

exhibit a high level of multicollinearity. The presence of multicollinearity can significantly impact the regression coefficient estimates for their statistical significance along with the other statistical tests (Hair et al., 2006). Particularly it improves the path coefficients standard errors that result in making the coefficients non-significant (Tabachnick & Fidell, 2007). To detect multicollinearity, two different approaches were used in this study (Chatterjee & Yilmaz, 1992; Peng & Lai, 2012). The first technique used in this study to identify the multicollinearity involved to examine the correlation matrix of the exogenous measurement constructs. Following the rule of thumb defined by Hair et al., (2010), the value of inter-correlations of 0.9 and above that is considered as high correlation. The second approach, which had been used to detect the multicollinearity is to check the Variance Inflated Factor (VIF) and respective Tolerance. VIF values less than 10, and the tolerance value more than .20 are acceptable, which shows that no multicollinearity exists (Hair et al., 2010).

### **3.10.2 Descriptive Analysis**

Descriptive analyses, such as frequencies, mean, median, and standard deviation, were used to describe the characteristics of the sample of the study. Such analyses were also run to identify any violation of assumptions related to the statistical techniques used in this study especially factor analysis and multiple regression such as with regards to the normality of the data.

### **3.10.3 Data Normality**

The next technique used to meet the preliminary assumptions of data was the normality test, however, the current study utilizes the PLS-SEM for analyzing the proposed

relationships. One of the main reasons to adopt PLS-SEM was the non-normality of the data. According to several authors for instance, (Henseler et al., 2014; Henseler, Ringle, & Sinkovics, 2009; Reinartz, Haenlein, & Henseler, 2009) PLS-SEM has the statistical properties of robust estimation of a model with non-normal data and/or distribution of the data i.e., skewness and kurtosis. Moreover, it has an inbuilt quality of handling the measurement error in the variable scores and reflecting it in the path coefficients used in the estimation.

#### **3.10.4 Common method variance**

The Common Method Variance (CMV) refers to the variance contributed by measurement method (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003), rather than the measurement constructs. In the self-reported survey, the presence of CMV is a main concern (Lindell & Whitney, 2001). Its presence can inflate the results of structural paths between the variables of interest (Conway & Lance, 2010). Thus, several procedural remedies were adopted to minimize the effects of CMV, which were in line with the recommended procedures defined by Viswanathan and Kayande (2012). To reduce the effect of CMV's this study takes some steps such as reduce the evaluation apprehension of respondents' by communicating them in the survey questionnaire there is no right or wrong answer and assure them the utmost confidentiality of the data. Moreover, all the questions were written in simple, concise, and self-explanatory sentences.

#### **3.10.5 Measurement Model Evaluation**

According to Hair et al. (2010) and Hair et al. (2013), when determining the internal consistency reliability, the individual item's reliability, content validity, discriminant



validity, and convergent validity must be ascertained. To ensure the validity and reliability of the model, the study in hand follow the recommendations of Vinzi, Trinchera, and Amato (2010), who stressed that outer loadings of the individual items and the average variance extracted value should be at least 0.7 and 0.5 respectively. Hence, the items that had lower loading were deleted to improve the data quality (Hair et al., 2010; Hair et al., 2013). The individual items reliability focuses on the outer loading of the measure of each construct (Hair et al., 2012). According to Hair et al. (2014), the rule of thumb is to retain measurement items with loadings between 0.40 and 0.70. However, the best practice is to retain items which loadings do not fall below 0.70 (Hair et al., 2014; Hair et al., 2007; Henseler et al., 2009). Internal consistency reliability is the extent to which all items on a particular subscale measure the same concept (McCrae, Kurtz, Yamagata, & Terracciano, 2011). The acceptable value for composite reliability defined in the literature (Hair et al., 2017) should not be lower than the threshold value of 0.7. Cronbach's alpha ( $\alpha$ ) was also calculated to validate the internal consistency of the constructs. As per the rule of thumb given by Hair et al. (2017), the value of greater than 0.9, 0.8, and 0.7 was classified as excellent, good, and acceptable respectively. Furthermore, convergent validity is the degree that a measure is correlated positively to an alternative measure of the same construct (Hair et al., 2017). The assessment of the Convergent validity is based on the values of the Average Variance Extracted (AVE). The value of AVE equal to or greater than 0.5 is considered a threshold (Hair et al., 2011). In other words, the AVE corresponds to the commonality of the constructed measure.

According to Farrell and Rudd (2009), discriminant validity refers to the situation where a specific study variable is distinctive from other latent variables. In the current study, the

discriminant validity has been predicted with the help of AVE values, the method proposed by Fornell & Larcker (1981). To assess the discriminant validity, the study calculates the correlation between the study variables along with the value of the square root of AVE (Fornell & Larcker, 1981). Fornell & Larcker (1981) recommended the use of AVE of 0.50 or greater to assess discriminant validity. They also recommended that the square root of AVE should be above the value of the latent variables. To examine discriminant validity, this study examined the model's external consistency and compared the value of AVE of all latent variables.

### **3.10.6 Structural Model Evaluation**

The current study aims to test the hypotheses regarding the relationship between various offline constructs (namely offline service quality, offline satisfaction, and offline trust) and online constructs (namely online service quality, online satisfaction, and online trust). Further, it checked the relationship between online satisfaction, online service quality, online trust, and online repurchase intention. Finally, the study tests the moderating effect of channel integration and offline image between the relationship of offline determinants and online determinants. Once the goodness of the path model had been established, the next step was to examine the hypotheses. By running PLS-SEM (PLS algorithm and bootstrapping), the structural model was assessed (Chin, 2010). First, the predictive power of the structural model was evaluated by the coefficient of determination ( $R^2$  values) of the endogenous construct (Chin, 2010; Henseler et al., 2009), and the significance level of the path coefficients was determined (Henseler et al., 2015). The  $R^2$  value is the representation of the proportionate variation that can be explained by one or more

predictor variables (Elliott & Woodward, 2007; Hair et al., 2010). Falk & Miller (1992) and Hair et al. (2010) recommended a minimum acceptable threshold of an  $R^2$  value of 0.10. Chin (1998) suggested the  $R^2$  values assessment criteria 0.19 as weak 0.33 as moderate and 0.67 as substantial respectively.

To generate the path coefficients, the PLS algorithm was run initially. A bootstrapping procedure with a sample of 500 cases and a bootstrap sample of 358 cases were run to evaluate the significance of the path coefficients (Hair et al., 2014; Hair et al., 2011, 2012; Henseler et al., 2009). It is important to note that the whole model, including all the variables of interest, was run all at once to establish the results of the direct structural paths in alignment with the objectives of this study. According to Hair et al. (2013), if the paths are non-significant or signs of opposite direction to the hypothesized relationships, do not accept the hypotheses, while significant paths empirically provide statistical evidence of causality of the relationships in the model.

After obtaining the results for direct relationships, the effect size and predictive relevance of the model were accessed. Effect size refers to the amount of the comparative effect on a particular endogenous variable exerted by the exogenous latent variables by means of indicating a change in  $R^2$  value (Chin, 1998). The change in  $R^2$  of the latent variable is relative to the latent variable's proportion of the unexplained variance (Chin, 1998). Cohen (1988) explained the criteria which explain the  $f^2$  values of 0.02 classified as the small, 0.15 as medium, and 0.35 as strong effect respectively. To evaluate the criterion of predictive accuracy, the Stone-Geisser's  $Q^2$  value was utilized (Geisser, 1974) cited in (Henseler et al., 2015).

### 3.11 Summary

The chapter gives an overview of the important issues related to the methodology of the current study. It discusses the various elements of research and sampling design. The chapter summarizes the type of research, the population of the study, sample size, data collection procedure, and some guidelines regarding the preliminary and final analysis.



## CHAPTER FOUR

### ANALYSIS

#### 4.1 Introduction

This chapter presents the results of the data analysis performed with the use of SPSS V.21 and Smart PLS V. 3.2.8 respectively. The chapter starts with response rate, then initial data screening and preliminary analysis that includes missing value analysis, outlier's evaluation, multicollinearity diagnosis, and common method variance test. The next section reports the demographic profile of the participants and descriptive analysis of the latent constructs. The next section contains the validation and assessment of the measurement model to assess the internal consistency of the constructs used in the current study for individual items reliability, internal consistency, convergent and discriminant validity. Furthermore, the chapter consists of the assessment of the structural model that involves assessment of R squared values, analysis of the significance of the proposed direct relationships, the effect size of the latent variables, and the predictive relevance of the structural model. Additionally, the study also involves moderating relationships, the assessment of the structural model also provides the results obtained from the moderation in the PLS-SEM analysis. Finally, a summary of hypotheses testing is presented to simplify the results and findings of the study.

#### 4.2 Response Rate

A total of 384 sets of questionnaires were distributed to the customers of 10 selected online brands in 4 main metropolitan cities. The cities were selected from four provinces/regions: Karachi from the Sindh region, Lahore from the Punjab region, Peshawar from Khyber Pakhtunkhwa, and Quetta from the Baluchistan region. Table 4.1 exhibited the response

rate and usable questionnaires for this study. From the distributed questionnaires, the questionnaires returned were 365. From the total respondents of 384, some of the respondents partially filled the questionnaire at the spot and requested to fill the questionnaire later at their home and send it to the researcher through post or whatsapp. For this purpose, the postal address, email address and whatsapp number were shared with the respondents in the best hope of receiving the questionnaires later on. However, these 19 questionnaires were not received during the phase of data analysis, therefore, the completed 365 questionnaires were used further for data analysis. From these completed questionnaires only 361 were valid while 4 were omitted because of incomplete response, representing a valid response rate of 90.25%. The response rate was relatively high because of the use of a self-administered questionnaire (Farouk, Abu Elanain, Obeidat, & Al-Nahyan, 2016).

Table 4.1

*Response Rate*

<b>Response</b>	<b>Frequency/rate</b>
Distributed Questionnaires	384
Returned Questionnaires	365
Usable Questionnaires	361
Excluded Questionnaires	4
Not Returned Questionnaires	19
Response Rate	95.05%
<b>Valid Response Rate</b>	<b>94.01%</b>

### **4.3 Data Screening and Preliminary Analysis**

Before proceeding to PLS-SEM analyses, a preliminary examination of the collected data is essential (Hair et al., 2007), to avoid any possible violation of the key underlying assumptions of the application of multivariate techniques. The first step of preliminary data screening of this study was inputting and coding of the usable returned questionnaires in the SPSS. As mentioned in the previous section, the returned and usable questionnaires were 361. This study proceeded with the first step of preliminary screening by coding and entering the responses followed by missing values analysis.

#### **4.3.1 Missing Value Analysis**

First of all, missing value analysis was done to ensure the correctness of the data set. Replacement of missing values in the PLS-SEM, cannot be overemphasized, because the existing statistical techniques and tools are not supported to run the file containing missing values in the data set (Lomax & Schumacker, 2004). Also, the results of the analysis are significantly based on the accuracy of data organization (Kristensen & Eskildsen, 2010; Newman, 2009).

This study observed few cases which have missing values; such as demographic variables had four missing values, offline trust had seven missing values, channel integration had five missing values, and online repurchase intention had six missing values. Missing values in the whole dataset were 0.096 percent, which was lower than 5% (see Table 4.2). Following the criteria of Tabachnick & Fidell (2007), who suggested that the rate of missing values should not be more than 5%, hence, no single item was subject to deletion. The mean substitution was used to replace missing values, as suggested by (Hair et al., 2010).

Table 4.2

*Total and percentage of missing values*

<b>Variables</b>	<b>Number of missing values</b>
Demographics	4
Offline trust	7
Channel Integration	5
Online repurchase intention	6
<b>Total</b>	<b>22</b>
<b>Percentage</b> (out of 22,912 data points)	<b>0.096%</b>

**4.3.2 Assessment of Outliers**

The second preliminary data analysis practice is the evaluation of outliers. The outlier is known as observations that look abnormal in a dataset due to incorrect data entry or response, was described by (Hair et al., 2010), as the values with rare traits distinguish it from other values. Outliers can have an adverse effect on the regression coefficients and thus, tends to bias the results (Verardi & Croux, 2009). Therefore, it is important to identify outliers in the research dataset before conducting the main data analysis. In this study, the researcher applied Mahalanobis D2 measurement to determine the multivariate outliers. The cut of point of chi-square 20.09 ( $p < 0.01$ ) was used to compare with the Mahalanobis distance to identify outliers. Hence, any case having a Mahalanobis distance value greater than 20.09 was considered as an outlier and deleted for further analysis (Tabachnick & Fidell, 2007). Based on the given criteria, 3 cases (197, 300, and 338) were identified as outliers and deleted. The total number of remaining cases were 358 after deleting the outliers. The summary for outliers identified and deleted is given at Table 4.3.



Table 4.3

*Multivariate Outliers*

<b>ID</b>	<b>Mahalanobis</b>
197	24.64
300	22.96
338	20.17

**4.4 Demographic Profile of the Participants**

Table 4.4 describes the profile of the participants of the current study. Results were presented in frequency and percentage numbers to demonstrate demographical data. The total frequency is 358 respondents in this study. The major portion of the participants was female (57%) compared with male (43%). The reason for more females in the sample was due to the selected brands for the current research. All of the selected brands are mostly female focused and selling fashion products mostly related to females. Although these brands provide fashion products for male and kids as well, however, the majority of the products are related to females. From these fashion brands only Junaid Jamshed sell majority fashion products related to males. The previous literature on multichannel also suggested that mostly the multichannel customers are females (Chiou et al., 2017; Lee & Kim, 2010). The majority of the participants fell within the age of 26-30 years (31%) and 31-35 years (31.6%), about 1% fell within the age of 21-25 years, 22.1% were between 36-40 years and the remaining 14.5% were above 40 years old. Regarding the income, about 1% fell in the category of less than 15000, 3.1% were earning 15000 to 30000, 12.3% were earning 30000 to 45000, 21.2% were earning 45000 to 60000, 31% were earning 60000 to 75000 and 31.3% were earning more than 75000. More than 43% of the participants were master's degree holders, 28.5% had a bachelor's degree, 20.1% had an

MS/MPhil degree, 5% had an intermediate degree and 3.1% had a Ph.D. degree. Regarding the occupation, the majority of the participants (35.5%) were employed, 31% were housewives, about 22% were business owners, 8.7% were students and 3.1% were unemployed. On the frequency of internet use 1.4% were using the internet less than 1 hour, 27.7% were using the internet 1 hour daily, 28.5% were using 2 hours daily, 25.4% were using 3 hours daily and 17% were using 4 hours daily. The next variable was the main reason for internet use, 36.9% were using the internet for purchasing various products from online stores, 18.4% were using the internet for study purpose, 13.7% of the participants were using the internet for banking purpose, 13.1% were using for entertainment, 9.2% were using it for social communication, 6.4% were using for information search and 2.2% were using the internet for their work. All of these participants were experienced online shoppers and they purchased at least one product from online stores. 48.3% of these participants belong to Lahore, 28.2% were from Karachi, 16.5% were from Peshawar and 7% were from Quetta.

Table 4.4

*Summary of Respondents' Background*

<b>Demographic Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>%age</b>
Gender	Male	154	43%
	Female	204	57%
Age	21-25 Years	3	0.8%
	26-30 Years	111	31%
	31-35 Years	113	31.6%
	36-40 Years	79	22.1%
	Above 40 Years	52	14.5%
Income (Rs)	Below 15000	4	1.1%
	15000-30000	11	3.1%

	30000-45000	44	12.3%
	45000-60000	76	21.2%
	60000-75000	111	31%
	Above 75000	112	31.3%
Education	Intermediate	18	5%
	Bachelor	102	28.5%
	Master	155	43.3%
	MS/MPhil	72	20.1%
	PhD	11	3.1%
Occupation	Student	31	8.7%
	Unemployed	11	3.1%
	Employed	127	35.5%
	Business owner	78	21.8%
	Housewife	111	31%
Frequency of Internet use	Less than 1 hour	5	1.4%
	1 hour	99	27.7%
	2 hours	102	28.5%
	3 hours	91	25.4%
	4 hours	61	17%
	More than 4 hours	0	0%
Main reason for internet use	Information search	23	6.4%
	Work	8	2.2%
	Entertainment	47	13.1%
	Study	66	18.4%
	Purchasing	132	36.9%
	Banking	49	13.7%
	Social Communication	33	9.2%
Previous purchase	Yes	358	100%
	No	0	0%
Location/City	Lahore	173	48.3%
	Karachi	101	28.2%
	Peshawar	59	16.5%
	Quetta	25	7%

#### 4.5 Data Normality

The next technique used to meet the assumptions of data analysis was the normality test. PLS-SEM was supposed to offer accurate estimations of the model in situations with non-normal data. One of the main reasons to adopt PLS-SEM was the non-normality of the data. According to several authors for instance PLS-SEM has the statistical properties of robust estimation of a model with non-normal data and/or distribution of the data i.e., skewness and kurtosis (Henseler et al., 2014; Reinartz, Haenlein, & Henseler, 2009). Moreover, it has an inbuilt quality of handling the measurement error in the variable scores and reflecting it in the path coefficients used in the estimation. However, some authors criticized this assumption and recently Hair, Sarstedt, Ringle, and Mena (2012) stated that it is better to conduct the normality test before the test the model. Additionally, highly skewed or kurtotic data might increase the standard errors in the bootstrapping estimates, which in turn misjudge the significance of the path coefficients. Following the above-stated argument, normality test was performed through numerical method, representing skewness and kurtosis (Hair et al., 2012). The results for the analysis of data skewness and kurtosis are given at table 4.5.

Table 4.5

*Date Normality test: Skewness and Kurtosis*

<b>Constructs</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Skewness</b>	<b>Kurtosis</b>
OFSAT	358	4.770	1.008	-0.313	-0.057
OFSQ	358	3.708	1.110	-0.033	-0.327
OFTR	358	3.173	0.910	0.288	-0.185
ONTR	358	3.435	0.976	0.660	0.218
ONSAT	358	4.947	1.316	-0.184	-0.375
ONSQ	358	3.530	1.240	0.172	0.524
OFIM	358	3.661	1.122	0.317	-0.223

ChInt	358	3.799	1.260	0.029	-1.133
ORPI	358	3.899	0.940	-0.022	0.108

#### 4.6 Descriptive Analysis of the Latent Constructs

Descriptive analysis was run to obtain the descriptive scores where the maximum and minimum scores, standard deviation, and the mean of all constructs were assessed. As mentioned earlier, a seven-point Likert scale was used that ranged from “1 = strongly disagree to 7= strongly agree”. Table 4.6 exhibits the mean scores of the variables ranging from 3.173 to 4.947 and the standard deviation scores are ranging from 0.909 to 1.315 as shown in Table 4.6 below. The minimum and maximum scores of the constructs reflect the average score of the multiple items and not necessarily be 1 or 7.

Table 4.6

*Descriptive Statistics*

<b>Variable</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Offline Satisfaction</b>	358	1.25	6.75	4.770	1.006
<b>Offline Trust</b>	358	1.29	5.86	3.173	0.909
<b>Offline Service Quality</b>	358	1.00	6.60	3.708	1.109
<b>Online Satisfaction</b>	358	1.00	7.00	4.947	1.315
<b>Online Trust</b>	358	1.56	6.33	3.435	0.975
<b>Online Service Quality</b>	358	1.00	6.20	3.530	1.239
<b>Channel Integration</b>	358	1.20	6.30	3.799	1.259
<b>Offline Image</b>	358	1.14	6.57	3.661	1.121
<b>Online Repurchase Intention</b>	358	1.00	6.67	3.900	0.939

#### **4.7 Common Method Bias test**

The Common Method Variance (CMV) refers to the variance contributed by measurement method (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003), rather than the measurement constructs. In the self-reported survey, the presence of CMV is a main concern (Lindell & Whitney, 2001). Its presence can inflate the results of structural paths between the variables of interest (Conway & Lance, 2010). Thus, several procedural remedies were adopted to minimize the effects of CMV, which were in line with the recommended procedures defined by Viswanathan and Kayande (2012). To reduce the effect of CMV's this study takes some steps such as reduce the evaluation apprehension of respondents' by communicating them in the survey questionnaire there is no right or wrong answer and assure them the utmost confidentiality of the data. Moreover, all the questions were written in simple, concise, and self-explanatory sentences.

All the survey items of this study were subject to a principal component factor analysis (Podsakoff & Organ, 1986). Nine factors were yielded by the results of the analysis, explaining 64.633% of the total variance with the first factor variance of 19.722 % of the cumulative variance explained. Hence, it shows that the highest variance explained by the single factor is not more than 40%, (Guide & Ketokivi, 2015) implying that not any individual variable is accounted for a maximum of the covariance in the criterion and predictor variables (Podsakoff, MacKenzie, & Podsakoff, 2012). This suggests that CMV may not be a major concern or problem carrying no risk of inflating the structural relationships among the different constructs in this study (see appendix B).

#### 4.8 Assessment of PLS-SEM Path Model

Henseler & Sarstedt (2013) postulated that the goodness of fit index is not an appropriate tool to validate a research model. According to Henseler et al. (2009), testing the structural model may be meaningless unless the measurement model has been evaluated. Based on the recent progress about PLS path modeling in model validation unsuitability, a two-step process was adopted in this study as suggested by Chin, (1998), Henseler et al. (2009), Reinartz et al. (2009) to evaluate the PLS-SEM path (see Figure 4.1). The first step was to assess the measurement model for reliability and validity of the constructs used in this study. In the second step, the structural model was assessed to test the hypothesized structural relationships. Confirmatory factor analysis (CFA) was performed to validate the measurement model (outer model) by examining the relationship between items/indicators and their respective underlying constructs, through PLS-SEM by using software known as Smart PLS 3.2.8 developed by (Ringle, Wende, & Will, 2005).

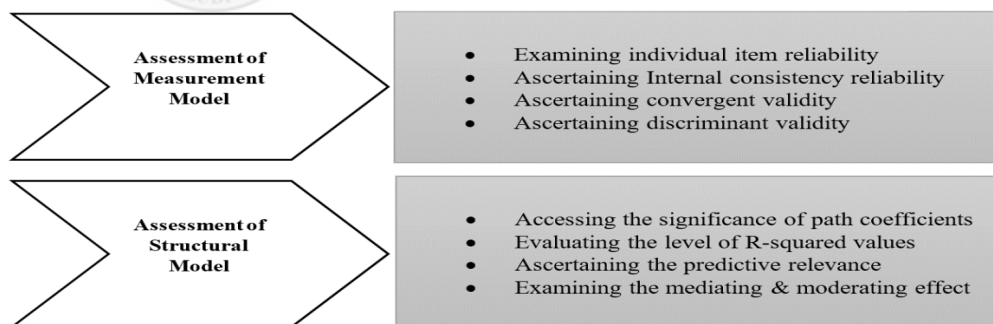


Figure 4.1

*Two-Step Process for the Assessment of PLS-SEM*

Source: Henseler et al. (2009)

#### **4.8.1 Assessment of Measurement Model**

According to Hair et al. (2010) and Hair et al. (2013), when determining the internal consistency reliability, the individual item's reliability, content validity, discriminant validity, and convergent validity must be ascertained. To ensure the validity and reliability of the model, the study in hand follow the recommendations of Vinzi, Trinchera, and Amato (2010), who stressed that outer loadings of the individual items and the average variance extracted value should be at least 0.7 and 0.5 respectively. Hence, the items that had lower loading were deleted to improve the data quality (Hair et al., 2010; Hair et al., 2013).

#### **4.8.2 Individual Items Reliability**

The individual items reliability focuses on the outer loading of the measure of each construct (Hair et al., 2012). According to Hair et al. (2014), the rule of thumb is to retain measurement items with loadings between 0.40 and 0.70. However, the best practice is to retain items which loadings do not fall below 0.70 (Hair et al., 2014; Hair et al., 2007; Henseler et al., 2009).

As shown in Table 4.8 below, all of the construct items displayed the highest values on their respective constructs. Likewise, the items involve significantly and acceptably high loadings, such as Offline Satisfaction, Offline Service Quality, Offline Trust, Online Satisfaction, Online Service Quality, Online Trust, Channel Integration, Offline Image, and Online Repurchase Intention. However, one item from Offline Trust (OFT4), one item from Offline Service Quality (OFSQ5), and one item from Channel Integration (ChInt8) fell below the threshold of 0.70 (Hair et al., 2014; Hair et al., 2007; Henseler et al., 2009). These three items were deleted while retaining 52 items. Table 4.8 shows that the



remaining items had loading between 0.703 and 0.904. The results of measurement model before the items deletion are given at Table 4.7 and figure 4.2 and the results for measurement model after the above mentioned items deletion are given at Table 4.8 and figure 4.3.

### **4.8.3 Internal Consistency Reliability**

Internal consistency reliability is the extent to which all items on a particular subscale measure the same concept (McCrae, Kurtz, Yamagata, & Terracciano, 2011). The acceptable value for composite reliability defined in the literature (Hair et al., 2017) should not be lower than the threshold value of 0.7. Table 4.8 shows that all the variables were highly reliable, which shows that the measurement model was reliable for further analyses. Cronbach's alpha ( $\alpha$ ) was also calculated to validate the internal consistency of the constructs. As per the rule of thumb given by Hair et al. (2017), the value of greater than 0.9, 0.8, and 0.7 was classified as excellent, good, and acceptable respectively. Table 4.8 below shows the Cronbach's alpha and composite reliability scores of all variables. All the Cronbach alpha values were between 0.831 and 0.924 showing excellent reliability (Hair et al., 2017). The scores of composite reliabilities were between 0.883 and 0.937. Higher values generally indicate higher levels of reliability. For example, reliability values between 0.60 and 0.70 are considered "acceptable in exploratory research," values between 0.70 and 0.90 range from "satisfactory to good." Values of 0.95 and higher are problematic, as they indicate that the items are redundant, thereby reducing construct validity (Hair, Risher, Sarstedt, & Ringle, 2019). However, all the reliability values are less than 0.95, therefore, redundancy may not be an issue.

Furthermore, convergent validity is the degree that a measure is correlated positively to an alternative measure of the same construct (Hair et al., 2017). The assessment of the Convergent validity is based on the values of the Average Variance Extracted (AVE). The value of AVE equal to or greater than 0.5 is considered a threshold (Hair et al., 2011). In other words, the AVE corresponds to the commonality of the constructed measure. The results obtained in terms of the AVE values of the measurement constructs were all above the threshold, i.e., ranged from 0.542 to a higher value of 0.806 as displayed in Table 4.7.

Table 4.7

*Construct Reliability, Cronbach's Alpha, Composite Reliability, and AVE of Latent Constructs (Before items deletion)*

<b>Constructs</b>	<b>Items</b>	<b>Loading</b>	<b>Cronbach's Alpha</b>	<b>CR</b>	<b>AVE</b>
<b>Offline Satisfaction</b>	OFSAT1	0.783	0.835	0.883	0.655
	OFSAT2	0.776			
	OFSAT3	0.877			
	OFSAT4	0.797			
<b>Offline Trust</b>	OFTR1	0.774	0.911	0.930	0.598
	OFTR2	0.869			
	OFTR3	0.826			
	OFTR4	0.663			
	OFTR5	0.744			
	OFTR6	0.779			
	OFTR7	0.794			
	OFTR8	0.740			
	OFTR9	0.751			
<b>Offline Service Quality</b>	OFSQ1	0.826	0.878	0.899	0.646
	OFSQ2	0.846			

	OFSQ3	0.854			
	OFSQ4	0.902			
	OFSQ5	0.538			
<b>Online Satisfaction</b>			0.879	0.926	0.805
	ONSAT1	0.891			
	ONSAT2	0.905			
	ONSAT3	0.897			
<b>Online Trust</b>			0.894	0.914	0.542
	ONTR1	0.775			
	ONTR2	0.763			
	ONTR3	0.728			
	ONTR4	0.705			
	ONTR5	0.727			
	ONTR6	0.727			
	ONTR7	0.722			
	ONTR8	0.731			
	ONTR9	0.747			
<b>Online Service Quality</b>			0.894	0.922	0.702
	ONSQ1	0.815			
	ONSQ2	0.834			
	ONSQ3	0.838			
	ONSQ4	0.838			
	ONSQ5	0.863			
<b>Offline Image</b>			0.889	0.913	0.601
	OFIM1	0.803			
	OFIM2	0.827			
	OFIM3	0.823			
	OFIM4	0.765			
	OFIM5	0.703			
	OFIM6	0.739			
	OFIM7	0.759			
<b>Channel Integration</b>			0.924	0.936	0.601
	ChINT1	0.864			
	ChINT2	0.797			
	ChINT3	0.814			

	ChINT4	0.770			
	ChINT5	0.814			
	ChINT6	0.739			
	ChINT7	0.776			
	ChINT8	0.619			
	ChINT9	0.756			
	ChINT10	0.797			
<b>Online Repurchase Intention</b>			0.831	0.898	0.747
	ORPI1	0.858			
	ORPI2	0.866			
	ORPI3	0.868			

Table 4.8

*Construct Reliability, Cronbach's Alpha, Composite Reliability, and AVE of Latent Constructs (After items deletion)*

<b>Constructs</b>	<b>Items</b>	<b>Loading</b>	<b>Cronbach's Alpha</b>	<b>CR</b>	<b>AVE</b>
<b>Offline Satisfaction</b>			0.835	0.883	0.655
	OFSAT1	0.783			
	OFSAT2	0.776			
	OFSAT3	0.877			
	OFSAT4	0.797			
<b>Offline Trust</b>			0.917	0.928	0.617
	OFTR1	0.771			
	OFTR2	0.875			
	OFTR3	0.830			
	OFTR5	0.736			
	OFTR6	0.778			
	OFTR7	0.796			
	OFTR8	0.738			
	OFTR9	0.748			
<b>Offline Service Quality</b>			0.882	0.918	0.737
	OFSQ1	0.830			
	OFSQ2	0.845			
	OFSQ3	0.855			

	OFSQ4	0.903			
<b>Online Satisfaction</b>			0.879	0.926	0.806
	ONSAT1	0.891			
	ONSAT2	0.904			
	ONSAT3	0.897			
<b>Online Trust</b>			0.894	0.914	0.542
	ONTR1	0.774			
	ONTR2	0.762			
	ONTR3	0.732			
	ONTR4	0.704			
	ONTR5	0.728			
	ONTR6	0.727			
	ONTR7	0.722			
	ONTR8	0.730			
	ONTR9	0.747			
<b>Online Service Quality</b>			0.894	0.922	0.701
	ONSQ1	0.806			
	ONSQ2	0.839			
	ONSQ3	0.837			
	ONSQ4	0.843			
	ONSQ5	0.862			
<b>Offline Image</b>			0.889	0.913	0.601
	OFIM1	0.803			
	OFIM2	0.827			
	OFIM3	0.823			
	OFIM4	0.765			
	OFIM5	0.703			
	OFIM6	0.739			
	OFIM7	0.759			
<b>Channel Integration</b>			0.924	0.937	0.625
	ChINT1	0.869			
	ChINT2	0.821			
	ChINT3	0.761			
	ChINT4	0.773			
	ChINT5	0.818			

	ChINT6	0.736			
	ChINT7	0.775			
	ChINT9	0.755			
	ChINT10	0.797			
<b>Online Repurchase Intention</b>			0.831	0.898	0.747
	ORPI1	0.853			
	ORPI2	0.863			
	ORPI3	0.876			

#### 4.8.4 Discriminant Validity

According to Farrell and Rudd (2009), discriminant validity refers to the situation where a specific study variable is distinctive from other latent variables. In the current study, the discriminant validity has been predicted with the help of AVE values, the method proposed by Fornell & Larcker (1981). To assess the discriminant validity, the study calculates the correlation between the study variables along with the value of the square root of AVE (Fornell & Larcker, 1981). Fornell & Larcker (1981) recommended the use of AVE of 0.50 or greater to assess discriminant validity. They also recommended that the square root of AVE should be above the value of the latent variables. To examine discriminant validity, this study examined the model's external consistency and compared the value of AVE of all latent variables. Table 4.9 shows that the 'square root' of AVE was greater than the correlation among the latent variables, indicating adequate discriminant validity (Fornell & Larcker, 1981). After performing CFA, none of the variables were dropped even the deletion of some items. However, Hair et al. (2013), argued that a variable with two items should not be subject to removal.

Additionally, the Heterotrait-Monotrait ratio of correlations (HTMT), which is the estimation tool to estimate the factors correlation, was used (Henseler, Ringle, & Sarstedt, 2015; Pittino, Martínez, Chirico, & Galván, 2018). The HTMT is a newly developed method for the PLS-SEM to evaluate discriminant validity. The HTMT criterion approach significantly outclasses the old approaches to determine the discriminant validity, for instance, the Fornell & Larcker (1981) criterion and also (partial) cross-loadings, that are generally incompetent to notice the lack of discriminant validity. The discrimination among the latent constructs and the HTMT values were less than one as shown in Table 4.10. The results obtained were significantly lower than 1, signifying that all the latent constructs attained discriminant validity (Henseler et al., 2015).

Table 4.9

*Discriminant Validity Matrix (Fornell-Larcker Criterion)*

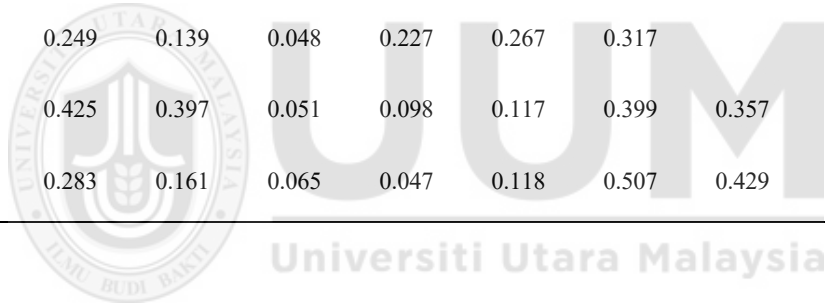
	ChINT	OFIM	OFSAT	OFSQ	OFTR	ONSAT	ONSQ	ONTR	ORPI
ChINT	<b>0.790</b>								
OFIM	0.305	<b>0.775</b>							
OFSAT	0.191	0.025	<b>0.809</b>						
OFSQ	0.208	0.131	0.020	<b>0.859</b>					
OFTR	0.334	0.197	0.106	0.096	<b>0.785</b>				
ONSAT	0.505	0.138	0.082	0.130	0.032	<b>0.898</b>			
ONSQ	0.232	0.124	0.003	0.207	0.260	0.283	<b>0.838</b>		
ONTR	0.389	0.356	0.015	0.083	0.128	0.356	0.320	<b>0.736</b>	
ORPI	0.249	0.140	0.028	0.028	0.116	0.435	0.377	0.376	<b>0.864</b>

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

Table 4.10

*Discriminant Validity Matrix, Heterotrait-Monotrait Ratio (HTMT)*

	ChINT	OFIM	OFSAT	OFSQ	OFTR	ONSAT	ONSQ	ONTR	ORPI
<b>ChINT</b>									
<b>OFIM</b>	0.332								
<b>OFSAT</b>	0.217	0.075							
<b>OFSQ</b>	0.230	0.148	0.046						
<b>OFTR</b>	0.389	0.231	0.132	0.104					
<b>ONSAT</b>	0.560	0.155	0.083	0.148	0.061				
<b>ONSQ</b>	0.249	0.139	0.048	0.227	0.267	0.317			
<b>ONTR</b>	0.425	0.397	0.051	0.098	0.117	0.399	0.357		
<b>ORPI</b>	0.283	0.161	0.065	0.047	0.118	0.507	0.429	0.434	





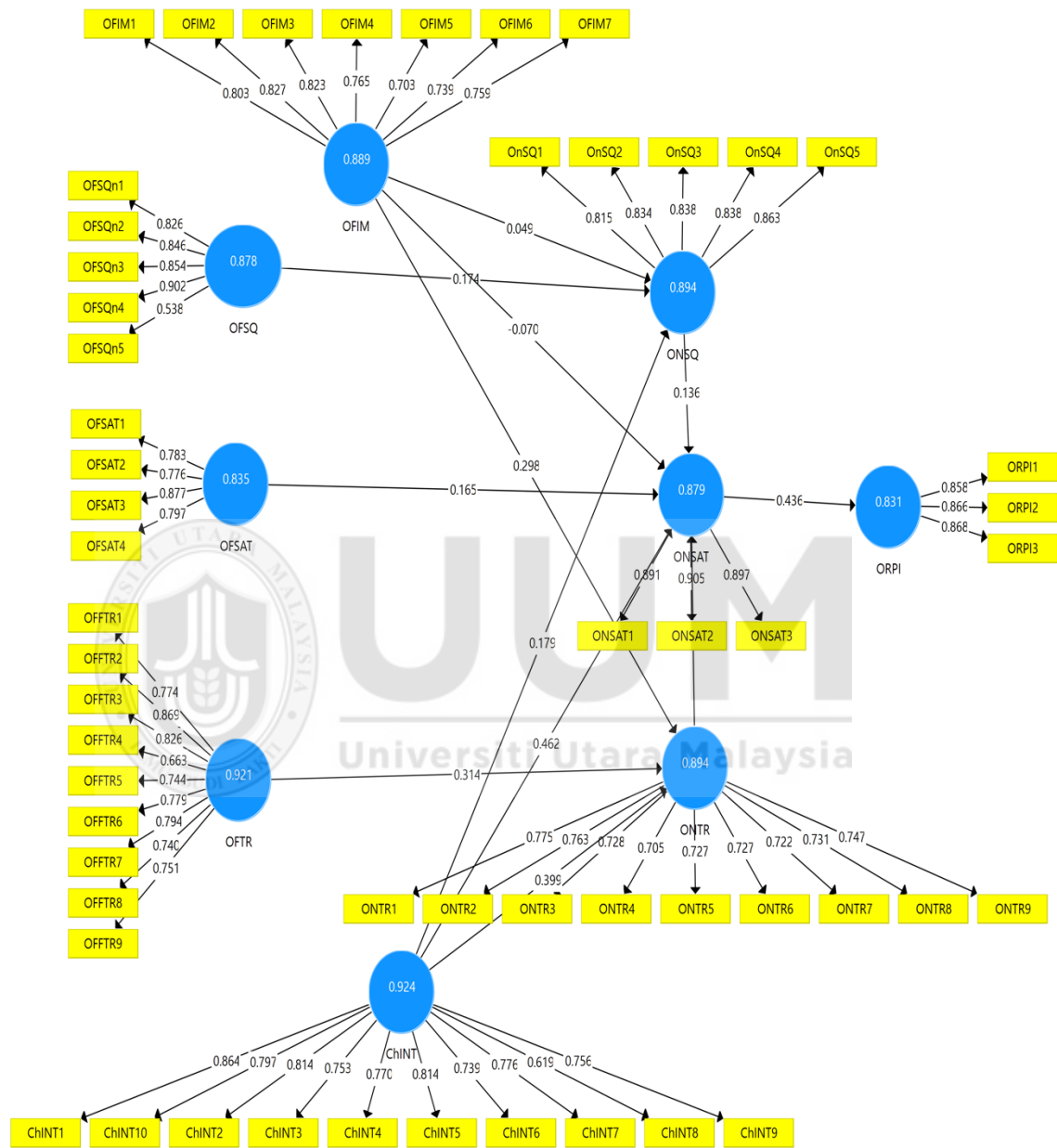


Figure 4.2

*Results of Measurement Model (Before items deletion)*

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

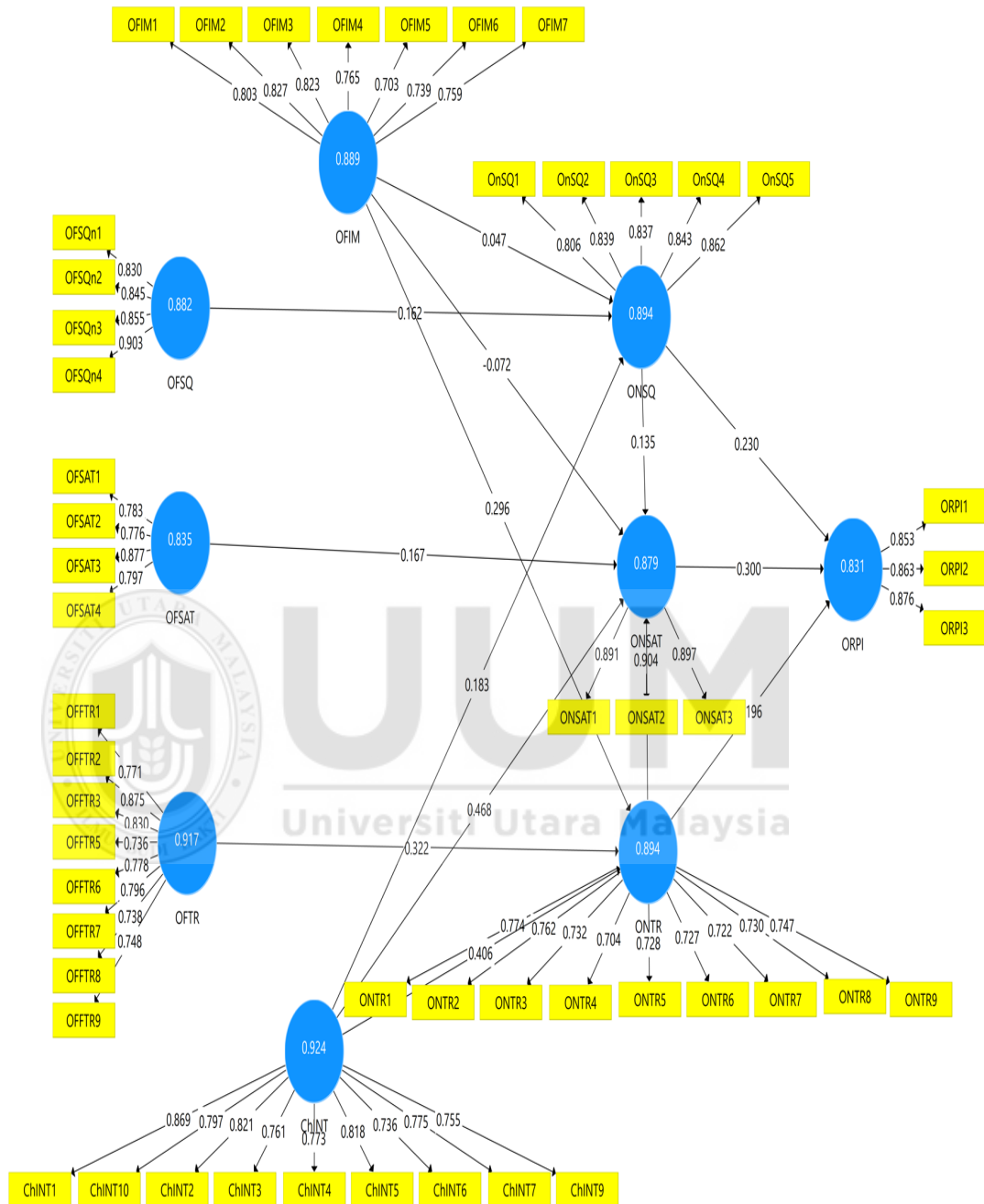


Figure 4.3

*Results of Measurement Model (PLS-algorithm)*

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

#### 4.9 Assessment of Structural Model

Once the goodness of the path model had been established, the next step was to examine the hypotheses. By running PLS-SEM (PLS algorithm and bootstrapping), the structural model was assessed (Chin, 2010). First, the predictive power of the structural model was evaluated by the coefficient of determination ( $R^2$  values) of the endogenous construct (Chin, 2010; Henseler et al., 2009), and the significance level of the path coefficients was determined (Henseler et al., 2015). The  $R^2$  value is the representation of the proportionate variation that can be explained by one or more predictor variables (Elliott & Woodward, 2007; Hair et al., 2010). Falk & Miller (1992) and Hair et al. (2010) recommended a minimum acceptable threshold of an  $R^2$  value of 0.10. Chin (1998) suggested the  $R^2$  values assessment criteria 0.19 as weak 0.33 as moderate and 0.67 as substantial respectively. Table 4.11 illustrates the  $R^2$  of each endogenous latent variable where  $R^2$  of the online satisfaction was 0.332, online service quality was 0.082, online trust was 0.305 and online repurchase intention was 0.291. The  $R^2$  value of online service quality is below the threshold of 0.19, however, the use of the cross validated redundancy measures provides a strong contrast to R-square values and it is more informative of the generalizability towards predicting future observations (Chin, 1998, p. 329).

Table 4.11

*R<sup>2</sup> of Endogenous Latent Constructs*

<b>Latent Variable</b>	<b>Variance Explained R<sup>2</sup></b>	<b>Result</b>
Online Satisfaction	0.332	Moderate
Online Service Quality	0.082	Weak

Online Trust	0.305	Weak
Online Repurchase Intention	0.291	Weak

#### 4.10 Collinearity Assessment

The multicollinearity between two or more exogenous constructs can be explained based on the correlation between them. The high correlations between two or more constructs exhibit a high level of multicollinearity. The presence of multicollinearity can significantly impact the regression coefficient estimates for their statistical significance along with the other statistical tests (Hair et al., 2006). Particularly it improves the path coefficients standard errors that result in making the coefficients non-significant (Tabachnick & Fidell, 2007).

To detect multicollinearity, two different approaches were used in this study (Chatterjee & Yilmaz, 1992; Peng & Lai, 2012). The first technique used in this study to identify the multicollinearity involved to examine the correlation matrix of the exogenous measurement constructs. Following the rule of thumb defined by Hair et al., (2010), the value of inter-correlations of 0.9 and above that is considered as high correlation. Hence, the results show that all correlation matrix of exogenous variables is in the acceptable range, as shown in table 4.12.

The second approach, which had been used to detect the multicollinearity is to check the Variance Inflated Factor (VIF) and respective Tolerance. VIF values less than 10, and the tolerance value more than .20 are acceptable, which shows that no multicollinearity exists (Hair et al., 2010). In this study, results show that no multicollinearity exists in the data

set as VIF values not more than 2.031, and tolerance values were higher than 0.492, as shown in Table 4.13

Table 4.12  
*Correlation Matrix of the Latent Constructs*

Constructs	OFSAT	OFSQ	OFTR	OFIM	ChINT	ONTR	ONSAT	ONSQ
<b>OFSAT</b>	1							
<b>OFSQ</b>	.028	1						
<b>OFTR</b>	.098	.053	1					
<b>OFIM</b>	.028	.148**	.196**	1				
<b>ChINT</b>	.191**	.226**	.323**	.299**	1			
<b>ONTR</b>	.007	.102	.120*	.363**	.391**	1		
<b>ONSAT</b>	.071	.145**	.033	.138**	.499**	.354**	1	
<b>ONSQ</b>	.009	.157**	.249**	.122*	.221**	.315**	.281**	1

Table 4.13  
*Multicollinearity Test*

Constructs	Tolerance	VIF
OFSAT	0.923	1.083
OFSQ	0.913	1.095
OFTR	0.691	1.447
OFIM	0.790	1.266
ChINT	0.492	2.031
ONTR	0.665	1.505
ONSAT	0.662	1.510
ONSQ	0.795	1.258

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

#### **4.11 Path Coefficients and Hypotheses Testing for Direct Hypotheses**

To generate the path coefficients, the PLS algorithm was run initially. A bootstrapping procedure with a sample of 500 cases and a bootstrap sample of 358 cases were run to evaluate the significance of the path coefficients (Hair et al., 2014; Hair et al., 2011, 2012; Henseler et al., 2009). It is important to note that the whole model, including all the variables of interest, was run all at once to establish the results of the direct structural paths in alignment with the objectives of this study. According to Hair et al. (2013), if the paths are non-significant or signs of opposite direction to the hypothesized relationships, do not accept the hypotheses, while significant paths empirically provide statistical evidence of causality of the relationships in the model. Before the moderating effect was tested, bootstrapping with a sample of 500 was run to get the t-value to assess if direct relationships exist.

This segment deals with the results obtained from the analysis of the structural model, once the measurement model was established for reliability and validity. According to Hair et al. (2006), a structural model addresses the hypothesized structural relationships in a research model. PLS structural equation modeling estimates the inner model for the direct hypothesized structural relationships among the constructs by exhibiting the t-values of each structural path as coefficients. The path coefficients are same as beta values in regression line analysis, where the value of the beta represents the coefficients of regressions and t-values decide the significance level of the relationship path (Henseler et al., 2009). The t-value of 1.645 for one-tailed and 1.967 or greater for 2-tailed are considered as significant (Hair et al., 2014).

The basic purpose of the study under focus was to examine the direct relationships between the various online constructs (online satisfaction, online service quality, online trust, and online repurchase intention) and independent offline constructs (offline satisfaction, offline service quality, offline trust), and secondly, to assess the direct relationship between various online constructs (online service quality, online satisfaction, online trust, and online repurchase intention) through a structural model. A total of 8 direct relationships were tested between various offline and online constructs and 6 moderator relationships between various offline and online constructs. All these direct hypotheses were empirically supported however, only 4 moderator relationships were supported through the structural model. The rest of the 2 hypotheses were not supported and hence rejected due to the absence of empirical support of the data (see Table 4.14 and Table 4.15).

Table 4.14 shows the path coefficients, t-values, and p-values along with the standard error values. Based on these results, a decision was made to support or reject a hypothesis. The t-values were obtained from the bootstrapped procedure (with 500 sampling iterations for 358 cases observations). Hair et al. (2013) argued that bootstrapping serves as a proxy of parameters for standard error. As Hair et al. (2013) explained, the paths that are non-significant or showing signs the opposite direction to the hypothesized relationships do not support prior hypotheses while significant paths empirically support the proposed causal relationship. Before the moderating effect was tested, bootstrapping with a sample of 500 was run to get the t-value to assess if the direct relationships were significant.

#### **4.11.1.1 Direct Relationship between Latent constructs**

##### **Hypothesis 1: Offline satisfaction is positively related to online satisfaction.**

The result from the output of the PLS algorithm and bootstrapping showed a positive and significant effect of offline satisfaction on online satisfaction ( $\beta = 0.167$ ,  $t = 2.117$ ). Therefore, Hypothesis 1 was supported.

##### **Hypothesis 2: Offline service quality is positively related to online service quality.**

A significant and positive relationship between offline service quality and online service quality was found ( $\beta = 0.162$ ,  $t = 3.134$ ). Hence, Hypothesis 2 was supported.

##### **Hypothesis 3: Offline trust is positively related to online trust.**

A positive and significant effect of offline trust on online trust ( $\beta = 0.322$ ,  $t = 4.237$ ) was found. Hence, hypothesis 3 was supported.

##### **Hypothesis 4: Online service quality is positively related to online satisfaction.**

Online service quality was found to be positively and significantly associated with online satisfaction ( $\beta = 0.135$ ,  $t = 2.960$ ). Hence, hypothesis 4 was supported.

##### **Hypothesis 5: Online trust is positively related to online satisfaction.**

A positive and significant effect of online trust on online satisfaction ( $\beta = 0.153$ ,  $t = 3.329$ ) was found. Hence, hypothesis 5 was supported.

##### **Hypothesis 6: Online service quality is positively related to online repurchase intention.**

Online service quality was found to be positively and significantly correlated with online repurchase intention ( $\beta = 0.230$ ,  $t = 4.764$ ). Hence, hypothesis 7 was supported.



**Hypothesis 7: Online trust is positively related to online repurchase intention.**

A positive and significant effect of online trust on online repurchase intention ( $\beta = 0.196$ ,  $t = 3.683$ ) was found. Hence, hypothesis 6 was supported.

**Hypothesis 8: Online satisfaction is positively related to online repurchase intention.**

A positive and significant effect of online satisfaction on online repurchase intention ( $\beta = 0.300$ ,  $t = 5.973$ ) was found. Hence, hypothesis 8 was supported.

Table 4.14

*Results of Hypothesis Testing: Direct Relationships*

Hyp	Structural Path	Beta ( $\beta$ )	S.E	t-value	P-value	Decision
H1	OFSAT -> ONSAT	0.167	0.079	2.117	0.035	Supported
H2	OFSQ -> ONSQ	0.162	0.052	3.134	0.002	Supported
H3	OFTR -> ONTR	0.322	0.076	4.237	0.000	Supported
H4	ONSQ -> ONSAT	0.135	0.046	2.960	0.003	Supported
H5	ONTR -> ONSAT	0.153	0.046	3.329	0.001	Supported
H6	ONSQ -> ORPI	0.230	0.048	4.764	0.000	Supported
H7	ONTR -> ORPI	0.196	0.053	3.683	0.000	Supported
H8	ONSAT -> ORPI	0.300	0.050	5.973	0.000	Supported

**Note:** OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

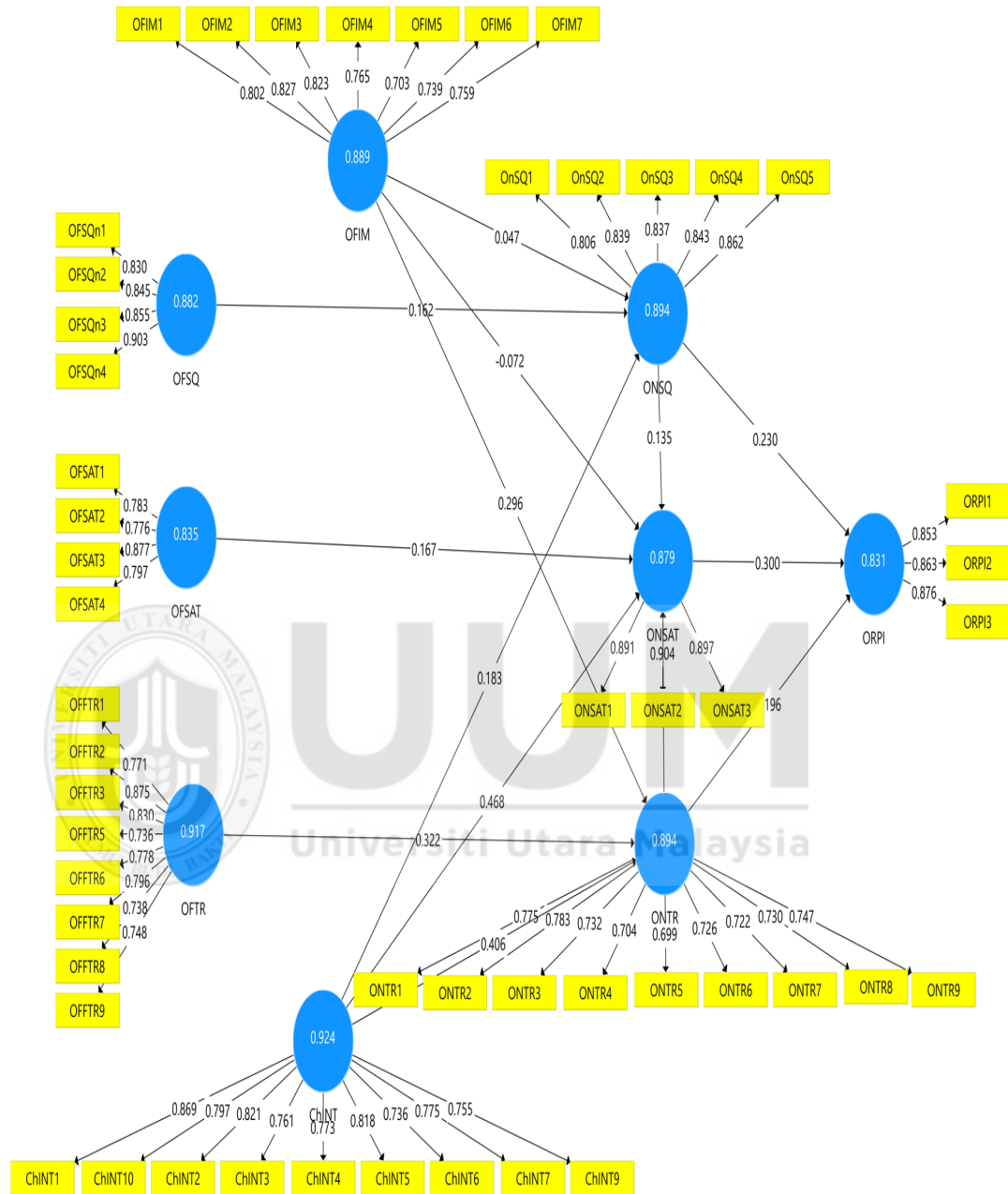


Figure 4.4

*Results of structural model (bootstrapping)*

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

#### 4.11.2 Assessment of Effect Size ( $f^2$ )

Effect size refers to the amount of the comparative effect on a particular endogenous variable exerted by the exogenous latent variables by means of indicating a change in  $R^2$  value (Chin, 1998). The change in  $R^2$  of the latent variable is relative to the latent variable's proportion of the unexplained variance (Chin, 1998). Cohen (1988) explained the criteria which explain the  $f^2$  values of 0.02 classified as the small, 0.15 as medium, and 0.35 as strong effect respectively. Table 4.15 demonstrates the effect sizes of the latent variables assessed from the structural model.

Table 4.15

##### *Effect Size of Latent Variables*

Structural Path	$f^2$	Effect Size
OFSAT -> ONSAT	0.040	Small
OFSQ -> ONSQ	0.027	Small
OFTR -> ONTR	0.131	Small
ONSQ -> ONSAT	0.024	Small
ONTR -> ONSAT	0.026	Small
ONSQ -> ORPI	0.064	Small
ONTR -> ORPI	0.044	Small
ONSAT -> ORPI	0.107	Small

**Note:** OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

Table 4.15 shows that the effect size of offline service quality on online service quality was 0.027, offline trust on online trust was 0.131. Additionally, the effect size of offline

satisfaction on online satisfaction was 0.040, online service quality was 0.024 and online trust was 0.026. The effect size of online trust on online repurchase intention was 0.044, online service quality was 0.064 and online satisfaction was 0.107. Hence, by following the Cohen (1988) criterion, the effect size of eight exogenous latent variables on various endogenous variables was small.

#### **4.11.3 Evaluation of Predictive Relevance of the Model**

To evaluate the criterion of predictive accuracy, the Stone-Geisser's  $Q^2$  value was utilized (Geisser, 1974) cited in (Henseler et al., 2015). The blindfolding procedure was performed to obtain the value of  $Q^2$ . Generally, there are two different approaches to calculate  $Q^2$ . They are the cross-validated redundancy and cross-validated communality. The cross-validated redundancy approach develops the path model estimate of both the structural model (scores of the predictor constructs) and the measurement model (the endogenous construct) of data prediction. Alternatively, the cross-validated communality approach presents only the construct scores estimated for the target endogenous construct (excluding the information about the structural model) to anticipate the eliminated data points.

The model is considered to show predictive validity if the value of redundant communality is greater than a zero for the specific endogenous variable(s) as specified by Akter et al. (2011), a value less than zero implies to no predictive relevance or the ability of a model. Using the blindfolding technique, the Smart PLS software estimates the parameters to rebuild the raw data that was assumed as missing and consequently produce a general cross-validating ( $Q^2$ ) metrics (Chin, 1998).

As recommended by Henseler et al. (2014), this study employed the cross-validated redundancy to measure  $Q^2$  as it comprises the main component of the path model, i.e., the structural model to predict omitted data points. Table 4.16 shows a summary of the predictive relevance of the model in this study.

Table 4.16

*Summary of the Predictive Relevance of the Endogenous Latent Constructs ( $Q^2$ )*

<b>Constructs</b>	<b><math>Q^2</math></b>	<b>Predictive Relevance</b>
Online Service Quality	0.051	Yes
Online Satisfaction	0.249	Yes
Online Trust	0.152	Yes
Online Repurchase Intention	0.202	Yes

#### **4.11.4 Testing Moderation Effect**

As suggested by Ramayah et al. (2011), the test of moderation is performed to know whether any moderating variable is influencing the association between the independent and dependent variables in the model. The moderating variable can affect the strength of the association or change the direction of the association. According to Ramayah et al. (2011), a moderator is normally explored to examine certain inconsistent relationships reported in the previous literature or weak relationships between different variables.

Several techniques are available to test the moderation effect like hierarchal regression analysis that has three steps. However, the drawback of this technique is that researchers have to compute the interaction terms manually by using functions, transformation, computation, and taking the product of each pair. Another technique is the cross products

of the indicator of the independent variable and the moderator (Chin, Marcolin, & Newsted, 2003; Dawson, 2014). In this study, the researcher applied the moderating variable as an additional construct using the cross product of the indicators of the predictor variable and the moderator (Chin et al., 2003). This method of testing is called a product indicator approach. Subsequently, an interaction model was tested by creating an interaction term between offline and online constructs. This product indicator approach involved determining the path coefficients and t-values. Figure 4.5 to 4.8 illustrates the moderating effect of channel integration and offline image.

Based on Hair et al. (2013) analysis of the moderation effect, the result suggests that the relationship between offline and online constructs would be strengthened by channel integration. However, for the moderating effect of offline image, the data provide empirical support for only one relationship i.e. between offline trust and online trust. According to Table 4.17 and Figure 4.4 - 4.7, it can be acknowledged that hypothesis H9, H10, H11 and H12 were supported ( $\beta=0.203$ ,  $t=4.810$ ,  $p < 0.001$ ;  $\beta = 0.199$ ,  $t = 3.378$ ,  $p<0.01$ ;  $\beta=0.137$ ,  $t = 2.483$ ,  $p<0.05$ ;  $\beta=0.142$ ,  $t=3.216$ ,  $p<0.01$ ) respectively.

Table 4.17

*Results of the Moderating Effect Model*

Hyp	Structural Path	Beta ( $\beta$ )	S.E	t-value	P-value	Decision
H9	ChINT*OFSAT -> ONSAT	0.203	0.042	4.810	0.000	<b>Supported</b>
H10	ChINT*OFSQ-> ONSQ	0.199	0.059	3.378	0.001	<b>Supported</b>
H11	ChINT*OFTR -> ONTR	0.137	0.055	2.483	0.013	<b>Supported</b>
H12	OFIM*OFTR-> ONTR	0.142	0.044	3.216	0.001	<b>Supported</b>
H13	OFIM*OFSQ -> ONSQ	0.045	0.112	0.401	0.689	<b>Not Supported</b>
H14	OFIM*OFSAT -> ONSAT	0.029	0.121	0.236	0.813	<b>Not Supported</b>

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust

With regards to H9, the result signifies that channel integration moderates the relationship between offline satisfaction and online satisfaction. Going by Hair et al. (2013) analysis on moderation effect, the result signifies that channel integration moderates the relationship between offline satisfaction and online satisfaction. This result implies that the relationship between offline satisfaction and online satisfaction would increase by the size of the interaction term which means that in case of high level of channel integration between the firm's offline and online channels, the perception of offline satisfaction significantly affects the perception of online satisfaction. In addition, below in Figure 4.5, channel integration-offline satisfaction plot (Dawson, 2014), where the line tagged high channel integration had a steeper gradient against low channel integration. These results indicate a positive nexus between offline satisfaction and online satisfaction was stronger for the firms having a high degree of channel integration between their offline and online channel.

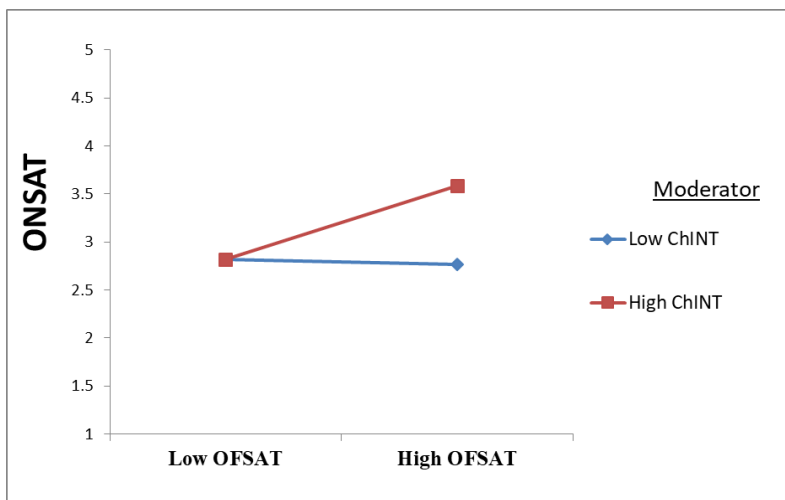
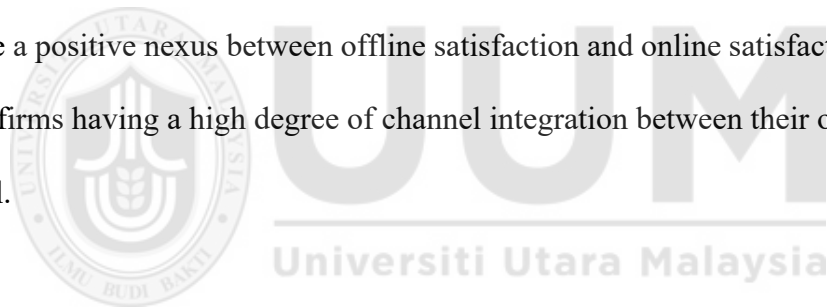


Figure 4.5

*ChINT-OFSAT Interaction Effect on online satisfaction*

Furthermore, given the results depicted in Table 4.17 and Figure 4.6 signifies that H10 (i.e., channel integration moderates the relationship between offline service quality and online service quality) was supported. This result implies that the relationship between offline service quality and online service quality would increase by the size of the interaction term which means that in case of high level of channel integration, offline service quality strongly affects the online service quality. In addition, in Figure 4.5, which represents channel integration-offline service quality interaction plot, the line tagged with high ChINT indicating a high level of channel integration had a steeper gradient as against low channel integration. The results indicate that positive nexuses between offline service quality and online service quality become stronger for the firms with a high level of channel integration between their offline and online channels.

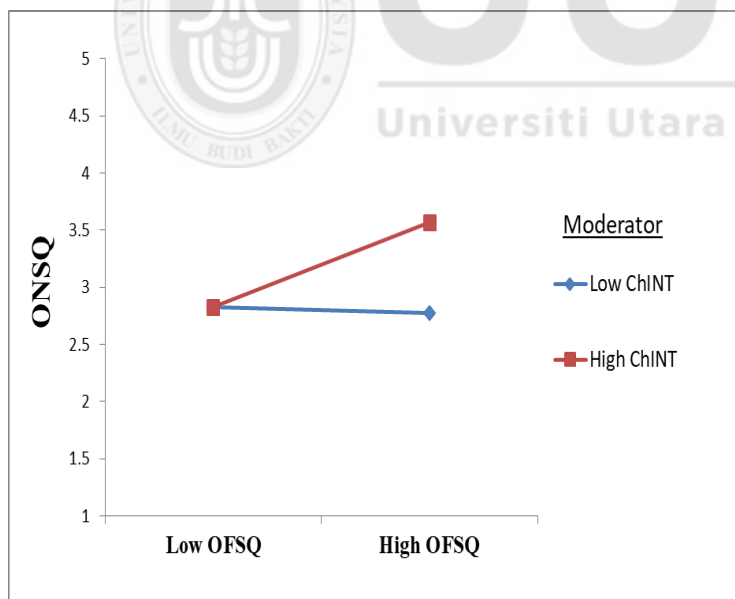


Figure 4.6

*ChINT-OFSQ Interaction Effect on online service quality*



Moreover, given the results depicted in Table 4.17 and Figure 4.7 signifies that H11 (i.e., channel integration moderates the relationship between offline trust and online trust) was supported. This result implies that the relationship between offline trust and online trust would increase by the size of the interaction term which means that in case of high level of channel integration, offline trust significantly affects the online trust. In addition, in Figure 4.6, which represents channel integration-offline trust interaction plot, the line tagged high ChINT, indicating a high level of channel integration, has a steeper gradient as against low channel integration. This result signifies that positive nexuses offline trust and online trust get stronger for the firms with high degree of channel integration between their offline and online channels.

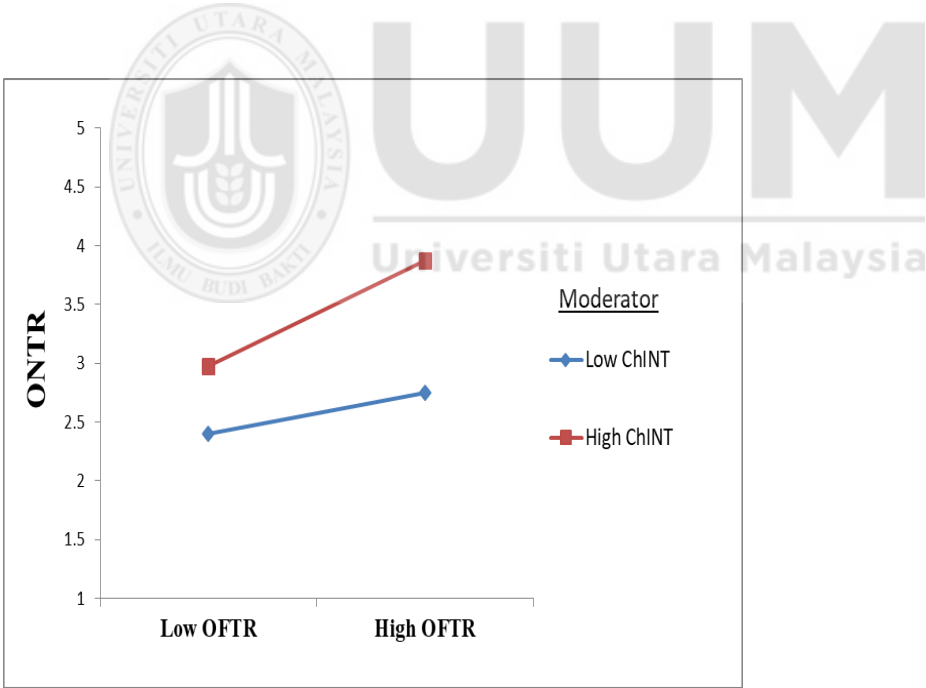


Figure 4.7  
*ChINT-OFTR Interaction Effect on online trust*

Additionally, given the results depicted in Table 4.17 and Figure 4.8 signifies that H12 (i.e., offline image moderates the relationship between offline trust and online trust) was supported. This result implies that the relationship between offline trust and online trust would increase by the size of the interaction term which means that in a firm with high level of channel integration, offline trust becomes more important for explaining online trust. In addition, in Figure 4.7, which represent the OFIM-OFTR interaction plot, the line tagged high OFIM, indicating a high level of offline image, has a steeper gradient as against low offline image. This result signifies that positive nexuses and offline trust and online trust relationship get stronger for the firm with high degree of offline image.

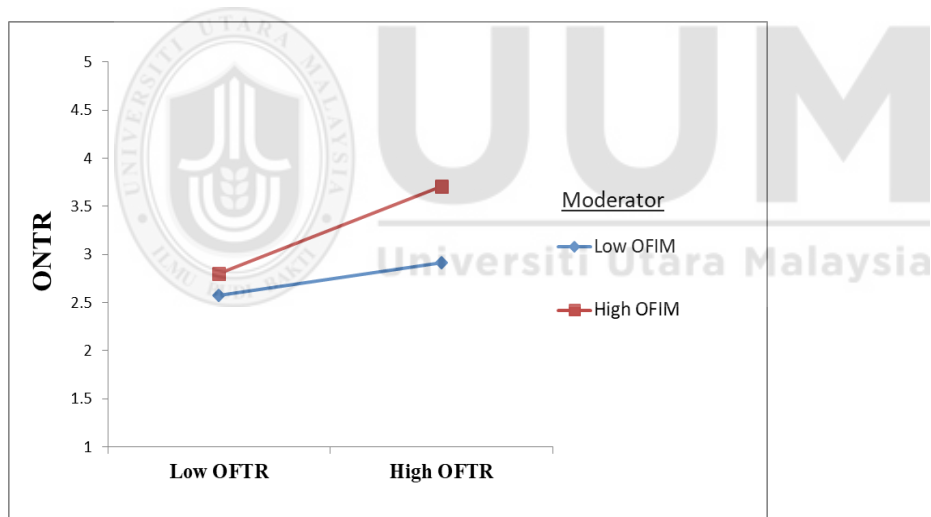


Figure 4.8  
*OFIM-OFTR Interaction Effect on online trust*

The results depicted in Table 4.17 signifies that H13 (i.e., offline image moderates the relationship between offline service quality and online service quality) was not supported. This result implies that the relationship between offline service quality and online service quality would not increase by the size of the interaction term.

Additionally, the results depicted in Table 4.15 also signifies that H14 (i.e., offline image moderates the relationship between offline satisfaction and online satisfaction) was not supported. This result implies that the relationship between offline satisfaction and online satisfaction would not increase by the size of the interaction term.

#### **4.11.5 Evaluation of Strength of the Moderating Effect**

The current study follows the guideline provided by Cohen (1988) to describe the strength of the effect size of the moderator variable. The author categorized the effect size of 0.02 as low, 0.15 as medium, and 0.35 as strong effect size. Additionally, Chin et al. (2003) clarified that a low effect size does not mean the insignificance of the moderating relationship and even a small interaction effect is important under the extreme moderating conditions. In the case of a moderating relationship, a significant change in the beta value is meaningful and it is necessary to consider these conditions into account (Chin et al., 2003).

As presented in Table 4.18, the result indicated that the effect size of the moderating effect of channel integration on the relationship between offline satisfaction and online satisfaction was 0.062, on the relationship between offline service quality and online service quality was 0.042 and on the relationship between offline trust and online trust was 0.021, signifying that the moderating effect sizes of the moderating variable were small (Henseler, Wilson, Götz, & Hautvast, 2007).

Moreover, the moderating effect of offline image on the relationship between offline trust and online trust was 0.028. This indicates that the moderating effect size of offline image on the relationship between offline trust and online trust was small (Henseler et al., 2007). However, the moderating effect of offline image on the relationship between offline

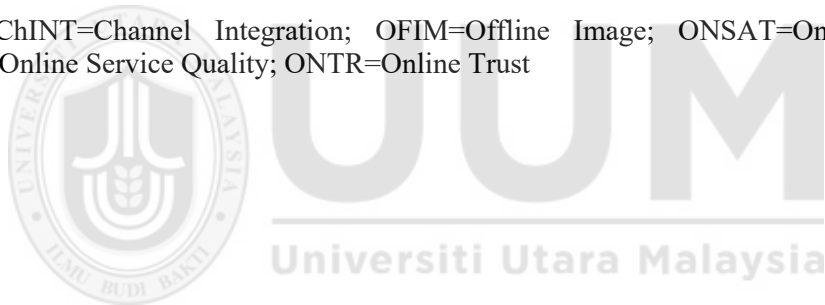
satisfaction and online satisfaction was 0.001, and the moderating effect of offline image on the relationship between offline service quality and online service quality was 0.002, showing that the moderating effect of offline image on these relationships has no effect size (Henseler et al., 2007).

4.18

*Effect size of Moderating Variables*

Moderating Variable	ONSAT	Effect size	ONSQ	Effect size	ONTR	Effect size
Channel Integration	0.062	small	0.042	small	0.021	small
Offline Image	0.001	none	0.002	none	0.028	small

**Note:** ChINT=Channel Integration; OFIM=Offline Image; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust



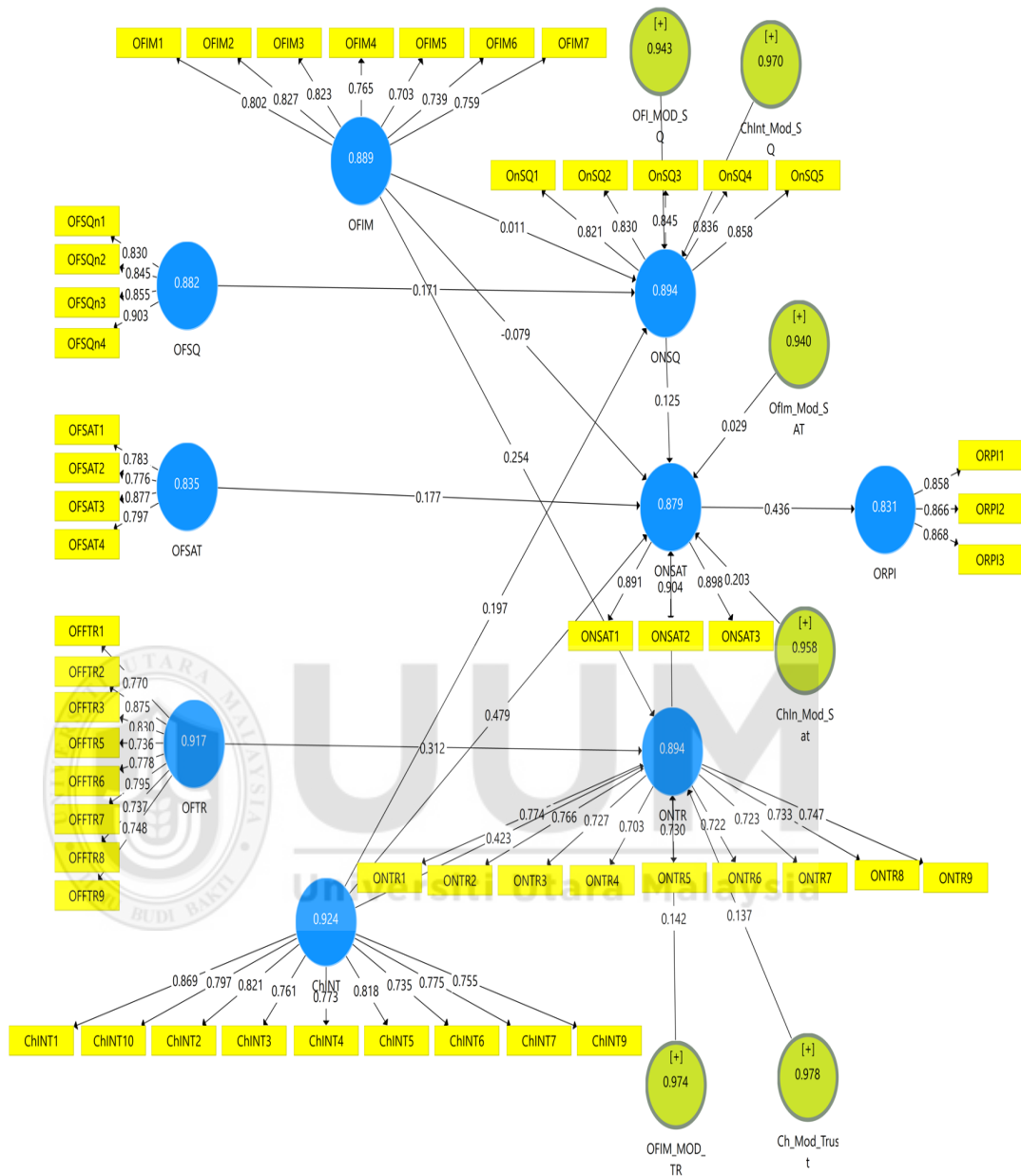


Figure 4.9

*Moderating results of Structural Model (Bootstrapping)*

**Note:** ChINT=Channel Integration; OFIM=Offline Image; OFSAT=Offline Satisfaction; OFSQ=Offline Service Quality; OFTR=Offline Trust; ONSAT=Online Satisfaction; ONSQ=Online Service Quality; ONTR=Online Trust; ORPI=Online Repurchase Intention

#### 4.12 Summary of Hypotheses' Results

Given below Table 4.18 summarizes the results obtained from the structural relationships of the current study. All the proposed direct and moderated relationships were accepted except hypotheses 14 and 15, which could not bring empirical support for acceptance.

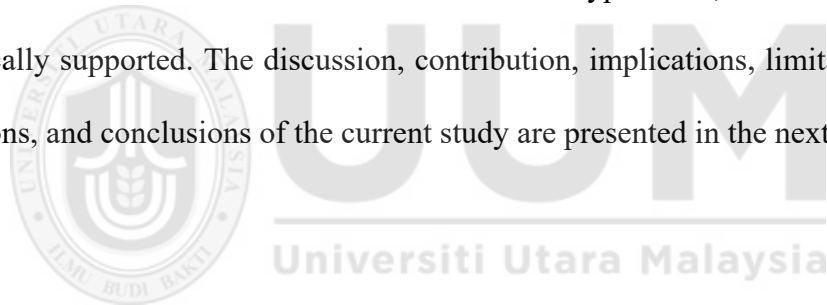
Table 4.19

##### *Hypotheses' summary*

<b>Hypotheses</b>	<b>Statement</b>	<b>Decision</b>
<b>H1</b>	There is a positive relationship between OFSAT and ONSAT	<b>Supported</b>
<b>H2</b>	There is a positive relationship between OFSQ and ONSQ	<b>Supported</b>
<b>H3</b>	There is a positive relationship between OFTR and ONTR	<b>Supported</b>
<b>H4</b>	There is a positive relationship between ONSQ and ONSAT	<b>Supported</b>
<b>H5</b>	There is a positive relationship between ONTR and ONSAT	<b>Supported</b>
<b>H6</b>	There is a positive relationship between ONSQ and ORPI	<b>Supported</b>
<b>H7</b>	There is a positive relationship between ONTR and ORPI	<b>Supported</b>
<b>H8</b>	There is a positive relationship between ONSAT and ORPI	<b>Supported</b>
<b>H9</b>	Channel integration moderates the relationship between OFSAT and ONSAT	<b>Supported</b>
<b>H10</b>	Channel integration moderates the relationship between OFSQ and ONSQ	<b>Supported</b>
<b>H11</b>	Channel integration moderates the relationship between OFTR and ONTR	<b>Supported</b>
<b>H12</b>	Offline image moderates the relationship between OFTR and ONTR	<b>Supported</b>
<b>H13</b>	Offline image moderates the relationship between OFSQ and ONSQ	<b>Not Supported</b>
<b>H14</b>	Offline image moderates the relationship between OFSAT and ONSAT	<b>Not Supported</b>

#### 4.13 Summary

The current chapter summarizes the overall analyses and findings of the study. The complete analyses were focused on preliminary data screening, descriptive statistics, and inferential statistics by utilizing the SPSS V. 21 and Smart PLS V. 3.2.8. The initial data screening and preliminary analysis included the entry of the data. PLS-SEM analysis was employed to test the reliability and validity of the measures. In general, the results of the measurement model indicated that the measurement model was deemed acceptable based on sufficient evidence of reliability, convergent validity, and discriminant validity. After testing the measurement model, the structural model was tested. The results obtained from the structural model indicated that out of fourteen hypotheses, twelve hypotheses were empirically supported. The discussion, contribution, implications, limitations and future directions, and conclusions of the current study are presented in the next chapter.



## CHAPTER FIVE

### DISCUSSION AND CONCLUSION

#### 5.1 Introduction

The current chapter discusses the findings arising from the results obtained in the last chapter. This chapter is structured based on the objectives of the study. The study has five (5) objectives and fourteen (14) hypotheses, which mainly focused on the relationships between various offline and online constructs. Additionally, the study also verifies the moderating effect of channel integration and offline image on the relationship between the offline constructs and online constructs in the fashion industry of Pakistan.

This chapter has six sections. Aside from this introductory section 5.1, the second section 5.2 deals with the recapitulation of the study. The next sections 5.3, 5.4, and 5.5 discuss the findings of the research. These sections discuss the relationships between the variables under examination based on each research objective. The sixth section 5.6 explains the implications of the study comprising the theoretical and methodological implications. The seventh section 5.7 discusses the managerial contributions of the study. The eighth section 5.8 explains the limitations and recommendations for future studies. The ninth section 5.9 provides a brief summary of conclusions of the current study

#### 5.2 Recapitulation of the study

The motivation of this study came from the practical issues related to the transfer of customer's perception from offline channel to online channel of a multichannel firm specifically in Pakistan. This leads to the theoretical gaps found in the previous literature pertinent to the transfer of customer perceptions from offline channel to its extended



online channel. The first objective was to examine the connection between customer's offline perceptions (offline satisfaction, offline service quality, and offline trust) and online perceptions (online satisfaction, online service quality, and online trust). The second objective was to investigate the connection between online service quality, online trust, and online satisfaction. The third objective was to investigate the connection between online service quality, online trust, online satisfaction, and online repurchase intention. The fourth and fifth objectives of the study were to assess the moderating influence of channel integration and offline image between the relationships of offline and online constructs. The results of the study have provided a roadmap for multichannel firms by identifying the relationships between various customer's perceptions and the moderating role of channel integration and offline image to facilitate the customer cross-channel movement and to boost their online repurchase intention.

By reviewing the previous literature, the current study has developed a theoretical model that proposed various relationships among the constructs of the study for online repurchase intention. These constructs include offline service quality, offline satisfaction, offline trust, online service quality, online trust, online satisfaction, and online repurchase intention. The theoretical model verifies the effect of offline perceptions on online perceptions, online customer's perception on their intention to repurchase, and examines the moderating effect of channel integration and offline image. The examination of these relationships, within the structural model of the study, is grounded and underpinned by the Expectation confirmation theory (ECT).

Aligning the study with data collection, the data had been collected from various customers using the internet as a medium for their purchases from different multichannel

firms. A total valid response of 361 was obtained from 400 questionnaires, representing a 90.25% response rate. However, after the screening process, only 358 questionnaires were used for further analysis and 3 questionnaires were dropped due to outlier problem. Data were analyzed using SPSS and PLS-SEM. Critical levels of 0.05 and 0.01 of significance were used to test the hypotheses. To ensure the validity and reliability, all variables employed in this study have been validated. The result shows a satisfactory level of reliability and validity to perform further analysis. This study utilizes the PLS-SEM approach to examine the specified relationship between research variables and the moderation effects related to channel integration and offline image of the multichannel firms.

The results have confirmed the impact of various offline perceptions on customer's online perceptions. Additionally, these online perceptions are empirically confirmed for boosting the customer's online repurchase intention. Besides that, the moderating effect of channel integration is also supported. However, the moderating effect of the offline image is partially supported. All of the 8 direct hypotheses describing the relationships between offline constructs and online constructs were empirically supported by collected data. There were 6 additional hypotheses regarding the moderation of channel integration and offline image. The 3 hypotheses proposing the moderating effect of channel integration between the offline constructs and online constructs were supported. While the study only confirms the moderating effect of offline image between offline trust and online trust and the other 2 hypotheses regarding the relationship between service quality and satisfaction were not supported.

Next, this chapter further explained the findings and provided evidence supported by relevant existing literature. Lastly, the implications and limitations of this study together with the possible directions for future research were also suggested.

### **5.3 Discussion**

In this section, the findings of the current study are discussed in the context of research questions, research objectives, hypothesized relationships, theoretical framework, and underpinning theories. The subheadings in this section are structured according to the research questions.

#### **5.3.1 Relationship between offline constructs and online constructs**

The first research objective of the current study was to examine the significant relationships between offline constructs (namely offline satisfaction, offline service quality, and offline trust) with their respective online constructs (namely online satisfaction, online service quality, and online trust). Three separate hypotheses (H1, H2, and H3) were developed to check the impact of offline constructs on online constructs. The current study had predicted that there is a significant effect of these offline constructs on online constructs and the results of the study confirmed these effects. Therefore, H1, H2, and H3 were supported and these results are aligned with several previous research findings (Alsaif & Ghoneim, 2015; Jin et al., 2010b; Lee et al., 2011; Söderlund, 2003; Yang, 2016; Yang, Lu, Zhao, & Gupta, 2011b), which indicated the significant influence of customers' offline perceptions on their online perceptions. However, some previous studies failed to provide significant evidence for the relationship between these offline and online constructs (Badrinarayanan et al., 2012; Bock et al., 2012; Giovannini et al., 2015; Nel & Boshoff, 2017; Teerling & Huizingh, 2004).

For this study, offline satisfaction emerges as a significant element to develop a favorable perception of online satisfaction, which indicates the customer's evaluation of firm's offline channel satisfaction significantly affects their perception of the firm's online channel satisfaction. However, these results are contrary to a study (Teerling & Huizingh, 2004) that found an insignificant relationship between offline satisfaction and online satisfaction. The authors attributed these results due to non-transaction based online channel, hence, the firm lacks the level of channel integration among its multiple channels.

The customer satisfaction refers to the positive confirmation of customers' expectations and performance regarding their experience with the firm's offline and online channel.

Several elements are related to customer satisfaction with the channels like performance of the channel, interaction quality, services provided by the channel and fulfilment of the customers' expectation with the channels. The firms operating in multiple channels realized the extreme pressure to provide an excellent level of customer satisfaction in different channels they are offering rather than focusing on a single channel (Hammerschmidt et al., 2016). The complementary effect of these channels suggests that degree of satisfaction provided to customers in one channel ultimately increases their intentions to try another channel. The complementary effect across channels acknowledged that customer's intention to use a different channel has been affected by their satisfaction in the firm's alternative channel. Hence, different levels of services provided by firms to motivate customer traffic towards a specific direction must be considered against customer satisfaction in multiple channels. These customers' expectations about the firm's multiple channels are reinforced and supported to favorably influence their cumulative satisfaction with the firm (Fernández-Sabiote & Román, 2016).

The current study postulation that multichannel customer satisfaction with offline channel significantly influences their satisfaction with the extended online channel can be justified through subjective likelihood of attribution principle. According to this principle, if any outcome (negative or positive) can be attributed to a stable cause, another similar outcome can be predicted based on the relationship between the new outcome and previous stable entity (Weiner, 2000). Given that customer offline satisfaction results from some stable cause like channel quality, product quality, and acquired services, a similar outcome (satisfaction) can be acquired by purchasing from online channels. Favoring this concept, Söderlund (2003) realized that customers' future satisfaction can be predicted based on their current level of satisfaction. Similarly, the level of satisfaction gain from the past experience with the firm's offline channel can influence the expected satisfaction with the firm's online channel (Jin et al., 2010).

Hence in a multichannel environment, customers do not buy a product from an offline channel rather they purchase it from a multichannel firm also having an online channel because they can get additional information, more value, low price, and more satisfaction (Chou, Shen, Chiu, & Chou, 2016). Designing a superior online channel that provides benefits to customers is not the only reason for the success of online channels rather the firms put their efforts to maintain customer satisfaction in their offline channel as well. Therefore, channels with little added value regarding customer satisfaction should be prevented (Wirtz & Langer, 2017).

The current study refers service quality as customer's global appraisal of the offline and online channel. That explains the quality of services received from these channels during their purchase process including exchange-refund policy for returns, helpfulness, flexible

delivery options, and payment convenience. Hence, these channel related services develop a better appraisal of the customers regarding firm's multiple channels. The result of this study revealed the significant relationship between offline service quality and online service quality. For this study, offline service quality appears to be significant for developing a positive perception of online service quality, which indicates that the customer's favorable perceptions of firm's offline channel service quality significantly affects their perception of firm's online channel service quality (Yang et al., 2011). In a multichannel environment, the customers possibly experience multiple channels of firms (Montoya-Weiss et al., 2003) and these customers can rotate their channel usage in different available channels. Therefore, as the number of available channels increases, the probability of channel switching also increases depending upon the particular value provided by each channel and ultimately affect customer favorable purchasing decisions. Hence, in a multichannel context, the current study argues that customer perceptions of service quality in the extended online channel are evaluated based on the traditional offline channel because customers can poorly develop their service expectations of the online channel (Zeithaml et al., 2002). In this scenario, when these customers are not able to develop specific channel-related performance expectations, the availability of an alternate channel helps them to evaluate the new online channel (Montoya-Weiss et al., 2003). Additionally, switching to a new unfamiliar channel also carry a risk for them. If they switch, these customers may experience a certain level of uncertainty in assessing the quality of the extended online channel and they are less confident regarding the quality of services they will receive in that particular channel (Lee et al., 2011).

As indicated by Hahn and Kim (2009), the customer previous interaction with the firm offline channel contains more importance than the online attributes itself, because, it is more risky to purchase from an online channel and these customers may consider the offline experience as a risk reducing strategy before going online. Therefore, positive offline service quality experiences tend to enhance customer's confidence about the capability of the firm in providing superior quality in their online operations. Previous literature regarding the customers' choices of online and offline channels suggested that customers' past perception of offline service quality affect their favorable online attitude (Hansen, 2005; Kaufman-Scarborough & Lindquist, 2002; Madlberger, 2006). Hence, the customers who experienced a superior quality of services in a firm's offline channel tend to develop a positive perception of the firm's online channel as well (Lee et al., 2011). Indeed, by developing cross-channel synergies, the online firms who manage a high degree of service quality in their conventional offline channel would find easy acceptance of their extended online channels (Yang et al., 2017). Hence, customers shape their service quality perceptions by comparing the level of services provided by both offline and online channels. Resultantly, investment in the traditional offline channel would provide benefits to alternate channels as well, hence, superior quality services provided in the offline channel would enhance the favorable appraisal of online channel service quality (Herhausen et al., 2015).

Trust refers to the customer anticipations that the firm will not perform any activity that would be harmful to the interest of the customer in its multiple channels. These anticipations are regarding the competence of the firm, honesty and sincere concerns for welfare of the customers. Based on empirical results of the study, offline trust appears to

be significant to foster a positive perception of online trust, which indicates that customer's favorable perceptions of firm's offline channel trust significantly affect their perceptions of trust in firm's online channel. The results of the current study regarding the trust transfer from one channel to another channel confirm the results of previous studies and trust transfer theory (Alsaif & Ghoneim, 2015; Badrinarayanan et al., 2012b; Huang, Li, & Li, 2013; Kuan & Bock, 2007; Lin et al., 2011; Yang, 2016), however, few previous studies failed to provide significant results for transfer of trust from one channel to another (Badrinarayanan et al., 2012; Bock et al., 2012; Giovannini et al., 2015; Nel & Boshoff, 2017).

The transfer of trust generally refers to the situation when individuals trust in one entity affect their trust in other entities (Lee et al., 2007), similarly, the trust in offline channel influence the trust in online channel in a multichannel environment. The customer trust accumulated over time would be transfer to another channel. Therefore, the multichannel firms may leverage the current customers' trust in the offline channel to create similar customer trust in the extended online channel (Bock et al., 2012; Kuan & Bock, 2007; Yang, 2016). Several traditional firms that have been migrated to online platform during the last few years faced the problem to encourage the customers to shift their perceptions of trust across channels and many studies suggested that customer trust in their offline channel strongly influence customers' perceptions of trust in their online business (Hahn & Kim, 2009; Lin et al., 2011; Yang, 2016). Stewart (2003) pointed out that customers sometimes choose a firm that they lack experience with simply because of their intuitive associations of the firm and that initial trust enables the firm to take the advantage of additional sales in their multiple channels. Based on trust transfer theory, customers who



had positive experiences with a firm specific channel inclined to purchase even from other channels that they have never dealt with (Yu, Wu, & Lin, 2017).

In a multichannel environment, the firms need to manage several offline factors, as they are extremely important to encourage the customer for using their online channel and this notion is well supported by the Categorization theory. The tendency of the customers to connect with the firm's new online channel not only dependent on efficiency and convenience but also these customers carry their previous perceptions of offline environment to new online environment. The customers recall their past experiences with the existing channels and anticipate the possible outcomes for using the firm new channels. Hence, customer experience in offline channel tends to become a vital tool to influence their online behavior. In this way, the perceptions developed in the offline environment leverage customer perceptions in the online environment (M. A. Al-Hawari & Mouakket, 2012).

An understanding of multichannel customers' demographics would be useful to understand how multichannel shopping behavior translates into more spending and profits. Examining these relevant factors will prove useful for multichannel firms in better managing their customers while also enabling the firms to compare the effectiveness of diverse marketing strategies for efficient allocation of resources. In the previous multichannel literature, there is a significant effect of customer characteristics (e.g., demographics) on customers' multichannel shopping. For example, income and education positively influence multichannel shopping (Donthu & Garcia, 1999; Kushwaha & Shankar, 2013). Higher-income customers possess the ability and resources to shop across multiple channels, and better educated customers tend to process information more

efficiently across multiple channels (Konus, Verhoef, & Neslin, 2008). However, Ansari, Mela, and Neslin (2008) found that age negatively affects multichannel shopping behavior, while, Strebel, Erdem, and Swait (2004) found evidence to the contrary. The most consistent and logically sound relationships emerged between multichannel behavior and income or education, such that customers who earn higher incomes possess the means to shop across a variety of channels, even more expensive ones (Konus et al., 2008). More educated people also possess sufficient analytical skills to extract the benefits of multichannel shopping.

While, analyzing the demographics of the respondents, the current study identified that the females were the major composition of the sample, mostly the sample members were between the age of 26 and 40, their income level was also above Rs.60,000, having a high education level, frequent internet users and most of them used internet for their purchasing purpose. These results were similar to the results of previous studies indicated that multichannel customers are mostly females, younger, having high-income level, a higher level of education, and frequent internet users (Bravo, Martínez, & Pina, 2019; Chiou et al., 2017; Larivière, Aksoy, Cooil, & Keiningham, 2011; Lee & Kim, 2010). The high-income level of these multichannel customers supports the view that these multichannel customers tend to purchase more often than single-channel customers (Kushwaha & Shankar, 2013). A possible explanation was provided by Kumar and Venkatesan (2005) that multichannel customers tend to receive more contact and marketing from the company through a variety of channels due to their high frequency of interaction. Therefore, the firms can devise extensive marketing campaigns changing customers into multichannel customers, thus making them more profitable (Montaguti et al., 2016). The

explanation is also supported by the fact that these multichannel customers were high internet users (Neslin et al., 2006). However, Lee and Kim (2010) suggested that multichannel shopping environment has become accepted by the mass market regardless of age differences. Another study indicated that customers with higher levels of education are more likely to become multichannel customers, whereas, older and female customers resist multichannel shopping, spend less, and generate less profit (Kumar, Bezawada, & Trivedi, 2018). The study further suggested the importance of targeting multichannel customers with high technical expertise to bring maximum benefits for the firms.

### **5.3.2 Relationship between online service quality, online trust, and online satisfaction**

The second research objective of the current study was to examine the significant relationships between online service quality and online trust with online satisfaction. Two separate hypotheses (H4 and H5) were developed to check the impact of online service quality and online trust on online satisfaction. The current study had predicted that there is a significant effect of these online constructs (online service quality and online trust) on online satisfaction and the results of the study confirmed these associations. Therefore, H4 and H5 were supported and these results are aligned with several previous research findings (Fang, Chiu, & Wang, 2011; Fernández-Sabiote & Román, 2016; Hsu et al., 2014; Ranganathan, Madupu, Sen, & Brooks, 2013; Shiau & Luo, 2012; Yang et al., 2017), which indicated the significant influence of online service quality and online trust on online satisfaction.

For this study, online service quality performs a significant role to develop a favorable perception of online satisfaction, which indicates that customer's favorable perceptions of

firm's online channel service quality significantly affect their perception of firm's online channel satisfaction. The significant relationship between online service quality and online satisfaction is aligned with the previous studies, where, many previous studies extensively confirmed the relationship between these two constructs. For example, in an online shipping context, Chang et al. (2009) discovered that online service quality creates a positive impact on customer satisfaction. Similarly, Ranganathan et al. (2013) discovered a favorable connection between online service quality and customer satisfaction in an e-mail service setting. In sum, the positive connection between service quality appraisal in online channel and satisfaction reaction has been proved by previous literature (Yang et al., 2017), whereas, a study by Fang et al. (2011) did not find a significant relationship between online service quality and online satisfaction. The authors attribute these inconsistent results to the possibility of limited experience of the customers in contacting service representatives.

In a multichannel environment, Montoya-Weiss et al. (2003) reported that service quality perceptions of customers in both traditional offline and alternative online channels positively influence their satisfaction reactions. Similarly, Seck and Philippe (2013) also discovered that customers' offline service quality combined with online service quality perceptions positively affects their satisfaction reactions. Perceived service quality of customers particularly in online channel strongly affect their satisfaction with the online channel (Hsu et al., 2014). Since customers purchase products from the firm's online channel directly without contacting firms, hence, these customers are more concerned about the service quality of the online channel rather than considering the superior quality of firms (Hsu et al., 2014).

Many multichannel firms start recognizing the connection between online service quality and resultant customer satisfaction, where both perceptions are particularly essential for establishing repurchase intention (Kitapci et al., 2013). Therefore, managing the positive appraisal of service quality in online channel has been considered as a vital element for a firm's long-run success. The current study also confirms the significant importance of online channel service quality in developing online channel satisfaction. These results authenticate that online firms may encourage customers to use their online channel and maintain their satisfaction by providing better channel related service quality (Montoya-Weiss et al., 2003).

The long waiting time in online services and sometimes limited access that could result from the unavailability of physical assistant or due to a large number of other customers can significantly decrease the perceived quality of online channel (Li, Kim, & Lee, 2009; Van Riel, Semeijn, Ribbink, & Bomert-Peters, 2012; White et al., 2013). These personal experiences of the customers reduce their perception of service quality based on their evaluation of certain factors like seller inability to quickly respond to customers' requests regarding product availability, product information, delivery status, and take more time to provide assistance. Hence, the poor appraisal of online service quality negatively affects their satisfaction that may result in customer defection and reduce their patronage behavior (De Cannière, De Pelsmacker, & Geuens, 2010; Lombart & Louis, 2012).

The online trust also appears to be significant for developing a favorable perception of online satisfaction, which indicates that the customer's favorable appraisal of firm's online channel trust significantly affects their perception of firm's online channel satisfaction. While considering the importance of satisfaction, it is necessary to discover how the firms

can increase customer satisfaction in their online channel (Hsu et al., 2014). In this connection, prior literature has been established the connection between the channel related trust and developing customers' channel satisfaction (Lin & Wang, 2006; Shiau & Luo, 2012). The extension of the internet and relative uniqueness of the online channel stressed to reconsider its novel attributes because these features make the online buying process relatively different from its counterpart of offline channel (Martín, Camarero, & José, 2011). Therefore, customer research focusing on the online environment has been evolved by considering various cognitive elements like trust to further explore customers purchasing decisions in the online channel. Various security issues, privacy concerns, fraudulent activities, and misuse of customer information would affect the customers' comfort and positive feelings during their use of the firm online channel (Riquelme & Román, 2014). Managing customer trust with the online channel can be a superior solution for providing comfort and reducing their negative feelings for online purchases. However, trust in an online channel can be possible when these customers believe that the online channel will act in a positive anticipated way and their various concerns will be reduced (Fernández-Sabiote & Román, 2016).

In previous online channel literature, several studies focused on trust and it has been identified as a significant determinant for driving customer satisfaction (Geyskens, Steenkamp, & Kumar, 1998). The underlying mechanism for this connection can be derived from social exchange theory, the theory stated that people interact in their social behaviors based on their estimates of cost and benefits. Hence, people reciprocate behaviors in various relationships and for a firm-customer relationship, it matters even exchanging some courteous words with the customers at the cash counter (McRay, 2015).

Considering the cost-benefit analysis, the customers desire to do business with the firms they can trust and confident that these firms fulfill and understand the importance of mutual obligation arises from their relationship (Blau, 1964). Hence, updated knowledge of customers' needs and wants arises due to the complicated nature of novel online channel and fulfillment of these requirements by online firms stimulate a higher degree of customer trust and satisfaction. A study by Singh and Sirdeshmukh (2000) takes these fundamental assumptions for the development of a trust-satisfaction relationship and stated that the current degree of customer trust not only spurs current satisfaction but also the future satisfaction. Additionally, the integration of firms into multichannel firms also provide an opportunity for them to build a synergistic relationship among multiple channels, hence, they are able to provide better service quality, nurture trust and attain a higher degree of satisfaction of the customers. Doing these things help them to cultivate better relationships with their customers in order to understand and fulfill their needs. Customers expectations also increase as the number of channel increases, so, firms need to manage their channel portfolio to provide better services through multiple channels that enable the customers to access any kind of information and easy access to these channels at any time from any location in order to gain their satisfaction (Liébana-Cabanillas, Munoz-Leiva, & Rejón-Guardia, 2013).

Trust in online channel refers to the better structure and favorable conditions of the online channel that provide the assurance to customers that purchasing is safe and their interests are protected. While, the satisfaction of the customers is their post-purchase assessments and possible favorable evaluation of overall purchase experience (Lin & Wang, 2006). Therefore, online trust has been recognized as a fundamental driver for customers' online

satisfaction because a high degree of trust can promote a positive feeling that online channel will satisfactorily fulfill their needs. The relationship between these constructs have been empirically verified by many studies and suggested customer trust is influential in driving customer online satisfaction (Fang et al., 2011; Lin & Wang, 2006; Shiau & Luo, 2012). The results of the current study also confirm online trust as a strong driver of online satisfaction. These findings are similar to many previous studies (Lin & Wang, 2006; Shiau & Luo, 2012; Teo et al., 2008), and provide additional verification that online trust is an influential factor for driving customer online satisfaction. Hence, the positive experience of customers with online channel build their trust and provide an opportunity to expect a positive interactional effect for their purchasing decisions. Further, the superior degree of channel related trust creates an encouraging feeling and positive shopping experience that affect their channel related satisfaction (Shiau & Luo, 2012).

### **5.3.3 Relationship between online service quality, online trust, online satisfaction, and online repurchase intention**

The third research objective of the current study was to examine the significant relationships between online service quality, online trust, and online satisfaction with online repurchase intention. Three separate hypotheses (H6, H7, and H8) were developed to check the impact of online service quality, online trust, and online satisfaction on online repurchase intention. The current study had predicted that there is a significant effect of these online constructs (online service quality, online trust, and online satisfaction) on online repurchase intention, and the results of the study confirmed these effects. Therefore, H6, H7, and H8 were supported and these results are aligned with the findings of several previous studies (Blut, Chowdhry, Mittal, & Brock, 2015; Chai, Malhotra, &



Alpert, 2015; Fang et al., 2014b; Liang et al., 2018; Liao et al., 2017; Trivedi & Yadav, 2018), which indicated a significant relationship between online service quality, online satisfaction and online trust with online repurchase intention.

The results of the current study are consistent with the results of several previous studies that confirm the significant influence of channel service quality on channel related customers behaviors like repurchase intention (Blut et al., 2015; Lin, 2012). For both offline and online channel related positive experiences and favorable evaluation of service quality results in positive perceptions of the customers with the channel. Hence, the customers' recognition of channel uniqueness and differentiation through their favorable service quality experiences influence them to prefer a channel over other competing channels and ultimately enhance their repurchase intention in that particular channel (Yoo, Donthu, & Lee, 2000).

The results of the current study also indicate that multichannel firms are required to cautiously evaluate and maintain their online channel attributes. For customers to develop positive impressions of channel-related service quality, it is necessary to design their online channel in a way that provides easy access to information for customers, becomes reliable and flexible, and having updated features to enhance the customer repurchase intention (Gera, 2011). However, these results are contrary to the findings of a study that found no support for the impact of online service quality on customer channel related behavior (Sousa & Voss, 2012), Hence, in this situation, customers with a strong intrinsic preference for the online channel would not change their channel behavior due to change in online service quality. However, these customers would potentially be a candidate for

switching to the online channel of a competitor. In this case, online service quality becomes a powerful managerial tool against defection.

Whenever these customers purchase something from an online channel, they tend to evaluate and compare the channel quality (Shin et al., 2013), however, the online channel that has been developed based on customer needs may provide a satisfying buying experience to these customers and have potential to achieve its profit objectives (Richard, 2005). Therefore, the online channel needs to design and update from the customer's perspective that provides high service quality to them and plays a strategic role in online transactions. The online channel has been assumed to provide both human and machine-related facilities incorporated in the online channel interface due to the absence of human elements in the online environment. Better provision of these facilities enhances the customers' appraisal of online service quality and increase the likelihood of repurchase.

The long waiting time in online services and sometimes limited access that could result from the unavailability of physical assistant or due to a large number of other customers can significantly decrease the perceived quality of online channel (Li et al., 2009; Van Riel et al., 2012; White et al., 2013). These personal experiences of the customers reduce their perception of service quality based on their evaluation of certain factors like seller inability to quickly respond to customers' requests regarding product availability, product information, delivery status, and take more time to provide assistance. Hence, the poor appraisal of online service quality negatively affects their satisfaction that may result in customer defection and reduce their patronage behavior (De Cannière et al., 2010; Lombart & Louis, 2012; Trivedi & Yadav, 2018). Additionally, cross-channel dis-synergies suggested that customer satisfaction in one channel affects their favorable

appraisal of another channel and increases the customer's expectations of the alternate channel (Falk et al., 2007). While considering this mechanism, the appraisal of one channel becomes a reference point for the evaluation of another channel and purchasing decisions. For this reason, a high level of service quality in the online channel can negatively influence the customers' offline channel usage and increase the online repurchase intention.

In addition to service quality, several studies advocated that customer's trust-related beliefs positively affect their trusting intentions like repurchase intention (Lin & Wang, 2006). Many previous studies confirmed that perceived trust had been influential to satisfaction and repurchase intention as well (Liang et al., 2018; Trivedi & Yadav, 2018). Trust in online channels has been proved to a deciding factor for repurchase intentions of the online customers. Hence, multichannel firms need to develop an atmosphere of trust by providing superior and efficient services and maintaining quality relationships with their customers (Trivedi & Yadav, 2018).

Specifically, in an online context, the firms need to maintain and evaluate the trust level of existing customers, because, they are distinct from new customers (Qureshi et al., 2009). The new customers may evaluate an online channel based on their visual clues, sensory impressions, and second-hand information, whereas, the existing customers use a unique method for evaluating the firm's online channel for their repurchase decisions. They possess the experience of previous transactions with the firm online channel and having first-hand knowledge to reevaluate the online channel for their future repurchase decisions (Holmes, 1991; Lewicki, Tomlinson, & Gillespie, 2006). This process is consistent with the explanation of Zucker (1986), who suggested it as a process-based

formation of trust and mentioned as a reevaluation of trust (outcome-based) (Mayer et al., 1995). The experience-based knowledge of the online channel accumulated from their previous transactions and their continuous interaction with the channel is strong enough to become a prime source of trust and significantly influence their repurchase decisions (Trivedi & Yadav, 2018).

Although, the individuals are inclined to rely on their previous experiences to anticipate their intentions of present decisions, however, their confidence certainly depends upon the stability of the context (Fang et al., 2014). Indeed, these customers are not going to judge the same channel for a future transaction but simply rely on their previous experience with the particular channel. Their past experiences tend to become a reliable source of information to decide their future decisions and assist them to maintain secure long-term relationships. Certainly, the customers give more importance to their previous experiences in stable situations and these previous experiences and resulting trust will conveniently be applied to future repurchase decisions.

Similarly, the current study found a significant relationship between online trust and repurchase intention. These finding would provide vital evidence to understand the evaluation of trust in current online relationships between firms and their customers. The previous literature has been suggested that, generally, the anticipated results of previous interaction boosted the perception of the trustor for the trustee (Mayer et al. 1995). Likewise in the current context, the positive experience of customers regarding their previous interaction with the online channel builds their trust with the online channel and exhibits a high probability of future online repurchase intention (Liang et al., 2018). Specifically, at the early stage of online purchasing, trust was considered a vital source of

competitive advantage for these online firms, because of its intrinsic capability to save the cost of examining the transactions for customers and enhancing their future repurchase decisions (Chai et al., 2015; Fang et al., 2014b; Wen et al., 2011).

Coupled with service quality and trust, customer satisfaction also considered a key to success for any firm and when it comes to the online environment its significance increases many folds (Abrar et al., 2017). Satisfied customers in the online environment remain loyal with the company and make repurchases. Hence, ensuring customer satisfaction is the ultimate goal of multichannel firms. Although, few firms become successful to keep their customers satisfied every time, however, it has been assumed that satisfaction leads to repurchase behaviors (Liang et al., 2018). The results support the expectation confirmation theory that elucidates the repurchase intention of customers for buying again the product and using the system primarily explained by the level of satisfaction gained through their previous experience (Oliver, 1980). Applying the same theory in online shopping context, Hsu, Yen, Chiu, and Chang (2006) discovered that satisfaction with past experience of online shopping is the major antecedent of customer repurchase intention.

These results are also confirmed by some recent studies describing a strong relationship between online satisfaction and online repurchase intentions (Liang et al., 2018; Liao et al., 2017). Customers are more likely to plan their repurchase from the same online channel given that the online channel is able to keep customers highly satisfied (Bulut, 2015). Considering the online context, customer satisfaction is an important determinant to enhance customer retention, boost profitability, and maintain long-term growth of the online channel. In a multichannel context, a study by Hsu et al. (2014) checked both

offline and online satisfaction with online repurchase intention. The results indicated that both offline and online satisfaction influence customer online repurchase intention.

Based on these results, the assumption is intuitively strong that satisfaction is associated with customers' potential future decisions (repeat purchases and revisiting) and also empirically verified by many studies to approve a causal nexus between these two constructs. Hence, online satisfaction is an influential factor for customers' future decisions for buying again from the same channel (Gupta and Kim, 2010).

#### **5.4 Channel integration as moderator**

The fourth research objective of the current study was to examine the impact of channel integration as a moderating variable on the relationship between offline constructs (namely offline service quality, offline satisfaction, and offline trust) with their respective online constructs (namely online service quality, online satisfaction, and online trust). Three separate hypotheses (H9, H10, and H11) were developed to check the moderating impact of channel integration between the relationships of offline constructs and online constructs. The current study had predicted that channel integration positively moderates the relationship between these offline and online constructs and the results of the study confirmed these moderations. Therefore, H9, H10, and H11 were supported, the finding provides empirical evidence that channel integration moderates the relationship between offline service quality and online service quality (H9), the relationship between offline satisfaction and online satisfaction (H10), and the relationship between offline trust and online trust (H11).

In the current study context, channel integration refers to a system trait that influences the user evaluations of multiple channels and later channel adoption decisions. Channel

integration is capable of providing both opportunity and threat to multichannel firms and it can enhance the channel performance or destroy it (Herhausen et al., 2015). Hence, due to the possible cost related to channel integration, the role of channel integration for future results is important in theoretical and practical terms. According to Beck and Rygl (2015), the cross-channel strategy is related to the possible integration of multiple channels and that cross-channel strategy signifies the opportunity for a customer to conveniently switch between different available channels. The favorable perceptions developed in one channel can be transferred to another channel through halo effect (Kwon & Lennon, 2009a) and a higher degree of channel integration facilitates these perceptions transfer. Hence, the multichannel firms get benefits from investments in the alternative channel, and customer favorable perceptions in one channel may enhance the positive evaluation of alternate channels (Wallace et al., 2004). For this reason, channel integration can optimize channel performance and the customer experience in different channels (Verhoef et al., 2015) and creates cross-channel synergies as well. The effects of cross-channel synergy can be increased if the marketing efforts of multiple channels are accomplished in an integrated and complementary way (Fornari et al., 2016). To generate complementary effects, multiple channels should be integrated in a way to better satisfy the customer needs and they use multiple channels of the same firm (Avery et al., 2012; Kwon & Lennon, 2009a; Wallace et al., 2004).

The current study discovered that perceived channel integration had a strong positive effect on the customers' appraisals in both offline and online channels. This result provides evidence that the effectiveness of channel integration is important in customer cross-channel movement. This finding suggests that firms can improve customers'

appraisal of the new online channel by effectively integrating their multiple marketing channels. Indeed, if a multichannel firm can maintain a well-integrated multichannel system, such as providing a consistent interface, inventory information, price information, complaint resolution, customer service, and updated features, their customers are highly likely to generate favorable quality evaluations on their other marketing channels. The underlying cause may be that customers can increase their services utility by utilizing different retail channels suited to their different needs according to their convenience (Yang et al., 2017). A recent study also suggested that it is important to build an integrated view of the customers to better deal with their problems and complaints in multiple channels (Frasquet, Ieva, & Ziliani, 2019). Another study investigated multichannel customers and found that the firms providing their offline channel information on the online channel are perceived as providing better service quality and customers feel less risk in buying from their online channel (Zhang, Ren, Wang, & He, 2018).

Specifically, in the online environment, the customers are worried about the product quality they are purchasing from an online channel, because, they are not able to physically examine the product before the product is finally delivered to them (Wu & Chang, 2016). Additionally, if the customers are not satisfied with the purchased product, further problems arise due to difficulty in returning the product, exchange or registering their complaints as well. In this situation, the support provided by the firm's offline channel reduce these potential problems, particularly, the facility provided by the offline channel for the collection of products and after-sale services for online purchases significantly lower the risk perceptions associated with the online transaction. Hence, customers are highly likely to develop trust and satisfaction for online channel of a firm



supported by its offline counterpart and the level of cooperation between multiple channels creates superior value for the customers (Wu & Chang, 2016).

The current study discovered that customers' perception of channel integration between offline and online channels exert a positive moderating influence on their perception transfer from offline channel to online channel. These findings are consistent with prior assumptions that a higher degree of similarity and fit between the source and target creates a positive effect on the transfer of perceptions from one channel to an extended channel (Song et al., 2010; Yang, Wang, & Wei, 2014b). As the current context expands to a multichannel environment, these results advocate that the higher degree of association and integration among firm offline and online channels enhance the chances for customers to acquire similar perceptions for a firm's extended online channel based on their prior perceptions of the offline channel. These results confirmed the assumption provided by Herhausen, Binder, Schoegel, and Herrmann (2015) and Jin, Park, and Kim (2010), that channel integration may be a moderating factor that can influence the initial perceptions of customers of one channel towards firm's new extended channel.

Realizing the importance of channel integration, many multichannel firms start their integration efforts for multiple channels. Many firms introduced several online attributes in their offline channels, such as multiple assisted online terminals and self-service counters have been provided in their offline channel by *J.C. Penney* and *Louis Vuitton* provide self-service to facilitate the customers (Herhausen et al., 2015). Research on examining the role of channel integration discovers that these online terminals and self-service counters providing information for their online channel may decrease the negative effect created by the non-availability of their products in the offline channel (Bendoly et

al., 2005), generate a complementary effect for multiple channels (Glushko & Tabas, 2009) and becomes a valuable thing for offline customers when online banking assistance is provided at bank's offline channel (Patrício, Fisk, & Falcão e Cunha, 2008). Similarly, *IKEA* and *John Lewis* publish different information about their offline channel like product categories, open hours, and location on their online channels to integrate the offline features into their online channel (Zhang et al., 2018).

Macy's department store for fashion related products has used a multichannel strategy that allows customers to browse clothes on their online channel; then, when they walk into an offline store, their mobile application for Macy's notifies them of the specific location where the clothes are displayed, or, they can physically experience the products in the offline channel and buy these products from the online channel (Chen, Tsou, Chou, & Ciou, 2019). LEGO Mindstorms project requires that its factory team collaborate with their toolkit providers to engage customers in co-designing and customizing new interactive products and animations. This multichannel service delivery system has allowed customers to experience LEGO products in the offline channel, customize their own products online, and have their customized products physically delivered (Cuéllar & Pegalajar, 2014). Many department stores have renovated (or built) building complexes focusing on providing customers aesthetic appeal and playfulness and have used new technology to provide new features that allow the offline customers have a virtual shopping experience applying augmented reality or virtual reality in buying cosmetics products ([tw.perfectcorp.com](http://tw.perfectcorp.com)) and apparel (a virtual fitting room) (Chen et al., 2019).

To the best of the researcher's knowledge, this research is among the pioneer attempt to investigate the role of channel integration in developing competitive advantage for

multichannel firms through facilitating the customer movement from one channel to another during their purchase process. Hence, the results provide empirical evidence that customers find it valuable if the firms integrate their multiple channels and that channel integration develop a favorable behavior for these firms and their multiple channels. These findings not only support the role of channel integration for developing competitive advantage for multichannel firms but more importantly it would attract additional customers to online channel who may purchase from non-integrated channels of competing firms.

### **5.5 Offline Image as moderator**

Finally, the fifth research objective of the current study was to examine the impact of offline image as a moderating variable on the relationship between offline constructs (namely offline service quality, offline satisfaction, and offline trust) with their respective online constructs (namely online service quality, online satisfaction, and online trust). Three separate hypotheses (H12, H13, and H14) were developed to check the moderating impact of offline image between the relationships of offline constructs and online constructs. The current study had predicted that offline image positively moderates the relationship between these offline and online constructs. However, contrary to expectations, the results of the study only confirmed the moderation of offline image between offline trust and online trust. No empirical evidence of moderation had been found between the relationship of offline service quality and online service quality and between offline satisfaction and online satisfaction. Therefore, H12 was supported, while, H13 and H14 were not supported. Taken together, the finding provides empirical evidence that offline image only moderates the relationship between offline trust and online trust.

The result of the current study is coherent with some former studies highlighting the moderating nature of offline image in the trust transfer process. In a study by Lien et al. (2014) confirmed that the correlation between parent brand image and brand extension image (image congruence) certainly moderates the process of trust transfer. A high level of congruence between the firm's offline image and its online image proves to be work as a moderating factor between customers' trust and their intention to recommend (Wu et al., 2018).

Usually, customers are inclined to feel risk in the firm's offline channel, however, they tend to be more cautious and attribute a high level of risk in the online channel (Doolin, Dillon, Thompson, & Corner, 2005). Whereas, trust helps them to reduce their perception of risk by developing a trust-based relationship with the firm (Gao, Wang, Sirgy, & Bird, 2002; McKnight & Chervany, 2001a). The positive offline image of multichannel firms helps these firms to develop a trust-based relationship and mitigate the customer fears regarding the online channel (Liljander, Polsa, & Van Riel, 2009). The multichannel firms used many creative ways to maintain offline channel image which help them to decrease the perception of risks involved in the online channel, hence, offline channel image may act as a risk reducing agent (Erdil, 2015).

The results of the study strongly established the previous arguments that offline channel image act as a risk reducer for the online channel through the development of offline trust (Aghekyan-Simonian et al., 2012; Kwon & Lennon, 2009b; Liljander et al., 2009). Therefore, the familiarity of these customers with the positive attributes of the offline channel helps them to develop a positive channel image and they are inclined to judge the online performance in a positive way i.e. strong previous cognitions lead them to respond

in a more positive biased manner. Conversely, the unfamiliarity of these customers with offline channel attributes would develop a weak offline channel image and these customers may judge the performance of online channel less positively (Kwon & Lennon, 2009b).

The perceived risk of the online channel may dilute if these customers have positive offline image perceptions because the quality of the firm has been perceived to be higher that motivates them to buy from the online channel as well (Liljander et al., 2009). The previous favorable image of the offline channel may act as a halo effect and develop a biased perception of customers towards a firm's online channel attributes that influence their risk perceptions and repurchase intentions. Although, the risk attached with the online channel may act as a barrier for customers to motivate them to purchase from the online channel, the presence of a strong offline image act as a significant factor to make customers loyal to the firm once these risk perceptions are mitigated through offline trust developed during their experience with the offline channel (Kwon & Lennon, 2009b).

By revealing the connection between offline store and online store, a favorable offline image significantly adds value to the product (Moore, 1995) and reduce the risk perceptions of purchasing that product from an online channel (Semeijn, Van Riel, & Ambrosini, 2004). On the other hand, a weak offline channel image may result in developing a negative influence on the customer's channel impressions. Therefore, the offline channel image influences customer's purchase intention through enhancing the quality perceptions and decreasing customer perceived risk.

Furthermore, the nonsignificant moderation of offline image between offline service quality and online service quality and between offline satisfaction and online satisfaction

may justify through some evidence provided by previous studies. The prior literature provides mixed results regarding the effect of customers' previous experiences on their future evaluations. The effect of offline channel image on customers' online purchasing decisions can be positive or negative as well (Verhagen & van Dolen, 2009). Some studies also suggested that various offline channel perceptions that are results of customers' previous experiences trigger them to continue the use of offline channel rather than switch to a new extended online channel (Alba et al., 1997; Mathwick, Malhotra, & Rigdon, 2001). Hence, it is possible that if these customers have positive offline channel experiences, they may be less inclined to purchase from the online channel.

For multichannel firms having a positive offline brand image, the impact minimization phenomenon may dilute the offline image due to strong negative perceptions of the online channel (Kwon & Lennon, 2009a). The effect of offline image on online perceptions and beliefs can be minimized due to previous strong offline image especially when the customers have negative perceptions of online performance. When these customers are having strong negative perceptions regarding the performance of online channel, they resist transferring their perceptions from offline channel to online channel and maintain their current favorable image of the offline channel (Ahluwalia, 2000). These mechanisms of impact minimization and biased assimilation suggested that these customers develop a strong tolerance for negative online performance when they are having a consistent positive offline image. In this situation, the positive impact of offline image compels these customers to keep purchasing from the firm's offline channel rather than switching to an online channel (Kwon & Lennon, 2009a).

## **5.6 Contributions of the study**

Several insights concerning the issues related to customer's cross-channel movement and its impact on online repurchase intention have been discussed throughout this study. To the best of the researcher's knowledge, this study is one of the very few studies that has been carried out in developing countries, particularly in the fashion industry of Pakistan to explore the influence of various offline constructs on online constructs and finally their impact on online repurchase intention.

In addition, the current study contributes to expanding the current understanding related to examining the moderating role of channel integration and offline image between offline constructs and online constructs with the help of the PLS-SEM. Based on the findings of this research work, the study proposes several significant implications for enhancing the performance of multichannel firms in the context of Pakistan. These particular results provide several practical, theoretical, and methodological implications. These implications are provided in the following sub-sections.

### **5.6.1 Theoretical Contributions**

The conceptual framework for this research was developed from previous studies on a similar topic and theoretical gaps revealed in the literature. The conceptual framework was also underpinned by expectation confirmation theory (Oliver, 1980). The current work would be unique in the sense that it is the first study that integrates expectation confirm theory to explain the cross-channel movement of customers and their repurchase intention in a multichannel environment. Theoretically speaking, the value of this research is that it has explain the shift of customer perceptions across channels and expectation confirmation theory to predict their online repurchase intention. By investigating the

moderating influence of channel integration and offline channel image in the relationship between various offline and online constructs, the research has also provided support for the categorization theory. Specifically, it highlights the moderating role of channel integration and offline channel image on the link between different offline and online constructs in the fashion industry of Pakistan. Empirical evidence has been provided for the theoretical relationships hypothesized in the research framework. The current study had 14 hypotheses, while 12 hypotheses were supported, however, 2 hypotheses were not supported based on insufficient empirical evidence and these inconsistent results are also justified based on previous literature.

This study narrows the gap in the multichannel related literature regarding the role of offline constructs in developing online repurchase intention. However, based on the multichannel literature review channel integration and offline channel image were selected for this study because they represent the key variables found to support the transfer of perceptions from offline channel to online channel. Moreover, to the best of the researcher's knowledge, there is no other study attempted to integrate these variables as a moderating variable between offline and online constructs.

The current study examined a multichannel environment by utilizing a unique approach i.e. categorization theory. The previous literature used categorization theory to describe the customer's category-based evaluations in the context of single-channel like transfer of perceptions for brand alliances (Delgado-Ballester & Hernández-Espallardo, 2008) and product extension in the pure online channel (Song et al., 2010). Considering the current trend of channel extension where many firms are opening new platforms to attract customers, the application of customers' category-based evaluation and their purchase



behavior in the current trend of channel extension would add a significant contribution to current multichannel literature. The current study investigates the customers' channel adoption decisions from a cross-channel viewpoint by studying the process of source evaluation, evaluation of target, and the association between target and source. Previous literature generally paid focus on the process of target evaluation and channel adoption behavior. However, the current empirical evidence provided in the study highlighted the fact that the close association between target and source significantly influence the favorable evolution of target and positively affect the customers' intentions to use the target (Yang et al., 2014b), hence, these findings enrich the current multichannel literature by providing a comprehensive approach to understand the evaluation and adoption of the online channel.

Additionally, the study extends the expectation confirmation theory by recognizing the moderating role of channel integration and offline image in the trust transfer process. The direct effect of channel integration for multichannel firms was previously investigated because channel integration stimulate firm sales (Cao & Li, 2015) and it helps to achieve channel synergies and competitive advantage by increasing the service quality perceptions and decreasing the perception of risk in the online channel (Herhausen et al., 2015). The moderating role of channel integration adds value to the expectation confirmation theory and holds a significant contribution to identify various boundary conditions for the trust transfer process (Gong et al., 2019). With this unique empirical understanding, the current work justifies the reasonable assumption for previous efforts that trust from the source can be better transfer to a closely relevant target. Hence, the trust transfer process can better work when a strong integration is perceived by customers between the target and source.

Specifically, the moderating results show that perceived channel integration (source-target association) provides a stronger effect on the trust transfer process.

The current study extends the multichannel adoption literature by considering the category-based evaluations and piecemeal processing. The great advancement in internet technology forced many established offline firms to enter the multichannel environment and this offline to online channel extension and adoption of multichannel have been discussed from multiple prospective. Several previous studies have been explored the phenomenon by expending various technology adoption and diffusion theories. These theories try to understand the customers' behavioral intentions based on their general attitudes and beliefs regarding technology (piecemeal processing). However, the current study expands the expectation confirmation theory by including channel integration and offline image as a meaningful category cue. Although the customer's evaluation and decision making are commonly based on category-based processing, however, the process is not automatic (Gierl & Huettl, 2011). According to the current study, several relevant category cues initiate the category-based processing (Song et al., 2010, 2013). So, the current study adopts channel integration and offline image as category cues that initiate category-based processing in a multichannel environment. Therefore, the current study has contributed to the existing literature by identifying and empirically verifying that channel integration and offline image may act as category cues.

### **5.6.2 Methodological contributions**

Besides theoretical contributions, this study also makes methodological contributions. Preceding studies relied on traditional instrument validation such as factor analysis and Cronbach's alpha coefficient to check for reliability. However, such analyses are

insufficient to fulfill the current needs of increasingly complex analysis. This research used a relatively new tool of analysis (i.e., PLS 3.2.8) to explicate the hypothesized relationships (structural paths) among the different constructs of the study. The PLS tool constitutes a canonical correlation, multiple regression, principal components techniques, multivariate analysis of variance.

Another methodological contribution is associated with the use of PLS structural path modeling to measure each latent variable. Precisely, the current research has become possible by measuring the properties of the latent variables such as convergent and discriminant validity. Moreover, the properties studied were the individual items reliabilities (alpha symbol), average variance explained (AVE), and composite reliability (CR) for each latent variable. Convergent validity was measured by checking the value of AVE for the latent variables. Likewise, the discriminant validity was assessed by making a comparison to the correlations between the latent variables and the square roots of AVE and assessing the HTMT, which is a newly developed tool to assess discriminant validity. The outputs for the cross-loadings matrix were also assessed to support the discriminant validity in the conceptual model.

Moreover, to assess the moderation, the product indicator approach (a PLS moderation technique) approach was used in this study, which is a more advanced approach. The orthogonalization approach uses residuals that are calculated by regressing all possible pairwise product terms of the indicators of the latent predictor and the latent moderator variable (i.e., product indicators) on all indicators of the latent predictor and the latent moderator variable. Therefore, overall this research had used rigorous approaches (PLS

path modeling) to determine the properties of the latent variables demonstrated in the conceptual model of this research.

The application of a product indicator approach permits the value of  $R^2$  for online constructs to be obtained. As asserted by Ringle, Sarstedt, and Straub (2012), to determine  $R^2$ , the product indicator approach is appropriate. It is crucial for studies employing PLS to report the  $R^2$  values for all endogenous constructs in the models, and any attempts not to report the  $R^2$  values and replace it with others such as goodness-of-fit values is considered incorrect (Hulland 1999).

### **5.7 Managerial Contributions**

Based on the results of the study, the current study provides several important recommendations for multichannel firms. The current study found empirical support for the connection between offline constructs (offline service quality, offline satisfaction, and offline trust) and online constructs (online service quality, online satisfaction, and online trust). Therefore, it would be important for a multichannel firm to improve the customer perceptions of their offline channel that act as a benchmark to use the firm's online channel as well. In this regard, the customer's perception of the online channel is not only the success factor for the online channel, however, the perceptions developed from the firm offline channel also plays an important role. Therefore, in a multichannel environment, the services offered in the offline and online channel may be different, however, when customers evaluations of service quality in a firm's offline channel is positive, they are inclined to build a better-quality perception of the online channel as well. The findings of the study suggest a cross-channel effect of service quality form offline channel to online channel. By providing a superior level of service quality in their offline channel, the firm

can leverage these perceptions to produce a similar positive effect on its online channel. Hence, the firms need to exert additional efforts to maintain their service quality in the offline channel.

Similarly, multichannel firms essentially administer customers' trust in their offline channel and pay more attention towards the trust beliefs carried over to the online channel, additionally, they need to maintain channel integration between their multiple channels. Therefore, to assist the development of trust in their online channel, multichannel firms need to build strategies to boost trust in offline channel, highlight links between the two channels and maintain integration across the various channel for better transfer of trust from one channel to another channel.

Furthermore, online service quality and online trust appraisals of customers have a corresponding influence on their satisfaction with the firm and both perceptions have a strong influence on their satisfaction with a multichannel firm. The current study predicts that these channels have a complementary effect, such that, better service quality and trust in multiple channels lead to high customer satisfaction. When the online channel is capable of providing better service quality and maintaining trust, customer satisfaction with the online channel will be high and the frequency of online channel use will be increased. Multiple channel strategies improve the delivered services portfolio that enhances customers' overall satisfaction. Hence, the channel portfolio quality is based on the overall experience of the customers with multiple channels and it depends upon offline channel quality (product and services provided by the traditional offline store), online channel quality (product and services provided through the internet-based platform) and integrated efforts (better service experience across multiple channels) (Banerjee, 2014;

Sousa & Voss, 2012, 2006). In summary, the current customers hold a plethora of channels for their purchasing decisions, the multichannel firms are required to manage favorable perceptions towards their offline channel, facilitate the transfer of perceptions from offline channel to its counterpart online channel and effectively build and execute strategies to develop synergies among multiple channels.

These strategies would help these multichannel firms to better compete against other firms, enhance repurchase intentions in the online channel, and outperform in global markets (Badrinarayanan et al., 2012). To mitigate the high risk associated with the online channel, the offline channel can allay customers' fears for selecting the best channel for their purchasing needs (Bock et al., 2012). Hence, regarding the online repurchase intention, the online channel may employ better strategies to increase customers' online satisfaction, trust, and service quality of their channel. For achieving these objectives, the multichannel firm needs to use corporate resources to improve its online channel performance. Additionally, the existing offline customers' perceptions can be leveraged to build similar favorable perceptions for the online channel.

One important contribution of the current study is to confirm the moderating role of channel integration in developing favorable online perceptions based on customer offline experiences. The higher the perceived integration between the multiple channels of the firm, the better is the transfer of customer perceptions from one channel to another. Therefore, multichannel firms should acknowledge that channel integration in shaping behavioral intentions in multiple channel interaction. By maintaining a well-integrated multichannel system, multichannel firms can enhance customers' appraisal on their individual marketing channels, and subsequently, increase satisfaction and repurchase

behavior in another channel. More specifically, to achieve better channel integration, firms can offer consistent marketing policies, merchandise, price, and other information, delivery options in the cross channel, and customer service across their different marketing channels.

These findings have direct practical relevance for multichannel firms since they often managed offline channels and online channels through different departments or entities within the same firm. However, integrating these individual channels is the prime and costly investment for multichannel firms, therefore, the main question arises for the firms that whether the channel integration efforts pay off. The current study responds to this fundamental question and provides empirical justification and implications for the multichannel firms. While conventional wisdom suggests that channel integration affects the bottom-line results, however, few empirical results justify this assumption in a multichannel context. The current study empirically justifies the important contribution of channel integration in the formation of cross-channel favorable customer attitudes and intentions and suggests that multichannel firms should confidently use channel integration in order to achieve sustainable competitive advantage. The second important finding of the current study is to verify that synergy is created through channel integration rather than cannibalization, an important question to answer for channel extension. Hence, the customers' channel choice behavior suggests that channel integration efforts generate incremental sales in multiple channels from customers that would otherwise purchase from other competitors' online channel or switch to another firm having more integrated multiple channels. This is a promising finding that encourages managers of these multichannel firms to move towards more integrated channel strategies.

Hence, the significant practical implication for managers of multichannel firms is to build coordination and synergies across their multiple channels to mitigate customer risk by providing access to necessary information for their purchase-related activities. Although the volume of sales through the online channel has been increasing, however, the majority of sales revenues are still derived from the offline channel, online sales represent 16.1% of global retail sales in 2020 (eMarketer, 2020). Hence, rather than investing in one channel over the other, efforts for integrating these channels need to be emphasized. In addition to channel integration, multichannel firms having a positive offline image can capitalize on this advantage in the online channel and it seems difficult for the firms with a less positive offline image to hold customer online adoption compared with the firms having a favorable offline image.

The results of the current study are highly significant for fashion-related multichannel firms because the presence of offline channel and their online channel performance is highly correlated. The fashion-related customers are different from other sector as they are more conscious about the quality of these products. Availability of firm offline channel provide them opportunity of physically examine the products in the offline channel and purchase these products from online channel due to its convenience. Additionally, the integration between multiple channels of these firms helps them to avail several after-sale services (return, replacement, or refund) that boost their perceptions of satisfaction, service quality, and trust with multiple channels and ultimately enhance their repurchase intentions from online channel.



## **5.8 Limitations and Recommendations for future research**

The current study has been developed a comprehensive model based on prior literature to examine the customer channel-related behavior and customer movement in a cross-channel environment. However, the study has several limitations that warrant future investigations to develop further insights for the multichannel environment.

First, the hypothesized relationships in the developed model have been validated based on the data collected from customers of Pakistan-based multichannel fashion industry firms that limit the generalizability of the results. Future studies should explore the relationships studied here from other firms comprising different retail contexts like electronics firms, mobile phone industry, tourism and hospitality industry, banking and insurance firms, retail stores, and sports firm to overcome this limitation. Further, the findings may be verified in other cultural settings to assess their generalizability. Replication of the current study in different sectors, countries, and cultures is necessary for future research.

Second, the current study examines the cross-channel customers' movement from offline to online channels, however, the customer can select multiple other channels for their purchase decisions. In the future, the study model can be tested to understand the customer cross channel movement in mobile and social media channels as well. In addition, the study checks the customer movement from offline to online, however, the reverse can be possible, and require investigating in future studies.

Third, the study at hand is limited to three channel related variables; service quality, satisfaction, and trust. The inclusion of other variables in the model can optimize the understanding of customer channel-related behavior. For example, channel enjoyment,

channel related perceived risk, channel perceived value, and channel loyalty. Future studies can incorporate these variables into the model for further understanding.

Forth, channel integration emerges as a moderator in the transfer of channel-related perceptions. Several other variables can be tested to check their moderating effect on customer's perception transfer. In this regard, technology readiness, locus of control, and self-efficacy can be potential moderators. Additionally, the role of channel integration and transference effects needs to be examined across different types of product categories (low vs high involvement products), customer contexts (business to business vs customer to customer), and multichannel retailers (hedonic vs functional) to examine whether certain relationships are unique to each context.

The final limitation of the study is using the cross-sectional research design, where, the longitudinal design offers strong inferences when causality is present in the model (Morgan & Hunt, 1994) and specifically more important when studying customer actual purchase behavior. Therefore, future research needs to design in a way to collect data from respondents after a specific time to better capture the effect of offline channels on online channel adoption and their repurchase behavior. Hence, contact the same customer over time to analyze their online repurchase behavior that also includes the volume and frequency of their purchases to explore the causal relationships in the model.

In summary, this study stipulates several theoretical and practical contributions for multichannel firms and calls for further rigorous research to comprehend and provide valuable recommendations for multichannel firms.

## 5.9 Conclusion

The evolution of technology, rapid digitalization, and introduction of multiple channels strongly influence the managers and researchers alike to discover and update how customers behave in multiple channels and how companies and customers better interact in a multichannel environment. Technological advancement has been proliferating the channel portfolio for firms to use multiple channels to communicate with their customers and sell their products. Recently, many scholars and practitioners have suggested that the superior approach to offer and control several channels is multichannel management. The integrated multichannel strategy enables customers to experience different channels seamlessly and interchangeably (Mirsch, Lehrer, & Jung, 2016). These channels could be physical stores, catalogs, the internet, mobile applications, and social media presences. This channel extension phenomenon has significantly influenced market practices, available sales channels, business models, and more importantly, customer behavior. Customers enthusiastically use multiple channels offered and many times these customers are unable to complete their purchases using only a single channel. In a study of globally polled customers, these customers prefer to use channels simultaneously and 86% of these customers use various channels for their purchase process (McPartlin, Dugal, Jenson, & Kahn, 2012). Therefore, in the current multichannel context, the justification for offering multiple channels is no longer the area of focus, however, handling these multiple channels synergistically to maximize the customer repeat purchase behavior is relatively more important.

The results of the current study substantiate the significance of managing offline channel related attributes because these offline attributes are equally important to encourage the

customers to continue their online channel usage. As anticipated, the customers are inclined to use the online channel of those firms with whom they had a favorable perception of their experience with the offline channel. The significant influence of offline constructs (offline service quality, offline satisfaction, and offline trust) have been confirmed on customer online channel perceptions. Hence, customer's intention to buy something from a multichannel firm's online channel can be grounded on three essential offline factors, namely, offline service quality perceptions, degree of trust in the offline channel, and level of satisfaction gained from the offline channel.

These findings verify the prior empirical studies and the influence of these important attributes on customers' purchase and repurchase intentions from the online channel have been confirmed. Additionally, the results also confirm the moderating role of channel integration in the transfer of customer perceptions from offline channel to the online channel. More precisely, the higher the level of integration between the firm's multiple channels, the higher the transfer of perceptions from offline channels to online channels. However, contrary to expectations, offline image only supports the transfer of trust from offline to online channels and no effect was observed for service quality and satisfaction.

In a multichannel environment, the presence of multiple channels provides benefits for both customers and firms. Multiple channels provide benefits for customers by accommodating them through the provision of multiple channels, hence, offering them various alternatives to select any specific channel that match their personal preferences for interacting with the firm. For experience goods such as fashion-related products, the customer is unable to evaluate the quality and fit of a garment online, it is expected that the offline channel plays an important role to drive online repurchases as it reduces the

perceived risks of buying online-only firms. Hence, each channel is providing distinctive benefits to customers; unique services available at the offline channel and purchase convenience at online channel could lead to increased repurchase intention from the online channel.

The availability of multiple channels also provides competitive and complementary benefits for the firm. The competitive effect advocates that customers' inclination to experience new channels is affected by their favorable impressions of the alternative channel. The favorable perceptions of the customers due to the better performance of the offline channel affect their perceptions about the firm's online channel and it will ease the customer transition from one channel to another. In addition to the competitive effect, there is a complementary cross-channel effect as well. Customers' usage of multiple channels potentially broadens their exposure and provide better access to the firm's offering. Since, each channel may provide a unique value proposition, integrating these multiple channels create synergy and enhance their collective benefits for the customers in a relational environment. The unique value of each channel complements the alternative channel, hence, providing better customer services would enhance customer satisfaction and ultimately repurchase behavior in the online channel.

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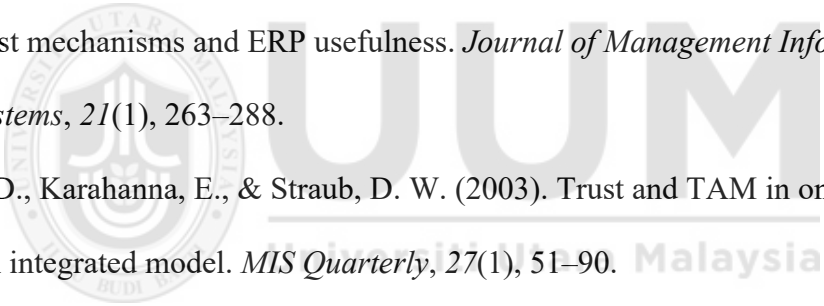
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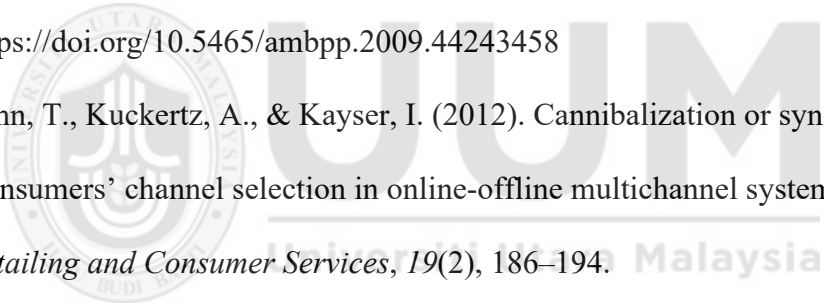
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**Dear Respondent,**

I am Muhammad Rizwan, PhD scholar at School of Business Management, University Utara Malaysia. I am currently conducting a study on customer buying behavior in multichannel environment. I would like to extend my appreciations to you for your kind consideration in participating in this survey. You are only need 15 minutes to complete this questionnaire and there is NO RIGHT AND WRONG ANSWER, so feel free to answer based on your own experiences.

This questionnaire will collect data regarding your perception of offline (traditional) and online (internet based) channel and further your repurchase intention to buy from online channel.

For your information, data gained from this study is STRICTLY FOR AN ACADEMIC PURPOSES only and will remain STRICTLY CONFIDENTIAL. If you have any enquiries, do not hesitate to contact me at:

**Muhammad Rizwan**

PhD Scholar

Matric # 902316

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OR my supervisor:

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Your kind cooperation and participation will be highly appreciated.

Thank you.

**Muhammad Rizwan**

School of Business Management

University Utara Malaysia.

## Research Questionnaire

### Section-A

- 1.1 Gender**      Male            Female
- 1.2 Age**      15-20 years            21-25 years            26-30 years        
31-35 years            36-40 years            Above 40 years
- 1.3 Incom**      Below 15000            15000-30000            30000-45000        
45000-60000            60000-75000            Above 75000
- 1.4 Education**      Matriculation            Intermediate            Bachelor        
Master            MS/MPhil            PhD
- 1.5 Occupation**      Student            Unemployed            Employed        
Business owner            House wife            Other \_\_\_\_\_
- 1.6 Frequency of internet use (Hours per day)**      Less than 1 hour            1 hour            2 hours        
3 hours            4 hours            More than 4 hours
- 1.7 Main reason for Internet use**      Information search            work            Entertainment        
Study            Purchasing            Banking        
Social communication            Other

### Section B

**2.1 Do you ever purchase a product from online channel (internet based store)?**

Yes            No     

Please proceed to the next section if your answer is **YES** for item no 2.1 otherwise **STOP** answering the next questions.

## Section C

Please indicate the extent to which you agree with each of the following statement:

### Online Satisfaction

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	I am satisfied with the performance I receive from this firm's online channel	1	2	3	4	5	6	7
2	I have a positive attitude towards surfing of this firm's online channel	1	2	3	4	5	6	7
3	My interaction with this firm's online channel is very satisfying	1	2	3	4	5	6	7

### Online Service Quality

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	I can have a high level of services to purchase products from this firm's online channel	1	2	3	4	5	6	7
2	I can get helpful assistance/information when I want to purchase products from this firm's online channel	1	2	3	4	5	6	7
3	I can have flexible delivery options when buying products from this firm's online channel	1	2	3	4	5	6	7
4	I can easily complete my payment for my purchases from this firm's online channel	1	2	3	4	5	6	7
5	I can easily return, exchange and receive refund from this firm's online channel	1	2	3	4	5	6	7

### Online Trust

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	The firm's online channel would operate in my best interest when I purchase products from it	1	2	3	4	5	6	7
2	The firm's online channel would keep its commitments to me when I purchase products from it	1	2	3	4	5	6	7
3	The firm's online channel would have the ability to meet most of my needs as a customer when I purchase products from it	1	2	3	4	5	6	7

4	The firm's online channel would make good-faith efforts to address most of my concerns	1	2	3	4	5	6	7
5	The firm's online channel would be truthful in its dealings with me	1	2	3	4	5	6	7
6	The firm's online channel would be capable and proficient to provide products and services that I need	1	2	3	4	5	6	7
7	The firm's online channel would be interested in my well-being, not just its own (i.e. have policies that favor my interest such as free delivery and product return policy)	1	2	3	4	5	6	7
8	The firm's online channel would be honest in its dealings with me	1	2	3	4	5	6	7
9	The firm's online channel would have the skills and expertise to handle my expectations	1	2	3	4	5	6	7

### Offline Satisfaction

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	I am satisfied with the service provided by this firm offline store	1	2	3	4	5	6	7
2	Compared to other, this firm's offline store makes me feel satisfied	1	2	3	4	5	6	7
3	The service provided by this firm's offline store is consistent with my expectation	1	2	3	4	5	6	7
4	I am generally pleased with this firm's offline store services	1	2	3	4	5	6	7

### Offline Trust

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	The firm's offline store would act in my best interest	1	2	3	4	5	6	7
2	The firm's offline store would fulfil its commitments to me	1	2	3	4	5	6	7
3	The firm's offline store would have the ability to meet most of my needs as a customer	1	2	3	4	5	6	7
4	The firm's offline store would make good-faith efforts to address most of my concerns	1	2	3	4	5	6	7
5	The firm's offline store would be truthful in its dealings with me	1	2	3	4	5	6	7

6	The firm's offline store would be capable and proficient to provide products and services that I need	1	2	3	4	5	6	7
7	The firm's offline store would be interested in my well-being, not just its own (i.e. have policies that favor my interest such as product return policy).	1	2	3	4	5	6	7
8	The firm's offline store would be honest in its dealings with me	1	2	3	4	5	6	7
9	The firm's offline store would have the skills and expertise to handle my expectations	1	2	3	4	5	6	7

### Offline Service Quality

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	I can have a high level of services to purchase products from this firm's offline store	1	2	3	4	5	6	7
2	I can get helpful assistance/information when I want to purchase products from this firm's offline store	1	2	3	4	5	6	7
3	I can have flexible delivery options when buying products from this firm's offline store	1	2	3	4	5	6	7
4	I can easily complete my payment for my purchases from this firm's offline store	1	2	3	4	5	6	7
5	I can easily return, exchange and receive refund from this firm's offline store	1	2	3	4	5	6	7

### Channel Integration

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	The firm online channel highlights promotions that are taking place in the offline store.	1	2	3	4	5	6	7
2	The firm online channel advertises the offline store by providing address and contact information of the store.	1	2	3	4	5	6	7



3	The firm online channel allows customers to search for products available in the offline store.	1	2	3	4	5	6	7
4	The firm allows checking of inventory status at the offline store through the online channel.	1	2	3	4	5	6	7
5	The firm offline store allows customers to self-collect their online purchases.	1	2	3	4	5	6	7
6	The firm allows customers to choose any offline store from which to pick up their online purchases.	1	2	3	4	5	6	7
7	The firm maintains integrated purchase history of customers' online and store purchases.	1	2	3	4	5	6	7
8	The firm online channel and offline store allow customers to access their prior integrated purchase history.	1	2	3	4	5	6	7
9	The firm offline store accepts return, repair or exchange of products purchased from firm's online channel.	1	2	3	4	5	6	7
10	The firm online channel provides post-purchase services such as support for products purchased at offline stores.	1	2	3	4	5	6	7

### Offline Image

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	This firm is a high performing retailer	1	2	3	4	5	6	7
2	This firm is close to my 'ideal' store	1	2	3	4	5	6	7
3	This firm provides good overall service	1	2	3	4	5	6	7
4	This firm carries high quality merchandise/products	1	2	3	4	5	6	7
5	This firm has helpful and knowledgeable salespeople	1	2	3	4	5	6	7
6	This firm provides attractive shopping experience	1	2	3	4	5	6	7

7	Overall, I have a favorable view of this firm	1	2	3	4	5	6	7
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**Online Repurchase Intention**

1=Strongly Disagree, 2=Disagree 3=Somewhat Disagree, 4=Neutral, 5=Somewhat Agree, 6=Agree 7=Strongly Agree

1	I anticipate to repurchase from this firm's online channel in the near future.	1	2	3	4	5	6	7
2	It is likely that I will repurchase from this online channel in the near future	1	2	3	4	5	6	7
3	I expect to repurchase from this online channel in the near future	1	2	3	4	5	6	7



## Appendix B

### Common Method Variance Test

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.847	19.722	19.722	10.847	19.722	19.722	6.161	11.203	11.203
2	7.173	13.042	32.765	7.173	13.042	32.765	5.742	10.440	21.643
3	3.847	6.995	39.760	3.847	6.995	39.760	5.142	9.349	30.992
4	3.419	6.216	45.976	3.419	6.216	45.976	4.295	7.810	38.802
5	2.757	5.012	50.988	2.757	5.012	50.988	3.615	6.572	45.374
6	2.557	4.649	55.637	2.557	4.649	55.637	3.440	6.255	51.629
7	2.023	3.678	59.315	2.023	3.678	59.315	2.763	5.024	56.653
8	1.751	3.183	62.498	1.751	3.183	62.498	2.227	4.049	60.702
9	1.174	2.135	64.633	1.174	2.135	64.633	2.162	3.931	64.633

