
Omni Channel Shopping Retailing and Social Phase of Consumer Behavior

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Received: August 23, 2020; Revised: March 11, 2021; Accepted: July 16, 2021

Abstract: Technological developments have provided multiple channel opportunities to retailers. For a smooth shopping experience to satisfy customers retailers have been forced to move to Omni channel shopping, as they have a wide variety of opportunities through which they can find, compare, buy and get products/brands. Data from 432 consumers from different age groups were collected through a structured close-ended questionnaire. PLS-SEM was used for understanding the effects of the factors on consumer behaviour. Findings from this study provide insights to retailers and researchers for understating the crucial relationships between the factors including situational factors, perceived trust, perceived risk, privacy concerns, and utilitarian motive with behavioural intentional affecting the use of long-term behaviour. From the results, we can conclude that age as the moderating variable effects perceived risk, utilitarian motive, and privacy concerns on behavioural intentions and experience moderates the effect of utilitarian motive on behavioural intentions.

Keywords: *Omni channel, retailing, consumer behavior, behavioural intentions, PLS-SEM.*

Introduction

Revolution in technology has not only helped consumers in their work but has provided digitization in retailing. The advances in digital media have made the retailing complex (Crittenden, Peterson, & Albaum, 2010; Medrano, Olarte-Pascual, Pelegrín-Borondo, & Sierra-Murillo, 2016). Advancement in the mobile channel, digital media, integration of the new devices/channels/systems, and online and offline retailing has evolved not only the retail industry but it has changed the consumer behaviour too (Verhoef, Kannan, & Inman, 2015). The escalation of usage of online retailing channels, interconnectivity, and mobility has changed the consumers' decision-making thought process and companies should adapt to this change of environment (Ewerhard, Sisovsky, & Johansson, 2019; Alam, Aqil, & Raza, 2019). Why do consumers behave in a particular manner while purchasing a product is a question that needs to be answered? Customers behaviour has been impacted by the new technological developments (Cai & Li, 2018), developments in technology have transformed shopping and

¹ DOI: <https://doi.org/10.51659/josi.20.132>

retailing in a new way. These transformations have created a new shopping experience for customers (Hänninen, Smedlund, & Mitronen, 2018). The main purpose of a retailer is to keep consumers satisfied and for keeping them happy retailers integrate the new channels and technologies to their operations (Li, Liu, Lim, Goh, Yang, & Lee, 2018). It has not only reshaped the retailing industry but has provided a competitive edge to the companies by engaging consumers (Grewal, Roggeveen, & Nordfält, 2017).

Consumers prefer to use multiple channels for shopping (Shukla & Nigam, 2018; Reza, Amir & Kazmi, 2021; Shaikh & Kazmi, 2021). A shopper who uses multi-channels are called an Omni shopper and they want a seamless shopping experience while using these channels (Yurova, Rippé, Weisfeld-Spolter, Sussan, & Arndt, 2017). Development of sales' channels and digital media has completely changed the retail industry (Verhoef et al., 2015). They are well aware of the advantages of these channels and reach customers through it (Levy & Weitz, 2001). For a seamless shopping experience to satisfy customers, retailers have been forced to move to omnichannel shopping (Brynjolfsson, Hu, & Rahman, 2013), as they have a wide variety of opportunities through which they can find, compare, buy and get products (Yrjölä, Saarijärvi, & Nummela, 2018). These developments have changed consumers' perception towards shopping (Juaneda-Ayensa, Mosquera, & Sierra Murillo, 2011; Shahbaz et al., 2021; Tariq et al., 2021; Zaman et al., 2018), especially from a multichannel to an omnichannel. Verhoef et al. (2015) define omnichannel as the integration of online buying with various ways including mobile applications, picking up from the store, exchanging at a brick store etc. Omnichannel shopping allows consumers to experience shopping through various channels (Brynjolfsson et al., 2013).

Omnichannel shopping is the new retailing model that has been adopted by various companies in Pakistan, for example, Khaadi, Shopistan, and Daraz.pk (Mohsin, 2017; Rabbani, 2018). Pakistan is a developing country and there have been few researchers on omnichannel in the Pakistani context (Rizvi & Siddiqui, 2019). Omnichannel shopping has a major advantage of reducing the operational and maintenance cost by closing down big stores and operating online store from a small space (Kazancoglu & Aydin, 2018). Customers, on the other hand, are still sceptical about the usage of omnichannel shopping.

A quantitative study to examine consumers' decision-making process in an omnichannel context should be studied (Ewerhard et al., 2019). There are other factors that need to be tested in addition to the factors of the UTAUT2 model (Kazancoglu & Aydin, 2018). Using additional factors in the latest model, i.e. UTAUT2 gives us a complete picture whether the other factors identified by the other researchers have an impact on consumers' behavioural intention or not (Kazancoglu & Aydin, 2018). Previous customer service models need to be evolved, as they do not reflect the needs of current customers (Daugherty, Bolumole, & Grawe, 2019). Therefore, it is necessary to focus on the behavioural intention of consumers towards omnichannel shopping (Venkatesh et al., 2012) considering the factors that have been highlighted by the researchers. New factors are added to the existing model of UTAUT2 to understand customers' intentions towards omnichannel shopping. Hence, *"The aim of this research is to study consumers' perception towards omnichannel shopping in Pakistan"*. The primary objective of this study is to understand consumers' perception of omnichannel shopping in Pakistan.

Literature Review

Omnichannel retail has created a new channel by collaborating physical and online store both for retailers and customers (Brynjolfsson et al., 2013; Bell, Gallino, & Moreno, 2014; Verhoef et al., 2015). With retailers' point of view, it is necessary to look at the customers' perception as well (Ewerhard et al., 2019; Wollenburg, Hübner, Kuhn, & Trautrimms, 2018).

Omni channel Shopping

New retail channels for example e-commerce and omnichannel emerged in recent years has transformed retail businesses (Beck & Rygl, 2015; Grewal et al., 2017; Kang, 2019; Verhoef et al., 2015). Customers' decision-making is affected by technological developments this makes multichannel retailing possible (Ewerhard et al., 2019). Omnichannel is an integration of all channels (Lazaris & Vrechopoulos, 2014) and for customers, it is a seamless shopping experience (Manser Payne, Peltier, & Barger, 2017). An advanced marketing strategy that focuses on consumers' shopping experience through multi-channel (Juaneda-Ayensa et al., 2016). Consumers buy products through one channel (Melero, Sese, & Verhoef, 2016) but retailers offer multi-channel through one source making an omnichannel environment (Beck & Rygl, 2015). Kazancoglu and Aydin (2018) explained omnichannel is an ideal way to provide one point of connection between consumer and product rather than various channels. Customers' experience is important for retailers across multi-channels through omnichannel (Verhoef et al., 2015).

Customer Attitude towards Technology in Omnichannel

Omnichannel customers are growing and it has become a global phenomenon (Galipoglu et al., 2018; Hansen & Sia, 2015; Hübner, Holzapfel, & Kuhn, 2016; Juaneda-Ayensa et al., 2016; Melacini, Perotti, Rasini, & Tappia, 2018; Schlager & Maas, 2013). New shoppers are from the digital world, they want to access everything from their phones whether it is product searching, comparing, ordering, asking for advice, looking for alternatives and wants to avail opportunities from each channel (Yurova et al., 2017). As omni shoppers are well aware of the products they consider themselves being more informed about a product rather than the brand's sales personnel and prefer to have more control of their purchases (Rippé, Weisfeld-Spolter, Yurova, & Sussan, 2015). It is important to know customers' attitude towards technology and how it influences the purchase decision of the customers in the new context (Escobar-Rodríguez & Carvajal-Trujillo, 2014; Klaus & Changchit, 2019).

Extended Unified Theory of Acceptance and Use of Technology (UTAUT2)

Researchers have investigated behaviour in information technology through different models. These included the "theory of reasoned action (TRA), theory of planned behaviour (TPB), technology acceptance model (TAM, TAM2), and unified theory of acceptance and use of technology (UTAUT, UTAUT2)". Every theory became the base of another theory. Every time some new factors were added to enhance the productivity of the model. The first famous theory to understand consumers' perspective was the theory of reasoned action (TRA) (Alzahrani, Hall-Phillips, & Zeng, 2019) then followed by other theories, for example Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB) etc. (Kazancoglu & Aydin, 2018; Seth, Coffie, Richard, & Stephen, 2019).

Venkatesh et al. 2012 gave an extended version of the unified theory of acceptance and use of a technology known as the extended unified theory of acceptance and use of technology (UTAUT2). This model incorporated the UTAUT model with new factors including “hedonic motivation, price value, and habit” (Makanyeza & Mutambayashata, 2018; Venkatesh et al., 2012). Venkatesh et al. 2012 proved that UTAUT2 explains better variance “in behavioural intention (56 per cent to 74 per cent) and technology use (40 per cent to 52 per cent)”. UTAUT2 is not applicable in every context hence it is necessary to test the model in all situations (Owusu Kwateng, Osei Atiemo, & Appiah, 2019). UTAUT2 model is a better choice as it consolidates various theories whereas other theories are very limited (Halassi, Semeijn, & Kiratli, 2019). UTAUT2 is proved to identify “consumer acceptance and use of technology” at the early stages of the Product Life Cycle (Hartmann & Vanpoucke, 2017).

A number of researchers based on different theories has tested omnichannel. The TAM model was used to understand the strategies of the omnichannel behaviour followed by the UTAUT model (Joo & Lee, 2016). Technology acceptance model (TAM), was used by researchers like Berg and Tornblad (2017) and Lawry and Choi (2013) to test consumers’ purchase intention towards omnichannel. Berg and Tornblad (2017) discovered that perceived security and perceived usefulness are important factors to understand purchase intention in omnichannel’s scenario. Lawry and Choi (2013) used UTAUT2 model for understanding consumers’ acceptance of QR or barcode scanning. Self-identity and self-hedonism influenced the consumers’ acceptance of technology in the omnichannel context of luxury retail experience (Lawry & Choi 2013). Juaneda-Ayensa et al., 2011 explored the omnichannel strategy in the clothing sector using the UTAUT2 model. Similarly, the theory of reasoned action (TRA), and the extended unified theory of acceptance and use of technology (UTAUT2) were used to understand consumers’ purchasing behaviour through omnichannel context (Shen, Li, Sun, & Wang, 2018).

Model Factors

UTAUT2 model does not completely describe consumer behaviour. Many factors need to be considered along with the factors of UTAUT2 model. Kazancoglu and Aydin (2018) have identified these determinants “situational factors, perceived trust, perceived risk, and privacy concerns” stating that these variables should be tested to make the model stronger. Both utilitarian and hedonic motivation should be used to see customers’ perception (Yrjölä et al., 2018). These identified determinants may shape the customers’ behavioural intention and eventually affect shopping intention in omnichannel.

Situational Factors

Situational factors refer to “factors particular to a time and place of observation which do not follow from a knowledge of personal (intra-individual) and stimulus (choice alternative) attributes, and which have a demonstrable and systematic effect on current behaviour.” (Belk, 1974). Researchers have highlighted the importance of situational factors on consumers’ behaviour and preferences (Belk, 1974; Bitner, 1992; Foxall & Yanide-Soriano, 2005). It predicts human’s behaviour better than the demographic or attitudinal factors (Belk, 1975; Stanton & Bonner, 1980). Situational factors continuously change customers’ behaviours based on place and time (Dabholkar & Bagozzi, 2002; Demoulin & Djelassi, 2016; Foxall & Yani-de-Soriano, 2005). Product’s search and purchase depending upon the buying situation in which it was purchased (Yurova et al., 2017). Consumers’ attitude changes because of the

situational factors as it influences the consumers to use a particular technology or not (Demoulin & Djelassi, 2016). Dabholkar and Bagozzi (2002) have identified situational factors but the identified variables were used in a qualitative way. Situational factors can change consumers' attitude and intention and would change their behaviours (Simon & Usunier, 2007), also changing the frequency of the products' usage and changing the actual behaviour.

Relationship between independent variable situational factors (Demoulin & Djelassi, 2016; Dabholkar & Bagozzi, 2002; Kazancoglu & Aydin, 2018) with the dependent variable use behaviour, with mediating variable behavioural intention (adopted from UTAUT2 model) and moderating variables age and experience. Based on the literature review we propose the following hypothesis.

H1: Age moderates the effect of situational factors on the behavioural intention of experience with omnichannel shopping.

H2: Experience moderates the effect of situational factors on the behavioural intention of experience with omnichannel shopping.

Perceived Trust

Customers lose their trust in situations where they make online payments because of high risk and vague situations (Lu, Yang, Chau, & Cao, 2011; Zhou, 2013), so trust is very important for purchase intention (Shin, 2010; Kazmi et al., 2018; Kazmi, & Abid, 2016). Consumers' trust is affected by the brands' website and then indirectly affecting consumer purchase intention (Hsin Chang & Wen Chen, 2008). Perceived Trust is an important factor for a human to take decisions, as it is a factor that changes human conditions. Old online customers also have a trust issue while purchasing online as there is always an issue of security of payment (Ewerhard et al., 2019).

Relationship between independent variable perceived trust (Ewerhard et al., 2019; Hsin Chang & Wen Chen, 2008; Kazancoglu & Aydin, 2018; Lu et al., 2011; Zhou, 2013; Shin, 2010) with the dependent variable use behaviour, with mediating variable behavioural intention (adopted from UTAUT2 model) and moderating variables age and experience. Based on the literature review we propose the following hypothesis.

H3: Age moderates the effect of perceived trust on the behavioural intention of experience with omnichannel shopping.

H4: Experience moderates the effect of perceived trust on the behavioural intention of experience with omnichannel shopping.

Perceived Risk

Customers' purchase intention is negatively affected by perceived risk in an omnichannel (Xu & Jackson, 2019). Consumers' perceived risk is affected by brands' website and then indirectly affecting consumer purchase intention (Hsin Chang & Wen Chen, 2008). Perceived risk not only changes consumers' purchase intention but they also change the channel they use because of it (Herhausen, Binder, Schoegel, & Herrmann, 2015). In addition, customers do not buy luxury items online as it is a big risk and involves bigger financial investment than an FMCG product (Ewerhard, et al., 2019).

Attitude toward risk is important and should not be ignored (Gatignon & Robertson, 1985). De Ruyter, Wetzels, and Kleijnen (2001) explored that perceived risk has a negative impact

on behavioural intentions for using e-commerce. Anselmsson (2001) discovered that social risk has a negative impact on the “perceived service quality of self-checkouts”. Social risk is a factor that does not encourage customers to rely on technology-based self-service (Dabholkar & Bagozzi, 2002; Khan, Paul, & Kazmi, 2018; Liu, Kazmi & Fu, 2015; Mubarik et al., 2021; Mubarik, Kazmi & Zaman, 2021). Relationship between independent variable perceived risk (Dabholkar & Bagozzi, 2002; Ewerhard et al., 2019; Herhausen et al., 2015; Hsin Chang & Wen Chen, 2008; Kazancoglu & Aydin, 2018; Xu & Jackson, 2019) with the dependent variable use behaviour, with mediating variable behavioural intention (adopted from UTAUT2 model) and moderating variables age and experience. Based on the literature review we propose the following hypothesis.

H5: Age moderates the effect of perceived risk on the behavioural intention of experience with omnichannel shopping.

H6: Experience moderates the effect of perceived risk on the behavioural intention of experience with omnichannel shopping.

Privacy Concerns

Privacy concern can be defined as the security of personal information and guarantee of unauthorized use of it (Escobar-Rodríguez & Carvajal-Trujillo, 2014; Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015). Strong privacy policy gives consumers’ trust to purchase products online (Tsai, Egelman, Cranor, & Acquisti, 2011). Customers are more comfortable if the product is being sold and delivered by the same brand, channel uniformity not only increases their satisfaction level but it also enhances their perception towards privacy, which eventually increases their perceived behavioural control (Kim, Forsythe, Gu, & Jae Moon, 2002). If the price is high of the product consumers are more careful about the transaction privacy and they are more satisfied if the product is being sold and delivered by the same brand (Nepomuceno, Laroche, & Richard, 2014; Jalees, Kazmi, & Zaman, 2016).

Relationship between independent variable privacy concerns (Escobar-Rodríguez & Carvajal-Trujillo, 2014; Kazancoglu & Aydin, 2018; Nepomuceno et al., 2014; Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015; Tsai et al., 2011) with the dependent variable use behaviour, with mediating variable behavioural intention (adopted from UTAUT2 model) and moderating variables age and experience. Based on the literature review we propose the following hypothesis.

H7: Age moderates the effect of utilitarian motive on the behavioural intention of experience with omnichannel shopping.

H8: Experience moderates the effect of utilitarian motive on the behavioural intention of experience with omnichannel shopping.

Utilitarian Motive

Consumers buying utilitarian products do not have control over the intention to purchase any product because it is a necessity to buy (Yurova et al., 2017). Therefore, when buying utilitarian products customers prefer buying products on their own as compared to salespeople as they want immediate support (Yurova et al., 2017; Kazmi, Zeng, & Abid, 2016; Kazmi et al., 2021; Kazmi, et al., 2016). As there is a difference between searching for utilitarian and hedonic products both should be tested separately (Childers, Carr, Peck, & Carson, 2001; Pookulangara, Hawley, & Xiao, 2011).

Relationship between independent variable utilitarian motive (Childers et al., 2001; Pookulangara, Hawley, & Xiao, 2011; Yurova et al., 2017; Ahmed, Paul, & Kazmi, 2018), with the dependent variable use behaviour, with mediating variable behavioural intention (adopted from UTAUT2 model) and moderating variables age and experience. Based on the literature review we propose the following hypothesis.

H9: Age moderates the effect of privacy concerns on the behavioural intention of experience with omnichannel shopping.

H10: Experience moderates the effect of privacy concerns on the behavioural intention of experience with omnichannel shopping.

Use behaviour as dependent variable, behavioural intention (adopted from UTAUT2 model) as independent variable and experience as moderating variable.

H11: Experience moderates the effect of the behavioural intention of experience with omnichannel shopping on the use behaviour of the consumer.

Conceptualization of Framework

Different factors that have been highlighted by different researchers have been added to the UTAUT2 model to see the complete picture of customers' behavioural intention towards omnichannel shopping. Accordingly, the below Conceptual Model (Figure I) is drawn and the new factors have been tested in the UTAUT2 model. This research has emphasized on a comprehensible framework and will focus on the new factors that are affecting the consumers globally. These factors are used to study the consumers in Karachi, Pakistan as omni shoppers. The framework hypothesizes that there are many factors that affect the omni shoppers' behaviour, ultimately affecting what they purchase.

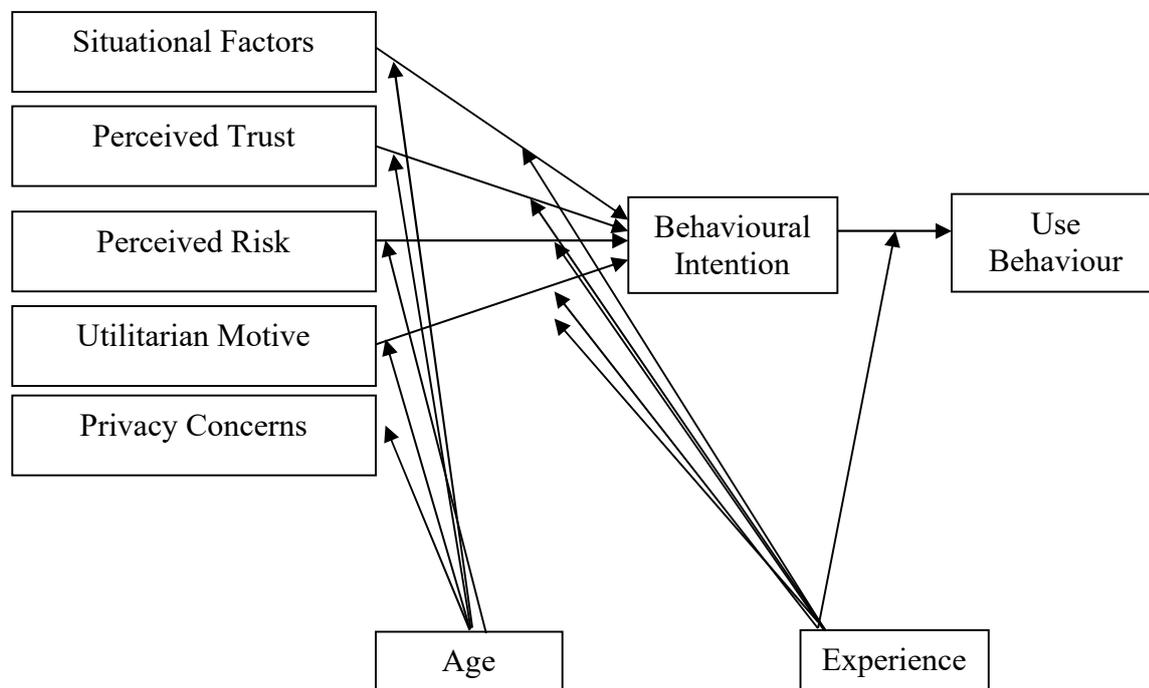


Figure 1. Conceptual Model (Adapted: Kazancoglu and Aydin, 2018 and Venkatesh et al. 2012)

Methodology

The philosophical stance of this research is positivist. The research approach is deductive, based on quantitative (mono-method research) and explanatory research, the time horizon of the study is cross-sectional, and data has been collected through close-ended structured questionnaires from educated consumers. The five-point Likert scale is used to measure the constructs of the study. This research design is based on previous researches (e.g. Dahl, D'Alessandro, Peltier, & Swan, 2018; Xu & Jackson, 2019).

Survey instruments were provided to the participants through personal visits and online. Three days were given to each participant to fill the questionnaire so that they can concentrate on the comments and suggestions for their level of interest with context to omnichannel shopping. The questionnaire was based on previous studies. Experts checked the questionnaire for the research for its validity. This research focuses on primary data. Close-ended structured questionnaires based on a five-point Likert scale (where one=strongly disagrees and five=strongly agrees) was used, as it has been used by other researchers (Dahl et al., 2018; Xu & Jackson, 2019), in the similar context. Secondary data from previous researches on omnichannel, including journals, books, research papers and abstracts from different sources were used for validating the research.

Data collected through questionnaire were analyzed through SPSS (Statistical Package for the Social Sciences) and PLS-SEM for quantitative data analysis, Microsoft Word for reporting, and Microsoft Excel for data interpretation was used.

The population of this research is educated consumers of Karachi, Pakistan falling into the age group of 15-65 years, as consumers older than this age will not be interested in omnichannel shopping. The selected age group is targeted because the majority of the researches are focused on this age bracket. In addition, around 69% of the Pakistani users between the ages of 15 and 65 are unaware of the internet ("Most Pakistanis: report", 2018). The sampling technique for the research is based on purposive sampling, non-probability sampling has been used, as it is difficult to obtain the list of the entire population of Karachi. The target sample size was 384 consumers (Hai, & Kazmi, 2015; Rea & Parker, 2014; Krejcie & Morgan, 1970) but data was collected from 432 consumers. This has been calculated based on Karachi's population as 14,910,000 (Pakistan Bureau of Statistics [PBS], 2017), current literacy rate is 58% so 8,647,800 are literate, target age is 15-64 years: 1,842,846 (15-24 years: 21.31%) and 3,188,444 (25-54 years: 36.87%) so our target population is 5,031,290. Taking confidence level as 95% and margin of error as 5%.

Results

The proposed structural model consisted of five exogenous variables and two endogenous variables, out of which one of the variables is mediating and one was the dependent variable. Upon the achievement of significant validity and reliability for the research model, assessment of structural model has been carried out. Therein, t-values were obtained by applying the bootstrapping procedure with 5000 samples.

H1: Age moderates the effect of situational factors on the behavioural intention of experience with omnichannel shopping.

The significance value of age moderating the effect of situational factors on behavioural intention is 0.456 that is p-value > 0.05 so we reject the hypothesis and it is marked that age

does not moderate the effect of situational factors on behavioural intention. The significance value of situational factors affecting behavioural intention is 0 that is $p\text{-value} < 0.05$. This result was also identified by Dabholkar and Bagozzi, 2002; Demoulin and Djelassi, 2016; and Foxall and Yani-de-Soriano, 2005 that situational factors affect the behavioural intention if not moderated by age.

H2: Experience moderates the effect of situational factors on the behavioural intention of experience with omnichannel shopping.

The significance value of experience moderating the effect of situational factors on behavioural intention is 0.415 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of situational factors on behavioural intention. The significance value of situational factors affecting behavioural intention is 0 that is $p\text{-value} < 0.05$. This result was also identified by Dabholkar and Bagozzi, 2002; Demoulin and Djelassi, 2016; and Foxall and Yani-de-Soriano, 2005 that situational factors affect the behavioural intention if not moderated by experience.

H3: Age moderates the effect of perceived trust on the behavioural intention of experience with omnichannel shopping.

The significance value of age moderating the effect of perceived trust on behavioural intention is 0.874 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that age does not moderate the effect of perceived trust on behavioural intention. The significance value of perceived trust affecting behavioural intention is 0 that is $p\text{-value} < 0.05$. This result was also identified by Lu, Yang, Chau, and Cao, 2011 and Zhou, 2013 that perceived trust affects the behavioural intention if not moderated by age.

H4: Experience moderates the effect of perceived trust on the behavioural intention of experience with omnichannel shopping.

The significance value of experience moderating the effect of perceived trust on behavioural intention is 0.121 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of perceived trust on behavioural intention. The significance value of perceived trust affecting behavioural intention is 0 that is $p\text{-value} < 0.05$. This result was also identified by Lu, Yang, Chau, and Cao, 2011 and Zhou, 2013 that perceived trust affects the behavioural intention if not moderated by experience.

H5: Age moderates the effect of perceived risk on the behavioural intention of experience with omnichannel shopping.

The significance value of age moderating the effect of perceived risk on behavioural intention is 0.002 that is $p\text{-value} < 0.05$ so we accept the hypothesis and it is evident that age does moderate the effect of perceived risk on behavioural intention. The significance value of perceived risk affecting behavioural intention is 0.086 that is $p\text{-value} > 0.05$. This result was also identified by Juaneda-Ayensa, Mosquera, and Sierra Murillo, 2011 that perceived risk does not affect the behavioural intention if not moderated by age.

H6: Experience moderates the effect of perceived risk on the behavioural intention of experience with omnichannel shopping.

The significance value of experience moderating the effect of perceived risk on behavioural intention is 0.551 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of perceived risk on behavioural intention. The significance value of perceived risk affecting behavioural intention is 0.086 that is $p\text{-value} >$

0.05. This result was also identified by Juaneda-Ayensa, Mosquera, and Sierra Murillo, 2011 that perceived risk does not affect the behavioural intention if not moderated by experience.

H7: Age moderates the effect of utilitarian motive on the behavioural intention of experience with omnichannel shopping.

The significance value of age moderating the effect of utilitarian motive on behavioural intention is 0.00 that is $p\text{-value} < 0.05$ so we accept the hypothesis and it is evident that age does moderate the effect of utilitarian motive on behavioural intention. The significance value of utilitarian motive affecting behavioural intention is 0 that is $p\text{-value} > 0.05$. This result was also identified by Yurova et al., 2017 that utilitarian motive affects the behavioural intention if not moderated by age.

H8: Experience moderates the effect of utilitarian motive on the behavioural intention of experience with omnichannel shopping.

The significance value of experience moderating the effect of utilitarian motive on behavioural intention is 0.361 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of utilitarian motive on behavioural intention. The significance value of utilitarian motive affecting behavioural intention is 0 that is $p\text{-value} < 0.05$. This result was also identified by Yurova et al., 2017 that utilitarian motive affects the behavioural intention if not moderated by experience.

H9: Age moderates the effect of privacy concerns on the behavioural intention of experience with omnichannel shopping.

The significance value of age moderating the effect of privacy concerns on behavioural intention is 0.001 that is $p\text{-value} < 0.05$ so we accept the hypothesis and it is evident that age does moderate the effect of privacy concerns on behavioural intention. The significance value of privacy concerns affecting behavioural intention is 0.749 that is $p\text{-value} > 0.05$. This result was also identified by Nepomuceno, Laroche, and Richard, 2014 that privacy concerns do not affect the behavioural intention not moderated by age if the prices are not high.

H10: Experience moderates the effect of privacy concerns on the behavioural intention of experience with omnichannel shopping.

The significance value of experience moderating the effect of privacy concerns on behavioural intention is 0.22 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of privacy concerns on behavioural intention. The significance value of privacy concerns affecting behavioural intention is 0.749 that is $p\text{-value} > 0.05$. This result was also identified by Nepomuceno, Laroche, and Richard, 2014 that privacy concerns do not affect the behavioural intention not moderated by age if the prices are not high.

H11: Experience moderates the effect of the behavioural intention of experience with omnichannel shopping on the use behaviour of the consumer.

The significance value of experience moderating the effect of behavioural intention on the use behaviour is 0.083 that is $p\text{-value} > 0.05$ so we reject the hypothesis and it is evident that experience does not moderate the effect of behavioural intention on the use behaviour. The significance value of behavioural intention affecting use behaviour is 0.663 that is $p\text{-value} > 0.05$. This result was also identified by Juaneda-Ayensa, Mosquera, and Sierra Murillo, 2011 that behavioural intention does not affect the use of behaviour if variables affecting behavioural intention does not have an impact.

The structural model results show that age moderating the effect of perceived risk on behavioural intention (0.256, $p < 0.000$), age moderating the effect of utilitarian motive on behavioural intention (0.244, $p < 0.000$), experience moderating the effect of utilitarian motive on behavioural intention (0.061, $p < 0.000$), and age moderating the effect of privacy concerns on behavioural intention (-0.209, $p < 0.000$). Situational factors and perceived trust affects behavioural intention if not moderated by age and experience.

Conclusion

The escalation of usage of online retailing channels, interconnectivity, and mobility has changed the consumers' decision-making thought process and companies should adapt to this change of environment. For a seamless shopping experience to satisfy customers retailers have been forced to move to omnichannel shopping, as they have a wide variety of opportunities through which they can find, compare, buy and get products. Omnichannel shopping is the new retailing model that has been adopted by various companies in Pakistan. UTAUT2 model has identified factors that change the consumers' behaviour towards omnichannel shopping but there are certainly other factors that affect consumers' behaviour towards omnichannel shopping. Thus, new factors were added to the existing model of UTAUT2 to understand customers' intentions towards omnichannel shopping.

This study was aimed to examine the relationship between the factors including situational factors, perceived trust, perceived risk, privacy concerns, and utilitarian motive with behavioural intention affecting the use of behaviour. Data from 432 educated consumers from different age groups were collected through a structured close-ended questionnaire. PLS-SEM was used for understanding the effects of the factors on usage behaviour. Findings from this study provide insights to retailers and researchers for understating the essential relationships between the factors including situational factors, perceived trust, perceived risk, privacy concerns, and utilitarian motive with behavioural intention affecting the use of behaviour. From the results, we can conclude that age as the moderating variable effects perceived risk, utilitarian motive, and privacy concerns on behavioural intention and experience moderates the effect of utilitarian motive on behavioural intention. Situational factors and perceived trust affects behavioural intention if not moderated by age and experience. In addition, this study shows that consumers of Karachi mostly buy or prefer to buy clothes or shoes through omnichannel shopping. This research will help in providing a better understanding of omnichannel shopping behaviour of consumers of Karachi, Pakistan.

Future Research Direction and Managerial Implications

Researchers who would like to conduct research on omnichannel shopping can collect data from respondents of other cities especially metro cities like Lahore and Islamabad as this research was conducted in a very small span of time and can have a better view of Pakistani market. In addition, data were collected on convenience sampling so data can be collected through other sampling methods. Further research can also be conducted by testing omnichannel shopping indirectly as many consumers would have accepted that they know the term omnichannel and adding more factors that can affect the consumers specifically in Pakistan. In addition, researches can be conducted on a specific category of consumer products like food, groceries, clothes, luxury goods etc. Another area that can be examined is the effect of culture on omnichannel shopping, as every culture has its own dimensions or

effects on the consumers' choice on buying impulsively. Qualitative research can be conducted on marketing strategies with marketers or retailers who are selling through omnichannel.

Marketers and retailers should develop strategies that trigger consumers to buy through omnichannel shopping. Advertisements should be developed based on the plot that focuses on the identified factors. The marketer should make marketing plans and supply chain management departments should take strategic changes accordingly. This research provides insight of consumers' choice. New and existing companies that want to target consumers of Karachi through omnichannel shopping can offer things like clothes, shoes, accessories, cosmetics, food, and groceries. Marketers who want to have a better understanding of consumers' behaviour in emerging economies may also apply this research.

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Appendix

Table 1

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Situational Factors	432	1	5	2.87	.966
Perceived Trust	432	1	4	2.79	.590
Privacy Concerns	432	1	5	3.06	.896
Utilitarian Motive	432	1	5	2.75	.864
Perceived Risk	432	1	5	2.69	.847
Behavioural Intention	432	1	5	3.30	.817
Valid N (list-wise)	432				

Table 2

Survey Respondents profile (n = 432)

Measure	Item	Number	Percentage
Education	Intermediate	64	14.8
	Graduate	176	40.7
	Postgraduate	192	44.4
Age	Less than 20	96	22.2
	21-35	268	62.0
	36-50	56	13
	51 and above	12	2.8
Omnichannel Concept	No	184	42.6
	Yes	248	57.4
Products purchased Omnichannel	No	168	38.9
	Yes	264	61.1
Length of Usage	0 to 5 months	132	30.6
	6 to 11 months	88	20.4
	1 year and above	212	49.1
Frequent Purchase	Never	136	31.5
	Less than a month	92	21.3
	About once a month	140	32.4
	Few times a month	32	7.4
	Few times a week	24	5.6
	About once a day	8	1.9
Analysis of Products	Clothes/Shoes	216	27
	Food/Grocery items	141	17
	Movies/Music	90	11
	Accessories/Cosmetics	156	19
	Home Furnishing	75	9
	Games/Electronics	63	8
	Automobile	33	4
	Luxury Goods	36	5

Table 3

Internal Consistency

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Behavioural Intention	0.876	0.91	0.669
Perceived Risk	0.713	0.747	0.518
Perceived Trust	0.658	0.814	0.595
Privacy Concerns	0.853	0.91	0.772
Situational Factors	0.656	0.814	0.593
Use Behaviour	1	1	1
Utilitarian Motive	0.664	0.732	0.5

Table 4

Factor Loading

	BI	PR	PT	PC	SF	UB	UM
SF1					0.74		
SF2					0.788		
SF3					0.78		
PT1			0.831				
PT2			0.685				
PT3			0.791				
PC1				0.899			
PC2				0.887			
PC3				0.849			
UM1							0.961
UM2							0.599
UM3							0.464
PR1		0.546					
PR2		0.546					
PR3		0.98					
BI1	0.803						
BI2	0.804						
BI3	0.873						
BI4	0.785						
BI5	0.82						

Table 5

Fornell-Larcker criterion

	BI	Exp	PR	PT	PC	SF	UB	UM
Behavioural Intention	0.818							

Experience	0.404	1.000						
Perceived Risk	0.270	0.086	0.720					
Perceived Trust	0.578	0.190	0.132	0.771				
Privacy Concerns	0.360	0.156	0.522	0.389	0.879			
Situational Factors	0.436	0.343	0.032	0.457	0.025	0.770		
Use Behaviour	0.107	0.180	-0.059	0.146	0.052	0.103	1.000	
Utilitarian Motive	0.315	0.063	0.404	0.085	0.363	-0.004	-0.056	0.707

Table 6

Cross Loading

	BI	Exp	PR	PT	PC	SF	UB	UM
SF1	0.333	0.289	0.091	0.360	0.078	0.740	0.110	-0.011
SF2	0.329	0.259	-0.037	0.323	-0.021	0.788	0.060	-0.009
SF3	0.345	0.245	0.020	0.371	0.002	0.780	0.069	0.010
PT1	0.477	0.177	0.206	0.831	0.435	0.371	0.217	0.021
PT2	0.376	0.130	0.056	0.685	0.176	0.303	0.135	0.069
PT3	0.478	0.132	0.034	0.791	0.269	0.377	-0.008	0.109
PC1	0.365	0.146	0.499	0.303	0.899	0.002	0.007	0.282
PC2	0.294	0.133	0.413	0.378	0.887	0.010	0.056	0.313
PC3	0.278	0.131	0.456	0.358	0.849	0.062	0.086	0.375
UM1	0.343	0.047	0.316	0.097	0.286	0.005	-0.056	0.961
UM2	0.081	0.064	0.379	-0.022	0.313	0.029	-0.010	0.599
UM3	0.055	0.078	0.440	0.053	0.421	-0.106	-0.044	0.464
PR1	0.032	0.040	0.546	-0.072	0.417	-0.210	-0.010	0.345
PR2	0.051	-0.111	0.546	0.032	0.293	-0.261	-0.036	0.326
PR3	0.294	0.112	0.980	0.152	0.495	0.105	-0.060	0.364
BI1	0.803	0.331	0.219	0.521	0.304	0.353	0.079	0.232
BI2	0.804	0.268	0.234	0.488	0.312	0.276	-0.043	0.300
BI3	0.873	0.396	0.306	0.411	0.331	0.342	0.098	0.318

BI4	0.785	0.327	0.112	0.422	0.245	0.409	0.118	0.186
BI5	0.820	0.325	0.223	0.519	0.275	0.401	0.174	0.251
Exp	0.404	1.000	0.086	0.190	0.156	0.343	0.180	0.063
UB	0.107	0.180	-0.059	0.146	0.052	0.103	1.000	-0.056

Table 7

Heterotrait-Monotrait Ratio (HTMT)

	Age	BI	Exp	PR	PT	PC	SF	UB
Behavioural Intention	0.109							
Experience	0.083	0.431						
Perceived Risk	0.147	0.249	0.130					
Perceived Trust	0.072	0.757	0.234	0.199				
Privacy Concerns	0.130	0.410	0.168	0.640	0.513			
Situational Factors	0.039	0.575	0.424	0.352	0.691	0.083		
Use Behaviour	0.233	0.134	0.180	0.053	0.192	0.062	0.128	
Utilitarian Motive	0.174	0.287	0.100	0.777	0.134	0.593	0.128	0.059

Table 8

Collinearity Statistics (VIF)

	VIF
Age	1
Long	1
Often	1
SF1	1.217
SF2	1.354
SF3	1.306
PT3	1.319
PC1	2.12

PC2	2.314
PC3	1.964
UM1	1.175
UM2	1.578
UM3	1.444
PR1	1.566
PR2	1.527
PR3	1.257
BI1	2.064
BI2	2.002
BI3	2.696
BI4	1.854
BI5	2.211

Table 9

Coefficient of Determination

	R Square	R Square Adjusted
Behavioural Intention	0.592	0.575
Use Behaviour	0.045	0.039

Table 1

Effect Size (F square)

	Behavioural Intention	Use Behaviour
Age	0.003	
Age*Perceived Risk	0.052	
Age*Perceived Trust	0	
Age*Privacy Concerns	0.036	
Age*Situational Factors	0.002	
Age*Utilitarian Motive	0.062	
Behavioural Intention		0
Experience	0.107	0.029
Experience*Perceived Risk	0.002	
Experience*Perceived Trust	0.01	
Experience * Behavioural Intention		0.012
Experience*Privacy Concerns	0.008	
Experience*Situational Factors	0.002	
Experience*Utilitarian Motive	0.006	
Perceived Risk	0.013	
Perceived Trust	0.28	
Privacy Concerns	0	
Situational Factors	0.042	
Use Behaviour		
Utilitarian Motive	0.066	

Table 11

Predictive Relevance of the Model

	SSO	SSE	Q ² (=1-SSE/SSO)
Age	432	432	
Age*Perceived Risk	432	432	
Age*Perceived Trust	432	432	
Age*Privacy Concerns	432	432	
Age*Situational Factors	432	432	
Age*Utilitarian Motive	432	432	
Behavioural Intention	2,160.00	1,368.65	0.366
Experience	432	432	
Experience*Perceived Risk	432	432	
Experience*Perceived Trust	432	432	
Experience * Behavioural Intention	432	432	
Experience*Privacy Concerns	432	432	
Experience*Situational Factors	432	432	
Experience*Utilitarian Motive	432	432	
Perceived Risk	1,296.00	1,296.00	
Perceived Trust	1,296.00	1,296.00	
Privacy Concerns	1,296.00	1,296.00	
Situational Factors	1,296.00	1,296.00	
Use Behaviour	432	414.647	0.04
Utilitarian Motive	1,296.00	1,296.00	

Table 2

Path Coefficients

	Sample	Mean	Std. Dev.	T Stats	P Value
Age -> Behavioural Intention	0.037	0.04	0.037	1.011	0.312
Age*Perceived Risk -> Behavioural Intention	0.256	0.232	0.081	3.149	0.002
Age*Perceived Trust -> Behavioural Intention	0.008	-0.007	0.054	0.158	0.874
Age*Privacy Concerns -> Behavioural Intention	-0.209	-0.179	0.065	3.199	0.001
Age*Situational Factors -> Behavioural Intention	-0.034	-0.023	0.046	0.746	0.456
Age*Utilitarian Motive -> Behavioural Intention	0.244	0.208	0.062	3.941	0
Behavioural Intention -> Use Behaviour	0.023	0.024	0.052	0.436	0.663
Experience -> Behavioural Intention	0.234	0.233	0.035	6.606	0
Experience -> Use Behaviour	0.184	0.183	0.061	3.013	0.003
Experience*Perceived Risk -> Behavioural Intention	0.038	0.037	0.063	0.597	0.551
Experience*Perceived Trust -> Behavioural Intention	-0.085	-0.083	0.055	1.555	0.121
Experience * Behavioural Intention -> Use Behaviour	-0.103	-0.099	0.059	1.736	0.083
Experience*Privacy Concerns -> Behavioural Intention	0.073	0.061	0.06	1.229	0.22
Experience*Situational Factors -> Behavioural Intention	0.037	0.03	0.045	0.815	0.415
Experience*Utilitarian Motive -> Behavioural Intention	0.061	0.071	0.067	0.915	0.361
Perceived Risk -> Behavioural Intention	0.098	0.111	0.057	1.718	0.086
Perceived Trust -> Behavioural Intention	0.434	0.419	0.048	9.104	0
Privacy Concerns -> Behavioural Intention	-0.017	-0.012	0.053	0.32	0.749

Situational Factors -> Behavioural Intention	0.175	0.174	0.049	3.596	0
Utilitarian Motive -> Behavioural Intention	0.191	0.194	0.051	3.728	0

Table 3

Hypothesis Testing

Hyp	Relationship	β	T Stats	P Value	Decision
H1	Age*Situational Factors -> Behavioural Intention	-0.034	0.746	0.456	Rejected
H2	Experience*Situational Factors -> Behavioural Intention	0.037	0.815	0.415	Rejected
H3	Age*Perceived Trust -> Behavioural Intention	0.008	0.158	0.874	Rejected
H4	Experience*Perceived Trust -> Behavioural Intention	-0.085	1.555	0.121	Rejected
H5	Age*Perceived Risk -> Behavioural Intention	0.256	3.149	0.002	Supported
H6	Experience*Perceived Risk -> Behavioural Intention	0.038	0.597	0.551	Rejected
H7	Age*Utilitarian Motive -> Behavioural Intention	0.244	3.941	0	Supported
H8	Experience*Utilitarian Motive -> Behavioural Intention	0.061	0.915	0.361	Rejected
H9	Age*Privacy Concerns -> Behavioural Intention	-0.209	3.199	0.001	Supported
H10	Experience*Privacy Concerns -> Behavioural Intention	0.073	1.229	0.22	Rejected
H11	Experience * Behavioural Intention -> Use Behaviour	-0.103	1.736	0.083	Rejected