Impact of Customers' Attitude Towards and Behavioural Intention to Shop at Brick-and-Mortar Stores: Moderating Role of Gender

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Abstract: *This study aims to explore and examine the impact of various influencers on customers' attitudes towards and intentions to shop at brick-and-mortar (B&M) stores. A quantitative survey approach was adopted to collect the data. Data were collected from 342 consumers using both an online and a face-to-face approach. The data were analysed using the structural equation modelling statistical technique. The findings suggest that customers' perception of the quality of the products, social influence, enjoyment, atmosphere of B&M stores, and tangibility positively impact customers' attitudes towards and intention to shop at B&M stores. This research contributes to the theory of consumption values, the theory of reasoned action, and the consumer behaviour literature. Based on the study findings, B&M stores are recommended to provide emotional values to customers by providing a friendly and pleasant atmosphere to their customers to enhance their intention to shop at B&M stores.*

1. Introduction

The very first online transaction was completed in 1994 and in the following year, Amazon.com launched its first online shopping website thereby introducing the concept of online shopping/e-commerce to the world (Bezos, 1998; Rayport & Jaworski, 2016). Online shopping has gained popularity and it has become a billion-dollar industry. For instance, the total revenue of Amazon.com was more than 181 billion USD in the third quarter of 2021 (Statista, 2021). There are several other giants in online shopping including Alibaba Group, eBay, and Target Corporation. Such e-commerce platforms allow private sellers to sell their products/services for a fee and the item is shipped under the trademark of the e-commerce platform, such as eBay.

Considering a rapid increase in the number of e-commerce customers, extensive research has been conducted to understand the factors that trigger customers to purchase online (Hernández, Jiménez, & Martín, 2011). Such studies provide a thorough explanation about e-consumers' behaviour from multiple perspectives and report a significant difference in consumer buying behaviour in traditional and online shopping context (Shergill & Chen, 2005). The advancement of information technology has provided a range of online platforms that can be used for online information search and purchase of products and services (Grewal, Roggeveen, & Nordfält, 2017; Wagner, Schramm-Klein, & Steinmann, 2020). For instance, now customers use computers, smartphones, tablets, and internet enabled TVs for online shopping (Wagner et al., 2020).

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The outbreak of Covid-19 in the early 2020 has significantly impacted the way people shop and consume items. For instance, Bhatti et al. (2020) reported that 52% consumers are reluctant to go out to the crowded areas (e.g., B&M stores) for shopping while 36% of the consumers prefer to go to B&M stores for shopping. In response to the lockdowns to stop the spread of Covid-19, a significant increase has been witnessed in the number of online shoppers. However, not all the consumers have favourable responses towards online shopping (Swinyard & Smith, 2003). As such, even the outbreak of the pandemic did not influence those customers to purchase online, and they still prefer to visit a B&M store for shopping. However, it is not clear why people prefer to take a risk of getting infected to go to a B&M store for shopping instead of online shopping. Simply put, there is a blur regarding the factors triggering customers to shop in a B&M store instead of online shopping. As such, the current research aimed at examining how various influencing factors affect customers' attitude towards and intention to go to a B&M store for shopping.

This study has academic and practical significance. First, this study explored and examined the impact of the influencers of customers' attitude towards and intention to shop at B&M stores thereby contributing to the consumer behaviour literature. Second, this research contributes to the theory of consumption values (TCV), and theory of reasoned action (TRA) by applying these theories in the context of customers' decision regarding choosing shopping channels. Practically, based on the findings, multiple implications are proposed for B&M stores to trigger customers' favourable attitudes and intentions to shop at B&M stores.

2. Theoretical Background and Hypotheses Development

2.1. Theory of Consumption Values

Consumers are not the same, as such, consumer buying behaviour differs from consumer to consumer. One important factor that plays a role on consumers' buying behaviour is perceived value (Zeithaml, 1988). In the marketing literature, it is often operationalised as perceived value (Monroe, 1990; Dodds, Monroe, & Grewal, 1991), customer value (Anderson & Narus, 1998; Dodds, 1999), or consumption value (Sheth, Newman, & Gross, 1991). Although various terminologies have been used for perceived values, the core meaning of this concept remains the same (Yeo, Mohamed, & Muda, 2016). The term "consumption values" was coined by Sheth et al. (1991) who proposed the theory of consumption values (TCV).

TCV suggests that customers consider multiple consumption values prior to buying a product. That is, customers look for various functional, emotional, social, epistemic, and conditional values in the product when making a decision to buy the product. Accordingly, if they perceive that such features exist in the product, they buy the product. Simply put, depending on the nature and type of the product, consumers associate various values to the products which impact their buying decision.

TCV helps understand consumer behaviour where consumers identify, compare, and select the consumption values when buying a product. As such, TCV has been extensively applied in various contexts to understand complex consumer behaviour. For instance, Karjaluoto, Glavee-Geo, Ramdhony, Shaikh, and Hurpaul (2021) used the underpinnings of TCV to study the values consumers consider adopting mobile banking services. Yeo et al. (2016) applied TCV to examine customers' purchase motivation of Halal cosmetics retail products. As TCV has been applied to understand customers' decision to buy a particular product from a range of selection, it is assumed that TCV can be applied to study customers' decision making regarding selecting a B&M store for shopping instead of online shopping. That is, the underpinnings of TCV can help examine the values customers associate with B&M retail stores when making a decision to shop.

As such, using the underpinnings of TCV, the current research operationalises quality of the products as functional values, social influence as social values, enjoyment and atmosphere of B&M store as emotional values, and tangibility as epistemic value as consumption values customers seek when deciding a shopping channel.

2.2. Theory of Reasoned Action

Proposed by Fishbein and Ajzen (1975), the theory of reasoned action (TRA) helps predict humans' social actions. Even after more than three decades of its introduction, TRA is one of the most frequently cited

and influential models in consumer behaviour studies. TRA helps predict how various factors impact a person's behaviour (Xiao, 2020). The theory posits that individuals' attitude and normative beliefs impact their behavioural intention which is a reliable predictor of their actual behaviour (Ajzen & Fishbein, 1970; Fishben & Ajzen, 1980). Researchers have applied TRA in various contexts and suggested that behavioural intention is a significant predictor of individual behaviour, such as coupon use (Bagozzi, Baumgartner, & Yi, 1992), knowledge sharing (Bock, Zmud, Kim, & Lee, 2005; Karnowski, Leonhard, & Kümpel, 2018), adoption of e-government system (Alryalat, Rana, & Dwivedi, 2020), and purchase intention (Garg & Joshi, 2018; Hsiao & Chen, 2018). This indicates that TRA provides a reliable theoretical support to study customers' behavioural intention regarding visiting a B&M store for shopping. Accordingly, this research integrates TCV and TRA to provide a thorough understanding regarding the influencers of customers' intention to shop at B&M retail stores. The following sections review the literature on each of the influencers and propose the hypotheses.

2.3. Behavioural Intention

Behavioural intention refers to *"a consumer's tendency to act in a particular way towards products or services"* (Suhartanto, 2019: 1092). It helps predict an individual's behaviour regarding consuming a product or service (Altunel & Koçak, 2017; Maseeh, 2019). Behavioural intention is also termed as customers' attitudinal loyalty towards a company, brand, product, or service (Suhartanto, 2019). Mansour and Ariffin (2017) reported that behavioural intention is a reliable predictor of customer retention. The consumer behaviour literature operationalises behavioural intention as intention to purchase, intention to repurchase, intention to recommend, and intention to disperse favourable word of mouth (Yuksel, 2004; Mansour & Ariffin, 2017; Suhartanto, 2019; Rehman & Maseeh, 2020; Ashraf, Rehman, & Maseeh, 2021). According to Yoon and Uysal (2005), through behavioural intention, not only can researchers determine customers' intention to purchase a product or service, but also their intention to repurchase even if the price has increased. As such, it can be concluded that behavioural intentions are formed based on customers' satisfaction with a product or service (Ratnasari, Gunawan, Septiarini, Rusmita, & Kirana, 2020). That is, if customers are satisfied with the product or service, they are likely to form a behavioural intention to (re)purchase the product/service.

The current study operationalises the construct "behavioural intention" as customers' intention to visit a B&M store for shopping. The literature suggests that various factors may impact customers' behavioural intention to buy a product/service, such as trust (Suhartanto, 2019), awareness (Lee, Goh, & Noor, 2019), and perceived value (Cham, Lim, & Sigala, 2021). The current study attempts to examine how various factors impact customers' behavioural intention to shop at a B&M retail store. The following sections review the literature on each of those factors and propose the hypotheses.

2.4. Attitude

Attitude refers to an individual's tendency to make a positive or negative assessment of a product or service (Ajzen, 2002; Anshu, Gaur, & Singh, 2022). The literature suggests that individuals' behaviour is routed in attitude, as such, an individual's favourable attitude towards a behaviour triggers the chances to actually perform that behaviour (Kiatkawsin & Han, 2017; Zafar, Shen, Ashfaq, & Shahzad, 2021). This indicates that a customer's positive attitude towards purchasing a product or service is likely to influence their behavioural intention to purchase the product/service. Due to the importance of attitude in predicting behaviour, it has been frequently studied in social science research. For instance, Jebarajakirthy et al. (2021) and Maseeh et al. (2021a) stated that positive customer attitude towards mobile advertising leads to favourable intention to receive mobile advertisements. Similarly, Belanche, Casaló, Flavián, and Ibáñez-Sánchez (2021) found that individuals' attitude towards a social media influencer positively affects their intention to follow that social media influencer. As such, in the shopping context, if customers have a favourable attitude towards shopping at B&M stores, it is likely to positively influence their behavioural intention to shop at B&M stores. Accordingly, the following hypothesis is proposed:

H_1: *Attitude towards shopping at B&M stores has a positive impact on behavioural intention to shop at B&M stores.*

2.5. Quality of Products

Product quality refers to the totality of features and characteristics of a product depending on its ability to satisfy the implied needs (Amri & Prihandono, 2019). The literature demonstrates that quality of the product is considered one of the important factors affecting customers' decision to purchase the product (Olbrich, Jansen, & Hundt, 2017). For instance, in the context of food and food related products, Sulek and Hensley (2004) reported that food quality has a significant impact of customer satisfaction which is positively associated with their intention to repurchase (Law, Hui, & Zhao, 2004), loyalty (Clark & Wood, 1999), and intention choose a specific fast-food restaurant (Qin, Prybutok, & Zhao, 2010). In online shopping context, the literature demonstrates that customers' perceptions about the quality of the product play an important role in their decision to buy a product from an online seller (Wai, Dastane, Johari, & Ismail, 2019). That is, since customers are unable to verify the product on an online platform to determine its quality, they are hesitant to make an online purchase as the product's performance may not meet their expectations (Nepomuceno, Laroche, Richard, & Eggert, 2012). Conversely, if customers visit a B&M store, they can assess the product which is likely to minimise their concerns regarding the product quality. As such, customers may perceive that the quality of the product is better at a brick-and mortar store than an online platform which is likely to affect their attitude towards, and intention to purchase from B&M stores. This expectation is in line with the underpinnings of TCV theory which suggests that customers are likely to show favourable intentions if they get functional value from their purchase. As such, the following hypothesis is proposed:

H_2: Customers' perception of quality of the product positively influences their (a) attitude towards shopping at B&M stores and (b) behavioural intention to shop at B&M stores.

2.6. Social Influence

Venkatesh, Morris, Davis, and Davis (2003: 451) defined social influence as *"the degree to which an individual perceives that important others believe he or she should use the new system"*. In other words, social influence is the extent to which the members of a social network influence on another's attitudes or behaviours (Matsuo, Minami, & Matsuyama, 2018). Social influence is considered to have a significant impact on customers' attitudes and behaviours (Bearden, Netemeyer, & Teel, 1989). The literature suggests that members of a society tend to consult with the other members of their society prior to taking a decision, such as adopting new technologies (Slade, Dwivedi, Piercy, & Williams, 2015) and they are influenced by perceived social pressure emanating from important individuals in their social group (Matsuo et al., 2018). That is, individuals are likely to behave in a particular way if they have a perceived pressure of doing so from the important others in their social group. For instance, Chaouali, Yahia, and Souiden (2016) reported that individuals trust on the members of their social group, and hence, the social influence from the members of their social group impacts their decision to adopt internet banking. Kleijnen, Lee, and Wetzels (2009) stated that if the individuals do not behave in a particular way that is acceptable by their social group, they are likely to feel isolated, and therefore, they are influenced to behave in the way that the members of their social group like him/her to do. TCV theory suggests that customers seek social values when making a purchase decision. As such, considering social influence as a social value, it is expected that social influence may play an important role in customers' decision to buy product from a B&M store. That is, if the members of a customer's social group prefer to shop at B&M stores, it is likely to impact his/her attitude and intention to shopping at B&M stores. As such, the following hypothesis is proposed:

H_3: Social influence positively impacts customers' (a) attitude towards shopping at B&M stores and (b) their intention to shop at B&M stores.

2.7. Enjoyment

In the consumer behaviour literature, perceived enjoyment refers to the hedonic value and describes the extant of pleasure a consumer obtains in performing a particular behaviour, such as adopting a new technology (Holdack, Lurie-Stoyanov, & Fromme, 2020). Hirschman and Holbrook (1982) and Holbrook and Hirschman (1982) provided an extensive explanation regarding the importance of hedonic aspects in customers' consumption behaviour. That is, they suggested that enjoyment, pleasure, and happiness are

significant predictors of consumption behaviour. Campbell (1994) further stated that customers' consumption patterns are not driven by greed, pride or envy. Instead, they are influenced by perceived enjoyment and excitement. Alba and Williams (2013: 4) reported that customers are highly concerned about *"whether the experience of consuming the product or event is pleasurable"*. This indicates that perceived enjoyment plays an important role in customers' decision making regarding their consumption behaviour (Maseeh et al., 2021). According to TCV theory, customers seek emotional values to satisfy their emotional needs, such as enjoyment. Similarly, in the context of shopping behaviour, it can be assumed that customers are likely to shop at a B&M store if it is considered pleasurable. As such, the following hypothesis is proposed:

H₄: Enjoyment positively influences customers' (a) attitude towards shopping at B&M stores and their (b) intention to shop at B&M stores.

2.8. Atmosphere of B&M Stores

Functional qualities and psychological attributes in a B&M store create positive image of the store in customers' mind which attracts customers to select a particular store for shopping (Martineau, 1958; Sriyakul, Jermsittiparsert, Joemsittiprasert, & Pamornmast, 2019). As such, the owners of B&M stores invest a significant amount of money in creating an attractive environment in their store thereby leaving a positive impact on customers (Darden, Erdem, & Darden, 1983; Orth & Wirtz, 2014; Baek, Choo, & Lee, 2018). Various factors are considered by B&M stores to enhance the atmosphere of the environment, such as lighting, assortment and layout, and employees (Baker, Parasuraman, Grewal, & Voss, 2002). For instance, lighting arrangement in a retail store helps illuminating the product and the surroundings thereby producing special effects (Baker et al., 2002; Freyssinier, Frering, Taylor, Narendran, & Rizzo, 2006). The literature suggests that lighting of a B&M store plays a key role in triggering customers' intention to visit the store for shopping (Custers, De Kort, IJsselsteijn, & De Kruiff, 2010; Atulkar & Kesari, 2018).

Design and layout of a retail store includes placement of equipment, merchandise, department location, and decoration of the store (Baker et al., 2002). Design and layout are believed to attract customers towards the store (Bäckström & Johansson, 2006). In terms of social factors, the literature suggests that human factor plays a significant role in impacting customers' perception and behaviour (Baker et al., 2002; Kim & Kim, 2012). As such, these factors can be used to enhance the atmosphere of a B&M store, however, online stores lack such atmosphere. As such, it is expected that the atmosphere of B&M stores is likely to impact customers' attitude and intention to shop at B&M stores. Accordingly, the following hypothesis is proposed.

H₅: Atmosphere of B&M stores positively influence customers' (a) attitude towards shopping at B&M stores and their (b) intention to shop at B&M stores.

2.9. Tangibility

Tangibility is defined as what can be seen, tasted, felt, heard or smelled (Nepomuceno et al., 2012). Tangibility of a product is important to customers as it helps them examine the material, texture, fit, workmanship, and quality of the product (McCorkle, 1990; Verhagen, Vonkeman, & van Dolen, 2016). Such features of tangibility are considered important by customers in order to make a purchase decision (Verhagen et al., 2016). Although a lack of tangibility is associated with services, physical products also become intangible when offered via online platforms (Nepomuceno, Laroche, & Richard, 2014; Verhagen et al., 2016). As such, online shopping platforms limit the availability of such tangible features thereby causing several negative outcomes, such as greater difficult of evaluation (McDougall & Snetsinger, 1990; Laroche, Yang, McDougall, & Bergeron, 2005; Laroche, Nepomuceno, & Richard, 2010), greater perceived processing efforts (McDougall, 1987), higher risk perceptions (Nepomuceno et al., 2014), and lower level of customer engagement (Jiang & Benbasat, 2004). As tangibility of products plays an important role in making a purchase decision, intangibility is considered to be one of the greatest risks associated with buying a product from an online platform (Verhagen et al., 2016). Therefore, using the underpinnings of TCV theory, tangibility is operationalised as an epistemic value and it is expected that customers may prefer shopping at a B&M store to gain the epistemic value from their purchase. As such, the following hypothesis is proposed:

H₆: Tangibility positively influences customers' (a) attitude towards shopping at B&M stores and their (b) intention to shop at B&M stores.

2.10. Moderating Role of Gender

In consumer behaviour research, gender is considered an important factor as people's behaviour tends to vary depending on gender, i.e., males behave differently than females (Booth & Nolen, 2012; Shurchkov, 2012; Buser, Niederle, & Oosterbeek, 2014; Maseeh et al., 2021b; Sutter & Glätzle-Rützler, 2015; Vázquez-Suárez, Mejía-Vásquez, da Silva, & Sánchez-Gómez, 2022). Existing research has examined gender differences in various contexts, such as financial perceptions and satisfaction (Hira & Mugenda, 2000; Dittmar, 2005); consumption habits, needs, and preferences (Caterall & Maclaran, 2001); and compulsive buying (Mueller et al., 2011; Tarka, Kukar-Kinney, & Harnish, 2022). The buying process in women is generally treated as a means to regulate emotions (Dittmar, 2005) and they hold a stronger orientation towards hedonistic shopping experiences (Arnold & Reynolds, 2003; Brusdal & Lavik, 2005; Davis, Lang, & San Diego, 2014; Tarka et al., 2022). This indicates a difference in the shopping patterns in male and female consumers. As such, it is expected that gender is likely to moderate the relationship of the independent variables on customers' attitude towards and intention to shop at B&M stores. More specifically, it is expected that the relationships proposed in H1 to H6 tend to vary based on gender, i.e., they will be stronger in women than men. Thus, the following hypotheses are proposed:

H₇: The positive effect of (a) quality of products, (b) social influence, (c) enjoyment, (d) atmosphere of B&M store, and (e) tangibility on attitude towards shopping at B&M stores is stronger in women than men.

H₈: The positive effect of (a) quality of products, (b) social influence, (c) enjoyment, (d) atmosphere of B&M store, and (e) tangibility on intention to shop at B&M stores is stronger in women than men.

H₉: The positive impact of attitude towards shopping at B&M stores on intention to shop at B&M stores is stronger in women than men.

Based on these hypotheses, the following conceptual framework is proposed.

Figure 1. Conceptual Framework
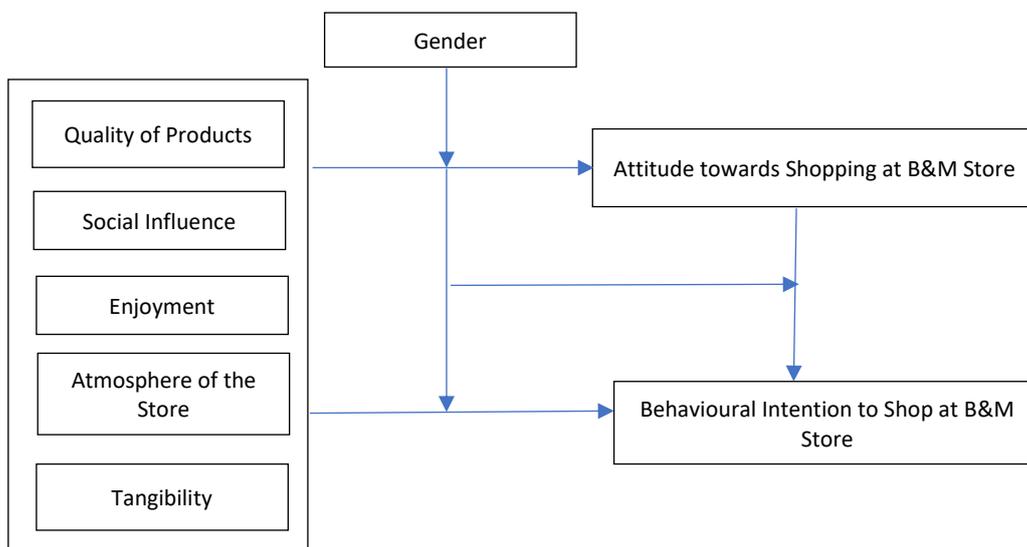
3. Methodology

3.1. Sample and Data Collection

Data for this study were collected from B&M store shoppers in Lahore, Pakistan. The country's total population is over 220 million which is the fifth largest populated country in the world (The World Bank, 2020). B&M retail sector is the third largest sector of Pakistani economy and provides jobs to more than 16% of the total labour force (Shaikh, 2017). By the end of 2018 the estimated revenue of B&M retail sector was 152 billion US Dollars (Shaikh, 2017) with recent statistics showing approximately eight percent growth in the revenue per annum (Hauqe, 2020). Considering a massive usage of B&M stores in the country, Pakistani B&M stores shoppers deemed appropriate for this study. Accordingly, adopting a quantitative survey method, the data were collected from the sample of Pakistani B&M stores shoppers.

In the 21st century, mixed mode surveys have become a commonplace where researchers combine multiple modes of data collection (e.g., online and face-to-face) (de Leeuw, Suzer-Gurtekin & Hox, 2017). Mixed mode survey design help enhance the coverage of the survey and reduce Total Survey Error (TSE) including nonresponse and measurement error (de Leeuw, Suzer-Gurtekin & Hox, 2017; Tourangeau, 2017). Accordingly, the data for this research were collected using both, online and face-to-face survey. However, apart from the above explained benefits, some potential risks are also associated with mixed mode surveys, such as response bias. Accordingly, face-to-face and online responses were compared, and no difference was found concerning the response validity which shows that the survey does not suffer from response bias.

Since the purpose of this research was to examine how various influencers impact customers' attitude towards, and intention to shop at B&M stores, it was important to select the respondents who had prior experience of shopping at B&M stores. Purposive sampling is a non-probability sampling technique which allows researchers rely on their own judgement to select the respondents who have prior knowledge/experience of the topic of interest, i.e., factors affecting attitude and intention to shop at B&M stores in the current research (Rowley, 2014). Accordingly, purposive sampling was used and only those individuals were recruited who had prior experience of shopping at B&M stores.

Table 1. Demographic Profiles of the Respondents

	Total (n=342)		Online (n=155)		Face-to-face (n=187)	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Gender						
Female	178	52	85	54.8	84	44.9
Male	164	48	70	45.2	103	55.1
Age						
18-24 years	43	12.8	19	12.3	24	12.8
25-34 years	67	19.5	37	23.8	30	16.1
35-44 years	61	17.7	28	18.1	33	17.6
45-54 years	57	16.6	30	19.3	27	14.4
55-64 years	50	14.6	22	14.2	28	14.9
65 and older	64	18.8	19	12.3	45	24.1
Monthly Income						
Less than PKR[1] 50,000	29	8.6	13	8.4	16	8.6
PKR 50,000-70,000	61	17.7	22	14.2	39	20.9
PKR 70,001-90,000	76	22.1	33	21.3	43	22.9
Above PKR 90,001	176	51.6	87	56.1	89	47.6

The survey was administered between 11-12-2021 and 30-01-2022. In face-to-face survey method, the researcher visited B&M stores in the Lahore city and requested the shoppers to participate in the survey. In the online survey administration method, the survey was created in Google forms and the survey link was distributed via a social media platform. The participation in the survey was voluntary and no incentive was

provided to the participants. A total of 400 questionnaires (200 online, 200 face-to-face) were distributed while 342 complete questionnaires were suitable for data analysis. The response rate for the survey was 85.5%. To ensure that the sample was relevant to this study, a screening question was asked: "Have you visited a B&M store in last one month?" Only those respondents who answered "yes" to screening question were permitted to proceed with the rest of the survey. The demographic profiles of the participants are presented in Table 1. The demographic profile of the sample indicates that the sample represents the overall population of the country.

3.2. Scale Development

The questionnaire had three sections: the first section comprised the screening question, the second section contained the items related to study constructs, and in the third section, the respondents were asked to provide their demographic information. The questionnaire had 26 items to measure all seven constructs shown in Figure 1. Validated scales were adapted from the literature to develop measurement items for constructs, however, their suitability to the study context was ensured.

Specifically, constructs and the sources of items used to measure them were: Intention (three items) derived from Lam and Hsu (2006) and Hultman, Kazeminia, and Ghasemi (2015); attitude (four items) taken from Fitzmaurice (2005) and M. Lee, Karpova, and Baytar (2019); quality of product (four items) obtained from Bao, Bao, and Sheng (2011); social influence (four items) adapted from Fitzmaurice (2005); enjoyment (three items) derived from Shiau and Luo (2013) and Van der Heijden (2003); atmosphere of B&M stores (five items) taken from Swinyard and Smith (2003); and tangibility (three items) derived from Laroche, Bergeron, and Goutaland (2001) and Laroche et al. (2005).

A five-point Likert's scale (1-strongly disagree to 5-strongly agree) was used to measure the items constituting study constructs. Further, some demographic factors, such as age, gender, and income, were included in the questionnaire (Degirmenci, 2020). The survey questionnaire was content validated using seven academics and eight Ph.D. scholars with expertise in retailing. A pilot survey was administered using 30 shoppers. Their feedback was incorporated to improve the clarity and flow of the survey questionnaire.

4. Analysis and Results

4.1. Reliability and Validity of the Measurement Model

AMOS 27 was used to test the reliability and validity of the measurement items. As such, a confirmatory factor analysis (CFA) was carried out to validate the multi-item scale used to measure the study constructs[2]. Table 2 presents the findings of CFA. Table 2 shows that Cronbach's alpha for all the constructs is above the benchmark of 0.7 which indicates the reliability of the measurement scale (Hair, Black, Babin, Anderson, & Tatham, 2006). Validity of the measurement scale was assessed by examining convergent and discriminant validity. The results showed that average variance extracted (AVE) values and composite reliability (CR) for all the variables are above 0.5 and 0.7, respectively (see Table 2), thereby confirming the convergent validity of the measurement model (Das & Jebarajakirthy, 2020).

Table 2. Convergent Validity and Reliability

Construct	Item	FL	AVE	CR	α
Intention	There is a high likelihood that I will shop at brick-and-mortar stores in the future	0.804			
	I intend to visit brick-and-mortar stores for shopping in foreseeable future	0.847	0.725	0.888	0.912
	I will visit brick-and-mortar stores for shopping within the next 12 months	0.901			
Attitude	I like shopping at brick-and-mortar stores	0.799			
	It is wise to shop at brick-and-mortar stores	0.801	0.699	0.902	0.939
	It is worthwhile to shop at brick-and-mortar stores	0.914			
	Shopping at brick-and-mortar stores is useful	0.826			

Table 2. Convergent Validity and Reliability (Continued)

Construct	Item	FL	AVE	CR	α
Quality of Products	Products sold at brick-and-mortar stores are of high quality	0.745			
	Products sold at brick-and-mortar stores are very reliable	0.813	0.671	0.891	0.922
	Products sold at brick-and-mortar stores are superior	0.859			
	Products sold at brick-and-mortar stores are of very good quality	0.855			
Social Influence	Most people who are important to me think I should shop at brick-and-mortar stores	0.782			
	The people who I listen to influence me to shop at brick-and-mortar stores	0.768	0.590	0.852	0.899
	My close friends and family members think it is a good idea to shop at brick-and-mortar stores	0.780			
	Important people in my life want me to shop at brick-and-mortar stores	0.744			
Enjoyment	I enjoy shopping at brick-and-mortar stores	0.748			
	Shopping at brick-and-mortar stores is fun	0.779	0.605	0.821	0.867
	Shopping at brick-and-mortar stores is pleasant	0.806			
Atmosphere of B&M Stores	I like the environment of brick-and-mortar stores	0.759			
	I like the energy at brick-and-mortar stores	0.724			
	I like friendliness of brick-and-mortar stores	0.769	0.569	0.868	0.910
	I buy using layaway programs at brick-and-mortar stores	0.748			
	It is easier to return items at brick-and-mortar stores	0.771			
Tangibility	Products at brick-and-mortar stores are easy to see and touch	0.884			
	I can physically grasp the products at brick-and-mortar stores	0.796	0.706	0.878	0.931
	The products at brick-and-mortar stores are very tangible	0.839			

Note: Fit indices CMIN/DF=2.791 (p<0.05), CFI=0.991, NFI=0.981, GFI=0.962, AGFI=0.987, SRMR=0.019, RMSEA=0.066, AVE-Average Variance Extracted, CR-Composite Reliability, α-Cronbach's alpha, CMIN/DF-the minimum discrepancy/degrees of freedom, CFI-Comparative Fit Index, NFI-Normed Fit Index, GFI-Goodness of Fit Index, AGFI-Adjusted Goodness of Fit Index, SRMR-Standardised Root Mean Square Residual, RMSEA-Root Mean Square Error of Approximation

Fornell and Larcker's (1981) method was applied to assess the discriminant validity of the measurement scale. Table 3 presents the results of discriminant validity analysis. According to this method, the values of the square root of AVE should be greater than the correlation coefficient of the corresponding construct to prove the discriminant validity of a scale. The findings show that for each construct, the values of square root of AVE presented in bold face in the diagonal, are greater than the correlation coefficients of the corresponding construct. For instance, the square root of AVE for "social influence" is 0.768, which is greater than any correlation coefficient between social influence and other variables in the model. Thus, the findings suggest the discriminant validity of the measurement constructs (Fornell & Larcker, 1981; Jebarajakirthy & Das, 2020).

Table 3. Multicollinearity Test, and Correlation Matrix of the Study Constructs

	VIF	Quality of Products	Social Influence	Enjoyment	Atmosphere	Tangibility	Attitude	Intention
Quality of Products	2.150	**0.819**						
Social Influence	1.117	0.285	**0.768**					
Enjoyment	3.461	0.251	0.206	**0.778**				
Atmosphere	2.229	0.121	0.289	0.102	**0.754**			
Tangibility	1.874	0.143	0.147	0.118	0.203	**0.840**		
Attitude	1.097	0.362	0.511	0.366	0.341	0.423	**0.836**	
Intention	-	0.501	0.403	0.341	0.307	0.361	0.533	**0.851**

Note: The values of the square root of average variance extracted are presented in the diagonal. The values under the diagonal are the correlation coefficients.
VIF- variance inflation factor

Additionally, following the guidelines of Henseler, Ringle, and Sarstedt (2015), Heterotrait-monotrait (HTMT) ratio of correlations were calculated to determine the discriminant validity of the scale (see Table 4). According to this method, the HTMT ratios between the constructs should not exceed 0.85. The findings showed that the HTMT ratios are below the threshold of 0.85 and the largest HTMT ratio is 0.793 (i.e., between social influence and enjoyment) which is still below the threshold. Thus, the findings further ensure the discriminant validity of the measurement scale (Henseler et al., 2015).

Table 4. Results of Heterotrait-Monotrait (HTMT) Analysis

	Quality of Products	Social Influence	Enjoyment	Atmosphere	Tangibility	Attitude	Intention
Quality of Products	-						
Social Influence	0.645	-					
Enjoyment	0.128	0.793	-				
Atmosphere	0.282	0.414	0.701	-			
Tangibility	0.206	0.366	0.557	0.264	-		
Attitude	0.555	0.479	0.369	0.096	0.047	-	
Intention	0.529	0.241	0.196	0.212	0.309	0.692	-

Multivariate analyses often suffer from multicollinearity issues. Two techniques were employed to examine multicollinearity. First, Table 3 shows all the correlations are less than 0.9 which indicates that the constructs are not multicollinear to each other (Tabachnick, Fidell, & Ullman, 2007). Second, variance inflation factor (VIF) was calculated for each independent variable (see Table 3). The VIF values for all the constructs are below five which confirms that multicollinearity is not a concern for this study (Hair, Black, Babin, & Anderson, 2009).

Common method bias (CMB) is likely to occur if the data related to independent and dependent variables are collected from the same sample set (Jebarajakirthy & Das, 2020). To assess the potential of CMB, both statistical and non-statistical methods were applied (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). As a non-statistical measure, clarity of the survey items and the confidentiality of the respondents were ensured thereby mitigating the probability of CMB (Ashaduzzaman, Jebarajakirthy, Das, & Shankar, 2021).

As a statistical measure, a CFA was performed using AMOS 27 (Ashaduzzaman et al., 2021). In this technique, if a multi-factor model (i.e. the model proposed in this study) results in a poor fit than a single factor model, the analysis may suffer from CMB (Podsakoff et al., 2003). Model fit indices for single factor model and the seven-factor model showed that the latter has comparatively better fit (single factor model- CMIN/DF=3.089 (p<0.001), CFI=0.771, NFI=0.848, GFI=0764, AGFI=0.718, SRMR=0.097, RMSEA=0.099; seven-factor model- CMIN/DF=2.791 (p<0.05), CFI=0.991, NFI=0.981, GFI=0.962, AGFI=0.987, SRMR=0.019, RMSEA=0.066). Accordingly, CMB is not a concern for this study.

4.2. Hypothesis Testing with Structural Equation Modelling

Structural equation modelling (SEM) was performed using AMOS 27 to test the proposed hypotheses. The results of SEM are presented in Figure 2 and Table 5. The model fit indices showed that the SEM model fits the data well with all the fit indices falling within the acceptable range (see Table 5).

Figure 2. Path Analysis
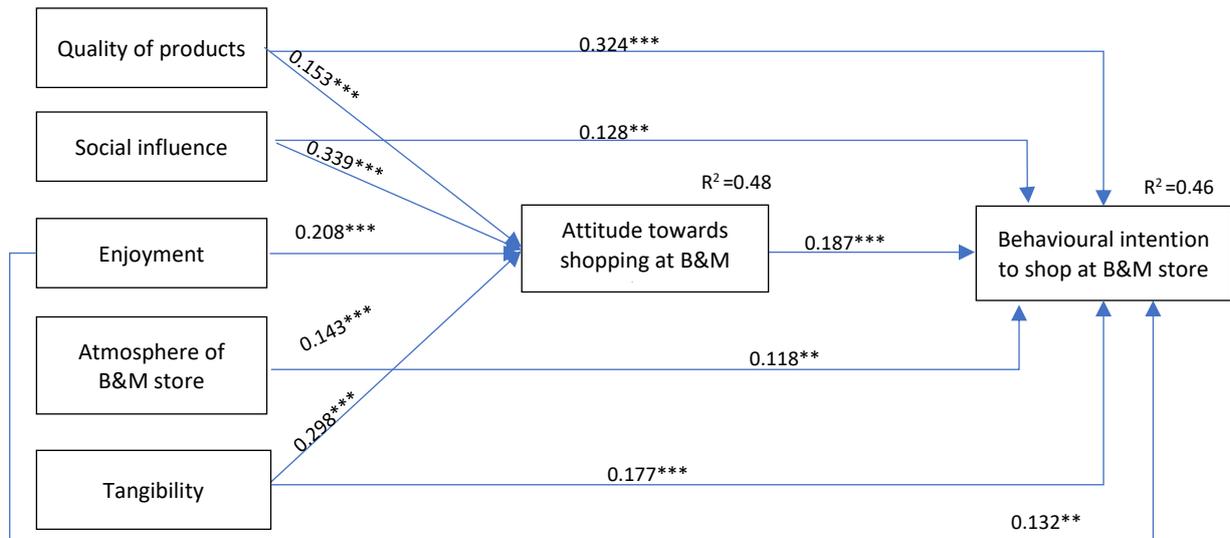
The results indicate that attitude significantly and positively influences intention to shop at B&M stores (H$_1$, β=0.187, p<0.001) thereby supporting H$_1$. Table 5 further shows that customers' perception of the quality of products, social influence, enjoyment, atmosphere of brick-and mortar stores, and tangibility significantly and positively influence attitude towards shopping at B&M stores (H$_{2a}$, $\beta_{quality}$=0.153, p<0.001; H$_{3a}$, $\beta_{social\ influence}$=0.339, p<0.001; H$_{4a}$, $\beta_{enjoyment}$=0.208, p<0.001; H$_{5a}$, $\beta_{atmosphere}$=0.143, p<0.001; H$_{6a}$, $\beta_{tangibility}$=0.298, p<0.001) and intention to shop at B&M stores (H$_{2b}$, $\beta_{quality}$=0.324, p<0.001; H$_{3b}$, $\beta_{social\ influence}$=0.128, p<0.01; H$_{4b}$, $\beta_{enjoyment}$=0.132, p<0.01; H$_{5b}$, $\beta_{atmosphere}$=0.118, p<0.01; H$_{6b}$, $\beta_{tangibility}$=0.177, p<0.001) thereby supporting H$_{2a}$, H$_{2b}$, H$_{3a}$, H$_{3b}$, H$_{4a}$, H$_{4b}$, H$_{5a}$, H$_{5b}$, H$_{6a}$, and H$_{6b}$.

Table 5. Results of Model Estimation

Hypothesis	Path Relationship	Beta Coefficient	Standard Error
H$_1$	Attitude → Intention	0.187***	0.055
H$_{2a}$	Quality of Products → Attitude	0.153***	0.042
H$_{2b}$	Quality of Products → Intention	0.324***	0.043
H$_{3a}$	Social Influence → Attitude	0.339***	0.043
H$_{3b}$	Social Influence → Intention	0.128**	0.047
H$_{4a}$	Enjoyment → Attitude	0.208***	0.041
H$_{4b}$	Enjoyment → Intention	0.132**	0.043
H$_{5a}$	Atmosphere → Attitude	0.143***	0.041
H$_{5b}$	Atmosphere → Intention	0.118**	0.043
H$_{6a}$	Tangibility → Attitude	0.298***	0.040
H$_{6b}$	Tangibility → Intention	0.177***	0.044

Note: ***p<0.001, **p<0.01, VAF-Variance Accounted For, Fit indices CMIN/DF=1.130 (p>0.05), CFI=0.999, NFI=0.997, GFI=0.993, AGFI=0.992, SRMR=0.013, RMSEA=0.07, CMIN/DF-the minimum discrepancy/degrees of freedom, CFI-Comparative Fit Index, NFI-Normed Fit Index, GFI-Goodness of Fit Index, AGFI-Adjusted Goodness of Fit Index, SRMR Standardised Root Mean Square Residual, RMSEA-Root Mean Square Error of Approximation

The explained variance of attitude towards shopping at B&M store, and intention to shop at B&M store was 48% (R^2=0. 48), and 46% (R^2=0. 46) (see Figure 2), respectively which is well above the 10% cut-off (Falk & Miller, 1992). This indicates a satisfactory explanatory power of the proposed model for the dependent variable, i.e., behavioural intention to shop at B&M stores.

4.3. Moderation Test

The moderation effects of gender on the hypothesised relationships were examined using a multi-group structural equation modelling and assessing structural non-invariance across groups applying chi-squared difference test (Hair et al., 2006; Byrne, 2010)[3]. To perform multi-group structural equation modelling, the data were divided into two subsets for each moderating condition, i.e., men (n=164) and women (n=178).

Following the standard procedure of multi-group moderation analysis (Jebarajakirthy & Lobo, 2015), first, an unconstrained/baseline model was run and accordingly, the paths in the model were set free across both groups for the moderator. Next, all the paths in model were constrained to be equal between the groups which showed that the groups were not significantly different at the model level ($\Delta\chi^2$=15.897, Δdf=11, p>0.05), however, they might be different at the path level. Then, the model was estimated by constraining the path under investigation to be equal between the moderator groups. Path estimates under investigation are considered significantly different if the fit of the model with constrained path, i.e., χ^2 statistics differ significantly from the unconstrained model (Jebarajakirthy & Lobo, 2015; Tse, Zhang, Zeng, & Ma, 2021). The results of moderation analysis are presented in Table 6.

Regarding the results for H_{7a}, H_{8a}, and H_9: Table 6 shows that χ^2 difference between unconstrained model and the model with constrained paths was insignificant (H_{7a}: $\Delta\chi^2$=6.123, Δdf=3, p>0.05; H_{8a}: $\Delta\chi^2$=3.121, Δdf=3, p>0.05; H_9: $\Delta\chi^2$=3.814, Δdf=3, p>0.05) thereby indicating that gender does not moderate the impact of quality of products on attitude or intention nor does it moderate the impact of attitude on intention. Thus, H_{7a}, H_{8a} or H_9 are not supported.

Table 6. Results of Moderation Analysis

Hypotheses		χ^2	df	χ^2/df	$\Delta\chi^2$	Δdf	χ^2 Difference Test	β (Women)	β (Men)
	Baseline model	288.641	21	13.74					
	Constrained model	304.538	30	10.15	15.897	11	p > 0.05		
	Constrained paths								
H_{7a}	Quality of products → Attitude	294.764	24	12.28	6.123	3	p > 0.05	0.157	0.149
H_{7b}	Social Influence → Attitude	296.872	24	12.36	8.231	3	p < 0.05	0.384***	0.271***
H_{7c}	Enjoyment → Attitude	297.681	24	12.40	9.040	3	p < 0.01	0.266***	0.193**
H_{7d}	Atmosphere → Attitude	298.651	24	12.44	10.01	3	p < 0.01	0.201**	0.138**
H_{7e}	Tangibility → Attitude	303.701	24	12.65	15.06	3	p < 0.01	0.333***	0.257***
H_{8a}	Quality of Products → Intention	291.762	24	12.15	3.121	3	p > 0.05	0.349	0.331
H_{8b}	Social Influence → Intention	298.551	24	12.43	9.910	3	p < 0.01	0.214**	0.109**
H_{8c}	Enjoyment → Intention	302.921	24	12.62	14.28	3	p < 0.01	0.198**	0.113**
H_{8d}	Atmosphere → Intention	300.201	24	12.50	11.56	3	p < 0.01	0.176**	0.110**
H_{8e}	Tangibility → Intention	297.401	24	12.39	8.760	3	p < 0.01	0.252**	0.169**
H_9	Attitude → Intention	292.455	24	12.18	3.814	3	p > 0.05	0.207	0.198

Note: ***p<0.001, **p<0.01 χ^2-Chi-squared, df-degree of freedom, $\Delta\chi^2$-difference in chi-squared, Δdf-difference in degree of freedom, β-beta coefficient

Regarding the results of H_{7b}, H_{7c}, H_{7d}, and H_{7e}, Table 6 shows a significant difference in the effect of social influence (H_{7b}: $\Delta\chi^2$=8.231, Δdf=3, p<0.05), enjoyment (H_{7c}: $\Delta\chi^2$=9.040, Δdf=3, p<0.01), atmosphere of B&M store (H_{7d}: $\Delta\chi^2$=10.01, Δdf=3, p<0.01), and tangibility (H_{7e}: $\Delta\chi^2$=15.06, Δdf=3, p<0.01) on attitude towards shopping at B&M stores. That is, the impact of effect of social influence, enjoyment, atmosphere of B&M store, and tangibility on attitude towards shopping at B&M stores is stronger in women than men (see Table 6), thus, the findings support H_{7b}, H_{7c}, H_{7d}, and H_{7e}.

Regarding the results of H_{8b}, H_{8c}, H_{8d}, and H_{8e}, Table 6 shows a significant difference in the effect of social influence (H_{8b}: $\Delta\chi^2$=9.910, Δdf=3, p<0.01), enjoyment (H_{8c}: $\Delta\chi^2$=14.28, Δdf=3, p<0.01), atmosphere of B&M store (H_{8d}: $\Delta\chi^2$=11.56, Δdf=3, p<0.01), and tangibility (H_{8e}: $\Delta\chi^2$=8.760, Δdf=3, p<0.01) on intention to shop at B&M stores. That is, the impact of effect of social influence, enjoyment, atmosphere of B&M store, and tangibility on attitude towards shopping at B&M stores is stronger in women than men (see Table 6), thus, the findings support H_{8b}, H_{8c}, H_{8d}, and H_{8e}.

5. Discussion

The purpose of this research was to examine the factors influencing customers' attitude towards and intention to shop at B&M stores. Accordingly, it was hypothesised that five factors, i.e., customers' perception about the quality of the products, social influence, enjoyment, atmosphere of B&M store, and tangibility, may impact customers' attitude towards and intention to shop at B&M stores. Additionally, customers' gender was expected to moderate the hypothesised relationships. SEM was performed using AMOS 27 to test the proposed hypotheses. A discussion of the findings is provided below.

In various streams of research, such as mobile advertising (Maseeh et al., 2021), researchers claim a positive association between customer attitude and intention. Accordingly, it was hypothesised that customer attitude positively influences their intention to shop at B&M stores. The findings suggest a significant positive impact of attitude on intention to shop at B&M stores. However, moderation analysis suggests that the relationship between attitude and intention does not vary depending on gender. That is, no significant difference was found regarding the impact of attitude on intention between women and men. This finding is contradictory to the literature which shows that consumer behaviour tends to vary depending on gender (e.g., Booth & Nolen, 2012; Shurchkov, 2012; Buser et al., 2014; Sutter & Glätzle-Rützler, 2015; Vázquez-Suárez et al., 2022).

Customers' perception about the quality of the products found to be a significant influencer of attitude towards, and intention to shop at B&M stores. The findings further revealed that it is the most influencing factor of customers' intention to shop at B&M stores (β=0.324***). This indicates that quality perception is one of the key factors influencing customers to shop at B&M stores instead of online shopping. Moderation analysis further suggested that the impact of quality of products on attitude or intention does not vary depending on gender. In other words, no significant difference was found among women and men regarding the impact of their perception of quality on their attitude or intention to shop at B&M stores. This suggests that quality is equally important to male and female customers when deciding the shopping channel, i.e., online shopping or shopping at B&M stores.

Literature suggests that customers' behaviour is influenced by the member of their society (Slade et al., 2015). Consistent with the literature, it is found that social influence significantly and positively impacts customers' attitude, and intention to shop at B&M stores. Additionally, social influence is the most influencing factors of customers' attitude towards shopping at B&M stores (β=0.339***). This indicates that customers social group plays an important role when they decide to shop. That is, they are likely to choose to shop at B&M stores if their family members and/or their friends like them to do so. It is also found that the impact of social influence on attitude and intention is significantly stronger in women and men. Accordingly, female customers are more likely to follow their friends and family (i.e., social influence) when deciding a shopping channel, i.e., online shopping or B&M stores.

The findings further suggest that enjoyment is a significant predictor of attitude towards, and intention to shop at B&M stores. Also, the impact of enjoyment on attitude and intention is stronger among

female customers than male customers. This shows that customers prefer to shop at B&M stores over online shopping because former gives them opportunity to go out which is considered pleasant and fun. Although enjoyment is a key factor influencing customers' choice of shopping channel, women are more likely to choose B&M stores over online shopping as it is considered as fun and pleasure. This indicates that women may be more extravert than men, therefore, they enjoy shopping at B&M stores. However, this finding is contradictory to that of Lynn and Martin (1997) who found no significant difference between men and women in terms of extraversion.

Atmosphere of B&M store is found to have a significant positive impact on attitude towards, and intention to shop at B&M stores. This shows the importance of various features of B&M stores, such as friendliness of the staff. That is, since B&M stores offer a shopping environment which is not available on online platforms, customers are more likely to shop at B&M stores. Moderation analysis further suggested that this impact is comparatively stronger among female customers than male customers thereby showing that women are more sensitive to the physical features of B&M stores, therefore, atmosphere of B&M stores is a stronger predictor of attitude and intention for women than men.

Finally, the findings showed that tangibility is considered an important factor thereby impacting customers' attitude towards and intention to shop at B&M stores. The literature suggests that tangibility of the products plays a significant role when customers decide to purchase a product (Verhagen et al., 2016). Accordingly, unlike online shopping, since customers have opportunity to physically touch and feel the product at B&M stores, the tangibility feature triggers them to shop at B&M stores. Also, the moderation analysis suggested that the impact of tangibility on attitude and intention to stronger in female customers than male customers, it can be claimed that tangibility of comparatively important to women than men.

6. Implications

6.1. Academic Implications

This study has multiple academic implications. First, although online shopping has triggered after the outbreak of Covid-19, the literature suggests that many customers prefer to go to B&M stores for shopping. However, factors affecting their attitude and intention to shop at B&M stores have not yet been explored. As such, this study identifies five factors: customers' perception of quality of products, social influence, enjoyment, atmosphere of B&M store, and tangibility; and empirically examined how these factors affect customers' attitude towards, and intention to shop at B&M stores. Accordingly, this study extends the current knowledge regarding the factors influencing customers' intention to shop at B&M stores thereby contributing to the consumer behaviour literature.

Second, using the underpinnings of TCV theory, this study portrays those customers seek values when deciding shopping channels, i.e., online shopping or shopping at B&M stores. Although TCV theory has been frequently applied to study customers' expectations about the values from a product they buy, it has not yet been applied to study the values customers seek when deciding to choose shopping channels. Accordingly, using TCV, this research suggests that customers consider quality of the products as functional value, social influence as social value, enjoyment and atmosphere of B&M store as emotional values, and tangibility as epistemic value which trigger them to shop at B&M stores. Accordingly, the current research contributes to the TCV theory by defining the values customers seek in the context of shopping at B&M store. Also, TCV has not yet been applied in the context of customers' decision regarding choosing shopping channels. Accordingly, using TCV in the current research, this study extends the theoretical applicability of TCV in the context of customers' decision to choose shopping channels.

Third, using the underpinnings of TRA, this study assumed that various factors, i.e., quality of products, social influence, enjoyment, atmosphere of B&M store, and tangibility impact customers' attitude towards and intention to visit B&M stores for shopping. Accordingly, using TRA in the current study, this research extends the applicability of TRA in the current research context.

Finally, using TCV and TRA, this study proposed and empirically tested a conceptual model that showed how various influencers impact customers' attitude and intention to shop at B&M stores. As such, this study provides a theoretical integration of TCV and TRA thereby contributing to both these theories.

6.2. Practical Implications

This study has multiple implications for B&M stores. First, it is found that customers' perception regarding the quality of the products significantly impacts their attitude and intention to shop at B&M stores. Also, as quality is equally important to male and female customers, it is recommended that B&M stores do not sell substandard products. It will help them maintain customers' trust in them thereby not losing the customers.

Second, the findings suggest that enjoyment plays a key role in deriving customers' favourable attitude and intention to shop at B&M stores. Also, enjoyment is more important for female customers than male customers. Therefore, it is recommended that B&M stores provide an element of enjoyment to customers who come for shopping. One possible way could be providing pleasant environment to the customers. Since buying process in women is treated as a means to regulate emotions (Dittmar, 2005), provision of pleasant in-store environment could trigger customers' emotions (especially those of female customers) thereby motivating them to shop at brick-and mortar stores.

Third, atmosphere of B&M store is also considered an emotional value and it is found to have a significant impact on customers' attitude and intention to shop at B&M stores. Also, atmosphere of B&M store is more important in female customers than male customers. Accordingly, it is recommended that B&M stores pay more attention to enhance the atmosphere of their environment. They can do so by hiring friendly and cooperative staff, introducing softer return and exchange policies, and creating friendly in-store atmosphere.

Finally, tangibility is a crucial factor impacting customers to shop at brick-and mortar stores. This shows that customers prefer to shop at B&M stores because they are able to touch and feel the products there. Therefore, it is suggested that B&M stores do not display the products in the closed glass windows. That is, displaying products in closed glass windows restrict customers' from touching and feeling the product, therefore, B&M stores are recommended to display the products where it is easily accessible to customers to touch and feel the texture of the products. This is likely to satisfy customers' need for epistemic value thereby triggering them to shop at B&M stores.

Also, this factor is more important for women than men. Therefore, B&M stores are recommended to pay more attention to the tangibility factor for the products targeting female customers to ensure that they get the epistemic value when considering purchasing a product at a B&M store.

7. Limitations and Future Research Directions

Although this research offers several academic and practical implications, it has a few limitations that should be acknowledged. First, the data for this study was collected in the middle of the outbreak of Covid-19 pandemic. Customers might have given different responses to the survey questions if the data were collected before/after the end of Covid-19. Accordingly, the findings may vary if this research is replicated after the end of Covid-19. Second, customers' intention to shop at B&M stores was considered in general. That is, to increase the generalisability of the findings, this research did not consider customers' intention to shop at B&M stores for any specific product.

In addition to the future research directions arising from the limitations, this study offers some more directions for future research. First, this study was conducted in a developing country context, however, customers in developed countries might have different attitude and intention to shop at B&M stores. Therefore, future researcher may consider conducting a comparative study between developing and developed countries context. Second, since the respondents for this study were recruited using purposive sampling, the results cannot be generalised. Therefore, it is recommended that in future, researchers recruited a wider sample size using simple random sampling to produce more generalisable results.

8. Conclusion

To conclude, this research was aimed at examining the factors triggering customers to shop at B&M stores despite the outbreak of Covid-19 pandemic. The findings suggest that customers seek functional values, social values, emotional values, and epistemic values from shopping platforms, as such, they choose to buy from B&M stores. This study provides multiple implications to the literature on consumer behaviour, TCV, and TRA. Also, the findings provide some insightful implications for B&M stores to maintain their customer base.

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End Notes

1. *1 USD ≈ 198 PKR as of 05-06-2022.*

2. *Bartlett sphericity test and the KMO were calculated before performing CFA. The value of KMO was 0.92 which shows the adequacy of the correlations (Kaiser & Rice, 1974; Mooi & Sarstedt, 2010). The Bartlett's test of sphericity was significant ($X2=1892.756$; $p<0.001$), thereby suggesting that the inter-items correlations are significantly different from the identity matrix (Ruiz-Alba, Nazarian, Rodríguez-Molina, & Andreu, 2019).*

3. *Prior to performing multi-group moderation analysis, measurement model invariance was tested to assess the equivalence of factor structure between the moderator conditions (i.e., men and women). Following the suggestions outlined by Cheung and Rensvold (2002), RMSEA ≤ 0.05, and CFI ≥ 0.90 were used to evaluate the goodness of model fit. Chi-squared difference test showed that the measurement model was invariant across the moderation groups. Hence, multi-group moderation analysis was performed (Wu, Li, & Zumbo, 2007).*

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