

ORIGINAL CONTRIBUTION

Understanding the Customer Multichannel Behaviour; The Role of Trust and Offline Image in Customer Movement Across Channels

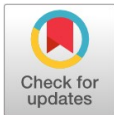
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Abstract— Due to the expectation of online sales growth around the world, the global online firms are continuously working to increase their existing customer base by attracting new customers to their online channel in driving sales growth. However, the adoption rate of ecommerce in the fashion industry is slow relative to other sectors and the primary reason for this slower adoption is due to the inability of translating the offline channel experience to the online channel. A structured questionnaire was used for the current study. The current study aims to understand the connection between offline trust and online trust. According to trust transfer theory, the trust can be transferred from one object to another object based on connection between these two objects. As both offline and online channel belongs to single company, the trust can be transferred from one channel to another channel. The results of the study confirmed the significant association between offline trust and online trust. Additionally, the offline image of the firm confirms the moderation between offline trust and online trust. Limitation of the study is only one channel related variable but in future researcher use many variables such as, channel enjoyment, channel related perceived risk, channel perceived value, and channel loyalty.

Index Terms— Multichannel, Offline trust, Online trust, Offline image, Fashion Industry, Pakistan

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Introduction

Online shopping is a process of buying goods and services using the internet and it involves various activities like accessing an online firm's channel, searching for desired products, selecting them, purchasing them, and payments to satisfy personal needs and wants (Lee et al., 2016). Different other terms are also used for online shopping such as internet shopping, electronic shopping, internet buying, and online purchasing. Häubl and Trifts (2000) suggested that online shopping is the customer buying activity of different products with the help of a computer interface where the customer's computer is connected with the firm's online channel and can access and perform various activities necessary for the purchasing process. Additionally, Kim and Peterson (2017) described the online shopping as searching the desired product, acquiring and examining the available information to build their intentions to buy it from an online channel. Verhagen et al. (2019) extended the online shopping conceptualization to involved various activities regarding the buying and selling that can be done through the online channel using the internet as a medium. These activities include searching for information and evaluating, selecting products, and purchasing.

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However, the adoption rate of ecommerce in the fashion industry is slow relative to other sectors and the primary reason for this slower adoption is due to the inability of translating the offline channel experience to the online channel (Sun, 2010). These customers are highly interested in buying various fashion related products like fashion accessories and high-quality apparel products provided by different online firms and urge for superior online interface (Guercini & Runfola, 2016; Kim & Lennon, 2013). In Pakistan, the customers are also increasing their spending on fashion-related products relative to their spending on other product categories and in the past 15 years the spending rise to an average of 13.5% per year for clothing (Das, 2016). The fashion sector is the largest online sector in the country and showing significant progress during the previous years.

The study describes channel as any medium or contact point that allow the customer and the firm to interact with each other in the process of buying a product from the firm and provide an opportunity for two-way communication (Verhoef et al., 2015). The current study aims to suggest a model of multichannel integration to address the important research gap for understanding the customer repurchase intention in multichannel fashion industry and empirically tests it in a developing country like Pakistan (Kautish & Sharma, 2018). Therefore, it can be a possible solution for these firms to develop the level of customer trust through their offline channel to increase their participation in the online channel.

The current study also includes offline store image as a possible moderator between offline and online constructs. The offline image of a firm possibly influences the customer attitude toward the online channel of the firm (Kwon & Lennon, 2009). Therefore, the customers favourably evaluate the firm's online performance given that the previous offline store image is positive for these customers and develop more favorable behavioural responses (Al-hawari & Mouakket, 2012).

Research Objectives

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

1. To investigate there is significant relationships between offline trust and online trust.
2. To investigate the offline store image moderate the relationship between offline trust and online trust.

Research Questions

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

1. Are there significant relationships between offline trust and online trust?
2. Does offline store image moderate the relationship between offline trust and online trust?

Literature Review

Fashion Industry

Customers are increasingly meeting and interacting with online channels for fashion brands on retail websites. A fashion brand is a "name, term, design, symbol, or any other feature" dedicated to clothes, accessories, and other fashion items (Loureiro et al., 2018). The fashion industry includes a variety of products that are designed for customers' overall look and contain clothing, apparel, scarves, belts, bags, and foot wares (Jeon et al., 2017). The sale volume of the online fashion industry in 2018 was \$1317.21 billion where womenswear share was \$650.7 billion, menswear \$438 billion, and children wear was \$228.6 billion, and the fashion industry market size was estimated to become \$1615.6 billion in 2019 (25.4% increase) (Frooghi et al., 2015). A study discovered that more than 50% of the customer in 29 countries were willing to research before they purchase any fashion product online, while, 40% of the customers preferred to buy these fashion products from the online channel and 28% customers purchased all these fashion products from online channels during the year (Shaw & Sergueeva, 2019). However, the customers are more anxious and worried about purchasing fashion-related products, groceries, and food, and packaged products from the online channel. Hence, it is rational to expect that customers are more suspicious when buying fashion industry products.

In recent times, the fashion industry related firms adopted the latest trend of building multiple channels and many international and local firms are managing their operations from both offline and online channel (Choi et al., 2019). These firms provide the latest information to customers through their extended channels regarding new arrival or promotion activities and analyze the customer purchasing behaviors with big data analysis. JD1, the largest Chinese online platform started a strategic collaboration with two renowned sportswear firms, "Lining" and "Xstep" to provide a better experience to their customers by integrating the offline and online channels that help them to improve their inventory circulation and logistic problems.

However, in this multichannel era, the current retail environment becomes more crucial and competitive than before (Doherty & Ellis-Chadwick, 2010). In recent times, many traditional firms have been moved to online channel in order to seek greater profitability and resultantly during the past few years, the volume of ecommerce significantly increased that outpace the growth rate of physical offline

channels, and the future looks more promising (Sands et al., 2010). These customers are highly interested in buying various fashion related products like fashion accessories and high-quality apparel products provided by different online firms and urge for superior online interface (Guercini & Runfola, 2016; Kim & Peterson, 2017).

In Pakistan, the customers are also increasing their spending on fashion-related products relative to their spending on other product categories and in the past 15 years the spending rise to an average of 13.5% per year for clothing (Das, 2016). The sales, annual growth and global ranking of top multichannel fashion brands are given at Table I.

Table I
Top fashion brands sales in Pakistan (2019)

Brand Name	Online Channel	Sales (million US\$)	Annual Growth	Global Rank
Gul Ahmed	gulahmedshop.com	37.4	173.40%	2308
Khaadi	khaadi.com	35.8	129.70%	2392
Alkaram	alkaramstudio.com	23.4	141.20%	3229
Junaid Jamshed	junaidjamshed.com	22.4	120.90%	3310
Limelight	limelight.pk	20.9	196.40%	3493
Sana Safinaz	sanasafinaz.com	13.5	73.90%	4708
Zeen	zeenwoman.com	12.9	265%	4867
Bonanza Satrangi	bonanzasatrangi.com	11.9	71.20%	5122
Nishat	nishatlinen.com	10.7	68.60%	5496
Warda	warda.com.pk	6.7	38.20%	7231
ChenOne	chenone.com	2.9	60.70%	11408
Borjan	borjan.com.pk	2.2	64.20%	12971

Offline Trust

The type of interaction and level of complexity determines the comparative significance of the trust. As the dependence of a person increased and high vulnerability could happen in case of misconduct, the need for trust increased (Giovannini et al., 2015). Therefore, the trust is a fundamental element in the area of commercial activities and thoroughly investigated in the previous literature of information system (He et al., 2009), marketing (Mombeuil & Fotiadis, 2017), and organizational behavior (Mayer et al., 1995). Trust is imperative between customers and firms as it plays a central role in any type of commerce that involves monetary transactions (Jeon et al., 2017; Kim & Peterson, 2017).

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

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

Assuming the possibility that the intention sometimes not leads towards purchase behavior, many scholars have examined the influence of trust on customer purchase behavior. Lee et al. (2016) confirmed that trusting beliefs significantly influence the customer attitude and lead towards final purchase behavior in a book store. Pavlou et al. (2007) confirmed that customer level of trust enhances the customer intentions to purchase from a firm and positively impact purchase behavior.

Another study investigates the impact of Corporate Social Responsibility activities (CSR) on customer trust. The samples have been collected from various occupational categories including public security, health-care, agriculture, media services, education, and administrative sciences. According to the results, customer perception of CSR positively influences customer trust, satisfaction, and service

quality. The results further reveal that service quality, satisfaction, and perception of CSR are correlated positively with customer trust (Mombeuil & Fotiadis, 2017).

A study aims to analyze the mechanism by which the innovative behaviors of employees have been influenced by customer participation and the assumptions were tested in a restaurant. The results of the study confirm the significant influence of interpersonal trust to increase the innovative behaviors of employees. Additionally, the effect of customer's emotional participation on innovation behavior was mediated by trust (Montaguti et al., 2016).

In the Pakistan Air Line industry, a study conducted by Montaguti et al. (2016) examines the antecedents of repurchase intentions of the passengers. The study includes offline trust, service quality, and satisfaction as antecedents of repurchase intention and word of mouth. 383 frequent flyer members are selected for data collection. The findings revealed that offline trust and service quality are associated with repurchase intention directly and as well as through the mediation of customer satisfaction.

Online Trust

Online trust here signifies the level of customer trust associated with online websites or online firms and fundamentally applied to e-commerce transactions between business to customer. Although online trust is directed towards the online environment, however, it is still entangled with the trust in the offline environment. Therefore, it is important for online firms to recognize the differences between the online trust and offline trust, the connection between these two types of trust, and ways to enhance the online trust to improve the firm performance. Understanding and differentiating both types of trust is relatively more essential for the firms having a presence in both environments; multichannel firms (Shim et al., 2013).

Many scholars asserted that both types of trust are inherently different. According to Shim et al. (2013), online and offline trust are distinctive based on the objects of the trust. The object of trust in the offline environment is usually a person or a firm; however, in the online environment, the object of trust is the technology (mainly the internet) and the firm employing that technology (Beldad et al., 2010).

The above definition is very much similar to the definition of trust given by Morgan and Hunt (1994) that "Trust can be defined as a disposition of one party to rely on the activities of the second party and become vulnerable". The assessment of the actions of the other party becomes the foundation for estimating the degree of trustworthiness (Altinay et al., 2014). A large number of researchers have the consensus on the above given conceptualization of online trust and they believed that the fundamental meaning and the nature of online trust is similar to offline trust (Shaw & Sergueeva, 2019; Wang et al., 2009; Xu et al., 2016).

The previous empirical studies regarding the signal/cues described various kinds of website qualities that can serve the purpose. A study used partnerships, brand equity, ease of contact, advice capabilities, layout design, navigation, cultural markers, security, personalization, community features, usefulness, content quality, privacy protection, expertise, and fulfillment capabilities as a cue for online trust (Bashir et al., 2015).

Some authors suggested various other cues or signals like return policy, recommendation from natural sources, seals of approval, privacy disclosure, and security disclosure (Wang et al., 2009). The privacy policies, website investment, brand image, and past experience can be used to leverage customer trust (Choi et al., 2019). Different website qualities such as download speed, visual appeal, website security features, and navigation can also be worked for enhancing the customer online trust (Beldad et al., 2010). Various dimensions and types of scales have been proposed in the previous literature of online trust. However, previous studies frequently used the definition and scale developed by Badrinarayanan et al. (2014).

The scale had been tested through multiple empirical validations using the data collected from field surveys. These statistical processes refine the original scale into a single dimension scale consisting of seven items which confirmed the sufficient psychometric conditions and ensure the predictive power of the scale. Both first and second-order scales of online trust ensure sufficient reliability and validity, however, the reflective (first-order) scale was favored due to its relatively better fit and parsimony (Badrinarayanan et al., 2014). The study identified and selected the antecedents are disposition to trust, system quality, design quality, perceived security, perceived risk, information quality, privacy, perceived reputation, perceived usefulness, and perceived service quality. The reported consequences are satisfaction, loyalty, attitude, purchase intention, intention to use the website, and repurchase intention.

Another study discussed the several behavioral outcomes of trust. Among these outcomes in online business, purchase intention, intention to recommend and repurchases prove to have high value as suggested by many previous studies (Badrinarayanan et al., 2014; Das, 2016; He et al., 2009; Sands et al., 2010). Another study provided similar results that online purchase intention is significantly dependent on trust and value. Additionally, the trust can be predicted on the basis of information quality and perceived security (Bashir et al., 2015; Choi et al., 2019; Giovannini et al., 2015).

Bilgihan (2016) extended previous studies and examined the influence of trust in creating loyalty. The model of the study was tested by taking the sample of Gen Y from a hotel booking website. The results confirmed the most stronger influence of trust in developing online loyalty. Additionally, brand equity and flow are also important predictors of online loyalty. Jeon et al. (2017) investigate the role of

online trust and utilitarian values as mediators between the website interactivity and repurchase intention. The survey data was collected from customers who represent the online travel community and buyer of travel-related online products. As anticipated, both variables (trust and Utilitarian values) fully mediate the relationship between website interactivity and repurchase intention (Jeon et al., 2017).

Relationship between Offline Trust and Online Trust

The trust literature deals with two kinds of trust: (1) A typology of trust that comprises the offline events of the business firm (like direct sale, physical store sales, and other transactions or communications happen in offline environment/channel) and its connection or linkage with its customers and various kind of stakeholders and (2) the second type represents the firm's business events in a different environment, the online mode and specifically the firms' online channel (Shankar et al., 2002). As discussed earlier, the trust in the online environment/channel is analogous to trust in the offline channel in certain ways, however, still there are few critical differences. In the case of an offline trust, the sales staff or a firm is the prime object of trust. While, in the case of online trust, the primary object of trust is the technology or the internet (Marcella, 1999). Therefore, in this scenario, the internet or the firms' online channel is the focal person that can be used to develop the trust with their customers (Jarvenpaa, Tractinsky, & Saarinen, 1999).

Despite these differences, there are few common features of trust and transfer of trust between the offline and online channels/environment (Shankar et al., 2002). According to Wu et al. (2019), the customers usually demonstrate a general level of trust in the firms' products and different levels of trust towards the linked channel established on the basis of the value of the channel. Therefore, strategic allocation of the firm resources among these channels results in creating a more dynamic and reciprocal effect and provide synergy for these channels (Lee et al., 2016; Montaguti et al., 2016). It is empirically proven that if the customers perceive high image consistency, the transfer of trust from one channel to another would be easier (Badrinarayanan et al., 2014).

Although trust is acknowledged as a fundamental element for predicting customer buying behavior in the online environment, however, the establishment of trust in online channel is relatively more complex compared with the offline channel (Kim & Lennon, 2013). The multichannel firms require to use their offline channel in developing the customer trust towards their online channel (Urban et al., 2009). The process requires to efficiently transfer the trust from offline channel to online channel and the firm can get benefits from this transference in the shape of improved customer purchasing behavior with their online channel. The results of previous studies confirmed that the process of trust transference can accelerate customer purchasing behavior in the online channel (Badrinarayanan et al., 2014).

Indeed Stewart (2003) suggested and empirically proved that the trust can be transfer from known objects to unknown objects. It is a cognitive process that is used for transferring trust from a known party to an unknown party or from one context (offline channel) to another (online channel) (Lee et al., 2016). The phenomenon is quite simple, a customer may develop trust towards the firm's online channel since the firm has an offline/physical channel. The same concept can be applied for an unfamiliar firm on eBay because that unfamiliar firm is linked with a trustable online marketplace (Badrinarayanan et al., 2014). The level of risk associated with the online channel is higher than the offline channel; to mitigate the risk, customers used their offline experiences with a similar firm to decide about their possible online transactions. The positive attitude of the customers towards an offline store can be transmitted to the online channel of a similar firm (Kim & Peterson, 2017). Therefore, the multichannel firms need to manage the trust of customers in online stores by focusing on the trust beliefs being transferred from their offline store. Therefore, it can be inferred that the customer past experience and related attitude associated with the offline channel can be regarded as a cognitive schema that can influence the customer attitude and appraisal of the online channel (Xu et al., 2016).

For multichannel firms, the phenomenon of trust transfer is very beneficial because it can help them to boost their competitive position against single online firms (Badrinarayanan et al., 2014). It increases the demand to use their offline stores to develop positive customer attitudes and beliefs towards their online channel. According to Lee et al. (2016), customer satisfaction is influenced by the trust transference from an offline bookstore to its online channel. Another study suggested that customer trust in a firm's apparel store significantly influenced their intentions to search for information in its online store (Alsaif & Ghoneim, 2015).

A study investigates the transfer of attitude and trust from offline channel to online channel and the impact of congruence on online attitude and trust. The results confirm the transfer of trust from the physical/offline channel to the online channel of a multichannel firm. Additionally, congruence improves the trust and attitude towards the online channel and further these determinants develop the online purchase intentions (Badrinarayanan et al., 2014). A study by Loureiro et al. (2018) empirically test the impact of offline trust on online trust and further the impact of online trust on purchase intention. The results confirm the significant association between the trust of both channels and finally the impact of trust in online channel on purchase intention.

Offline Image as Moderator

Recently, offline firms' transformation to multichannel firms has been taken as channel extension and several studies start discovering the potential effect of offline attitude, perceptions, and purchase behavior on the evaluation of newly introduced online channel and further

online purchase behavior. Although, many previous studies confirmed the potential effect of these offline constructs on online purchase behavior, however, many studies suggested that these relationships are moderated by various other factors like different purchasing scenarios and customer characteristics (Wu et al., 2019). A recent study confirmed the moderating role of brand familiarity on customer online channel extension behavior (transfer of attitudes from one channel to another) and suggest for exploring other moderating variables (Wu et al., 2019). The current study explores the role of offline store image between the relationship of customer's offline and online constructs.

The offline store image literature accepts the significance of the previous offline store image stored in the customer mind for the adoption of the online channel (Mayer et al., 1995). Kautish and Sharma (2018) suggested that the offline image of a multichannel firm potentially influences the customer attitude towards the firm's online channel. A strong offline store image motivates the customers to interact with the firm's other channel and give the confidence to buy from the firm's various channels (Kwon & Lennon, 2009).

According to Wu et al. (2019), the customers develop a positive offline store image when they are fully aware of the favorable elements of offline channel and consequently judge the performance of the online channel positively. The strong existing cognition of these customers results in their positive biased behavior. On the other hand, when these customers are not completely familiar with the attributes of offline channel, they may judge the online channel performance less positively due to the weak offline channel image stored in their minds (Kwon & Lennon, 2009). Hence, for multichannel firms, the image of their online channel would be more favorable if the customers are familiar with their offline store. That is, in addition to evaluating a multichannel firm's online channel based on its idiosyncratic characteristics, customers are likely to match the online channel to their current image of the firm's offline channel (Badrinarayanan et al., 2014; Wu et al., 2019).

Hence, these multichannel firms can get benefits from utilizing the concept of halo effect in the favorable evaluation of their online channel performance based upon the customer perception of offline channel image (Kwon & Lennon, 2009). These firms can leverage the initial favorable image created by their offline channel to their online channel through the halo effect. Extending an offline channel to firm's new online channel is similar to extending a brand to other products (Kwon & Lennon, 2009). The success of a newly developed brand extension is based upon the favorable image of its parent brand in the mind of the customers. Similarly, the customer may evaluate the firm's online performance positively if the prior offline image of the firm is strong that leads toward more favorable responses from the customers (Kwon & Lennon, 2009).

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

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

Hypotheses

H1: There is a positive relationship between Offline Trust and Online Trust.

H2: Offline image moderates the relationship between offline trust and online trust

Methodology

The main purpose of the current study was to explore the relationships between the different constructs of the offline channel and constructs of the online channel. The current study utilizes a quantitative approach to collect data through a structured survey and empirical testing of the data collected. A cross-sectional method was used to collect data from the targeted population regarding the various constructs of the current study.

For survey purpose, a structured questionnaire was used for the current study. The questionnaire technique provides certain benefits like easy for group administration and maintains the secrecy of respondents. Therefore, self-administered questionnaires are more effective since they acquire the required information in less period of time, high response rate, and low cost to researchers (Roghanizad & Neufeld, 2015).

Population of Current Study

As the prime attention of the study is to examine the behavior of customers/online shoppers regarding their potential of repurchase from the online channel. Hence, the target population of the current research is constrained to customers who purchase at least once from the online channel and these online shoppers are supposed to buy again from the similar firm. Online shoppers have been proposed to examine in the current study for their repurchase behavior similar to the behavior of the rest of the online shoppers' population (Choi et al., 2019). According to the 2017 Annual Report released by the Pakistan Telecommunication Authority, e-commerce is one of the most important drivers of a digital Pakistan. That same report stated that there were 5 million online shoppers in the country in 2017 (Choi et al., 2019). Hence, the total number of possible respondents for the current study was estimated to 5 million.

Sample Size

Dimoka et al. (2012) also suggested the given formula for calculating the desired sample sizes:

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

The population of the current study is online shoppers who at least once purchase a product over the internet. According to the 2017 Annual Report released by the Pakistan Telecommunication Authority, there were 5 million online shoppers in the country in 2017 (Khan et al., 2019). Hence, the total number of possible respondents for the current study was estimated to 5 million. By solving the above formula for the current study:

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

$$N_s = 384$$

As per the sample size formula provided above, the number of samples required for the population of 100000 is 384 and this is the maximum number of samples required for any population above 100000.

Sampling Design

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

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

The top ten fashion brands of Pakistan have been selected for the data collection (Bilgihan, 2016). All these brands were multichannel brands hence, they were selling their products from offline and online stores as well. These brands were selling a variety of fashion products through their offline and online stores comprising unstitched and stitched women and men garments, makeup collection, and makeup accessories, jewelry, shoes, kids wear, bags, clutches, fragrance/perfumes, and other fashion accessories. These multichannel brands have online presence and stores all over the country.

The current study used a purposive sampling method to collect data through a self-administered questionnaire in several areas. To avoid the bias responses, the technique for distributing the questionnaire was looking for shoppers who want to leave the mall or have finished shopping. It took a sample every tenth shopper who left the shopping mall. The purposive sampling method has been used and adapted in various studies related to technology and customer behavior (Wu et al., 2019).

Research Instrument

Online Trust was measured through the scale adapted from Bock et al. (2012) and the scale has been comprised of 9 items. These items were slightly modified to better fit in the context of a multichannel shopping environment. A seven-point Likert scale was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability coefficient/Cronbach alpha value for the given scale obtained from the study was 0.92 (Bock et al., 2012). The Offline Trust scale was used to ascertain the level of respondent trust on the offline channel of a firm. The scale selected for the current study to measure the level of trust was from the study of (Bock et al., 2012). The scale has been adapted and slightly reworded to apply for the current study. A seven-point Likert scale was used having values from 1 to 7 where 1 represents strongly disagree and 7 represents strongly agree. The reliability coefficient/Cronbach alpha value for the given scale obtained from the study was 0.90 (Bock et al., 2012). The offline store image scale has been taken from the study of Bao et al. (2011). The scale has been adapted and slightly reworded to apply for the current study. A seven-point Likert scale ranging from (1) "strongly disagree" to (7) "strongly agree" was used. The reliability coefficient value for the scale from the previous study was 0.93 (Bao et al., 2011).

Results and Analysis

Demographic Profile of the Participants

Table II describes the profile of the participants of the current study. Results were presented in frequency and percentage numbers to demonstrate demographical data. The total frequency is 358 respondents in this study. The major portion of the participants was female (57%) compared with male (43%). The reason for more females in the sample was due to the selected brands for the current research. All of the selected brands are mostly female focused and selling fashion products mostly related to females. The majority of the participants fell within the age of 26-30 years (31.6%). About 1% fell in the category of less than 15000, and 3.1% were earning 30000 to 45000. More than 43% had master's degree holders. The majority of the participants (35.5%) were employed, 31% were housewives and about 22% were business owners. On the frequency of internet use 1.4% were using the internet less than 1 hour, 27.7% used 1 hour daily and 28.5% used 2 hours daily. All of these participants were experienced online shoppers and they purchased at least one product from online stores. 48.3% of these participants belong to Lahore, 28.2% were from Karachi, 16.5% were from Peshawar and 7% were from Quetta.

Table II
Summary of respondents' background

Demographic Variable	Category	Frequency	%age
Gender	Male	154	43%
	Female	204	57%
Age	21-25 Years	3	0.8%
	26-30 Years	111	31%
	31-35 Years	113	31.6%
	36-40 Years	79	22.1%
	Above 40 Years	52	14.5%
Income (Rs)	Below 15000	4	1.1%
	15000-30000	11	3.1%
	30000-45000	44	12.3%
	45000-60000	76	21.2%
	60000-75000	111	31%
Education	Above 75000	112	31.3%
	Intermediate	18	5%
	Bachelor	102	28.5%
	Master	155	43.3%
	MS/MPhil	72	20.1%
Occupation	PhD	11	3.1%
	Student	31	8.7%
	Unemployed	11	3.1%
	Employed	127	35.5%
	Business owner	78	21.8%
Frequency of Internet use	Housewife	111	31%
	Less than 1 hour	5	1.4%
	1 hour	99	27.7%
	2 hours	102	28.5%
	3 hours	91	25.4%
	4 hours	61	17%
Main reason for internet use	More than 4 hours	0	0%
	Information search	23	6.4%
	Work	8	2.2%
	Entertainment	47	13.1%
	Study	66	18.4%
	Purchasing	132	36.9%
	Banking	49	13.7%
Previous purchase	Social Communication	33	9.2%
	Yes	358	100%
Location/City	No	0	0%
	Lahore	173	48.3%
	Karachi	101	28.2%
	Peshawar	59	16.5%
	Quetta	25	7%

Reliability

Reliability is to check the internal consistency and stability of the instrument used. For the study, the inter-item consistency of all factors under study were examined. The reliability coefficient of Cronbach's alpha was used in this study, specifically to assess the consistency of the scale.

Table III
Constructs' Cronbach's alpha values

Constructs	Total Items in Construct	Cronbach Alpha
Offline Trust	9	0.871
Online Trust	9	0.875
Offline Image	7	0.811

Direct Relationship between Latent constructs

H1: Offline trust is positively related to online trust.

A positive and significant effect of offline trust on online trust ($\beta = 0.322, t = 4.237$) was found. Hence, hypothesis 1 was supported.

Table IV

Results of hypothesis testing: Direct relationships

Hyp	Structural Path	Beta (β)	S.E	t-value	P-value	Decision
H1	OFTR -> ONTR	0.322	0.076	4.237	0.000	Supported

Test of Moderation

Based on Hair et al. (2019) analysis of the moderation effect, the result suggests that the relationship between offline and online constructs would be strengthened by channel integration.

Table V

Results of hypothesis testing: Direct relationships

Hyp	Structural Path	Beta (β)	S.E	t-value	P-value	Decision
H2	OFIM*OFTR-> ONTR	0.142	0.044	3.216	0.001	Supported

Additionally, given the results depicted in Table V and Figure 1 signifies that H2 (i.e., offline image moderates the relationship between offline trust and online trust) was supported. Figure 1 show that the OFIM-OFTR interaction plot plots have a steeper gradient as against low offline image for firms with high degree of offline image integration. This result implies that positive nexuses and offline trust and online trust relationship get stronger for the firm's offline image.

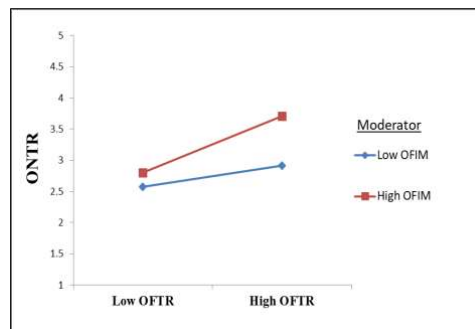


Fig. 1. OFIM-OFTR Interaction Effect on Online Trust

Discussion

Trust refers to the customer anticipations that the firm will not perform any activity that would be harmful to the interest of the customer in its multiple channels. These anticipations are regarding the competence of the firm, honesty and sincere concerns for welfare of the customers. Based on empirical results of the study, offline trust appears to be significant to foster a positive perception of online trust, which indicates that customer’s favorable perceptions of firm’s offline channel trust significantly affect their perceptions of trust in firm’s online channel. The results of the current study regarding the trust transfer from one channel to another channel confirm the results of previous studies and trust transfer theory (Alsaif & Ghoneim, 2015; Badrinarayanan et al., 2014; Choi et al., 2019; Dimoka et al., 2012).

The transfer of trust generally refers to the situation when individuals trust in one entity affect their trust in other entities, similarly, the trust in offline channel influence the trust in online channel in a multichannel environment. The customer trust accumulated over time would be transfer to another channel. Therefore, the multichannel firms may leverage the current customers’ trust in the offline channel to create similar customer trust in the extended online channel (Bock et al., 2012; Wu et al., 2019). Several traditional firms that have been migrated to online platform during the last few years faced the problem to encourage the customers to shift their perceptions of trust across channels and many studies suggested that customer trust in their offline channel strongly influence customers’ perceptions of trust in their online business (Kim & Peterson, 2017; Xu et al., 2016).

In a multichannel environment, firms need to manage several offline factors, as they are extremely important to encourage the customer for using their online channel. The tendency of the customers to connect with the firm's new online channel not only dependent on efficiency and convenience but also carry their previous perceptions of offline environment to new online environment (Al-hawari & Mouakket, 2012).

Results of the study indicated that multichannel customers are mostly females, younger, having high-income level, a higher level of education, and frequent internet users. Most of the sample members were between the age of 26 and 40, and their income level was above Rs.60,000 (Al-hawari & Mouakket, 2012; Badrinarayanan et al., 2014; Doherty & Ellis-Chadwick, 2010; Goodwin, 2015). However, Kim and Lennon (2013) suggested that multichannel shopping environment has become accepted by the mass market regardless of age differences.

The findings of the current study provide empirical evidence that offline image moderates the relationship between offline trust and online trust. The result of the current study is coherent with some former studies highlighting the moderating nature of offline image in the trust transfer process. The results of the study strongly established the previous arguments that offline channel image act as a risk reducer for the online channel through the development of offline trust (Aghekyan-Simonian, Forsythe, Kwon, & Chattaraman, 2012; Guercini & Runfola, 2016).

By revealing the connection between offline store and online store, a favorable offline image significantly adds value to the product and reduce the risk perceptions of purchasing that product from an online channel (Badrinarayanan et al., 2014). On the other hand, a weak offline channel image may result in developing a negative influence on the customer's channel impressions.

Managerial Contributions

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

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

Limitations and Recommendations for Future Research

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

Second, the study at hand is limited to one channel related variable i.e., Trust. The inclusion of other variables in the model can optimize the understanding of customer channel-related behavior. For example, channel enjoyment, channel related perceived risk, channel perceived value, and channel loyalty. Future studies can incorporate these variables into the model for further understanding.

The final limitation of the study is using the cross-sectional research design, where, the longitudinal design offers strong inferences and specifically more important when studying customer actual purchase behavior. Therefore, future research needs to design in a way to collect data from respondents after a specific time to better capture the effect of offline channels on online channel adoption and their repurchase behavior. Hence, contact the same customer over time to analyze their online repurchase behavior that also includes the volume and frequency of their purchases to explore the causal relationships in the model.

Conclusion

This study established an evaluation approach that incorporates the Understanding of Customer multichannel behaviour; the role of trust and offline Image in customer movement across channels. The researchers compared and analyzed the current role of trust and offline Image in customer industry firms in Pakistan, and then found several difficulties that require future research and improvement. Offline Image use as a moderator and majority of customers are females. The results of the study indicate the significant association between offline image and trust of customers. There are some limitations in this study, other researcher's future research on it and use mediating variable to see the effect on model. Therefore, the offline channel image influences customer's purchase intention through enhancing the quality perceptions and decreasing customer perceived risk.

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