THE CROSS-CHANNEL EFFECTS OF IN-STORE CUSTOMER EXPERIENCE IN THE CASE OF OMNICHANNEL FASHION RETAILING IN FINLAND

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Although omnichannel retailing has emerged as a popular research topic in academic research, there are still gaps in our understanding of this phenomenon. One such gap concerns omnichannel customer experience and particularly the cross-channel or spillover effects of how customer experience in one channel may affect customer behaviour not only in that specific channel but also in the other channels of the same retailer. In this study, we aim to address this gap by examining how customer experience in the offline channel affects customer behaviour in both the offline and the online channel, more specifically how in-store customer experience affects both brick-and-mortar store and online store visit intention. The study is conducted by using survey data from the customers of a Finnish fashion retailer on their recent brick-and-mortar store visit. We find that in-store customer experience does indeed positively affect not only brick-and-mortar store but also online store visit intention.

1   Introduction

Today, more and more retailers are engaging in so-called omnichannel retailing, which refers to the integration of multiple retail channels or other touchpoints between retailers, brands, and consumers in order to provide a single seamless and consistent customer experience (Rigby, 2011; Brynjolfsson et al., 2013; Verhoef et al., 2015; Akter et al., 2021). Thus, it is no surprise that omnichannel retailing has emerged as a popular research topic also in academic research (e.g., Cai & Lo, 2020; Gerea et al., 2021; Mishra et al., 2021; Asmare & Zewdie, 2022; Lopes et al., 2022; Nguyen et al., 2022; Timoumi et al., 2022). However, there are still substantial gaps in our present understanding of this phenomenon. One such gap concerns omnichannel customer experience and particularly the cross-channel or spillover effects of how customer experience in one channel may affect customer behaviour not only in that specific channel but also in the other channels of the same retailer (e.g., Gerea et al., 2021; Mishra et al., 2021; Timoumi et al., 2022). Such effects have not been examined in any prior study that we are aware of, although some prior studies have focused on related topics, such as the effects of online channel service failures on offline channel customer loyalty (Wang & Zhang, 2018) and the effects of online channel customer satisfaction on offline channel adoption (Teng et al., 2023). However, none of them has focused on customer experience from a holistic perspective, and most of them have focused only on the online-to-offline instead of offline-to-online effects.

In this study, we aim to address the aforementioned research gap by examining *how customer experience in the offline channel affects customer behaviour in both the offline and the online channel*, more specifically *how in-store customer experience affects both brick-and-mortar store and online store visit intention.* As with many other prior studies on omnichannel retailing (e.g., Lynch & Barnes, 2020; Truong, 2021; Riaz et al., 2022), the study is conducted in the case context of fashion retailing and in co-operation with a Finnish fashion retailer by first surveying its customers on their recent brick-and-mortar store visit and then analysing this collected data with partial least squares structural equation modelling (PLS-SEM).

After this introductory section, we briefly present the research model of the study in Section 2. The methodology and results of the study are reported in Sections 3 and 4, of which the results are discussed in more detail in Section 5. Finally, we conclude

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the paper with a brief discussion of the limitations of the study and some potential paths for future research in Section 6.

2 Research Model

We base our research model on the in-store customer experience (ISCX) scale by Bustamante and Rubio (2017), which is a holistic instrument for measuring customer experience in brick-and-mortar stores and has successfully been applied to various retail contexts in prior research (e.g., Bustamante & Rubio, 2017; Happ et al., 2021). The ISCX scale is based on the definition of customer experience by Verhoef et al. (2009) as a construct that "is holistic in nature and involves the customer's cognitive, affective, emotional, social, and physical responses to the retailer". As such, overall in-store customer experience is hypothesised to be constituted of four components (Bustamante & Rubio, 2017): cognitive experience (i.e., the capability of marketing stimuli to make a customer think and reflect, arouse curiosity, awaken creativity, inspire, etc.), affective experience (i.e., the capability of marketing stimuli to provoke emotions in a customer), social experience (i.e., the relationship a customer establishes with the store as a social system by interacting with the employees or other customers), and physical experience (i.e., the physiological responses of a customer in his or her interaction with the environment). However, when applying the ISCX scale to our research model, we make two modifications. First, of its four components, we omit social and physical experience and focus only on cognitive and affective experience, which have traditionally been found as the most important components of customer experience in prior research (Alan et al., 2016) and were also found as the most important components of overall in-store customer experience in the study by Bustamante and Rubio (2017). Second, we decompose affective experience, which in the ISCX scale focuses only on positive affective experience, into two components: positive affective experience and negative affective experience. This is in line with the prevailing view of positive and negative affect as two distinct affective dimensions rather than as bipolar endpoints of a single affective dimension (e.g., Watson & Tellgren, 1985; Watson et al., 1988). Of these three components, in line with the study by Bustamante and Rubio (2017), we hypothesise cognitive experience and positive affective experience to have a positive effect on overall in-store customer experience and negative affective experience to have a negative effect on overall in-store customer experience.

Finally, as already mentioned in the introduction, we add brick-and-mortar (B&M) store and online store visit intention as outcomes of overall in-store customer experience in the research model. The decision to focus on these two constructs is based on the fact that store (re)visit intention has traditionally been considered one of the main manifestations of store loyalty (Bloemer & de Ruyter, 1998), thus making it a very relevant business metric for the retailers who are running the stores. In addition, because customer satisfaction has been found to at least partially mediate the effects of customer experience in general (e.g., Brakus et al., 2009; Klaus & Maklan, 2013) and in-store customer experience in particular (Bustamante & Rubio, 2017) on customer or store loyalty, we also add it as a mediator in the research model, hypothesising that overall in-store customer experience will positively affect brick-and-mortar store and online store visit intention both directly and indirectly via customer satisfaction. The whole resulting research model is illustrated in Figure 1.
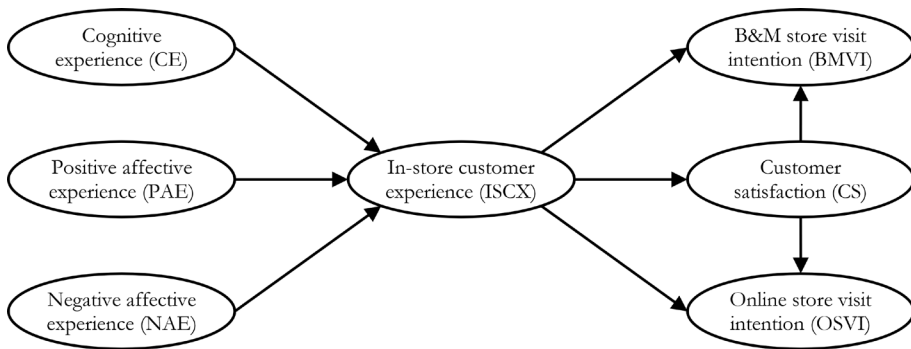

Figure 1: Research model

3   Methodology

The study was conducted in co-operation with a Finnish fashion company, which will be referred to as company X in the remainder of the paper. The company has its own clothing brand, a factory, and multiple brick-and-mortar stores around Finland. However, in this study, we focused on only one of those brick-and-mortar stores, which was the factory outlet. In addition, the company has an online store. The brick-and-mortar stores and the online store are closely integrated (e.g., they are branded consistently and there is the option to pick up the purchases made in the online store from the brick-and-mortar stores), thus making the company a suitable case company for this study on omnichannel retailing.

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We collected the data for the study between May 2022 and September 2022 by using both a pen-and-paper survey and an online survey conducted with the LimeSurvey service. Both the surveys were anonymous, had identical questionnaires, and were targeted at the customers of company X who were currently visiting or had recently visited its brick-and-mortar store. The surveys were promoted in two ways. First, we placed promotional boards in the brick-and-mortar store, in which customers were invited to respond to the survey either by using the pen-and-paper questionnaires at the store or by accessing the online questionnaire via a QR code or web address that was printed on the boards. Second, the salespeople at the brick-and-mortar store placed promotional leaflets into the shopping bags of people who had made a purchase at the store, in which customers were invited to respond to the survey by accessing the online questionnaire via a QR code or web address that was printed on the leaflets. In both the promotional boards and the promotional leaflets, customers were also informed about the opportunity to take part in a prize drawing of one 50 € gift card after completing the survey. This was considered a suitable incentive in terms of not causing any bias to the results but still promoting the response rate.

In the survey, customers were first inquired about their general background information and then more specifically about their visit to the brick-and-mortar store, which also contained the items for measuring the seven constructs in the research model. All the constructs were measured reflectively by multiple items: cognitive experience, positive affective experience, negative affective experience, overall in-store customer experience, and customer satisfaction with three items each and brick-and-mortar store and online store visit intention with two items each. The wordings of these 19 items are reported in Appendix A. The items for measuring cognitive experience, positive affective experience, and overall in-store customer experience were adapted from the study by Bustamante and Rubio (2017), whereas the items for measuring negative affective experience were adapted from the study by Richins (1997) and the items for measuring brick-and-mortar store and online store visit intention were adapted from the behavioural intention measures by Fishbein and Ajzen (2010). The measurement scale for all these items was the traditional five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree). In turn, the items measuring customer satisfaction were adapted from the American Customer Satisfaction Index (ACSI) by Fornell et al. (1996) and the Extended Performance Satisfaction Index

(EPSI) by Selivanova et al. (2002), which are both based on the Swedish Customer Satisfaction Barometer (SCSB) by Fornell (1992). The measurement scale for these items was a modified five-point Likert scale (1 = extremely dissatisfied, 2 = dissatisfied, 3 = neither satisfied nor dissatisfied, 4 = satisfied, and 5 = extremely satisfied). Finally, we also used five control variables in the study: gender, age, information on whether the respondent had made a purchase during the visit, and information about the average visiting frequency to the brick-and-mortar store and the online store of company X. Of these, the first three variables were used to control all the endogenous constructs in the research model (i.e., overall in-store customer experience, customer satisfaction, brick-and-mortar store visit intention, and online store visit intention), whereas brick-and-mortar store visiting frequency was used to control only brick-and-mortar store visit intention and online store visiting frequency was used to control only online store visit intention. In order to avoid forced responses, responding to all the items in the survey was voluntary, and not responding to a particular item resulted in a missing value.

Due to the limited sample size, the collected data was analysed with variance-based structural equation modelling (VB-SEM), more specifically partial least squares structural equation modelling (PLS-SEM) by using the SmartPLS 4.0.8.8 software by Ringle et al. (2022). When conducting PLS-SEM, we followed the recent guidelines by Hair et al. (2022). For example, we used mode A as the indicator weighting mode, path weighting as the weighting scheme, +1 as the initial weights, and $< 10^{-7}$ as the stop criterion in model estimation, whereas the statistical significance of the model estimates was tested by using bootstrapping with 10,000 subsamples. As the threshold for statistical significance, we used $p < 0.05$, but we also took into account the results that were statistically almost significant at $p < 0.10$ due to the limited sample size. Because of their small percentage, the potential missing values were handled simply by using mean replacement.

4   Results

In total, we received 101 valid responses to the survey, of which 40 (39.6%) originated from the pen-and-paper survey and 61 (60.4%) originated from the online survey. The descriptive statistics of the whole sample in terms of the gender, age, and socioeconomic status of the respondents are reported in Table 1. In addition, Table 1 reports whether the respondents had made a purchase during their visit as

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well as their average brick-and-mortar store and online store visiting frequency. As can be seen, most of the respondents (74.3%) were women, which was expected when considering our case context of fashion retailing. The age of the respondents ranged from 15 to 72 years, with a mean of 39.9 years and a standard deviation of 14.6 years. In terms of socioeconomic status, most of the respondents were either employees (72.3%) or students (22.8%). Most of the respondents (76.2%) had also made a purchase during their visit and almost all of them (96.0%) had visited the brick-and-mortar store prior to their present visit. In contrast, the online store was visited slightly less frequently, and there was also a substantial share of respondents (15.8%) who had never visited it.

Table 1: Descriptive statistics of the sample (N = 101)

	N	%		N	%
Gender			**Made a purchase during the visit**		
Man	26	25.7	Yes	77	76.2
Woman	75	74.3	No	20	19.8
Age			No response	4	4.0
15–29 years	26	25.7	**B&M store visiting frequency**		
30–39 years	29	28.7	At least monthly	20	19.8
40–49 years	20	19.8	At least yearly	48	47.5
50–59 years	11	10.9	Less frequently than yearly	29	28.7
60 years or over	15	14.9	Has never visited	2	2.0
Socioeconomic status			No response	2	2.0
Student	23	22.8	**Online store visiting frequency**		
Employee	73	72.3	At least monthly	21	20.8
Self-employed	5	5.0	At least yearly	32	31.7
Unemployed or unable to work	3	3.0	Less frequently than yearly	29	28.7
Pensioner	7	6.9	Has never visited	16	15.8
Stay-at-home parent	1	1.0	No response	3	3.0

In the following three subsections, we first assess the estimated model in terms of the reliability and validity of its constructs and indicators. Finally, we report the model estimates.

4.1   Construct Reliability and Validity

Construct reliability was assessed from the perspective of internal consistency by using the composite reliability (CR) of the constructs (Fornell & Larcker, 1981), which is commonly expected to be at least 0.7 (Nunally & Bernstein, 1994). The CR of each construct is reported in the first column of Table 2, showing that all the constructs met this criterion. In turn, construct validity was assessed from the perspectives of convergent and discriminant validity by using the two criteria by Fornell and Larcker (1981). They are both based on the average variance extracted (AVE) of the constructs, which is the average proportion of variance that a construct explains in its indicators. The first criterion concerning convergent validity expects each construct to have an AVE of at least 0.5. This means that, on average, each construct should explain at least half of the variance in its indicators. The AVE of each construct is reported in the second column of Table 2, showing that all the constructs met this criterion. The second criterion concerning discriminant validity expects each construct to have a square root of AVE that is at least equal to its absolute correlations with the other constructs in the model. This means that, on average, each construct should share at least an equal proportion of variance with its indicators to what it shares with the other constructs. The square root of AVE of each construct (on-diagonal) and the correlations between all the constructs in the model (off-diagonal) are reported in the remaining columns of Table 2, showing that this criterion was also met by all the constructs. Additional support for discriminant validity was also provided by the heterotrait-monotrait (HTMT) ratios of the aforementioned correlations, which all met the criterion of being less than 0.90 (Henseler et al., 2015).

Table 2: Construct-level statistics

	CR	AVE	Square roots of AVE and the correlations between the constructs						
			CE	PAE	NAE	ISCX	CS	BMVI	OSVI
CE	0.870	0.690	0.831						
PAE	0.871	0.693	0.681	0.832					
NAE	0.884	0.718	-0.120	-0.362	0.847				
ISCX	0.921	0.795	0.347	0.516	-0.397	0.892			
CS	0.929	0.815	0.386	0.611	-0.517	0.616	0.903		
BMVI	0.935	0.878	0.274	0.322	-0.234	0.695	0.400	0.937	
OSVI	0.928	0.865	0.245	0.298	-0.085	0.376	0.385	0.459	0.930

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4.2 Indicator Reliability and Validity

Indicator reliability and validity were assessed by using the standardised loadings of the indicators, which are reported in Appendix A together with the means and standard deviations (SD) of the indicator scores as well as the percentages of missing values. In the typical case of each indicator loading on only one construct, the standardised loading of each indicator is commonly expected to be statistically significant and at least 0.707 (Fornell & Larcker, 1981). This is equivalent to the standardised residual of each indicator being at least 0.5, meaning that at least half of the variance in each indicator is explained by the construct on which it loads. As can be seen, all the indicators met this criterion.

4.3 Model Estimates

The results of model estimation in terms of the standardised effect sizes and their statistical significance as well as the proportions of explained variance (R^2) are reported in Figure 2 (and in Appendix B for the effects of the control variables). As can be seen, positive affective experience and negative affective experience were both found to have a statistically significant effect on overall in-store customer experience, with the effect of positive affective experience being positive and the effect of negative affective experience being negative. In contrast, the effect of cognitive experience on overall in-store customer experience was found to be statistically not significant. In turn, overall in-store customer experience was found to have a statistically significant effect on customer satisfaction, a statistically significant direct effect on brick-and-mortar store visit intention, and a statistically almost significant direct effect on online store visit intention. These effects were all positive, and especially the effect of overall in-store customer experience on brick-and-mortar store visit intention was found to be very strong. Finally, customer satisfaction was found to have a statistically not significant effect on brick-and-mortar store visit intention and a statistically almost significant and positive effect on online store visit intention.
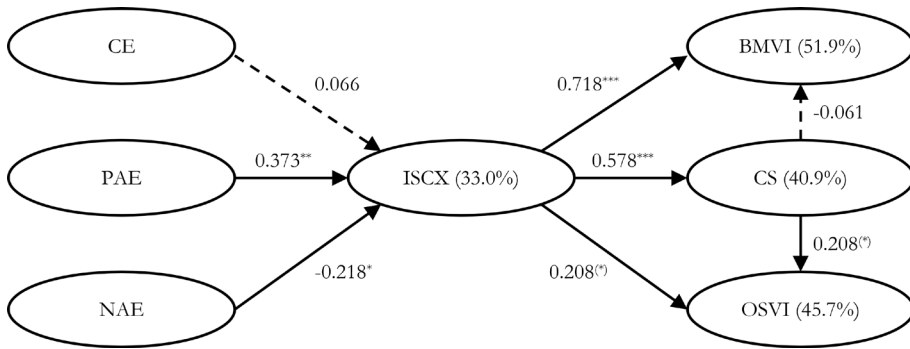
Figure 2: Model estimates (* = p < 0.001, ** = p < 0.01, * = p < 0.05, (*) = p < 0.10)**

In addition to the aforementioned direct effects, we also examined the indirect effects of overall in-store customer experience on brick-and-mortar store visit intention and online store visit intention via customer satisfaction as well as the total effects of overall in-store customer experience on brick-and-mortar store visit intention and online store visit intention that take into account both the direct and the indirect effects. Of these, the indirect effects of overall in-store customer experience on both brick-and-mortar store visit intention (-0.035) and online store visit intention (0.120) were found to be statistically not significant, whereas the total effect of overall in-store customer experience on both brick-and-mortar store visit intention (0.682***) and online store visit intention (0.328***) were found to be statistically significant and positive.

The effects of the control variables were found to be mostly statistically not significant. The exceptions were the statistically significant and positive effect of having made a purchase during the visit on customer satisfaction, the statistically almost significant and positive effect of past brick-and-mortar store visiting frequency on future brick-and-mortar store visit intention, and the statistically significant and positive effect of past online store visiting frequency on future online store visit intention. In total, the model was able to explain 33.0% of the variance in overall in-store customer experience, 40.9% of the variance in customer satisfaction, 51.9% of the variance in brick-and-mortar store visit intention, and 45.7% of the variance in online store visit intention. The variance inflation factor (VIF) values of all the constructs and control variables were found to be less than three, thus indicating no multicollinearity issues (Hair et al., 2018).

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5   Discussion and Conclusion

In this study, we examined the effect of in-store customer experience on brick-and-mortar store and online store visit intention while also considering the role of customer satisfaction as a mediator. All in all, we made three main findings. First and foremost, we found that in-store customer experience does indeed affect positively not only brick-and-mortar store but also online store visit intention, especially when considering the total effect of in-store customer experience on online store visit intention that takes into account both the direct effect and the indirect effect via customer satisfaction. Thus, at least in our case context of fashion retailing, there seems to be a positive cross-channel or spillover effect for the outcomes of customer experience from offline to online channels. Second, our findings provide some support for the role of customer satisfaction as a mediator for the effect of in-store customer experience on online store visit intention because although the indirect effect of in-store customer experience on online store visit intention via customer satisfaction was found to be statistically not significant in our sample, this effect was still strong enough to result in the total effect of in-store customer experience on online store visit intention becoming statistically significant despite the statistically not significant direct effect of in-store customer experience on online store visit intention. In contrast, our findings provide no support for the role of customer satisfaction as a mediator for the effect of in-store customer experience on brick-and-mortar store visit intention due to the statistically not significant and very weak indirect effect of in-store customer experience on brick-and-mortar store visit intention via customer satisfaction. In other words, in-store customer experience alone seems to determine brick-and-mortar store visit intention regardless of the resulting customer satisfaction. This finding conflicts with the study by Bustamante and Rubio (2017), who found store satisfaction to mediate the effect of in-store customer experience on store loyalty. The conflict may be explained by their different operationalisation of store loyalty, which did not focus only on store (re)visit intention but also on aspects like word-of-mouth behaviour. Third, we found overall in-store customer experience to be affected more strongly by positive than negative affective experience but not at all by cognitive experience as it is hypothesised in the study by Bustamante and Rubio (2017). Of these, the former finding is in line, for example, with the prior study by Makkonen et al. (2019), who found outcomes like customer satisfaction, repurchase intention, and recommendation intention to be affected more strongly by positive than negative

emotions in the context of online shopping. In turn, the latter finding may be explained by our more hedonic and less utilitarian case context of fashion retailing (e.g., Kemppainen et al., 2021), in which affective rather than cognitive experience is likely to be more dominant in determining overall customer experience.

From a theoretical perspective, the findings of the study promote our understanding of the cross-channel or spillover effects of customer experience and its outcomes in omnichannel retailing, which is a topic that has been largely overlooked in prior research. For example, as already discussed in the introduction, although some prior studies have focused on related topics, none of them has focused on customer experience from a holistic perspective by comprehensively considering its various (e.g., cognitive and affective) components, and most of them have focused only on the online-to-offline instead of offline-to-online effects. In turn, from a practical perspective, the findings of the study highlight the importance of holistic channel and customer experience management in omnichannel retailing. Such holistic management can be considered important because the aforementioned cross-channel or spillover effects pose both substantial opportunities and substantial threats for omnichannel retailers. On one hand, the effects pose opportunities because good customer experience in one channel is likely to result in positive outcomes not only in that particular channel but in other channels as well. Thus, it always pays off for omnichannel retailers to invest in the improvement of customer experience in all their channels because even if some channels may be seen as strategically less important, the resulting positive outcomes are likely to spill over and promote the success of also the strategically more important channels. On the other hand, the effects pose threats because bad customer experience in one channel is likely to result in negative outcomes not only in that particular channel but in other channels as well. Thus, omnichannel retailers should never neglect customer experience in any of their channels because even if some channels may once again be seen as strategically less important, the resulting negative outcomes are likely to spill over and spoil the success of also the strategically more important channels. In summary, in omnichannel retailing, the customer experience of all channels always counts.

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6   Limitations and Future Research

We see this study to have four main limitations. First, the study was conducted in the case context of fashion retailing, which may limit the generalisability of its findings to other retail contexts. Second, the sample size of the study was relatively small, although still sufficiently large for identifying several statistically significant effects between the constructs in our research model. The sample size was mainly limited by our methodological choice of focusing on the customers of only one case company and on their very recent visits, of which the latter is reflected by the fact that 85 out of the 101 respondents (84.2%) completed the survey on the same day of their visit. Thus, we believe that what we may have lost in data quantity, we have more than gained in data quality in terms of minimising recall bias and the effects of confounding factors that may have resulted from having multiple case companies in the study. Third, when measuring in-store customer experience, we focused only on cognitive and affective experience while omitting social and physical experience, which may explain our rather modest R^2 of overall in-store customer experience (33.0%), although it cannot be seen to compromise our findings concerning the effects of overall in-store customer experience on its outcomes. Fourth, of the potential outcomes of in-store customer experience, we focused only on customer satisfaction as well as on visit intentions as manifestations of store loyalty. Obviously, also many other constructs could have been chosen as outcomes in our research model.

We see that future research should address the aforementioned limitations by replicating the study in other case contexts than fashion retailing by using larger samples and even more holistic measures of in-store customer experience while also considering other potential outcomes of in-store customer experience, such as customer value, customer commitment, customer engagement, or willingness-to-pay. In addition, it is essential to examine the cross-channel or spillover effects not only from brick-and-mortar stores to online stores but also vice versa and between other commonly used channels in omnichannel retailing.

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Appendix A: Indicator-Level Statistics

Item	Wording	Mean	SD	Missing	Loading
	How satisfied were you with your visit to the B&M store of X…				
CS1	… overall?	4.673	0.568	0.0%	0.917***
CS2	… in relation to your expectations?	4.556	0.745	2.0%	0.916***
CS3	… in relation to your idea of an ideal store visit?	4.550	0.642	1.0%	0.875***
	Visiting the B&M store of X…				
CE1	… taught me interesting things.	3.176	0.973	9.9%	0.793***
CE2	… awoke my creativity.	3.469	1.015	5.0%	0.841***
CE3	… brought interesting ideas to my mind.	3.680	0.984	1.0%	0.857***
PAE1	… put me in a good mood.	4.327	0.801	0.0%	0.866***
PAE2	… made me feel happy.	3.760	0.971	5.0%	0.868***
PAE3	… made me feel optimistic.	3.615	0.863	5.0%	0.759***
NAE1	… put me in a bad mood.	1.465	0.962	2.0%	0.824***
NAE2	… made me feel frustrated.	1.747	1.137	2.0%	0.800***
NAE3	… made me feel discontented.	1.740	1.070	1.0%	0.913***
ISCX1	I enjoyed visiting the B&M store of X.	4.604	0.722	0.0%	0.888***
ISCX2	I enjoyed doing business at the B&M store of X.	4.707	0.593	2.0%	0.880***
ISCX3	I enjoyed spending time in the B&M store of X.	4.490	0.835	1.0%	0.907***
BMVI1	I intend to visit the B&M store of X in the future.	4.639	0.739	4.0%	0.947***
BMVI2	I plan to visit the B&M store of X in the future	4.469	0.888	3.0%	0.927***
OSVI1	I intend to visit the online store of X in the future	4.242	0.970	9.9%	0.936***
OSVI2	I plan to visit the online store of X in the future	4.132	0.968	9.9%	0.925***

*** = $p < 0.001$

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Appendix B: Effects of the Control Variables

	ISCX	CS	BMVI	OSVI
Gender (0 = male and 1 = female)	-0.086	0.080	0.231	0.007
Age (in years)	-0.023	0.002	-0.004	-0.039
Made a purchase during the visit (0 = no and 1 = yes)	0.270	0.435*	-0.040	-0.229
B&M store visiting frequency (1 = has never visited, 2 = less frequently than yearly, 3 = at least yearly, and 4 = at least monthly)	–	–	0.155(*)	–
Online store visiting frequency (1 = has never visited, 2 = less frequently than yearly, 3 = at least yearly, and 4 = at least monthly)	–	–	–	0.525***

*** = $p < 0.001$, ** = $p < 0.01$, * = $p < 0.05$, (*) = $p < 0.10$