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CROSS-CHANNEL BEHAVIOR ANTECEDENTS IN INFLUENCING LOYALTY AMONG OMNICHANNEL GROCERY CUSTOMERS

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Abstract. *Rapid digital development and the COVID-19 pandemic have disrupted customer behavior, where customers demand a seamless shopping experience in accessing both online and offline channels. Indonesian grocery retailers need to adapt to this change by adopting the omnichannel concept. Ironically, an omnichannel strategy that is not handled properly will cause customers to easily switch to competitors when displaying cross-channel behavior that is influenced by various shopping motives. For this reason, this study aims to form a model of cross-channel behavior based on shopping motives in influencing customer loyalty of omnichannel grocery retailers. Structural Equation Modeling with SmartPLS is being applied to answering the research objective, while research data from 341 respondents was taken through a questionnaire using purposive sampling technique. From the results of data processing, it is known that price consciousness, convenience orientation, information attainment, and shopping enjoyment proved to have a significant effect on cross-channel behavior. Moreover, cross-channel behavior is proved to have a significant impact to customer loyalty for grocery retailers in the omnichannel context.*

Keywords: Omnichannel, Cross-channel behavior, Grocery, Loyalty, Shopping motives

1. **Introduction.** In the midst of the rapid growth of the grocery retailers in Indonesia, there is a fact that there is a change in the pattern of customer shopping behavior. The latest research from the Tetra Pax Index 2018 predicts online grocery shoppers in Jakarta will increase from 1.2 percent in 2016 to 5.4 percent in 2030, and along with the above increase, the trend of customers shopping at traditional markets in Jakarta is predicted to shrink from 56.3 percent in 2016 to 46.6 percent in 2030 [1]. Furthermore, the COVID-19 pandemic has also added to the impact on changes in customer behavior in shopping for daily necessities. Based on a study published by [2], it is known that 49% of customers are cooking at home more often, which results in increased sales of grocery products. In addition, based on the study, it was also found that due to COVID-19, Indonesian people are more likely to shop at grocery retailers. According to [3], the application of the principle of social distancing due to the COVID-19 pandemic has caused a significant

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disruption to customer behavior, with time flexibility but location rigidity, customers have learned to improvise in creative and innovative ways, so retailers need to understand the changes in customer attitude in order to create opportunities to innovate how new value can be offered and delivered [4], because attitude is an important factor that will influence customer decisions [5]. More specifically, [6] recommends that grocery retailers must understand the cautious behavior of shoppers due to the COVID-19 pandemic and try to serve them in a relevant way. In fact, [7] also emphasized that if grocery retailers do not take action on this disruption of omnichannel shoppers' behavior, they will risk losing sales because shoppers will move to nonstore-based channels such as e-commerce.

[8] agrees with the statement that grocery retailers need to adapt to this disruption in customer behavior, where organizational changes and operational models need to be carried out by embedding digital as the core of these changes, one of which is through the application of the omnichannel concept. [9] also stated the same thing, that the global retail industry is currently experiencing digital disruption which has caused the transformation of the retail industry into retail 4.0, which is marked by the development of the omnichannel concept. In Indonesia itself, the Deputy Chairperson of the Indonesian Retail Entrepreneurs Association (Aprindo) stated in 2020 that in the post-normal period of the pandemic, the use of omnichannel is the ultimate solution for survival [10]. In fact, [11] shows that Indonesia is still behind neighboring countries in the omnichannel retail index. However, Indonesia shows good progress, where in the previous report in 2015, Indonesia was not included in the list of countries with top omnichannel retail index, but in 2017 Indonesia has made it into the list. Nevertheless, Indonesia is still in the early stages and has not been able to fully implement omnichannel which integrates online and offline channel, so it can be said that retail in Indonesia is still in the digital retail stage 1.0 which is marked by platform penetration which is still less than 1%, but its growth is 50% which is classified as very fast [12]. Nielsen in 2020 [2] also added that the omnichannel strategy implemented by online platforms in Indonesia is still in its early stages due to infrastructure barriers, even though it is important to implement omnichannel to respond to changes in customer behavior who always seek convenience in shopping [13]. Thus, there is a gap between current customer behavior and what the industry can fulfill. This indicates that grocery retailers in Indonesia tend to be still in the transition stage from multichannel to omnichannel, so efforts are needed to encourage customer loyalty so that each retailer can retain its customers.

The problem with customer loyalty arises because customers will easily switch to other retailers when they get more profitable information search results, as stated by [14] that loyalty is a measure that is able to provide an idea of whether or not customers may switch to other brands. [15] defines customer loyalty as a non-random behavioral response (purchase or recommendation) expressed over time by decision makers in relation to one or more alternative brands. In McKinsey's Dynamic Model of The Customer Decision Journey [16], customer loyalty will be created when every touchpoint is optimized in creating a customer experience, where the customer decision-making process is currently a circular journey consisting of four phases: early consideration; active evaluation, or the process of researching potential purchases; closing, when the customer buys the brand; and post-purchase, when the customer experiences it. Added by a report from [17], companies that use omnichannel are able to obtain a customer retention rate of 89%, which is almost three times that of companies that do not adopt the omnichannel concept, which is 33%. For this reason, [18] recommends offline retailers to implement an omnichannel strategy because omnichannel customers tend to have a larger basket size and are more loyal to the retailer where they shop. Therefore, from previous studies regarding the creation of customer experiences through omnichannel on grocery retailers [19-24], it can be concluded that the implementation of omnichannel is very important for grocery retailers

to pay attention to in order to maintain customer loyalty even though the products sold are daily necessities that are bought habitually by customers.

In the retail context, customer loyalty can be maintained when the retailer provides the right customer experience at every point of contact with the customer [25]. Therefore, customer loyalty needs to be a retailer's concern so that their respective customers do not switch to competing retailers when customers display cross-channel behavior and find more attractive offers from competitors, as stated by [26] that sourcing loyalty throughout the customer journey is one of the most important research challenges, especially given the increasing number of touchpoints that can divert customers along their journey. Cross-channel behavior is characterized by showrooming and webrooming activities, where [27] adds that showrooming (customer activities that evaluate products first in physical stores and then purchase these products from online retailers) and webrooming (customer activities that collect information about products online first and then buying products in physical stores) are salient shopping trends among omnichannel retail customers. [28] recommends that cross-channel behavior needs to be studied further so that retailers can increase their customer loyalty. Moreover, [29] states that cross-channel synergies that are created by retailers positively influence customer loyalty and ultimately contribute to sales growth [30]. It can be concluded that cross-channel behavior that is handled well by retailers surely has a positive impact on customer loyalty [31-33].

H1: Cross-channel behavior significantly affects grocery customer loyalty in omnichannel context.

In order to properly handle cross-channel behavior, it is important to note that customers engage in cross-channel behavior driven by different motives [34]. Considering the heterogeneous character of customers, the motives of customers in doing showrooming and webrooming are also important to be investigated. [15] agrees with this statement by suggesting that a certain set of motives that triggers customers to regulate their behavior in different ways to achieve the desired results, so that marketing strategies in influencing purchase decisions need to be based on Regulatory Focus Theory. Regulatory Focus Theory explains that customers react to two types of shopping motives, namely Promotional Focus (related to customer expectations and aspirations) and Prevention Focus (related to customer obligations and responsibilities), in order to achieve its goal of meeting needs in the context of product shopping. By investigating shopping motives, the objective structure that underlies customer behavior along the shopping journey can be understood in detail, namely how and why customers choose a particular set of interactions [35].

In the context of shopping motives, [28], [36], and [37] used utilitarian motives (price consciousness and convenience orientation) and hedonic motives elements (shopping enjoyment and impulse buying) to track product information seeking behavior through online and offline channels. The purpose of shopping based on utilitarian motives is to complete shopping in an efficient manner [38]; hence, from this perspective, saving monetary resources, effort, and time during the shopping process is important. In contrast, hedonic motives capture the benefits of entertainment and exploration. The profit-seeking entertainment dimensions such as happiness, sensuality, enjoyment, and fantasy are related to shopping [39], so from this perspective, shopping is more than just completing tasks.

In addition, [27] added the variables of information attainment, social interaction, and variety seeking, and [34] also added risk aversion as a customer shopping motive in generating showrooming and webrooming behavior. Information attainment refers to the motive of seeking information about attributes related to products or services, where customers can obtain information about certain products from retailers through place of purchase displays, sales staff, promotions or advertisements, the Internet, and so on [40]. Still according to [40], social interaction refers to the motives associated with actions by one individual and responses to those actions by one or more other individuals during the shopping experience, where according to [27] customers seeking open physical

socialization may prefer offline channels and vice versa, customers seeking anonymous socialization may prefer online channels. Meanwhile, variety seeking refers to the motive for accessing various merchandise and brands in terms of product quality, quantity and availability [40], where omnichannel retailers typically offer more product groups online than they do offline. Risk aversion is the customer's motive in reducing uncertainty about the potential negative consequences that can result from a purchase [41]. Based on the concept of Regulatory Focus Theory and the definition of each motive variable, shopping enjoyment, impulse buying, social interaction, and variety seeking can be classified into promotion focus motives, while price consciousness, convenience orientation, information attainment, and risk aversion can be classified into prevention focus motives.

H2: Price consciousness significantly affects grocery customer cross-channel behavior.

H3: Convenience orientation significantly affects grocery customer cross-channel behavior.

H4: Information attainment significantly affects grocery customer cross-channel behavior.

H5: Risk aversion significantly affects grocery customer cross-channel behavior.

H6: Shopping enjoyment significantly affects grocery customer cross-channel behavior.

H7: Impulse buying significantly affects grocery customer cross-channel behavior.

H8: Social interaction significantly affects grocery customer cross-channel behavior.

H9: Variety seeking significantly affects grocery customer cross-channel behavior.

Based on the explanation above, the objective of this study is to form a model of cross-channel behavior based on shopping motives in influencing customer loyalty of omnichannel grocery retailers. Several studies on customer decision making use Regulatory Focus Theory as a theoretical framework, but the existing studies [42-44] have not accommodated cross-channel behavior in the omnichannel context, even though this behavior is closely related to the decision-making process that forms the basis of Regulatory Focus Theory. In addition, [45] also mentioned that the existing studies did not consider the interaction between the promotion focus and the prevention focus. Therefore, in this study, omnichannel shopping motives which basically belong to the two types of focus will be investigated simultaneously. In addition, previous studies [27,32,36] examined webrooming and showrooming as two separate elements, but in this study the two behaviors are combined into cross-channel behavior by considering the interaction between the two which is inseparable in the grocery retailers industry in Indonesia. Also, previous research models examining cross-channel behavior as a mediator of the eight shopping motives in their influence on customer loyalty have also not been found, so it can be said that this study adds novelty by offering a more comprehensive model to the post-purchase stage.

In this paper, the research methodology applied in this study will be explained. After that, the result of the data processing will be presented, along with the discussion, both theoretically and practically. Then, the conclusions will end this paper by stating the summary of the research result and suggestions for further study.

2. **Research Methodology.** Associative method with Structural Equation Modeling using SmartPLS (v. 3.2.9) is being applied to answering the research objective. The population in this study are customers in Indonesia who have made cross-channel purchases at grocery retailers (minimarkets, supermarkets, and hypermarkets) whose numbers cannot be identified with certainty. For this reason, the sample in this study was taken using a purposive sampling technique based on the following criteria: customers who have ever experienced cross-channel purchases at grocery retailers and are decision makers in shopping for household needs. According to [46], a sample size that is too small (less than 200) using the Structural Equation Modeling (SEM) analysis method will have an impact on the estimation results that are not as expected, while a sample size that is too large (more than 400) will result in the method becoming more sensitive and does not detect

any differences, so the recommended sample size for SEM is 200-400. The number of respondents collected in this study was 464 respondents, but after screening based on the specified criteria, only 341 respondents met the sample criteria, thus fulfilling the number of samples based on [46] above.

The exogenous variables in this study consisted of price consciousness (PC), convenience orientation (CO), information attainment (IA), risk aversion (RA), shopping enjoyment (SE), impulse buying (IB), social interaction (SI), and variety seeking (VS). Meanwhile, the endogenous variable in this study is customer loyalty (CL), with cross-channel behavior (CCB) as a mediator variable. From the results of the convergent validity and reliability test of each variable, it can be seen that a total of 34 questionnaire items were declared completely valid. The 34 questionnaire items were declared valid because they had a loading factor value of more than 0.7 (PC1 0.802; PC2 0.754; PC3 0.848; CO1 0.825; CO2 0.819; CO3 0.775; IA1 0.841; IA2 0.914; IA3 0.929; RA1 0.886; RA2 0.898; RA3 0.852; SE1 0.773; SE2 0.849; SE3 0.849; IB1 0.830; IB2 0.892; IB3 0.871; SI1 0.887; SI2 0.879; SI3 0.810; VS1 0.868; VS2 0.880; VS3 0.749; CCB1 0.770; CCB2 0.847; CCB3 0.796; CCB4 0.759; CCB5 0.757; CL1 0.804; CL2 0.779; CL3 0.750; CL4 0.761; CL5 0.793), and was declared reliable because overall it had a value above 0.7 (PC 0.644; CO 0.651; IA 0.802; RA 0.773; SE 0.679; IB 0.748; SI 0.738; VS 0.696; CCB 0.619; CL 0.605).

3. **Main Results.** To test the hypothesis in this study, a hypothesis can be said to be accepted when the t-statistic is greater than 1.96, but if the t-value is less than 1.96 then the hypothesis is not accepted. In testing the hypothesis, it will use a 95% confidence level or with an error rate of 5%.

Table 1. Hypotheses testing results

Hypothesis	Coefficient value	T-statistic	P-value	Decision
H1	0.654	18.856	0.000	Accepted
H2	0.188	3.847	0.000	Accepted
H3	0.244	4.654	0.000	Accepted
H4	0.111	2.282	0.023	Accepted
H5	0.047	0.874	0.382	Rejected
H6	0.245	3.859	0.000	Accepted
H7	0.005	0.103	0.918	Rejected
H8	0.056	1.027	0.305	Rejected
H9	0.089	1.908	0.057	Rejected

Hypothesis 1 which states that cross-channel behavior has a significant effect on customer loyalty is accepted. This is in accordance with the arguments of [16] that customer loyalty is closely related to the way the company manages the customer experience, especially in the information search phase about the product. [47] added that technological innovation, including omnichannel, is an important determinant of a company's competitiveness. Moreover, the moment of the COVID-19 pandemic can be an opportunity to find new ways to produce solutions that were previously considered difficult to apply [48], where omnichannel is being applied more massively than before in order to increase customer loyalty. Therefore, it can be said that grocery shoppers will be more loyal to grocery retailers who apply the omnichannel concept [49-51].

Hypothesis 2 which states that price consciousness has a significant effect on cross-channel behavior is accepted, as has been stated by [52] that customers want price consistency offered by retailers among various channels which exists. Therefore, customers will display cross-channel behavior with the primary objective of seeking the best and reasonable prices that the channel can offer. [53] added that today's customers prioritize

price in their shopping decision-making process, so it can be understood that they are used to do showrooming and webrooming activities to achieve their goal of finding the best price [54].

Hypothesis 3 which states that convenience orientation has a significant effect on cross-channel behavior is accepted. This is in line with statement of [55] that customers expect a consistent, integrated, and seamless shopping experience regardless of the channel they use making it easier for them in shopping activities, where this customer behavior is the main foundation of the omnichannel concept. That way, customers will display cross-channel behavior mainly because of their motives for saving energy when shopping. This is understandable because, as described above, grocery retailers' shopping is a grocery retailers' decision making that involves rationality rather than emotional factors.

Hypothesis 4 which states that information attainment has a significant effect on cross-channel behavior is accepted, in line with the opinion of [56] that in the context of cross-channel behavior, customers combine channels according to informational needs. This concerns the price consciousness motive as well as convenience orientation. When customers are oriented to find the best price, customers will compare the value obtained with the appropriate price, so that adequate information about the products offered by grocery retailers is crucial.

Hypothesis 6 which states that shopping enjoyment has a significant effect on cross-channel behavior is accepted. The only hedonic motive variable that has been shown to significantly influence cross-channel behavior is shopping enjoyment, where customers no longer just buy products with the aim of getting the functions and benefits of the product, but also to enrich their lives through customer experience throughout the purchase decision process [57]. In addition, current customers also expect a pleasant shopping experience at all times [9], even though shopping at grocery retailers is a rationality-oriented routine.

The result of the structural model is shown in Figure 1. Based on the results of the analysis, it is known that price consciousness, convenience orientation, information attainment, and shopping enjoyment are motives that are proven to have an effect on producing cross-channel behavior. Meanwhile, risk aversion, impulse buying, social interaction, and variety seeking were not significant in influencing cross-channel behavior. This shows that utilitarian motives (price consciousness, convenience orientation, information attainment) dominate the antecedents of cross-channel behavior in omnichannel grocery customers compared to hedonic motives (shopping enjoyment). Based on the Regulatory Focus Theory, it can be said that grocery shoppers are more oriented towards the Prevention Focus than the Promotion Focus in the context of cross-channel behavior, where customers perceive the shopping process as more of an obligation and responsibility so that customers make decisions by prioritizing accuracy rather than speed and focuses on facts about the product rather than affection. This is made possible by the decision process on spending at grocery retailers which is included in the limited decision making type [15] so it does not involve many hedonic motives.

4. **Conclusions.** This study provides a cross-channel behavior model that can be used by industry players, especially in developing countries that are still in the transition phase to omnichannel system such as Indonesia, to be able to understand customer motives in displaying cross-channel behavior and in turn generate customer loyalty. The main needs of omnichannel customers who want integrated services from online and offline grocery channels are related to the motives of price consciousness, convenience orientation, information attainment, and shopping enjoyment. Therefore, grocery retailers need to focus on developing an omnichannel system that is able to be the answer to these shopping motives because it allows customers to carry out webrooming and showrooming activities simultaneously. With the integration between physical stores and online channels through

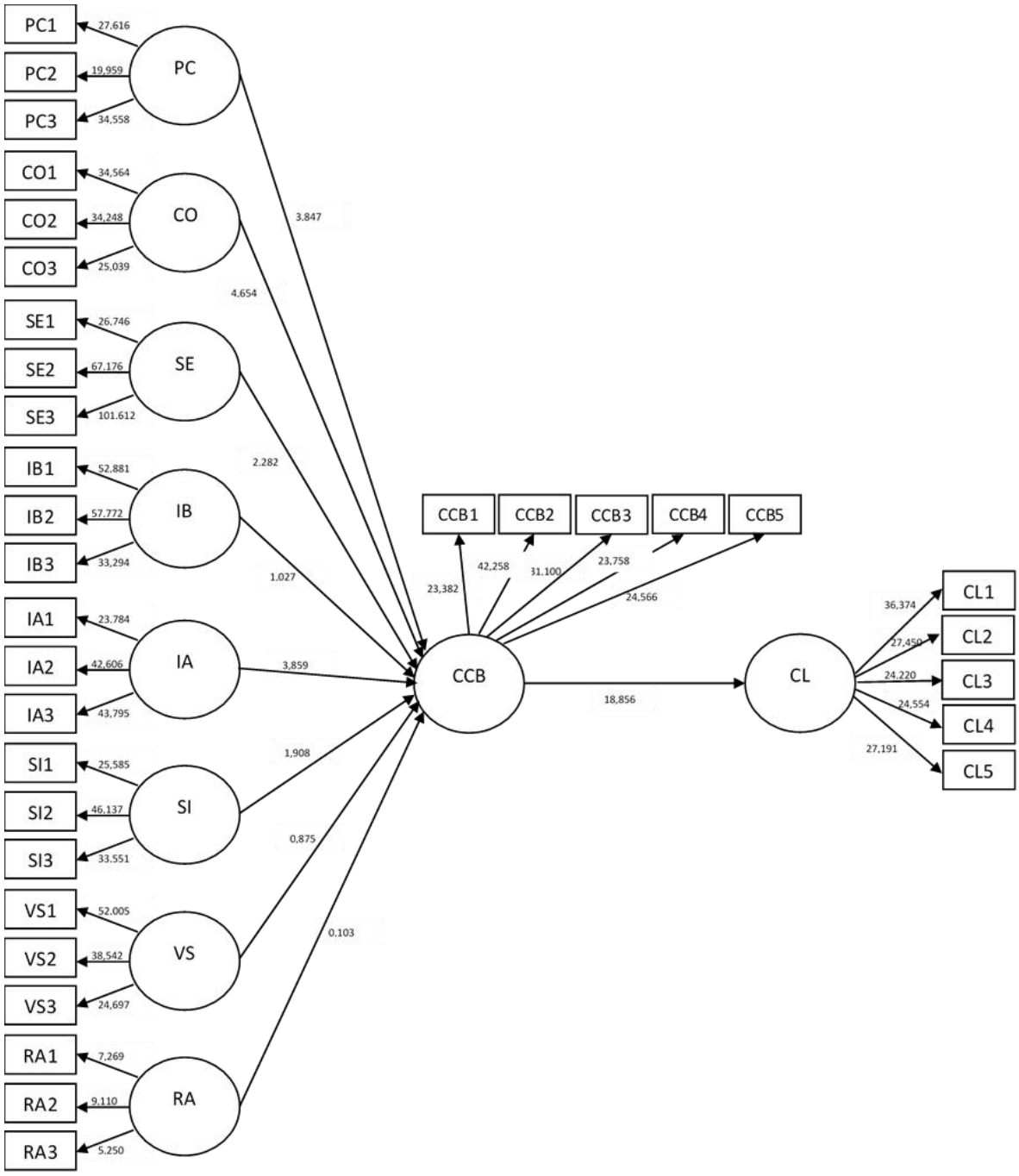

FIGURE 1. Result of structural model

omnichannel system, customers can collect information and finally make purchases in a convenient manner, and in the end shopping activities become something fun for customers because there is a special experience they get along the touchpoints of the retailers. If retailers can ensure this, then customer loyalty can be more likely to be achieved because customers will feel the need for more effort when benchmarking to competitors.

This study also provides an interesting insight that although grocery shopping is a limited decision making where customers make decisions by prioritizing accuracy over speed and focusing on facts about products rather than affection, shopping enjoyment as the only hedonic motive variable that has been proven to significantly influence cross-channel behavior in the context of omnichannel shopping, shows that customers will display cross-channel behavior mainly because of their motives for looking for fun activities that make them get out of the routine for a moment when shopping grocery products.

Suggestion for further research is to examine the motive variables that trigger cross-channel behavior and customer loyalty in other industries in order to confirm whether the variables that were not proven significant in this study also apply to industries with different characteristics from grocery retailers. Another further research opportunity is to investigate the same model in developed countries, in order to compare the result with this research that has been done in developing countries. Meanwhile, suggestion for industry players to increase customer loyalty in the implementation of omnichannel is to optimize every touchpoint that exists along the loyalty circle, where synchronization of promotional programs, consistency of product information, and recommendations for retailer branch locations can be applied to active evaluation phase, then integration of shopping services in the post-purchase phase, and personalization of product recommendations in the loyalty circle phase.

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