# Retail Marketing Mix and Trust in Store to Purchase Behavior with the Mediation of Purchase Intention: A Study of Retail Industry in Pakistan

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**Abstract**

*The concept of the retail marketing mix had always shaped the marketing programs leading organizations. The link between the consumer behaviors and the precise marketing effort needs to be examined for the service industry with trust in the seller. This study examines the mediation of purchase intention between retail marketing-mix and trust in seller with purchase behavior as a dependent variable for organized retailing in Pakistan. Data of 665 respondents is collected at the point of sales in different super stores. The result had found partial mediation of purchase intention between retail marketing-mix; trust in store with the purchase behavior. This study had explored the link between the purchase intention and purchase behavior, also testing the buyer evaluation and reputation in a single study. Next study directions are also elaborated with future research.*

**Key Words**: Purchase intention, Retail store, Retail Marketing Mix, Trust in store, Theory of Reasoned Action, Purchase Behavior.

## Introduction

With the modern way of living, humans consistently are looking for satisfying their ever-increasing needs and wants more efficiently. Offering new stuff economically and effectively requires a well-thought shopping process and spaces. People not only think about the products but also of the place of purchase (Khan & Choudhury, 2016). Marketing literature had established various links for shopping behavior in shopping situations(Amos, Holmes, & Keneson, 2014; Tripathi, 2008). The behavior component in shopping is due to the past and current experience of the customer with respect to a retail store (Puccinelli et al., 2009). Purchase motivation had remained a topic of interest for retailing researchers(Arnold & Reynolds, 2012). Literature had pointed towards

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the efficient use of marketing for the effective pursuance of the customer (Nair, 2017; Virabhakul & Huang, 2018).

The factors affecting the retail purchase behavior is been explored at the length in the recent literature, explaining the contextual factors (Bellini, Cardinali, & Grandi, 2017). Most of these empirical studies are on the basis of one product / cross-sectional research design (Grimmer, Kilburn, & Miles, 2016)(Berry, Mukherjee, Burton, & Howlett, 2015; Grimmer et al., 2016; Sybrowsky, 2007). Marketing and retail literature had pointed towards the use of the more comprehensive model to explain the broader buying behavior consideration in terms of total retail purchase (Terblanche, 2017). This study will explore the retail customer behavior in terms of cognitive (Trust in store) and effective response (Retail marketing mix) variables under the planned behavior for purchase behavior drivers (Ajzen, 1991; Helmefalk & Hultén, 2017). Also; the theory had pointed out to collectively study the buyer evaluation and reputation from the lens of marketing in a single study (Yoon, Guffey, & Kijewski, 1993)
The practitioners and academicians have debated what motivates the customers for shopping from a specific retail outlet (Dolega, Pavlis, & Singleton, 2016; Sharma, Uprety, & Phuyal, 2016). Research has given different dimensions and elements to influence shopping choices (El-Adly & Eid, 2017) under different purchase situations (Sharma et al., 2016).

The specific effect of trust on purchase behavior needs to be identified (Kenning, 2008, p 6). According to the theory of commitment trust, the relationships which are based on commitment and trust produce cooperation (Morgan, Hunt, Morgan, & Hunt, 2012). Moreover, Sahi, Sakhon, and Tahira (2016) have elaborated the need extension of research of trust and purchase intention towards actual purchase behavior. The link between customer purchase intention and actual purchase has to be elaborated (Szmigin, Carrigan, & McEachern, 2009). Also, empirical research had pointed towards adding mediators explaining the customer involvement level in retail store choice (Goi, Kalidas, & Zeeshan, 2014).

This study is motivated by the need for explaining the retail purchase behavior according to two dimensions in Pakistani urban organized superstores. Firstly, to answer the question of when and how much the retail marketing mix influence the purchase intention and purchase behavior. Secondly, how much trust can change the purchase preferences for retail customers. According to the Theory of Planned

Behavior the study had emphasized to explore the role of trust by extending its link to intention and behavior in purchase situation (Giampietri, Verneau, Del Giudice, Carfora, & Finco, 2018). Moreover; additional research with retail marketing mix elements was also identified for purchase decision elements (Hanaysha, 2017).

Shopping goals influence the choice during the purchase process and these goals are motivated by past experiences and satisfaction with a store (Puccinelli et al., 2009). The retail managers must understand and incorporate these influencers in their marketing decisions to build the customer wants into their selling spaces. Thus making the selling spaces as more customer oriented (Kumar, 2015), purchase friendly (Grimmer et al., 2016) and current according to the needs of the customers (Briesch, Chintagunta, & Fox, 2009).

On the basis of this research frame, the study aims to understand consumer behavior towards urban customer cognitive decision making of grocery purchase. In particular; it emphasizes the mediating role of purchase intention in explaining the effect of the retail marketing mix (situational, overall and sustainable attractiveness) and trust in store on purchase behavior.

*Fig1: Theoretical Framework*
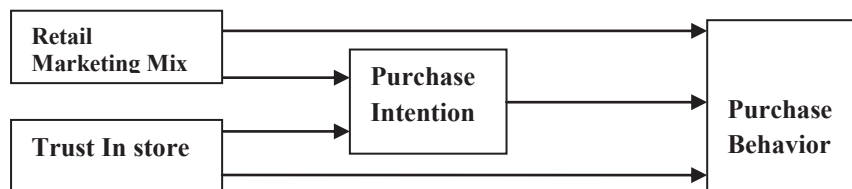


The study objectives are, first; to investigate the impact of marketing effort to purchase process and secondly; to investigate the effects of trust in store on purchase behavior.

This research is structured as follows. First; a review took for the role purchase behavior with retail marketing mix and trust in store, and then the hypothesized relationships were presented in the conceptual model of the study. Secondly, the methodology taken with the study findings. Finally, the results are discussed with managerial implications.

**Literature review and hypothesis**
Retailing literature explains the role of marketing efforts in shaping up the positive behavior of the customers (Leingpibul, Broyles, & Kohli,

2013) often in the context of the single store (Nair, 2017) and single product category (Bai, Wahl, & Mccluskey, 2008; Maggioni, 2016).

These marketing efforts are the strategic settings to attract a broader customer base (Rubio, Villaseor, & Yague, 2017) and fulfill their needs efficiently. Marketing literature broadly uses the concept of the marketing mix in explaining, How customer attention can be focused on the relevant product and service (Terblanche, 2017).

*Retail Marketing Mix*

Retail marketing mix (or retail mix) was an extension of marketing mix concept, which was thought in 1940, for an individual product, and was named 4P (Place, price, promotion, product) by McCarthy in 1960 it kept on increasing with time (Nguyen, Thu, Phan, & Vu, 2015). The original 4P's of marketing mix was extended by including perceptions, penalty, process, physical evidence, etc. (Constantinides, 2006). Marketing Mix for services was explained with an additional three elements (physical evidence, process, and people) in services marketing literature (Harrington, Ottenbacher, & Fauser, 2017).

Retail marketing mix collectively explains the products and services, a store offers with the surrounded marketing efforts by a specific retail outlet (Azeem & Sharma, 2015).

Despite the consensus on the concept and use of the retail marketing mix literature has used different frameworks to explain the concept (Blut, Teller, & Floh, 2018), but they all agree to include the basic six elements (price, place, promotion, physical evidence, people) according to the nature of study. In retail, these marketing mix elements mold the marketing activities to influence customer behavior (Hanaysha, 2017).

The concept of the retail marketing mix is used to explain store based variables like patronage behavior (Khare, 2014), assortment choice (Kwak, Duvvuri, & Russell, 2015), agglomeration effect, short-term reward for patronizing, purchase frequency (Dolega et al., 2016; Teller & Elms, 2010), foreign and local brand comparison (Siebers, 2012).

For successful customer-oriented services, marketing mix needs to be effective and interactive, for building satisfies customer base (Harrington et al., 2017). This concludes to the following hypothesis

*H1: Retail-marketing mix is positively and significantly related to the purchase behavior of the retail customers.*

*Purchase Intention*

Customer willingness to purchase before the actual purchase is the purchase intention or the purchase plan (Grimmer et al., 2016).

Customers plan their purchase according to the benefit, affordability (Sharma et al., 2016) trust, loyalty on private label (Calvo Porral & Levy-Mangin, 2016) trust in seller, trust in marketplace, beliefs (Lu, Fan, & Zhou, 2016) perceived risk (Indiani, Rahyuda, Yasa, & Sukaatmadja, 2015), atmosphere of purchase (Puccinelli et al., 2009), physical arrangement of shopping space (Helmefalk & Hultén, 2017), and return policy of the store (Jeng, 2017). The situation of purchase constantly changes the intention to purchase (Lu et al., 2016).

The empirical study has confirmed that trusting beliefs affect purchase intention (Sahi, Sekhon, & Tahira Khanam Quareshi, 2016). For organic food the purchase intention was dependent primarily upon the customer attitude, this attitude was reported according to the theory of planned behavior elements (including the trust, perceived heathenism, and hedonic value) (Anisimova, 2016).

Customer trust in industrially developed countries product generates better purchase intention in comparison to local products (Berry et al., 2015).

The empirical study had also found that only the purchase intention alone serves as insufficient for predicting the actual purchase, it should be considered along with trust (Indiani et al., 2015). This study will fill this gap by testing the following hypothesis

*H2: Retail-marketing mix positively and significantly related to purchase intention of urban retail customers.*

Although in the case of the environment-related purchase decision, the intention was not found predictor of actual purchase behavior (Sreen, Purbey, & Sadarangani, 2018). The empirical studies had confirmed the strong relationship between the intention and actual behavior, moreover, this relationship was found inconsistent sometimes( Kumar, Manrai, & Manrai, 2017). Thus the following hypothesis are generated.

*H3: Purchase intention predicts the purchase behavior positively and significantly for urban retail customers.*

*H1a: Purchase intention mediates the relationship between retail marketing mix and purchase behavior for retail customers.*

*Trust in store*

Trust is identified as the honesty and goodwill generated from the behavior of the counterpart(Rubio et al., 2017). The necessity of trust is linked to many aspects of management, like trust in the system, the managerial outcome, etc (Kenning, 2008). Trust had also been found

reinforcing the purchase intention and enhances the benefit of the customer in a retail setting (Rubio et al., 2017).

Organizations need to build trust over corporate life for a good image. Morgan et al.,(2012) had identified that the relationship commitment and trust between the retailer and the customer get strengthened, when the retailer share resources and information, maintain true corporate standards and don't take extra advantage of its partners. More trust is needed for high-risk transactions and in purchase evaluation, the actual user review influences the trust of the customer more than the expert's opinion (Puccinelli et al., 2009).

According to the Trustworthiness theory Retailers initially build trustworthiness, which leads to purchase trust and finally produce purchase decision with patronage loyalty(Lu et al., 2016).

In Southeast Asian retail industry trust of the seller alone serves as the major predictor for building a long-term community-based relationship with the customers (Sarkar, Kundu, & Roy Chaudhuri, 2016).

Furthermore; literature had also identified that the perceived behavioral control (PBC) leads to control belief intention which affects the ultimate behavior (Ajzen, 2015). The trust (Giampietri et al., 2018) store for retail context acts as the PBC to purchase intention and actual behavior (Giampietri et al., 2018). The effect of PBC on purchase attitude is not been tested for retail and hence, this study is measuring the relationship of trust, as perceived behavior control according to the theory of planned behavior, with actual purchase behavior in the following hypothesis.

*H4: Trust in store positively and significantly related to the purchase behavior of urban retail customers.*

Moreover, trust effect on purchase intention was found high in B2C (Cazier, Shao, & Louis, 2017).

*H5: Trust in store positively and significantly influence the purchase intention of urban retail customers.*

Theoretical studies had conceptualized the collective effect of seller reputation, expectations ( trust in store construct) and effectiveness of communication programs (retail marketing mix construct) affect the purchase intention (Yoon et al., 1993) in a single research.

*H4a: Purchase intention mediates the relationship between trust in store and purchase behavior of urban retail customers.*

*Purchase behavior*

In retail research use of big data is opening more insights on purchase behavior (Grewal, Roggeveen, & Nordfält, 2017). Purchase behavior is the study of involved individuals selection, use the disposal, using service or satisfaction of needs and wants (Sharma et al., 2016 p3). This behavior is shaped through the convenience and comfort of shopping in a retail space (Blut et al., 2018). Research had collectively exhibited the positive link of retail marketing mix elements with purchase behavior (Nguyen et al., 2015) few types of research has also elaborated the link between the components of the retail marketing mix, like atmospherics, and price (Breugelmans & Campo, 2016), product (Berry et al., 2015). The influence of socioeconomic and environmental variables had been found significantly different in shaping up the purchase intention and purchase behavior of developed countries in relation to developing countries (Rana & Paul, 2017).

The purchase situation also moderates between the purchase intention and purchase behavior (Grimmer et al., 2016). Pre-planned intention influence compulsive buying behavior and the customer sticks to his/her shopping list in grocery shopping (Bellini et al., 2017).

**Methodology**

Data collection is done using the intercept mall survey method. The respondents were selected from eight supermarkets in Pakistan, having more than 2500sq feet space. Before the collection of data, the management of the store is approached for an explanation of research goals and for permission. Each respondent is told about the research goals, confidentiality, and his/her permission to participate in the survey.

The questioner was made in the local language and English to enhance the understanding of the subject matter of research by the respondent (Chidlow, Plakoyiannaki, & Welch, 2014).

*Data Collection and the sample*

The survey sample research design is used to examine the theoretical model of Fig1 for direct and mediating relationships. Superstores of Rawalpindi and Islamabad were the research setting; these two cities have high growth of organized retailing of national and international retail formats.

Content validity of the survey questioner is discussed with the academic experts of marketing. After deliberation, the items are adjusted for the clarity during the data collection process. The survey is conducted online, 665 responses were collected in forty-eight days from the retail

customers at the point of sales. The survey is filled online at the checkout counters for two reasons. First, customers were waiting for their product price scanning. This point was suitable for the appropriate response to the recent purchase process. Secondly, the retail marketing mix settings were visible t respond for the environmental cues.

*Empirical testing*
To verify the conceptual framework of this study  (SEM) Structural equation modeling technique was used with AMOS 23 (Bagozzi & Yi, 2012). The structural model and the measurement model is tested according to the two-step approach (Anderson & Gerbing, 1988).

*Measurement model*
Confirmatory Factor Analysis (CFA) of all the scales was carried out, by including all the constructs for the study model. The result of fit indices are CFI (comparative fit index) =0.911, TLI (Tucker-Lewis) =0.896, RMSEA (Root Mean Square Error Approx.)= 0.032and the t-values were found significant (p<.01) for all the indices.

The result of the model is reported in table 2 with mean, SD, correlation and AVE. The reliability of the constructs of the model is assessed in two ways, firstly by examining the factor loadings of each item of all the constructs. loadings were found significant (t >2) (Anderson & Gerbing, 1988) and are all more than 0.7 cut-off criteria (Joseph Hair, Black, Babin, & Anderson, 2014). Retail marketing mix and purchase intention scales are readjusted by eliminating a single item each because of the value less than 0.7. The value of retail marketing mix, purchase intention trust in seller and
purchase behavior were found between 0.787 and 0.832, which was more than the recommended minimum criteria of 0.7 (Hair et al., 2014).

The Cronbach's alpha value for retail marketing mix, trust in the seller, purchase intention and purchase behavior was between 0.787 and 0.832, all of these were between the acceptable criteria of 0.7 of CFA (Gefen, Straub, & Boudreau, 2000).

*Convergent and discriminate validity, composite reliability, and AVE (avg. variance extracted)*
The range of 0.723 and 0.925 for the composite reliability of the current study was more than the laid criteria of 0.7 (Fornell & Larcker, 1981). The convergent and discriminant validity of the study is reported with the square root of the average variance extracted, in table 2.  For discriminant validity, the criteria Square root of AVE should be greater

than the correlation between the constructs (Anderson & Gerbing, 1988). Thus, the discriminant validity is supported for this study. Secondly; for convergent validity, the scale's AVE value should be greater than 0.5 (Bagozzi & Yi, 2012). The convergent reliability is achieved with a value ranging from 0.729 and 0.811 for this study.

Thus, the scales have displayed the composite reliability and Cronbach's alpha acceptable vale along with convergent reliability and discriminant validity in this study.

*The Structural Model*

For this study, the purchase intention has mediated the relationship between retail marketing mix and purchase behavior. Furthermore, Purchase intention had also mediated the relationship between trust in seller and purchase behavior. These mediations were tested according to the criteria of  Preacher, Rucker, & Hayes (2007).

AMOS 23 is used for the estimation of the structural model according to the maximum likelihood estimation (MLE). The overall model fit was done with a chi-square of 234.615, the degree of freedom 23, $\chi 2/df = 1.01$, which was according to the cut off value of 3 (Kline, 2011),  and p-value to be less than 0.01. The GFI (Goodness of Fit) was 0.821 was in accordance with prior criteria (Kline, 2011) of moderately acceptable value (Do Valle, Rebelo, Reis, & Menezez, 2005). The value of CFI=0.931, IFI=0.891 and TLI=0.906 were in the recommended range of the laid criteria (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014) for acceptance, thus found as correct. The absolute parameter fit (root mean square error of approximation) RMSEA=0.06, was in accordance with the maximum criteria of 0.08 ( Hair et al., 2014).

In light of the above discussion, it is concluded that the data fit the said conceptual framework for the study well, because of the fulfillment of acceptable criteria of the statistics by fit indices.

Table 1 Demographic profile and sample descriptive statistics

|  | N | Percentage (%) |
|---|---|---|
| Gender |  |  |
| Female | 312 | 35.4 |
| Male | 568 | 64.6 |
| Age (Years) |  |  |
| 15-20 | 86 | 9.8 |
| 21-25 | 173 | 19.6 |
| 26-30 | 190 | 21.5 |
| 31-35 | 224 | 25.4 |
| 36-45 | 205 | 23.2 |
| >45 | 4 | 0.5 |

| Education | | |
|---|---|---|
| High School | 253 | 28.7 |
| Bachelors Degree | 402 | 45.6 |
| Master Degree | 227 | 25.8 |

*Instruments*

For the current study, the tested and valid scales are adopted from the literature containing variables of the retail marketing mix, trust in store, purchase intention and purchase behavior. The used scales are measured on seven-point Likert, with 1 (strongly disagree) to 7 (strongly agree).

Twenty two-item scale, making eight sub-constructs of the retail marketing mix was adopted from Teller & Thomas (2008) for the current study the same scale was used in  Teller & Thomson(2012), which they have used to explain the retail perception preference according to the gender. For trust in the seller, the five-item scale was used from Eastlick, Lotz, & Warrington (2006). Three item purchase intention scale was measured using Dodds, Monroe, & Grewal  (1991). Finally; purchase behavior three-item scale was adopted from  Guo & Barnes (2011).

Table 2: Correlations, mean, square root of AVE and Std Dev.

|  | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Trust in Store | **0.855** | | | |
| Purchase behavior | 0.545** | 0.**901** | | |
| Retail Marketing Mix | 0.458** | 0.592** | **0.853** | |
| Purchase Intention | 0.073* | 0.146** | 0.059 | **0.873** |
| **Mean** | 3.779 | 5.030 | 5.06 | 6.36 |
| **Standard Deviation** | 0.813 | 0.881 | 0.971 | 0.854 |

**p<0.01, * p< 0.05, square root of AVE are bolded diagonally

*Mediated model of purchase intention between the trust in store and purchase behavior.*

The mediated relationship of purchase intention between trust in store and purchase behavior in urban consumers is explained in Table 3.

The direct effect of trust in store with purchase behavior was found as significant with an effect of 0.373. The effect of change when the purchase intention is introduced the mediator, the significance level is decreased and the effect size is also changed after the mediator (0.07 at p<.05 and 0.531**). This change indicates partial mediation of purchase intention between retail trust in store and purchase behavior of the retail customers, thus accepting Hypothesis H4a.

Table 3: Mediating role with independent and dependent variables

Table 4:  Summary of the structural model.

| Path Description | Direct Effect | Direct With Mediator | Indirect Effect | Mediation Type |
|---|---|---|---|---|
| Retail Marketing mix →Purchase Intention → Purchase Behavior | 0.476 ** | 0.032* | 0.413 ** | Partial |
| Trust in store →Purchase Intention → Purchase Behavior | 0.373 ** | 0.007* | 0.531 ** | Partial |

**p<0.01, * p< 0.05

*Mediated model of purchase intention between the retail marketing mix and purchase behavior.*
The mediated relationship of purchase intention between the retail marketing mix and purchase behavior in urban consumers was explained in Table 3.
This mediated effect between the study variable was tested using SEM technique. The direct effect of dependent and independent variable (Retail Marketing Mix and Purchase behavior) was found as significant without purchase behavior intervention displaying an effect of 0.476. This effect changes when the purchase intention act as the mediator, the significance level and the effect size changes with the inclusion of purchase intention as a mediator (0.032 at p<.05 and 0.413**). This change in effect size indicates a partial mediation of purchase intention between retail marketing mix and purchase behavior, thus accepting Hypothesis H1a.

| Path Description | Direct Effect | Hypothesis | Decision |
|---|---|---|---|
| Retail Marketing mix →Purchase Behavior | 0.525 ** | H1 | Accepted |
| Retail Marketing Mix→ Purchase Intention | 0.521 ** | H2 | Accepted |
| Purchase Intention→ Purchase Behavior | 0.103* | H3 | Accepted |
| Trust in Store→ Purchase Behavior | 0.336* | H5 | Accepted |
| Trust in Store→ Purchase Intention | 0.641 ** | H4 | Accepted |

**p<0.01, * p< 0.05
$\chi$2=234.615, df=231, $\chi$2/df = 1.01, GFI=0.721 CFI=0.931, IFI=0.891, TLI=0.906, RMSEA=0.06.

Path estimates

According to Table 4, the retail-marketing mix was positively significantly related to purchase behavior of retail customers ($\beta$= 0.525, $\rho$=0.01), moreover, retail marketing mix was also positively significantly related to purchase intention ($\beta$= 0.521, $\rho$=0.01). Purchase intention was significantly positively related to purchase behavior ($\beta$=0.103, $\rho$= .05) although the significance level is less. Trust in the store is positively significantly related to purchase behavior ($\beta$=0.336, $\rho$= .05) that displays the acceptance of hypothesis H5. Moreover, trust in the store was also found as significantly and positively and significantly predicting purchase Intention ($\beta$=0.641, $\rho$= .01) which points towards acceptance of hypothesis H4.

**Discussion**
*Contribution to the literature*
The current study is unique in analyzing the purchase behavior of the retail customer in an urban agglomeration setting of a developing country. The moderating role of purchase intention between the retail marketing mix and purchase behavior along with the trust as the independent variable was studied. These two mediated models were studied according to the guidelines of Barron and Kenny (1986) and Preacher et al., (2007). Moreover, the gap in the relationship between the purchase intention and purchase behavior was addressed in this study (Carrington, Neville, & Whitwell, 2014; Guo & Barnes, 2011).

According to the direction of the results, indicating partial mediation of purchase intention between purchase behavior and retail marketing mix in urban retail customers. The retail sector in Pakistan is in a growth phase. More organized retailers are entering the competition and experimenting with new strategies of the retail marketing mix, which had enabled customers to get used to new marketing techniques from different retailers. The retail patronization of the customers with different retailers will increase with the saturation of retail sectors like other developing countries of the regions (Kumar, 2015). The results were consistent with the empirical studies displaying the positive significant relationship between the trust and purchase intention (Calvo Porral & Levy-Mangin, 2016), the significant positive relation between purchase intention and purchase behavior (Grimmer et al., 2016; Rana & Paul, 2017).

Moreover, while analyzing the mediating role of purchase intention between trust in seller and purchase behavior, partial mediation is found. This was due to the fact that the same manufacturer products are available in every retail store, only the marketing techniques differentiated these products in different stores. With the dual influence in terms of seller reputation and its offering, trust in seller plays the role to build the customer willingness for patronizing a single store even when the product offerings are not known at the time of visit. The retail mix reinforces the trust of the customers for a perceived benefit to the customer.

**Implications for the Managers and policy**

The study reveals the important avenues for marketing managers who want to build their store image on the basis of their retail mix and further strengthen the image by building customer trust towards them. Because the purchase intention mediation is due to the retail mix and trust, marketing managers should build their strategy around sustainable elements of the mix. Moreover; the dimension of trust is gained through a consistent fulfillment of the promises related to the offerings of the retail store, thus building trust with the marketing efforts can serve as the key element for building the patronage intention. This trust can build effective customer care and increase the customer lifetime value for the retailers. Authors of this study believe that by incorporating the effective retail marketing mix the retailers can also decrease the market imperfections in the developing countries which can enhance the

sustainable profit for the retailers and the value proposition for the customers.

With the growth of organized retailing concept in developing countries like Pakistan, the retailers are expanding their presence on more and more locations. Unlike industrially advanced countries retailers, the planned marketing efforts, and careful match of retail marketing mix elements with diversified target markets of South East Asian countries are needed to attract customers. Here retailers may have to manage traditional selling with new marketing management techniques to fulfill the location-specific needs. The precise balance of both independent variables of this study can create a long-term generating the repurchase intention from a specific retailer.

**Limitations and further study**
The nature of study on the retail marketing mix is on the nascent stage which had not settled the collective effect of the construct, making it subjected to a settlement over the period of time. Only then can this construct be thought as settled for full mediation. This needs further studies to look at the precise nature of the elements of the retail marketing mix from the lens of mediation and moderation (Azeem & Sharma, 2015; Hanaysha, 2017; Terblanche, 2017).

This study had analyzed the purchase process from the pre-purchase to purchase stage. Further studies can extend this model to post-purchase behavior, or incorporating habit dimension of the theory of planned behavior (Ajzen, 1991). Moreover, this model may be tested in other geographical settings with a longitudinal research design for obtaining comparative results with the current study.

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