

FLORIDA INTERNATIONAL UNIVERSITY

Miami, Florida

CUSTOMERS' ATTITUDE TOWARDS MORTAR-BRICK STORES IN THE CITY  
OF SAN FRANCISCO

A dissertation submitted in partial fulfillment of

the requirements for the degree of

DOCTOR OF BUSINESS ADMINISTRATION

by

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To: Dean William G. Hardin  
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This dissertation, written by Alicia De Los Angeles Berrios, and entitled Customers' Attitude towards Mortar-Brick Stores in the City of San Francisco having been approved in respect to style and intellectual content, is referred to you for judgment.

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## DEDICATION

This thesis is dedicated with heartfelt appreciation and love to those who have profoundly influenced my life. To my creator, for the unwavering guidance; to my family, whose love has been my steadfast sanctuary; and to the courageous hearts in Palestine, whose aspirations were tragically cut short since 1948. At the age of nine, I stepped onto American soil, bearing the legacy of my family who chose hope over fear and opportunity over oppression. My father, once confronted with the daunting decision to engage in combat against children during his military service in Nicaragua, chose a path of peace instead of oppression. My mother, who abandoned her journey to become a medical doctor, joined him in this decision. Together, they left the comforts of home behind, driven by a vision for their children's futures and a commitment not to harm the innocent. Their sacrifices and moral courage have deeply shaped who I am today. My cousin, grandmother and siblings, whose friendship is a cherished gift that guides me like a talisman. My spouse, a fellow immigrant, has been my pillar of strength, constantly encouraging me to aim higher and dream bigger. His love is the haven I return to, and his solid support has fueled my academic pursuits. Our shared journey is a treasure that enriches my life's story. To my son, Ibrahim, the light of my life—each step I take is dedicated to creating a world that deserves your laughter, your dreams, and your infinite potential. You motivate me to aspire to greater heights, to do more, and to give more. And to the spirits of those in Palestine who were denied the chance to blossom, you remind us of life's ultimate purpose: to seek the grace of our creator and recognize the inherent value of each individual. This thesis is a mosaic of your influences, a testament to the love, resilience, and unwavering support that have been my greatest blessings.

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ABSTRACT OF THE DISSERTATION  
CUSTOMERS' ATTITUDE TOWARDS MORTAR-BRICK STORES IN THE CITY  
OF SAN FRANCISCO

by

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This research aims to dissect and understand the driving forces behind customer attitudes toward shopping in San Francisco, particularly examining their perceptions of safety, quality of customer service, convenience, the in-person shopping experience, and their desired governmental policies. Utilizing a survey design complemented by structural equation model analysis, this study probes the different effects of these elements. The findings indicate that a sense of safety, exceptional customer service, ease of access, tangible shopping experiences, and favorable government policies are all significant contributors to positive customer attitudes in San Francisco's retail landscape.

Implications of this research suggest that for a thriving commercial environment, government officials must craft and enact policies that resonate with the populace, prioritize public safety, and mitigate crime. Simultaneously, retailers are advised to concentrate on delivering convenience and a memorable in-store experience to improve customer shopping experience.

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# I. INTRODUCTION

## Background and Problem

San Francisco, often heralded as the birthplace of the Summer of Love in 1967, finds itself grappling with a pressing issue: a mass exodus of businesses. Examining the socio-economic dynamics of urban environments, particularly through the lens of San Francisco's historical and contemporary contexts, presents a compelling case study. Recent reports underscore a pronounced trend of businesses closing or relocating out of San Francisco, leaving behind shuttered storefronts and vacant retail spaces (ABC7NY, 2023). This phenomenon is largely attributed to issues stemming from a burgeoning homeless population, which has created an environment rife with theft, violence, loitering, littering, and other unsanitary conditions, posing challenges for both customers and business owners alike (City Journal, 2019). Despite significant taxpayer expenditures on initiatives aimed at addressing these challenges, policymakers have been criticized for their reactive approach, focusing on mitigating symptoms rather than addressing root causes (Pirate Wires, 2024). Environmental deterioration, including urban decay, litter, graffiti, and inadequate sanitation, significantly impacts consumer behavior and their willingness to engage in in-person shopping. Research indicates that the physical environment of shopping areas profoundly influences customers' perceptions of safety and overall shopping experience (Bitner, 1992). Poor environmental conditions lead to decreased foot traffic and economic activity (Wakefield & Blodgett, 1996). San Francisco's challenges with urban cleanliness and safety are crucial factors that cannot be overlooked when examining the city's retail landscape.

The city's struggle with homelessness contributes significantly to environmental degradation. Homeless encampments lead to increased litter and waste, creating unsanitary conditions that deter potential shoppers (Ritter, 2019). The presence of visible poverty and deteriorating public spaces can create a perception of neglect and insecurity, further discouraging in-person shopping (Donovan & Prestemon, 2016). This environmental deterioration has tangible economic repercussions. Businesses rely on a clean, safe, and welcoming environment to attract customers. When these conditions are compromised, customer loyalty diminishes, affecting the overall economic vitality of retail districts (Baker, Parasuraman, Grewal, & Voss, 2002). Several key environmental factors are particularly influential in shaping consumer behavior in San Francisco. The cleanliness of public spaces, including streets, sidewalks, and parks, plays a significant role in attracting shoppers. Studies have shown that clean and well-maintained environments encourage longer visits and higher spending (Zhou & Wong, 2004). Perceived safety is a critical determinant of shopping behavior. Areas with high crime rates or visible signs of disorder, such as graffiti and vandalism, deter potential customers (Farrall, Jackson, & Gray, 2009). The presence of a large homeless population and the visibility of social issues can affect consumer perceptions negatively. While compassion for the homeless is essential, the associated environmental impacts, such as litter and encampments, need to be addressed to create a balanced urban environment (Harris & McDonald, 2000). The condition of infrastructure, including roads, public transportation, and parking facilities, influences the convenience of accessing retail areas. Poor infrastructure can be a significant deterrent to in-person shopping (Hernandez & Bennison, 2000). Addressing these environmental issues requires a multifaceted approach

involving policy interventions, community engagement, and strategic urban planning. Policymakers need to focus on long-term solutions that address the root causes of urban decay and social issues. This includes investing in affordable housing, improving social services, and enhancing public safety measures (Holt-Lunstad, Smith, & Layton, 2010). Businesses also have a role to play. Collaborative efforts between local businesses and city authorities can lead to improved urban environments. Initiatives such as Business Improvement Districts (BIDs) have proven effective in other cities, where businesses collectively invest in the maintenance and security of their retail areas, resulting in enhanced consumer confidence and increased economic activity (Brooks & Strange, 2011). The urgency of research in this area cannot be overstated. Investigating customer attitudes towards shopping in San Francisco is not merely an academic endeavor—it is a pragmatic necessity with far-reaching implications for the city's economic prosperity and consumer satisfaction. By addressing this research gap and shedding light on the nuanced factors influencing consumer behavior, invaluable knowledge can be contributed to inform decision-making and drive positive change in San Francisco's retail landscape. The significance of this issue is underscored by the loss of tax revenue and the struggles of business owners to attract customers. Additionally, the rise of displaced individuals on the streets has led to increased crime rates, prompting the closure of numerous local businesses, including major retailers and hotels such as Westfield Mall, Whole Foods, Hilton Hotels, Parc 55, Starbucks, H&M, Forever 21, CVS, and Walgreens (ABC7NY, 2023). These challenges impact the city's economic health, social fabric, and overall livability, emphasizing the critical need for proactive measures. The primary objective of this study is to clarify the factors that influence customers' attitudes towards shopping in

San Francisco under the current shopping environment. Understanding consumer attitudes with their context (e.g., environment) is crucial for tailoring strategies to meet their needs and expectations, thereby bolstering the city's economic vitality. Despite San Francisco's status as a global economic powerhouse, there exists a notable dearth of research specifically examining consumer behavior and attitudes towards shopping in the city. This gap in the literature underscores the need for focused research to provide actionable insights for businesses and policymakers. Of particular concern are customer safety, quality of customer service, convenience, desired government policies, in-person customer experience, and general attitudes towards shopping in San Francisco. These factors play pivotal roles in shaping consumers' perceptions and behaviors but have received limited attention in academic literature.

### **Research Question**

The central question guiding this study is: What influences customers' attitudes towards shopping at mortar-brick stores in the city of San Francisco?

By addressing this question, the research aims to provide valuable insights into the complex interplay of factors shaping consumer behavior in San Francisco's business landscape. Through a quantitative exploration focused on customer attitudes, the study seeks to inform decision-making and drive positive change in the city's urban environment and economic ecosystem.

## **II. LITERATURE REVIEW**

This section reviews a diverse range of literature encompassing marketing theories and studies. These theories are fundamental marketing theories (Groening, C., Sarkis, J., & Zhu, Q., 2018). The goal is to gain a deeper understanding of the factors influencing customers' attitudes towards shopping in San Francisco. The literature includes theory-driven studies supported by empirical evidence, which explore marketing theories, servicescapes, customer experience, customer and public safety, quality customer service, convenience, in-person customer experience, government policies and customers attitudes towards shopping. Each article contributes valuable perspectives and essential information to the study from various angles. Through this comprehensive review, the study aims to synthesize relevant research to enrich the understanding of customer behavior in the context of shopping in San Francisco. By drawing upon a diverse array of literature, this research seeks to uncover the multifaceted influences shaping customers' attitudes and preferences in urban retail environments.

### **Marketing Theories**

An exploration of foundational and contemporary marketing theories offers invaluable insights into the mechanisms that influence consumer behavior and strategic decision-making. The research delves into various facets of marketing theories, with a focus on understanding consumer behavior in the context of marketing, Maslow's hierarchy of needs, and the relationship between attitudes and behaviors (Groening, C., Sarkis, J., & Zhu, Q., 2018). Groening, Sarkis, and Zhu (2018) provide a comprehensive review of consumer-level theories in green marketing within their study, focusing on how

these theories are applied and suggesting directions for future research. The authors examine a wide range of psychological and social theories that explain consumer behavior in the context of green marketing. Their analysis reveals that while consumers generally exhibit a positive attitude towards environmentally friendly products, this does not always translate into actual purchase behavior due to factors such as higher prices, availability, and perceived effectiveness of the products. The study also highlights significant gaps in the current research, particularly in the area of consumer trust and the long-term impacts of green marketing on consumer behavior. The study further proposes that future research should explore these areas more thoroughly, with a focus on developing more effective strategies to convert positive consumer attitudes into consistent purchasing behaviors. This study provides valued perceptions into the complexities of consumer decision-making in green marketing and underscores the need for strategies that not only promote environmental benefits but also address the barriers that prevent consumers from making green choices (Groening, C., Sarkis, J., & Zhu, Q., 2018).

In his 2016 examination of Maslow's hierarchy of needs within the context of internal communication, Robertson offers a nuanced understanding of how Maslow's theory can be applied to enhance workplace communications (Robertson, 2016). Robertson's analysis underscores the importance of addressing the different levels of employees' needs—from basic physiological needs to the need for self-actualization—through targeted communication strategies. He argues that effective internal communication must cater to these diverse needs to foster a motivating and supportive work environment. This approach not only improves employee satisfaction but also



enhances organizational performance by aligning the goals of the individuals with those of the organization. Robertson's study contributes to needs-based communication strategies in achieving organizational success and employee fulfillment, advocating for a more holistic approach to internal communications that considers the full spectrum of human needs (Robertson, 2016).

Ajzen and Fishbein's (1977) seminal work provides a critical analysis of the relationship between attitudes and behaviors, presenting a theoretical framework that has significantly influenced subsequent research in social psychology. Their study reviews extensive empirical research to address inconsistencies between attitudes and behavior, proposing the Theory of Reasoned Action (TRA) as a model to better predict and understand this relationship. The TRA suggests that behavior is directly influenced by the intention to perform the behavior, which is shaped by attitudes toward the behavior and subjective norms. Ajzen and Fishbein emphasize that the accuracy of predicting behaviors from attitudes significantly improves when the measures of attitudes are directly related to the behavior in question. Their analysis highlights the importance of considering specific attitudes and the social context to understand and anticipate behaviors effectively. This work not only advances theoretical approaches in psychology but also offers practical implications for fields such as marketing, health promotion, and environmental conservation, where understanding and influencing behavior is critical (Ajzen and Fishbein, 1977).

Kruglanski et al. (2018) present a fresh perspective on the association between attitudes and behaviors, emphasizing the crucial role of goals in driving human action. Through their innovative framework, the authors argue that personal goals mediate the

influence of attitudes on behavior, providing a more predictive and nuanced model for understanding behavior change and decision-making. This approach integrates motivational processes into the examination of how attitudes translate into actions, offering practical implications for diverse domains such as health promotion, education, and social advocacy. By focusing on the fundamental aspirations and desires that underlie individuals' actions, Kruglanski and colleagues enrich the theoretical landscape of social psychology and underscore the human dimension of behavioral research, highlighting how intrinsic motivations are integral to shaping outcomes. This perspective not only advances our theoretical understanding but also has significant practical applications, suggesting that effective interventions must align with personal goals to influence behavior successfully (Kruglanski et al., 2018).

Ashurst (2018) provides an insightful examination of personal experiences with customer service within the context of nursing and residential care, emphasizing the profound effect of service quality on patient contentment and outcomes. The study explores various dimensions of customer service, from the interpersonal skills of healthcare providers to the operational aspects of care facilities. Ashurst highlights that effective customer service in healthcare not only requires clinical competence but also a compassionate approach that respects the dignity and individuality of each patient. The findings stress the importance of empathy, clear communication, and responsiveness, suggesting that these elements are crucial for improving patient experience and fostering a therapeutic environment. This research contributes to the broader understanding of healthcare quality by underscoring the significant role of customer service in achieving positive patient outcomes and satisfaction. It calls for ongoing training and development

in customer service skills among healthcare professionals to meet the complex needs of patients in nursing and residential care settings effectively (Ashurst, 2018).

Harris, Baron, and Parker (2000) delve into the consumer experience, specifically focusing on the importance of communication in shaping customer perceptions and outcomes. Their study investigates the various ways in which dialogue between customers and businesses influences the consumer experience. It argues that communication is not just a medium for exchanging information but a critical component of consumer satisfaction and loyalty. Through the analysis, it identifies that effective communication enhances understanding and trust, facilitates tailored services, and helps in managing customer expectations. The study highlights that businesses can significantly improve consumer satisfaction and foster long-term relationships by prioritizing open, transparent, and responsive communication. The findings suggest that in the dynamic environment of marketing management, the strategic integration of communication practices into customer relationship management is essential for developing the consumer experience and achieving competitive advantage (Harris, Baron, and Parker, 2000).

This literature provides valuable insights into the intricate mechanisms of consumer behavior and strategic decision-making in marketing. Key findings highlight that while consumers exhibit positive attitudes towards green products, barriers such as higher prices and availability hinder consistent purchasing behavior (Groening, Sarkis, & Zhu, 2018). Robertson (2016) underscores the importance of addressing various levels of employee needs through targeted communication strategies to enhance organizational performance. Ajzen and Fishbein's (1977) Theory of Reasoned Action and Kruglanski et al.'s (2018) emphasis on goals illustrate the complexity of translating attitudes into

behaviors. Finally, Ashurst (2018) and Harris, Baron, and Parker (2000) stress the critical role of customer service and effective communication in shaping consumer satisfaction and loyalty. These findings are crucial for this research as they provide a theoretical foundation to understand and influence customer attitudes towards shopping in San Francisco, addressing both psychological and practical barriers to enhance consumer satisfaction and economic vitality.

### **Servicescapes**

The concept of servicescapes examines the influence of physical environments on the behaviors and perceptions of both customers and employees, highlighting its critical role in shaping service experiences. In her seminal 1992 study (Bitner 1992), Mary Jo Bitner introduces the concept of "servicescapes" to describe the significant effect of physical surroundings on both consumers and employees within service-oriented environments. Her study emphasizes that physical settings do more than serve as backdrops; they actively shape consumer perceptions and behaviors, as well as employee satisfaction and productivity. This study also identifies three primary dimensions of these physical environments: ambient conditions (such as lighting and temperature), spatial layout and functionality, and signs, symbols, and artifacts, each contributing distinctly to the service experience. The findings of this study reveal that well-designed servicescapes can enhance customer satisfaction by positively influencing their sensory and emotional responses, thereby optimizing perceptions of service quality and increasing the likelihood of return visits. Conversely, poor design can detract from customer satisfaction and discourage return behavior. The study further highlights the profound impact of physical

environments on employees, noting that supportive and well-considered designs can reduce stress, improve job satisfaction, and boost performance, whereas unsupportive environments can have the opposite effect. The concept of the servicescape as a moderator in the service delivery process was another significant contribution from Bitner's work. It suggests that the physical environment can amplify or mitigate the effects of other service interactions, playing a critical role in the service experience. This research has been highly influential, broadening the scope of service marketing by integrating environmental psychology insights, thus providing a more holistic understanding of how service environments affect all participants. The insights from this study have spurred further research and are used extensively by service businesses aiming to optimize their customer and employee experiences (Bitner, 1992).

Mary Jo Bitner's 1992 study on servicescapes highlights the significant impact of physical environments on customer and employee behaviors in service settings. Her findings reveal that well-designed environments enhance customer satisfaction by positively influencing sensory and emotional responses, while poor designs can have the opposite effect. Additionally, supportive environments improve employee satisfaction and performance.

The insights from prior studies on servicescapes are vital to my research, emphasizing the importance of optimizing physical environments to enhance customer experiences and employee well-being, particularly in the context of San Francisco's retail challenges.

## **Customer Experience**

The customer experience and the journeys that shape these interactions offer crucial insights into how consumers engage with brands across various touchpoints, revealing patterns that influence satisfaction and loyalty. Meyer and Schwager (2007) delve into the complexities of customer experience, articulating it as a multifaceted phenomenon that transcends simple interactions with a product or service. The authors argue that consumer experience includes every aspect of a consumer's journey with a company, from initial awareness to post-purchase evaluation. Their study highlights the importance of understanding and strategically managing these experiences to foster customer loyalty and satisfaction. By exploring various dimensions of customer experience, including emotional, sensory, and cognitive aspects, Meyer and Schwager provide a comprehensive framework for businesses to assess and enhance how they interact with customers. They suggest that a deep, holistic comprehension of customer experiences is crucial for creating meaningful connections and sustaining competitive advantage. The insights from this study have practical implications, encouraging companies to adopt a customer-centric approach in designing and delivering their services, thereby increasing customer engagement and driving business success (Meyer and Schwager, 2007).

Siebert and colleagues' 2020 study offers a detailed examination of customer experience journeys, distinguishing between two distinct models: loyalty loops and involvement spirals. The research reveals that loyalty loops function by encouraging customers to repeat purchase behaviors through streamlined, satisfying experiences that

reinforce trust and satisfaction. On the other hand, involvement spirals are characterized by deeper, progressively enriching interactions that enhance customer engagement and emotional investment with the brand over time. The authors present empirical evidence to support the notion that while loyalty loops can effectively maintain a stable customer base, involvement spirals lead to higher levels of commitment and advocacy due to their dynamic, evolving nature. This study underscores the importance of designing customer experiences that not only retain customers through satisfaction but also actively cultivate deeper connections through ongoing, meaningful engagement. The findings from this research provide valuable insights for marketers looking to foster both customer loyalty and deeper, more sustainable relationships with their consumer base (Siebert, A., Gopaldas, A., Lindridge, A., & Simões, C., 2020).

Boissieu (2020) investigates the critical role of interpersonal encounters in the customer experience within luxury retail settings. The research highlights that these personal interactions between customers and staff are pivotal in shaping the perception of luxury shopping and significantly influence customer satisfaction and loyalty. By examining various aspects of these encounters, such as the quality of service, empathy of the staff, and the exclusivity of the interaction, the study illustrates how these factors collectively enhance the value of the customer experience. The findings underscore the importance of meticulously trained staff who can deliver personalized, attentive service, which is essential in luxury retail environments where expectations are particularly high. The study concludes that successful interpersonal encounters not only elevate the immediate shopping experience but also strengthen long-term customer relationships and brand loyalty. This research provides valuable insights for luxury retailers aiming to

optimize their service strategies to better meet the high standards and expectations of their clients (Boissieu, 2020).

The literature highlights the critical role of managing comprehensive customer experiences, emphasizing the importance of emotional, sensory, and cognitive aspects (Meyer & Schwager, 2007). These findings are crucial for my research as they underscore the importance of customer-centric strategies and well-managed interactions, which are vital for improving customer attitudes towards shopping in San Francisco amidst urban challenges.

### **Customer and Public Safety**

Several authors confirm the importance of safety in the shopping environment. Foster, S., & Giles-Corti, B. (2008) explore the complexities surrounding the constructed environment, crime, and physical activity in the neighborhood. Their study reveals inconsistent results across different contexts, suggesting that while some environmental features may enhance perceived safety and encourage physical activity, others do not have a clear impact. This research highlights the need for nuanced urban planning policies that consider local contextual factors in improving public health and safety (Foster, S., & Giles-Corti, B., 2008).

Yoon, J., & Occeña, L. (2015) investigate the factors influencing trust in consumer-to-consumer electronic commerce, focusing on the roles of gender and age. They find that both factors significantly affect trust levels, with variations in trust mechanisms between different demographic groups. This study underscores the importance of demographic considerations in designing secure e-commerce platforms and marketing strategies (Yoon, J., & Occeña, L., 2015).



Ceccato, V., & Tcacencu, S. (2018) explore perceived safety in a shopping center in Sweden. Their case study methodically assesses factors influencing shoppers' sense of security, including environmental design, visibility, and the presence of security personnel. The findings indicate that well-lit, clean, and well-maintained environments, along with visible security measures, significantly enhance the perception of safety among shoppers. This study underscores the importance of physical and operational aspects of retail management in fostering a secure shopping environment (Ceccato, V., & Tcacencu, S., 2018).

Thomas, C. J., & Bromley, R. D. F. (1996) examine the relationship between safety perceptions and shopping behaviors in city centers, highlighting the role of peripherality and shopper anxiety. Their study reveals that consumers' fears about safety significantly deter them from using central shopping areas, particularly in the evenings. The research suggests that optimizing public perceptions of safety can enhance the attractiveness and competitiveness of city centers as shopping destinations (Thomas, C. J., & Bromley, R. D. F., 1996).

Jim, J., Ngo Mitchell, F., & Kent, D. R. (2006) discuss the impact of community-oriented policing on perceived safety in a retail shopping center. Their findings demonstrate that proactive policing strategies, including regular patrols and community engagement initiatives, effectively improve shoppers' and employees' sense of security, thereby potentially increasing foot traffic and business profitability in retail environments (Jim, J., Ngo Mitchell, F., & Kent, D. R., 2006).

Roelofs, C., Shoemaker, P., Skogstrom, T., Acevedo, P., Kendrick, J., & Nguyen, N. (2010) describe the Boston Safe Shops Model. They apply an incorporated method

that combines environmental, community, and occupational health strategies to reduce hazardous exposures and enhance safety in auto body shops. The model's success lies in its collaborative efforts involving businesses, health professionals, and community groups, leading to improved health outcomes and awareness of safety practices among workers (Roelofs, C., Shoemaker, P., Skogstrom, T., Acevedo, P., Kendrick, J., & Nguyen, N., 2010).

Odufuwa, B., Badiora, A. I., Olaleye, D. O., Akinlotan, P. A., & Adebara, T. M. (2019) analyze perceived personal safety in urban recreational sites in Nigeria. Their study highlights significant concerns about safety due to inadequate maintenance and poor lighting, which deter public usage of these spaces. The authors call for enhanced management and design interventions to boost safety perceptions and encourage greater community use of urban recreational facilities (Odufuwa, B., Badiora, A. I., Olaleye, D. O., Akinlotan, P. A., & Adebara, T. M., 2019).

The studies above emphasize the critical role of perceived safety in influencing consumer behavior and trust in shopping environments. Foster and Giles-Corti (2008) highlight the need for nuanced urban planning to enhance public health and safety, while Yoon and Occeña (2015) underscore the importance of demographic considerations in secure e-commerce design. Ceccato and Tcacencu (2018) and Thomas and Bromley (1996) demonstrate that well-maintained, well-lit environments and visible security measures significantly improve shoppers' sense of safety and encourage the use of shopping areas. Jim, Ngo Mitchell, and Kent (2006) show that proactive community policing enhances perceived safety in retail centers. These findings are vital for my

research, as they underline the importance of addressing safety concerns to improve customer attitudes and behaviors towards shopping in San Francisco.

### **Quality of Customer Service**

The quality of customer service is a pivotal aspect of business operations, directly influencing customer satisfaction, loyalty, and company success. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988) introduce the service quality scale, a seminal tool for measuring service quality across various industries. This scale assesses five dimensions of service quality and has become foundational in both academic research and practical applications for identifying and improving service delivery shortcomings (Parasuraman, A., Zeithaml, V. A., & Berry, L. L., 1988).

Homburg, C., Müller, M., & Klarmann, M. (2011) address the optimal level of salesperson consumer orientation in transactions encounters. Their research concludes that a high degree of customer orientation enhances customer satisfaction and loyalty, particularly in complex sales environments where customer needs are diverse and challenging to ascertain (Homburg, C., Müller, M., & Klarmann, M., 2011).

The studies stress the critical impact of customer service quality on satisfaction and loyalty. Parasuraman, Zeithaml, and Berry's (1988) service quality scale is a foundational tool for measuring and improving service delivery across industries. Homburg, Müller, and Klarmann (2011) reveal that high customer orientation in sales significantly boosts satisfaction and loyalty, especially in complex environments. These insights are essential for my research, highlighting the need for high-quality, customer-oriented service to enhance consumer attitudes and behaviors in San Francisco's retail sector.

## **Convenience**

In the rapidly evolving landscape of e-commerce, comprehending the complex correlation between convenience and customer satisfaction is crucial for businesses aiming to succeed in the digital marketplace. Palacios and Jun (2020) investigate the diverse aspects of online shopping convenience, emphasizing their significant impact on customer satisfaction. The study thoroughly examines various dimensions of convenience, including ease of use, accessibility, transaction simplicity, and prompt delivery, and explores how these factors collectively enhance the shopping experience for consumers. Their findings highlight the essential role that these convenience features play in driving customer satisfaction, illustrating the intricate ways in which these elements interact to improve consumer contentment. This research provides essential insights for e-commerce businesses, guiding them in refining their online platforms and services to better meet customer needs and expectations (Palacios and Jun, 2020).

Siregar, Nasution, and Hanum (2023) enhance our comprehension of e-commerce customer behavior through their focused analysis of customer satisfaction determinants among Shopee users. Their study thoroughly investigates the impact of perceived convenience, perceived usefulness, trust, and word of mouth on customer satisfaction. Their research uncovers the complex relationships among these factors and their significant collective impact on user satisfaction. The findings elucidate the crucial roles played by ease of use, functional utility, trustworthiness, and positive social endorsements in determining satisfaction levels on the Shopee platform. The study underscores the critical importance of creating an intuitive, reliable shopping experience

and leveraging positive customer interactions to build loyalty (Siregar, Nasution, and Hanum, 2023).

Additionally, Aagja, Mammen, and Saraswat's (2011) study on validating the service convenience measure and profiling clienteles in the Indian retail setting provides further insights into the dynamics of convenience and its implications for customer behavior. By identifying distinct customer profiles based on convenience-related behaviors and attitudes, the authors offer valuable guidance for retailers seeking to optimize the customer experience. Their research not only advances academic knowledge but also offers practical applications for retail management by providing a standardized measurement tool for assessing service convenience and informing targeted marketing strategies (Aagja, Mammen, and Saraswat's, 2011).

Berry, L. L., Seiders, K., & Grewal, D. (2002) examine the concept of service convenience and its impact on consumer satisfaction. They identify five dimensions of convenience, proposing that improvements in these areas can lead to enhanced customer loyalty and repeat business, thus offering a strategic advantage in service-oriented industries (Berry, L. L., Seiders, K., & Grewal, D., 2002).

Jiang, L., Yang, Z., & Jun, M. (2013) focus on assessing consumer perceptions of the convenience of online shopping. They highlight the importance of multiple convenience dimensions in e-commerce, demonstrating how enhancing these can significantly improve customer satisfaction and loyalty in the digital shopping context (Jiang, L., Yang, Z., & Jun, M., 2013).

Together, these studies enrich our understanding of how various factors influence customer attitudes and behaviors across both online and offline retail environments. By

delving into the factors that drive customer attitudes and behaviors, they provide critical insights for businesses aiming to adapt to changing consumer expectations and excel in a highly competitive marketplace. These findings underscore the importance of integrating convenience, reliability, and responsive customer engagement in business strategies to enhance customer experiences and foster enduring customer relationships.

The literature focal point is the critical role of convenience in enhancing customer satisfaction and loyalty in e-commerce and retail environments. Palacios and Jun (2020) and Jiang, Yang, and Jun (2013) emphasize the importance of ease of use, accessibility, and prompt delivery in online shopping, while Siregar, Nasution, and Hanum (2023) highlight trust and positive social endorsements as key determinants. Aagja, Mammen, and Saraswat (2011) provide practical insights into service convenience in retail, and Berry, Seiders, and Grewal (2002) identify five dimensions of convenience that drive customer loyalty. These findings are crucial for my research, as they underscore the necessity of integrating convenience and reliability into business strategies to enhance customer experiences and address consumer expectations in San Francisco's retail landscape.

### **In-Person Customer Experience**

In-person customer experience remains a crucial element of the retail industry, shaping the tangible interactions and impressions that profoundly affect consumer perceptions and brand relationships. Pine, B. J., & Gilmore, J. H. (1998) discuss the transformation of economic value that results from staging experiences, arguing that businesses must create memorable events for customers. This shift toward an experience

economy highlights the increasing importance of experiential marketing in attracting and retaining customers (Pine, B. J., & Gilmore, J. H., 1998).

Verhoef, P. C., Lemon, K. N., et al. (2009) examine the determinants and dynamics of customer experience creation. Their study provides a framework for understanding how various elements of the customer experience interact to affect satisfaction and loyalty, offering strategic insights for managing customer interactions effectively (Verhoef, P. C., Lemon, K. N., et al., 2009).

The authors emphasize the transformative impact of creating memorable customer experiences on economic value and customer loyalty. Pine and Gilmore (1998) highlight the shift toward an experience economy, advocating for experiential marketing to attract and retain customers. Verhoef, Lemon, et al. (2009) provide a framework for understanding the interactions of various customer experience elements and their effects on satisfaction and loyalty. These insights are crucial for my research as they underscore the importance of designing engaging and memorable in-person shopping experiences to enhance customer perceptions and loyalty in San Francisco's retail sector.

### **Government Policies**

Government policies play a critical role in shaping the business landscape, influencing a wide array of operational, strategic, and consumer-oriented decisions within various industries. Matin, A., Khoshtaria, T., Marcan, M., & Datuashvili, D. (2021) examine the influence of hedonistic and utilitarian incentives, alongside government policies, on customer attitudes and purchase intentions toward green products. Their study suggests that both types of incentives significantly shape consumer attitudes, with utilitarian incentives being particularly effective in increasing green purchase intentions.

The study also highlights the pivotal role of supportive government policies in reinforcing these attitudes and intentions, indicating that policy frameworks are essential for promoting sustainable consumer behavior in the marketplace (Matin, A., Khoshtaria, T., Marcan, M., & Datuashvili, D., 2021).

Varadarajan, P. R., & Thirunarayana, P. N. (1990) provide a cross-national analysis of consumers' attitudes toward marketing practices, consumerism, and government regulations. Their study reveals diverse perceptions across different cultures and economies, demonstrating that attitudes towards these elements are significantly influenced by local consumer rights and regulatory environments. The study also underscores the complexity of implementing universal marketing standards and suggests that global strategies should be adapted to local contexts (Varadarajan, P. R., & Thirunarayana, P. N., 1990).

Sharma, B., & Gadenne, D. (2014) investigate the relationships among consumers' attitudes, green practices, demographic factors, social influences, and government policies. Their empirical analysis shows a positive correlation between pro-environmental attitudes and green practices, particularly when supported by effective government policies. The study further identifies demographic and social factors that influence these attitudes, providing insights into how targeted policy and marketing strategies can promote sustainable behaviors (Sharma, B., & Gadenne, D., 2014).

Mohamed, G. G. A. (2021) explores consumer behavior towards government policy decisions using a cognitive game approach. The study suggests that consumers' responses to policies are heavily influenced by their cognitive perceptions and the expected outcomes of these policies. The study further proposes that understanding these



cognitive processes can help policymakers design more effective strategies that align with consumer expectations and behaviors (Mohamed, G. G. A., 2021).

Barksdale, H. C., & Darden, W. R. (1972) analyze consumer attitudes toward marketing and consumerism during the early days of the consumer rights movement. Their research highlights a general skepticism towards marketing practices and a strong demand for more consumer protections, which contributed to the development of consumer rights legislation. This unique perspective provides valuable context for understanding contemporary issues in consumerism and the ongoing need for regulatory oversight (Barksdale, H. C., & Darden, W. R., 1972).

Kiboro, G. W., Omwenga, J., & Iravo, M. (2017) study the determinants of consumer buying behavior in Kenyan chain supermarkets, with a focus on the moderating role of government policy. Their findings indicate that government policies, along with factors such as product quality and brand loyalty, significantly influence consumer purchasing decisions. The study underscores the importance of policy in shaping retail environments and consumer trust (Kiboro, G. W., Omwenga, J., & Iravo, M., 2017).

Essien, E. E., & Etuk, E. J. (2012) investigate the impact of government policy requirements and personal considerations on organizational buying behavior. Their study reveals that while government policies set the framework for purchasing decisions, personal factors such as ethical considerations and corporate values also play a crucial role. This dual influence highlights the complex interplay between regulatory requirements and individual decision-making in organizational contexts (Essien, E. E., & Etuk, E. J., 2012).

Kotler, P., & Lee, N. (2005) delve into Corporate Social Responsibility (CSR) and its effects on company and consumer behavior. They argue that CSR initiatives, when well executed, improve corporate image and consumer trust, thereby benefiting both the company and the wider community (Kotler, P., & Lee, N., 2005).

Bramwell, B., & Lane, B. (2011) critically explore the governance of tourism and sustainability. Their analysis suggests that effective governance leads to better sustainability practices within the tourism industry, emphasizing the role of comprehensive policies in achieving long-term sustainability goals (Bramwell, B., & Lane, B., 2011).

The research above underscores the significant role of government policies in shaping consumer behavior and business practices. Studies by Matin et al. (2021) and Sharma and Gadenne (2014) highlight the effectiveness of supportive policies in promoting sustainable consumer behaviors and green practices. Varadarajan and Thirunarayana (1990) and Kiboro et al. (2017) emphasize the need for localized regulatory frameworks due to diverse consumer perceptions across different cultures. Mohamed (2021) and Essien and Etuk (2012) reveal the impact of cognitive perceptions and personal considerations on responses to government policies. These insights are crucial for my research, as they illustrate the importance of tailored, supportive policies in enhancing consumer attitudes and behaviors in San Francisco's retail sector.

### **Attitudes Towards Shopping**

Attitudes towards shopping are pivotal in understanding consumer behavior, serving as a barometer for preferences, satisfaction, and trends that dictate market dynamics. Choi, S. C., & Mattila, A. S. (2008) explore how perceived controllability affects

customer reactions to service failures. Their findings suggest that customers with higher expectations of control are more disappointed by service failures, indicating the need for businesses to manage customer expectations realistically (Choi, S. C., & Mattila, A. S., 2008).

Kozinets, R. V., et al. (2002) analyze themed flagship brand stores and their evolution into the new millennium. They argue that these spaces not only serve retail functions but also act as powerful brand emblems, augmenting consumer engagement through immersive brand experiences. This study underscores the importance of integrating marketing and retail design strategies to create compelling brand environments (Kozinets, R. V., et al., 2002).

The literature points the importance of managing customer expectations and creating immersive brand experiences in retail. Choi and Mattila (2008) find that customers with higher expectations of control are more disappointed by service failures, emphasizing the need for realistic expectation management. Kozinets et al. (2002) demonstrate that themed flagship brand stores enhance consumer engagement through immersive experiences, serving as powerful brand emblems. These insights are crucial for my research, as they underscore the need for effective expectation management and innovative retail design strategies to improve customer satisfaction and loyalty in San Francisco's retail sector.

### III. THEORY

This study is anchored in two fundamental theories within the domain of marketing that elucidate consumer behavior in retail environments. The primary theoretical underpinning is Maslow's hierarchy of needs, a psychological philosophy that catalogues human needs into five successive levels: physiological, safety, belongingness, esteem, and self-actualization (Maslow, 1943). This theory posits that lower-level needs have to be met before higher-level needs can influence behavior (Cordell, A., & Thompson, I., 2019). In the realm of consumer research, this theory has been extensively applied to understand how basic needs, such as safety, influence more complex behaviors and decisions (Groening, Sarkis, & Zhu, 2017). In the context of this study, the focus is specifically on the safety need, a fundamental prerequisite for any higher-level engagement such as shopping. "Customer Safety" is examined as a critical construct influencing "In-person Customer Experience," positing that a secure shopping environment is essential for fostering positive customer attitudes towards shopping in San Francisco. The rationale is grounded in Maslow's framework where safety, as a basic human need, must be adequately met before individuals can enjoy and engage in higher-level activities like shopping for pleasure or social interaction. This theory effectively explains why, if individuals perceive an area as unsafe, they are less likely to engage in shopping activities there. Safety concerns can significantly deter customers, as they prioritize their basic need for security over other desires, such as fulfilling social needs through shopping (Maslow, 1943). Hence, ensuring customer safety in shopping areas directly supports the commercial vitality of these areas and can enhance the attractiveness of San Francisco as a shopping destination. Furthermore, integrating insights from the

attitude-behavior theory, which suggests that an individual's attitudes significantly influence their behaviors (Ajzen, 1991), helps deepen the understanding of how safety perceptions shape shopping behaviors. This integration offers a comprehensive view that not only individuals' basic needs impact their actions but also that their attitudes towards those fulfilled needs can further influence their behavior in complex environments (Ajzen, 1991).

The second pillar of the theoretical framework for this research is rooted in the attitude-behavior theory, which posits that environmental attitudes are shaped through a synthesis of beliefs, concerns, values, and intentions related to the environment (Schultz et al., 2004; Park et al., 2014). This theory has been extensively applied across consumer research to predict purchasing decisions, understand consumer behaviors, and design effective marketing campaigns (Groening, Sarkis, & Zhu, 2017). The attitude-behavior theory is particularly relevant in retail settings where consumer perceptions significantly influence their shopping behavior. In the context of this study, the focus is on how consumers' values and beliefs about quality customer service shape their shopping behaviors. "Quality Customer Service" is identified as a crucial value that impacts the "In-person Customer Experience." This relationship underscores the premise that the quality of service provided by businesses profoundly influences consumer attitudes and can determine the likelihood of repeat patronage.

According to the attitude-behavior theory, when consumers encounter poor customer service, it clashes with their expectations and values, leading to dissatisfaction and a decreased likelihood of returning to the business. Conversely, when a business consistently delivers service that meets or exceeds expectations, it reinforces consumer

values and positively influences their attitudes towards the store. Such positive experiences are predicted to increase customer loyalty and promote repeat business (Ajzen, 1991). This theory offers a robust framework for analyzing how service quality impacts consumer behavior in San Francisco's retail environment. By understanding the values and expectations of consumers, retailers can tailor their service offerings to better meet consumer needs, thereby enhancing the shopping experience and fostering a positive environment that attracts and retains customers.

Another pivotal element analyzed in this study is "Convenience," which is crucial in shaping the "In-person Customer Experience" and, subsequently, consumer attitudes towards shopping in San Francisco. The attitude and behavior theory supports this relationship by suggesting that consumer values, including the ease of access and product availability, fundamentally influence shopping behaviors (Ajzen, 1991). Convenience, as a value, is experienced personally by the consumer each time they interact with a retail environment, affecting their satisfaction and future shopping intentions.

Convenience in retail settings often encompasses several dimensions, including the physical accessibility of the store, the availability of products, and the ease of the shopping process itself. When these elements align with consumer expectations, they significantly enhance the shopping experience, encouraging repeat visits. Conversely, if a store fails to provide a convenient shopping environment—characterized by difficult access, limited product options, or cumbersome shopping processes—consumers are likely to develop negative attitudes, leading to avoidance of that store in the future (Berry, Seiders, & Grewal, 2002). This theory illustrates how businesses can effectively predict and influence consumer behavior. By ensuring that their stores are easily

accessible and well-stocked, businesses can meet and even exceed the basic expectations of their customers. Furthermore, incorporating additional conveniences, such as efficient customer service, ample parking, clear signage, and streamlined check-out processes, can further enhance consumer perceptions of convenience, thereby ameliorating customer attitudes towards the shopping experience. In the perspective of San Francisco, where urban density and lifestyle pace play significant roles, the value of convenience cannot be overstated. Retailers that can navigate these challenges and deliver a high level of convenience are likely to see better customer retention and satisfaction. As suggested by the attitude and behavior theory, consumers' positive experiences with convenience at a retail location directly contribute to their positive attitudes towards shopping there, influencing their behaviors and decision-making processes regarding where to shop.

In the scope of retail marketing, the "In-Person Customer Experience" stands out as a critical value that directly impacts "Customers' Attitudes towards Shopping in San Francisco." Supported by the attitude and behavior theory, this construct reflects how personal interactions and experiences at a retail location shape and are shaped by customers' values and expectations (Ajzen, 1991). This theory posits that customer attitudes are significantly influenced by their direct experiences with a business, encompassing elements such as customer service, store environment, product interaction, and satisfaction. In-person customer experience is a multifaceted construct that encapsulates everything from the greeting a customer receives as they enter a store to the ease with which they can navigate the space and find desired products. Other aspects like the ambiance, cleanliness, and the checkout process also play key roles. When these elements align well with customer expectations and values, they enhance the shopping

experience, leading to positive attitudes towards the retail store and often culminating in higher customer loyalty and repeat visits. Conversely, if the in-person experience fails to meet customers' expectations—perhaps due to poor service, a cluttered environment, or long waiting times—this misalignment can lead to dissatisfaction and a reluctance to return. According to the attitude and behavior theory, these negative experiences directly impact customers' attitudes by clashing with their values and expectations, which can decisively influence their future shopping decisions (Oliver, 1980). The significance of in-person customer experience is particularly pronounced in cities like San Francisco, where competition is fierce, and consumers have myriad options. Retailers who excel in creating memorable and positive in-person experiences are more likely to foster strong customer relationships and build a loyal customer base. To enhance the practical understanding of this construct, businesses should focus on continuous improvements in customer service training, store layout optimizations, and integrating technology that enhances the shopping experience. Additionally, gathering regular feedback from customers can provide valuable insights into how well the business meets their expectations and identifies areas for improvement.

"Desired Government Policies" represent another critical construct in our study that significantly influences "Customers' Attitudes towards Shopping in San Francisco." Through the lens of the attitude and behavior theory, this construct examines the role of deeply held beliefs about government actions and policies that consumers expect or desire. These beliefs, which may encompass opinions on public safety measures, economic incentives, environmental regulations, and more, form a crucial part of the cognitive framework that influences consumer behavior in retail settings (Fishbein &



Ajzen, 1975). In this study, desired government policies are seen not just as abstract preferences but as concrete expectations that customers have from their governance systems. These expectations often reflect the consumers' values and their convictions about how business should be conducted in their community. For example, if consumers believe that government should enforce stringent safety regulations, provide economic support to local businesses, or maintain clean and well-organized public spaces, these beliefs will shape their attitudes towards the shopping venues that either align or do not align with these policies. The attitude and behavior theory posits that when there is a congruence between consumers' beliefs about government policies and the actual policies observed or perceived in the shopping environment, consumers are likely to have a positive attitude towards shopping in that environment. Conversely, a misalignment can lead to dissatisfaction and a decreased likelihood of patronizing those retail settings (Ajzen, 1991). Thus, customers are more likely to return to and support businesses in areas where they perceive that the government's policies align with their personal beliefs and values. Furthermore, by fostering policies that resonate with the public sentiment, government entities can indirectly enhance the appeal of commercial areas, making them more attractive to shoppers who see their values reflected in these policies. This dynamic underscores the importance of policymakers understanding and responding to the public's desires, which can serve to bolster economic activity and customer satisfaction in urban retail sectors (Vogel, 1995).

## IV. RESEARCH MODEL AND HYPOTHESES

### Conceptual Model

In this section, a research conceptual model was developed to address the research question raised in Section I. The conceptual model in Figure 1 proposes the effects customer safety, quality customer service and convenience on in-person customer experience and the effect of in-person customer experience along with desired government policies on customer attitude towards shopping in San Francisco. Below you can find Table 1, which includes all the definitions of the variables in this study.

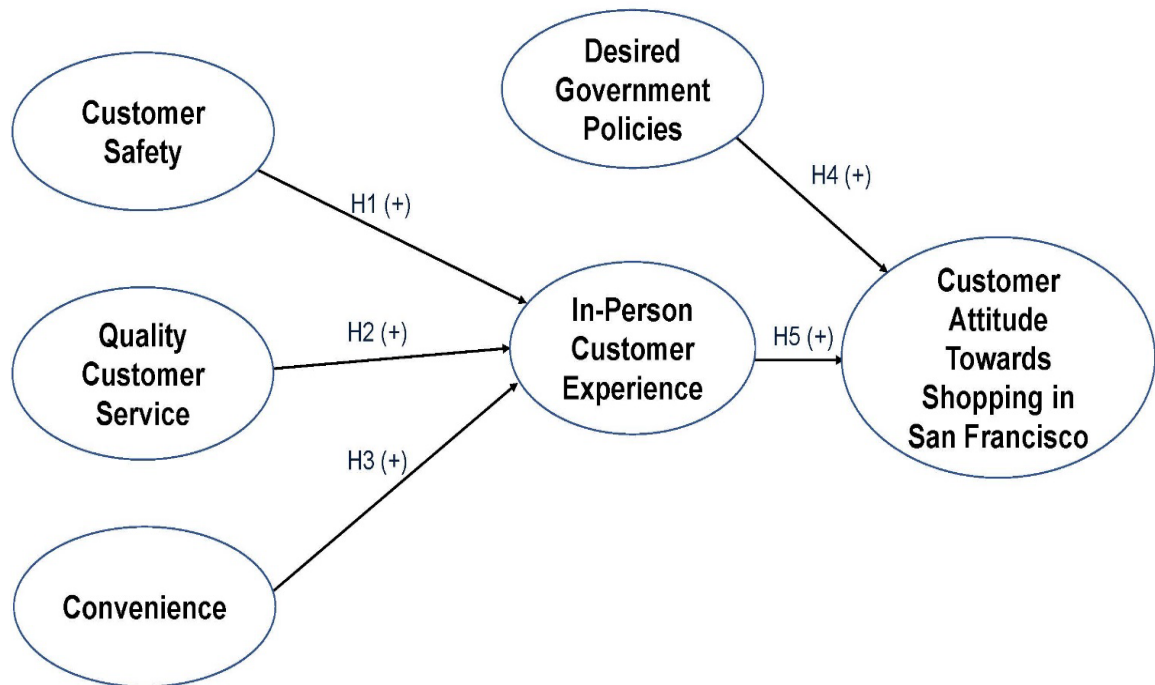


Figure 1: The Conceptual Research Model

**Table 1: List of Variables and Definitions**

<b>Variables</b>	<b>Definitions</b>	<b>Reference</b>
Customer Safety	The feelings a customer has regarding their personal safety at the place of business.	Ceccato, V., & Teacencu, S. (2018)
Quality Customer Service	The service quality provided to a customer by an employee of a business in San Francisco.	Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988)
Convenience	The accessibility to a business and the ability to purchase a product with little effort or difficulty.	Berry, L. L., Seiders, K., & Grewal, D. (2002)
Desired Government Policies	Laws desired in San Francisco that encourage or discourage in-person transactions.	Lou, Y., Wang, W., & Yang, X. (2017)
In-Person Customer Experience	The customer's feelings which are caused by safety, physical environment and convenience at the business location.	Turley, L. W., & Milliman, R. E. (2000)
Customer Attitude	The way a customer thinks or feels about shopping in San Francisco.	Harris, K., Baron, S., & Parker, C. (2000)

## Research Hypotheses

This section covers the justification for each hypothesis listed in Table 2. The conceptual research model we have developed serves as the foundation for establishing the hypotheses listed below.

**Table 2: List of Hypotheses**

<b>#</b>	<b>Hypothesis</b>
H1	Customer safety positively influences in-person customer experience of shopping in San Francisco.
H2	Quality customer service positively influences in-person customer experience of shopping in San Francisco.
H3	Convenience positively influences in-person customer experience of shopping in the San Francisco.
H4	Desired government policies positively influence customer attitude towards shopping in San Francisco.
H5	In-person customer experience positively impacts customer attitude towards shopping in San Francisco.

Theory on the hierarchy of needs states “that human needs comprise of five levels of a taxonomy: physiological, safety, belongingness, esteem, and self-actualization.” (Groening, Sarkis, Zhu, 2017). Tovar (2014) underscores the critical role of private security services within Colombia's large retailers and shopping centers, underscoring the profound impact of safety on consumer decision-making (Tovar, 2014). Similarly, Ceccato's (2018) research conducted in a Swedish shopping mall echoes this sentiment, revealing that visitors' safety perceptions are influenced by various demographic factors and advocating for heightened surveillance as a pivotal strategy for refining safety conditions (Ceccato, 2018). Both studies underscore the paramount importance of safety within retail environments and underscore the burgeoning demand for robust security measures. Individual consumers must meet their lowest-level of needs for them to address the high-levels of needs for growth in their personal lives. Consumers must meet the lowest levels of needs such as safety in order to have high level and pleasant experience in shopping (Groening, Sarkis, Zhu, 2017). When an individual feels unsafe in their environment, based on Maslow, they cannot achieve self-actualization. Numerous studies have demonstrated the effect that safety worries have on people's ability to walk around freely and engage in public activities. Calonge-Reillo (2021) discovered that people's perceptions of security and their fear of crime were important deterrents to going outside, especially in residential projects with guarded areas (Calonge-Reillo, 2021). Similar to this, Aliyas (2019) found that a major deterrent to neighborhood leisure walking is fear of crime (Aliyas, 2019). By the same token, in this context, safety is also a basic need for people to shop. Without safety needs to be met, people will not pursue higher needs such as having fun and entertainment and enjoying shopping at physical

stores. In other words, if a person goes to shop at a store that is surrounded by filth, violence and theft, they will not have a good in-person shopping experience and eventually they will stop going. On the other hand, if a person goes to shop at a store where its surroundings are clean, safe, and full of honest people, they will feel comfortable and safe and ultimately meet their shopping needs. Creating a safe shopping environment is essential for both the well-being of customers and their good shopping experience. Ensuring that all staff members receive training on safety protocols and procedures and are equipped to enforce them consistently throughout the store can improve the safety of the environment and customer in-person shopping experience. Regularly monitoring compliance with safety measures and promptly addressing any safety-related issues or concerns that customers report may also improve the safety of the environment and customer in-person shopping experience. When businesses can create a safe shopping environment that prioritizes the health and well-being of customers and staff, they ultimately foster a good experience for customers. Based on the above logic, we hypothesize:

*H1: Customer safety positively influences in-person customer experience of shopping in San Francisco.*

In accordance with the attitude and behavior theory, environmental “attitudes are the result of a combination of beliefs, concerns, values, and intentions concerning environmental issues” (Park et al., 2014; Schultz et al., 2004). Bitran (1993) stresses the significance of customer happiness and the part that the service interaction plays in obtaining it. Bitran (1993) offers a framework for assessing and increasing the quality of

the customer interface, emphasizing the necessity for service providers to continuously satisfy customer expectations (Bitran, 1993). Ashurst (2018) brings a human perspective to this conversation by highlighting the importance of making a good first impression in-person and developing a rapport in customer experience (Ashurst, 2018). Tebourbi (2017) and Sivadas (2000) both emphasize the importance of service quality in relation to client happiness and store loyalty. According to Sivadas (2000), relative attitude and satisfaction are influenced by the quality of the services provided, and this in turn has an impact on store loyalty. Tebourbi (2017) provides more evidence in support of this, indicating that general attitude and contentment are the means by which quality service promotes shop brand loyalty indirectly (Tebourbi, 2017). In Sharp (2000), a non-attitudinal method is introduced to assess service delivery and its impact on customer behavior, challenging the traditional attitude-based approach used to evaluate the quality of relationships and services (Sharp, 2000). High quality in customer service means that businesses must consistently meet and exceed customers' expectations in-person interactions. When stores surprise and delight customers by going the extra mile to exceed their expectations they create values for them that help them form good in-person experience. The Attitude and Behavior theory underscores the importance of creating customer values that align with customer needs and expectations. To summarize, we argue that,

*H2: Quality customer service positively influences in-person customer experience of shopping in San Francisco.*

The attitude and behavior theory also supports the relationship between convenience and in-person customer experience. This theory provides a framework for

understanding how a consumer value like convenience influences in-person experience. Convenience in consumer experiences is a complex notion that includes the desire for efficiency and simplicity as well as the ease of purchasing and consuming (Mariana, 2009; Shaw, 2016). While Stone (2011) contends that technology and self-service can enable consumers to take control of their own experiences, Marutschke (2020) highlights the significance of a seamless integration of touchpoints in establishing a positive customer journey. These studies point to the necessity for companies to recognize and cater to consumer needs, optimize workflows, and eliminate obstacles to improve comfort and provide a seamless and easy experience (Stone, 2011; Marutschke, 2020). Together Vandebosch and Dawar (2002) emphasize the role that customer interaction plays in influencing decisions about what to buy, with risk being an important aspect. Kim (2019) echoes this, highlighting the importance of benefit utility, transaction convenience, and access convenience in the convenience store sector. Further, Hammert (1976) highlights the possibility for convenience stores to expand and become more sophisticated, implying that satisfying customer wants requires constant progress (Hammert, 1976). Both Gupta (2015) and Moeller (2009) stress the significance of convenience in the buying process; Gupta particularly draws attention to the impact of personal shopping value on perceptions of convenience, contentment, and loyalty (Gupta, 2015; Moeller, 2009). Hussain (2019) investigates how store selection is influenced by aspects of the shopping experience, such as accessibility, ambiance, setting, and service staff (Hussain, 2019). Together, these studies highlight how important convenience and shopping experience are in determining the loyalty and behavior of customers when it comes to shopping. Hence,

*H3: Convenience positively influences in-person customer experience of shopping in San Francisco.*

The hypothesis that desired government policies positively influence customer attitudes towards shopping in San Francisco is well-supported by an array of research that explores the interplay between policy, consumer behavior, and business practices. Kotler and Lee (2005) emphasize the significant role of government policies in shaping corporate behavior through the lens of CSR, illustrating how policies that align with CSR principles can enhance consumer trust and positively shape attitudes towards businesses (Kotler and Lee, 2005). This suggests that supportive government policies not only foster corporate responsibility but also significantly improve consumer perceptions and trust. Bramwell and Lane (2011) discuss the effectiveness of governance in promoting sustainability within the tourism sector, a concept that can be applied to urban retail environments like San Francisco. They argue that policies encouraging sustainability can enhance the shopping experience by ensuring cleaner, more appealing, and environmentally responsible spaces, positively influencing customer attitudes (Bramwell and Lane, 2011). Choi and Mattila (2008) delve into the concept of perceived controllability and its impact on customer satisfaction, especially following service failures, highlighting that government policies which enhance consumer protection increase perceived controllability, leading to heightened customer satisfaction and improved attitudes towards the shopping experience (Choi and Mattila, 2008). Yoon and Occeña (2015) examine how trust affects consumer behavior in e-commerce, influenced by regulatory frameworks, suggesting that in San Francisco, government policies that protect consumer rights and ensure fair practices not only in online but also in offline



shopping environments are likely to foster trust and improve consumer attitudes. Lastly, Homburg, Müller, and Klarmann (2011) argue that a customer-centric orientation, supported by regulatory frameworks, can optimize customer relationships, indicating that policies encouraging businesses to focus on customer needs and rights can create an environment where such practices flourish, leading to positive customer experiences and attitudes (Homburg, Müller, and Klarmann, 2011). Collectively, these insights provide a comprehensive view of how government policies that prioritize consumer protection, sustainability, and ethical business practices are crucial in contributing to positive customer attitudes in the dynamic urban shopping context of San Francisco, where these factors are critical in shaping consumer experiences, fostering an environment that enhances customer satisfaction and loyalty.

Hence,

*H4: Desired government policies positively influence customer attitudes towards shopping in San Francisco.*

Lastly, the attitude and behavior theory also support the relationship between in-person customer experience and customer attitude towards shopping in San Francisco. Empirical studies repeatedly demonstrate the beneficial effects of in-person customer experience on consumers' views toward shopping. According to Keng's (2007) research, encounters involving personal interactions have a particularly big impact on customers' perceptions of value and, in turn, their behavioral intentions. Positive first impressions, such as friendly greetings, clean and inviting environments, and attentive service, can contribute to a favorable attitude toward the business and increase the likelihood of repeat visits and purchases. The quality of in-person customer experiences can influence

customers' perceptions of the value they receive from a business (Keng's, 2007). As Hornik (1992) pointed out, physical contact can also improve the shopping experience, resulting in longer shopping sessions and positive store evaluations. Also, in-person interactions contribute to building trust and credibility between customers and businesses. Consistent delivery of high-quality in-person service, transparent communication, and ethical business practices can instill confidence in customers and reinforce positive attitudes toward the brand (Hornik, 1992). Additionally, Pine and Gilmore (1998) show how businesses can create value and influence customer perceptions through memorable experiences, directly applicable to augmenting in-person customer experiences in retail environments (Pine and Gilmore, 1998). Verhoef et al. (2009) explore the critical elements that shape customer experience in retail environments, highlighting the significant role of positive in-person interactions. Their research underscores how these interactions influence customer satisfaction and loyalty, providing a comprehensive framework for understanding the dynamics of customer experience management. This study offers valuable insights for retailers seeking to enhance consumer engagement and build lasting relationships through effective experience strategies (Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros, & Schlesinger, 2009). Positive experiences, such as knowledgeable assistance, efficient service, and personalized recommendations, can enhance perceived value and justify premium prices, leading to more positive attitudes toward the business. For example, positive in-person experiences can lead to favorable word-of-mouth recommendations and contribute to a positive reputation for the business. Customer happiness and interaction in online brand communities have a major impact on brand loyalty, according to research by Limpasirisuwan (2017). Customers who have

positive interactions with a business are more likely to return for future purchases, recommend the business to others, and remain loyal over the long term, resulting in a positive attitude toward the brand (Limpasirisuwan, 2017). By delivering exceptional service, fostering emotional connections, and building trust and credibility, businesses can create positive in-person experiences that lead to increased customer satisfaction, loyalty, and advocacy. All the abovementioned is a value to the customer that ultimately impacts customer attitudes towards shopping in San Francisco. Hence,

*H5: In-person customer experience positively impacts customer attitudes towards shopping in San Francisco.*

## **V. RESEARCH METHODOLOGY**

### **Research Design**

The primary data collection method for the study was a quantitative online survey. Surveys are used to collect data from willing participants and their responses were analyzed (Teddlie & Tashakkori, 2009). Generally, surveys are designed to gather information from groups that require new information (Leedy & Ormrod, 2005). Surveys reach a broad audience and gather a substantial amount of information relatively quickly for the pilot and the main study. Surveys also allow for standardized data collection in this investigation, ensuring that all respondents are asked the same questions in the same format. This makes it easier to analyze and compare responses. Since this study is a quantitative research, surveys were well-suited for collecting quantitative data. Surveys are ideal for research that involves numerical measurements and statistical analysis. To

conclude, the survey method was cost-effective, especially because it was administered online, as there was no requirement of extensive resources or face-to-face interactions. Hence, survey was a suitable method for this study.

Qualtrics was used to create the survey. MTurk is a platform from which this study recruited participants and collected all the data electronically using the Qualtrics survey. Amazon MTurk was used in this study because it has access to a diverse population. MTurk provides access to a large and diverse pool of potential survey participants. This can be especially valuable for my research that required a demographically diverse sample in the San Francisco Bay Area. MTurk also allowed for rapid data collection because you can set up tasks and have workers complete them relatively quickly. After searching for survey platforms, MTurk turned out to be the most cost-effective option for data collection since you can pay participants per task rather than fixed salaries or hourly wages. Also, MTurk workers are available 24/7, making it convenient for researchers in different time zones or those who need data collected during non-traditional working hours. In the research, various quality control mechanisms were implemented on MTurk, such as qualifications and attention checks, to confirm the reliability and validity of the data collected. We filtered qualified participants who matched the sampling frame and chose California as the main area of focus for our research.

Respondents remained anonymous when they took the survey, which can encourage more honest and open responses, especially for sensitive topics. Participation in this study was entirely voluntary, and participants received a small incentive for their involvement. Before beginning the survey, participants had to provide their consent. Each completed survey was assigned a unique ID to facilitate compensation. To evaluate the

proposed model, the researcher conducted a two-phase study, starting with an informed pilot study followed by the main research study. The informed pilot emphasizes on proving “face validity and internal reliability of a proposed survey instrument and the constructs therein, as-well as creating initial support for a refined survey instrument through comprehensive examination of data” (Babbie, 2021). The pilot was then conducted to assess the feasibility of the data collection, analysis procedures, overarching research methodology, and initial validity of the instrument. The main research was carefully reported with the objective to validate one or more hypotheses proposed in this study.

## **Population**

The population of interest in this study are English speaking customers who live in San Francisco. Customers over the age of 18 and under the age of 67, male or female who have knowledge and awareness of San Francisco and have shopped or plan to shop in San Francisco. At the beginning of the survey, essential qualifying questions were asked to qualify a participant. If the participant qualified to take the survey, they were able to move forward with the survey electronically. The survey average completion time was between 10-15 minutes. According to the government census, San Francisco has a total population of 815,201 people. The Qualtrics sample size calculator indicated that with the margin error of 5% and a confidence level of 95% the ideal sample size is 384 participants (Qualtrics, 2023). The minimum recommended sample size for the pilot is

100 (Babbie, 2021). Therefore, this study required two separate samples: a 100-participant pilot group and 384 participants for the main research (Babbie, 2021). For the pilot, the survey link in Qualtrics was shared via LinkedIn and MTurk. However, for the main research, participants were recruited via MTurk and they were required to live in the bay area and shop or plan to shop in San Francisco to be qualified to take the survey. Participants were compensated two dollars for the 10-15 minutes of work and time required to complete the survey. Since this investigation was electronic, there was a low risk of both participant bias and attrition bias. Participant bias was reduced through compensation. Attrition bias was mitigated by designing the data collection process to be as brief as possible and by allowing participants to complete the survey electronically at their convenience, thus reducing pressure and the influence of supervision. To address potential biases related to the demographic composition of the sample, the study employed a diverse array of participants drawn from various zip codes across San Francisco and the Bay Area, ensuring the findings are not geographically constrained. Furthermore, the use of an online survey in this study contributes to the validity of the results, allowing for a broader and more diverse participant pool. Lastly, to decrease social desirability bias—which occurs when individuals respond in ways they deem socially acceptable rather than truthful—the survey employed neutral language. This adjustment is crucial as social desirability bias can lead to the overrepresentation of socially favorable behaviors or attitudes in research outcomes. Neutral language in surveys can help in obtaining more genuine responses, thus boosting the integrity of the data collected.

## **Instrument Development**

We initiated this study by clearly defining the constructs and variables. We conducted a thorough review of existing literature on the subject to identify established measurement scales to measure all the constructs in the research model in the survey. Doing so, we ensured the face and content validity of the constructs.

Customer Safety was measured with 5 items adopted from Thomas, C. J., & Bromley, R. D. F., (1996). Those items are: (CS1) My car is safe when shopping in the city centre, (CS2) The centre of Cardiff/Swansea is an attractive place to shop, (CS3) There is too much graffiti and litter in the city centre, (CS4) I feel safe when shopping in the city centre. and (CS5) I am fearful of being robbed while walking in the city centre.

After adapting these items and tailoring them to the current research context, the following are the five items for Customer Safety: (CS1) I feel my car is safe when shopping in San Francisco, (CS2) The center of San Francisco is an attractive place to shop, (CS3) The city of San Francisco is a clean place to shop, (CS4) I feel safe when shopping in San Francisco, and (CS5) I am fearful of being robbed while shopping in San Francisco.

Quality Customer Service was measured with 5 items adopted from Collier, J. E., & Bienstock, C. C. (2006). Those items are: (QCS1) I intend to continue to visit this e-retailer's site in the Future, (QCS2) I will recommend this e-retailer to my friends, (QCS3) I felt pretty negative about this e-retailer, (QCS4) In general, I was pleased with the quality of the service this e-retailer provided, and (QCS5) I intend to purchase from this e-retailer in the future.

The adopted and revised items for Quality Customer Service in my study are: (QCS1) I intend to continue to shop at stores in San Francisco in the future, (QCS2) I will recommend San Francisco for shopping to my friends, (QCS3) I feel positive about shopping in San Francisco, (QCS4) In general, I was pleased with the quality of services San Francisco stores provided, and (QCS5) I intend to purchase from stores in San Francisco in the future.

Convenience was measured with 5 items adopted from Colwell, S. R., Aung, M., Kanetkar, V., & Holden, A. L. (2008). Those items are: (C1) I was able to complete the purchase of my service quickly, (C2) I found it easy to complete my internet service purchase with my provider, (C3) There were no problems to deal with during the purchase that added to the purchase time, (C4) My impression of the interaction of the service provider with me was ... (Unfavorable ... Favorable), and (C5) The hours of operation of the service provider were convenient.

The adopted and revised items for Convenience in my study are: (C1) I was able to complete the purchase of my service quickly when shopping in San Francisco, (C2) I found it easy to complete my shopping needs in San Francisco, (C3) Shopping in San Francisco is effortless, (C4) My impression of the shopping interaction in San Francisco was Favorable, and (C5) The hours of operation of the stores in San Francisco were convenient.

In-person Customer Experience was measured with 5 items from Wang, T., Yeh, R. K. J., Yen, D. C., & Nugroho, C. A. (2016). Those items are (IPCE1) In general I am happy with the service experience, (IPCE2) I feel contented about my overall experience with this airline, (IPCE3) I feel angry about my overall experience with this airline,



(IPCE4) I feel safe in my transaction with this airlines' employees and (IPCE5) This airlines' physical facilities are visually appealing.

The adopted and revised items for In-person Customer Experience in my study are: (IPCE1) In general, I am happy with the in-person experience when shopping in San Francisco, (IPCE2) I feel satisfied about my overall in-person shopping experience in San Francisco, (IPCE3) I feel pleased about my overall in-person shopping experience in San Francisco, (IPCE4) I feel safe in my transaction with the employees at retail stores in San Francisco, and (IPCE5) San Francisco physical stores are visually appealing.

Desired Government Policies was measured with 7 items from Matin, A., Khoshtaria, T., Marcan, M., & Datuashvili, D. (2021). Those items are (DGP1) Government should help recycle discarded appliances, (DGP2) Government is responsible for setting and promoting regulations regarding environmental protection, (DGP3) Government should enforce control of environmental pollution and waste from green products, (DGP4) Government should request customers to learn knowledge about environmental protection, (DGP5) Tax cuts, (DGP6) Tax Credits and (DGP7) Government is responsible for setting and promoting regulations regarding environmental protection.

The adopted and revised items for Desired Government Policies in my study are: (DGP1) Government should manage the reduction of the homeless population on the streets of San Francisco, (DGP2) Government is responsible for setting regulations regarding consumer protection, (DGP3) Government should enforce restrictions of homeless individuals at retail stores in San Francisco, (DGP4) Government should give tax credit to customers that shop in-person at retail stores in San Francisco, (DGP5)

Government should give tax cuts to customers that shop-in-person at retail stores in San Francisco, (DGP6) Government is responsible for promoting regulations regarding consumer protection, and (DGP7) Government is responsible for promoting regulations regarding consumer protection.

Attitudes were measured with 5 items from Teo, T. S. (2002). Those items are (A1) My attitude about purchasing online is favorable, (A2) I am confident that buying online is a good decision, (A3) If I were going to buy a product, the probability of buying the product online is, (A4) The probability that I would consider buying online is high and (A5) Purchasing online is desirable.

The adopted and revised items for Attitudes in my study are: (A1) My attitude about shopping in San Francisco is favorable, (A2) I am confident that shopping in San Francisco is a good decision, (A3) If I were going to shop for a product, the probability of buying the product in San Francisco is high, (A4) There is a high probability that I would consider shopping in San Francisco, and (A5) Purchasing in San Francisco is desirable.

Each scale item was measured with a 5-level Likert scales from strongly agree to strongly disagree. All items are neutral and do not favor a particular response. We avoided double-barreled questions that ask about multiple issues in a single item. We also ensured that each item measures a unique aspect of the construct. We also added two qualifying questions to ensure we reached the population of interest. To maintain the quality of the survey data, we included two attention questions in the survey, one towards the middle of the survey and the other one towards the end of the survey. Demographics questions were also included. Table 3 summarizes the construct items of the survey instrument.

**Table 3: Survey Instrument**

<i>Factor</i>	<i>Item #</i>	<i>Item</i>	<i>Scale</i>
Qualifying Questions	<i>Live</i>	I live in the Bay Area of San Francisco.	Yes, No
	<i>Shop</i>	I physically shop in San Francisco.	Yes, No
Demographics	<i>Gender</i>	I describe myself as?	Nominal, 5 Levels Male, Female, Non-Binary, Preferred not to say, Other
	<i>Age</i>	The year I was born is?	Ordinal
	<i>Zip</i>	My zip code is?	Ordinal
Customer Safety (CS)	<i>CS1</i>	I feel my car is safe when shopping in San Francisco.	Ordinal, 5 Level Likert
	<i>CS2</i>	The center of San Francisco is an attractive place to shop.	Ordinal, 5 Level Likert
	<i>CS3-R</i>	The city of San Francisco is a clean place to shop.	Ordinal, 5 Level Likert
	<i>CS3</i>	There is too much litter in the city of San Francisco.	Ordinal, 5 Level Likert
	<i>CS4</i>	I feel safe when shopping in San Francisco.	Ordinal, 5 Level Likert
	<i>CS5</i>	I am fearful of being robbed while shopping in San Francisco.	Ordinal, 5 Level Likert
Attention Questions		Please select Somewhat Disagree.	Ordinal, 5 Level Likert
Quality Customer Service (QCS)	<i>QCS1</i>	I intend to continue to shop at stores in San Francisco in the future.	Ordinal, 5 Level Likert
	<i>QCS2</i>	I will recommend San Francisco for shopping to my friends.	Ordinal, 5 Level Likert
	<i>QCS3</i>	In general, I was pleased with the quality of services San Francisco stores provided.	Ordinal, 5 Level Likert
	<i>QCS4-R</i>	I feel positive about shopping in San Francisco	Ordinal, 5 Level Likert
	<i>QCS4</i>	I feel pretty negative about shopping in San Francisco.	Ordinal, 5 Level Likert
	<i>QCS5</i>	I intend to purchase from stores in San Francisco in the future.	Ordinal, 5 Level Likert
Convenience (C)	<i>C1</i>	I was able to complete the purchase of my service quickly when shopping in San Francisco.	Ordinal, 5 Level Likert

	<i>C2</i>	I found it easy to complete my shopping needs in San Francisco.	Ordinal, 5 Level Likert
	<i>C3</i>	Shopping in San Francisco is effortless.	Ordinal, 5 Level Likert
	<i>C4</i>	My impression of the shopping interaction in San Francisco was Favorable.	Ordinal, 5 Level Likert
	<i>C5</i>	The hours of operation of the stores in San Francisco were convenient.	Ordinal, 5 Level Likert
In-Person Customer Experience (IPCE)	<i>IPCE1</i>	In general, I am happy with the In-person experience when shopping in San Francisco.	Ordinal, 5 Level Likert
	<i>IPCE2</i>	I feel satisfied about my overall in-person shopping experience in San Francisco.	Ordinal, 5 Level Likert
	<i>IPCE3-R</i>	I feel pleased about my overall in-person shopping experience in San Francisco.	Ordinal, 5 Level Likert
	<i>IPCE3</i>	I feel angry about my overall in-person shopping experience in San Francisco.	Ordinal, 5 Level Likert
	<i>IPCE4</i>	I feel safe in my transaction with the employees at retail stores in San Francisco.	Ordinal, 5 Level Likert
	<i>IPCE5</i>	San Francisco physical stores are visually appealing.	Ordinal, 5 Level Likert
Attention Question		Please select Strongly Disagree.	Ordinal, 5 Level Likert
Desired Government Policies (DGP)	<i>DGP1</i>	Government should manage the reduction of the homeless population on the streets of San Francisco.	Ordinal, 5 Level Likert
	<i>DGP2</i>	Government is responsible for setting regulations regarding consumer protection.	Ordinal, 5 Level Likert
	<i>DGP3</i>	Government should enforce restrictions of homeless individuals at retail stores in San Francisco.	Ordinal, 5 Level Likert
	<i>DGP4</i>	Government should give tax credit to customers that shop in-person at retail stores in San Francisco.	Ordinal, 5 Level Likert
	<i>DGP5</i>	Government should give tax cuts to customers that shop-in-person at retail stores in San Francisco.	Ordinal, 5 Level Likert

	<i>DGP6</i>	Government is responsible for promoting regulations regarding consumer protection.	
Attitude (A)	<i>A1</i>	My attitude about shopping in San Francisco is favorable.	Ordinal, 5 Level Likert
	<i>A2</i>	I am confident that shopping in San Francisco is a good decision.	Ordinal, 5 Level Likert
	<i>A3</i>	If I were going to shop for a product, the probability of buying the product in San Francisco is high.	Ordinal, 5 Level Likert
	<i>A4</i>	There is a high probability that I would consider shopping in San Francisco.	Ordinal, 5 Level Likert
	<i>A5</i>	Purchasing in San Francisco is desirable.	Ordinal, 5 Level Likert
Note: Items with item names ending with “R” were reversed coded items and were changed in the main study based on the pilot result.			

### **Informed Pilot and Pilot Study**

We first conducted an informed pilot survey with 8 respondents from LinkedIn using the survey developed in the previous subsection. The informed pilot assisted with clarifying some questions and rewording some of them.

Afterwards, a pilot study was conducted with the sample size of 130 participants. We removed all incomplete responses and responses that failed the attention check questions and low-quality responses in which respondents had the same values for all questions. Any participant that took less than three minutes to complete the survey was also disqualified and not included in the sample. The final sample size for the pilot was a total of 100 participants. Table 4 shows the demographics of the pilot study.

**Table 4: Demographic Characteristics of Pilot**

<b>Characteristic</b>	<b>Indicators</b>	<b>Statistics</b>	<b>Std. Error</b>
Gender	Male	45	45%
	Female	55	55%
	Mean	2.10	
	Std. Deviation	1.000	
	Minimum	1	
	Maximum	3	
	Skewness	-0.204	.241
	Kurtosis	-1.999	.478
Age	Mean	35.58	0.995
	Std. Deviation	9.950	
	Minimum	20	
	Maximum	67	
	Skewness	1.296	0.241
	Kurtosis	1.558	0.478

The participants in this pilot study were solely from California in the United States of America. All participants lived in the San Francisco Bay Area and shopped physically in San Francisco. A total of 45 (or 45%) male, 55 (or 55 %) female participated in this research. The ages of participants ranged from 20 to 67 years old, and the average age was 35.58 years old (standard deviation of 9.950).

SPSS was used to clean the data and to reverse code for 4 questions. Smart PLS was used to assess the reliability and validity of the measurement items. Table 5 reports Cronbach's alpha, composite reliability and average variance extracted (AVE).

As part of my pilot study, we validated the reliability of the six latent constructs by using Cronbach's Alpha and Composite Factor Reliability (CFR). It is evident from Table 5 that Cronbach's Alpha values are significantly higher than the conventional threshold of 0.70, with the exception of the CS construct, which has a Cronbach's Alpha of 0.496. All CFR values are over the acceptable cutoff value of 0.70 (Hair et al., 2010). The results largely support construct reliability.

The lower Cronbach's Alpha value for the CS construct could be due to various reasons. One possible reason might be the small sample size used in the pilot study, which can sometimes lead to lower reliability estimates (Field, 2013). Additionally, the CS construct included a reversed item, which can sometimes confuse respondents or be misunderstood, leading to inconsistent responses and a lower reliability estimate (Barnette, 2000). This could indicate that there are issues with item wording or content (Tavakol & Dennick, 2011). Hence, we revised the reversed item for the main study.

Average Variance Extracted (AVE) is used to assess convergent validity. All AVE values are above the cutoff value of 0.50 (Gefen et al., 2011), supporting convergent validity.

**Table 5. Construct Reliability of Pilot Study**

	<b>Cronbach's alpha</b>	<b>Composite reliability (rho_a)</b>	<b>Composite reliability (rho_c)</b>	<b>Average variance extracted (AVE)</b>
<b>A</b>	0.872	0.876	0.907	0.663
<b>C</b>	0.864	0.866	0.902	0.649
<b>CS</b>	0.496	0.810	0.732	0.600
<b>DGP</b>	0.854	0.862	0.892	0.580
<b>IPCE</b>	0.693	0.868	0.821	0.579
<b>QCS</b>	0.714	0.869	0.827	0.564

The factor loadings shown in Table 6 indicate convergent validity. Most items have loadings well above the 0.7 threshold, suggesting that they are suitable measures of their respective constructs (Hair et al., 2010).

Several reversed items were included in the pilot study to control for response bias and to ensure that respondents were carefully reading and considering each item (Barnette, 2000). However, the loadings of the reversed items did not meet the threshold of 0.7. Specifically, CS\_3\_R, IPCE\_3\_R, and QCS\_4\_R had loadings of -0.465, -0.257, and -0.11, respectively. Their lower loadings suggest that they may have been misunderstood or interpreted differently by respondents, leading to inconsistent responses. This aligns with previous research indicating that reversed items can sometimes confuse respondents (Wong et al., 2003). To address this issue, the reversed item questions were revised to not be reversed for the main study to improve clarity and ensure they accurately capture the intended construct without causing confusion.



**Table 6. Loadings of Pilot Study**

	<b>A</b>	<b>C</b>	<b>CS</b>	<b>DGP</b>	<b>IPCE</b>	<b>QCS</b>
<b>A_1</b>	0.866					
<b>A_2</b>	0.793					
<b>A_3</b>	0.758					
<b>A_4</b>	0.781					
<b>A_5</b>	0.868					
<b>CS_1</b>			0.872			
<b>CS_2</b>			0.831			
<b>CS_3_R</b>			-0.465			
<b>CS_4</b>			0.854			
<b>C_1</b>		0.854				
<b>C_2</b>		0.786				
<b>C_3</b>		0.76				
<b>C_4</b>		0.8				
<b>C_5</b>		0.824				
<b>DGP_2</b>				0.726		
<b>DGP_3</b>				0.808		
<b>DGP_4</b>				0.754		
<b>DGP_5</b>				0.712		
<b>DGP_6</b>				0.702		
<b>DGP_7</b>				0.856		
<b>IPCE_1</b>					0.904	
<b>IPCE_2</b>					0.798	
<b>IPCE_3_R</b>					-0.257	
<b>IPCE_4</b>					0.791	
<b>IPCE_5</b>					0.867	
<b>QCS_2</b>						0.895
<b>QCS_3</b>						0.798
<b>QCS_4_R</b>						-0.11
<b>QCS_5</b>						0.756
<b>QCS_6</b>						0.892

## VI. MAIN STUDY DATA ANALYSIS AND RESULTS

### Demographics Analysis

Data for the main study was collected using MTurk, with a total of 400 individuals initially participating. Responses that were blank or incomplete were excluded from the study. Following this data cleansing process by removing incomplete and low-quality responses (e.g., responses with the same values to all questions), 365 participants who reside in the San Francisco Bay Area and physically shop in San Francisco were retained for data analysis. Of these participants, 147 (40.3%) were male, 217 (59.5%) were female, and 1 (0.3%) did not disclose their gender. The age range of the participants was from 20 to 71 years, with a mean age of 37.54 years and a standard deviation of 10.98. For further details, please refer to Table 7.

**Table 7: Demographic Characteristics of Main Study**

Characteristic	Indicators	Statistics	Std. Error
Gender	Male	147	40.3%
	Female	217	59.5%
	Other	1	.3%
	Mean	2.2	
	Std. Deviation	0.992	
	Minimum	1	
	Maximum	5	
	Skewness	-0.342	0.128
	Kurtosis	-1.714	0.255
	Age	Mean	37.5425
Std. Deviation		10.97657	
Minimum		20	
Maximum		71	
Skewness		0.943	0.128
Kurtosis		0.2	0.255

## Reliability Analysis

Construct reliability and validity were assessed using SPSS and SmartPLS. To test the hypotheses, Structural Equation Modeling (SEM) was employed, specifically through the Partial Least Squares Path Modeling-Structural Equation Modeling (PLS-SEM) approach, which is well-documented for its effectiveness in smaller sample sizes (Hulland, 1999; Hair et al., 2011; Hair et al., 2014). Given that my study is classified within the medium to small size range, PLS-SEM is deemed appropriate according to Reinartz et al. (2009). In the subsequent sections, we will present the findings related to the reliability and validity of the constructs, followed by the results of the path model analysis (Ringle, C. M., Wende, S., and Becker, J.-M., 2024). To validate the reliability of the six latent constructs in my study, we checked the Cronbach's Alpha values and Composite Factor Reliability (CFR). As Table 8 shows, the Cronbach's Alpha values significantly exceed the conventional threshold of 0.70. The composite reliability measures (both rho\_a and rho\_c) also exceed the recommended threshold of 0.7 across all constructs. The results support the reliability of the constructs.

**Table 8. Construct Reliability of Main Study**

	<b>Cronbach's alpha</b>	<b>Composite reliability (rho_a)</b>	<b>Composite reliability (rho_c)</b>	<b>Average variance extracted (AVE)</b>
<b>A</b>	0.836	0.836	0.884	0.604
<b>C</b>	0.744	0.756	0.853	0.66
<b>CS</b>	0.870	0.874	0.912	0.722
<b>DGP</b>	0.825	0.835	0.877	0.589
<b>IPCE</b>	0.875	0.881	0.914	0.727
<b>QCS</b>	0.855	0.877	0.901	0.694

## Construct Validity

We further checked construct discriminant and convergent validity. AVE is used to assess convergent validity. All AVE values are above the cutoff value of 0.50 (Gefen et al., 2011), supporting convergent validity. We also conducted an explorative factor analysis with SPSS. To establish discriminant and convergent validity, all construct items must have loadings greater than 0.6 and cross-loadings under 0.4 as a guideline (Gefen et al., 2011). Furthermore, construct items with loadings under 0.6 were thus dropped from the analysis. The final construct items are displayed in Table 9.

**Table 9. Construct Items**

<b>Construct</b>	<b>Items</b>
Customer Safety	CS1, CS2, CS3, CS4
Quality Customer Service	QCS2, QCS3, QCS4, QCS6
Convenience	C1, C3, C5
Desired Government Policies	DGP3, DGP4, DGP5, DGP6, DPG7
In-Person Customer Experience	IPCE1, IPCE2, IPCE3, IPCE5
Customers Attitudes towards Shopping in San Francisco	A1, A2, A3, A4, A5

A confirmative factor analysis (CFA) was conducted based on the remaining items. The results in Table 10 show that all construct items have loadings greater than 0.7 and cross-loadings under 0.4 as a guideline (Gefen et al., 2011) valid for discriminant and convergent validity. The construct loadings are over 0.7 (see table 10) (Ringle, C. M., Wende, S., and Becker, J.-M., 2024).

**Table 10. Loadings of Main Study**

	<b>A</b>	<b>C</b>	<b>CS</b>	<b>DGP</b>	<b>IPCE</b>	<b>QCS</b>
<b>A_1</b>	0.774					
<b>A_2</b>	0.768					
<b>A_3</b>	0.791					
<b>A_4</b>	0.756					
<b>A_5</b>	0.795					
<b>CS_1</b>			0.876			
<b>CS_2</b>			0.758			
<b>CS_3</b>			0.886			
<b>CS_4</b>			0.872			
<b>C_1</b>		0.783				
<b>C_3</b>		0.794				
<b>C_5</b>		0.859				
<b>DGP_3</b>				0.745		
<b>DGP_4</b>				0.705		
<b>DGP_5</b>				0.778		
<b>DGP_6</b>				0.774		
<b>DGP_7</b>				0.829		
<b>IPCE_1</b>					0.883	
<b>IPCE_2</b>					0.854	
<b>IPCE_3</b>					0.87	
<b>IPCE_5</b>					0.803	
<b>QCS_2</b>						0.767
<b>QCS_3</b>						0.838
<b>QCS_4</b>						0.875
<b>QCS_6</b>						0.849

The Inter-Construct Matrix table (Table 11) displays the results for an assessment of discriminant validity using the Fornell-Larcker Criterion. The assessment involves comparing the square roots of AVE for each construct, shown on the diagonal of the matrix, with the inter-construct correlations, shown in the off-diagonal cells. In Table 11, the diagonal entries represent the square root of the AVE for each construct (A, C, CS, DGP, IPCE, QCS), with values ranging from 0.767 to 0.853. The off-diagonal elements represent the correlations between the constructs, with values ranging from 0.217 to 0.766. For discriminant validity to be confirmed, the inter-construct correlation values should be lower than the diagonal elements. This pattern is observed in Table 11, suggesting good discriminant validity among the constructs according to the Fornell-Larcker Criterion (Fornell & Larcker, 1981).

**Table 11. Inter-Construct Matrix**

	<b>A</b>	<b>C</b>	<b>CS</b>	<b>DGP</b>	<b>IPCE</b>	<b>QCS</b>
<b>A</b>	0.777					
<b>C</b>	0.627	0.813				
<b>CS</b>	0.657	0.668	0.850			
<b>DGP</b>	0.458	0.515	0.323	0.767		
<b>IPCE</b>	0.586	0.497	0.493	0.217	0.853	
<b>QCS</b>	0.730	0.713	0.766	0.437	0.496	0.833

To further check the discriminant validity of the constructs, we examined the Heterotrait-Monotrait Ratio (HTMT) matrix. HTMT values are used to assess the discriminant validity of the constructs by comparing the correlations between different constructs (Henseler, Ringle, & Sarstedt, 2015). Generally, an HTMT value below 0.90 is

considered acceptable, indicating that the constructs are distinct from each other (Henseler et al., 2015). In our analysis, all HTMT values meet this criterion, suggesting adequate discriminant validity among the constructs A, C, CS, DGP, IPCE, and QCS (Ringle, C. M., Wende, S., and Becker, J.-M., 2024).

**Table 12. Heterotrait-Monotrait Ratio**

	<b>A</b>	<b>CS</b>	<b>DGP</b>	<b>IPCE</b>	<b>QCS</b>
<b>A</b>					
<b>C</b>	0.793				
<b>CS</b>	0.772				
<b>DGP</b>	0.544	0.378			
<b>IPCE</b>	0.681	0.561	0.255		
<b>QCS</b>	0.856	0.876	0.521	0.551	

The above analyses suggest that the measurement model is well established. The measurement model provides a robust foundation for further analysis of the structural model and testing of the hypotheses.

### **Hypothesis Analysis**

In this study, structural equation modeling (SEM) was utilized to explore the intricate relationships between various latent variables within the proposed structural model. SEM is particularly effective in elucidating causal links and identifying residual variations not explained by the model (Kang & Ahn, 2021). The analysis focused on key metrics such as model fit indexes,  $R^2$  and path coefficients, with their statistical significance assessed through p-values.

The model fit was assessed using two key indices: the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). SRMR quantifies the discrepancy between observed and predicted covariance matrices. An SRMR value below 0.05 typically denotes a good fit, while values up to 0.08 are considered acceptable. In our model, an SRMR of 0.097 suggests that the model fits the data reasonably well, with minimal residual differences (Hooper et al., 2008; Hu & Bentler, 1999).

The NFI assesses model fit by comparing the chi-square value of our model to that of a null model. NFI values range from 0 to 1, with higher values indicating a better fit. Low NFI values can be attributed to several factors, including the nature of the data (Bentler & Bonett, 1980; Sarmiento & Costa, 2019; Mulaik et al., 1989). Given that respondents could share similar views toward the constructs in the study, we argue that an NFI of 0.785 in our study indicates an acceptable but not optimal fit and the model is still considered to capture the data structure adequately.

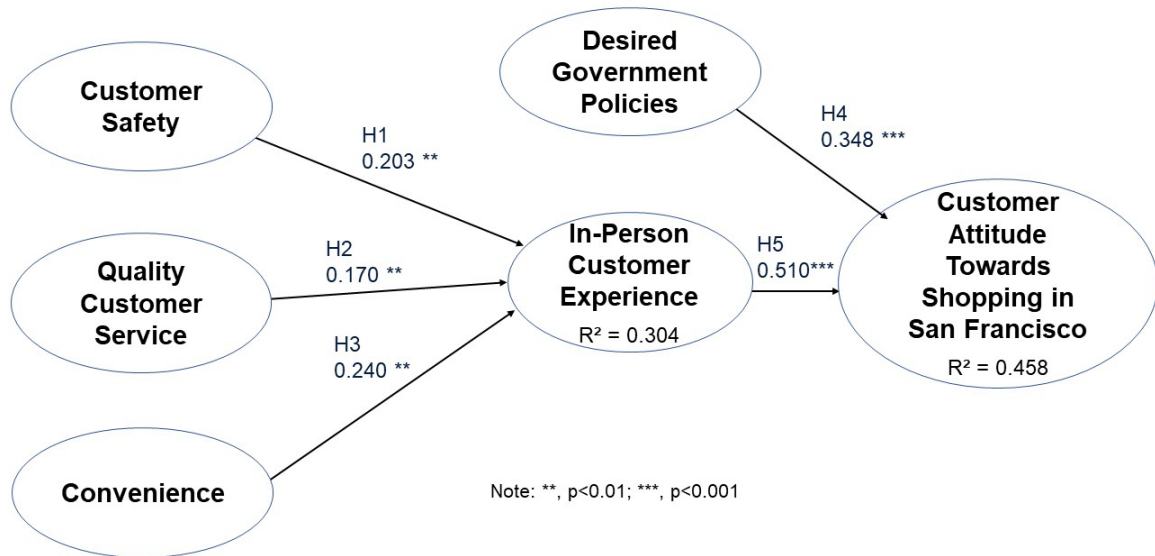
$R^2$ , a critical metric for assessing model fit, represents the proportion of variance in the dependent variable explained by the model's constructs. A higher  $R^2$  value indicates a better fit, suggesting that the model accurately captures the relationships between the variables (Hair et al., 2019). Path coefficients, which are standardized regression weights, illustrate the strength and direction of the relationships between independent and dependent variables. These coefficients help us understand how much an independent variable contributes to the variation in a dependent variable when other variables are held constant (Land, 1969).



To determine the statistical significance of the path coefficients, p-values were employed. Lower p-values indicate that the relationship observed in the sample is unlikely to have occurred by chance, thus providing stronger evidence for the hypothesized relationships (Benitez et al., 2020).

To enhance the robustness of our findings, bootstrapping was employed. This resampling technique evaluates parameter variability by generating numerous bootstrap samples from the original data. Bootstrapping mitigates the limitations of traditional parametric tests by not relying on assumptions of normality and homoscedasticity. Through this method, more accurate estimates of parameter significance were obtained, reinforcing the reliability of our results (Hair et al., 2019; Streukens & Leroi-Werelds, 2016).

Figure 2 shows the model estimation results, and Table 13 shows path coefficients, standard deviation, T-value, P-value, and the hypotheses results (Ringle, C. M., Wende, S., and Becker, J.-M., 2024). The results validate the research model and the hypotheses.



**Figure 2: Research Model Results**

**Table 13. Summary of Hypotheses Testing**

Hypothesis	$\beta$	Standard deviation	T statistics	P values	Hypothesis Results
<b>H1: CS -&gt; IPCE</b>	0.203	0.086	2.353	0.019	<b>H1 Supported</b>
<b>H2: QCS -&gt; IPCE</b>	0.170	0.086	1.985	0.047	<b>H2 Supported</b>
<b>H3: C -&gt; IPCE</b>	0.240	0.072	3.318	0.001	<b>H3 Supported</b>
<b>H4: DGP -&gt; A</b>	0.348	0.059	5.863	0	<b>H4 Supported</b>
<b>H5: IPCE -&gt; A</b>	0.510	0.056	9.175	0	<b>H5 Supported</b>

In detail, the R<sup>2</sup> values for In-Person Customer Experience and Customer Attitudes towards Shopping in San Francisco are 0.458 and 0.304, respectively. These values indicate a moderate explanatory power of the proposed model for these constructs. Specifically, an R<sup>2</sup> value of 0.458 for In-Person Customer Experience suggests that

approximately 45.8% of the variance in customers' in-person shopping experiences can be explained by the model's independent variables, such as customer safety, quality customer service, and convenience (Hair et al., 2014). Similarly, an  $R^2$  value of 0.304 for Customer Attitudes towards Shopping in San Francisco indicates that 30.4% of the variance in customer attitudes is accounted for by the model, which includes factors like in-person customer experience and desired government policies (Chin, 1998).

These  $R^2$  values demonstrate the model's ability to capture significant factors influencing customer experiences and attitudes in the urban retail environment of San Francisco. The findings suggest that the variables included in the study are relevant and collectively provide a substantial understanding of the factors that shape customer behaviors and perceptions in this context (Hair et al., 2014). This explanatory power underscores the importance of focusing on these key variables to enhance the shopping experience and improve customer attitudes towards shopping in San Francisco's brick-and-mortar stores.

Furthermore, all five hypotheses were supported. Specifically, H1 evaluates if customer safety positively influences in-person customer experience shopping in San Francisco. The results revealed that customer safety has a significant impact on in-person customer experience ( $\beta = 0.203$ ,  $t = 2.353$ ,  $p = 0.019$ ). Hence, H1 was supported.

H2 evaluates if quality customer service positively influences in-person customer experience shopping in San Francisco. The results revealed that quality customer service has a significant impact on in-person customer experience ( $\beta = 0.170$ ,  $t = 1.985$ ,  $p = 0.047$ ). Hence, H2 was supported.

H3 evaluates if convenience positively influences in-person customer experience shopping in San Francisco. The results revealed that convenience has a significant impact on in-person customer experience ( $\beta = 0.240$ ,  $t = 3.318$ ,  $p = 0.001$ ). Hence, H3 was supported.

H4 evaluates if desired government policies influence customer attitude towards shopping in San Francisco. The results revealed that government policies have a significant impact on customer attitude towards shopping in San Francisco ( $\beta = 0.348$ ,  $t = 5.863$ ,  $p < 0.001$ ). Hence, H4 was supported.

H5 evaluates if in-person customer experience positively impacts customer attitude towards shopping in San Francisco. The results revealed that in-person customer experience has a significant and positive impact on customer attitude towards shopping in San Francisco ( $\beta = 0.510$ ,  $t = 9.175$ ,  $p < 0.001$ ). Hence, H5 was supported.

## **Discussion**

This study aims to understand what influences customers' attitude towards shopping in the city of San Francisco in brick-and-mortar stores. To predict consumers attitude towards shopping in San Francisco we adopted several theories including the theory of the hierarchy of needs and the attitude and behavior theory to devise a model for customer attitude. We collected data from customers via a survey deployed on the MTurk platform. The results support the model and are discussed in detail below.

The investigation into Hypothesis 1 (H1) reveals that customer safety significantly enhances the in-person customer experience in San Francisco, affirming that

safety is a critical component of the retail environment. This finding underscores the necessity for businesses to cultivate a setting where customers feel both physically and emotionally secure. The positive correlation between perceived safety and shopping satisfaction suggests that customers are more likely to enjoy their shopping experience when they feel protected from potential threats such as theft, assault, or accidents. Research by Hymel (2014) and Weinstein (2004) illuminates the adverse effects of urban issues like homelessness on business operations. Hymel (2014) associates high parking fees, often linked to areas with significant homelessness, with reduced customer traffic, while Weinstein (2004) observes that the presence of homeless individuals in downtown areas can deter shoppers, consequently diminishing sales (Hymel, 2014; Weinstein, 2004). These studies illustrate how heightened homelessness and crime can repel customers, negatively impacting foot traffic and revenue in retail establishments. Building on Maslow's hierarchy of needs, which posits safety as a fundamental human requirement (Groening, Sarkis, & Zhu, 2017), the findings suggest that increasing safety is not merely beneficial but essential. It is imperative for San Francisco to intensify efforts and allocate more resources to curb homelessness and crime, thereby boosting the city's appeal as a shopping destination. Investing in city safety transcends public welfare; it is a vital aspect of urban development and prosperity. By prioritizing such measures, San Francisco can foster a more vibrant, resilient, and inclusive environment for residents and visitors alike, ultimately heightening the city's attractiveness to shoppers.

In evaluating the hypothesis that quality customer service positively influences the in-person customer experience in San Francisco (H2), the research findings strongly

support this relationship. Quality customer service, characterized by elements such as responsiveness, empathy, effective communication, and problem-solving capabilities, plays a pivotal role in heightening the shopping environment. This hypothesis is underpinned by theories of attitude and behavior, which suggest that a customer's attitude towards a shopping environment stems from an amalgamation of their beliefs, values, and experiences (Groening, Sarkis, & Zhu, 2017). Supporting this, Tebourbi (2017) highlights that quality service is fundamentally about understanding and fulfilling customer needs while ensuring a consistently positive interaction with the business (Tebourbi, 2017). Similarly, Ashurst (2018) notes the significance of a warm and welcoming atmosphere, where simple gestures like a genuine smile or helpful assistance without intrusion can substantially elevate the customer's perception and experience (Ashurst, 2018). These elements of service not only meet but often exceed customer expectations, fostering a positive emotional connection with the place of business, which is crucial in a competitive retail landscape like San Francisco. By prioritizing such high-quality service, businesses can significantly influence customer attitudes, promoting repeat visits and fostering loyalty. This research aligns with previous studies and adds to the growing body of literature that underscores the critical role of customer service in the retail sector.

The examination of Hypothesis 3 (H3) affirms that convenience significantly enhances the in-person customer experience in San Francisco. This hypothesis highlights the role of conveniently located stores and shopping districts that are easily accessible by various modes of transportation—public transit, cars, or walking—as critical components

contributing to a positive shopping experience. In urban settings like San Francisco, where parking is notoriously limited, the accessibility of shopping locations is particularly influential in customer decision-making. The research aligns with findings from Moeller (2009) and Gupta (2015), who underscore the significance of convenience in the buying process, noting that ease of access can significantly impact consumer behavior (Moeller, 2009); Gupta, 2015). Similarly, Hussain (2019) illustrates that store selection is greatly influenced by various aspects of the shopping experience, including accessibility, ambiance, setting, and the quality of service staff (Hussain, 2019). These elements collectively enhance or detract from the convenience perceived by shoppers. Given these insights, it is recommended that San Francisco invests in infrastructure improvements, such as expanding parking facilities, to ease access and reduce the hassle associated with shopping in densely populated areas. Furthermore, businesses are advised to prioritize enhancing convenience through a diverse offering of stores, products, and services, and integrating entertainment options that can enrich the in-person shopping experience. By focusing on these factors, businesses in San Francisco can better meet customer needs for convenience and are likely to thrive in the competitive retail landscape. Investing in convenience not only addresses immediate logistical concerns but also aligns with a broader strategy to enhance customer satisfaction and encourage repeat visits. Businesses that effectively meet these convenience needs are strategically positioned to attract and retain customers in San Francisco's dynamic market.

The confirmation of Hypothesis 4 (H4) underscores the profound influence that desired government policies have on customer attitudes towards shopping in San

Francisco. This hypothesis emphasizes the crucial role policymakers play in shaping the retail landscape, particularly in an iconic shopping destination like San Francisco.

Understanding and implementing government policies that align with the preferences of the Bay Area population is essential, as these policies directly affect attitudes toward patronizing brick-and-mortar stores in the city. Government policies that foster entrepreneurship, encourage innovation, and ensure a stable, predictable business climate are pivotal in heightening the competitiveness and growth of businesses (Golea, 2010).

Moreover, Yang (2017) highlights how broader economic and regulatory policies, including trade agreements, taxation, legislation, and financial accessibility, significantly impact business operations. These regulations can either facilitate or hinder in-person transactions, thereby affecting consumer behavior and attitudes towards shopping.

Additionally, it is imperative for government policies to address social issues like homelessness and public safety, which profoundly affect the city's reputation (Yang, 2017). Perceptions of safety and the aesthetic appeal of the city's streets can greatly influence whether customers choose to shop in San Francisco. A city that is perceived as safe and inviting is more likely to attract visitors and shoppers to its physical stores, increasing both economic vitality and the whole shopping experience.

The validation of Hypothesis 5 (H5) reveals that the in-person customer experience significantly shapes customers' attitudes towards shopping in San Francisco, underscoring the necessity for businesses to prioritize this aspect to thrive in a competitive retail environment. The theory of attitude and behavior suggests that an individual's environment, molded by their beliefs, concerns, values, and intentions, plays



a crucial role in shaping their behavior (Groening, Sarkis, & Zhu, 2017). This theory highlights the importance of environmental value to individuals, suggesting that customers are drawn to businesses where they anticipate a positive in-person experience. Keng's (2007) research further supports this by demonstrating that customer perceptions of value and subsequent behavioral intentions are profoundly influenced by personal interactions. Positive initial interactions, such as warm greetings, well-maintained and inviting spaces, and attentive service, are pivotal in fostering a favorable perception of a business, augmenting the likelihood of repeat patronage and increased sales. These elements of the in-person experience are instrumental in establishing meaningful connections, delivering personalized service, and cultivating trust and loyalty, which are more critical than ever in today's competitive market (Keng, 2007). Considering these findings, it is imperative for brick-and-mortar businesses to proactively invest in safety, quality of customer service, and convenience of their shopping environments. Such investments are not merely about upgrading aesthetics or service but are crucial for creating memorable shopping experiences that resonate with customers, encouraging them to return.

## **VII. CONTRIBUTIONS**

### **Theoretical Contributions**

This research study makes several theoretical contributions. It advances our understanding of consumer behavior within the urban retail landscape of San Francisco, highlighting the critical impact of factors related to the physical shopping environment (i.e., customer safety, quality customer services, and convenience) on consumer

experience and attitudes. By focusing on brick-and-mortar stores in an urban setting—a notably underexplored area in the extant literature (McKinsey & Company, 2020; PwC, 2020; Uxpressia, n.d.)—the research addresses a substantial gap, shedding light on how distinct aspects of consumer behavior and environmental factors interact in a modern urban context perception in the urban shopping environment influence consumer shopping experience and attitudes. Traditional studies have predominantly concentrated on online shopping or retail settings in non-urban environments, often overlooking the unique dynamics and consumer preferences in cities like San Francisco (Groening, Sarkis, & Zhu, 2017).

Further, this study uniquely integrates urban sociology with retail marketing by examining how urban issues, such as public safety, impact consumer attitudes. This integration provides a nuanced understanding of how urban environmental factors influence retail dynamics. By combining safety from urban sociology with factors in retail marketing, this research highlights the significant role that the urban environment plays in shaping consumer experiences and behaviors.

Moreover, incorporating the dimension of desired government policies into the analysis enriches the existing narrative on the regulatory impact on consumer behavior. Prior studies have acknowledged the broad influence of government regulations but often without a direct focus on consumer preferences regarding these policies (Stehr, 2015; Golder & Tellis, 1998; Yoon, 2013).

The theoretical grounding of this study is based on two foundational theories: Maslow's hierarchy of needs and the attitude-behavior theory. Maslow's framework is instrumental in examining how basic and psychological needs influence consumer

interactions within the retail environment (Maslow, 1943). This perspective is particularly relevant in understanding the motivations behind consumer loyalty and attitudes in physical store settings. Meanwhile, the attitude-behavior theory provides a lens through which to view the direct impact of consumer attitudes on their shopping behaviors, particularly how positive perceptions of safety and convenience influence purchasing decisions (Ajzen, 1991).

The research also expands the servicescape theory by incorporating elements such as public safety into the physical environment of retail stores. Traditionally, servicescape theory focuses on the internal aspects of the retail environment, such as layout, design, and ambiance. This study broadens the definition to include external urban factors, which are typically not considered in traditional servicescape literature. By doing so, it acknowledges the significant influence of the surrounding urban environment on consumer perceptions and behaviors, offering a more comprehensive understanding of the factors that contribute to a positive retail experience.

### **Practical Contribution**

This research study provides practical contributions. Based on our findings, stakeholders such as policymakers and business owners may develop actionable strategies to improve store shopping in San Francisco.

*Policymakers:* Our findings show that safety is critical for the in-person shopping experience. We recommend policymakers implement measures such as increasing police presence, enhancing lighting, and installing advanced surveillance systems. These measures not only reduce the incidence of crime but also bolster shopper confidence,

contributing to more positive customer attitudes (Boyd, 2012). By investing in public safety infrastructure, the government can mitigate issues like crime and homelessness, which are barriers to a positive shopping experience.

Additionally, our findings show that desired government policies influence consumer attitudes. We recommend policymakers develop supportive policies such as business grants, rent subsidies, tax incentives, and streamlined permitting processes to stimulate local businesses, rejuvenate neighborhoods, preserve local culture, and enhance overall community well-being (Porter & Kramer, 2011).

Policymakers are encouraged to develop targeted strategies that address both public safety and relevant policies in the retail sector. Crafting policies in tune with the needs and preferences of the local population can enhance public safety, reduce crime rates, and provide a supportive framework for businesses to prosper (Jacobs & Stone, 2013). This approach not only boosts the local economy but also creates a safer, more inviting urban environment for residents and visitors alike.

Additionally, we recommend policymakers examine the current policies that impact the retail environment. One area of concern is Proposition 47, which permits individuals to steal up to \$950 worth of goods from stores without facing severe legal consequences (California Legislative Information, n.d.; ABC News, 2021). This policy may be contributing to the current shopping environment in San Francisco, potentially affecting both consumer attitudes and retailer operations (San Francisco Chronicle, 2022; Retail Dive, 2021). Policymakers are encouraged to revisit Proposition 47 and conduct thorough research studies to create a safe and thriving retail environment while helping

people in need. Such studies may help enhance our understanding involving the complexity of creating safe business environments to support the economic stability of local businesses while solving other social problems. A balanced approach that considers the needs and concerns of all stakeholders, including consumers, retailers, and the broader community, may be needed to develop a more positive and secure urban retail environment for all.

*Business Owners:* Business owners can leverage the findings of this study by engaging more actively with local politics to ensure that business-friendly policies are enacted. Improving the convenience and accessibility of shopping locations—through ample parking, excellent public transportation links, flexible business hours, and efficient online ordering and delivery systems—is essential for augmenting customer satisfaction (Parasuraman, Zeithaml, & Berry, 1988).

Furthermore, providing high-quality customer service is pivotal. Employing friendly and knowledgeable staff, offering personalized service, and responding promptly to customer inquiries can significantly enhance the shopping experience. These factors are critical in building customer loyalty and encouraging repeat business (Bitner, Booms, & Tetreault, 1990).

Creating a unique and engaging shopping environment is also crucial. This can be achieved by hosting special events, selecting appropriate ambient music, offering interactive demonstrations, and incorporating innovative technologies. These strategies help differentiate a business from its competitors and foster a positive shopping atmosphere that attracts and retains customers (Schmitt, 1999).

## VIII. LIMITATIONS, FUTURE RESEARCH AND CONCLUSION

### Limitations

While this study offers valuable insights into consumer attitudes towards shopping in the Bay Area of San Francisco, it is crucial to acknowledge its limitations to fully appreciate the scope and applicability of its findings.

*Contextual Understanding:* One significant limitation is the study's restricted contextual interpretation of the findings. While the use of quantitative research methods facilitates the identification of statistical correlations between various variables, these methods can sometimes lack the depth necessary to fully explore the contexts within which these relationships manifest (Creswell & Creswell, 2018). For instance, although our survey might indicate a higher propensity for certain demographic groups to shop at brick-and-mortar stores, it does not delve into the underlying motivations, such as cultural norms, socioeconomic status, or personal shopping preferences that drive such behavior.

*Generalizability:* Additionally, the generalizability of the findings is constrained primarily to populations similar to that of the Bay Area. The demographic specificity of the respondents, predominantly from this locale, means that the study's conclusions may not extend to other regions with differing demographics, economic conditions, or cultural settings (Bryman, 2012). For example, consumer behaviors in urban settings outside of California, such as New York or international cities like London, which may be influenced by different factors, might not be accurately represented by this study's outcomes.

*Quantitative Limitations:* Another limitation is the study's focus on numerical data, which may overlook the complexity and richness of human experiences. Quantitative methods tend to reduce phenomena to measurable variables, potentially neglecting critical aspects that are difficult to quantify, such as emotional responses, individual perceptions, or intricate social interactions (Maxwell, 2013). This reductionist approach might result in a lack of depth and nuance needed to grasp the full intricacies of consumer behavior in urban shopping contexts.

Despite these limitations, the quantitative approach used in this study is invaluable for testing hypotheses and establishing generalizable statements about the consumer population in the Bay Area. The statistical evidence and empirical support it provides, form a solid foundation for further research, which could include qualitative methods to gain deeper insights into the motivations and perceptions of consumers (Teddlie & Tashakkori, 2009). Furthermore, the insights gained from this study are instrumental for business strategists and policymakers who are keen on aligning their initiatives with the identified consumer preferences and behaviors to enhance retail experiences in urban settings.

## **Future Research**

Building on the foundational survey conducted in San Francisco, which provided significant quantitative insights into consumer attitudes toward shopping, it is imperative to pursue a follow-up study utilizing qualitative research methods. While the initial survey has been instrumental in identifying broad patterns and trends, its capacity to capture the intricate, lived experiences and nuanced perspectives of consumers is limited. Qualitative approaches such as in-depth interviews or focus group discussions are crucial for exploring deeper into consumers' motivations, perceptions, and behaviors within the urban retail environment (Creswell & Creswell, 2018).

San Francisco's unique urban landscape, marked by high homelessness rates, increasing fentanyl overdoses, vacant commercial properties, and escalating rent prices, presents a complex backdrop that undoubtedly influences consumer interactions and shopping experiences. Employing qualitative methods will enable researchers to untangle the intricate relationships between these socio-economic phenomena and consumer behavior, offering rich, contextual insights into how individuals navigate and make decisions in such a dynamic setting (Maxwell, 2013).

Furthermore, the integration of quantitative and qualitative methods in a mixed-methods follow-up study could significantly enhance the research's depth and breadth. This methodological triangulation would not only validate the quantitative data through qualitative insights but also enrich the understanding of the identified trends by exploring the underlying motivations and contextual factors influencing them. Such an approach would increase the credibility and reliability of the findings, providing a more



comprehensive view of the consumer behavior landscape in urban retail settings (Teddlie & Tashakkori, 2009).

Expanding the scope of future research to include comparisons with other major cities like Los Angeles, New York, and internationally with cities like Delhi, India, which face similar urban challenges, would be highly beneficial. This comparative analysis across diverse demographic and political landscapes would enable researchers to delineate universal versus locale-specific consumer behaviors and preferences. Such studies could help in identifying broader patterns and unique city-specific factors that influence shopping behaviors, thereby assisting policymakers, urban planners, and retailers in crafting strategies that are both globally informed and locally nuanced (Bryman, 2012).

## **Conclusion**

This cross-sectional social research study meticulously explored the complex factors influencing consumer perceptions and attitudes toward shopping in urban environments, with a specific focus on San Francisco. By delving into the intricacies of consumer behavior in this unique urban setting, the study sought to enrich the theoretical dialogue on consumer dynamics in metropolitan retail spaces, aiming to bridge gaps identified in prior research which predominantly centered on online shopping behaviors or traditional retail contexts in less urbanized areas.

The study's findings illuminated several critical insights that underscore the interconnected nature of consumer attitudes and the urban shopping environment. Notably, the research identified a robust positive correlation between perceived customer safety and the quality of in-person customer experiences. This relationship highlights the

fundamental importance of a secure shopping environment as a cornerstone for fostering positive consumer attitudes and improving satisfaction (Cohen & Felson, 1979). Retail environments that prioritize safety measures not only reassure customers but also significantly enhance their willingness to engage with the marketplace.

Additionally, the research underscored the pivotal role of high-quality customer service in shaping consumer experiences and attitudes toward shopping in San Francisco. The findings suggest that businesses that excel in delivering exceptional service—marked by empathy, responsiveness, and personalized attention—are better positioned to positively influence consumer perceptions and encourage repeat patronage (Parasuraman, Zeithaml, & Berry, 1985). This element of the retail experience is crucial, particularly in an urban setting where competition is fierce, and consumers have a myriad of choices.

Moreover, the study emphasized the significance of convenience in urban consumer behavior. Factors such as accessibility, ease of navigation within stores, and proximity significantly affect consumer decisions, pointing to the need for urban retailers to strategically consider location and store layout to optimize consumer traffic and satisfaction (Berry, Seiders, & Grewal, 2002).

Government policy also emerged as a critical factor from the study. It was found that proactive government policies that align with consumer preferences—such as those improving public safety, supporting local businesses through economic incentives, and fostering a friendly business environment—can profoundly influence consumer attitudes. These policies not only support the economic fabric of the retail sector but also build trust and confidence among consumers, encouraging them to shop more frequently and with greater satisfaction (Porter & Kramer, 2006).

In light of these findings, it is evident that both policymakers and business owners must collaborate closely to cultivate an environment that enhances consumer confidence and promotes a vibrant retail ecosystem. This involves not only addressing immediate issues such as safety and service quality but also looking at long-term strategies that integrate consumer needs with urban development plans.

Future research should expand this study's findings by incorporating a broader geographical scope and employing a mixed-methods approach that combines quantitative data with qualitative insights. Such an approach would allow for a deeper understanding of the nuanced motivations behind consumer behavior and provide a more comprehensive view of the factors that drive shopping attitudes in diverse urban settings worldwide (Teddlie & Tashakkori, 2009).

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## APPENDICES

### Crossloadings for Main Study

	<b>A</b>	<b>CS</b>	<b>DGP</b>	<b>IPCE</b>	<b>QCS</b>
<b>A_1</b>	0.774	0.515	0.259	0.488	0.531
<b>A_2</b>	0.768	0.527	0.333	0.494	0.623
<b>A_3</b>	0.791	0.5	0.38	0.435	0.527
<b>A_4</b>	0.756	0.505	0.415	0.408	0.582
<b>A_5</b>	0.795	0.504	0.389	0.45	0.567
<b>CS_1</b>	0.521	0.876	0.243	0.421	0.617
<b>CS_2</b>	0.569	0.758	0.235	0.389	0.647
<b>CS_3</b>	0.563	0.886	0.311	0.44	0.657
<b>CS_4</b>	0.582	0.872	0.303	0.425	0.684
<b>C_1</b>	0.488	0.505	0.435	0.337	0.623
<b>C_3</b>	0.475	0.546	0.353	0.417	0.524
<b>C_5</b>	0.563	0.573	0.47	0.445	0.602
<b>DGP_3</b>	0.342	0.211	0.745	0.161	0.375
<b>DGP_4</b>	0.285	0.183	0.705	0.109	0.274
<b>DGP_5</b>	0.32	0.295	0.778	0.199	0.35
<b>DGP_6</b>	0.386	0.297	0.774	0.183	0.342
<b>DGP_7</b>	0.405	0.245	0.829	0.172	0.332
<b>IPCE_1</b>	0.505	0.445	0.18	0.883	0.458
<b>IPCE_2</b>	0.51	0.457	0.144	0.854	0.427
<b>IPCE_3</b>	0.551	0.44	0.202	0.87	0.45
<b>IPCE_5</b>	0.423	0.328	0.221	0.803	0.348
<b>QCS_2</b>	0.536	0.536	0.334	0.266	0.767
<b>QCS_3</b>	0.617	0.72	0.308	0.468	0.838
<b>QCS_4</b>	0.638	0.711	0.344	0.454	0.875
<b>QCS_6</b>	0.629	0.552	0.478	0.415	0.849

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>Male</b>	147	40.3	40.3	40.3
	<b>Female</b>	217	59.5	59.5	99.7
	<b>Other</b>	1	.3	.3	100.0
	<b>Total</b>	365	100.0	100.0	

## Statistics

		Gender	Age
N	Valid	365	365
	Missing	0	0
Mean		2.20	37.5425
Std. Deviation		.992	10.97657

## Descriptives

		Statistic	Std. Error	
Gender	Mean	2.20	.052	
	95% Confidence Interval for Mean	Lower Bound	2.10	
		Upper Bound	2.30	
	5% Trimmed Mean	2.22		
	Median	3.00		
	Variance	.985		
	Std. Deviation	.992		
	Minimum	1		
	Maximum	5		
	Range	4		
	Interquartile Range	2		
	Skewness	-.342	.128	
	Kurtosis	-1.714	.255	
	Age	Mean	37.5425	.57454
95% Confidence Interval for Mean		Lower Bound	36.4126	
		Upper Bound	38.6723	
5% Trimmed Mean		36.8516		
Median		35.0000		
Variance		120.485		
Std. Deviation		10.97657		
Minimum		20.00		
Maximum		71.00		
Range		51.00		
Interquartile Range		14.00		
Skewness		.943	.128	
Kurtosis		.200	.255	

## VITA

### ALICIA DE LOS ANGELES BERRIOS

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