

# Habits in Channel Choices and their Impact on Purchase Behavior

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## **Abstract**

This study integrates channel choice behavior into habit research to provide a more comprehensive and longer-term understanding of channel usage patterns and their consequences. Specifically, this research investigates the consequences of customer channel choices on attitudinal measures (customer loyalty and calculative commitment/switching costs) and behavioral measures (service usage and cross-buy behaviors). We develop a four-equation Seemingly Unrelated Regression for a sample of 1,990 customers for a period of 15 months in the financial industry. Our results reveal that physical store habit and online habit are particularly valuable for increasing switching costs. In addition, customer habit regarding the three channels considered (physical stores, online, and self-service kiosks) has a positive influence on attitudinal loyalty. Our research provides evidence that switching costs positively affect service usage and attitudinal loyalty positively influences customer cross-buy.

**Keywords:** *customer habit; channel choice behavior; switching costs*

**Track:** Relationship Marketing