

# Self-image as a Component of 'Theory of Planned Behavior' for Prediction of Indian Mall Patronage Intention

Devinder Pal Singh\*

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## Abstract

**Purpose** - This study aims to examine the Indian consumers' mall shopping patronage with the application of theory of planned behavior (TPB). The research intends to extend the TPB components (attitude, self-efficacy, subjective norms) with the addition of self-image and study their effect on Indian consumers' mall patronage intention.

**Research design, data and methodology** - The research employed factor analysis to verify correct loading of items on corresponding factors and to confirm the applicability of constructs in the Indian context. The model was tested using stepwise regression analysis.

**Results** - The results indicate a positive relationship between self-efficacy and intention to mall patronage. The findings show that self-image, attitude, self-efficacy, subjective norm significantly influence the mall patronage intention. Self-efficacy, which signifies self-competence and confidence in one's ability as a mall shopper indicates that as the self-efficacy increases Indian consumers' will eventually patronize malls.

**Conclusions** - Self-image congruency plays a salient role in predicting mall-shopping patronage. The mall management should ensure that the mall marketing strategies incorporate it along with the other components of TPB to warrant decent footfall.

**Keywords:** Malls, Theory of Planned Behavior, Self-image Congruence, Mall Patronage, Indian Retail.

**JEL Classifications:** M31, D21.

## 1. Introduction

Malls, branded stores and super markets, represent the organized retail in India. The country has emerged to be seventh

largest retail market in the world (Pick & Muller, 2011). The country is the most desirable retail destination but still underpenetrated retail markets of the world (PWC, 2011). It is estimated that the Indian organized retail will be worth 450 billion US dollars as there will be threefold increase in Indian consumers (300 million consumers) who will patronize the organized retail (McKinsey, 2008). A.T. Kearney report (2011) ranks India at the fourth place on the Global Retail Development Index and observes that the country has a very favorable retail environment as it has strong growth fundamentals.

The organized retail growth in India can be attributed to the rapid mall development in the country and it is foreseen that within few years the bulk of the country's retail business will move into the malls (Kuruville & Ganguly, 2008). However, it is still unclear if the consumers will patronize the new retail formats like malls or not (Pick & Muller, 2011). Consumers are spending time in the malls but they are not spending money for shopping (Kuruville & Ganguli, 2008). Indian retail sector is undergoing transformation with the emergence of new retail formats like malls along with the changing consumer needs and incomes. The companies are in evaluative phase and trying to understand the myriad Indian consumer behavior. This necessitates the understanding of the Indian consumers and underpinning the factors influencing mall shopping patronage.

This research draws on the theory of planned behavior (Ajzen, 1991) to understand the Indian consumers' mall patronage behavioral intention. Past research (Armitage & Conner, 2001; Charng et al., 1988; Conner & Armitage, 1998; Sparks & Guthrie, 1998) has demonstrated the useful addition of self-image construct to Theory of planned behavior (TPB) in various consumer behavior contexts. The effect of self-image construct on mall patronage has been empirically not tested as compared to other domains. There is not much research on the Indian consumers' mall patronage. More over there is scant evidence of study of Indian consumers' self concept in the mall patronage. This study applies TPB along with self-image construct in examining the Indian consumers' mall patronage intention. The study provides valued understanding of the Indian retail behaviour and elaborates upon the implications for the mall companies.

\* Assistant Professor, Punjabi University Regional Centre for IT & Management, Mohali. India. Tel: +91-98-7202-1405. E-mail: sidhudps@gmail.com.

## 2. Literature Review

### 2.1. Theory of planned behaviour

The conceptual framework draws on the Theory of planned behavior (TPB). TPB is one of the most studied models of consumer behavior (Todd & Taylor, 1995). It is one of the most robust models with a strong predictive record of consumer behavior. The meta-analyses of past studies corroborate that TPB is a useful model for predicting a wide range of behavioral intentions (Armitage & Conner, 2001).

TPB postulates that behavioral intention is a function of behavioral attitude, subjective norm and perceived behavioral control. The efficacy and predictive ability of TPB has been established across a range of consumer domains. For e.g. it has been used to predict buying VCR (Taylor & Todd, 1995), drinking alcohol (Morrison et al., 1996), use sunscreen (Hillhouse et al., 1997), wearing safety helmet (Quine et al., 1998) using public transport (Heath & Gifford, 2002), online grocery buying (Hansen et al., 2004), and intentions to engage in customer dissatisfaction responses (Cheng et al., 2005). Further, it has been employed to predict usage of mobile test coupons (Hsu et al., 2006), online shopping (Hsu et al., 2006), mobile text message coupons (Hsu et al., 2006), e-service customer satisfaction (Liao et al., 2007), e-transaction adoption (Putit, 2008), retail channel migration (Pookulangara & Natesan, 2010) and physical activity (Ries et al., 2012).

According to the theory of planned behavior, people act in accordance with their intentions (Ajzen, 2001). The intentions in turn are influenced by attitudes towards the behavior, subjective norms, and perceived behavioral control (Ajzen, 2001). The model proposes that attitude, subjective norms and perceived behavioral control influence behavior primarily through their impact on behavioral intention (Smith et al., 2008).

### 2.2. Behavioral intentions

Intention is assumed to capture the motivational factors that influence the behavior (Ajzen, 1991). The TPB regards intentions as the direct precursors of behavior and constitute a cause required to perform a particular behavior. Intentions play a significant role in guiding human action and relatively stable intentions are better predictors of subsequent behavior (Ajzen, 2001). The intention indicates how hard the people are willing to try to perform a behavior. So the stronger the intention to engage in a behavior the more likely it will be performed (Ajzen, 1991). Since many situational variables like time, money, access, etc. influence actual shopping behaviour (Goldsmith et al., 2011) the current study studies the relationship of various attitude, self-efficacy, subjective norms, and self-image on mall patronage intention.

### 2.3. Attitude

Attitude refers to "the degree of a person's favorable or unfavorable evaluation or appraisal of the behavior in question" (Fishbein & Ajzen, 1975). The attitude component comprises of significant behavioral beliefs, which represent perceived outcomes or attributes of the behavior (Conner & Armitage, 1998). It is the predisposition of the individual to evaluate an aspect in a favorable or unfavorable manner (Pookulangara & Knight, 2013). Attitude as a predictor of behavioral intention has been widely supported by past research (Hsu et al., 2006; Pookulangara & Knight, 2013; Smith et al., 2008; Taylor & Todd, 1995). The meta-analysis of past studies (Armitage & Conner, 2001) exhibits that attitude is a strong predictor of behavior. As the past research abounds with empirical support for influence of attitude on behavioral intention, we propose the following hypothesis:

- H1: There is a positive association between consumers' attitude towards mall and their intention to mall patronage.

### 2.4. Self-efficacy

Self-efficacy is associated with perceived level of one's ability to perform an action or behavior. However, some studies have made a distinction between perceived behavior control and self-efficacy but they are synonymous with each other (Ajzen, 1991; Conner and Armitage, 1998). Self-efficacy and perceived behavioral control have exhibited to be similar in meta-analytic studies (Armitage & Conner, 2001). Self-efficacy has significantly predicted the intentions and behavior (Ajzen, 2001). The level of efficacy is one's ability, which in turn leads to a more positive behavioral intention (Pookulangara & Knight, 2013). This study employs self-efficacy as an antecedent of mall patronage intention. Thus, inferring that consumers' self-efficacy to shop at a mall will ultimately influence mall patronage, we offer the following hypothesis:

- H2: There is a positive association between consumers' self-efficacy and their intention to mall patronage.

### 2.5. Subjective norm

Subjective norm refers to normative beliefs and is responsible for shaping the behavioral intention. It is a "person's perception that most people who are important to him think that he should or should not perform a behavior in question" (Ajzen & Fishbein, 1975). It refers to "the perceived social pressure to perform or not to perform the behavior" (Ajzen, 1991). It is an injunctive norm because it is concerned with perceived social pressures from others to perform the behavior (Smith et al., 2008). This component is regarded as the weakest predictor of intentions and many authors have deliberately removed it from analysis (Armitage & Conner, 2001). Hence, it can be stated that:

H3: There is a positive association between subjective norm and consumers' intention to mall patronage.

## 2.6. Self image

Self-image refers to perception individuals have about themselves. It refers to the self-concept that an individual constructs about himself to maintain one's self-esteem (Epstein, 1973). Self-image denotes the salient part of a person's self, which is related to a particular behavior (Conner & Armitage, 2001). Consumers operate symbolically (Levy, 1959) and they express self-concept through symbolic consumption and patronization of some store. Product user's image interacts with the consumer's self-concept generating a subjective experience referred to as self-image congruence (Sirgy et al., 1997). Consumers value self-image and direct their behavior towards the consistency, protection and enhancement of self-image (Levy, 1959; Grubb & Grawthwohl, 1967). Consumer is motivated to purchase a product with an image that is congruent with one's self image belief (Sirgy, 1982; Sirgy et al., 1997). Sirgy et al. (2000) posit that the greater the match between the store patron image and the consumer's self-concept, the more likely that the consumer would patronize that store. The inability to behave in congruence with self-image would lead to dissonance as it invalidates one's belief about oneself (Sirgy, 1982).

Self-congruence has operated as a theoretical framework for numerous studies across the various realms of behavioral studies. Sparks and Shepherd (1992) examined the role of self-identity in relation to the TPB and intentions to consume organically grown vegetables. In their study in United Kingdom, Sparks and Guthrie (1998) demonstrate the predictive effect of self-image on the intentions to consume low fat diet. However, the study had incorporated TPB variables but the construct self-image proved its efficacy by independently predicting the intention to consume low fat diet.

Jamal and Goode (2001) find that self-image congruity was a very strong predictor of consumer's brand preferences and consumer satisfaction. The consumers with higher levels of self-image congruity had higher preference for the brand and enjoyed higher levels of satisfaction as compared to those with lower levels of self-image congruity. Ibrahim and Najjar (2007) in their study of effect of self-congruity on shoppers' retail store behavior demonstrate that self-image congruity has a positive relationship with the overall attitude, the customer satisfaction, and the purchase intentions.

Smith et al. (2008) demonstrate that self-identity as a strong predictor of intention, despite the effects of other TPB variables. They conclude that individuals who perceived themselves as typical buyers of their preferred soft drink were more likely to intend to buy that soft drink in the future. Kwak and Kang (2009) find that self-image congruency significantly affects the perceived quality and buying intention in sport team merchandise. In a study on students, Ries et al. (2012) con-

firmed the usefulness of self-image by predicting the intention for physical activity. Ha and Im (2012) have tested the effect of self-congruence on the mall shopping behavior and found that it had direct effect on perceived value, satisfaction and loyalty intention. The predictive role of self-image is evident in the extant literature across the various realms of marketing research. Its correlation has been evidenced with consumer satisfaction (Jamal, 2004), advertising (Chang, 2005); brand extensions (Sirgy et al., 2008), store image (O'Cass & Grace 2008), brand loyalty (Achouri & Bouslama, 2010) and pro environmental behavior (Whitmarsh & O'Neill, 2010).

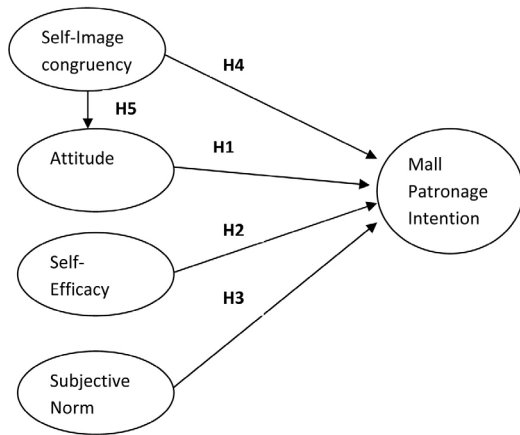
Previous meta-analytic studies (Armitage & Conner 2001; Ries et al., 2010) demonstrate that self-identity has displayed good predictive validity across a wide range of behaviors and it warrants that it constitutes as an important additional predictor in the theory of planned behavior. We therefore incorporate it in the TPB and propose:

H4: There is a positive association between self-image and consumers' intention to mall patronage.

Conner and Armitage (1998) posit that attitudes when coupled with strong self-identity lead to stronger attitudes. From the TPB perspective, self-identity constitutes an external variable and it is assumed to exercise its effect through the components of model (Ries et al., 2010). Gountas and Mavondo (2003) believe that self-concept is the antecedent of attitude. Relying on these argument we offer the following hypotheses:

H5: There is a positive association between the self-image and attitude towards mall shopping.

Past research (Armitage & Conner, 2001; Charng et al., 1988; Conner & Armitage, 1998; Sparks & Guthrie, 1998; Sparks & Shepherd, 1992) has shown the useful addition of self-image to TPB. It has been established since quite sometime that people consume in ways that are in congruence in their concept (Levy, 1959; Sirgy, 1982). Self-identity being an important predictor of intentions it should be incorporated in the principal theory of planned behavior (Ries et al., 2010). In this research the self-image construct has been incorporated in the theory of planned behavior to predict the mall patronage intention and thus the resulting research model is follows (Figure 1):



<Figure 1> Research Model

### 3. Methodology

#### 3.1. Procedure

The study adopted the mall intercept method of survey for data collection. The mall intercept interview method has emerged as one of the most popular methods in marketing and consumer research (Hornik and Ellis, 1989). The mall intercept respondent being a more frequent shopper can provide more quality information related to shopping (Bush and Hair, 1985). The method has the advantages of cost, convenience and ease of implementation (Burns & Bush, 2003). Six hundred respondents were intercepted across the various malls of the Chandigarh city, a tier II city in Northern India. The city ranks second on per capita expenditure (Jones Lang LeSalle, 2011) and is a top destination for international retailers due to its high brand awareness (Jones Lang LeSalle, 2008). The city is a leading shopping destination to the residents of northern states of Punjab, Haryana and Himachal Pradesh. The malls that had food court, at least one cinema hall and parking space qualified for the mall intercept interview. Six hundred respondents were intercepted across the various malls of Chandigarh city and asked to complete the questionnaire with reference to the mall that they were on a visit.

#### 3.2. Instrument

Data was collected using a self-completion questionnaire administered to the respondents. The constructs employed in the model were measured using published scales. The items were adapted to fit the context of mall shopping and Indian context. The items were measured on a 5-point Likert scale, ranging from 'strongly disagree' to 'strongly agree'. The self-image congruence was measured using a scale adapted from Sirgy et al. (1997). Pookulangara and Knight's (2013) scales of attitudes, subjective norms, self-efficacy and intention were adopted. The questionnaire had a section of questions related to demographic characteristics of the respondents.

### 3.3. Sample

The effective sample size constituted of 535 complete questionnaires. The sample constituted of 42 percent males and 58 percent females. Though the sample varied in age from below 18 years to 70 years of age but 73 percent of the sample constituted of age bracket 20-30 years of age showing that majority of the mall footfall constituted of youngsters.

### 4. Data analysis and results

The data was analyzed employing 535 usable questionnaires. The items related to TPB and self-image constructs were subjected to exploratory factor analysis employing varimax rotation. The factor analysis was conducted to verify whether the items loaded correctly to corresponding factors as in prior research and to confirm the applicability of the scales to the Indian consumers. The KMO measure of sampling adequacy was .829, thus confirming the appropriateness of the factor analysis. The factor analysis extracted five factors accounting for 65.5 percent-age of total variance (Table 1).

<Table 1> Factor Analysis

| Factor   | Factor items  | Loadings | $\alpha$ | % of Variance |
|--|---|----------|----------|---------------|
| Self Image (Sirgy et al., 1997)                        | The typical shoppers to this mall reflect the type of person who I am                       | .682     | .831     | 16.85         |
|  | The typical shoppers to this mall are similar to me   | .566     |          |               |
|  | People who shop at this mall are much more like me than people who shop at other malls      | .859     |          |               |
|  | The typical shoppers to this mall are very much like me                                     | .698     |          |               |
|  | I can identify with those people who prefer this mall over other malls                      | .588     |          |               |
|  | I am very much the typical shopper who prefers to shop at this mall rather than other malls | .676     |          |               |
| Mall Patronage Intention (Pookulangara & Knight, 2013) | I would recommend this mall to my friends/family/colleagues                                 | .532     | .822     | 14.55         |
|  | I would like to come back to this mall in the future  | .817     |          |               |
|  | I would like to shop in the mall in the next six months                                     | .786     |          |               |
|  | I intend to shop in the mall  | .562     |          |               |

|  |   |      |      |       |
|--|---|------|------|-------|
| Attitude<br>(Pookulangara & Knight, 2013)        | I think It is good to shop in a mall                | .583 | .764 | 13.70 |
|  | I favor shopping at a mall                          | .748 |      |       |
|  | It is useful to shop in a mall                      | .755 |      |       |
|  | I like to shop in a mall                            | .687 |      |       |
| Subjective Norm<br>(Pookulangara & Knight, 2013) | My family thinks that I should shop at a mall       | .789 | .714 | 11.15 |
|  | My friends think that I should shop at a mall       | .819 |      |       |
|  | My friends approve of my shopping at the mall       | .606 |      |       |
| Self efficacy<br>(Pookulangara & Knight, 2013)   | If I wanted I could easily shop in a mall on my own | .690 | .701 | 10.32 |
|  | I would feel comfortable shopping in a mall         | .725 |      |       |

The first factor extracted had a high loading (above.5) of items related to self-image congruence ( $\alpha = .831$ ); the second factor extracted included the items of patronage intention ( $\alpha = .822$ ); third factor had loadings related to attitude loaded on it ( $\alpha = .764$ ); the items related to subjective norms had a higher loading on the fourth factor ( $\alpha = .714$ ); the fifth factor comprised of items related to self-efficacy ( $\alpha = .701$ ). The factor analysis results validate the convergent and discriminant validities. The Cronbach's value for all the constructs was higher than 0.7 and satisfied Nunnally's (1978) reliability scale criterion value ( $>.7$ ).

To understand the effect of attitude, subjective norm, self-efficacy and self-image on the mall patronage intention multiple regression analysis using the hierarchical method was performed to test the hypotheses. The results show the support for hypotheses H1, H2, H4 as attitudes, self-efficacy and self-image congruence emerged as significant predictors of mall patronage. The H3 that hypothesized a positive association between subjective norm and mall patronage was not supported.

The step-wise regression analysis generated three models (Table 2). In the first model, self-image congruence emerged as the predictor variable for mall patronage ( $R^2 = .362$ ,  $p < .01$ ). The  $R^2$  for the first model shows that the independent variable 'self-image congruence' accounts for 36.2% of variance in the mall patronage intention.

The  $\beta$  value of .602 shows the contribution of self-image congruency to the model. The ANOVA test shows that the predicted regression by self-congruence is meaningful in the model ( $F = 302.973$ ,  $p < .01$ ). It implies that self-image congruence is a significant predictor of intention to mall patronage.

In the model 2, 'self-efficacy' was introduced along with self-image congruence. Both the variables namely 'self-image congruence' and 'self-efficacy' emerge as predictors of 'mall patronage intention' ( $R^2 = .406$ ,  $p < .01$ ). Both the variables accounted for 40.6% of variance in the 'mall patronage intention'. The increase in percentage of variance with the addition of the variable 'self-efficacy' in the model implies that as the level of 'self-efficacy' increases the intention to patronize the malls also

increases. The  $\beta$  values of .521 and .224 for 'self-image congruence' and 'self-efficacy' respectively show their contribution of each these variables to the model. The results provide evidence for the predictability of the 'self-efficacy' measure.

<Table 2> Regression Results-Intention to Mall Patronage

| Model | Variable  | F value | $\beta$              | $R^2$ | Adjusted $R^2$ | Significance |
|-------|---|---------|----------------------|-------|----------------|--------------|
| 1     | First Regression<br>(Dependent Variable: Mall Patronage Intention)  | 302.973 | .602                 | .362  | .361           | .000**       |
|       | Self-Image Congruency   |         |                      |       |                |              |
| 2     | Second Regression<br>(Dependent Variable: Mall Patronage Intention) | 181.753 | .521<br>.224         | .406  | .404           | .000**       |
|       | Self-Image Congruency   |         |                      |       |                |              |
|       | Self-efficacy   |         |                      |       |                |              |
| 3     | Third Regression<br>(Dependent Variable: Mall Patronage Intention)  | 129.464 | .484<br>.168<br>.150 | .422  | .419           | .000**       |
|       | Self-Image  |         |                      |       |                |              |
|       | Self-efficacy   |         |                      |       |                |              |
|       | Attitude  |         |                      |       |                |              |

N=535. \*\* Significance at 0.001 level

The third model exhibits the entry of the variable 'attitude' along with 'self-image congruence' and 'self-efficacy'. The three variables together were responsible for 42.2% of variance ( $R^2 = .422$ ,  $p < .01$ ) and emerged as significant predictors of 'mall patronage intention'. The  $\beta$  values of these variables (self-image congruence = .484; self-efficacy = .168; attitude = .150) show their contribution of these variables to the model. The three variables significantly predict the intention to mall patronage.

H5 was tested with the regression analysis establishing a positive association between 'self-image congruence' and the 'attitude' towards malls. The regression results showed support for H5 (Table 3), which proved the predictive efficacy of 'self-image congruence' for the 'attitude' towards the malls ( $R^2 = .128$ ,  $p < .01$ ).

<Table 3> Regression Results-Attitude towards Mall

| Model | Variables   | F     | $\beta$ | $R^2$ | Adjusted $R^2$ | Significance |
|-------|---|-------|---------|-------|----------------|--------------|
| 1     | Dependent Variable: Attitude towards Mall<br>Independent: Self-image congruency | 78.39 | .358    | .128  | .127           | .000**       |

N=535. \*\* Significance at 0.001 level

The  $R^2$  for the model shows that the independent variable 'self-image congruence' accounts for 12.8% of variance predicting the attitude. The  $\beta$  value of .358 shows the contribution of self-image congruence to the model. The ANOVA test shows that the predicted regression by self-congruence is significant in the model ( $F=78.39$ ,  $p < .01$ ). This indicates that self-image congruence is a significant predictor of attitude towards mall.

## 5. Discussion

The results of this research reveal the predictive effect of self-image on respondents' mall patronization intention. Importantly, this effect was independent of the effects of the components of the TPB. This study extends the TPB with the addition of self-concept in the context of the Indian mall patronage intention. The findings corroborate the earlier studies (Armitage & Connor 2001; Conner & Armitage, 1998) that posited the extension of TPB to explain the behavioral intention. The results support the hypotheses that self-image congruence is an important factor in shaping the intention to patronize a particular mall. The findings of the study have important implications for the mall managers. This mandates that mall managers assess the self-image perception of their target customers so that mall image congruency can be managed.

Though attitudes are regarded as predominant predictors of intention but the results of this research, relegate it to the background. The constructs 'self-image' and 'self-efficacy' exhibit more variance than attitude in respect to mall patronage intention. This shows that for Indian consumers their personal ability to shop and self-perception are important then their attitudinal predisposition. There fore, though the predispositions towards a mall may determine the patronization but the malls presenting a congruent image and providing comfortable ambience for shopping will be preferred. Self-image and self-efficacy could serve as important motivators for the consumers' mall patronage. The rising affluence has led to proliferation of consumer culture. Global brands that are symbolically self-expressive are purchased to satiate the quest for self-image enhancement. This necessitates that the mall management ensures the presence of global brands and symbolic tenants in their premises. The attitudes being transient, a stronger self-image will strengthen the positive attitudes (Conner & Armitage, 1998) towards mall shopping and will further augment mall patronage. By drawing the level of self-congruence with other shoppers, shopping mall managers could positively influence shopping value, satisfaction with the mall, and the loyalty (Ha & IM, 2012). The shopping malls should promote events that enhance the interaction between the various shoppers and augment the self-congruence with other shoppers. Popular celebrity visits and interaction with shoppers will further boost the self-image congruency of the shoppers and would lead to better mall patronage.

The findings indicate a positive relationship between self-effi-

cacy and intention to mall patronage. Self-efficacy, which signifies self-competence and confidence in one's ability as a mall shopper indicates that as the self-efficacy increases Indian consumers' will eventually patronize malls. Mall management must pay close attention to factors that increase consumers' confidence level in the mall. The amenities like safe parking, recreation, information counters, empathetic customer care, seating capacity, and layout should be integrated into the mall premises. This will facilitate convenient shopping and further amplify the consumers' self-ability shopping beliefs.

The findings of the study exhibit that mall patronage intention was not influenced by subjective norm. The results are in accordance with the previous research (Hsu et al., 2006; Pookulangara & Knight, 2013), which demonstrates the diminishing peer influence in shaping the intention for mall patronage. This is a significant finding as it shows that with the advent of consumerism collectivistic values are giving way to individualistic values. The rising importance of self-image over subjective norms also indicates that the cultural values are in transformation. Hence, retailers must consider these evolving changes and ensure that they concentrate on individual customers as individual self-image determines mall patronage. The sample though constituted majority of youngsters but it has provided a valuable insight into the mall patronage among the Indians. From the sample, it can be inferred that about 85% of the footfall in the malls could be attributed to the age bracket between 20 to 40 years.

## 6. Conclusions

The study shows the successful application of TPB to the Indian consumers in the mall setting. It effectively extends the TPB with the addition of self-image to other antecedents of intention in the mall patronage context. The study provides theoretical contribution to the research repository by proving that self-image congruency plays a significant role in predicting the mall patronage attitude and behavior. It unfolds the Indian mall shopping behavior and has substantial implications for mall management companies. It is believed that the results of the study could serve as important inputs for formulating successful mall strategies.

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