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QUALITY IS NEVER OUT OF FASHION:
MEASURING PERCEIVED SERVICE QUALITY OF PORTUGUESE APPAREL FASHION RETAIL AND ITS BENEFITS

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Dissertation submitted as partial requirement for the conferral of

Master in Management of Services and Technology

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October 2016

"Success is walking from failure to failure with no loss of enthusiasm."

Winston Churchill

ABSTRACT

The fashion retail world is considered as well as dynamic, highly competitive and customers are increasingly demanding. The quality of service can serve as basis for obtaining differentiation, and therefore evaluating its service provision becomes relevant.

In this sense, the purpose of this dissertation is the evaluation of perceived service quality provided by Fashion Apparel Retail in Portugal, from the customer's perspective. To do so, the instrument proposed by Cronin and Taylor (1992), the SERVPERF, was used. Additionally, in order to complete the analysis of this instrument, an approach to Service-Dominant Logic was considered, including the evaluation of the product itself, as well as the benefits arising from the use of the service (services and products). So this study aims to make an approach to a global analysis of the service, including in a single study, the evaluation of service quality and product, the relationship between service quality and customer satisfaction, and further analysis of the benefits of use. So, several statistics and exploratory analyses, such as hypothesis testing, principal component analysis or cluster analysis, were conducted.

The results suggest that there are differences in customers' perceived quality levels among the different quality dimensions, as well as significant differences in most of the independent variables in study. An alternative to SERVPERF to evaluated perceived service quality of Portuguese Apparel Fashion Retail is presented, based on the available sample. There is a relationship between service quality and customer satisfaction and customers can be aggregated into homogeneous groups and further complemented with the most pursued benefits.

Keywords: Service quality; S-D Logic; Retailing; Apparel fashion

JEL Classification:

L89 – Industry studies: service (other)
Y40 – Dissertations

RESUMO

O mundo do retalho de moda é considerado além de dinâmico, extremamente competitivo e com clientes cada vez mais exigentes. A qualidade do serviço pode servir como base para a obtenção de diferenciação e por isso, avaliar a sua prestação de serviço torna-se relevante.

Neste sentido, o objetivo da presente dissertação é a avaliar a qualidade do serviço prestado pelo retalho de moda em Portugal, na perspetiva do cliente. Para isso, utilizou-se o instrumento proposto por Cronin e Taylor (1992), o SERVPERF. Adicionalmente, por forma a completar a análise deste instrumento, foi considerada uma aproximação à Service-Dominant Logic, incluindo a avaliação do produto em si, assim como dos benefícios que advêm da utilização do serviço (serviços e produto). Assim este estudo pretende fazer uma aproximação a uma análise global de serviço, englobando num único estudo, a avaliação de qualidade dos serviços e do produto, a relação entre qualidade nos serviços e satisfação do cliente e ainda, análise aos benefícios de utilização. Para isso, recorreu-se a diversas análises estatísticas e exploratórias, como é o caso de testes de hipóteses, análise de componentes principais ou análise de *clusters*.

Os resultados encontrados sugerem que existem diferenças nos níveis de qualidade percebida pelos clientes nas diferentes dimensões de qualidade, assim como diferenças significativas provenientes da maioria das variáveis independentes em estudo. É apresentada uma alternativa ao SERVPERF para avaliação da qualidade percebido do serviço nas unidades de retalho de vestuário, tendo por base a amostra disponível. Existe uma relação entre qualidade do serviço e a satisfação do cliente e é possível agregar os clientes em grupos homogéneos e ainda complementar esses perfis com os benefícios mais procurados.

Palavras-chave: Qualidade no serviço; S-D Logic; Retalho; Moda de vestuário

JEL Classification:

L89 – Industry studies: service (other)
Y40 - Dissertations

ACKNOWLEDGEMENTS

This dissertation represents the end of my academic life, at least for now, and presents itself as one of the biggest challenges ever achieved. Reconciling a master's thesis and my full-time job was not easy, not for me, nor the people around me, who deserve my greatest thanks.

First, I thank everyone who spent time helping me by answering my long questionnaire and the ‘specialists’ who participated in my Delphi exercise, who made the benefits collection possible. Also, a thank-you to my favourite coffee house, for being my main supplier of caffeine and my retreat after working hours.

Then, I thank my friends and colleagues, who were somehow involved in my everyday crisis and whose main topic of conversation has been about the delivery of this paper. A special thanks to my closest friends, for the long and late hours of work, for the fun and for the hardest times. After all, we lived this challenge together.

I thank my parents, sister and grandmothers, for the unconditional support they have given me over the last year and the infinite source of motivation.

Finally, I must thank my supervisor, Ana Lúcia Martins, to be more than just my supervisor. As a teacher and friend, she was exceptional in the support she always gave me, for the patience, the shared moments, the infinite talks and jokes, the motivation, the consistency and the outstanding detail orientation, for the passion and for encouraging me not to take the easiest path. Human and professional, always. I could not ask for more.

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1. INTRODUCTION

1.1. CONTEXTUALIZATION

Today, fashion retail is characterized as being dynamic and fast moving in the sense that in order to accompany consumerism, firms had to accelerate their pace (Dabholkar *et al.*, 1996). Zara (the largest retailer in the world), developed a highly responsive supply chain that enables delivery of new offering every two weeks and they have settled themselves as benchmark (Petro, 2016). More recently Primark poses a threat even to giant retailers like the Swedish H&M, practicing almost unbeatable prices, and quality standards very similar to those retailers already implemented in the retail market (Têxtil, 2016).

Under this competitive market, service quality can serve as base in achieving advantage over the competitors (Asubonteng *et al.*, 1996). Several authors have defended the idea that, because service quality is very often associated with customer satisfaction, service quality can help improve customer satisfaction, and so, help retaining customers (Yip *et al.*, 2011; Jun *et al.*, 2004). Adding to this fact, the context of Apparel Fashion Retail seems to be scarce in terms of literature regarding service quality (Islam *et al.*, 2012). Islam *et al.* (2012) have studied this context for the Bangladesh reality, but so far, no studies were found for the Portuguese reality, posing it as a research opportunity. As so, evaluating service quality in this context seems to be a necessity.

Other markets have been studied to assess service quality, but specifically in the apparel fashion context, that task can be, besides necessary, particularly complex. In more service-based contexts, service quality may seem easier to evaluate, but for the Apparel Fashion context, that task can be difficult in a way that blending service and product is necessary to satisfy the customer (Gagliano and Hathcote, 1994).

For Siu and Cheung (2001), service quality is no longer enough, defending the idea that there are other factors that matter for the customer. In an attempt to follow this direction, it is believed that a Service-Dominant Logic approach on the benefits of use can help complement the overall analysis. Aligned to Gagliano and Hathcote's necessity to blend products and services for the fashion context, Service-Dominant Logic presents it-self as an opportunity, where according to this philosophy, there are no products and services, but only service being used for the benefit of another (Vargo and Lusch, 2004).

In sum, together with the fact that the fashion market is in constant metamorphosis, that the perceived quality is present as a source of competitive advantage over competition, that

this context is understudied not only internationally, but also, nationally as there are so far no studies on this context for the Portuguese reality, it becomes not only necessary but also relevant to study perceived service quality for the Portuguese reality. Additionally, in the light of recent studies of this new perspective of Service-Dominant Logic, that is changing the way service providers face the way they operate and the way they relate to their customers, it becomes also relevant to associate the benefits of use to service quality.

1.2. GENERAL OBJECTIVE

Over what was previously mentioned, the main purpose of this study is to evaluate Perceived Service Quality of the Portuguese Apparel Fashion Retail from the customer perspective, as well as the benefits of use.

1.3. SPECIFIC OBJECTIVES

In order to address the more general objective mentioned above, more specific objectives are defined:

1. Evaluate customers' perception of quality, in overall and by quality dimension, of the service provided by stores in the Portuguese Apparel Fashion Retail;
2. Evaluate the adequacy of the SERVPERF model proposed by Cronin and Taylor (1992), to evaluate the quality of the service provided by stores in the Portuguese Apparel Fashion Retail;
3. Evaluate the impact of socio- demographic variables ("gender", "age" and "gross income per capita") and variables characterizing the service ("group of store", "store location", “waiting time", "frequency of use" and "time to get to the store") in overall level of perceived service quality and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988);
4. Analyse the strength of association between perceived quality and satisfaction with the service provided by stores in the Portuguese Apparel Fashion Retail;
5. Analyse which of the five quality dimensions proposed by Parasuraman *et al.* (1988), Offer of the store and Other Tangible Elements, have more influence on perceived service quality of stores in the Portuguese Apparel Fashion Retail;
6. Verify the existence of other attributes (Offer and Other Relevant Elements) in addition to those identified in the five quality dimensions proposed by

Parasuraman *et al.* (1988), that can influence perceived service quality of store in the Portuguese Apparel Fashion Retail;

7. Identify groups of stores according to the service provided;
8. Identify groups of customers according their characteristics and examine possible different levels of perceived service quality in overall and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988);
9. Analyse which benefits of use are more relevant for customers of stores in the Portuguese Apparel Fashion Retail;
10. Analyse a possible relation between benefits of use and perceived service quality of stores in the Portuguese Apparel Fashion Retail;
11. Analyse a possible relation between benefits of use and customer profiles;
12. Propose measures of improvement to the service provided by stores in the Portuguese Apparel Fashion Retail.

1.4. RESEARCH QUESTIONS

According with the objectives previously stated the following research questions are formulated:

Q1: What is customers' perception of quality of the service provided by stores in the Portuguese Apparel Fashion Retail?

Q2: Is the SERVPERF model an adequate one to evaluate perceived service quality of stores in the Portuguese Apparel Fashion Retail?

Q3: Can independent variables ("gender", "age" and "gross income per capita", "group of store", "store location", waiting time", "frequency of use" and "time to get to the store") contribute to different levels of perceived service quality in overall and in each of the five quality dimensions proposed by Parasuraman *et al*. (1988)?

Q4: Can perceived service quality be associated to the level of satisfaction with the service provided?

Q5: To what extent the five quality dimensions proposed by Parasuraman *et al*. (1988), Offer and Other Relevant Elements, influence perceived service quality of stores in the Portuguese Apparel Fashion Retail?

Q6: Is it possible to aggregate both stores and customers into groups of homogenous characteristics?

Q7: Is there a relation between benefits of use and the overall level of perceived service quality of stores in the Portuguese Apparel Fashion Retail and both groups of stores and customers?

Q8: Which adjustments can be introduced to the service provided by the stores in the Portuguese Apparel Fashion Retail to improve customers' perception of quality?

1.5. RESEARCH METHODOLOGY

In order to investigate perceived service quality of Portuguese Apparel Fashion Retail' customers, a questionnaire will be conducted among customers of this market.

Among service quality research, it is possible to find two of the most tested instruments to evaluate perceived service quality: SERVQUAL and SERVPERF. SERVQUAL, developed by the pioneers in this field, Parasuraman *et al.* in 1988, bases its evaluation method on the GAP between customers' perceptions and expectations on service quality. Later in 1992, Cronin and Taylor developed SERVPERF, based on SERVQUAL, which establishes its evaluation method only on the perceptions side. The current study will recall upon the SERVPERF evaluation method as it focuses only on the customer's perceptions. This choice relies on the fact that after several argumentations on existing literature about service quality evaluation, the majority of researchers seem to point to the fact that analyzing only the perceptions is not only enough, but also better.

Because SERVPERF is a relatively standard questionnaire model with the need to be adjusted to specific situations, the need to add new items more specific to the reality in study arose. In order to better fit the questionnaire model to the market in study, items suggested by Islam *et al.* (2012) and Tam (2004) are added. Additionally, in order to introduce Service-Dominant Logic's benefits in the study, a set of benefits associated with the service provided is also included in the questionnaire. This time, because there is no literature relating Service Quality and Service-Dominant Logic on the benefits withdrawn by the customers in this context, these benefits were selected based on the results collected among a group of selected experts based on a Delphi Method test. The questionnaire was released via online through Survey Monkey and the results will be analyzed resorting to SPSS.

1.6. SCOPE

In order to accomplish the settled objectives, the need to define the scope of this dissertation arose, which is focused on the Portuguese Apparel Fashion Retail. As so, a

study based on the market itself and not a particular provider, offers more variety and also allows the analysis of differences among the collected providers.

The majority of the providers in this market operate in both online and offline sales channels. However, this research will only study the offline channel, referring the physical stores. This is justified for the fact that these sales channels have distinct service process experiences and benefits.

Another important aspect to define is the type of offer. This study will only comprehend stores providing a service related to casual clothing, and only clothing, where shoes or other accessories will be excluded. This way, it is possible to keep this investigation more focused avoiding the inclusion of services that are too different that would naturally open the scope of research.

1.7. GLOBAL STRUCTURE

In the light of previously stated objectives, the present research is divided into five chapters:

1. **Introduction:** In this first chapter, the major guidelines were defined. Here it is explained the motivation behind this particular research and a brief contextualization of the market in discussion. The purpose is disclosed, the general and specific objectives defined, research questions formulated, the methodology and the scope of analysis explained, and at last, the global structure of the thesis presented.
2. **Literature Review:** It is in this chapter where a review on existing literature related to the subject of this research is discussed. It will begin with the concept of service quality and its relation with customer satisfactions, followed by existing methods to evaluate perceived service quality, including both SERVPERF and SERVQUAL and related critiques. Then S-D logic is introduced and analyzed based on its fathers and related evolution and critiques along these past few years. In the end of the chapter, it is possible to find the joint sphere of both themes that will serve as the foundation to accomplish the purpose of this research.
3. **Methodology:** In this third chapter the research model and related operationalization will be presented, as well as the hypotheses to be tested and the statistical techniques to be used. Additionally, the different methods for data collection will be explained here and the criteria and conditions under which each method will be conducted.

4. **Results:** This is the chapter where the results from the different methods used to collect data are presented and discussed, using different statistical techniques such as hypotheses tests, statistical correlation, Principal Components Analysis, Multiple Linear Regression and Cluster Analysis.
5. **Conclusions:** In this final chapter the conclusions on this study will be disclosed, research questions will be answered and hypotheses will be assessed. A review on the proposed objectives will be conducted and differences among results will be analyzed. Later limitations of the research results will be identified and suggestions for further research on the topic will be presented.

2. LITERATURE REVIEW

2.1. INTRODUCTION

In order to address the problematic of this paper and meet the proposed objectives, it is essential to provide consistent theoretical support for this research.

This chapter will begin by defining Service Quality and followed by the discussion around the relationship between Service Quality and Customer Satisfaction. It then moves towards evaluation models of service quality and their evolution, from the SERVQUAL (Parasuraman *et al.,* 1988), to more recent adaptations of this model in retail stores and specifically, in the fashion context (Isalam *et al.*, 2012). Service Quality section is then followed by Service-Dominant Logic with a brief contextualization followed by its origins in terms of resources, the transition from a Goods-Dominant Logic, and a disclosure of its essences, including the identification of the Foundational Premises and a specific section for the benefits of use.

A bridge between Service Quality and Service-Dominant Logic will be attempted at the end of the current chapter.

2.2. SERVICE QUALITY

According to Japanese philosophy of Total Quality Management (Crosby, 1979) quality is zero defects, meaning, doing things right for the first time. But the definition of Service Quality has been far from peaceful, as scholars have defined the concept of Service Quality in several attempts. However, it should always be defined from the customer's perspective (Tam, 2004).

2.2.1. THE CONCEPT OF SERVICE QUALITY

Service quality can be defined as an attitude towards purchase intentions (Oliver, 1980; Parasuraman *et al.*, 1985) or a global value judgment of the firm's excellence (Parasuraman *et al.*, 1988). The definition has not reached a consensus but has been gaining importance over the years as its valuable benefits have been highlighted in several studies in a variety of industries such as healthcare (Lam, 1997), banking (Johnston, 1997), retail (Dabholkar *et al.*, 1996) and others.

To better understand quality in services, firstly it becomes relevant to disclose the four main service characteristics (Parasuraman *et al.,* 1985). The IHIP characterization of services (Sasser *et al.*, 1978) defines services as:

1. **Intangibles:** intangibility is the most cited characteristic of services and it has been defined as the critical distinction between goods and services from where the other three characteristics emerge (Bateson, 1979). Services are actions and not objects, and so, they cannot be touched, counted, measured, stored or verified before the sale takes place. This fact makes it difficult the guarantee quality in advance as quality is provided and evaluated at the time of provision.
2. **Heterogeneous:** heterogeneity represents one of the biggest challenges for service quality. Variability is deeply attached to service and makes it difficult to guarantee a uniform output. The output of service will vary from provider to provider, from customer to customer, from interaction to interaction and so on. Each service provision is unique
3. **Inseparable:** service quality is not something the provider can prepare in advance and deliver to the customer. Because it happens during service provision it is created by the interaction of both provider and receiver of the service. It is not possible to separate the preparation and the delivery, in service language they happen simultaneously. This fact also makes it difficult to control service quality as service provision intends customer interaction and the most intense this interaction is the less control the firm has on the quality of the service.
4. **Perishable:** unlike goods, services cannot be stored for future use. Services happen at their provision. Services happen at their provision. However, it does not seem correct to say that the customer can only benefit from the service at the moment of its provision, the customer can still benefit from the service effects after the provision. The customer benefits from the service at the moment of provision but its effects can be extended along the time, depending on the service.

It is crucial for managers to understand Service Quality, as well as how it can influence business success and how can it be empowered (Cronin and Taylor, 1992). Along several studies in very different fields of application, Service Quality has been positively related to customer satisfaction (Bolton and Drew, 1991; Boulding *et al*., 1993; Parasuraman *et al.*,

1988; Siu and Cheung, 2001; Yip, 2011; Jun, 2004), purchase intentions (Woddside *et al*., 1989; Bitner, 1990; Cronin and Taylor, 1994; Dabholkar *et al*., 1996; McDougall and Levesque; 2000; Siu and Cheung, 2001; Caruana; 2002; Olsen, 2002; Tam, 2004), market share (Bowen and Hedges, 1993; Siu and Cheung, 2001; Parasuraman *et al*., 1985) and to high revenues and customer retention (Bennet and Higgins, 1988). All these connections have pointed towards the importance of understanding and improving Service Quality as it is the start point towards customer satisfaction and firms' financial performance. Tam (2004) even suggests that customers can be considered as the main source for most firms' revenue.

The delivery of high Service Quality had been the basic retailing strategy (Berry, 1996) as it was the main source of competitive advantage (Reichheld and Sasser, 1990; Siu and Cheung, 2001) and a primary mean for achieving differentiation (Parasuraman *et al*., 1988; Asubonteng, 1996). If this strategy was functioning until the late 90's, in the past few years reality seems to be changing, as providing high levels of Service Quality is no longer enough to guarantee success. Firms have to do much more to please even more demanding customers in order not just to survive, but to make a difference when providing a service.

2.2.2. SERVICE QUALITY AND CUSTOMER SATISFACTION: DIFFERENCES AND RELATIONSHIP

Service Quality and Customer Satisfaction are two constructs that have travelled together since they began to be studied. Although, they may have been seen as similar initially, scholars soon realized they were two very different but related concepts. Furthermore, their relationship has been discussed but clarity is not always present among its studies.

Some may argue that Customer Satisfaction is an antecedent of Service Quality (Bolton and Drew, 1991; Bitner, 1990; Patterson and Johnson 1993), however, later studies have pointed towards the opposite direction, where Service Quality is in fact an antecedent of Customer Satisfaction (Anderson and Sullivan 1993; Ravald and Grönroos, 1996; De Ruyter *et al.*, 1997; Parasuraman *et al.*, 1985; Cronin and Taylor, 1992; Tam, 2004). This last point of view has been showing stronger research support and for that reason has been taken as the most adequate definition of the relationship between both constructs.

Teas (1993) explains that the disagreement between their relationship is due to the fact that both concepts have not been clearly defined, as there are different authors' perspectives.

Service Quality can be seen from a transactional or global perspective (Teas 1993; Parasuraman *et al.*, 1994), meaning that it can be defined as an instant evaluation of service provider's performance (Parasuraman *et al.*, 1988), or as an attitude, a long-run overall evaluation (Cronin and Taylor, 1994). On the other hand, there is Customer Satisfaction, that is generally defined as an emotional state that occurs after the perceptions, being an evaluation process (Westbrook, 1981). This definition also assumes that because it is an emotional-evaluative process, Customer Satisfaction is built over time as a result from the different emotional states felt after each evaluation process or experience (Parasuraman *et al.*, 1988; Woodruff *et al.*, 1991; Rust and Oliver, 1994; Westbrook, 1981).

These authors have also gone deep into what is the basis of this emotional evaluation process. They discovered that the emotional state is an outcome of the experience, resulting from the comparisson of its rewards/benefits and its costs. Along with this long-run approach, some defend that Satisfaction influences the effect of previous perceptions, meaning one modifies the other throughout time (Cronin and Taylor, 1992; Oliver, 1980; Bolton and Drew, 1991).

Although the relationship and definition can be discussed, two things are clear: they are two different but related constructs. Studies point to the fact that a customer can perceive high quality in a service, but he can still be unsatisfied. One may argue that the reason behind this is thar the service provision did not meet customer espectations (Parasuraman *et al.*, 1988). In the next topic, discussion concerning customer expectations takes place.

2.2.3. SERVICE QUALITY MEASUREMENT

If the definition of service quality is hard to achieve, the measurement of its actual level is even harder (Gavin 1983; Parasuraman *et al.*, 1988; Brown and Swartz 1989). Besides service quality definitions presented in section 2.2.1., there is one that has received wide acceptation but it is also the one creating more discussion regarding its measurement: service quality results from the comparison of both customer expectations and perceptions of the service performance (Lewis and Booms, 1983; Grönroos, 1984; Parasuraman *et al.*, 1985, 1988; Islam *et al.*, 2012; Tam, 2004).

Parasuraman *et al.* (1985) identified 10 quality dimensions and later after a scale refinement (1988), aggregated them into 5 final dimensions. They argued that these dimensions can be adapted to any particular market, and defined them as:

- **Tangibles:** measured by four items, is related to physical facilities, equipment and employees' appearance.
- **Reliability:** measured by five items, is related to the ability to perform the promised service dependably and accurately.
- **Responsiveness:** measures by four items, is related to the willingness in helping customers and to provide a prompt service.
- **Assurance:** measured by four items, is related to the knowledge and courtesy of employees and their ability to instill confidence and trust in the customer.
- **Empathy:** measured by five items, is related to the ability to care and to give customers' individualized attention.

Perceived service quality in these five quality dimensions can be evaluated using a 7-point Likert like scale with two criteria for each item proposed: (1) customers' expectations; (2) customer's perceptions. There is a total of 44 items.

The discussion around weather expectations should be included in the study of Service Quality began after Parasuraman *et al.* (1988) created the first measurement model of Service Quality, SERVQUAL, after identifying quality's 5 dimensions (Parasuraman et al., 1988). The critics started immediately:

- The GAP Theory between perceptions of performance and expectations was not strongly grounded as a valid method for measuring service quality (Cronin and Taylor, 1992);
- Later, Parasuraman *et al*. (1994) responded to the concerns raised, but, according to Cronin and Taylor (1994), the SERVQUAL instrument still fails to exhibit construct validity;
- Adding importance weights and expectations only adds redundancy (Woodruff *et al*., 1983);
- Bouman and Van der Wiele (1992) claimed that answering towards expectations and perceptions can cause respondents to be bored and confused, affecting the quality of data.

Performance-only evaluation proposed by Cronin and Taylor (1992) (SERVPERF), based on the SERVQUAL of Parasuraman *et al.* (1988) but without the expectations' items, gained more acceptance as even its authors claimed in 1994, as a performance-based measure allows more predictable ability and improves quality measurement. The proposed tool maintained the 7 point Likert like scale from SERVQUAL. One of the main advantages

of the use of SERVPERF over SERVQUAL is the fact that is reduces half of the items as it excludes the perceptions criteria.

Nonetheless, similar opinions can be found among several researchers, defending the idea that SERVPERF seems to be more adequate in evaluating service quality:

I. Service Quality measurement seems to be tied to perceptions of performance (Grönroos 1993; Dabholkar, 1993);
II. SERVQUAL scale seems to rely more on the perceptions score than on the expectations score (Babakus and Boller, 1992);
III. Service quality is only influenced by perceptions of performance (Cronin and Taylor, 1992; Zeithaml, 1993);
IV. In general, the perception-only measure seems more adequate (Cronin and Taylor, 1992; Teas, 1993; Siu and Cheung, 2001).

In sum, it seems that the performance-only measurement presents strong validity, which points to the fact that when measuring service quality, a performance-only approach can be used. Nonetheless, SERVQUAL is still a widely a valid instrument in evaluating service quality in many different contexts such as: hotels (Saleh e Ryan, 1991), airline companies (Pakdil e Aydin, 2007); hospitals (Zarei *et al.*, 2013), or education (Yousapronpaiboon, 2014).

2.2.4. SERVICE QUALITY IN APPAREL FASHION RETAIL

Other instruments like the Retail Service Quality Scale (RSQS) (Dabholkar, 1996) arose from SERVQUAL and SERVPERF, as adaptations of the original instruments to the context in study or with some adaptations regarding the dimensions used. This is understandable as the authors themselves defended that the questionnaire skeleton can and should be adapted to the context being analyzed (Parasuraman *et al.*, 1988) and that different services may need specific dimensions (Cronin and Taylor, 1992). In defense of these adaptations, Akbar (2010) claims that the adjustment of a Service Quality model is critical for the competitive advantage of a business.

SERVQUAL and/or SERVPERF have been applied to a variety of settings, but many studies concluded that they were not adaptable for the reality in study in some cases (Rao and Kelker, 1997; Cui, 2003; Siu and Cheung, 2001), as they found other service-specific items, as well as other quality dimensions. Although the contribute of Parasuraman *et al.* (1985, 1988) and Cronin and Taylor (1992) was major, as they were fathers of Service

Quality measurement, their instruments will need adaptations regarding culture, industry or other realities.

For the mentioned reasons, many adaptations were studied, including one in particular, the Retail Service Quality Scale (RSQS) of Dabholkar (1996), that wanted to fill a GAP regarding the lack of application of these instruments in the retail context. The quality dimensions identified were: (i) physical aspects; (ii) reliability; (iii) personal interaction; (iv) problem solving; (v) policy. Still, this instrument proved not to be adaptable to every culture as it fitted the USA sample (Kim and Jim, 2002) but was not suitable in the Indian context (Kaul, 2005).

Leung and To (2001) identified the five dimensions that seemed most suitable in the context of fashion stores: (i) shop environment; (ii) retail operation; (iii) retail management; (iv) salesman service; (v) and product.

Because studies in the apparel fashion context were still scarce, Islam *et al.* (2012) decided to design a new integrative model of Service Quality, Customer Satisfaction and Customer Loyalty, also using a 7-point Likert scale in their questionnaire. In this study, the authors complemented the dimensions with previous research: (i) physical appearance and policy (related to physical facilities and equipment, parking, advertisement, safety and operating hours); (ii) personal interaction (regarding employees appearance, knowledge, presence and performance); (iii) promises and problem solving (how willing is the company to manage complaints and other issues); (iv) convenience (including layout and merchandising); (v) product and store size (regarding the quality of the product, price and size).

2.3. SERVICE-DOMINANT LOGIC

Total Quality Management and Services Marketing were two of the many frames of reference emerging in the 80's, suggesting a turning point towards a new dominant logic. It was near the end of the previous millennium, that authors began to identify a new dominant logic (Achrol and Kotler, 1999; Rust, 1998).

The world was evolving towards services and moving away from 'just' manufacturing. This provision has been defined as servitization of manufacturing (Neely, 2008) and has been studied by many (Anderson and Narus, 1995; Vandermerwe and Rada, 1988; Bandinelli and Gamberi, 2004; Ahamed *et al.*, 2013).

Nonetheless, Gummesson (1995: 250–51) argued that customers do not buy goods or services but rather *"offerings which render services which create value.... The traditional division between goods and services is long out- dated".* This idea left the door open for a new dominant logic such as the Service-Dominant (S-D) logic visited below.

2.3.1. RESOURCES

According to Malthus (1798), the term 'resources' is defined as natural resources that humans explore for their support. However, the definition has evolved for something more complex over the years.

In the organizational context, resources are often seen as a core competence of organizations, and soon, scholars (Zimmermann, 1951; Penrose, 1959) began to realize that knowledge and skills are the most important type of resources, and so, the role and view of resources needed to take place.

Later, an important distinction between resources accompanied the shifting towards the adoption of a new perspective. Constantin and Lusch (1994) defined 'operand resources' as passive, upon which operations are executed, and 'operant resources' as dynamic, intangible and that can produce effect. This means that operand resources are transformed and operant resources transform operand resources to produce effects. These last ones besides dynamic, are also infinite unlike operand resources that are static and finite. (Vargo and Lusch, 2004)

In this sense, S-D Logic sees operant resources as primary because they are the ones producing effects and its authors point that knowledge and skills are operant resources.

2.3.2. TRANSITIONING FROM A GOOD-DOMINANT LOGIC

According to Kiesler and Sproul (1982), a dominant logic is based upon the concept of business, or in other words, shared mental maps that managers use to develop business operations. If they are shared maps, it means that a logic is generally accepted meaning that to change it towards a new direction is something quite difficult and time costly to achieve.

A Goods-Dominant (G-D) Logic perspective was grounded on the idea that value was attached to goods that could later be exchanged in the market (Vargo and Lush, 2004). Marketing and Operations inherited this point of view, focusing primarily on transformed resources. But nowadays services dominate the economy, not goods, and with it the importance of developing new adjusted models evolved (Vargo *et al.*, 2006) because when

extending G-D Logic towards services the result is the reduction of offerings to exchangeable units.

Scholars were calling for a shift in paradigm. Gummesson (1995), Grönroos (1994, 2000) and Sheth and Parvatiyar (2000) were calling for relationship marketing. Additionally, to support this shifting, Teece and Pisano (1994) argued that firms' competitive advantage should lay on dynamic capabilities. All these, point towards a new logic, S-D logic, where the dynamic capabilities mentioned by Teece and Pisano (1994) are knowledge and skills (resources that transform other resources). However, the fathers of this dominant-logic (Vargo and Lusch, 2004) do not agree with the fact that this logic should be relational only. They argue that instead of value being attached to the relation itself, it should continue to be embedded in exchange, just in a different way. Service is exchanged for service through a relationship between firms and consumers, but value is still embedded in exchange, the relationship is just a mean to an end, not the heart of the operation itself.

The S-D Logic perspective is not only customer- centric (Sheth *et al.,* 2000) but also market driven (Day and Montgomery, 1999), which means collaborating with and learning from customers as a circular process, as well as being adaptive to their individual and dynamic needs. Unlike G-D Logic, that defines a clear separation between the producer and customer's value chains where value is created in a linear form, S-D Logic proposes a circular process of value co-creation where value is jointly co-created by the firm and customer (Ng *et al.*, 2012).

In this sense, S-D Logic places service above goods in terms of function and classification, leaving goods with only one responsibility, delivering service (Vargo *et al*., 2006). Table 1 provides a better visualization of the main differences between G-D and a S-D Logics.

The IHIP characterization, already visited in section 2.2.1. may have led to think of service as what product is not. Edvardsson *et al.* (2005) understood that this characterization was not the way towards a new dominant logic. Other authors have also argued that this G-D logic perspective on services may hide where value is really created, which is on the combination of both goods and services (Grönroos, 1994; Kotler, 1997). Vargo and Lush (2006) identified growing evidence in existing literature about these characteristics that support the shifting on the paradigm. They argue that tangibility is not what is actually purchased, heterogeneity allows offerings that better meet customer requirements, and additionally, goods' ability to be stored is expensive and poses a threat to efficiency.

Table 1 – Differences between G-D and S-D Logic

	G-D Logic	S-D Logic
Primary unit of exchange	People exchange for goods. These goods serve primarily as operand resources.	People exchange to acquire the benefits of specialized competences (knowledge and skills), or services. Knowledge and skills are operant resources.
Role of goods	Goods are operand resources and end products. Marketers take matter and change its form, place, time, and possession.	Goods are transmitters of operant resources (embedded knowledge); they are intermediate "products" that are used by other operant resources (customers) as appliances in value-creation processes.
Role of customer	The customer is the recipient of goods. Marketers do things to customers; they segment them, penetrate them, distribute to them, and promote to them. The customer is an operand resource.	The customer is a coproducer of service. Marketing is a process of doing things in interaction with the customer. The customer is primarily an operant resource, only functioning occasionally as an operand resource.
Determination and meaning of value	Value is determined by the producer. It is embedded in the operand resource (goods) and is defined in terms of "exchange-value."	Value is perceived and determined by the consumer on the basis of "value in use." Value results from the beneficial application of operant resources sometimes transmitted through operand resources. Firms can only make value propositions.
Firm–customer interaction	The customer is an operand resource. Customers are acted on to create transactions with resources.	The customer is primarily an operant resource. Customers are active participants in relational exchanges and coproduction.
Source of economic growth	Wealth is obtained from surplus tangible resources and goods. Wealth consists of owning, controlling, and producing operand resources.	Wealth is obtained through the application and exchange of specialized knowledge and skills. It represents the right to the future use of operant resources.

(Source: Vargo and Lusch, 2004)

2.3.3. THE FUNDAMENTALS OF SERVICE-DOMINANT LOGIC

S-D Logic represents the abandonment of a traditional G-D Logic that focused on operand resources, like goods, to deliver value for the customer (Vargo *et al*., 2006). This new perspective suggests a transition of focus towards operant resources, like knowledge and skills, that are dynamic and infinite and they will allow the firm to jointly co-create value with the customer and not for the customer. Nonetheless, the authors admit that more than a philosophy or model, S-D Logic represents a deep change into manager's through as G-D Logic is probably *"one of the most deeply ingrained paradigms in both academic and managerial though"* (Vargo *et al*., 2006: 47).

S-D Logic discards the traditional distinction between goods and services and proposes a different construct, that everything is service and that it is composed by a mix of goods and services. The authors of this new perspective argue that goods are not an alternative to services or vice versa, but suggest that goods are merely appliances to serve as an alternative to direct service provision. In this sense, they define service as *"the application of specialized competences (operant resources – knowledge and skills) through actions, processes and performances for the benefit of another entity or the entity itself"* (Vargo *et al.*, 2006: 43). Service then becomes the 'star' of the entire operation as it is what is always exchanged, service for service.

The authors developed Foundational Premises (FP) upon which S-D Logic is sustained. They started as eight (Vargo and Lusch, 2004), then nine (Vargo *et al.*, 2006), latter evolved to ten (Vargo and Lusch, 2008) and are currently eleven (Var go and Lusch, 2015). A review

Table 2 – S-D Logic's foundational premises and their updates

FP	Original FP (2004)	Modified/New FP (2008)	Modified/New FP (2015)	Axiom status
FP1	The application of specialized skill(s) and knowledge is the fundamental unit of exchange	Service is the fundamental basis of exchange	No change	Axiom
FP2	Indirect exchange masks the fundamental unit of exchange	Indirect exchange masks the fundamental basis of exchange	No change	
FP3	Goods are a distribution mechanism for service provision	No change	No change	
FP4	Knowledge is the fundamental source of competitive advantage	Operant resources are the fundamental source of competitive advantage	Operant resources are the fundamental source of strategic benefit.	
FP5	All economies are services economies	All economies are service economies	No change	
FP6	The customer is always a co-producer	The customer is always a co- creator of value	Value is cocreated by multiple actors, always including the beneficiary	Axiom
FP7	The enterprise can only make value propositions	The enterprise cannot deliver value, but only offer value propositions	Actors cannot deliver value but can participate in the creation and offering of value propositions.	
FP8	A service-centered view is customer oriented and relational	A service-centered view is inherently customer oriented and relational	A service-centered view is inherently beneficiary oriented and relational.	
FP9	Organizations exist to integrate and transform microspecialized competences into complex services that are demanded in the marketplace	All social and economic actors are resource integrators	No change	Axiom
FP10		Value is always uniquely and phenomenologically determined by the beneficiary	No change	Axiom
FP11			Value cocreation is coordinated through actor-generated institutions and institutional arrangements.	Axiom

(Source: Vargo and Lusch, 2004, 2008 and 2015)

on all FP and their modifications is provided below and summarized in Table 2 according to major years of modifications as well as their classification as axioms.

Under the scope of this investigation, not all premises will be given the same detail. Nonetheless, to better understand the ideology underlying S-D Logic, it becomes relevant the present the axioms in greater detail. The distinction between FP and Axioms is the fact that Axioms are the true support for S-D Logic, and FP's are only considered as FP when they can be derived for the others (Lusch and Vargo, 2014).

FP1/A1: Service is the fundamental basis of exchange - What Vargo and Lusch (2008) posit is that service is exchanged for service. But this FP evolved from the original formulation: *'The application of specialized skills and knowledge is the fundamental unit of exchange.'* (Vargo and Lusch, 2004). However, in 2008 the authors decided to change to the wording 'service' as service in the context of S-D Logic, is in fact the application of specialized skills and knowledge. Additionally, Ballantyne and Varey (2006) criticized the use of the term 'unit', arguing it is G-D related. In fact, services cannot be counted, goods can, and so, the authors changed it to 'basis of exchange' as a more suitable way to reflect the exchange of service as non-good.

FP6/A2: Value is co-created by multiple actors, always including the beneficiary - Originally formulated as 'The customer is always the co-producer"(Vargo and Lusch, 2004), the idea behind this FP is probably one of the most important principles behind S-D Logic. From a service-centered perspective, the customer becomes part of the process of value production, acquiring the function of co-creator, instead of being a receptor or a target. This implies a shifting in the customer as an operand resource to an operant resource (Vargo and Lusch, 2004). The wording changed in 2008 and was reinforced in in 2015, after Grönroos and Voima's (2013) critiques. *"Value creation does not just take place through the activities of a single actor (customer or otherwise) or between a firm and its customers but among a whole host of actors."* (Vargo and Lusch, 2015: 9) This translates that value co-creation should not be seen as a specific process among specific actors, but as an integrated process among what it may seem possible to say, a circular chain of value co-creation.

FP9/A3: All social and economic actors are resource integrators – This axiom provides insights of what the purpose of organizations is in the light of this service perspective. They also argue that this premise represents an opportunity for SD logic to provide a framework for the theory of the firm. This is supported by the idea that Penrose's

(1959) resource-based theory of the firm, Hunt's (2000) resource advantage theory and Vargo and Lusch's (2004) S-D Logic, as all of them defend the use of specialized skills as inputs to be transformed into service provision. As service provision is passed along from company to company, the following one aggregates the resources from the previous ones. In 2008, the authors reexamined the definition of resource integrators and decided to change and simplify this premise (Vargo and Lusch, 2008).

FP10/A4: Value is always uniquely and phenomenologically determined by the beneficiary – Related with FP 7, this premise and axiom was added because value cannot be delivered, but co-created, but the question of who will determine it was still open (Vargo and Lusch, 2015). As so, what this premise is stating is that even though value is co-created among all actors, the ultimate value determination is done by the beneficiary, who is the one actually benefiting from the service. This axiom requires a deeper explanation of value-in-use and value-in-exchange, which will be visited in the following section.

FP11/A5: Value co-creation is coordinated through actor-generated institutions and institutional arrangements - This eleventh FP is the reflection of a broadened sphere around S-D Logic framework. In the light on Anderson's (1995) framework on marketing systems, Vargo and Lusch (2015) have come to broaden the firm-customer relation, where all actors interact with and among each other to co-create value. With this, the authors created their own definition of service ecosystem: *"a relatively self-contained, self-adjusting system of resource-integrating actors connected by shared institutional arrangements and mutual value creation through service exchange."* (Vargo and Lusch, 2015: 10).

The authors felt the need to reformulate some of the original premises and the need to add new ones after receiving critics from other scholars. These critics allowed complementing the perspective and even the authors argue that *"We do not claim to have invented it and do not claim ownership. S-D logic is still evolving and an "open source" development"* (Vargo and Lusch, 2006). Even in their next paper they still argued that little operationalization of S-D Logic has taken place (Vargo and Lusch, 2008). Ng *et al.* (2012) were pioneers in trying to present a visualization of S-D Logic, for the Rolls-Royce case, and more recently, Joiner and Lusch (2016), conducted a S-D Logic approach to the healthcare sector.

2.3.4. BENEFITS

Benefits are an important part of S-D Logic principals.

Right at the beginning, service is defined as being *'The application of specialized skills and knowledge is the fundamental unit of exchange.'* (Vargo and Lusch, 2004:2). In 2008, the authors realized that if service is the application of specialized skills and knowledge, and if those skills and knowledge are the basis of exchange, then, service is the basis of exchange (Vargo and Lusch, 2008). In FP7, the authors state that value cannot be delivered, but co-created among all actors involved in order to offer value propositions (Vargo and Lusch, 2004, 2008, 2015). According to FP10, value is always determined by the beneficiary (Vargo and Lusch, 2008). At this point, we have what is being exchanged (service), how value is proposed by the actors (by co-creation) and that it is ultimately defined by the beneficiary.

To better understand this value determinations process, it becomes relevant to explain value in more detail, specifically the distinction between value-in-use and value-in-exchange. Value-in-exchange is typically associated with the idea that value co-creation only happens in the moment of exchange and never after the purchase as it is based on utility (Grönroos and Voima, 2013). On the other hand, value-in-use defends that value co-creation goes beyond the moment of exchange, meaning that value co-creation happens when the beneficiary uses the service, which is also when the beneficiary also determines the value of the offering (Grönroos and Voima, 2013). According to the view of value-in-use, value is accumulated over time from the different experiences and this process of value-in-use will finish when the customer no longer perceives the offer with value and disposes it (Grönroos, 2008).

For the reasons stated above, the authors believe that S-D Logic embraces value-in-use rather that value-in-exchange, suggesting that a service has no value unless it is used (Vargo and Lusch, 2006). Because S-D Logic is a customer centric view (Vargo and Lusch, 2004), it becomes pertinent to access the benefits of use from the customer perspective, in order to better understand how value is being determined by the customer (beneficiary).

2.4. THE JOINT SHPERE

At a glance Service Quality and S-D Logic may not seem related. This section intends to suggest a possible relationship as well as the ability of one to complement the other.

Goods are the primarily unit of exchange from a G-D Logic perspective. SERVQUAL and SERVPERF instruments presented in section 2.2.3, are related to this perspective as the aim of these instruments is to evaluate perceived service quality. This view of quality evaluation is conducted from a G-D perspective as the characterization of service follows the distinction between goods and services, where these instruments appear as a way to evaluate service quality, as products could already be evaluated.

Later, in 2004, Vargo and Lusch attempt on a change of paradigm from a G-D to a S-D Logic perspective, where contrary to G-D, S-D Logic twists the traditional way of thinking and suggests that there are no goods or services, but rather only service. With this, when embracing S-D Logic, instruments like SERVPERF of SERVQUAL become outdated and out of context, as evaluating services is meaningless because the purpose should be to evaluate service.

Still under the previous G-D logic Lehtinen and Lehtinen (1982) stated that quality happens during service provision, reminding us of the fact that value is created through the interaction of the firm and the customer. Parasuraman *et al.* (1988) suggest that finding a retailer that is not offering services can be particularly difficult, showing support on the idea that goods and services are always present, even if one more than other. In the light of S-D Logic there is only service, but there is no service (singular of services) provision without goods sustaining it or vice versa (Vargo *et al.*, 2006).

Specifically in the retail context, authors like Dabholkar *et al.* (1996), suggested that because of the large offer of retail businesses, measuring retail business quality should capture additional dimensions. This reference was interpreted as to a product dimension, which was included in studies like Islam *et al.* (2012) or Leung and To (2001), but can also be perceived as a call to the inclusion of an assessment on the benefits of use, which entails a S-D logic perspective. This way the traditional tools can be used to assess the perceived quality of the exchange and the benefits that result from service value-in-use can be assessed on a separate dimension.

In sum, S-D Logic positioning of the customer at the heart of matter, and because S-D logic argues for a customer centred-view it allows the possibility to increase customer satisfaction, which will also benefits the provider as they benefit from each other.

2.5. CONCLUSION

In this chapter, the two main themes to be addressed in this paper are presented and explored, being them, service quality and S-D Logic.

Extent literature on service quality was visited as well as, literature on customer satisfaction. There seems to be strong support among researchers that a performance-only evaluation of service quality, using the SERVPERF instrument is enough. More recent studies on the retail context have provided new insights regarding additional items and instruments of evaluations.

Then, S-D Logic was introduced. Starting from the resources and G-D Logic, to the shift towards a S-D Logic, the fundamentals of this logic were visited, suggesting that service is the basis of exchange. Additionally, Benefits were given special attention, as value is co-created in-use and is determined by the customer (beneficiary).

At the end, the complementation of both themes is explained and sustained with background from existent literature, where it is suggested that instruments like SERVPERF should be complemented in the light of S-D Logic, as they are evaluating services, not service.

By the literature presented in this chapter it is possible to verify the existence of two gaps: (i) there is still little application of instruments to evaluate perceived service quality in the Fashion Apparel Retail context; (ii) and existing literature on the application and operationalization of Service-Dominant Logic is very scarce.

3. METHODOLOGY

3.1. INTRODUCTION

This chapter will present the model on which this investigation is based on, as well as the methodology to be followed.

In order to reach the proposed objectives for this investigation, this chapter will initially present the investigation hypotheses to be tested followed by the operationalization of the research model. Thereafter, the methodology regarding the data collection process will be explained, as well as the tools that will be used to analyse the hypotheses.

3.2. INVESTIGATION HYPOTHESES

Testing investigation hypotheses allows the validation or not of certain assumptions. In order to access if all five quality dimensions proposed by Parasuraman *et al.* (1988) have the same relevance in the perceived service quality, the following hypothesis is formulated:

H1: The service provided at the Portuguese Apparel Fashion Retail has the same level of perceived quality in all five quality dimensions (Tangibles, Reliability, Responsiveness, Assurance and Empathy) proposed by Parasuraman *et al.* (1988).

Following the steps of Islam *et al.* (2012), who also studied the context of Fashion Apparel, gender, age, and gross income (monthly) were included to characterize the sample. The present study will go further and will assess the ability of these variables to influence the level of perceived service quality:

H2: Customers' gender influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

H3: Customers' age influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

H4: Customers' gross income *per capita* influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

Previous studies like the one conducted by Islam *et al.* (2012) did not make any distinction between groups of stores in terms of their offer and where they are located. Nonetheless, as the scope of this study covers the market in general and not a specific store chain, which was necessary to specify because Fashion Apparel is a large market with very

different value propositions. To access the existence of differences regarding service quality among different offers and locations, the two following hypotheses are defined:

H5: Groups of stores influence the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

H6: Store location influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

To access operations-related aspects of the current service provision, three more variables are taken into account. Olio *et al.* (2010) suggested that customers' frequency of visits influences perceived quality. It is interesting to verify if the same occurs in the Portuguese Apparel Fashion Stores as to influence the service experience. As so, the following hypothesis is formulated:

H7: Customer's frequency of visit to the store influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

According to Little and Graves (2008), the waiting time in a service is an important measurement for a manager. As a consequence, the following hypothesis is rehearsed:

H8: Customer's waiting time through the process experience in the store influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

Customer's time to get to the store allows to study if the store location can influence customers perceived service quality as being associated with proximity and convenience. This variable, according to Jaravaza and Chitando (2013), is critical to retailing strategists.

H9: Customer's time to get to the store influences the overall level of perceived service quality of a store and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988).

Authors like Tam (2004) or Islam *et al.* (2012) studied service quality and customer satisfaction, and posit that both come hand in hand. As so, even if not in detail, the interest in verifying the existence of the relationship between service quality and customer satisfaction in this context arose:

H10: Perceived service quality is strongly associated with customer satisfaction of Portuguese Apparel Fashion Retail.

The need to add new context-specific items was felt, and so, new items were added. A special emphasis needs to be done to the product itself: *"Thus, a product is considered to*

be an important determinant of service quality."(Islam *et al.*, 2012: 218). With this, not only items related to already existing dimensions needed to be added, but also, product-related items are very specific for the market in study. Because under the scope of this research, the wording "*product"* does not fit in S-D Logic vocabulary, "*Offer"* seemed to be the most suitable way to call the new aggregation of items:

Authors such as Leung and To (2001) and Abu (2004), have come to identity the need of additional attributes among previous studies of the retail market. Supporting their idea, according to Islam *et al.* (2012: 218), "*a product is considered to be an important determinant of service quality*", which translates that the tangible elements are a relevant part of stores' value propositions. It is then interesting to perceive if these products (the offer) are influenced by the same factors as the previously assessed ones for the influence on the quality dimensions. As so, the following hypothesis is formulated:

H11: Gender, Age, Gross income *per capita*, Group of store, Store location, Waiting time, Frequency of use and Time to get to the store influence the perceived quality of the Offer.

In the same path as in the previous hypothesis, he perception of quality over other relevant elements of the value proposal, such as parking availability, location of the store or the store layout can also be influenced by the same factors. As so, a new hypothesis emerges:

H12: Gender, Age, Gross income per capita, Group of store, Store location, Waiting time, Frequency of use and Time to get to the store influence the perceived quality of Other Relevant Elements of the value proposal.

3.3. CONCEPTUAL MODEL

The instrument to be used to evaluate perceived service quality in stores in the Portuguese Apparel Fashion Retail, contemplates the five quality dimensions (Tangibles, Reliability, Responsiveness, Assurance and Empathy) identified by Parasuraman *et al.* (1988) that were later supported by Cronin and Taylor (1992).

Nonetheless, the authors supported the idea that specific attributes of a service may not be explicit among the five quality dimensions. As a result from the investigation hypotheses presented in the previous section, the investigation model for part of this research is the one stated on Figure 1:

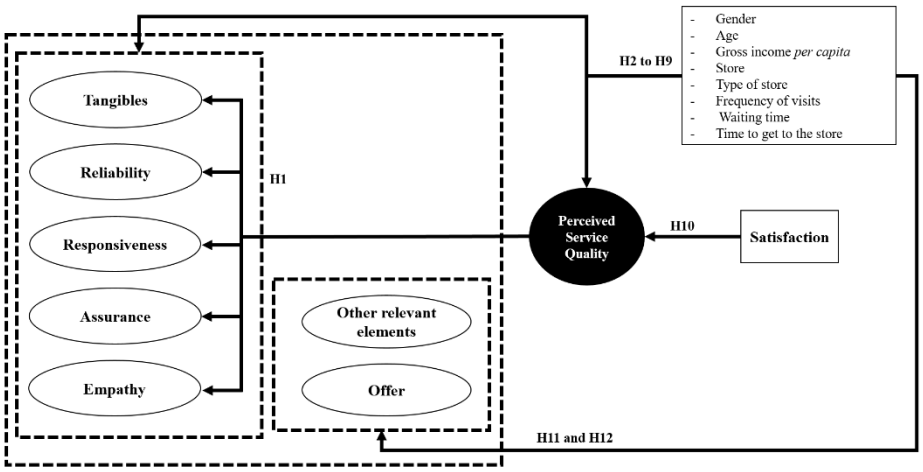

Figure 1 - Conceptual model
(Source: prepared by the author)

3.4. MODEL OPERATIONALIZATION

To operationalize the model presented in Figure 1, a questionnaire was developed. It is divided in three parts: (i) perceived service quality; (ii) benefits of use; (iii) use and customer characterization.

In the first part respondents are asked to identify the store or store chain they usually go to, when they wish to purchase casual clothing. The questionnaire will then be answered according to the service provided by the store initially indicated.

In accordance with what presented in the literature review in Chapter 2, the scale used for evaluating service quality was SERVPERF's over SERVQUAL's because of its advantages and adequacy. In this sense, SERVPERF instrument was used with adaptations to the context of Fashion Apparel in the 22 items. All items were also aggregated into 5 quality dimensions as proposed by the authors (Parasuraman *et al.* (1988) and Cronin and Taylor (1992)). Table 3 presents the application of quality dimension to the context of the study.

Table 3 - SERVPERF instrument's dimensions and related questionnaire items

Dimension	Nº of items	Description
Tangibles	4 items P1 to P4	Includes tangible and physical aspects such as the equipment supporting the merchandise, changing rooms, as well as the appearance of the stores' employees
Reliability	5 items P5 to P9	Demonstrates the ability of the store to provide the promised service to its customers. Its includes the ability of store's employees to assist customers with their problems with promptness and reliability.
Responsiveness	4 items P10 to P13	Contemplates the willingness of store's employees to assist customers promptly by providing information and by presenting themselves available for the customer.
Assurance	4 items P14 to P17	Regards to trust and confidence that store's employees transmit to their customers while providing the service.
Empathy	5 items P18 to P22	Covers all aspects regarding personalized and customized attention given to each customer by the employees as well as the understanding of their specific needs, including convenient operating hours.

(Source: prepared by the author)

A seven-point Likert scale between "1 - Totally disagree" and "7 – Totally agree" was used.

Another item was used in this part of the questionnaire (P23) to assess the overall level of service quality. The following item regards the overall level of satisfaction. Both items are evaluated resorting to a seven-point Likert scale meaning "1- Very weak" and "7 – Excellent" for service quality, and "1 – Very dissatisfied "and "7 – Very satisfied" for satisfaction.

Items (identified in Table 4) identified by Islam *et al.* (2012) and their previous research were included in the questionnaire to assess the "Other Relevant Elements" of the value proposition of the stores. To assess the dimension "Offer" the items from Islam *et al.* (2012) were used. The items are highlighted in Table 4.

Table 4 - Other Relevant Items and Offer in the questionnaire

Group of items	Nº of items	Description
Other Relevant Elements	7 items E1 to E7	Includes items related to tangible aspects such as parking, location and store layout, as well as, price, advertising and customer- employee relation.
Offer	4 items E8 to E11	Aggregates items related to the physical product like quality of the materials, variety and availability.

(Source: prepared by the author)

The second part of the questionnaire assess the benefits of the use of service. S-D Logic suggests an analysis on the benefits and so, they will be considered as a complement of service quality evaluation.

Also in this second part of the questionnaire there are statements withdrawn from the Delphi method (further explained in section 3.6.6) conducted to experts in an attempt to help characterize customer's according to their behavioural profile. A seven point Likert like scale is used, meaning "1 – Totally disagree" and "7 – Totally agree".

Finally, the third part of the questionnaire consists of a set of questions with the aim to characterize the sample according to their socio-demographic, geographic and characteristics of use.

3.5. DEFINITION OF INDEPENDENT VARIABLES

The independent variables used translate as follows.

Gender appears as a binomial variable (with feminine and masculine as options of responses). *Age* was categorized into 6 age groups, being: 18 to 24 years old; 25 to 34 years old: 35 t 44 years old; 45 to 54 years old; 55 to 64 years old; 65 or more years old. Important to mention that the age groups start at a minimum required age of 18 years old to consider adults-only respondents.

To identify *Gross income per capita* respondents were asked to indicate the gross household income as well as the number of members within the household. The gross household income was categorized into 7 levels: less than 1000€/month; from1000€ to 1499€/month; from 1500€ to 1999€/month; from 2000€ to 1499€/month; from 2500€ to 2999€/month; from 3000€ to 3999€/month (initially divided into 2 levels but because one showed a low number of responses, both were aggregated); 4000€/month or more. The

number of members within the household was categorized into 5 levels: 1; 2; 3; 4; 5 or more. This way it was possible to determine a mean point for the average income *per capita.* For the lower bound of gross household income ("less than 1000€/month") it was assumed the Nacional minimum wage of 500€ (approximately) (PORDATA, 2016), and for the upper bound ("4000€/month or more") it was assumed the limit of 8000€/month as sufficiently large to determine a good mean point of that level. After the calculations, a new variable *gross income per capita* was created and aggregated into 6 levels: less than 250€/month, from 250€ to 499€/month; from 500€ to 749€/month; form 750€ to 999€/month; from 1000€ to 1499€/month; 1500€/month or more. The original aggregation had more levels, but because the number of respondents decreased with the gross income, some levels had to aggregated for the results to be significant in terms of statistics.

Frequency of visits was categorized into 5 levels: more than once per week; once per week; 2 to 3 times per week; 1 time per month; less than 1 time per month. *Waiting time* in the store, categorized into 4 levels: immediately assisted; up to 10 minutes; from 10 to 20 minutes; more than 20 minutes. *Time to get to the store* was also categorized into 4 levels: until 5 minutes; from 5 to 10 minutes; from 11 to 20 minutes; more than 20 minutes.

In order to identify the stores included in the sample of this study, respondents were asked to indicate the store based on which they would reply to the questionnaire. A total number of 52 stores was collected and then aggregated into 7 groups according to their offer and typology. This aggregation was conducted resorting to an exploratory analysis of each stores' website and typology of offer.

After analysing both approaches, the way the 52 stores were grouped into homogenous groups according to the typology of offer can be found in table A3.3 in appendix. Another variable to identify the typology of offer and considered relevant for the purpose of this study was the "*Store location".* A binomial variable was used with the options: street store; store in a shopping centre.

At last, regarding Benefits of use, after selecting the benefits from the specialists, in the questionnaire, respondents were asked to identify among the 10 available benefits, the 3 they felt the most, by order of intensity.

3.6. DATA COLLECTION METHODOLOGY

Before applying the questionnaire, it is recommended to test it in order to detect possible flaws and to consider recommended improvements into the final questionnaire (Churchill, 1979).

The pre-test was conducted via online survey to 10 customers, selected by the author, during the 23rd and 24th May, 2016. According to their opinions, sent by email, some questions were not very clear in terms of what respondents were asked for and so, some corrections were introduced to make them more understandable for the respondents under the scope of the original meaning of the question. The same happened in the Benefits' section. Also mistakes regarding language, repeated items, or scales regarding income, were adjusted. Additionally, some vocabulary that was considered as 'too technical' for some respondents to understand, was simplified as the case of item 4 in question 11 of the questionnaire, that was reformulated to become more friendly and less technical store vocabulary.

After considering all modifications collected during the pre-test, the final questionnaire was released also via online (with Survey Monkey), through a link distributed via email and social network platforms. A small number of questionnaires was conducted face to face on paper and then passed to the online collector, as an attempt to reach older people that would not normally reply to an online survey. A total of 574 responses were collected between the 26th May and the 25th June, of which only 450 were considered valid for the results evaluation. Because it was an online questionnaire, the number of responses eliminated was large due to reasons such as: not finishing the questionnaire until the end of a section; not fulfilling the open question properly; identifying stores not valid for the purpose of this study; or, answers that seem suspect as being randomly answered, as the answered scale was always in the middle or always in level 7.

To be able to answer the questionnaire, the respondents had be at least 18 years old and have done shopping in the store they indicated, in the last 3 months.

Because it was an online survey, the sample does not represent the population. In this sense, Chapter 4 may will not be representative of the market, but only of the sample selected in this study.

3.7. DATA ANALYSIS TOOLS

After the data collection process, data analysis will be conducted resorting to several statistical techniques in different stages. Firstly, a descriptive analysis will be conducted to characterize the sample. It is then followed by hypotheses' tests and the analysis of the correlation between service quality and customer satisfaction. Following all hypotheses' tests, Principal Components Analysis, Multiple Linear Regression and Cluster Analysis will be explored. An exploratory analysis will be conducted in order to understand the Benefits of use and concludes the analysis present in the investigation.

Apart from the exploratory analysis to the Benefits of use, all the other statistical techniques will be analysed resorting to SPSS software (version 23).

3.7.1. HYPOTHESES TESTING

Hypotheses' testing will allow to verify the existence of significant differences among the five quality dimensions (H1to H9) proposed by Parasuraman *et al.* (1988) as well as in the other items (they were grouped without resorting to any statistical technique, only grouped to facilitate the distinction between groups related to the offer, and the remaining items), grouped into Other Relevant Elements and Offer (H11 and H12), added according to existent literature presented in Chapter 2.

Hypotheses' tests are classified as parametric or non-parametric (Marôco, 2014). Parametric tests are usually more commonly used, but they require the fulfilment of two major assumptions:

- **Normality:** the dependent variable follows a normal distribution. This assumption can be tested resorting to Kolmogorov-Smirnov test when the sample has $n \geq 50$, or Shapiro-Wilk for smaller samples of $n<50$. Alternatively, Central Limit Theorem can be used to test normality, where a sample of $n \geq 30$ is assumed to follow approximately a Normal Distribution (Marôco, 2014).;
- **Homoscedasticity:** variables follow a homogeneous variance. In those cases, where two different populations are being compared, the homogeneity of their variances can be tested with Levine's test (Marôco, 2014).

On the other hand, non-parametric tests pose as an alternative to parametric tests when the above assumptions are not fulfilled and assume that the variables do not follow a Normal Distribution. Nonetheless, Morôco (2014) points that non-parametric tests should only be

used when the application of parametric tests is not possible, as parametric test show greater robustness.

When the population under analysis meets the assumptions for the use of parametric tests, T-Student's allows comparison between two population means from two independent random samples. In those cases where there are more than two populations to be analysed, the ANOVA one-way test is used (Marôco, 2014).

When the use of parametric tests is not possible, the non-parametric alternative for T-student test is the Wilcoxon-Mann-Whitney test, and for ANOVA one-way, the non-parametric alternative is the Kruskal-Wallis test.

In the context of means comparison, it becomes important to analyse where those differences occur, and so, the Post-hoc tests of Multiple Mean Comparison need to be conducted. Of these tests, Tuckey's test presents as the most robust in those cases where samples have $n > 30$, and for smaller samples, the Bonferroni's test should be used (Marôco, 2014).

3.7.2. CORRELATION COEFFICIENT

In order to test H10, a statistical relationship between service quality and customer satisfaction needs to be established. Pearson correlation coefficient measures the strength of that linear relationship, but, when that relation is not linear, the non-parametric alternative is Spearman's correlation coefficient, that evaluates how well that relationship can be described by a monotonic function. According to Marôco (2014), a coefficient is considered sufficiently reliable when $\rho > 0,5$ or $\rho < -0,5$.

The coefficient varies between $-1 \leq \rho \leq 1$ and the relation between the two variables is as strong as the coefficient is closer to -1 or 1. The variables can be positively correlated (closer to 1) and in those cases both follow the same behaviour and direction, or negatively correlated (closer to -1), when one increases and the other decreases.

3.7.3. PRINCIPAL COMPONENTS ANALYSIS

For the purpose of this investigation, Principal Components Analysis (PCA) will be conducted to access the adequacy of the five quality dimensions proposed by Parasuraman *et al.* (1988) and Other Relevant Elements considered in the study to evaluate perceived service quality in the context of Portuguese Apparel Fashion Retail.

According to Costello and Osborne (2005), Principal Components Analysis is a data reduction method and is the default extraction method while conducting a factor analysis in SPSS. This technique transforms a set of correlated variables into a smaller number of variables (principal components) where a minimum number of factors attempt to explain the maximum percentage of variance possible.

In this sense, PCA will be conducted first to the 5 quality dimensions (22 items) suggested by Parasuraman *et al.* (1988). The same technique will then be applied to the 11 items selected from previous studies of Islam *et al.* (2012) in order to propose an alternative model to evaluate perceived service quality in the context of Portuguese Apparel Fashion Retail.

3.7.4. LINEAR REGRESSION

Linear Regression analysis can be conducted in order to better understand how variables can predict the outcome of a dependent variable (Marôco, 2014). The model equation of this analysis will present the β weighs for each variable, meaning that the bigger the β, the bigger is the impact of that variable towards influencing the dependent variable.

This analysis will be conducted, to the SERVPERF instrument in order to access how the five quality dimensions proposed by Parasuraman *et al.* (1988) can influence, or in other words, predict the overall level of service quality (P23). Finally, after conducting PCA and presenting an alternative model capable of evaluating service quality in the context of Portuguese Apparel Fashion Retail, Multiple Linear Regression will be applied to the new dimensions of the proposed model, in order to evaluate the ability of those new dimensions, to predict the overall level of service quality.

3.7.5. CLUSTER ANALYSIS

In order to meet the specific objectives 7 and 8 and identity groups of customers according to their characteristics, Cluster Analysis will be conducted. According to Marôco (2014), this is an exploratory technique which allows to group subjects into homogenous groups of variables, according to one or more characteristics.

Cluster Analysis can be performed resorting to hierarchical or non-hierarchical techniques, depending on the use of proximity or distance measures (Marôco, 2014). Non-hierarchical techniques are more suitable to use o obtain groups of subjects and when the

number of clusters is known before performing the analysis. However, they are more reliable techniques then the hierarchical ones even if the difficulty of knowing the number of clusters is added (Marôco, 2014).

In this sense, three cluster analysis will be performed by aggregating customers by: (i) socio-demographic characteristics; (ii) service-related characteristics; (iii) behavioural characteristics. After running and analysing all three aggregations, a global cluster analysis will be conducted, based on the previous ones, in order to reach a final customer profile.

3.7.6. EXPLORATORY ANALYSIS

The Delphi method was used to identify benefits of use. According to Hsu and Sandford (2007), this method is suitable to collect needs among others, through a consensus building process.

Literature regarding benefits of use defined from a S-D Logic perspective, does not exist on the Apparel Fashion Retail. To include those benefits in the questionnaire, they need to be identified, and so, Delphi method will allow their identification and selection. A group of 7 experts was selected among the following professional occupations: 1 interior designer; 1 supply chain responsible at PARFOIS; 2 marketing managers at El Corte Inglés; 2 blogers (*Dconcept* and *"A miúda dos saltos altos");* fashion design student.

These experts were selected through networking and were considered as experts due to their knowledge in the matter of fashion and/or retail businesses. They were asked to answer one open question (the document sent to the group can be found in Appendix 2) and after collecting all the answers, these were then sent back to the group for discussion. According to this method (Hsu and Sandford, 2007), the test ends when there is consensus among the group regarding the final answer. After selecting the most mentioned benefits, additions and additions and withdrawals, at the third interaction, all participants agreed with the final 10 selected benefits.

In terms of SPSS analysis, 10 variables (one for each benefit) were created where each value represents the mean score of each benefit given by each respondent. Each benefit was given "3 points" when it was mentioned as the first felt, "2 points" when mentioned as the second most felts, "1 point" when mentioned as the third most felt, and "0 points" if not mentioned.

3.8. CONCLUSION

The methodologies to be used in order to reach the objectives proposed were discussed. In conclusion to this chapter, Table 5, presents a summary of what was defined:

Table 5 – General objective, Specific objectives, Research questions and Analysis techniques

GENERAL OBJECTIVE		
Evaluate the Perceived Service Quality of the Portuguese Apparel Fashion Retail from the customer perspective, as well as the benefits of use.		
SPECIFIC OBJECTIVES	**RESEARCH QUESTIONS**	**ANALYSIS**
1. Evaluate customers' perception of quality, in overall and by quality dimension, of the service provided by stores in the Portuguese Apparel Fashion Retail;	**Q1:** What is customers' perception of quality of the service provided by stores in the Portuguese Apparel Fashion Retail?	Descriptive Analysis + Hypothesis' Test (H1)
2. Evaluate the adequacy of the SERVPERF model proposed by Cronin and Taylor (1992), to evaluate the quality of the service provided by stores in the Portuguese Apparel Fashion Retail;	**Q2:** Is the SERVPERF model an adequate one to evaluate perceived service quality of stores in the Portuguese Apparel Fashion Retail?	Cronbach's Alphas
3. Evaluate the impact of socio- demographic variables ("gender", "age" and "gross income per capita") and variables characterizing the service ("group of store", "store location", "waiting time", "frequency of use" and "time to get to the store") in overall level of perceived service quality and in each of the five quality dimensions proposed by Parasuraman *et al* . (1988);	**Q3:** Can independent variables ("gender", "age" and "gross income per capita", "group of store", "store location", waiting time", "frequency of use" and "time to get to the store") contribute to different levels of perceived service quality in overall and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988)?	Hypotheses' Tests (H2 to H9)
4. Analyse the strength of association between perceived quality and satisfaction with the service provided by stores in the Portuguese Apparel Fashion Retail;	**Q4:** Can perceived service quality be associated to the level of satisfaction with the service provided?	Correlation Coefficient Hypothesis' Test (H10)
5. Analyse which of the five quality dimensions proposed by Parasuraman *et al.* (1988), the Offer of the store and Other Relevant Items, have more influence on perceived service quality of stores in the Portuguese Apparel Fashion Retail;	**Q5:** To what extent the five quality dimensions proposed by Parasuraman *et al.* (1988), Offer and Other Relevant Elements, influence perceived service quality of store in the Portuguese Apparel Fashion Retail?	PCA
6. Verify the existence of other attributes (Offer and Other Relevant Elements) in addition to those identified in the five quality dimensions proposed by Parasuraman *et al.* (1988), that can influence perceived service quality of store in the Portuguese Apparel Fashion Retail;		PCA + Multiple Linear Regression Model + Hypotheses' Test (H11 and H12)
7. Identify groups of stores according to the service provided;	**Q6:** Is it possible to aggregate both stores and customers into groups of homogenous characteristics?	Cluster Analysis
8. Identify groups of customers according their characteristics and examine possible different levels of perceived service quality in overall and in each of the five quality dimensions proposed by Parasuraman *et al.* (1988);		
9. Analyse which benefits of use are more relevant for customers of stores in the Portuguese Apparel Fashion Retail;	**Q7:** Is there a relation between benefits of use and the overall level of perceived service quality of stores in the Portuguese Apparel Fashion Retail and groups of stores and customers?	Qualitative Approach
10. Analyse a possible relation between benefits of use and perceived service quality of stores in the Portuguese Apparel Fashion Retail;		
11. Analyse a possible relation between benefits of use and customer profiles;		
12. Propose measures of improvement to the service provided by stores in the Portuguese Apparel Fashion Retail.	**Q8:** Which adjustments can be introduced to the service provided by the stores in the Portuguese Apparel Fashion Retail to improve customers' perception of quality?	Qualitative Approach

(Source: prepared by the author)

4. ANALYSIS OF RESULTS

This chapter presents the results for the evaluation of perceived service quality in the Portuguese Apparel Fashion Retail, from a customer perspective. The chapter will begin with a sample characterization followed by an evaluation of the five quality dimensions in general and an assessment on the reliability of the SERVPERF instrument to evaluate perceived quality under the scope of this research's sample. Later, the research hypotheses will be tested resorting to the use of hypotheses' tests, Statistical Correlations, Principal Components Analysis, Linear Regression and Clusters Analysis. In the end, an exploratory analysis will also be conducted to analyse which benefits are identified by customers and explore a possible relationship between those benefits and perceived service quality to propose measures of improvement.

4.1. SAMPLE CHARECTERIZATION

In order to characterize the sample, 4 independent variables were used: "*Gender*", "*Age*", "*Gross income per capita"* and "*Frequency of visits*". Table A3.1 presents both absolute and relative frequencies for each of the independent variables.

Regarding the independent variable "Gender", in a sample of 408 respondents, 71% are women and only 29% men. Because this sample is not representative of the population, the results provided are only valid in the scope of this sample.

The independent variable "*Age*" was evaluated according to 6 age groups where the most populated age group is "*18 to 24 years old*" representing half of the sample (50%). The percentage of responses among the age groups decreases as the age increases, ending with only 1% of responses in the age group "*65 or more years old*". These collection results show that the sample collected is very young, and so, the following results presented in this chapter will be strongly influenced by this fact.

Among the 6 levels of "*Gross income per capita*", the most populated ones are "*from 250€ to 499€ per month*" (27%) and "*from 750€ to 999€ per month*" (23%). Only 6% of the sample earns "*less than 250€ per month*" and 13% claim to earn "*1500€ per month or more*". These results are aligned with what is presented in Marktest's results (Marktest, 2016), where the Portuguese population is mostly concentrated between the low and middle class.

Finally, as for the independent variable "*Frequency of visits*", respondents do not visit the store indicated on a regular basis of once per week or even more (9% and 3% respectively). The highest percentage is 31% for "*2 to 3 times per month*", followed by "*less than once per month*" (29%) and "*once per month*" (28%). These results suggest that for this sample, customers seem to visit the store on a regular basis of at least once per month or more.

4.2. SERVICE CHARECTERIZATION

In order to characterize the service, 4 independent variables were used: "*Store location*", "*Group of store*", "*Time to get to the store"* and "*Waiting time*". Table A3.2 presents both absolute and relative frequencies for each of these independent variables.

Regarding the independent variable "*Store location*", the majority of respondents indicated usually purchase in stores in a shopping centre (94%) where only 6%, buy in street stores. These results are aligned with the results provided by Marktest (2016) that estimates that 87.5% of the Portuguese population visit shopping centres.

For the variable "*Group of store*" (the groups aggregation can be visited in Table A3.3), half of the sample purchases in stores from groups 1 and 2 (groups are characterized in Table A.3.3), being group 1 the most populated, with 37% of responses. Only 10% of the sample is distributed among groups 5, 6 and 7. These results follow the tendency of the market, where giants like Zara and H&M are the stores with more success these days (Têxtil, 2016), which is alligned with customers' preferences. Zara alone was indicated by 32% of the respondents, showing once more, the power of this giant in the portuguese market.

In terms of "*Time to get to the store*" 42% of respondents have their home located between 5 and 10 mintes from the store they indicated, which is good from an operations management prespective, meaning that in general, stores are performing good in their 10-minute-influence area. Only 16% are 20 minutes or more, away from the store.

At last, "*Waiting time*" is supposed to be as short as possible, as the customer does not like to wait to be served. 40% of respondents wait until 10 minutes and 28% state to be immediately assisted. Only 10% say they have to wait 20 minutes or mkore to be assisted in the store.

4.3. PERCEIVED QUALITY: GLOBA AND BY DIMENSION

In this section, the 22 items of the SERVPERF model are analysed. To evaluate perceived service quality of Portuguese Apparel Fashion Retail, the mean and standard-deviation for each item was computed as well as for each of the five quality dimensions. Table A4.1in the Appendix (all results in this section are related with this table) also indicates the distribution of responses of each item in the seven points Likert like scale.

Regarding *Tangibles,* P3 (*Store's employees are neat-appearing*) is the item with the highest level of perceived quality, with a mean of 5,90 in the seven-point scale. It is simultaneously the item presenting more consensus among customers (SD = 0,981). In contrast, the item with the lowest level of perceived quality is P4 (*Materials associated with the service (collection's catalogues or others) are visually appealing in the store*) with a mean of 5,19 and the highest standard-deviation of 1,338. Accordingly, in all items the most answered scale-level was *6,* except for P4 where the most answered level was *5*. With these, the sample seems to present a higher perceive quality in items related to visual aspects and less, in items related with additional materials.

Related to Reliability, P8 (The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so) is the item with the highest level of perceived quality, with a mean of 5,93 in a seven-point scale. However, the item presenting more consensus among customers is P7 (The store performs the service right the first time it is requested), as it has the lowest standard-deviation of 1. In contrast, the item with the lowest level of perceived quality is P9 (The store keeps error-free records) with a mean of 5,36 and simultaneously, the highest standard-deviation of 1,14. In all items the most answered scale-level was 6, giving this dimension an average level of perceived service quality of 5,60.

Regarding *Responsiveness*, P13 (*Store's employees have the knowledge to answer your questions*) is the item with the highest level of perceived quality, with a mean of 5,97 in a seven-point scale. In contrast, the item with the lowest level of perceived quality is P10 (*Store's employees tell you exactly when the service will be provided*) with a mean of 5,41. To highlight the fact that P12 (*Store's employees are always willing to help you*) is the item showing less consensus among customers, as it has the highest standard deviation of 1,31. In all items the most answered scale-level was *6* and accordingly, this dimension has an average level of perceived service quality of 5,54.

For *Assurance*, P15 (*You feel safe in your transactions with the store*) is the item with the highest level of perceived quality, with a mean of 5,92 in a seven-point scale. It is simultaneously the item presenting more consensus among customers, as it has the lowest standard-deviation of 0,962. In contrast, the item with the lowest level of perceived quality is P14 (*The behaviour of store's employees instils confidence in customers*) with a mean of 5,56. To highlight the fact that P16 (*Store's employees are consistently courteous with you*) is the item showing less consensus among customers, as it has the highest standard deviation of 1,127. In all items the most answered scale-level was *6* and accordingly, this dimension has an average level of perceived service quality of 5,72.

At last, regarding *Empathy*, P19 (*The store has operating hours convenient to all their customers*) is the item with the highest level of perceived quality, with a mean of 6,23 in a seven-point scale. It is simultaneously the item presenting more consensus among customers, as it has the lowest standard-deviation of 0,905. In contrast, the item with the lowest level of perceived quality is P18 (*The store gives you individual attention*) with a mean of 4,72. To highlight the fact that P20 (*The store has employees who give you personalized attention*) is the item showing less consensus among customers, as it has the highest standard deviation of 1,555. This dimension an average level of perceived service quality of 5,17 and the most answered scale-levels were *5* and *6*.

There are different levels of perceived service quality for each of the five quality dimension, suggesting the rejection of H1.

Table 6 – Perceived service quality by dimension

Dimensions	Mean	SD
Tangibles	5,62	0,845
Reliability	5,60	0,859
Responsiveness	5,54	0,994
Assurance	**5,72**	0,912
Empathy	5,17	**1,056**

SD=Standard-Deviation

(Source: prepared by the author)

Assurance is the dimension with highest perceived quality. But the dimension showing more consensus among customers is *Tangibles* with a standard-deviation of 0,845. On the other hand, *Empathy* is the dimension that has on average the lower perceived quality (with

a mean of 5,17) and the one showing less consensus among customers (SD=1,056), showing that the stores have an improvement point here.

This analysis allows concluding that not all dimensions have the same level of perceived quality by the respondents.

4.3.1. RELIABILITY OF SERVPERF INSTRUMENT

The use of the SERVPERF instrument to evaluate perceived service quality in the context of Portuguese Apparel Fashion Retail, requires first of all, the analysis of Cronbach's Alpha, that will allow to verify the validity of this instrument in the scope of the research sample, as it is the appropriate coefficient to measure the internal consistency of a set of items (Churchill, 1979).

According to Marôco (2011), Cronbach's Alpha is a reliability measure applied to each dimension that evaluates the extent to which those variables can estimate a certain construct. The alpha's value can vary between 0 and 1 and the higher the alpha the better is the consistency of the set of items in the sample under analysis. Numally (1978) suggests that in general, an instrument is considered reliable enough when the alpha's value is at least 0,70.

Table 7 – Cronbach's Alphas for each dimension of the instrument

Dimensions	Cronbach's Alpha
Tangibles - 4 items (P1 to P4)	0,731
Reliability - 5 items (P5 to P9)	0,867
Responsiveness - 4 items (P10 to P13)	0,878
Assurance - 4 items (P14 to P17)	**0,880**
Empathy - 5 items (P18 to P22)	0,860
Global instrument	**0,890**

(Source: prepared by the author)

Table 7 shows that all alphas are above 0,70, both for the dimensions and the aggregation of the items, meaning, the instrument is sufficiently reliable in all dimensions under the scope of the sample in use.

Table A5. shows in deeper detail the level of contribution of each item to the instrument's reliability. All items if individually removed, diminish the internal scale's reliability except for items P10 and P19, meaning that if deleted, *Responsiveness'* alpha would be 0,883 and *Empathy's* alpha would be 0,912.

All this allows to conclude that in general, customers' perceived service quality is good is good (P23 of 5,59). H1 is rejected as there are differences of perceived service quality levels among the 5 quality dimensions, being *Assurance* the dimension with the highest value of perceived service quality (5,72) and also the most reliable (0,880). On the other hand, *Empathy* is quality dimension with lowest value of perceived service quality (5,17).

4.4. INFLUENCE OF THE FIVE QUALITY DIMENSION IN THE OVERAL PERCEIVED SERVICE QUALITY

To perform a Linear Regression, certain assumptions need to be verified: (i) normality can be verified by looking at Figure A6.1 in the Appendix, as data follows approximately a Normal Distribution; (ii) multicollinearity, which is not the case for this study as all correlations in the correlation matrix are below 0,8 (Table A6.1) and all VIF (Table A6.3) are below 5; (iii) linearity, evident Figure A6.2; and homoscedasticity (homogenous variances). This last assumption is the only one not verified as it is possible to see that the residuals are not randomly distributed in Figure A6.3, instead, they follow a pattern. This can be caused by the nature of variables as they are scaled variables, following a Likert scale in the questionnaire. In this sense, the results presented may contain limitations.

After running the test with the Stepwise method option, SPSS starts with the item with the highest correlation, and keeps adding the next higher until the point where it stops being statically significant to the linear regression equation. Model 4 seems to be the best one, including all dimensions except for *Responsiveness*. In this test, the dependent variable is P23 and the independent variables, the 5 dimensions proposed by Parasuraman *et al.* (1988). Table A6.2 below presents a summary of the ANOVA and model summary.

The determination coefficient, R^2, measures the impact of the dimensions on P23 and the adjusted determination coefficient, R^2_a, the variance of P23 explained by each dimension, and both, vary from 0 to 1. The closest the coefficient is to 1, the better, and it is considered sufficiently good from 0,5 or higher (Marôco, 2011). Both coefficients show that the adjustment is good, being 57,2% of the variance of P23, explained by these 4 dimensions. *Responsiveness* is not statistically relevant, and so, it cannot predict the way customers rate service quality. The F test allows to test H_0: $\beta_1 = \beta_2 = \ldots = \beta_p = 0$ versus H_1: i: $\beta_i \neq 0$ (i = 1, …, p) and presents a Sig. = 0 > 0,01 meaning that the model is highly significant and so, H_0 can be rejected, only for the 4 dimensions included in the regression model.

Finally, all Tolerance coefficients, the unique variance that cannot be explained by the other independent variables, are above 20%.

At last, the model equation for *P23* = 0,902 + 0,293 *Assurance* + 0,225 *Empathy* + 0,213 *Reliability* + 0,117 *Tangibles*. Data weights (β) represent the regression weight for standardized variables (all have a standard deviation of 1), and so as we can see by the Table A6.3, the highest predictor is *Assurance* with a β = 0,293, followed by *Empathy* with a β = 0,225.

4.5. HYPOTHESIS TESTING BY INDEPENDENT VARIABLE

This chapter will resort to the statistical technique of Hypotheses Testing to test the investigation hypotheses presented in Chapter 3 (H2 to H9 for the five quality dimensions and P23, and H11 and H12 for Other Relevant Elements and Offer). As also mentioned in the previous chapter, the use of parametric tests has two assumptions: normality and homoscedasticity.

In order to test the normality assumption, Kolmogorov-Smirnov and Shapiro-Wilk tests were conducted. According to these tests, it is considered that the null hypothesis (H_0) can be rejected with a significance level of 0,05, when Sig. > 0,05, and so, the variable follows a Normal distribution (Laureano, 2011). As it is possible to see by the tables presented in Appendixes 7 and 8, none of the eight independent variables follows a Normal distribution in all groups simultaneously.

In this sense, the second assumption of homoscedasticity of variances does not need to be tested, and non-parametric tests will be conducted. Mann-Whitney test will be conducted for variables “Gender” and “Store location”, as for the test of Kruskal-Wallis will be used on variables “Age”, “Gross income per capita”, “Group of store”, “Frequency of visits”, “Waiting time” and “Time to get to the store”.

4.5.1. INDEPENDENT VARIABLE “GENDER”

Regarding the independent variable “Gender”, the aim is to verify the existence of statistically significant differences between the means of responses among both female and masculine customers. Mann-Whitney test was used, meaning: H_0: $\mu_{Masculine} = \mu_{Feminine}$ versus H_1: $\mu_{Masculine} \neq \mu_{Feminine}$.

Tables A9.1 and A10.1 show that H_0 can be rejected but only for Responsiveness, Assurance and Empathy, as Sig. < 0,05 only in these three dimensions, and so, one can say that "Gender" influences these dimensions. Additionally, table A11.1 suggests that perceived service quality in these three dimensions is higher for men than it is for women (higher means) and with greater consensus among men than women (smaller SD).

These results suggest a partial rejection of H2, as "Gender" does not influence all five quality dimensions and P23, but influences three of them. Additionally, results point to the rejection of H11 and H12, as "Gender" does not influence perceived service quality in Other Tangible Elements and Offer.

4.5.2. INDEPENDENT VARIABLE "AGE"

Regarding the independent variable "Age", H3, H11 and H12 will be tested resorting to Kruskal-Wallis test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {18-24 years old, 25-34 years old, 35-44 years old, 45-54 years old, 55-64 years old, 65 or more years old}).

According to tables A9.2 and A10.2, "Age" is not able to influence perceived quality in any of the five quality dimension, P23, Other Relevant Elements or the Offer as Sig. > 0,05 in all of them.

These results suggest that it is not possible to reject H_0, and lead to the rejection of the investigation hypotheses H3, H11 and H12.

4.5.3. INDEPENDENT VARIABLE "GROSS INCOME PER CAPITA"

Regarding the independent variable "Gross income per capita", the aim is to test H4, H11 and H12 resorting to Kruskal-Wallis test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {less than 250€/month, from 250€ to 499€/month, from 500€ to 749€/month, from 750€ to 999€/month, from 1000€ to 1499€/month, 1500€/month or more}).

Tables A9.3 and A10.3, present statistically significant differences to reject H_0 for Reliability, Empathy, P23 and Other Relevant Elements, as for the remaining dimensions, Sig. > 0,05.

Even though, Kruskal-Wallis test had suggested the existence of significant differences for Reliability, Empathy, P23 and Other Relevant Elements, the analysis of table A11.2 regarding the multiple comparison of means, points towards the existence of significant differences only in Empathy, as no pair of means was found with significant differences in

the remaining dimensions. As so, the analysis of table A11.3 suggests that customers from medium levels of gross income, tend to rate perceived quality in Empathy higher than the highest levels of income. Customers with available income of less than 250€/month and the ones earning 1500€/month or more, tend to perceive a lower service quality in this dimension.

In the light of these results, H4 should not be rejected, as in fact, "Gross income per capita" can influence perceived service quality regarding Empathy. However, results also point to the rejection of H11 and H12.

4.5.4. INDEPENDENT VARIABLE "GROUP OF STORE"

Regarding the independent variable "Group of store", the aim is to test H5, H11 and H12 resorting to Kruskal-Wallis test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7}).

Tables A9.4 and A10.4, present strong statistically significant differences for all five quality dimensions, P23, Other Relevant Elements and Offer, as Sig. < 0,05. Accordingly, the results present in table A11.4, also point towards significant differences among pairs of means in all dimensions.

Through the means analysis of Table A11.5, it is possible to see which group of stores scored the highest and the lowest means in each dimension. The lowest means can be observed in Group 1 (large and with high demand from customers fast-fashion stores retailers), scoring 5 out 7 dimensions with the lowest means, leaving Tangibles and Other relevant elements with the lowest means for Group 7. On the other hand, the highest means can be observed in Group 7 regarding Reliability, Responsiveness and Assurance, whereas Tangibles, P23, Other relevant elements and Offer have the highest means in Group 4, leaving the highest mean in Empathy for Group 5. Particularly results about Group 1 are consisted consistent with the view of Zeithaml (1987), where customers not always purchase the service they perceive as the one of the highest quality. In general, Group 4 is the one presenting the highest perceived service quality, whereas Group one, even though being the one with the highest number of responses, is the one perceived with the lowest service quality.

These results lead towards the non-rejection of both H5, H11 and H12, as the variable "Group of store" significantly influences perceived service quality in all dimensions.

4.5.5. INDEPENDENT VARIABLE "STORE LOCATION"

Regarding the independent variable "Store location", the aim is to test H6, H11 and H12 resorting to Mann-Whitney test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {street store, store in a shopping centre}).

Tables A9.5 and A10.5 point to the rejection of H_0 for the five quality dimensions and Other Relevant Elements, but not for P23 and Offer, as in these, Sig. > 0,05. Additionally, the analysis of table A11.6 perceived quality is higher in street stores than it is for stores in a shopping centre in all dimensions, except of Tangibles and Other Relevant Elements. Simultaneously, in these dimensions there seems to be less consensus among customers from street stores.

These results point towards the direction of not rejecting H6 and H11 but for the rejection of H12, as the "Store location" is able to influence perceived service quality in 5 out of the 7 dimensions.

4.5.6. INDEPENDENT VARIABLE "FREQUENCY OF VISITS"

Regarding the independent variable "Frequency of visits", the aim is to test H7, H11 and H12 resorting to Kruskal-Wallis test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {more than once per week, once per week, 2 or 3 times a month, 1 time per month, less than one time per month}).

According to tables A9.6 and A10.6, statistically significant differences lead to reject H_0 for Tangibles and P23. As for the remaining dimensions Sig. > 0,05. In accordance with this view are the results on table A11.7, showing significant differences also for Tangibles and P23. With this, table A11.8 suggests that as visits to the store become less frequent, perceived service quality in both Tangibles and P23 diminishes. This allow to conclude that customers who visit the store once a week or more tend to perceive service quality in Tangibles and in overall (P23), higher than all others.

These results point to the rejection of H11 and H12, but to the non-rejection of H7, as "Frequency of visits" influences service quality in Tangibles and in overall (P23).

4.5.7. INDEPENDENT VARIABLE "WAITING TIME"

Regarding the independent variable "Waiting time", the aim is to test H8, H11 and H12 resorting to Kruskal-Wallis test, where: H0: $\mu i = \mu j$ versus H1: $\mu i \neq \mu j$ ($i \neq j$ and i.j = {you are immediately assisted, up to 10 minutes, 10-20 minutes, over 20 minutes}).

According to tables A9.7 and A10.7 statistically significant differences lead to reject H0 for all 5 quality dimensions except for Tangibles and for Other Relevant Elements. As for the remaining 2 dimensions Sig. > 0, 05 so H_0 is not rejected. Multiple comparison of means presented in table A11.9 present a large number of significant pairs of means, suggesting "Waiting time" as one of the most influencing variables. By analysing the means presented in table A11.10, in general, "Waiting time" negatively influences perceived service quality, as the waiting time increases perceived service quality for all dimensions decrease.

These results suggest non-rejecting of both H8 and H12 as "Waiting time" influences all dimensions, except for Tangibles and Offer, but the rejection of H11.

4.5.8. INDEPENDENT VARIABLE "TIME TO GET TO THE STORE"

Regarding the independent variable "Time to get to the store", the aim is to test H9, H11 and H12 resorting to Kruskal-Wallis test, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and i.j = {until 5 minutes, between 5 to 10 minutes, between 11 to 20 minutes, more than 20 minutes}).

According to tables A9.8 and A10.8, "Time to get to the store" is not statistically significance in the scope of this investigation, as Sig. > 0,05 for the 5 quality dimensions, P23, Other relevant elements and Offer. In other words, this variable is not able to influence perceived service quality, leading to the rejection of both H9, H11 and H12.

4.6. RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION

In Chapter 2, the relationship between service quality and customer satisfaction was discussed. Authors have defended the existence of a relationship between both constructs, but there has been disagreement regarding which one anticipates the other (Bolton and Drew, 1991; Bitner, 1990; Patterson and Johnson 1993; Anderson and Sullivan 1993; Ravald and Grönroos, 1996; De Ruyter *et al*. 1997; Parasuraman *et al*. 1985; Cronin and Taylor, 1992; Tam, 2004)).

Table A12.1 presents the distribution of responses for overall service quality and overall satisfaction with the service provided. On average, the mean is higher for satisfaction (5,66) than it is for perceived service quality (5,59).

In order to test H10, Spearman's correlation was used. Spearman correlation coefficient was used over Pearson's as the two variables do not follow a normal distribution. The normality test was conducted and the results are presented in Table A12.2. As none as a Sig.>0,05 it is assumed that they do not follow a normal distribution.

A correlation coefficient varies between -1 and 1 and the relation between both variables is stronger as the value is closer to -1 or 1 and the relation can be negative or positive. According to Marôco (2014), a relation is considered strong when $\rho > 0,5$ (or the symmetric value). As the non-parametric correlation coefficient is 0,851 (Table A12.3), means there is a very strong and significant relation between the two variables.

4.7. PRINCIPAL COMPONENTS ANALYSIS (PCA)

4.7.1. PCA TO SERVPERF INSTRUMENT

The application of the SERVPERF instrument to the context of this study may reveal that not all dimensions and not all items are adequate or even relevant to explain perceived service quality in the context of fashion store in the Portuguese market. To verify the suitability of the five quality dimensions proposed by Parasuraman *et al.* (1988) to evaluate perceived service quality, Principal Component Analysis was conducted.

Initially it is necessary to evaluate the adequacy of data to the application of the Exploratory Factor Analysis (EFA) and for that KMO (Kaiser-Meyer-Olkin) method and Bartlett's test of sphericity were conducted (Marôco, 2014)). According to Table A13.1, KMO=0,951 (≈1) providing good support to the use of the Exploratory Factor Analysis (EFA). Also, Bartlett's test allowed to test H_0: II = I versus H_1: II ≠ I (Marôco, 2014) and as Sig.=0 < 0,05, the null hypothesis is rejected because the variables are significantly correlated.

Now the conditions to perform the EFA are reunited, it is now time to evaluate of number of factors to extract. To evaluated the most adequate number of factors, one must analyse: (i) the scree plot in Chart A13.1 in Appendix, suggests the existence of 2 or 3 components; (ii) the Kaiser Criterion tells us that we can only retain factors with eigenvalues greater than 1, so, once again, components 1, 2 and 3 are still candidates according to table A13.3; (iii) each factor should be responsible to explain at least 5% of the total variance and all factors extracted should explain at least 50% of the total variance (Marôco, 2014), and

so, component 4 should not be included (see table A13.3). In this sense, results point through the extraction of 3 components.

Additionally, by examining communalities (Table A13.4), it is possible to find 2 items that represent a low extraction value. Because the extraction value of items P3 and P9 is below 50% (0,49 and 0,29 respectively) they will be eliminated.

Table A13.5 presents the final factor analysis for 3 components for 20 items of the SERVPERF model. After eliminating items P3 and P19, the variance accounted by the 3 components increased from the initial 62,847% (Table A13.3) to 65,990% (Table A13.5). The Direct Oblimin Method was used to apply an oblique rotation to the correlation matrix as, according to Marôco (2014), this method is the most common to obtain an oblique or non-orthogonal rotation.

Pattern matrix (Table A13.6) provides a visualization of the factorial weights of each item. In the original table, negative correlations were present and some items had positive correlations in more than one component, but in order to decide in which dimension the items should be included, the component with the highest weight was chosen to welcome the item. Component 1 has the biggest number of items (13) and components 2 and 3 are left with 3 and 4 respectively.

In this sense, the instrument used for the context of this study in the light of these results, should be consisted of three dimensions and a total of 20 items (see Table A13.7).

Additionally, the analysis of Cronbach's Alphas, allow to verify the validity of these dimensions. The results on Table A13.8 show good reliability for the dimensions found as 2 of them are above 0.7. *Access and Reliability* has the lowest alpha (0,489) which can be justified for the fact that this dimension only has 3 items.

4.7.2. PCA TO OTHER RELEVANT ELEMENTS

In the light of the results presented in the section above, comes the question: is it possible to find other relevant elements beside the 22 identified by Parasuraman *et al.* (1988) that can influence perceived service quality? More recent literature has been suggesting other elements as mentioned in Chapter 2 and so, it is now time to test which ones are considered relevant in the context of this investigation. To conduct this analysis, once again Factor Analysis will be used.

First, KMO method (0,832) and Bartlett's test of sphericity (Sig.=0 < 0,05) provide for these 11 items, good support to conduct EFA, as shown in Table A14.1. When running an

EFA, the scree plot in Chart A14.1 shows 2 main factors and a possible third one. The *Communalities* table (Table A14.2) suggests the elimination of E2, (extraction value = 0,442 < 0,5).

After eliminating E2, a second test was conducted, and variance explained, Eigenvalues, communalities and scree plot rules are valid for 3 components, suggesting that the 10 remaining items, seem to correlate themselves into 3 dimensions (see Table A14.3 and A14.4). However, it is important to note that the last component in built only from 2 item, leading towards the existence of another item or items to further complement these aggregations. The aggregation into dimensions is as presented in Table A14.5.

As conducted for the previous dimension reduction, the analysis of Cronbach's Alphas, allow to verify the validity of these dimensions. The results on Table A14.6 also show good reliability for the dimensions found as 2 of them are above 0.7. The last one has an Alpha of 0,489, being the lowest of the alphas but that can be justified for the fact that this dimension only has 2 items.

4.7.3. PCA TO THE AGGREGATED MODEL

After the selection of items of SERVPERF instrument, and verifying the existence of other relevant attributes specific of this market that can explain perceived service quality of Portuguese Fashion Apparel Retail, the aggregation of the dimensions of both analysis needs to be analysed in order to propose an alternative model.

In this sense, a new PCA was conducted with all 30 items (20 from SERVPERF and 10 other considered as relevant). With KMO = 0,949 (see Table A15.1) suggesting a strong index of correlation among all 30 items. The *Communalities* table analysis (Table A15.2) suggests more items to be eliminated, now that all 30 are together. Several tests were conducted by eliminating and adding variables as the extraction values kept changing. In a final test, with a total of 22 items, KMO = 0,943 (see Table A15.3), and a total variance explained of 69,296% (see Table A15.5), with all 22 items with an extraction value above 0,5 (Table A15.4). Although KMO value is lower than for 22 SERVPERF items, it is still a very strong index of correlation. The total variance explained is now higher (previously 65,990%). This EFA suggests 4 components, meaning that the 22 items should be aggregated into 4 dimensions. However, because of the physical nature of items E3 and E4, and due to the low increment from 3 to 4 components, an CFA (*Confirmatory Factor Analysis*) was conducted with a fixed number 3 factors.

The items and their factor weight in each component is as presented in Table A15.6 and in the light of these results, Table A15.7 presents an illustration of the instrument proposed, following 3 dimensions with a total of 22 items.

Once more, the analysis of Cronbach's Alphas, allow to verify the validity of these final 3 dimensions. Table A15.8 presents strong alphas in each of the 3 dimensions (all above 0,7) and a global alpha for the instrument of 0,949, suggesting that the dimensions of this proposed Aggregated Model are more reliable in evaluating perceived service quality under the scope of this research, when comparing a global alpha of 0,890 for the original SERVPERF's dimensions.

4.7.4. MULTIPLE LINEAR REGRESSION TO THE AGGREGATED MODEL

After analysing the adequacy of the aggregated instrument proposed, it becomes important to evaluate the significance of the relationship between the 3 dimensions and overall perceived service quality (P23). Multiple Linear Regression will explain the effect of each dimension on P23, or in other words, the ability of quality dimensions to predict P23.

The determination coefficient in Table A16.2, R^2, measures the impact of the dimensions on P23 and the adjusted determination coefficient, R^2_a, the variance of P23 explained by each dimension. Both coefficients show that the adjustment is good, being 56,2% of the variance of P23, explained by these 3 dimensions. The F test allows to test H_0: $\beta_1 = \beta_2 = \ldots = \beta_p = 0$ versus H_1: i: $\beta_i \neq 0$ (i = 1, …, p) and presents a Sig. = 0 meaning that the model is highly significant and so, H_0 can be rejected. Finally, all Tolerance coefficients, the unique variance that cannot be explained by the other independent variables, are above 20% (Table A16.3).

At last, the model equation for *P23* = 1,281 + 0,529 *Experience Facilitators* + 0,163 *Offer* + 0,102 *Relationship and Understanding* (Table A16.3). Data weights (β) represent the regression weight for standardized variables (all have a standard deviation of 1), and so as we can see by Table A16.3, that the highest predictor is *Experience facilitators,* which is the dimension build with SERVPERF items. The dimension that is contributing the least

towards the prediction of P23 is *Relationship and Understanding*, which is the one mainly build on other relevant items added for the context of this investigation.

Even though these results can be considered slightly weaker than the regression model of SERVPERF instruments itself, this alternative model should not be set aside.

4.8. CLUSTER ANALYSIS

Cluster Analysis presented in this section will allow to aggregate customers into homogenous groups according to their different types of characteristics. In order to maximize the results of these analyses, the number of variables was kept reduced as the use of a large number of clustering variables makes it difficult for the clusters to look dissimilar (Barabba, 1990). The need to conduct 3 different cluster analysis is also tied to this fact and because makes it simpler for the reader to visualize the differences among groups.

This customer aggregation was conducted resorting to non-hierarchical techniques, meaning the partitioning method of k-means. This decision followed the recommendation of several authors, including Barabba (1990), claiming that k-means seems superior to hierarchical methods as they are less affected for both outliers or irrelevant clustering variables. Unlike hierarchical techniques where the elements are aggregated by proximity, k-means method aggregates the objects based on a central vector. Here, a number of K cluster centres is defined *a priori* and then the objects are assigned to the nearest vector (Tan *et al.*, 2006). The main disadvantage of the use of this method is that it requires the author to define the number of K cluster centres to indicate in the test (Marôco, 2014).

To overcome this disadvantage, several attempts with different scenarios were conducted in order to reach the solution that seems the most suitable in the scope of the investigation. Important to mention is also the fact that all variables included in each of the cluster analyses had to be standardized in order to compare different measures in the same analysis.

4.8.1. SOCIO-DEMOGRAPHIC CHARACTERISTICS

In order to aggregate customers according to socio-demographic characteristics, three variables were included in this Cluster analysis: "Gender", "Age" and "Gross income per capita".

To determine the number of K cluster centres to indicate in the final test, several tests were conducted with the aim of maximizing the distances between cluster centres and to guarantee that there are no clusters with a reduced number of members. The decision for this analysis relied between 3 and 4 clusters, however, the F-test is for the variable "Gross income per capita" for 3 clusters was low (Table A17.1).

Tables A17.1 and A17.2 present the ANOVA test for both aggregations into 3 and 4 clusters respectively, and in both cases Sig. = 0, meaning that all 3 variables are highly significant. This test also allows seeing the variable that contributes the most for the clusters' formation. According to Marôco (2014), in this case is "Gender" as it has a higher F value (2351,981). By the analysis of tables A17.5, A17.6, Chart A17.1 and the table below (Table 8), it is possible do identity the profile of customers in each cluster, according to their gender, age and gross income.

Table 8 - Customers' profile for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

Cluster	Nº cases	Profile
1	73	Women, mostly young (bellow 34 years old), with higher income per month (mostly earning 1500€/month or more)
2	52	Middle age (starting at 45 years old) men and women (mostly), with all types of income, but mostly between 250€ and 999€/month
3	171	Young women (mostly comprehended between 18 and 24 years old), with lower income (mostly between 250€ and 750€/month)
4	112	Men, of all ages but mostly comprehended 18 and 34 years old, with monthly income mostly concentrated between 750€ and 999€/month

(Source: prepared by the author)

Table A17.7 presents the means in each of the items of the Aggregated Model proposed earlier in section 4.7.3 for each of the 4 socio-demographic clusters, where the lowest values (bellow 5 in a scale of 1 to 7) are highlighted.

All items of *Experience Facilitators* have a good average level of perceived service quality in all clusters. For cluster 2 and 3, there seems to be a lower perception of quality in item 14. Availability (in terms of the physical product) seems to be calling for attention in all clusters and so, service providers should invest in their supply chain optimization to

make it fast-responsive and adjustable to the environment. In general, *Relationship and understanding*'s items seem to be lower in all clusters except for Cluster 4, suggesting that men need less attention than women.

As so, service providers should increase the availability of their offer in terms of physical product, whether it is in terms of sizes, colours, or other factors. At last, service providers should pay special attention to women, as they seem to have more specific needs then men do and so they will need further personalized attention. To do so, they should know how to advise the customer, provide spontaneous help, look for the best offer for that specific customer and not the most expensive, establish a friendlier and close relation and serve one customer at a time in order to focus all attention on the one being served.

4.8.2. SERVICE-RELATED CHARACTERISTICS

In order to aggregate customers according to service-related characteristics, two variables were included in this Cluster analysis: "P23" (overall service quality) and "Group of Store".

To determine the number of K cluster centres to indicate in the final test, several tests were conducted, similarly with the previous analysis. The decision for this analysis relied between 3 and 4 clusters, however, the F-test is higher for 3 clusters, distances between cluster centres are similar, but as for the number of member within each cluster, for 4 groups, SPSS kept separating the already smaller clusters. So the decision on the number of clusters was 3.

Tables A18.1 and A18.2 present the ANOVA test for both aggregations into 4 and 3 clusters, and in both cases Sig. < 0,05, meaning that the 2 variables are very significant. The variable "Group of store" is the one contributing the most for the clusters' formation, as it has a higher F value (547,870). By the analysis of tables A18.5, A18.6, Chart A18.1 and the table below (Table 9), it is possible do identity the profile of customers in each clusters, according to their group of store and their classification of overall service quality.

Table 9 - Customers' profile for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

Cluster	Nº cases	Profile
1	112	Customers purchasing in stores from Groups 4, 5, 6 and 7 with high perceived service quality (rating P23 mostly with 5, 6 or 7 in the Likert scale)
2	290	Customers purchasing in stores from Groups 1, 2 and 3 with high perceived service quality (rating P23 mostly with 5 and 6 in the Likert scale)
3	48	Customers purchasing in stores from Groups 1, 2, 3 and 4 with low perceived service quality (rating P23 with 3 and 4 in the Likert scale)

(Source: prepared by the author)

Table A18.7 presents the means in each of the items of the Aggregated Model proposed earlier in section 4.7.3 for each of the 3 service-related clusters, where the lowest values (bellow 5 in a scale of 1 to 7) are highlighted. Because one of the variables included for this cluster analysis was in fact the overall level of perceived quality, the problematic areas are, in their majority, in cluster 3. Besides actions regarding the offer and the relationship, stores from groups 1, 2 and 3 also need to improve their service quality regarding safety, trust and employees, suggesting better recruitment and better training in order to provide a service of quality.

In general, stores in groups 1, 2 and 3 need to improve their experience for the customer in all dimensions. Because group 4 of stores has a large number of stores with many different service profiles, in terms of this analysis it becomes difficult to conclude about particular changes to current service provision, which can justify why these customers are both in cluster 1 and 3. At last, results of cluster 1 show that stores in groups 5, 6 and 7 are in the right direction and the only item calling for attention is availability, similar to what was mentioned in the previous cluster analysis.

4.8.3. BEHAVIOURAL CHARACTERISTICS

In order to aggregate customers according to behavioural characteristics, eight variables were included in this Cluster analysis:

1. The store indicated is the one you like the most.
2. The store indicated is the one where you buy more clothes.
3. The store indicated is the one with which you most identify.
4. You have a wardrobe quite varied.
5. You like going to this store just to see what's new even if you do not buy anything.
6. You feel that visiting the store indicated allows you to keep up with new trends.
7. Even if you want to go just to look around, you end up buying something.
8. You have a quality wardrobe.

To determine the number of K cluster centres to indicate in the final test, several tests were conducted, similarly with the previous analyses. The decision for this analysis relied

on 4 clusters, as 5 clusters were too many in order for the differences among them to be clearly seen and because with 3 clusters the distances between cluster centres were not being maximized.

Tables A19.1 presents the ANOVA test for the aggregation into 4 clusters, where Sig. = 0 in all variables, meaning that all 8 variables are highly significant. Nonetheless, it is possible to verify that the first 3 and the 6th variable are the ones contributing the most for the cluster formation, as they have the highest F values. By the analysis of tables A19.4, A19.5, Chart A19.1 and the table below (Table 10), it is possible do identity the profile of customers in each clusters, according to their group of store and their classification of overall service quality.

Table 10 - Customers' profile for the aggregation of behavioural statements into 4 clusters

Cluster	Nº cases	Profile	Key words
1	57	Customers whose store indicated is not the one they like the most, not the one they identify the most with and not the one where they buy more clothes. Very rarely they feel the need to visit the store just to see the new arrivals or to keep up with the trends. These customers do not have a quality or a varied wardrobe, and so, they only visit the store when they need to buy something. Very functional and find no pleasure in shopping.	Buy for functional purposes, do not like shopping, do not follow trends
2	122	These customers also have a quality and varied wardrobe and they like to visit the store indicated to see the new arrivals and to keep up with the trends (not so much as customers form cluster 3). They are less impulsive as customers from cluster 3. Probably because they like to buy in quantity, the store indicated is very often not the one they like the most or the one they identity the most with.	Impulsive, enjoy variety, are not buying where they wished for
3	150	Customers whose store indicated is the one they like the most, where they buy more frequently and the one they identify the most with. They like to visit the store just to see the new arrivals and to keep up with the latest trends, and they also feel that they end up buying something very often (very impulsive). These customers have a quality wardrobe which is also very varied.	Impulsive, enjoy shopping, follow trends, visit frequently, buy in quantity and quality
4	83	Customers whose store indicated, is generally, the one they like the most, where they buy more clothes and the one they identify the most with. These customers do not feel that visiting the store allows them to keep up with the lattest trends, and so, they don't like to pay a visit just to look around. Their wardrobe has slightly more quality and is a bit more varied than customers from cluster 1, and because they are the most foccused customers of all, when they visit the store they have one purpose only, to buy.	Foccused, do not follow trends, do not like shopping

(Source: prepared by the author)

Table A19.7 presents the means in each of the items of the Aggregated Model proposed earlier in section 4.7.3 for each of the 3 service-related clusters, where the lowest values (bellow 5 in a scale of 1 to 7) are highlighted. *Relationship and understanding* seems to be a dimension in need for improvement and so service providers should make efforts in order to better understand all customers' specific needs (except for customers of cluster 3, that seem to be perceive high quality in all items) and give them individual and personalized attention. Similar to previous analyses, availability needs to be improved in the same direction. Special attention must be given to customers from cluster 1, as they show low

values of perceived quality in almost all items. These customers do not like to shop, buy for functional reasons and do not care about trends, so, service providers should be keen in identifying this particular profile to: provide fast and objective service provision (easy layout, faster queues prompt service, …); the offer available should not be trends-only (there should be more classic and less trendy items also available); at last, urgent measures need to take place in all items of the last dimension, as customers are not perceiving that service providers understand their specific needs which is aligned with all measures identified until now. As so, already mentioned measures on 4.8.1 need to be part of the service process.

Additionally, it becomes relevant for the purpose of this investigation, to test the existence of significant differences of Behavioural Clusters among the 8 independent variables (*Gender*, *Age*, *Gross income per capita*, *Group of store*, *Store location*, *Frequency of visits*, *Waiting time* and *Time to get to the store*). To conduct this test, it was once more necessary to test the assumptions to the use of parametric tests. Table A19.6 illustrates the results of the Kolmogorov-Smirnov and Shapiro-Wilk's normality test, which according to those results, none of the variables follows a normal distribution. In this sense, the non-parametric test of Kruskal-Wallis test was used, where: H_0: $\mu_i = \mu_j$ versus H_1: $\mu_i \neq \mu_j$ ($i \neq j$ and $i.j = \{1, 2, 3, 4\}$). In each cluster analysis, a new independent variable was generated by saving the cluster membership number of each analysis.

The table below (Table 11) provides a summary of the tests conducted:

Table 11 - Kruskal-Wallis test for the independent variable "Behavioural Cluster membership" for the 8 independent variables

	Gender	Age	Gross income	Group of store	Store location	Frequency of visits	Waiting time	Time to get to the store
Chi-Square	9,728	4,281	5,473	3,569	2,765	48,891	13,877	1,329
df	3	3	3	3	3	3	3	3
Asymp. Sig.	0,021	0,233	0,140	0,312	0,429	0,000	0,003	0,722

(Source: prepared by the author)

In the light of these results, it can be concluded that H_0 can only be rejected for "Age", "Frequency of visits" and "Waiting time". There are significant differences in these 3 variables regarding Behavioural Clusters, which means that, aligned with what was already suggested above, service provision needs to be adapted depending on the customer's characteristics:

- Women need more attention than men (employees training to better advise the customer);
- Less frequent visitors need more help and more attention;
- Waiting time needs to be reduced, specially, for less frequent customers (easy layout, quick service, adequate number of employees).

4.9. BENEFITS OF USE

In the light of S-D Logic in Chapter 2, the analysis of the benefits of use will take place under this section, with the aim of meeting the research question nº7 and analyse which benefits of use are more relevant for customers, analyse a possible relation between benefits of use and perceived service quality and the relation between benefits of use and customer profiles.

In order to complement the already identified customers' profiles, with the benefits they aim to withdraw from their purchases, benefits are analysed in terms of customers' clusters as presented in table A20.1. By the analysis of this table it is possible to identity the 3 most mentioned benefits among all customers:

B1: Feel satisfied at the time of purchase and/or feel of lasting pleasure over the use of the product.

B4: Ability to adequate trends to one's taste and personality.

B7: Access to fashion/style at an affordable price.

In general, the above benefits are the most mentioned by customers. But in order to go deeper on the recommendations, a more detailed analysis by clusters is required.

4.9.1. BENEFITS ANALYSIS BY CLUSTER

By analysing table A20.1, there are not many differences among Socio-demographic clusters, as customers from clusters 1, 2 and 3, are mainly looking for benefits 7 and 4, in accordance with the general analysis. The difference is among customers from cluster 4, which are looking for benefits 1 and 9. With this new information, it is possible to complement the previous profile identification with the benefits associated with each cluster, as illustrated in table A20.2.

By the analysis of service-related clusters' means (Table A20.1), it is possible to see that in terms of benefits, customers from clusters 2 and 3 are very similar, both preferring

benefit 7. They only become different on their second choice, being benefit 1 the second most felt for cluster 2, and benefit 4 for cluster 3. Customers from cluster 1 are the most distinct, as they feel benefit 1 the most, and also, benefit 9. With these results, it is possible the complement the previous profile, as illustrated in table A20.3.

At last, through the means' analysis from behavioural clusters (Table A20.1), it is possible to see that clusters 2 3 and 4, are very similar regarding the 2 most felt benefits, being them, benefits 1 and 7. As for cluster 1, the most felt benefits are 7 and 10. These results allow once again, the addition of benefits to the previously defined profiles, as illustrated in Table A20.4.

Measures towards improving service provision were already mentioned in sections 4.8.1., 4.8.2 and 4.8.3. Now that the benefits of use are identified in each cluster, or in other words, where the customer perceives value in the offering, are identified, it is now convenient to complement those measures with the providers' value propositions. This will allow to make a match between what customers perceive as valuable, and the value being actually proposed by the providers.

According to social-demographic clusters, service providers should include in their value proposition an offer which in trendy and affordable, as well as an offer that allows some room for personal taste adequacy. This should be applied when in the presence of customer profiles from cluster 1, 2 and 3. For providers more targeted for men-only, they should include in their value proposition physical quality of the offering and provide a pleasurable experience for the customer both in store, and over the use.

In terms of service-related clusters, providers belonging to groups of store 1, 2 and 3, should include in their value proposition and offer which is trendy and affordable. As for providers in groups 5, 6 and 7, their value proposal should include physical quality in terms of durability and a pleasurable experience for the customer both in store, and over the use. As for providers in group 4, it is difficult to extract a particular value proposal.

Finally, in terms of behavioural clusters, an offer which is trendy and affordable should always be included in providers' value propositions as well as a pleasurable experience in store and over the use. Special attention must be taken for cluster 1, which is formed by customers who buy for functional reasons and that do not follow trends, as so, the providers' proposal should include some room for personal taste adequacy.

4.9.2. GLOBAL BENEFITS ANALYSIS

Customer profiles and the benefits associated with each profile, are relevant for the managerial suggestions to be provided at the end of this chapter. In an attempt to propose those measures of improvement on a single cluster analysis, and not, based on 3 independent analyses, a global analysis based on the previous 3 analyses is conducted, in order to aggregate all customer information, in a single cluster (global) analysis.

To perform this analysis, cluster membership was saved as an independent variable in each of the 3 cluster analyses, to be included as the independent variables of the analysis. Once more, similar to the previous analysis conducted, several tests took place in order to reach the solution that seems better in this context. Starting with K = 4 clusters, the ANOVA test (Table A20.5) allows to see that all 3 variables are statistically significant (Sig. = 0). The values of the F-test for both Socio-demographic and Behavioural clusters seem good, but for Service-related clusters, the value if clearly very low when compared with the other two, and explains very low variance. In this sense, this variable was removed and a new test was performed. The new results (Table A20.6) increased the F-test for Behavioural clusters.

Table 12 - Final customer profiles for the aggregation of 2 cluster analysis and its benefits

	Profile	Key words
GLOBAL CLUSTER 1	Young women, with high income. Buying in the store they like the most, where they buy more frequently and the one they identify the most with. Have a very varied wardrobe with quality. Like to visit the store just to see the new arrivals and to keep up with the latest trends, and they also feel that they end up buying something very often (very impulsive). Looking for fashion at an affordable price and the adequacy of trends to their personal taste.	Women, young, high income, frequent visitor, very impulsive, trends' sensitive, buy quality and quantity, price sensitive, look for taste adequacy
GLOBAL CLUSTER 2	Young men and women of average income. Buying in the store they like the most, where they buy more frequently but not the one they identify the most with. Have a varied wardrobe with quality. Like to visit the store just to see the new arrivals and to keep up with the latest trends, and they also feel that they end up buying something very often (impulsive). Looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.	Both genders, average income, frequent visitor, impulsive, trends' sensitive, buy quality and quantity, enjoy purchasing and wearing, price sensitive
GLOBAL CLUSTER 3	Mature women of low income. They are not buying in the store they like the most, where they buy more frequently but not the one they identify the most with. Don't have a varied wardrobe neither of quality. Very rarely they feel the need to visit the store just to see the new arrivals or to keep up with the trends. These customers do not have a quality or a varied wardrobe, and so, they only visit the store when they need to buy something. Very functional and find no pleasure in shopping. Looking for fashion at an affordable price and the adequacy of trends to their personal taste.	Women, mature, low income, Buy for functional purposes, do not like shopping, do not follow trends, price sensitive, look for taste adequacy
GLOBAL CLUSTER 4	Young men and women of low income. Buying in the store they like the most, where they buy more frequently and the one they identify the most with. Don't have a varied wardrobe neither of quality. Sometimes they feel the need to visit the store just to see the new arrivals or to keep up with the trends. These customers do not have a quality or a varied wardrobe, and so, they only visit the store when they need to buy something. Looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.	Both genders, low income, do not buy quality or variety, low trend's sensitivity, buy fo functional purposes, enjoy purchasing and wearing, price sensitive

(Source: prepared by the author)

It was also attempted to perform the test for 5 clusters instead of 4, but some clusters were too small (Table A20.8), and so, the decision remained with 4 clusters (Table A20.7).

With this new cluster analysis, it is now possible to identify a global customer profile according to their socio-demographic characteristics, behavioural characteristics and their benefits, as illustrated bellow (Table 12). Profiles were defined based on Tables A20.9, A20.10 and A20.11.

According to this profile definition it is possible to find 2 clusters specific to women and 2 for both genders, but not a cluster for men-only. This can be justified by the fact that this sample has more women than men, but also, because women seem to have more variety of profiles than men do. Regarding age, the situation is similar; this sample has younger respondents, so cluster analysis in once again influenced by this fact, where only cluster 3 is representative of more mature customers. The income in clusters 3 and 4 is influenced by the fact that the variable included in the analysis is income *per capita*, so, it should not seem peculiar so tee mature customers with lower income, and younger with higher income.

The most distant cluster from the other is Cluster 3, where more mature woman tend to have a less varied wardrobe, visit the store usually with the purpose to buy and not just to look around. For that reason, are less sensitive towards following trends and are usually not buying in the store the like the most or the one the identify the most with. This is also related with the benefits they look for, such as fashion at an affordable price. Because they are not interested in following trends, they are seeking for adequacy of the offer in stores to their personal taste.

On the other hand, the extreme cluster is 1, where we can find customers looking for variety. These customers buy in quantity because they follow trends, and so, they usually visit the store just to see the new arrivals. For this reason, they can be seen as impulsive as they admit that very often they buy something even if they were visiting just to see the news.

In general, the most felt benefits by customers are not very different among all clusters. They only become different about the second or third benefit of their choice. Still, once more, benefit 7 is the most wanted for customers. Even if a customer is buying high or low quality offer, they always look for a fair price for what they are buying. The second most felt benefit is different, being for clusters 1 and 3, benefit 4, and for clusters 2 and 4, benefit 1. This can be related to the fact that mostly women (which is what both cluster have in common, are mainly formed by women) look for adequacy of the offer to their personal taste. As for clusters 2 and 4, even though customers from cluster 4 do not follow trends as

much as customers from cluster 2, they both seem to find pleasure at the moment of purchase and also during the use phase. This idea can also be supported by the fact that customers from cluster 4 admit visiting the store sometimes, to see the new arrivals and keep up with the latest trends.

Table A20.12 presents the means in each item of the Aggregated Model proposed earlier in section 4.7.3 for each of the 4 global clusters, where the lowest values (bellow 5 in a scale of 1 to 7) are highlighted.

Cluster 2 and 3 seem to be the ones with higher potential for developments as these customers have the lowest levels of perceived service quality in items related to availability (14 and 15) and in all items of *Relationship and Understanding*. In a general way, availability needs to be improved by optimizing the supply chain as mentioned in section 4.8.1 Additionally, the providers' value proposition should be close to customers' needs as the lowest levels of perceived service quality in all clusters are in *Relationship and Understanding*. An S-D Logic approach seems to be a nice approach towards increasing service quality in this dimension, as it is the philosophy that provides better insights in terms of getting closer to what the customer values.

Additional comments on the value proposition of the providers can be suggested, based on the previous cluster analysis:

- Providers should provide more attention to woman than they do to men, as they seem to have special needs;
- Customers from cluster 1 and 2 are frequent visitors, trend's sensitive and impulsive on their purchases, and so they seem the perceive value from the experience in store, suggesting that the service process should focus on the experience suggesting that providers should make the experience in store, easy, pleasant and above all, valuable and so, employees should know how to advise customer and the offer must be available regarding sizes or product range;
- Because all clusters seem to be price sensitive, in a general way, providers should include in their value proposition the best value-for money offers in order to conquer the customer, which can be obtain not only through procurement but also by reducing excessive costs in all areas of the business;
- Customers from clusters 2 and 4 admit to enjoy not only purchasing but also wearing suggesting that the service process in the store should be focused on providing a valuable experience in the store, but also, allow a valuable output (in terms of

durability of materials and durability of the trend) so that these customers can still perceive value over the use (after the purchase process).

4.10. IMPROVEMENT MEASURES

After analysing customer perceptions, through the application of SERVPERF items as well as other relevant elements added, and comparing with what they look for, through the cluster and benefits analyses, it is possible to propose improvement measures to service providers.

From a dimension perspective, *Assurance* and *Empathy* are from the five, the ones contributing the most towards the overall level of perceived service quality and so, they should be the ones being taken as a priority from the providers. Of those, *Assurance* is the one with the highest level of perceived service quality (5,72). But providers should pay special attention towards *Empathy* as it is the second highest contributor of overall service quality, but it is simultaneously the dimension scoring to lowest value of perceived service quality (5,17). When crossing with the information provided by the cluster analysis of service-related characteristics, where cluster 3 is characterized by customers from Groups of stores 1, 2, 3 and 4 with low perceived service quality, it suggests that service providers from these groups of stores should take special attention to these aspects of individual needs. This idea is supported by the table below (Table 13), illustrating perceived quality in all 22 items of the aggregated model proposed in section 4.8.3.

Table 13 – Perceived service quality for the 22 items and P23 of the alternative model proposed, by Global Cluster

	Global Cluster 1	Global Cluster 2	Global Cluster 3	Global Cluster 4
8.The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	6,24	5,79	5,41	6,10
15.You feel safe in your transactions with the store.	6,08	5,95	5,33	6,08
9.The store keeps error-free records.	5,40	5,40	4,91	5,50
11.Store's employees give you prompt service.	5,65	5,72	4,93	5,72
5.When the store promises to do something at a certain time, it does so.	5,63	5,61	5,07	5,75
10.Store's employees tell you exactly when the service will be provided.	5,53	5,53	5,05	5,44
13.Store's employees are always available to answer all your questions.	5,83	5,83	4,98	5,85
6.As a customer, when you have a problem, the store shows genuine interest in solving it.	5,61	5,62	5,21	5,73
16.Store's employees are consistently courteous with you.	5,81	5,92	5,09	5,96
14.The behaviour of store's employees instils confidence in customers.	5,58	5,69	4,88	5,79
12.Store's employees are always willing to help you.	5,71	5,70	4,55	5,65
17.Store's employees have the knowledge to answer your questions.	5,72	5,78	5,00	5,79
E3.The way the store is organized allows you to move easily.	5,83	5,52	5,28	5,75
E11.You always find products you want.	5,05	5,03	3,95	5,09
E10.The product you are looking for is always available.	4,77	4,92	3,95	4,88
E4.The way the store is organized allows you to find what you are looking for with some ease.	5,58	5,33	4,95	5,49
E9.There is variety of offer in the store.	6,04	5,80	4,97	5,98
20.The store has employees who give you personalized attention.	4,88	5,05	4,03	4,84
18.The store gives you individual attention.	4,77	5,08	4,02	4,70
22.Employees of the store understand your specific needs.	5,04	5,14	4,21	5,09
21.The store has your best interest at heart.	5,05	5,37	4,48	5,27
E5.There is a strong relationship between the store and the customer.	4,75	4,80	4,03	4,77
P23.Overall service quality provided by the store initially indicated.	5,69	5,65	4,90	5,81

(Source: prepared by the author)

By the results in Table 13, it is possible to identify items E10 and E5 as items with low values of service quality in all clusters. Additionally, items 20 and 18, are considered as problematics as they also show low values of service quality in all clusters except for cluster 2. Based on these results, it can be suggested for service providers to:

1. **Increase product availability:** Even though the reduction of stock has the intention to reduce costs and to increase efficiency from a provider perspective, for customers, this poses a problem. Either if it is a matter of range of offer, or colour or numbers among each range, customers are not perceiving availability.
2. **Improve individual/personalized attention:** The current operating method is mass-directed, meaning that service providers in this market are not thinking of their customers as individuals, but instead as a group of homogenous individuals, and so, there is little space for individuality or personalization. This is also related with the weak relationship between the store and its customers. This issue is also reinforced by the benefits indicated by customers in global clusters 1 and

3, where they indicate to be looking for adequacy of trends to their personal taste, reflecting in this case, the weak adequacy of mass offer to each customer's needs, and also, by items E11, P22 and P21 for cluster 3. All these, suggests a G-D mind-set, where providers are focused on delivering goods and not focused on increasing an overall value proposition.

3. Customers from cluster 3 seem to be the most difficult to deal with, as Cluster 3 is the one with more items with low perceive service quality. Cluster 3 is characterized by mature woman of low income that buy for functional purposes that are very trend's followers. Besides the already mentioned issues, the way the store is organized is not suitable for these customers. Also associated with the previous issue, these customers do not feel that employees are willing to help and their behaviour does not instil much confidence.

With the previous identification of critical points, it is now possible to suggest the following managerial improvements:

1. Improve stock management to ensure available merchandise in a continuous basis by delivering more frequently and negotiating faster deliveries by the suppliers. If that is not possible, then, providers should provide home deliveries in stock out situations. Another measure could be, to improve sales forecasting in order to ensure that all sizes and product range are always available for the customer;
2. Apply a S-D Logic perspective, as all issues reported in issue 2, are G-D-related. Service providers need to understand what customers value and then, define their value proposition based on that. When in the store, employees should pay more attention to each customer's needs and advise them in a personalized way and to do so, stores should invest in more experienced employees as well as in their training. British retail leaders have started to shift their focus: "*The leaders of the British retail are realigning its focus to the more human aspects of the shopping experience. These go from the improvement of staff teams and fostering concern for the customer and the stimulation of innovation culture*." (Têxtil, 2016). Also, it can be suggested for stores to let the customer participate in the product selection range, by for example, let the customer vote according to their specific needs on the company's website. In general, service providers

need to co-create value with their customers not only during the experience in the store, but after as well (in use) in order to increase perceived service quality;

3. From the analysis conducted, it seems that there are customers like the ones from Cluster 3, that appreciate the experience in store. As so, service providers should attempt to provide a more efficient experience in store as there are evidences that highlight this need even though the global retail strategy is directed towards the opposite direction. Also related to suggestion 2, the new recruiting strategy should focus more on employees' profile who are willing the help, courteous, and stores should invest in the training of their employees, in order for them to better help and advice their customers.

4.11. CONCLUSIONS

Throughout this chapter, perceived service quality in the Portuguese Apparel Fashion retail has been evaluated from the customers' perspective. This was achieved resorting to the analysis of 450 valid answers through a large set of statistical and exploratory analysis, and so, after describing and discussing the results obtained, it becomes important to summarize the main conclusions achieved.

The sample analysed it is mainly constituted by woman (71%) with ages between 18 and 24 years old (50%). The sample is representative of the Portuguese middle class income, since the monthly income *per capita* is mainly concentrated between 250€ and 999€ (68%). Regarding customers' frequency of visit to stores, only 10% visit the store on a regular basis of once per week or more, whereas the remaining 90% is evenly distributed among the 3 less frequent levels.

Most customers in the sample purchase in shopping centres (94%). As to the stores they usually go to buy everyday casual clothing, stores from Groups 1 and 2 seem to be their favourite. In these groups it is possible to find the giants of this market like Zara, Mango, H&M, Pull & Bear, and others, where Zara alone, represents 32% of the sample. Almost half of the sample (42%) lives 5 to 10 minutes away from the store they indicated, providing good support for a proximity policy of the providers. At last, there is an average waiting time of 10 min or less (40%) within the process experience and 28% of customers admit to be immediately assisted.

The evaluation of the overall perceived service quality is positive, with a mean of 5,5 in a scale from 1 to 7. *Assurance* is the dimension with has the highest perceived service quality, whereas *Empathy* shows the lowest mean result and from an item perspective, this is the most problematic dimension, where 3 out of 5 items are below 5.

Cronbach's Alpha showed strong reliability in all dimensions of the SERVPERF instrument. Additionally, a multiple linear regression model was tested where the results show that 57,2% of the variance of overall perceived service quality is explained by 4 dimensions, as *Responsiveness* was not considered as statistically relevant. In this model, *Assurance* and *Empathy* seem to be the dimensions contributing the most towards overall perceived service quality.

Research hypotheses were tested resorting to hypotheses tests, correlation coefficients and linear regression models, leading to:

- The rejection of H1, H3 and H9
- The non-rejection of H2, H3, H4, H5, H6, H7, H8, H10 H11 and H12

Table 14 illustrates a summary of the statistical relevance of the independent variables in each of the five quality dimension, P23, *Other Relevant Items* and *Offer*. "*Age*" and "*Time to get to the store*" did not register any statistically significant differences.

Table 14 – Statistical relevance of independent variables

	Gender	Age	Gross income per capita	Group of store	Store location	Frequency of visits	Waiting time	Time to get to the store
Overall (P23)				x		x	x	
Tangibles				x	x	x		
Reliability				x	x		x	
Responsiveness	x			x	x		x	
Assurance	x			x	x		x	
Empathy	x		x	x	x		x	
Other Relevant Elements				x			x	
Offer				x	x			

(Source: prepared by the author)

Following the reliability analysis, the relationship between perceived service quality and customer satisfaction was evaluated. The existence of a strong relationship was proved with a Spearman's correlation coefficient of 0,851.

In the light of the results provided by PCA, SERVPERF instrument does not seem to be the better alternative to evaluate perceived service quality of this sample. The PCA conducted to SERVPERF suggests a 20-item instrument with only 3 dimensions. After two more PCAs, a new alternative instrument is proposed, with the aggregation of SERVPERF

items and new items added based on previous literature. With this, the aggregated instrument proposed is built on 22 items, divided into 3 dimensions: *Experience Facilitators*, *Offer* and *Relationship and Understanding*.

Cluster analysis was conducted in order to aggregate customers into homogenous groups according to their characteristics. 3 independent cluster analyses were performed, suggesting the existence of 4 Socio-demographic clusters, 3 service-related clusters and 4 behavioural clusters. In this last cluster analysis among the 8 independent variables, "*Gender*", "*Frequency of visits*" and "*Waiting time*" show the existence of statistically relevant differences for the independent variable "*Behavioural cluster membership*".

At last, an exploratory analysis was performed to the benefits indicated in the questionnaire. Benefits were analysed by cluster analysis, suggesting that:

- Woman seem to be more focused on process experiences more efficient as they looking for fashion at an affordable price and the adequacy of trends to their personal taste;
- Men on the other hand, seem to be focused on richer process experiences as for them, value co-creation starts immediately at the service provision, as they look for a quality wardrobe (durability) and satisfaction at the moment of purchase as well as over the use;
- Groups of store 5, 6 and 7 are perceived with high service quality;
- Customers who perceive high service quality always look for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price, but when purchasing in stores form groups 4, 5, 6 and 7, they also look for a quality wardrobe (durability), where if in groups 1, 2 and 3, they also look for fashion at an affordable price;
- Customer with low perception of service quality usually purchase in stores from groups 1, 2, 3 and 4 and look for fashion at an affordable price and the adequacy of trends to their personal taste, and so, service provision should be more focused on the output and lees on the process;
- Customer who buy for functional purposes, do not like shopping, do not follow trends, are price sensitive and look for taste adequacy, so these providers should provide an efficient customer experience;
- Focused customers, do not follow trends, enjoy purchasing and wearing and are price sensitive so once more, service providers should invest more on the output

then on the process and devote their attention towards the best relation of price-quality on their value proposition;

- Impulsive customers usually enjoy shopping, usually follow trends, visit frequently, buy in quantity, enjoy purchasing and wearing and are price sensitive and by the analysis conducted, the current service provision seems to be adequate, apart from the availability issue identified above.

In the end, after each independent cluster analysis and related benefits, a global cluster analysis based on the 3 previous analyses was performed, with the aim of aggregating customers into a single cluster analysis and a global analysis of benefits. With this, 4 customer clusters were identified as well as the main benefits which were: (i) feel satisfied at the time of purchase and/or feel of lasting pleasure over the use of the product; (ii) the ability to adequate trends to one's taste and personality; (iii) and access to fashion/style at an affordable price. All these suggest that provider's value proposition should include best value-for-money and improve their service process both in the store during the experience and after the purchase over the use, co-creating value with the customer.

5. CONCLUSIONS

This chapter will summarize the main conclusions in order to answer the research questions formulated in Chapter 1, as well as analyse the achievement of each of the objectives. Recommendations to the current service provision process will take place according to the results presented in the previous chapter, aiming to increase perceived service quality of Portuguese Apparel Fashion retailers. Additionally, limitations on the results presented will be identified and. At last, suggestions for future research are disclosed.

5.1. MAIN CONCLUSIONS – ANSWERS TO THE RESEARCH QUESTIONS

5.1.1. QUESTION 1

By the descriptive analysis of perceived service quality results, it can be concluded that the level of overall service quality (P23) is positive (5,59 in a scale from 1 to 7). In general, the level of perceived service quality in all 5 dimensions suggested by Parasuraman *et al.* (1988) is also positive. The items showing a higher mean value of perceived service quality are P19 (*"The store has operating hours convenient to all their customers"*), P15 (*"You feel safe in your transactions with the store"*) and P3 (*"Store's employees are neat-appearing"*). On the other hand, the items showing the lowest mean value of perceived service quality are all from the dimension *Empathy*, being, P18 (*"The store gives you individual attention"*), P20 (*"The store has employees who give you personalized attention"*) and P22 (*"Employees of the store understand your specific needs"*). These results already suggest the need of improvements in aspects regarding empathy, engagement and understanding the customer.

From a dimension perspective, *Assurance* presents itself as the dimension with the highest mean value of perceived service quality. Previous applications of the SERVPERF-based-instruments like the Retail Service Quality Scale developed by Dabholkar *et al.* (1996) present similar results with items related to *Policy* (safety in transaction, convenient operating hours) as the ones with higher perceived service quality, which are in common with SERVPERF's items P19 and P15. Aligned with this tendency is also the study conducted in the fashion context by Islam *et al.* (2012), also highlighting *Policy.* On the other hand, the dimension with the lowest perceived value in this study is *Empathy*, also

presenting similar results in Siu and Cheung's (2001) study, where *Personal interaction* scores the lowest values (items related to individual attention are in common). Special attentions should be taken with this dimension, as and Siu and Chow (2003) found that *personal interaction* was one of the most important dimensions towards reaching customer satisfaction.

With this, research questions 1 is considered answered and objective 1 is fulfilled.

5.1.2. QUESTION 2

By the analysis of the Cronbach's Alphas in section 4.4, it was possible to verify that the SERVPERF proposed by Cronin and Taylor (1992) is a reliable and adequate instrument to evaluate perceived service quality for the sample of this research, with a global Alpha of 0,89. This allows a positive answer towards question 2 as well as the fulfilment of objective 2. However, conclusions cannot be drawn towards the evaluation of perceived service quality for the market, as the sample is not representative of the market itself and so, one can say that the SERVPERF instrument is valid under the scope of this sample. It is still worth mentioning that an alternative is proposed, where a new model is proposed to evaluate perceived service quality for this sample.

5.1.3. QUESTION 3

According to the results provided by the hypotheses tests, some of the independent variables show the ability to influence the five quality dimensions and the overall level of perceived service quality (P23). Among the 8, variables "*Age*" and "*Time to get to the store*" did not registered any statistically significant differences in perceived service quality, neither overall nor in any of the 5 quality dimensions, which can be verified by the rejection of hypotheses H3.

Among the statistically relevant variables, results point towards the existence of significant differences in "*Gender*" for the dimensions *Responsiveness, Assurance* and *Empathy,* but not in the overall level (P23). "*Gross income per capita*" reveals to be statistically significant for the dimension *Empathy,* as well as for P23 and *Other Relevant Elements.* The variable "*Group of store*" proved the existence of significant differences among all five quality dimensions, as well as for P23, *Other relevant elements* and *Offer.* "*Store location*" results suggest the existence of significant differences, except for *Offer* and P23. "*Frequency of visits*" only proved the existence of significant differences in P23

and *Tangibles*. As for "*Waiting time*", results suggest the existence of significant differences in all dimensions and P23, except for *Tangibles* and *Other Relevant Elements*. All these results allowed the non-rejection of hypothesis H2, H4, H5, H6, H7, H8, H11 and H12.

The results show statistical evidence suggesting a general tendency where: men have higher perceived service quality; customers with higher income tend to be more demanding and have lower levels of perceived quality than customers with lower income; Groups of stores 4 ad 5 show higher levels of perceived service quality whereas Group 1 shows the lowest levels of perceived quality (being the one where customers purchase the most), suggesting that customers not always buy where they perceive higher quality, pointing towards the existence of other factor besides quality-only to conquer customers; customers buying in street stores have higher levels of perceived quality except regarding tangible aspects, where stores in shopping centres present higher service quality; more frequent customers tend to have higher levels of perceived quality; the longer customers wait to be served, the lower is perceived service quality.

Testing hypotheses H2 to H9, allowed to assess objective 3 and answering to the question, where all variables except for "*Age*" and "*Time to get to the store*" show statistical evidence in influencing perceived service quality under the scope of this investigation.

5.1.4. QUESTION 4

The correlation coefficient ($\rho = 0{,}851$) found between service quality and customer satisfaction provides good support towards the existence of a positive relationship between both. It also lead to the non-rejection oh H10.

5.1.5. QUESTION 5

Principal Components Analysis allowed testing the extent to which the five quality dimensions proposed by Parasuraman *et al.* (1988) can influence perceived service quality in the context of the sample from the Portuguese Apparel Fashion Retail. The results presented in section 4.8.1 suggest that the 5 dimensions are not adequate, instead, the analysis suggests a 20-item instrument (with the elimination of items P3 and P9) aggregated into 3 (*Experience Facilitators*, *Offer* and *Relationship and Understanding*), and not 5 (*Tangibles*, *Reliability*, *Responsiveness*, *Assurance* and *Empathy*), dimensions, fulfilling this way, objective 5.

Additionally, an alternative was found to the use of SERVPERF to evaluate perceived service quality under the scope of this research and the relevance of additional items was tested resorting to a new PCA. This suggested the aggregation of 10 additional items into 3 dimensions allowing to fulfil objective 6. At last, an alternative instrument is proposed, a 22-item instrument, built upon 16 SERPERF's items and 6 new items (selected from *Other Relevant Items* and *Offer*), is proposed as a reliable alternative (according to the results of Cronbach's Alphas and Multiple linear regression model analyses).

In this sense, the answer to question 5 is that, even though a better alternative was found, the five quality dimensions proposed by Parasuraman *et al.* (1988) and additional items (*Other Relevant Items* and *Offer*) can influence perceived service quality in this context.

Additionally, H11 and H12 were not rejected as perceived service quality on *Other Relevant Items* and *Offer*, can be influenced by "Waiting time" and "Store location".

5.1.6. QUESTION 6

In order to draw customer profiles according to their characteristic, 3 cluster analyses are explained in section 4.8:

I. Socio-demographic clusters consider 3 independent variables: "*Gender*"; "*Age*" and "*Gross income per capita*". Cluster 1, with 73 customers, is characterized by young women with high income. Cluster 2, with 52 customers, is characterized by middle age men and women of average income. Cluster 3, with 171 customers, is characterized by young woman of low income. Cluster 4, with 112 customers, is characterized by men-only of all ages of medium-high income.

II. Service-related clusters consider 2 independent variables: "*Group of store*" and "*Overall service quality*" (P23). Cluster 1, with 112 customers, is characterized by customers purchasing in stores from groups 4, 5, 6 and 7 with high levels of perceived service quality. Cluster 2, with 290 customers, is characterized by customers purchasing in stores from Groups 1, 2 and 3, with high levels of perceived service quality. Cluster 3, with 48 customers, is characterized by customers purchasing in store from groups 1, 2, 3 and 4, with low levels of perceived service quality.

III. Behavioural clusters consider 8 customers' statements. Cluster 1, with 57 customers, is characterized by customers who buy for functional purposes that don't like shopping and don't follow trends. Cluster 2, with 122 customers, is

characterized by impulsive customers that enjoy variety but that are not buying where they wished for (associated again with the fact that customers not always buy where they perceive the highest quality). Cluster 3, with 150 customers, is characterized by impulsive customers that enjoy shopping, follow trends, visit frequently and that buy in both quality and quantity. Cluster 4, with 83 customers, is characterized by focused customers that don't follow trends and don't like shopping.

These cluster analyses allow to answer positively to question 6, as well as to fulfil objectives 7 and 8.

5.1.7. QUESTION 7

In order not only to answer question 7, but also, to reach objectives 9, 10 and 11, Benefits of use were explored. In general, the most felt benefits are the possibility to access fashion at an affordable price, the ability to adequate trends to one's taste and personality and to feel satisfied not only at the moment of purchase, but also, a long lasting sensation of pleasure during the use, thereby achieving objective 9.

To achieve objective 11, benefits were analysed and associated with each cluster in each of the 3 cluster analysis, suggesting that:

I. Women are more sensitive towards price, whereas men, are more sensitive to a quality wardrobe in terms of durability.

II. Customers purchasing in store from Groups 1, 2, 3 and 4 with lower levels of perceived quality, are more sensitive to access fashion at an affordable price, whereas customers from Groups 4, 5, 6 and 7 with higher perceptions of quality look for a quality wardrobe in terms of durability. Additionally, customers buying in stores where they perceive higher levels of service quality, in general, look for satisfaction, not only at the moment of purchase, but also, a long lasting sensation of pleasure during the use. This specific association of benefits with cluster from this second analysis, allowed to accomplish objective 10 in particular.

III. Customers who admit enjoying the shopping experience and that are purchasing in the store they like the most and to which they identify the most with, also seem to feel satisfied not only at the moment of purchase, but also, a long lasting sensation of pleasure during the use.

Additionally, a global cluster analysis was conducted, based on the previous cluster analysis. From this, the following results can be extracted:

I. Women show a large variety of profiles when compared to men, that are more homogenous, as there 2 women-only clusters, two mixed, and none of men-only;
II. All customers, in general, look for fashion at an affordable price as one of the most felt benefits;
III. Women-only clusters, in general, look for trends adequacy to their personal taste, whereas mixed gender clusters point to a sensation of pleasure during the purchase and over the use, suggesting that women look for taste adequacy and men are more inclined to pleasure during purchase and over the use;
IV. Customers following trends, in general, visit the store more often and are associated with the fact that they have a varied wardrobe, so they prefer to buy in quantity
V. Customers with lower income are often associated with less frequent visits to the store;
VI. When customers are buying in the store they like the most, they usually visit the store more often and one of the most felt benefits is the ability to adequate trends to their personal taste;

5.1.8. QUESTION 8

Based on the results presented as well as the conclusions reached, it is possible to suggest improvement measures for service providers to increase their service quality and to better satisfy their customers' needs.

Measures go from improving stock management and sales forecast to better insure offer availability, and to make the experience, pleasant, easy and valuable – in terms of finding what the customer was looking for and getting good advice), improve the relationship with the customer and the understanding of their specific needs; focus the service process on the experience in store, giving support to: *"We do not think that what we do will increase our popularity, we think of what we can do to facilitate the customer's purchase and give him a better experience"* (Klebanoff, 2016). And finally, suggest that a S-D Logic approach need to be conducted in order to co-create value with the customer and not for the customer. This value -co-creating process should happen in the store during the purchase process and

after the purchase, in use as the customer uses the offer and extracts value from the provider's value proposition.

5.2. LIMITATIONS

A major limitation of the results of this research is that data was collected resorting to an online questionnaire, therefore the sample was not randomly selected and is not representative of the population. As a consequence, the result achieved can be associated with the sample in study, but no conclusions can be drawn for the Portuguese Apparel Fashion Retail.

Additionally, the sample did not meet the requirements towards the use of parametric tests and so the use of non-parametric tests may have resulted in less robust results.

Another limitation is the fact that this study focuses on the customer perspective. As there is only one side of the coin being explored, the extent and potential of the results is limited.

5.3. SUGGESTIONS FOR FUTURE RESEARCH

The scope of this investigation is only based on everyday casual clothing offer, on offline channels. It could be interesting for future studies to explore other range of offer besides clothing-only, as well as aggregate both offline and online channels in an omni-channel study.

Another topic for future studies should be to include the providers' perspective. Besides exploring customers' perceptions, it would be interesting to explore the providers' perceptions of themselves or even, their perceptions of customers' perception, to further on, compare both perspectives into aggregated results. Additionally, from the limitations presented above, future studies should look for a representative sample.

The results obtained show interesting associations. Among them, is the fact that customers who visit the store more frequently show a tendency for rating service quality higher than customers who visit the store not so often. This could suggest new insights for new studies, where customer loyalty can be associated with perceived service quality, similarly to previous studies like the one conducted by Islam *et al.* (2012), but also, with the benefits association.

PCA on the SERVPERF instrument show that it fails to be the most adequate model to evaluate perceived service quality under the scope of the current investigation. A new PCA was conducted to explore the existence of an alternative model including items withdrawn from more recent studies. This new instrument can be tested on a sample which is representative of the population and additionally improved by exploring the existence of other statistically relevant items.

In the Cluster analyses conducted, offer availability in terms of the physical product was identified as a common issue among all clusters, making it a critical aspect towards increasing perceived service quality. It would be interesting in future studies, to better understand what are the exact factors influencing this lack of availability, as it could be influenced, from the offer perspective, by range of product in terms of sizes, colours, models or others, and from an operations perspective by supply factors, inventory management aspects, purchasing policies, among other factors.

At last, still under this model thematic, future studies could also attempt to formalize a new model of quality evaluation in a sense that S-D Logic is bringing new insights into current literature every year, so a new integrative model of the evaluation of service (being service, services and products) could be proposed.

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APPENDIX

APPENDIX 1 – QUESTIONNAIRE

Evaluation of perceived service quality in stores in the fashion market

Scope of the study

This questionnaire is part of a research in a Master's thesis in Service Management and Technology, held at ISCTE. The results will be used only for academic purposes. To answer this questionnaire, you must be at least, 18 years old and have done shopping in the store that you will indicate below, in the last 3 months. If you do not meet these criteria I thank you for your willingness to respond to this questionnaire but please do not continue.

There are no right or wrong answers, I just ask you to respond sincerely to the questions bellow. Confidentiality and anonymity are guaranteed.

In case you have any questions you should contact the following email: jccva@iscte-iul.pt.

Thank you in advance for your cooperation.

Evaluation of perceived service quality

***1. Enter the name of the store / store chain you normally use when you want to purchase casual clothing for everyday use. You will respond to the following questions regarding the store indicated.**

[ ]

***2. The store indicated above, is (in case of a store chain, indicate the most frequent type):**

- [ ] street store
- [ ] store in a shopping centre

***3. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain indicated in the previous question:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
The store has modern looking equipment.							
The store's physical facilities are visually appealing.							
Store's employees are neat-appearing.							
Materials associated with the service (collection's catalogues or others) are visually appealing in the store.							

***4. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
When the store promises to do something at a certain time, it does so.							
As a customer, when you have a problem, the store shows genuine interest in solving it.							
The store performs the service right the first time it is requested.							
The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.							
The store keeps error-free records.							

***5. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
Store’s employees tell you exactly when the service will be provided.							
Store's employees give you prompt service.							
Store’s employees are always willing to help you.							
Store’s employees are always available to answer all your questions.							

***6. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
The behaviour of store’s employees instils confidence in customers.							
You feel safe in your transactions with the store.							
Store’s employees are consistently courteous with you.							
Store’s employees have the knowledge to answer your questions.							

***7. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
The store gives you individual attention.							
The store has operating hours convenient to all their customers.							
The store has employees who give you personalized attention.							
The store has your best interest at heart.							
Employees of the store understand your specific needs.							

***8. Based on a scale of 1 to 7, with 1 being "very weak" and 7 "excellent" rate the overall quality of service provided by the store / store chain initially indicated:**

	Very Weak						**Excellent**
Scale	1	2	3	4	5	6	7
Overall service quality provided by the store initially indicated.							

***9. Based on a scale of 1 to 7, with 1 being "very dissatisfied" and 7 "very satisfied", indicate the level of satisfaction provided by the store / store chain initially indicated:**

	Very Dissatisfied						**Totally Agree**
Scale	1	2	3	4	5	6	7
Overall satisfaction with the service provided by the store initially indicated.							

***10. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

Totally Disagree **Totally Agree**

Scale	1	2	3	4	5	6	7
The available parking is convenient and enough.							
Store's advertising is sufficiently informative and appealing.							
The way the store is organized allows you to move easily.							
The way the store is organized allows you to find what you are looking for with some ease.							
There is a strong relationship between the store and the customer.							
The prices in the store are adequate.							
The store location is suitable for the type of service that is provided.							

***11. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

Totally Disagree **Totally Agree**

Scale	1	2	3	4	5	6	7
The product sold by the store has quality.							
There is variety of offer in the store.							
The product you are looking for is always available.							
You always find products you want.							

Benefits of use

***12. Of the benefits listed below, choose the three that best reflect what you withdraw from the purchases made in the store you initially identified, and enter them in the boxes below through the number corresponding to benefit, according to your preference:**

(The order presented is completely random and therefore, regardless of the number associated with each benefit)

1: Feel satisfied at the time of purchase and / or feel of lasting pleasure over the use of the product.

2: Feel confident and secure / with your appearance in a day-to-day basis.

3: Feel vain with your appearance.

4: Ability to adequate trends to your taste and personality.

5: Possibility of having a counselling and treatment in the store, through the specialized know-how of employees.

6: Ability to differentiate from other people through differentiating and innovative clothing.

7: Access to fashion / style at an affordable price.

8: Ability to maximize the combinations of your wardrobe (through a variety of choice in store).

9: Access to clothes that fit standard quality (durability) you seek.

10: Ability to find clothing within standard sizes, suitable to your body shape.

☐ **1º you feel the most**

☐ **2º you feel the most**

☐ **3º you feel the most**

***13. Given a scale of 1 to 7, with 1 being "strongly disagree" and 7 "totally agree" which indicates your agreement with each of the following statements, based upon the store / store chain initially indicated:**

	Totally Disagree						**Totally Agree**
Scale	1	2	3	4	5	6	7
The store indicated is the one you like the most.							
The store indicated is the one where you buy more clothes.							
The store indicated is the one with which you most identify.							
You have a wardrobe quite varied.							
You like going to this store just to see what's new even if you do not buy anything.							
You feel that visiting the store indicated allows you to keep up with new trends.							
Even if you want to go just to look around, you end up buying something.							
You have a quality wardrobe.							

Characterization of use

14. How often do you visit the store you indicated initially?

- ☐ more than once per week
- ☐ once per week
- ☐ 2 or 3 times per month
- ☐ 1 time per month
- ☐ less than 1 time per month

15. On average, how long do you wait to be assisted throughout the experience in the store? (since asking for help, use the fitting room, pay, ...)

- ☐ you are immediately assisted
- ☐ up to 10 minutes
- ☐ 10-20 minutes
- ☐ over 20 minutes

Customer characterization

16. Gender:

- ☐ Feminine
- ☐ Masculine

17. Age:

- ☐ 18 to 24 years' old
- ☐ 25 to 34 years' old
- ☐ 35 to 44 years' old
- ☐ 45 to 54 years' old
- ☐ 55 to 64 years' old
- ☐ 65 or more years' old

18. Gross household income:

- ☐ less than 1000€/month
- ☐ 1000€ to 1499€/ month
- ☐ 1500€ to 1999€/ month
- ☐ 2000€ to 2499€/ month
- ☐ 2500€ to 2999€/ month
- ☐ 3000€ to 3499€/ month
- ☐ 3500€ to 3999€/ month
- ☐ 4000€/ month or more

19. Number of members within the household:

☐

20. In your usual mean of transport, how long from your residential area is the store initially indicated?

☐ until 5 minutes

☐ between 5 to 10 minutes

☐ between 11 to 20 minutes

☐ more than 20 minutes

APPENDIX 2 – DELPHI METHOD TEST

ISCTE Business School
INSTITUTO UNIVERSITÁRIO DE LISBOA

EXERCÍCIO SOBRE DEFINIÇÃO DE BENEFÍCIOS: CONSULTA A ESPECIALISTAS

Âmbito de estudo:

A presente recolha de dados insere-se no âmbito de uma dissertação de mestrado que pretende analisar a perceção de qualidade nos serviços no mercado da moda, em concreto, no serviço prestado por lojas dos *players* existentes no mercado em Portugal.

Indicações gerais:

A pergunta apresentada é de resposta aberta. Não existem respostas certas ou erradas. Solicita-se que cada participante responda às questões da primeira fase até ao dia 20/04/2016 por forma a ser possível a realização atempada da dissertação.

Após todos terem respondido, a moderadora irá sintetizar os itens referidos nas respostas e enviar de novo aos participantes. O número de interações deste exercício será o necessário até que se atinja a concordância de todos relativamente à sintetização da informação.

Agradeço deste já a sua disponibilidade para a participação neste exercício.

Questão:

Enumere os benefícios (entendendo-se como benefício, o ganho/vantagem), sejam eles de carácter funcional ou emocional, que um cliente poderá retirar da utilização/de uma compra de um serviço prestado por lojas de moda em Portugal.

APPENDIX 3 – SAMPLE AND SERVICE CHARECTERIZATION

Table A3.1 – Frequencies for the independent variables characterizing the sample

INDEPENDENT VARIABLE	GLOBAL TOTAL	
	AF	RF (%)
GENDER		
Feminine	291	**71%**
Masculine	117	29%
Total	**408**	**100%**
AGE		
18 to 24 years old	203	**50%**
25 to 34 years old	88	22%
35 to 44 years old	54	13%
45 to 54 years old	33	8%
55 to 64 years old	25	6%
65 or more years old	5	1%
Total	**408**	**100%**
GROSS INCOME *PER CAPITA*		
less than 250€/month	23	6%
from 250€ to 499€/month	110	**27%**
from 500€ to 749€/month	76	19%
from 750€ to 999€/month	93	23%
from 1000€ to 1499€/month	52	13%
1500€/month or more	54	13%
Total	**408**	**100%**
FREQUENCY OF VISITS		
more than once per week	11	3%
once per week	38	9%
2 or 3 times per month	129	**31%**
once per month	115	28%
less than once per month	117	29%
Total	**410**	**100%**

AF = Absolute Frequency
RF = Relative Frequency

(Source: prepared by the author)

Table A3.2 – Frequencies for the independent variables characterizing the service

INDEPENDENT VARIABLE	GLOBAL TOTAL	
	AF	RF (%)
TYPE OF STORE		
street store	29	6%
store in a shopping centre	421	**94%**
Total	**450**	**100%**
GROUP OF STORE		
Group 1	166	**37%**
Group 2	107	24%
Group 3	63	14%
Group 4	67	15%
Group 5	8	2%
Group 6	28	6%
Group 7	11	2%
Total	**450**	**100%**
TIME TO GET TO THE STORE		
until 5 min	56	14%
between 5 and 10 min	170	**42%**
between 11 to 20 min	115	28%
more than 20 min	67	16%
Total	**408**	**100%**
WAITING TIME		
immediately assisted	116	28%
until 10 min	165	**40%**
between 10 and 20 min	86	21%
more than 20 min	42	10%
Total	**409**	**100%**

AF = Absolute Frequency
RF = Relative Frequency

(Source: prepared by the author)

Table A3.3 – Aggregation of stores into groups and related profile characterization

GROUP OF STORES	STORE	AF	RF	GROUP'S PROFILE
1	MANGO	17	3,8%	Fast-fashion stores, with high rotation of offer, with fashionable items and more expensive than group 2 and 3. Targeted for younger women and men with a sense of style and with a desire for a standard quality of materials used.
	SFERA	5	1,1%	
	ZARA	144	32,0%	
TOTAL		**166**	**36,9%**	
2	H&M	17	3,8%	Fast-fashion stores, with high rotation of offer, with fashionable items and more expensive than group 3 but cheaper than group 1. Targeted for younger women and men with a sense of style but not as demanding regarding quality of materials used than group1.
	NEW YORKER	1	0,2%	
	PIMKIE	3	0,7%	
	PULL&BEAR	30	6,7%	
	SPRINGFIELD	29	6,4%	
	STRADIVARIUS	27	6,0%	
TOTAL		**107**	**23,8%**	
3	BERSHKA	15	3,3%	Fast-fashion stores and superstores, less expensive than groups 1 and 2 with less quality of the materials used and so, less durability. Suitable for customers whose priority is price over fashion/style.
	JUMBO	1	0,2%	
	LEFTIES	8	1,8%	
	LIDL	1	0,2%	
	PRIMARK	35	7,8%	
	TALI WEIL	1	0,2%	
	UNIK	2	0,4%	
TOTAL		**63**	**14,0%**	
4	CORTEFIEL	6	1,3%	Fashion stores suitable for customers wich are willing to pay more for better clothing and usually associated with customers with greater financial availability. More expensive but also with good quality in the materials used and a more specialized service in the store.
	DECENIO	1	0,2%	
	DIESEL	1	0,2%	
	El CORTE INGLES	7	1,6%	
	ESPIRIT	1	0,2%	
	GANT	1	0,2%	
	GIOVANNI GALLI	7	1,6%	
	LANIDOR	6	1,3%	
	LION OF PORCHES	2	0,4%	
	MASSIMO DUTTI	5	1,1%	
	MCS	1	0,2%	
	PEPE JEANS	3	0,7%	
	PUNT ROMA	4	0,9%	
	QUEBRA MAR	6	1,3%	
	SALSA	1	0,2%	
	SACOOR	14	3,1%	
	TIMBERLAND	1	0,2%	
TOTAL		**67**	**14,9%**	
5	DECATHLON	3	0,7%	Sports' stores suitable for people looking for more confortable or technical clothing, either for option or for professional reasons. Can be either more expensive in case the customer is looking for technicity, or cheaper, in cases where the customer buys sports' clothes because they are cheaper than in the other stores. Usually for customers with a low sense of fashion.
	QUICKSILVER	1	0,2%	
	ERICEIRA SURF SHOP	1	0,2%	
	SPORTZONE	3	0,7%	
TOTAL		**8**	**1,8%**	
6	C&A	15	3,3%	Stores very identical to stores os groups 2 and 3 that could be grouped together if not for the F factor. This stores are considered as less trendy than stores in group
	MARKS AND SPENCER	1	0,2%	
	MO	3	0,7%	
	PROMOD	4	0,9%	
	TIFFOSI	4	0,9%	
	W52	1	0,2%	
TOTAL		**28**	**6,2%**	
7	BELLEROSE	1	0,2%	Street stores wich are in their majority a single store and not a chain. Usually assotiated with older customers and are not perceived as very trendy.
	CASA AMADO	3	0,7%	
	DINA	1	0,2%	
	JANELA DA MODA	1	0,2%	
	JORGE MODAS	1	0,2%	
	MARBELLS	1	0,2%	
	OLIVEIRA E AMADOR	1	0,2%	
	RETRO CITY LISBOA	1	0,2%	
	TINAYTON	1	0,2%	
TOTAL		**11**	**2,4%**	
GLOBAL TOTAL	**52**	**450**	**100,0%**	

(Source: prepared by the author)

APPENDIX 4 – DISCRIPTIVE ANALYSIS OF PERCEIVED SERVICE QUALITY

Table A4.1 – Perceived service quality by item

	Mean	SD	Scale						
			1	2	3	4	5	6	7
Tangibles	**5,62**	**0,845**							
P1: The store has modern looking equipment.	5,70	1,103	0,4%	1,1%	2,4%	8,0%	23,8%	40,4%	23,8%
P2: The store's physical facilities are visually appealing.	5,70	1,093	0,2%	0,9%	2,9%	8,9%	22,7%	40,4%	24,0%
P3: Store's employees are neat-appearing.	5,90	0,981	0,0%	0,4%	1,8%	6,4%	19,1%	43,1%	29,1%
P4: Materials associated with the service (collection's catalogues or others) are visually appealing in the store.	5,19	1,338	1,6%	2,9%	6,2%	14,2%	30,9%	28,2%	16,0%
Reliability	**5,60**	**0,859**							
P5: When the store promises to do something at a certain time, it does so.	5,56	1,04	0,0%	0,0%	2,4%	14,7%	26,4%	37,1%	19,3%
P6: As a customer, when you have a problem, the store shows genuine interest in solving it.	5,54	1,10	0,0%	0,7%	4,2%	11,8%	26,4%	37,1%	19,8%
P7: The store performs the service right the first time it is requested.	5,61	1,00	0,0%	0,2%	2,7%	10,4%	27,1%	41,3%	18,2%
P8: The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	5,93	1,03	0,2%	0,0%	2,2%	7,3%	17,8%	38,9%	33,6%
P9: The store keeps error-free records.	5,36	1,14	0,0%	1,6%	3,6%	17,8%	26,9%	34,7%	15,6%
Responsiveness	**5,54**	**0,994**							
P10: Store's employees tell you exactly when the service will be provided.	5,41	1,08	0,2%	0,9%	2,7%	15,6%	30,2%	35,3%	15,1%
P11: Store's employees give you prompt service.	5,57	1,07	0,2%	0,9%	2,7%	10,7%	28,2%	38,4%	18,9%
P12: Store's employees are always willing to help you.	5,50	1,31	0,7%	1,6%	6,0%	13,3%	21,3%	31,1%	26,0%
P13: Store's employees are always available to answer all your questions.	5,70	1,17	0,2%	0,7%	4,4%	9,6%	22,7%	34,0%	28,4%
Assurance	**5,72**	**0,912**							
P14: The behaviour of store's employees instils confidence in customers.	5,56	1,100	0,2%	0,0%	4,7%	11,6%	26,0%	37,3%	20,2%
P15: You feel safe in your transactions with the store.	5,92	0,962	0,0%	0,0%	1,8%	5,8%	22,2%	38,7%	31,6%
P16: Store's employees are consistently courteous with you.	5,75	1,127	0,0%	1,1%	3,6%	8,4%	21,1%	37,6%	28,2%
P17: Store's employees have the knowledge to answer your questions.	5,64	1,059	0,0%	0,2%	2,7%	12,9%	23,8%	38,2%	22,2%
Empathy	**5,17**	**1,056**							
P18: The store gives you individual attention.	4,72	1,501	3,6%	5,1%	10,4%	21,8%	26,7%	21,1%	11,3%
P19: The store has operating hours convenient to all their customers.	6,23	0,905	0,0%	0,0%	0,9%	5,1%	11,3%	35,6%	47,1%
P20: The store has employees who give you personalized attention.	4,79	1,555	3,3%	5,8%	11,1%	18,9%	23,1%	24,7%	13,1%
P21: The store has your best interest at heart.	5,14	1,249	0,0%	2,4%	8,7%	17,6%	28,7%	29,1%	13,6%
P22: Employees of the store understand your specific needs.	4,96	1,283	0,9%	2,4%	10,0%	20,4%	29,1%	26,9%	10,2%
P23: Overall service quality provided by the store initially indicated.	5,59	0,887	0,0%	0,0%	1,8%	9,8%	28,4%	**48,0%**	12,0%

(Source: prepared by the author)

APPENDIX 5 – CRONBACH'S ALPHA COEFFITIENT

Table A5.1 – Cronbach's Alphas for the five quality dimensions

	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Cronbach's Alpha	**0,731**	**0,867**	**0,878**	**0,880**	**0,860**
Corrected Item-Total	**P1** 0,507	**P5** 0,717	**P10** 0,627	**P14** 0,761	**P18** 0,781
	P2 0,601	**P6** 0,709	**P11** 0,786	**P15** 0,674	**P19** 0,238
	P3 0,489	**P7** 0,781	**P12** 0,756	**P16** 0,793	**P20** 0,803
	P4 0,512	**P8** 0,627	**P13** 0,794	**P17** 0,742	**P21** 0,783
		P9 0,626			**P22** 0,799
Cronbach's Alpha if Item Deleted	**P1** 0,678	**P5** 0,832	**P10** 0,883	**P14** 0,839	**P18** 0,802
	P2 0,625	**P6** 0,834	**P11** 0,826	**P15** 0,872	**P19** 0,912
	P3 0,691	**P7** 0,818	**P12** 0,839	**P16** 0,826	**P20** 0,797
	P4 0,686	**P8** 0,854	**P13** 0,819	**P17** 0,846	**P21** 0,805
		P9 0,856			**P22** 0,800

(Source: prepared by the author)

APPENDIX 6 – LINEAR REGRESSION FOR THE SERVPERF INSTRUMENT

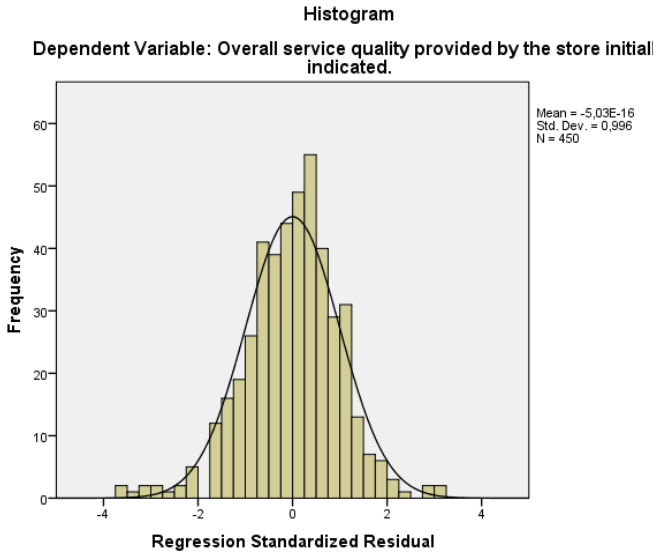

Chart A6.1 – Normality Histogram

(Source: prepared by the author)

Table A6.1 – Pearson's Correlation Matrix for SERVPERF instrument

Correlations							
		P23	**Tangibles**	**Reliability**	**Responsiveness**	**Assurance**	**Empathy**
Pearson Correlation	**P23**	1,000	,457	,654	,674	,702	,653
	Tangibles	,457	1,000	,494	,449	,477	,374
	Reliability	,654	,494	1,000	,777	,755	,617
	Responsiveness	,674	,449	,777	1,000	,812	,703
	Assurance	,702	,477	,755	,812	1,000	,718
	Empathy	,653	,374	,617	,703	,718	1,000

(Source: prepared by the author)

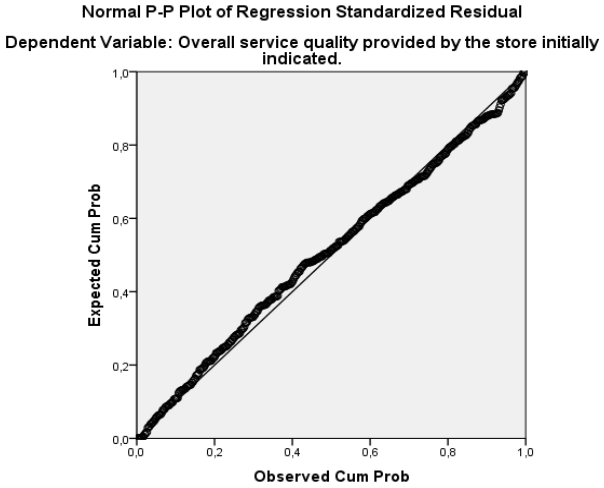

Chart A6.2 – Multiple Linear Regression P-P Plot for SERVPERF instrument

(Source: prepared by the author)

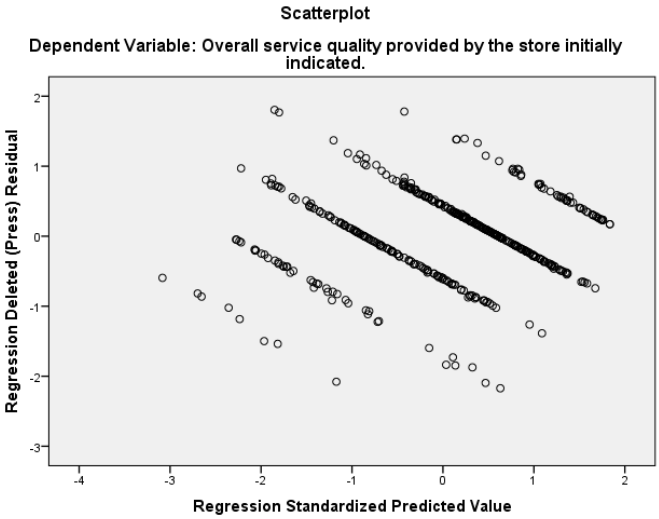

Chart A6.3 – Multiple Linear Regression Scatterplot for SERVPERF instrument

(Source: prepared by the author)

Table A6.2 – Linear Regression Model (R coefficient and F test) for SERVPERF instrument

Model Summary[h]

	R^2	R^2_a	F	Sig.
Regression Model	,756	,572	148,576	,000

a. Dependent Variable: Overall service quality provided by the store initially indicated.

b. Predictors in the Model: (Constant), Assurance, Empathy, Reliability, Tangibles

(Source: prepared by the author)

Table A6.3 – β Coefficients and Collinearity Diagnosis for SERVPERF instrument

MODEL	Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	ß	Std. Error	ß²	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	0,902	,215		4,200	,000	,480	1,324					
Assurance	,293	,053	,301	5,486	,000	,188	,397	,702	,252	,170	,320	3,129
Empathy	,225	,038	,267	5,916	,000	,150	,299	,653	,270	,184	,471	2,125
Reliability	,213	,051	,207	4,195	,000	,113	,313	,654	,195	,130	,397	2,520
Tangibles	,117	,038	,111	3,063	,002	,042	,191	,457	,144	,095	,731	1,368

a. Dependent Variable: Overall service quality provided by the store initially indicated.

(Source: prepared by the author)

APPENDIX 7 – ASSUMPTIONS'S TESTS FOR THE USE OF PARAMETRIC TESTS FOR THE INDEPENDENT VARIABLES IN QUALITY DIMENSIONS

Table A7.1 – Normality test for the independent variable "Gender" for the five quality dimensions and P23

Gender		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**Feminine**	,130	291	,000	,959	291	,000
	Masculine	,106	117	,003	,974	117	,021
Reliability	**Feminine**	,091	291	,000	,969	291	,000
	Masculine	,113	117	,001	,966	117	,005
Responsiveness	**Feminine**	,102	291	,000	,959	291	,000
	Masculine	,133	117	,000	,938	117	,000
Assurance	**Feminine**	,116	291	,000	,949	291	,000
	Masculine	,133	117	,000	,947	117	,000
Empathy	**Feminine**	,069	291	,002	,981	291	,001
	Masculine	,165	117	,000	,927	117	,000
P23	**Feminine**	,267	291	,000	,873	291	,000
	Masculine	,323	117	,000	,828	117	,000

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.2 – Normality test for the independent variable "Age" for the five quality dimensions and P23

	Age	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**18 to 24 years old**	,116	203	,000	,962	203	,000
	25 to 34 years old	,178	88	,000	,959	88	,007
	35 to 44 years old	,118	54	,060	,957	54	,052
	45 to 54 years old	,126	33	,200*	,946	33	,103
	55 to 64 years old	,159	25	,103	,915	25	,039
	65 or more years old	,282	5	,200*	,850	5	,193
Reliability	**18 to 24 years old**	,089	203	,001	,972	203	,000
	25 to 34 years old	,123	88	,002	,966	88	,021
	35 to 44 years old	,101	54	,200*	,958	54	,054
	45 to 54 years old	,116	33	,200*	,931	33	,039
	55 to 64 years old	,156	25	,119	,928	25	,080
	65 or more years old	,304	5	,149	,817	5	,111
Responsiveness	**18 to 24 years old**	,114	203	,000	,951	203	,000
	25 to 34 years old	,144	88	,000	,959	88	,007
	35 to 44 years old	,139	54	,011	,940	54	,009
	45 to 54 years old	,113	33	,200*	,960	33	,267
	55 to 64 years old	,132	25	,200*	,938	25	,133
	65 or more years old	,180	5	,200*	,952	5	,754
Assurance	**18 to 24 years old**	,122	203	,000	,946	203	,000
	25 to 34 years old	,147	88	,000	,958	88	,006
	35 to 44 years old	,165	54	,001	,931	54	,004
	45 to 54 years old	,216	33	,000	,914	33	,012
	55 to 64 years old	,153	25	,133	,913	25	,036
	65 or more years old	,367	5	,026	,684	5	,006
Empathy	**18 to 24 years old**	,092	203	,000	,975	203	,001
	25 to 34 years old	,103	88	,022	,976	88	,095
	35 to 44 years old	,115	54	,073	,927	54	,003
	45 to 54 years old	,101	33	,200*	,964	33	,325
	55 to 64 years old	,180	25	,035	,903	25	,021
	65 or more years old	,241	5	,200*	,903	5	,427
P23	**18 to 24 years old**	,268	203	,000	,868	203	,000
	25 to 34 years old	,307	88	,000	,839	88	,000
	35 to 44 years old	,282	54	,000	,872	54	,000
	45 to 54 years old	,333	33	,000	,820	33	,000
	55 to 64 years old	,264	25	,000	,892	25	,012
	65 or more years old	,231	5	,200*	,881	5	,314

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.3 – Normality test for the independent variable "Gross income per capita" for the five quality dimensions and P23

Gross income *per capita*		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**less than 250€/month**	,116	23	,200*	,964	23	,547
	from 250€ to 499€/month	,137	110	,000	,963	110	,004
	from 500€ to 749€/month	,133	76	,002	,957	76	,012
	from 750€ to 999€/month	,105	93	,013	,969	93	,028
	from 1000€ to 1499€/month	,134	52	,020	,947	52	,022
	1500€/month or more	,199	54	,000	,948	54	,021
Reliability	**less than 250€/month**	,168	23	,092	,960	23	,470
	from 250€ to 499€/month	,133	110	,000	,955	110	,001
	from 500€ to 749€/month	,086	76	,200*	,967	76	,047
	from 750€ to 999€/month	,117	93	,003	,946	93	,001
	from 1000€ to 1499€/month	,121	52	,054	,966	52	,137
	1500€/month or more	,113	54	,083	,957	54	,050
Responsiveness	**less than 250€/month**	,175	23	,066	,917	23	,056
	from 250€ to 499€/month	,109	110	,003	,955	110	,001
	from 500€ to 749€/month	,119	76	,010	,947	76	,003
	from 750€ to 999€/month	,140	93	,000	,950	93	,001
	from 1000€ to 1499€/month	,124	52	,043	,961	52	,091
	1500€/month or more	,184	54	,000	,938	54	,008
Assurance	**less than 250€/month**	,152	23	,184	,937	23	,157
	from 250€ to 499€/month	,150	110	,000	,940	110	,000
	from 500€ to 749€/month	,102	76	,048	,946	76	,003
	from 750€ to 999€/month	,101	93	,021	,934	93	,000
	from 1000€ to 1499€/month	,209	52	,000	,906	52	,001
	1500€/month or more	,172	54	,000	,953	54	,035
Empathy	**less than 250€/month**	,097	23	,200*	,978	23	,870
	from 250€ to 499€/month	,080	110	,077	,976	110	,046
	from 500€ to 749€/month	,083	76	,200*	,977	76	,179
	from 750€ to 999€/month	,136	93	,000	,944	93	,001
	from 1000€ to 1499€/month	,101	52	,200*	,961	52	,089
	1500€/month or more	,110	54	,151	,962	54	,087
P23	**less than 250€/month**	,215	23	,007	,877	23	,009
	from 250€ to 499€/month	,253	110	,000	,874	110	,000
	from 500€ to 749€/month	,248	76	,000	,880	76	,000
	from 750€ to 999€/month	,318	93	,000	,827	93	,000
	from 1000€ to 1499€/month	,329	52	,000	,822	52	,000
	1500€/month or more	,298	54	,000	,848	54	,000

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.4 – Normality test for the independent variable "Group of store" for the five quality dimensions and P23

Group of store		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**Group 1**	,098	166	,000	,968	166	,001
	Group 2	,143	107	,000	,960	107	,003
	Group 3	,132	63	,008	,962	63	,049
	Group 4	,145	66	,001	,943	66	,004
	Group 5	,302	7	,053	,791	7	,034
	Group 6	,138	28	,187	,965	28	,454
	Group 7	,098	13	,200*	,977	13	,958
Reliability	**Group 1**	,096	166	,001	,974	166	,003
	Group 2	,106	107	,005	,973	107	,028
	Group 3	,096	63	,200*	,959	63	,035
	Group 4	,127	66	,010	,954	66	,017
	Group 5	,180	7	,200*	,917	7	,445
	Group 6	,167	28	,045	,922	28	,039
	Group 7	,172	13	,200*	,903	13	,148
Responsiveness	**Group 1**	,122	166	,000	,966	166	,000
	Group 2	,090	107	,031	,968	107	,011
	Group 3	,129	63	,011	,933	63	,002
	Group 4	,137	66	,003	,940	66	,003
	Group 5	,177	7	,200*	,952	7	,748
	Group 6	,176	28	,026	,913	28	,023
	Group 7	,199	13	,166	,893	13	,106
Assurance	**Group 1**	,105	166	,000	,968	166	,001
	Group 2	,145	107	,000	,954	107	,001
	Group 3	,140	63	,004	,922	63	,001
	Group 4	,141	66	,002	,928	66	,001
	Group 5	,216	7	,200*	,882	7	,236
	Group 6	,197	28	,007	,899	28	,011
	Group 7	,276	13	,008	,839	13	,021
Empathy	**Group 1**	,068	166	,060	,984	166	,053
	Group 2	,116	107	,001	,969	107	,013
	Group 3	,098	63	,200*	,981	63	,445
	Group 4	,104	66	,076	,963	66	,046
	Group 5	,277	7	,113	,884	7	,247
	Group 6	,175	28	,027	,920	28	,034
	Group 7	,158	13	,200*	,941	13	,471
P23	**Group 1**	,234	166	,000	,889	166	,000
	Group 2	,334	107	,000	,823	107	,000
	Group 3	,252	63	,000	,867	63	,000
	Group 4	,296	66	,000	,824	66	,000
	Group 5	,296	7	,063	,840	7	,099
	Group 6	,313	28	,000	,835	28	,000
	Group 7	,224	13	,072	,878	13	,066

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.5 – Normality test for the independent variable "Store Location" for the five quality dimensions and P23

	Type of store	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**Street store**	,114	29	,200*	,966	29	,451
	Store in a shopping center	,120	421	,000	,967	421	,000
Reliability	**Street store**	,095	29	,200*	,945	29	,139
	Store in a shopping center	,095	421	,000	,972	421	,000
Responsiveness	**Street store**	,225	29	,001	,871	29	,002
	Store in a shopping center	,111	421	,000	,960	421	,000
Assurance	**Street store**	,161	29	,054	,881	29	,004
	Store in a shopping center	,120	421	,000	,951	421	,000
Empathy	**Street store**	,183	29	,014	,894	29	,007
	Store in a shopping center	,082	421	,000	,976	421	,000
P23	**Street store**	,215	29	,001	,882	29	,004
	Store in a shopping center	,284	421	,000	,864	421	,000

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.6 – Normality test for the independent variable "Frequancy of visits" for the five quality dimensions and P23

	Frequancy of visits	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**more than once per week**	,169	11	,200*	,973	11	,914
	once per week	,237	38	,000	,904	38	,003
	2 or 3 times per month	,143	129	,000	,959	129	,001
	1 time per month	,102	115	,005	,967	115	,006
	less than 1 time per month	,124	117	,000	,973	117	,018
Reliability	**more than once per week**	,159	11	,200*	,911	11	,248
	once per week	,154	38	,023	,938	38	,035
	2 or 3 times per month	,104	129	,002	,965	129	,002
	1 time per month	,093	115	,015	,966	115	,005
	less than 1 time per month	,089	117	,024	,971	117	,011
Responsiveness	**more than once per week**	,220	11	,142	,887	11	,129
	once per week	,194	38	,001	,914	38	,006
	2 or 3 times per month	,113	129	,000	,945	129	,000
	1 time per month	,107	115	,002	,964	115	,003
	less than 1 time per month	,107	117	,002	,950	117	,000
Assurance	**more than once per week**	,190	11	,200*	,879	11	,102
	once per week	,184	38	,002	,911	38	,005
	2 or 3 times per month	,155	129	,000	,939	129	,000
	1 time per month	,124	115	,000	,947	115	,000
	less than 1 time per month	,147	117	,000	,947	117	,000
Empathy	**more than once per week**	,311	11	,004	,846	11	,037
	once per week	,147	38	,036	,940	38	,041
	2 or 3 times per month	,109	129	,001	,969	129	,004
	1 time per month	,105	115	,003	,972	115	,016
	less than 1 time per month	,089	117	,024	,977	117	,044
P23	**more than once per week**	,275	11	,020	,879	11	,100
	once per week	,289	38	,000	,829	38	,000
	2 or 3 times per month	,286	129	,000	,851	129	,000
	1 time per month	,299	115	,000	,837	115	,000
	less than 1 time per month	,253	117	,000	,886	117	,000

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.7 – Normality test for the independent variable "Waiting time" for the five quality dimensions and P23

	Waiting time	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**you are immediately assisted**	,125	116	,000	,963	116	,003
	up to 10 minutes	,129	165	,000	,957	165	,000
	10-20 minutes	,149	86	,000	,961	86	,011
	over 20 minutes	,102	42	,200*	,951	42	,073
Reliability	**you are immediately assisted**	,124	116	,000	,942	116	,000
	up to 10 minutes	,086	165	,004	,974	165	,003
	10-20 minutes	,126	86	,002	,962	86	,013
	over 20 minutes	,136	42	,050	,957	42	,113
Responsiveness	**you are immediately assisted**	,149	116	,000	,924	116	,000
	up to 10 minutes	,090	165	,002	,962	165	,000
	10-20 minutes	,153	86	,000	,958	86	,007
	over 20 minutes	,166	42	,005	,938	42	,025
Assurance	**you are immediately assisted**	,134	116	,000	,931	116	,000
	up to 10 minutes	,156	165	,000	,950	165	,000
	10-20 minutes	,146	86	,000	,950	86	,002
	over 20 minutes	,177	42	,002	,907	42	,002
Empathy	**you are immediately assisted**	,133	116	,000	,959	116	,001
	up to 10 minutes	,106	165	,000	,972	165	,002
	10-20 minutes	,112	86	,009	,977	86	,136
	over 20 minutes	,100	42	,200*	,970	42	,342
P23	**you are immediately assisted**	,311	116	,000	,824	116	,000
	up to 10 minutes	,263	165	,000	,871	165	,000
	10-20 minutes	,273	86	,000	,856	86	,000
	over 20 minutes	,279	42	,000	,845	42	,000

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A7.8 – Normality test for the independent variable "Time to get to the store" for the five quality dimensions and P23

Time to get to the store		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibles	**untill 5 minutes**	,152	56	,003	,951	56	,025
	between 5 to 10 minutes	,121	170	,000	,966	170	,000
	between 11 to 20 minutes	,119	115	,000	,953	115	,000
	more than 20 minutes	,138	67	,003	,952	67	,012
Reliability	**untill 5 minutes**	,150	56	,003	,939	56	,007
	between 5 to 10 minutes	,087	170	,003	,977	170	,006
	between 11 to 20 minutes	,103	115	,004	,966	115	,005
	more than 20 minutes	,103	67	,073	,958	67	,024
Responsiveness	**untill 5 minutes**	,133	56	,015	,936	56	,005
	between 5 to 10 minutes	,098	170	,000	,969	170	,001
	between 11 to 20 minutes	,122	115	,000	,945	115	,000
	more than 20 minutes	,132	67	,006	,926	67	,001
Assurance	**untill 5 minutes**	,170	56	,000	,945	56	,013
	between 5 to 10 minutes	,122	170	,000	,953	170	,000
	between 11 to 20 minutes	,128	115	,000	,946	115	,000
	more than 20 minutes	,141	67	,002	,919	67	,000
Empathy	**untill 5 minutes**	,119	56	,048	,964	56	,096
	between 5 to 10 minutes	,098	170	,000	,970	170	,001
	between 11 to 20 minutes	,083	115	,048	,974	115	,026
	more than 20 minutes	,128	67	,009	,957	67	,020
P23	**untill 5 minutes**	,293	56	,000	,841	56	,000
	between 5 to 10 minutes	,293	170	,000	,852	170	,000
	between 11 to 20 minutes	,258	115	,000	,873	115	,000
	more than 20 minutes	,298	67	,000	,855	67	,000

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

APPENDIX 8 – ASSUMPTIONS'S TESTS FOR THE USE OF PARAMETRIC TESTS FOR THE INDEPENDENT VARIABLES IN OTHER RELEVANT ELEMENTS AND OFFER

Table A8.1 – Normality test for the independent variable "Gender" for Other Relevant Elements and Offer

Gender		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	Feminine	,074	291	,001	,987	291	,008
	Masculine	,094	117	,013	,969	117	,009
Offer	Feminine	,104	291	,000	,979	291	,000
	Masculine	,091	117	,019	,975	117	,027

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.2 – Normality test for the independent variable "Age" for other Relevant Elements and Offer

Age		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	18 to 24 years old	,081	203	,002	,984	203	,021
	25 to 34 years old	,098	88	,036	,962	88	,011
	35 to 44 years old	,095	54	,200*	,982	54	,609
	45 to 54 years old	,099	33	,200*	,977	33	,681
	55 to 64 years old	,109	25	,200*	,908	25	,028
	65 or more years old	,263	5	,200*	,941	5	,673
Offer	18 to 24 years old	,106	203	,000	,977	203	,002
	25 to 34 years old	,125	88	,002	,967	88	,024
	35 to 44 years old	,141	54	,009	,960	54	,067
	45 to 54 years old	,102	33	,200*	,978	33	,728
	55 to 64 years old	,105	25	,200*	,959	25	,395
	65 or more years old	,295	5	,177	,754	5	,032

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.3 – Normality test for the independent variable "Gross income per capita" for Other Relevant Elements and Offer

Gross income *per capita*		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**less than 250€/month**	,143	23	,200	,939	23	,170
	from 250€ to 499€/month	,067	110	,200	,985	110	,280
	from 500€ to 749€/month	,104	76	,041	,971	76	,076
	from 750€ to 999€/month	,083	93	,121	,981	93	,200
	from 1000€ to 1499€/month	,108	52	,192	,975	52	,354
	1500€/month or more	,101	54	,200	,958	54	,057
Offer	**less than 250€/month**	,239	23	,001	,890	23	,016
	from 250€ to 499€/month	,117	110	,001	,967	110	,008
	from 500€ to 749€/month	,099	76	,063	,976	76	,163
	from 750€ to 999€/month	,081	93	,159	,980	93	,161
	from 1000€ to 1499€/month	,095	52	,200	,977	52	,398
	1500€/month or more	,124	54	,037	,960	54	,066

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.4 – Normality test for the independent variable "Group of store" for Other Relevant Elements and Offer

Group of store		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**Group 1**	,094	166	,001	,984	166	,049
	Group 2	,092	105	,030	,976	105	,052
	Group 3	,113	62	,049	,954	62	,020
	Group 4	,124	64	,016	,972	64	,158
	Group 5	,154	7	,200	,957	7	,792
	Group 6	,122	28	,200	,974	28	,689
	Group 7	,200	11	,200	,839	11	,031
Offer	**Group 1**	,092	166	,002	,978	166	,011
	Group 2	,124	105	,000	,964	105	,006
	Group 3	,109	62	,063	,965	62	,070
	Group 4	,121	64	,021	,968	64	,095
	Group 5	,236	7	,200	,911	7	,404
	Group 6	,092	28	,200	,958	28	,312
	Group 7	,220	11	,143	,907	11	,227

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.5 – Normality test for the independent variable "Store location" for Other Relevant Elements and Offer

Type of store		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**Street store**	,127	29	,200	,941	29	,109
	Store in a shopping center	,071	414	,000	,984	414	,000
Offer	**Street store**	,150	29	,094	,936	29	,079
	Store in a shopping center	,105	414	,000	,978	414	,000

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.6 – Normality test for the independent variable "Frequency of visits" for Other Relevant Elements and Offer

Frequency of visits		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**more than once per week**	,166	11	,200	,942	11	,546
	once per week	,123	38	,152	,936	38	,032
	2 or 3 times per month	,076	129	,063	,987	129	,249
	1 time per month	,090	115	,022	,980	115	,091
	less than 1 time per month	,090	117	,021	,969	117	,009
Offer	**more than once per week**	,149	11	,200	,969	11	,879
	once per week	,152	38	,027	,929	38	,018
	2 or 3 times per month	,117	129	,000	,971	129	,008
	1 time per month	,095	115	,012	,988	115	,375
	less than 1 time per month	,099	117	,007	,967	117	,006

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.7 – Normality test for the independent variable "Waiting time" for Other Relevant Elements and Offer

Waiting time		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**you are immediately assisted**	,094	116	,013	,981	116	,105
	up to 10 minutes	,098	165	,001	,976	165	,006
	10-20 minutes	,090	86	,081	,974	86	,081
	over 20 minutes	,078	42	,200	,987	42	,895
Offer	**you are immediately assisted**	,089	116	,024	,979	116	,069
	up to 10 minutes	,090	165	,003	,977	165	,007
	10-20 minutes	,127	86	,001	,973	86	,065
	over 20 minutes	,108	42	,200	,971	42	,350

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A8.8 – Normality test for the independent variable "Time to get to the store" for Other Relevant Elements and Offer

Time to get to the store		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Other relevant elements	**untill 5 minutes**	,083	56	,200	,976	56	,338
	between 5 to 10 minutes	,080	170	,010	,985	170	,064
	between 11 to 20 minutes	,075	115	,157	,987	115	,330
	more than 20 minutes	,109	67	,048	,948	67	,008
Offer	**untill 5 minutes**	,099	56	,200	,981	56	,514
	between 5 to 10 minutes	,141	170	,000	,969	170	,001
	between 11 to 20 minutes	,091	115	,021	,980	115	,081
	more than 20 minutes	,122	67	,014	,972	67	,133

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

(Source: prepared by the author)

APPENDIX 9 – NON-PARAMETRIC TESTS FOR THE INDEPENDENT VARIABLES IN QUALITY DIMENSIONS

Table A9.1 – Mann-Whitney test for the independent variable "Gender" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Mann-Whitney U	16997,000	16150,000	14482,000	14854,500	12704,500	15894,000
Wilcoxon W	23900,000	58636,000	56968,000	57340,500	55190,500	58380,000
Z	-,025	-,813	-2,368	-2,023	-4,017	-1,133
Asymp. Sig. (2-tailed)	,980	,416	,018	,043	,000	,257

a. Grouping Variable: Gender

(Source: prepared by the author)

Table A9.2 – Kruskal-Wallis test for the independent variable "Age" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	10,785	2,520	3,735	3,533	6,013	1,942
df	5	5	5	5	5	5
Asymp. Sig.	,056	,773	,588	,618	,305	,857

a. Kruskal Wallis Test

b. Grouping Variable: Age

(Source: prepared by the author)

Table A9.3 – Kruskal-Wallis test for the independent variable "Gross income per capita" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	4,477	12,843	10,625	9,008	15,842	11,135
df	5	5	5	5	5	5
Asymp. Sig.	,483	,025	,059	,109	,007	,049

a. Kruskal Wallis Test

b. Grouping Variable: Gross income per capita

(Source: prepared by the author)

Table A9.4 – Kruskal-Wallis test for the independent variable "Group of store" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	30,548	29,465	32,721	35,679	61,421	25,532
df	6	6	6	6	6	6
Asymp. Sig.	,000	,000	,000	,000	,000	,000

a. Kruskal Wallis Test

b. Grouping Variable: Group of store

(Source: prepared by the author)

Table A9.5– Mann-Whitney test for the independent variable "Store location" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Mann-Whitney U	4213,000	4412,000	3700,500	4190,500	4521,000	6096,500
Wilcoxon W	4648,000	93243,000	92531,500	93021,500	93352,000	94927,500
Z	-2,807	-2,506	-3,562	-2,839	-2,342	-,013
Asymp. Sig. (2-tailed)	,005	,012	,000	,005	,019	,990

a. Grouping Variable: Type of store

(Source: prepared by the author)

Table A9.6 – Kruskal-Wallis test for the independent variable "Frequency of visits" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	21,429	2,370	1,533	1,188	3,703	10,562
df	4	4	4	4	4	4
Asymp. Sig.	,000	,668	,821	,880	,448	,032

a. Kruskal Wallis Test

b. Grouping Variable: Frequency of visits to the store

(Source: prepared by the author)

Table A9.7 – Kruskal-Wallis test for the independent variable "Waiting time" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	3,771	11,726	15,235	12,495	17,448	23,778
df	3	3	3	3	3	3
Asymp. Sig.	,287	,008	,002	,006	,001	,000

a. Kruskal Wallis Test

b. Grouping Variable: Waiting time

(Source: prepared by the author)

Table A9.8 – Kruskal-Wallis test for the independent variable "Time to get to the store" for the five quality dimensions and P23

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23
Chi-Square	,968	1,036	1,636	,871	4,003	3,339
df	3	3	3	3	3	3
Asymp. Sig.	,809	,793	,651	,832	,261	,342

a. Kruskal Wallis Test

b. Grouping Variable: Time to get to the store

(Source: prepared by the author)

APPENDIX 10 – NON-PARAMETRIC TESTS FOR THE INDEPENDENT VARIABLES IN OTHER RELEVANT ELEMENTS AND OFFER

Table A10.1 – Mann-Whitney test for the independent variable "Gender" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Mann-Whitney U	16506,500	14993,500
Wilcoxon W	58992,500	57479,500
Z	-,481	-1,892
Asymp. Sig. (2-tailed)	,631	,058

a. Grouping Variable: Gender

(Source: prepared by the author)

Table A10.2 – Kruskal-Wallis test for the independent variable "Age" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	8,295	6,284
df	5	5
Asymp. Sig.	,141	,280

a. Kruskal Wallis Test

b. Grouping Variable: Age

(Source: prepared by the author)

Table A10.3 – Kruskal-Wallis test for the independent variable "Gross income per capita" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	12,401	7,300
df	5	5
Asymp. Sig.	,030	,199

a. Kruskal Wallis Test

b. Grouping Variable: Gross income per capita

(Source: prepared by the author)

Table A10.4 – Kruskal-Wallis test for the independent variable "Group of store" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	17,588	17,262
df	6	6
Asymp. Sig.	,007	,008

a. Kruskal Wallis Test

b. Grouping Variable: Group of store

(Source: prepared by the author)

Table A10.5 – Mann-Whitney test for the independent variable "Store location" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Mann-Whitney U	4521,000	5782,500
Wilcoxon W	4956,000	91687,500
Z	-2,244	-0,332
Asymp. Sig. (2-tailed)	,025	,740

a. Grouping Variable: Type of store

(Source: prepared by the author)

Table A10.6 – Kruskal-Wallis test for the independent variable "Frequency of visits" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	4,289	8,379
df	4	4
Asymp. Sig.	,368	,079

a. Kruskal Wallis Test

b. Grouping Variable: Frequency of visits to the store

(Source: prepared by the author)

Table A10.7 – Kruskal-Wallis test for the independent variable "Waiting time" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	7,952	6,645
df	3	3
Asymp. Sig.	,047	,084

a. Kruskal Wallis Test

b. Grouping Variable: Waiting time

(Source: prepared by the author)

Table A10.8 – Kruskal-Wallis test for the independent variable "Time to get to the store" for Other Relevant Elements and Offer

	Other relevant elements	Offer
Chi-Square	1,969	1,525
df	3	3
Asymp. Sig.	,579	,677

a. Kruskal Wallis Test

b. Grouping Variable: Time to get to the store

(Source: prepared by the author)

APPENDIX 11 – MULTIPLE COMPARISSON OF MEANS TESTS FOR THE INDEPENDENT VARIABLES IN QUALITY DIMENSIONS

Table A11.1 – Means for the independent variable "Gender"

Gender		Responsiveness	Assurance	Empathy
Feminine	**N**	291	291	291
	Mean	5,494	5,680	5,056
	SD	1,006	0,924	1,053
Masculine	**N**	117	117	117
	Mean	5,746	5,897	5,489
	SD	0,893	0,795	0,974

SD=Standard-Deviation

(Source: prepared by the author)

Table A11.2 – Bonferroni test for the multiple comparison of means for the independent variable "Gross income per capita"

	GROSS INCOME PER CAPITA		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
	I	J				Lower Bound	Upper Bound
Reliability	less than 250€/month	from 250€ to 499€/month	-,2281	,19228	1,000	-,7959	,3396
		from 500€ to 749€/month	-,1740	,19958	1,000	-,7634	,4153
		from 750€ to 999€/month	-,5017	,19530	0,158	-1,0784	,0749
		from 1000€ to 1499€/month	-,3993	,21001	0,869	-1,0195	,2208
		1500€/month or more	-,1720	,20881	1,000	-0,7886	,4446
	from 250€ to 499€/month	less than 250€/month	,2281	,19228	1,000	-,3396	,7959
		from 500€ to 749€/month	,0541	,12509	1,000	-,3153	,4235
		from 750€ to 999€/month	-,2736	,11814	0,316	-,6224	,0752
		from 1000€ to 1499€/month	-,1712	,14113	1,000	-,5879	,2456
		1500€/month or more	,0562	,13935	1,000	-0,3553	,4676
	from 500€ to 749€/month	less than 250€/month	,1740	,19958	1,000	-,4153	,7634
		from 250€ to 499€/month	-,0541	,12509	1,000	-,4235	,3153
		from 750€ to 999€/month	-,3277	,12968	0,178	-,7106	,0552
		from 1000€ to 1499€/month	-,2253	,15093	1,000	-,6710	,2204
		1500€/month or more	,0020	,14926	1,000	-0,4387	,4428
	from 750€ to 999€/month	less than 250€/month	,5017	,19530	0,158	-,0749	1,0784
		from 250€ to 499€/month	,2736	,11814	0,316	-,0752	,6224
		from 500€ to 749€/month	,3277	,12968	0,178	-,0552	,7106
		from 1000€ to 1499€/month	,1024	,14521	1,000	-,3264	,5312
		1500€/month or more	,3297	,14348	0,331	-0,0939	,7534
	from 1000€ to 1499€/month	less than 250€/month	,3993	,21001	0,869	-,2208	1,0195
		from 250€ to 499€/month	,1712	,14113	1,000	-,2456	,5879
		from 500€ to 749€/month	,2253	,15093	1,000	-,2204	,6710
		from 750€ to 999€/month	-,1024	,14521	1,000	-,5312	,3264
		1500€/month or more	,2274	,16294	1,000	-0,2538	,7085
	1500€/month or more	less than 250€/month	,1720	,20881	1,000	-,4446	0,7886
		from 250€ to 499€/month	-,0562	,13935	1,000	-,4676	0,3553
		from 500€ to 749€/month	-,0020	,14926	1,000	-,4428	0,4387
		from 750€ to 999€/month	-,3297	,14348	0,331	-,7534	0,0939
		from 1000€ to 1499€/month	-,2274	,16294	1,000	-,7085	0,2538
	less than 250€/month	from 250€ to 499€/month	-,4159	,23731	1,000	-1,1166	,2848
		from 500€ to 749€/month	-,4462	,24632	1,000	-1,1736	,2811
		from 750€ to 999€/month	-,7971	,24103	0,015	-1,5088	-,0854
		from 1000€ to 1499€/month	-,6497	,25919	0,189	-1,4150	,1157
		1500€/month or more	-,3823	,25771	1,000	-1,1433	,3787
	from 250€ to 499€/month	less than 250€/month	,4159	,23731	1,000	-,2848	1,1166
		from 500€ to 749€/month	-,0303	,15438	1,000	-,4862	,4255
		from 750€ to 999€/month	-,3812	,14580	0,139	-,8117	,0493
		from 1000€ to 1499€/month	-,2338	,17418	1,000	-,7481	,2806
		1500€/month or more	,0336	,17198	1,000	-0,4742	,5414

Empathy	from 500€ to 749€/month	less than 250€/month	,4462	,24632	1,000	-,2811	1,1736
		from 250€ to 499€/month	,0303	,15438	1,000	-,4255	,4862
		from 750€ to 999€/month	-,3509	,16005	0,434	-,8235	,1217
		from 1000€ to 1499€/month	-,2034	,18627	1,000	-,7535	,3466
		1500€/month or more	,0639	,18421	1,000	-0,4800	0,6079
	from 750€ to 999€/month	less than 250€/month	,7971	,24103	0,015	,0854	1,5088
		from 250€ to 499€/month	,3812	,14580	0,139	-,0493	,8117
		from 500€ to 749€/month	,3509	,16005	0,434	-,1217	,8235
		from 1000€ to 1499€/month	,1474	,17922	1,000	-,3818	,6766
		1500€/month or more	,4148	,17708	0,295	-0,1081	,9377
	from 1000€ to 1499€/month	less than 250€/month	,6497	,25919	0,189	-,1157	1,4150
		from 250€ to 499€/month	,2338	,17418	1,000	-,2806	,7481
		from 500€ to 749€/month	,2034	,18627	1,000	-,3466	,7535
		from 750€ to 999€/month	-,1474	,17922	1,000	-,6766	,3818
		1500€/month or more	,2674	,20110	1,000	-0,3264	,8612
	1500€/month or more	less than 250€/month	,3823	,25771	1,000	-,3787	1,1433
		from 250€ to 499€/month	-,0336	,17198	1,000	-,5414	0,4742
		from 500€ to 749€/month	-,0639	,18421	1,000	-0,6079	0,4800
		from 750€ to 999€/month	-,4148	,17708	0,295	-,9377	0,1081
		from 1000€ to 1499€/month	-,2674	,20110	1,000	-,8612	0,3264
P23	less than 250€/month	from 250€ to 499€/month	,0800	,19700	1,000	-,5000	,6600
		from 500€ to 749€/month	-,1500	,20400	1,000	-,7500	,4500
		from 750€ to 999€/month	-,2700	,20000	1,000	-,8600	,3200
		from 1000€ to 1499€/month	-,2100	,21500	1,000	-,8400	,4300
		1500€/month or more	,1000	,21400	1,000	-0,5400	,7300
	from 250€ to 499€/month	less than 250€/month	-,0800	,19700	1,000	-,6600	,5000
		from 500€ to 749€/month	-,2300	,12800	1,000	-,6000	,1500
		from 750€ to 999€/month	-,3500	,12100	0,060	-,7100	,0100
		from 1000€ to 1499€/month	-,2900	,14400	0,734	-,7100	,1400
		1500€/month or more	,0200	,14300	1,000	-0,4000	,4400
	from 500€ to 749€/month	less than 250€/month	,1500	,20400	1,000	-,4500	,7500
		from 250€ to 499€/month	,2300	,12800	1,000	-,1500	,6000
		from 750€ to 999€/month	-,1200	,13300	1,000	-,5200	,2700
		from 1000€ to 1499€/month	-,0600	,15400	1,000	-,5200	,4000
		1500€/month or more	,2500	,15300	1,000	-0,2100	0,7000
	from 750€ to 999€/month	less than 250€/month	,2700	,20000	1,000	-,3200	,8600
		from 250€ to 499€/month	,3500	,12100	0,060	-,0100	,7100
		from 500€ to 749€/month	,1200	,13300	1,000	-,2700	,5200
		from 1000€ to 1499€/month	,0600	,14900	1,000	-,3700	,5000
		1500€/month or more	,3700	,14700	0,183	-0,0600	,8000
	from 1000€ to 1499€/month	less than 250€/month	,2100	,21500	1,000	-,4300	,8400
		from 250€ to 499€/month	,2900	,14400	0,734	-,1400	,7100
		from 500€ to 749€/month	,0600	,15400	1,000	-,4000	,5200
		from 750€ to 999€/month	-,0600	,14900	1,000	-,5000	,3700
		1500€/month or more	,3000	,16700	1,000	-0,1900	,8000
	1500€/month or more	less than 250€/month	-,1000	,21400	1,000	-,7300	0,5400
		from 250€ to 499€/month	-,0200	,14300	1,000	-,4400	0,4000
		from 500€ to 749€/month	-,2500	,15300	1,000	-0,7000	0,2100
		from 750€ to 999€/month	-,3700	,14700	0,183	-,8000	0,0600
		from 1000€ to 1499€/month	-,3000	,16700	1,000	-,8000	0,1900

Other relevant elements	less than 250€/month	from 250€ to 499€/month	-,1203	,17564	1,000	-,6389	,3984
		from 500€ to 749€/month	-,1266	,18230	1,000	-,6649	,4117
		from 750€ to 999€/month	-,4385	,17839	0,216	-,9653	,0882
		from 1000€ to 1499€/month	-,1562	,19183	1,000	-,7227	,4102
		1500€/month or more	-,2641	,19074	1,000	-0,8273	0,2991
	from 250€ to 499€/month	less than 250€/month	,1203	,17564	1,000	-,3984	,6389
		from 500€ to 749€/month	-,0063	,11426	1,000	-,3437	,3311
		from 750€ to 999€/month	-,3183	,10791	0,051	-,6369	,0004
		from 1000€ to 1499€/month	-,0360	,12892	1,000	-,4166	,3447
		1500€/month or more	-,1438	,12728	1,000	-0,5197	0,2320
	from 500€ to 749€/month	less than 250€/month	,1266	,18230	1,000	-,4117	,6649
		from 250€ to 499€/month	,0063	,11426	1,000	-,3311	,3437
		from 750€ to 999€/month	-,3119	,11845	0,132	-,6617	,0378
		from 1000€ to 1499€/month	-,0296	,13786	1,000	-,4367	,3774
		1500€/month or more	-,1375	,13634	1,000	-0,5401	0,2651
	from 750€ to 999€/month	less than 250€/month	,4385	,17839	0,216	-,0882	,9653
		from 250€ to 499€/month	,3183	,10791	0,051	-,0004	,6369
		from 500€ to 749€/month	,3119	,11845	0,132	-,0378	,6617
		from 1000€ to 1499€/month	,2823	,13264	0,509	-,1094	,6740
		1500€/month or more	,1744	,13106	1,000	-0,2126	0,5614
	from 1000€ to 1499€/month	less than 250€/month	,1562	,19183	1,000	-,4102	,7227
		from 250€ to 499€/month	,0360	,12892	1,000	-,3447	,4166
		from 500€ to 749€/month	,0296	,13786	1,000	-,3774	,4367
		from 750€ to 999€/month	-,2823	,13264	0,509	-,6740	,1094
		1500€/month or more	-,1079	,14883	1,000	-0,5473	0,3316
	1500€/month or more	less than 250€/month	,2641	,19074	1,000	-0,2991	0,8273
		from 250€ to 499€/month	,1438	,12728	1,000	-0,2320	0,5197
		from 500€ to 749€/month	,1375	,13634	1,000	-0,2651	0,5401
		from 750€ to 999€/month	-,1744	,13106	1,000	-0,5614	0,2126
		from 1000€ to 1499€/month	,1079	,14883	1,000	-0,3316	0,5473

Based on observed means.

The error term is Mean Square(Error) = ,587.

(Source: prepared by the author)

Table A11.3 – Means for the independent variable "Gross income per capita"

Gross income *per capita*		Empathy
less than 250€/month	N	23
	Mean	4,670
	SD	1,081
from 250€ to 499€/month	N	110
	Mean	5,085
	SD	1,017
from 500€ to 749€/month	N	76
	Mean	5,116
	SD	1,112
from 750€ to 999€/month	N	93
	Mean	5,467
	SD	0,868
from 1000€ to 1499€/month	N	52
	Mean	5,319
	SD	1,083
1500€/month or more	N	54
	Mean	5,052
	SD	1,151

SD=Standard-Deviation

(Source: prepared by the author)

Table A11.4 – Bonferroni test for the multiple comparison of means for the independent variable "Group of store"

	GROUP OF STORE		Mean Difference			95% Confidence Interval	
	I	J	(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Tangibles	Group 1	Group 2	,1779	,09954	1,000	-,1263	,4821
		Group 3	,4736	,11882	0,002	,1105	,8367
		Group 4	-,0867	,11746	1,000	-,4457	,2722
		Group 5	,0422	,30802	1,000	-,8992	,9835
		Group 6	,5422	,16309	0,020	,0438	1,0406
		Group 7	1,5422	,24854	0,000	0,7826	2,3017
	Group 2	Group 1	-,1779	,09954	1,000	-,4821	,1263
		Group 3	,2957	,12786	0,445	-,0950	,6865
		Group 4	-,2646	,12660	0,781	-,6515	,1223
		Group 5	-,1357	,31162	1,000	-1,0880	,8166
		Group 6	,3643	,16979	0,682	-,1546	,8832
		Group 7	1,3643	,25299	0,000	0,5912	2,1374
	Group 3	Group 1	-,4736	,11882	0,002	-,8367	-,1105
		Group 2	-,2957	,12786	0,445	-,6865	,0950
		Group 4	-,5604	,14225	0,002	-,9951	-,1256
		Group 5	-,4315	,31831	1,000	-1,4042	,5413
		Group 6	,0685	,18177	1,000	-,4869	,6240
		Group 7	1,0685	,26118	0,001	0,2704	1,8667
	Group 4	Group 1	,0867	,11746	1,000	-,2722	,4457
		Group 2	,2646	,12660	0,781	-,1223	,6515
		Group 3	,5604	,14225	0,002	,1256	,9951
		Group 5	,1289	,31780	1,000	-,8423	1,1001
		Group 6	,6289	,18088	0,012	,0761	1,1817
		Group 7	1,6289	,26056	0,000	0,8326	2,4252
	Group 5	Group 1	-,0422	,30802	1,000	-,9835	,8992
		Group 2	,1357	,31162	1,000	-,8166	1,0880
		Group 3	,4315	,31831	1,000	-,5413	1,4042
		Group 4	-,1289	,31780	1,000	-1,1001	,8423
		Group 6	,5000	,33734	1,000	-,5309	1,5309
		Group 7	1,5000	,38597	0,002	0,3205	2,6795
	Group 6	Group 1	-,5422	,16309	0,020	-1,0406	-0,0438
		Group 2	-,3643	,16979	0,682	-,8832	0,1546
		Group 3	-,0685	,18177	1,000	-,6240	0,4869
		Group 4	-,6289	,18088	0,012	-1,1817	-0,0761
		Group 5	-,5000	,33734	1,000	-1,5309	0,5309
		Group 7	1,0000	,28407	0,010	,1319	1,8681
	Group 1	Group 2	-,1729	,10458	1,000	-,4925	,1467
		Group 3	-,0163	,12484	1,000	-,3978	,3652
		Group 4	-,5833	,12341	0,000	-,9605	-,2062
		Group 5	-,1614	,32363	1,000	-1,1505	,8276
		Group 6	-,2329	,17136	1,000	-,7565	,2908
		Group 7	-,7251	,26114	0,120	-1,5231	,0729
	Group 2	Group 1	,1729	,10458	1,000	-,1467	,4925
		Group 3	,1566	,13434	1,000	-,2539	,5671
		Group 4	-,4104	,13301	0,045	-,8169	-,0040
		Group 5	,0114	,32741	1,000	-,9891	1,0120
		Group 6	-,0600	,17840	1,000	-,6052	,4852
		Group 7	-,5522	,26581	0,805	-1,3645	,2601

Reliability	**Group 3**	**Group 1**	,0163	,12484	1,000	-,3652	,3978
		Group 2	-,1566	,13434	1,000	-,5671	,2539
		Group 4	-,5670	,14946	0,004	-1,0238	-,1103
		Group 5	-,1452	,33443	1,000	-1,1672	,8769
		Group 6	-,2166	,19098	1,000	-,8002	,3670
		Group 7	-,7088	,27441	0,213	-1,5474	0,1298
	Group 4	**Group 1**	,5833	,12341	0,000	,2062	,9605
		Group 2	,4104	,13301	0,045	,0040	,8169
		Group 3	,5670	,14946	0,004	,1103	1,0238
		Group 5	,4219	,33390	1,000	-,5985	1,4423
		Group 6	,3504	,19004	1,000	-,2303	,9312
		Group 7	-,1418	,27376	1,000	-0,9784	,6949
	Group 5	**Group 1**	,1614	,32363	1,000	-,8276	1,1505
		Group 2	-,0114	,32741	1,000	-1,0120	,9891
		Group 3	,1452	,33443	1,000	-,8769	1,1672
		Group 4	-,4219	,33390	1,000	-1,4423	,5985
		Group 6	-,0714	,35444	1,000	-1,1546	1,0117
		Group 7	-,5636	,40553	1,000	-1,8029	,6757
	Group 6	**Group 1**	,2329	,17136	1,000	-,2908	0,7565
		Group 2	,0600	,17840	1,000	-,4852	0,6052
		Group 3	,2166	,19098	1,000	-,3670	0,8002
		Group 4	-,3504	,19004	1,000	-0,9312	0,2303
		Group 5	,0714	,35444	1,000	-1,0117	1,1546
		Group 7	-,4922	,29846	1,000	-1,4043	0,4199
Responsiveness	**Group 1**	**Group 2**	-,3043	,12073	0,253	-,6733	,0646
		Group 3	-,1856	,14412	1,000	-,6260	,2548
		Group 4	-,6474	,14247	0,000	-1,0828	-,2121
		Group 5	-,7139	,37360	1,000	-1,8556	,4279
		Group 6	-,4639	,19782	0,409	-1,0684	,1407
		Group 7	-1,0775	,30146	0,008	-1,9987	-,1562
	Group 2	**Group 1**	,3043	,12073	0,253	-,0646	,6733
		Group 3	,1187	,15508	1,000	-,3552	,5926
		Group 4	-,3431	,15355	0,545	-,8124	,1261
		Group 5	-,4095	,37797	1,000	-1,5646	,7455
		Group 6	-,1595	,20594	1,000	-,7889	,4698
		Group 7	-,7732	,30685	0,254	-1,7109	,1646
	Group 3	**Group 1**	,1856	,14412	1,000	-,2548	,6260
		Group 2	-,1187	,15508	1,000	-,5926	,3552
		Group 4	-,4618	,17254	0,162	-,9891	,0655
		Group 5	-,5282	,38608	1,000	-1,7081	,6516
		Group 6	-,2782	,22046	1,000	-,9520	,3955
		Group 7	-,8919	,31678	0,107	-1,8599	0,0762
	Group 4	**Group 1**	,6474	,14247	0,000	,2121	1,0828
		Group 2	,3431	,15355	0,545	-,1261	,8124
		Group 3	,4618	,17254	0,162	-,0655	,9891
		Group 5	-,0664	,38546	1,000	-1,2444	1,1116
		Group 6	,1836	,21939	1,000	-,4869	,8540
		Group 7	-,4300	,31604	1,000	-1,3958	,5358
	Group 5	**Group 1**	,7139	,37360	1,000	-,4279	1,8556
		Group 2	,4095	,37797	1,000	-,7455	1,5646
		Group 3	,5282	,38608	1,000	-,6516	1,7081
		Group 4	,0664	,38546	1,000	-1,1116	1,2444
		Group 6	,2500	,40916	1,000	-1,0004	1,5004
		Group 7	-,3636	,46815	1,000	-1,7943	1,0670

	Group 6	**Group 1**	,4639	,19782	0,409	-,1407	1,0684
		Group 2	,1595	,20594	1,000	-,4698	0,7889
		Group 3	,2782	,22046	1,000	-,3955	0,9520
		Group 4	-,1836	,21939	1,000	-0,8540	0,4869
		Group 5	-,2500	,40916	1,000	-1,5004	1,0004
		Group 7	-,6136	,34455	1,000	-1,6666	0,4393
Assurance	**Group 1**	**Group 2**	-,2886	,10998	0,189	-,6247	,0475
		Group 3	-,1688	,13127	1,000	-,5699	,2324
		Group 4	-,6368	,12977	0,000	-1,0334	-,2402
		Group 5	-,5553	,34032	1,000	-1,5953	,4847
		Group 6	-,3678	,18019	0,879	-,9185	,1829
		Group 7	-,9969	,27460	0,007	-1,8360	-,1577
	Group 2	**Group 1**	,2886	,10998	0,189	-,0475	,6247
		Group 3	,1199	,14126	1,000	-,3118	,5516
		Group 4	-,3481	,13987	0,277	-,7756	,0793
		Group 5	-,2667	,34429	1,000	-1,3188	,7855
		Group 6	-,0792	,18759	1,000	-,6524	,4941
		Group 7	-,7082	,27951	0,244	-1,5624	,1460
	Group 3	**Group 1**	,1688	,13127	1,000	-,2324	,5699
		Group 2	-,1199	,14126	1,000	-,5516	,3118
		Group 4	-,4680	,15717	0,064	-,9483	,0123
		Group 5	-,3865	,35168	1,000	-1,4612	,6882
		Group 6	-,1990	,20082	1,000	-,8127	,4147
		Group 7	-,8281	,28856	0,090	-1,7099	0,0538
	Group 4	**Group 1**	,6368	,12977	0,000	,2402	1,0334
		Group 2	,3481	,13987	0,277	-,0793	,7756
		Group 3	,4680	,15717	0,064	-,0123	,9483
		Group 5	,0815	,35112	1,000	-,9915	1,1545
		Group 6	,2690	,19984	1,000	-,3417	,8797
		Group 7	-,3601	,28788	1,000	-1,2398	,5197
	Group 5	**Group 1**	,5553	,34032	1,000	-,4847	1,5953
		Group 2	,2667	,34429	1,000	-,7855	1,3188
		Group 3	,3865	,35168	1,000	-,6882	1,4612
		Group 4	-,0815	,35112	1,000	-1,1545	,9915
		Group 6	,1875	,37271	1,000	-,9515	1,3265
		Group 7	-,4416	,42644	1,000	-1,7447	,8616
	Group 6	**Group 1**	,3678	,18019	0,879	-,1829	0,9185
		Group 2	,0792	,18759	1,000	-,4941	0,6524
		Group 3	,1990	,20082	1,000	-,4147	0,8127
		Group 4	-,2690	,19984	1,000	-0,8797	0,3417
		Group 5	-,1875	,37271	1,000	-1,3265	0,9515
		Group 7	-,6291	,31385	0,959	-1,5882	0,3301
	Group 1	**Group 2**	-,2890	,12403	0,425	-,6681	,0900
		Group 3	-,0740	,14805	1,000	-,5265	,3784
		Group 4	-1,0354	,14635	0,000	-1,4827	-,5882
		Group 5	-,9386	,38380	0,312	-2,1114	,2343
		Group 6	-,5743	,20321	0,104	-1,1953	,0467
		Group 7	-,9749	,30968	0,037	-1,9213	-,0285
	Group 2	**Group 1**	,2890	,12403	0,425	-,0900	,6681
		Group 3	,2150	,15931	1,000	-,2719	,7018
		Group 4	-,7464	,15774	0,000	-1,2284	-,2644
		Group 5	-,6495	,38828	1,000	-1,8361	,5371
		Group 6	-,2852	,21156	1,000	-,9318	,3613
		Group 7	-,6859	,31522	0,632	-1,6492	,2774

Empathy	Group 3	Group 1	,0740	,14805	1,000	-,3784	,5265
		Group 2	-,2150	,15931	1,000	-,7018	,2719
		Group 4	-,9614	,17725	0,000	-1,5031	-,4197
		Group 5	-,8645	,39661	0,626	-2,0765	,3475
		Group 6	-,5002	,22648	0,582	-1,1923	,1919
		Group 7	-,9009	,32542	0,123	-1,8954	0,0936
	Group 4	Group 1	1,0354	,14635	0,000	,5882	1,4827
		Group 2	,7464	,15774	0,000	,2644	1,2284
		Group 3	,9614	,17725	0,000	,4197	1,5031
		Group 5	,0969	,39598	1,000	-1,1132	1,3070
		Group 6	,4612	,22537	0,868	-,2276	1,1499
		Group 7	,0605	,32466	1,000	-0,9316	1,0527
	Group 5	Group 1	,9386	,38380	0,312	-,2343	2,1114
		Group 2	,6495	,38828	1,000	-,5371	1,8361
		Group 3	,8645	,39661	0,626	-,3475	2,0765
		Group 4	-,0969	,39598	1,000	-1,3070	1,1132
		Group 6	,3643	,42033	1,000	-,9202	1,6488
		Group 7	-,0364	,48092	1,000	-1,5060	1,4333
	Group 6	Group 1	,5743	,20321	0,104	-,0467	1,1953
		Group 2	,2852	,21156	1,000	-,3613	0,9318
		Group 3	,5002	,22648	0,582	-,1919	1,1923
		Group 4	-,4612	,22537	0,868	-1,1499	0,2276
		Group 5	-,3643	,42033	1,000	-1,6488	0,9202
		Group 7	-,4006	,35395	1,000	-1,4823	0,6810
P23	Group 1	Group 2	-,2700	,10800	0,281	-,6000	,0600
		Group 3	-,1500	,12900	1,000	-,5500	,2400
		Group 4	-,6400	,12700	0,000	-1,0300	-,2500
		Group 5	-,4800	,33400	1,000	-1,5000	,5400
		Group 6	-,1900	,17700	1,000	-,7300	,3500
		Group 7	-,4400	,27000	1,000	-1,2600	,3900
	Group 2	Group 1	,2700	,10800	0,281	-,0600	,6000
		Group 3	,1200	,13900	1,000	-,3100	,5400
		Group 4	-,3700	,13700	0,160	-,7900	,0500
		Group 5	-,2100	,33800	1,000	-1,2400	,8200
		Group 6	,0800	,18400	1,000	-,4900	,6400
		Group 7	-,1700	,27400	1,000	-1,0100	,6700
	Group 3	Group 1	,1500	,12900	1,000	-,2400	,5500
		Group 2	-,1200	,13900	1,000	-,5400	,3100
		Group 4	-,4800	,15400	0,039	-,9500	-,0100
		Group 5	-,3200	,34500	1,000	-1,3800	,7300
		Group 6	-,0400	,19700	1,000	-,6400	,5600
		Group 7	-,2900	,28300	1,000	-1,1500	0,5800
	Group 4	Group 1	,6400	,12700	0,000	,2500	1,0300
		Group 2	,3700	,13700	0,160	-,0500	,7900
		Group 3	,4800	,15400	0,039	,0100	,9500
		Group 5	,1600	,34500	1,000	-,8900	1,2100
		Group 6	,4400	,19600	0,505	-,1600	1,0400
		Group 7	,2000	,28300	1,000	-0,6700	1,0600
	Group 5	Group 1	,4800	,33400	1,000	-,5400	1,5000
		Group 2	,2100	,33800	1,000	-,8200	1,2400
		Group 3	,3200	,34500	1,000	-,7300	1,3800
		Group 4	-,1600	,34500	1,000	-1,2100	,8900
		Group 6	,2900	,36600	1,000	-,8300	1,4000
		Group 7	,0400	,41900	1,000	-1,2400	1,3200

	Group 6	**Group 1**	,1900	,17700	1,000	-,3500	0,7300
		Group 2	-,0800	,18400	1,000	-,6400	0,4900
		Group 3	,0400	,19700	1,000	-,5600	0,6400
		Group 4	-,4400	,19600	0,505	-1,0400	0,1600
		Group 5	-,2900	,36600	1,000	-1,4000	0,8300
		Group 7	-,2500	,30800	1,000	-1,1900	0,6900
	Group 1	**Group 2**	-,1252	,09718	1,000	-,4222	,1718
		Group 3	-,1076	,11600	1,000	-,4621	,2469
		Group 4	-,3819	,11468	0,020	-,7324	-,0315
		Group 5	-,0803	,30073	1,000	-,9993	,8387
		Group 6	-,1517	,15923	1,000	-,6383	,3349
		Group 7	,4707	,24266	1,000	-0,2708	1,2123
	Group 2	**Group 1**	,1252	,09718	1,000	-,1718	,4222
		Group 3	,0176	,12483	1,000	-,3639	,3991
		Group 4	-,2568	,12360	0,805	-,6345	,1210
		Group 5	,0449	,30424	1,000	-,8849	,9747
		Group 6	-,0265	,16577	1,000	-,5331	,4801
		Group 7	,5959	,24700	0,341	-0,1589	1,3507
	Group 3	**Group 1**	,1076	,11600	1,000	-,2469	,4621
		Group 2	-,0176	,12483	1,000	-,3991	,3639
		Group 4	-,2743	,13888	1,000	-,6988	,1501
		Group 5	,0273	,31077	1,000	-,9224	,9770
		Group 6	-,0441	,17746	1,000	-,5864	,4982
Other relevant elements		**Group 7**	,5783	,25499	0,500	-0,2009	1,3576
	Group 4	**Group 1**	,3819	,11468	0,020	,0315	,7324
		Group 2	,2568	,12360	0,805	-,1210	,6345
		Group 3	,2743	,13888	1,000	-,1501	,6988
		Group 5	,3017	,31027	1,000	-,6465	1,2499
		Group 6	,2302	,17660	1,000	-,3094	,7699
		Group 7	,8527	,25439	0,018	0,0753	1,6301
	Group 5	**Group 1**	,0803	,30073	1,000	-,8387	,9993
		Group 2	-,0449	,30424	1,000	-,9747	,8849
		Group 3	-,0273	,31077	1,000	-,9770	,9224
		Group 4	-,3017	,31027	1,000	-1,2499	,6465
		Group 6	-,0714	,32935	1,000	-1,0779	,9351
		Group 7	,5510	,37683	1,000	-0,6006	1,7026
	Group 6	**Group 1**	,1517	,15923	1,000	-,3349	0,6383
		Group 2	,0265	,16577	1,000	-,4801	0,5331
		Group 3	,0441	,17746	1,000	-,4982	0,5864
		Group 4	-,2302	,17660	1,000	-0,7699	0,3094
		Group 5	,0714	,32935	1,000	-,9351	1,0779
		Group 7	,6224	,27734	0,532	-,2251	1,4700
	Group 1	**Group 2**	-,1671	,10887	1,000	-,4998	,1656
		Group 3	-,1398	,12995	1,000	-,5369	,2574
		Group 4	-,5639	,12847	0,000	-,9565	-,1713
		Group 5	-,1766	,33689	1,000	-1,2062	,8529
		Group 6	-,1766	,17838	1,000	-,7218	,3685
		Group 7	-,0987	,27184	1,000	-0,9294	,7320
	Group 2	**Group 1**	,1671	,10887	1,000	-,1656	,4998
		Group 3	,0273	,13984	1,000	-,4000	,4547
		Group 4	-,3968	,13846	0,092	-,8199	,0263
		Group 5	-,0095	,34083	1,000	-1,0511	1,0320
		Group 6	-,0095	,18571	1,000	-,5770	,5580
		Group 7	,0684	,27670	1,000	-0,7772	,9140

Offer	**Group 3**	**Group 1**	,1398	,12995	1,000	-,2574	,5369
		Group 2	-,0273	,13984	1,000	-,4547	,4000
		Group 4	-,4241	,15559	0,140	-,8996	,0513
		Group 5	-,0369	,34814	1,000	-1,1008	1,0270
		Group 6	-,0369	,19880	1,000	-,6444	,5707
		Group 7	,0411	,28565	1,000	-0,8319	0,9140
	Group 4	**Group 1**	,5639	,12847	0,000	,1713	,9565
		Group 2	,3968	,13846	0,092	-,0263	,8199
		Group 3	,4241	,15559	0,140	-,0513	,8996
		Group 5	,3873	,34759	1,000	-,6749	1,4495
		Group 6	,3873	,19783	1,000	-,2173	,9918
		Group 7	,4652	,28498	1,000	-0,4057	1,3361
	Group 5	**Group 1**	,1766	,33689	1,000	-,8529	1,2062
		Group 2	,0095	,34083	1,000	-1,0320	1,0511
		Group 3	,0369	,34814	1,000	-1,0270	1,1008
		Group 4	-,3873	,34759	1,000	-1,4495	,6749
		Group 6	,0000	,36896	1,000	-1,1275	1,1275
		Group 7	,0779	,42215	1,000	-1,2122	1,3680
	Group 6	**Group 1**	,1766	,17838	1,000	-,3685	0,7218
		Group 2	,0095	,18571	1,000	-,5580	0,5770
		Group 3	,0369	,19880	1,000	-,5707	0,6444
		Group 4	-,3873	,19783	1,000	-0,9918	0,2173
		Group 5	,0000	,36896	1,000	-1,1275	1,1275
		Group 7	,0779	,31069	1,000	-,8715	1,0274

Based on observed means.

The error term is Mean Square(Error) = ,762.

The mean difference is significant at the ,05 level.

(Source: prepared by the author)

Table A11.5 – Means for the independent variable "Group of store"

Group of store		Tangibles	Reliability	Responsiveness	Assurance	Empathy	P23	Other relevant elements	Offer
Group 1	**N**	166	166	166	166	166	166	166	166
	Mean	5,792	5,439	5,286	5,480	4,861	5,380	5,328	5,038
	SD	0,762	0,851	1,015	0,924	1,025	0,938	0,769	0,913
Group 2	**N**	107	107	107	107	107	107	105	105
	Mean	5,610	5,607	5,582	5,750	5,138	5,636	5,453	5,205
	SD	0,755	0,814	0,873	0,818	1,014	0,829	0,703	0,757
Group 3	**N**	63	63	63	63	63	63	62	62
	Mean	5,321	5,467	5,472	5,643	4,924	5,540	5,436	5,177
	SD	0,961	0,939	1,212	1,056	1,131	0,895	1,016	1,012
Group 4	**N**	66	66	66	66	66	66	64	64
	Mean	5,860	5,991	5,909	6,095	5,885	5,985	5,710	5,602
	SD	0,674	0,678	0,779	0,708	0,719	0,734	0,629	0,702
Group 5	**N**	7	7	7	6	7	7	7	7
	Mean	5,679	5,600	5,929	6,071	5,886	5,857	5,408	5,214
	SD	0,515	0,800	0,760	0,718	0,564	0,690	0,780	0,822
Group 6	**N**	28	28	28	28	28	28	28	28
	Mean	5,250	5,671	5,750	5,848	5,436	5,571	5,480	5,214
	SD	0,969	0,983	0,940	0,963	1,018	0,790	0,757	1,060
Group 7	**N**	13	13	13	13	13	13	11	11
	Mean	4,577	6,215	6,385	6,481	5,877	5,923	4,857	5,136
	SD	1,239	0,732	0,546	0,581	0,900	0,954	0,952	0,854

SD=Standard-Deviation

(Source: prepared by the author)

Table A11.6 – Means for the independent variable "Store location"

Type of store		Tangibles	Reliability	Responsiveness	Assurance	Empathy	Other relevant Elements
Street store	**N**	29	29	29	29	29	29
	Mean	5,112	5,993	6,147	6,147	5,524	5,015
	SD	1,093	0,770	0,789	0,822	1,211	1,034
Store in a shopping	**N**	421	421	421	421	421	414
	Mean	5,657	5,576	5,503	5,689	5,143	5,456
	SD	0,815	0,859	0,994	0,912	1,041	0,763

SD=Standard-Deviation

(Source: prepared by the author)

Table A11.7 – Bonferroni test for the multiple comparison of means for the independent variable "Frequency of visits"

	FREQUENCY OF VISITS		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
	I	J				Lower Bound	Upper Bound
Tangibles	more than once per week	once per week	,1830	,28148	1,000	-,6115	,9775
		2 or 3 times per month	,3855	,25824	1,000	-,3434	1,1144
		1 time per month	,4692	,25947	0,713	-,2632	1,2015
		less than 1 time per month	,7298	,25927	0,051	-0,0020	1,4616
	once per week	more than once per week	-,1830	,28148	1,000	-,9775	,6115
		2 or 3 times per month	,2025	,15175	1,000	-,2258	,6308
		1 time per month	,2862	,15383	0,636	-,1480	,7203
		less than 1 time per month	,5468	,15351	0,004	0,1135	,9801
	2 or 3 times per month	more than once per week	-,3855	,25824	1,000	-1,1144	,3434
		once per week	-,2025	,15175	1,000	-,6308	,2258
		1 time per month	,0837	,10544	1,000	-,2139	,3813
		less than 1 time per month	,3443	,10496	0,011	0,0481	,6406
	1 time per month	more than once per week	-,4692	,25947	0,713	-1,2015	,2632
		once per week	-,2862	,15383	0,636	-,7203	,1480
		2 or 3 times per month	-,0837	,10544	1,000	-,3813	,2139
		less than 1 time per month	,2606	,10796	0,162	-0,0441	,5653
	less than 1 time per month	more than once per week	-,7298	,25927	0,051	-1,4616	,0020
		once per week	-,5468	,15351	0,004	-,9801	-,1135
		2 or 3 times per month	-,3443	,10496	0,011	-,6406	-,0481
		1 time per month	-,2606	,10796	0,162	-0,5653	,0441
P23	more than once per week	once per week	-,3600	,29800	1,000	-1,2000	,4800
		2 or 3 times per month	,0500	,27300	1,000	-,7200	,8300
		1 time per month	,0400	,27500	1,000	-,7400	,8100
		less than 1 time per month	,1700	,27400	1,000	-0,6100	,9400
	once per week	more than once per week	,3600	,29800	1,000	-,4800	1,2000
		2 or 3 times per month	,4200	,16100	0,095	-,0300	,8700
		1 time per month	,4000	,16300	0,144	-,0600	,8600
		less than 1 time per month	,5300	,16200	0,012	0,0700	,9900
	2 or 3 times per month	more than once per week	-,0500	,27300	1,000	-,8300	,7200
		once per week	-,4200	,16100	0,095	-,8700	,0300
		1 time per month	-,0200	,11200	1,000	-,3300	,3000
		less than 1 time per month	,1100	,11100	1,000	-0,2000	,4200
	1 time per month	more than once per week	-,0400	,27500	1,000	-,8100	,7400
		once per week	-,4000	,16300	0,144	-,8600	,0600
		2 or 3 times per month	,0200	,11200	1,000	-,3000	,3300
		less than 1 time per month	,1300	,11400	1,000	-0,1900	,4500
	less than 1 time per month	more than once per week	-,1700	,27400	1,000	-,9400	,6100
		once per week	-,5300	,16200	0,012	-,9900	-,0700
		2 or 3 times per month	-,1100	,11100	1,000	-,4200	,2000
		1 time per month	-,1300	,11400	1,000	-0,4500	,1900

Based on observed means. The error term is Mean Square(Error) = ,757.

The mean difference is significant at the ,05 level.

(Source: prepared by the author)

Table A11.8 – Means for the independent variable "Frequency of visits"

Frequency of visits		Tangibles	P23
more than once per week	**N**	11	11
	Mean	6,091	5,640
	SD	0,503	1,027
once per week	**N**	38	38
	Mean	5,908	6,000
	SD	0,796	0,735
2 or 3 times per month	**N**	129	129
	Mean	5,705	5,580
	SD	0,768	0,890
1 time per month	**N**	115	115
	Mean	5,622	5,600
	SD	0,811	0,804
less than 1 time per month	**N**	117	117
	Mean	5,361	5,470
	SD	0,916	0,934

SD=Standard-Deviation

(Source: prepared by the author)

Table A11.9 – Bonferroni test for the multiple comparison of means for the independent variable "Waiting time"

WAITING TIME			Mean Difference (I-J)			95% Confidence Interval	
	I	J		Std. Error	Sig.	Lower Bound	Upper Bound
Reliability	**you are immediately assisted**	**up to 10 minutes**	,2692	,10226	0,043	,0054	,5330
		10-20 minutes	,2835	,12009	0,086	-,0263	,5933
		over 20 minutes	,3493	,15198	0,100	-0,0428	,7413
	up to 10 minutes	**you are immediately assisted**	-,2692	,10226	0,043	-,5330	-,0054
		10-20 minutes	,0143	,11224	0,999	-,2752	,3039
		over 20 minutes	,0801	,14586	0,947	-0,2962	,4564
	10-20 minutes	**you are immediately assisted**	-,2835	,12009	0,086	-,5933	,0263
		up to 10 minutes	-,0143	,11224	0,999	-,3039	,2752
		over 20 minutes	,0658	,15887	0,976	-0,3441	,4756
	over 20 minutes	**you are immediately assisted**	-,3493	,15198	0,100	-,7413	,0428
		up to 10 minutes	-,0801	,14586	0,947	-,4564	,2962
		10-20 minutes	-,0658	,15887	0,976	-0,4756	,3441
Responsiveness	**you are immediately assisted**	**up to 10 minutes**	,3505	,11874	0,018	,0442	,6568
		10-20 minutes	,4372	,13945	0,010	,0775	,7969
		over 20 minutes	,4753	,17648	0,037	0,0200	,9305
	up to 10 minutes	**you are immediately assisted**	-,3505	,11874	0,018	-,6568	-,0442
		10-20 minutes	,0867	,13033	0,910	-,2495	,4229
		over 20 minutes	,1248	,16937	0,882	-0,3121	,5617
	10-20 minutes	**you are immediately assisted**	-,4372	,13945	0,010	-,7969	-,0775
		up to 10 minutes	-,0867	,13033	0,910	-,4229	,2495
		over 20 minutes	,0381	,18448	0,997	-0,4378	,5140

	over 20 minutes	**you are immediately assisted**	-,4753	,17648	0,037	-,9305	-,0200
		up to 10 minutes	-,1248	,16937	0,882	-,5617	,3121
		10-20 minutes	-,0381	,18448	0,997	-0,5140	,4378
Assurance	**you are immediately assisted**	**up to 10 minutes**	,2715	,10765	0,058	-,0062	,5492
		10-20 minutes	,3905	,12643	0,012	,0643	,7166
		over 20 minutes	,5282	,16000	0,006	0,1155	,9410
	up to 10 minutes	**you are immediately assisted**	-,2715	,10765	0,058	-,5492	,0062
		10-20 minutes	,1190	,11816	0,746	-,1859	,4238
		over 20 minutes	,2567	,15355	0,340	-0,1394	,6528
	10-20 minutes	**you are immediately assisted**	-,3905	,12643	0,012	-,7166	-,0643
		up to 10 minutes	-,1190	,11816	0,746	-,4238	,1859
		over 20 minutes	,1377	,16725	0,843	-0,2937	,5692
	over 20 minutes	**you are immediately assisted**	-,5282	,16000	0,006	-,9410	-,1155
		up to 10 minutes	-,2567	,15355	0,340	-,6528	,1394
		10-20 minutes	-,1377	,16725	0,843	-0,5692	,2937
Empathy	**you are immediately assisted**	**up to 10 minutes**	,3961	,12488	0,009	,0739	,7182
		10-20 minutes	,5075	,14666	0,003	,1292	,8858
		over 20 minutes	,6147	,18560	0,006	0,1359	1,0935
	up to 10 minutes	**you are immediately assisted**	-,3961	,12488	0,009	-,7182	-,0739
		10-20 minutes	,1114	,13707	0,848	-,2422	,4650
		over 20 minutes	,2186	,17813	0,610	-0,2409	,6781
	10-20 minutes	**you are immediately assisted**	-,5075	,14666	0,003	-,8858	-,1292
		up to 10 minutes	-,1114	,13707	0,848	-,4650	,2422
		over 20 minutes	,1072	,19402	0,946	-0,3933	,6077
	over 20 minutes	**you are immediately assisted**	-,6147	,18560	0,006	-1,0935	-,1359
		up to 10 minutes	-,2186	,17813	0,610	-,6781	,2409
		10-20 minutes	-,1072	,19402	0,946	-0,6077	,3933
P23	**you are immediately assisted**	**up to 10 minutes**	,3800	,10400	0,002	,1100	,6500
		10-20 minutes	,4800	,12200	0,000	,1700	,8000
		over 20 minutes	,6000	,15400	0,001	0,2100	1,0000
	up to 10 minutes	**you are immediately assisted**	-,3800	,10400	0,002	-,6500	-,1100
		10-20 minutes	,1000	,11400	0,801	-,1900	,4000
		over 20 minutes	,2200	,14800	0,430	-0,1600	,6100
	10-20 minutes	**you are immediately assisted**	-,4800	,12200	0,000	-,8000	-,1700
		up to 10 minutes	-,1000	,11400	0,801	-,4000	,1900
		over 20 minutes	,1200	,16100	0,877	-0,2900	,5400
	over 20 minutes	**you are immediately assisted**	-,6000	,15400	0,001	-1,0000	-,2100
		up to 10 minutes	-,2200	,14800	0,430	-,6100	,1600
		10-20 minutes	-,1200	,16100	0,877	-0,5400	,2900

Other relevant elements	**you are immediately assisted**	**up to 10 minutes**	,1753	,09303	0,237	-,0647	,4152
		10-20 minutes	,1607	,10925	0,456	-,1211	,4425
		over 20 minutes	,3720	,13826	0,037	0,0153	,7287
	up to 10 minutes	**you are immediately assisted**	-,1753	,09303	0,237	-,4152	,0647
		10-20 minutes	-,0146	,10211	0,999	-,2780	,2489
		over 20 minutes	,1967	,13269	0,449	-0,1456	,5390
	10-20 minutes	**you are immediately assisted**	-,1607	,10925	0,456	-,4425	,1211
		up to 10 minutes	,0146	,10211	0,999	-,2489	,2780
		over 20 minutes	,2113	,14453	0,462	-0,1616	,5841
	over 20 minutes	**you are immediately assisted**	-,3720	,13826	0,037	-,7287	-,0153
		up to 10 minutes	-,1967	,13269	0,449	-,5390	,1456
		10-20 minutes	-,2113	,14453	0,462	-0,5841	,1616

Based on observed means. The error term is Mean Square(Error) = ,589.

The mean difference is significant at the ,05 level.

(Source: prepared by the author)

Table A11.10 – Means for the independent variable "Waiting time"

Waiting time		**Reliability**	**Responsiveness**	**Assurance**	**Empathy**	**P23**	**Other relevant elements**
you are immediately assisted	**N**	116	116	116	116	116	116
	Mean	5,821	5,838	5,981	5,505	5,914	5,573
	SD	0,883	0,895	0,798	0,991	0,787	0,688
up to 10 minutes	**N**	165	165	165	165	165	165
	Mean	5,552	5,488	5,709	5,109	5,533	5,397
	SD	0,853	0,999	0,888	1,031	0,866	0,812
10-20 minutes	**N**	86	86	86	86	86	86
	Mean	5,537	5,401	5,590	4,998	5,430	5,412
	SD	0,762	0,965	0,888	0,982	0,848	0,754
over 20 minutes	**N**	42	42	42	42	42	42
	Mean	5,471	5,363	5,452	4,890	5,310	5,201
	SD	0,859	1,149	1,106	1,220	1,000	0,826

SD=Standard-Deviation

(Source: prepared by the author)

APPENDIX 12 – RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION

Table A12.1 – Distribution of responses for both the overall level of perceived service quality and customer satisfaction

	Mean	SD	Scale						
			1	2	3	4	5	6	7
Perceived Service Quality	5,59	0,887	0,0%	0,0%	1,8%	9,8%	28,4%	**48,0%**	12,0%
Customer satisfaction	5,66	0,921	0,0%	0,4%	1,3%	8,2%	27,8%	**46,0%**	16,2%

SD=Standard-Deviation

(Source: prepared by the author)

Table A12.2 – Normality test for the variables service quality and customer satisfaction

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Service Quality	,279	450	,000	,867	450	,000
Customer satisfaction	,265	450	,000	,870	450	,000

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A12.3 – Spearman's correlation coefficient for service quality and customer satisfaction

			Service Quality	Customer satisfaction
Spearman's rho	**Service Quality**	Correlation Coefficient	1,000	,851**
		Sig. (2-tailed)		,000
		N	450	450
	Customer satisfaction	Correlation Coefficient	,851**	1,000
		Sig. (2-tailed)	,000	
		N	450	450

**. Correlation is significant at the 0.01 level (2-tailed).

(Source: prepared by the author)

APPENDIX 13 – PCA TO SERVPERF INSTRUMENT

Table A13.1 – KMO and Bartlett's test to the correlation matrix of 22 items

Kaiser-Meyer-Olkin Measure of Sampling		,951
Bartlett's Test of Sphericity	Approx. Chi-Square	6663,288
	df	231
	Sig.	0,000

(Source: prepared by the author)

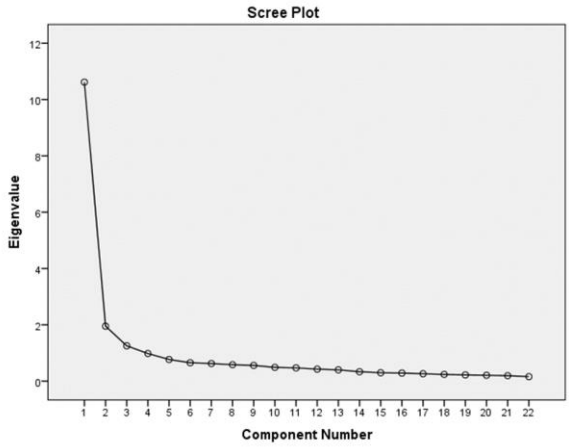

Chart A13.1 – Scree Plot for the extraction of 3 components with 22 items

(Source: prepared by the author)

Table A13.2 – Communalities for the extraction of 3 components with 22 items

Communalities

Items	Initial	Extraction
P1	1,000	,629
P2	1,000	,652
P3	1,000	,491
P4	1,000	,508
P5	1,000	,546
P6	1,000	,644
P7	1,000	,713
P8	1,000	,598
P9	1,000	,545
P10	1,000	,583
P11	1,000	,667
P12	1,000	,647
P13	1,000	,685
P14	1,000	,682
P15	1,000	,590
P16	1,000	,688
P17	1,000	,602
P18	1,000	,776
P19	1,000	,293
P20	1,000	,792
P21	1,000	,715
P22	1,000	,780

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A13.3 – Eigenvalues and explained variance for the extraction of 3 components with 22 items

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	10,618	48,264	48,264	10,618	48,264	48,264
2	1,953	8,875	57,140	1,953	8,875	57,140
3	1,256	5,707	62,847	1,256	5,707	62,847
4	,981	4,460	67,307			
5	,770	3,498	70,805			
6	,655	2,978	73,783			
7	,626	2,845	76,629			
8	,584	2,654	79,282			
9	,559	2,541	81,823			
10	,489	2,224	84,047			
11	,472	2,143	86,191			
12	,427	1,939	88,130			
13	,402	1,827	89,957			
14	,335	1,521	91,478			
15	,300	1,364	92,842			
16	,288	1,307	94,149			
17	,263	1,196	95,344			
18	,239	1,085	96,430			
19	,222	1,009	97,439			
20	,209	,950	98,389			
21	,194	,881	99,270			
22	,161	,730	100,000			

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

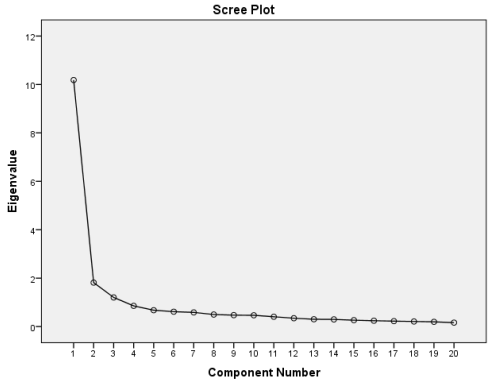

Chart A13.2 - Scree Plot for the extraction of 3 components with 20 items

(Source: prepared by the author)

Table A13.4 - Communalities for the extraction of 3 components with 20 items

Communalities

Items	Initial	Extraction
P1	1,000	,651
P2	1,000	,703
P4	1,000	,549
P5	1,000	,561
P6	1,000	,644
P7	1,000	,717
P8	1,000	,587
P9	1,000	,545
P10	1,000	,593
P11	1,000	,667
P12	1,000	,650
P13	1,000	,686
P14	1,000	,682
P15	1,000	,584
P16	1,000	,691
P17	1,000	,599
P18	1,000	,775
P20	1,000	,798
P21	1,000	,730
P22	1,000	,786

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A13.5 - Eigenvalues and explained variance for the extraction of 3 components with 20 items

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
Component	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**
1	10,182	50,909	50,909	10,182	50,909	50,909	9,297644175
2	1,814	9,071	59,980	1,814	9,071	59,980	3,337806719
3	1,202	6,009	65,990	1,202	6,009	65,990	6,862793399
4	,854	4,269	70,259				
5	,675	3,375	73,633				
6	,614	3,072	76,706				
7	,584	2,921	79,627				
8	,496	2,481	82,108				
9	,472	2,359	84,467				
10	,466	2,328	86,796				
11	,405	2,024	88,820				
12	,344	1,721	90,541				
13	,301	1,505	92,046				
14	,295	1,476	93,522				
15	,263	1,316	94,838				
16	,241	1,205	96,043				
17	,224	1,118	97,161				
18	,209	1,047	98,208				
19	,196	0,978	99,186				
20	,163	,814	100,000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

(Source: prepared by the author)

Table A13.6 – Pattern Matrix for the extraction of 3 components with 20 items

Pattern Matrix[a]

Items	Component		
	1	2	3
P14	,824		
P13	,813		
P7	,794		
P16	,785		
P12	,750		
P11	,736		
P6	,735		
P17	,701		
P22	,633		
P21	,618		
P10	,554		
P15	,549		
P18	,536		
P5		,826	
P20		,822	
P9		,668	
P8			,910
P4			,865
P1			,794
P2			,741

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.
a. Rotation converged in 9 iterations.

(Source: prepared by the author)

Table A13.7 – SERVPERF alternative dimension and related items

Dimension	New item	Previous item	Item description
Personnal interaction	1	P14	The behaviour of store's employees instils confidence in customers.
	2	P13	Store's employees are always available to answer all your questions.
	3	P7	The store performs the service right the first time it is requested.
	4	P16	Store's employees are consistently courteous with you.
	5	P12	Store's employees are always willing to help you.
	6	P11	Store's employees give you prompt service.
	7	P6	As a customer, when you have a problem, the store shows genuine interest in solving it.
	8	P17	Store's employees have the knowledge to answer your questions.
	9	P22	Employees of the store understand your specific needs.
	10	P21	The store has your best interest at heart.
	11	P10	Store's employees tell you exactly when the service will be provided.
	12	P15	You feel safe in your transactions with the store.
	13	P18	The store gives you individual attention.
Access and reliability	14	P5	When the store promises to do something at a certain time, it does so
	15	P20	The store has employees who give you personalized attention.
	16	P9	There is variety of offer in the store.
Physical appearance	17	P8	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.
	18	P4	Materials associated with the service (collection's catalogs or others) are visually appealing in the store.
	19	P1	The store has modern looking equipment.
	20	P2	The store's physical facilities are visually appealing

(Source: prepared by the author)

Table A13.8 - Cronbach's Alphas for the new aggregation of SERVPERF's dimensions

Dimensions	Number of items	Cronbach's Alpha
Personnal interaction (1 to 13)	13	0,947
Access and reliability (14 to16)	3	0,649
Physical appearance (17 and 20)	4	0,701
Global instrument	**20**	**0,944**

(Source: prepared by the author)

APPENDIX 14 – PCA TO OTHER RELEVANT ELEMENTS

Table A14.1 – KMO and Bartlett's test to the correlation matrix of 11 items

Kaiser-Meyer-Olkin Measure of Sampling		,832
Bartlett's Test of Sphericity	Approx. Chi-Square	1722,132
	df	55
	Sig.	0,000

(Source: prepared by the author)

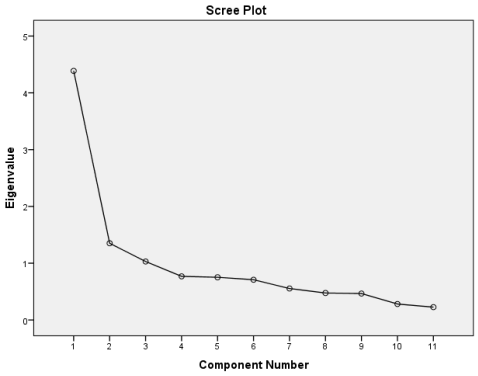

Chart A14.1 - Scree Plot for the extraction of 3 components with 11 items

(Source: prepared by the author)

Table A14.2 - Communalities for the extraction of 3 components with 11 items

Communalities

Items	Initial	Extraction
P1	1,000	,616
P2	1,000	,442
P3	1,000	,762
P4	1,000	,749
P5	1,000	,555
P6	1,000	,525
P7	1,000	,657
P8	1,000	,518
P9	1,000	,561
P10	1,000	,679
P11	1,000	,703

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A14.3 - Eigenvalues and explained variance for the extraction of 3 components with 11 items

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
Component	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**
1	4,387	39,881	39,881	4,387	39,881	39,881	3,303964991
2	1,351	12,282	52,163	1,351	12,282	52,163	3,124112666
3	1,030	9,362	61,525	1,030	9,362	61,525	2,101974223
4	,769	6,987	68,512				
5	,752	6,839	75,350				
6	,709	6,445	81,796				
7	,554	5,037	86,833				
8	,475	4,320	91,153				
9	,466	4,233	95,386				
10	,281	2,558	97,944				
11	,226	2,056	100,000				

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A14.4 – Component Matrix for the extraction of 3 components with 10 items

Component Matrix[a]

	Component		
Item	**1**	**2**	**3**
E11	,779		
E10	,752		
E6	,732		
E9	,671		
E4		,858	
E3		,830	
E8		,610	
E5		,543	
E1			,745
E7			,674

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

(Source: prepared by the author)

Table A14.5 – Other relevant attributes' dimensions and related items

Dimension	New item	Previous item	Item description
Offer	**1**	**E11**	You always find products you want.
	2	**E10**	The product you are looking for is always available.
	3	**E6**	The prices in the store are adequate.
	4	**E9**	There is variety of offer in the store.
Store and relationship	**5**	**E4**	The way the store is organized allows you to find what you are looking for with some ease.
	6	**E3**	The way the store is organized allows you to move easily.
	7	**E8**	The product sold by the store has quality.
	8	**E5**	There is a strong relationship between the store and the customer.
Location	**9**	**E1**	The available parking is convenient and enough.
	10	**E7**	The store location is suitable for the type of service that is provided.

(Source: prepared by the author)

Table A14.6 - Cronbach's Alphas for the dimensions of Other Relevant Elements and Offer

Dimensions	Number of items	Cronbach's Alpha
Offer (1 to 4)	4	0,778
Store and relationship (5 to 8)	4	0,783
Location (9 and 10)	2	0,489
Global instrument	**10**	**0,834**

(Source: prepared by the author)

APPENDIX 15 – PCA TO THE AGGREGATED MODEL

Table A15.1 – KMO and Bartlett's test to the correlation matrix of 30 items

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		,949
Bartlett's Test of Sphericity	Approx. Chi-Square	8656,915
	df	435
	Sig.	0,000

(Source: prepared by the author)

Table A15.2 - Communalities for the extraction of 4 components with 30 items

Communalities

	Initial	Extraction
P1	1,000	,568
P2	1,000	,655
P4	1,000	,525
P5	1,000	,576
P6	1,000	,640
P7	1,000	,717
P8	1,000	,577
P9	1,000	,532
P10	1,000	,592
P11	1,000	,672
P12	1,000	,657
P13	1,000	,697
P14	1,000	,684
P15	1,000	,624
P16	1,000	,705
P17	1,000	,616
P18	1,000	,782
P20	1,000	,784
P21	1,000	,717
P22	1,000	,761
E1	1,000	,527
E3	1,000	,721
E4	1,000	,662
E5	1,000	,673
E6	1,000	,502
E7	1,000	,645
E8	1,000	,465
E9	1,000	,621
E10	1,000	,698
E11	1,000	,724

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A15.3 – KMO and Bartlett's test to the correlation matrix of 22 items

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		,943
Bartlett's Test of Sphericity	Approx. Chi-Square	6983,735
	df	231
	Sig.	0,000

(Source: prepared by the author)

Table A15.4 - Communalities for the extraction of 4 components with 30 items

Communalities

	Initial	Extraction
P5	1,000	,568
P6	1,000	,627
P8	1,000	,597
P10	1,000	,587
P11	1,000	,675
P12	1,000	,657
P13	1,000	,703
P15	1,000	,624
P16	1,000	,689
P17	1,000	,607
P18	1,000	,787
P20	1,000	,796
P21	1,000	,734
P22	1,000	,780
E3	1,000	,869
E4	1,000	,862
E5	1,000	,675
E9	1,000	,617
E10	1,000	,759
E11	1,000	,787
P9	1,000	,561
P14	1,000	,686

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

Table A15.5 - Eigenvalues and explained variance for the extraction of 4 components with 22 items

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
Component	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**
1	10,887	49,487	49,487	10,887	49,487	49,487	9,253
2	1,637	7,443	56,930	1,637	7,443	56,930	4,891
3	1,544	7,018	63,948	1,544	7,018	63,948	7,138
4	1,176	5,347	69,296	1,176	5,347	69,296	4,108
5	,824	3,748	73,043				
6	,650	2,956	75,999				
7	,626	2,847	78,846				
8	,538	2,445	81,292				
9	,506	2,301	83,592				
10	,410	1,864	85,456				
11	,386	1,753	87,209				
12	,361	1,642	88,851				
13	,326	1,480	90,331				
14	,319	1,451	91,781				
15	,297	1,348	93,129				
16	,284	1,292	94,421				
17	,243	1,104	95,525				
18	,230	1,047	96,572				
19	,211	0,957	97,529				
20	,197	0,894	98,423				
21	,192	0,872	99,295				
22	,155	,705	100,000				

Extraction Method: Principal Component Analysis.

(Source: prepared by the author)

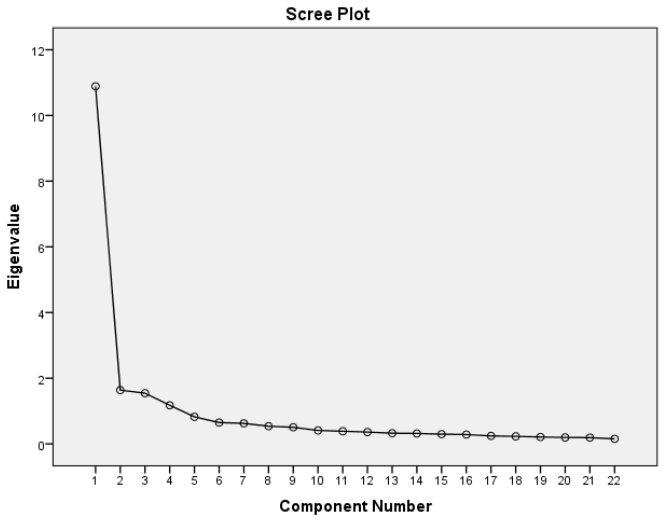

Chart A15.1 - Scree Plot for the extraction of 4 components with 22 items

(Source: prepared by the author)

Table A15.6 – Pattern Matrix for the extraction of 3 components with 22 items

Pattern Matrix[a]

	Component		
Item	**1**	**2**	**3**
P8	,808		
P15	,776		
P9	,762		
P11	,759		
P5	,746		
P10	,725		
P13	,686		
P6	,683		
P16	,647		
P14	,608		
P12	,599		
P17	,537		
E3		,763	
E11		,753	
E10		,720	
E4		,701	
E9		,674	
P20			,861
P18			,830
P22			,726
P21			,681
E5			,638

Extraction Method: Principal Component

a. Rotation converged in 10 iterations.

(Source: prepared by the author)

Table A15.7 – Dimensions and related items of the Aggregated Model

Dimension	New item	Previous item	Item description
Experience facilitators	1	P8	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.
	2	P15	You feel safe in your transactions with the store.
	3	P9	The store keeps error-free records.
	4	P11	Store's employees give you prompt service.
	5	P5	When the store promises to do something at a certain time, it does so.
	6	P10	Store's employees tell you exactly when the service will be provided.
	7	P13	Store's employees are always available to answer all your questions.
	8	P6	As a customer, when you have a problem, the store shows genuine interest in solving it.
	9	P16	Store's employees are consistently courteous with you.
	10	P14	The behaviour of store's employees instils confidence in customers.
	11	P12	Store's employees are always willing to help you.
	12	P17	Store's employees have the knowledge to answer your questions.
Offer	13	E3	The way the store is organized allows you to move easily.
	14	E11	You always find products you want.
	15	E10	The product you are looking for is always available.
	16	E4	The way the store is organized allows you to find what you are looking for with some ease.
	17	E9	There is variety of offer in the store.
Relationship and understanding	18	P20	The store has employees who give you personalized attention.
	19	P18	The store gives you individual attention.
	20	P22	Employees of the store understand your specific needs.
	21	P21	The store has your best interest at heart.
	22	E5	There is a strong relationship between the store and the customer.

(Source: prepared by the author)

A15.8 – Cronbach's Alphas for the dimensions of the Aggregated Model

Dimensions	Number of items	Cronbach's Alpha
Experience Facilitators (1 to 12)	12	0,938
Offer (13 to 17)	5	0,799
Relationship and Understanding (18 to 22)	5	0,918
Global instrument	**22**	**0,949**

(Source: prepared by the author)

APPENDIX 16 – LINEAR REGRESSION TO THE ALTERNATIVE MODEL

Table A16.1 – Pearson's Correlation Matrix for the alternative model

Correlations					
		P23	**1**	**2**	**3**
Pearson Correlation	**P23**	1,000	,727	,522	,640
	1	,727	1,000	,594	,712
	2	,522	,594	1,000	,535
	3	,640	,712	,535	1,000

(Source: prepared by the author)

Table A16.2 – Linear Regression Model (R coefficient and F test) for the alternative model

	R^2	**R^2a**	**F**	**Sig.**
Regression Model	,565	,562	190,397	,000

(Source: prepared by the author)

Table A16.3 – β Coefficients and Collinearity Diagnosis for the alternative model

MODEL	Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	ß	Std. Error	ß²	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	1,281	,205		6,243	,000	,878	1,684					
1	,529	,050	,508	10,584	,000	,431	,627	,727	,451	,333	,429	2,329
2	,163	,033	,224	4,902	,000	,098	,229	,640	,228	,154	,474	2,112
3	,102	,041	,100	2,516	,012	,022	,182	,522	,119	,079	,622	1,608

a. Dependent Variable: Overall service quality provided by the store initially indicated.

(Source: prepared by the author)

APPENDIX 17 – CLUSTER ANALYSIS FOR SOCIO-DEMOGRAPHIC CHARACTERISTICS

Table A17.1 – ANOVA one-way test for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 3 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
Gender	191,962	2	,057	405	3369,192	,000
Age	126,155	2	,382	405	330,290	,000
Gross income per capita	23,990	2	,886	405	27,062	,000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

(Source: prepared by the author)

Table A17.2 – ANOVA one-way test for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
Gender	128,320	3	,055	404	2351,981	,000
Age	86,013	3	,369	404	233,279	,000
Gross income per capita	57,819	3	,578	404	100,020	,000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

(Source: prepared by the author)

Table A17.3 – Number of cases for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

Cluster	**1**	73,000
	2	52,000
	3	171,000
	4	112,000
Valid		408,000
Missing		42,000

(Source: prepared by the author)

Table A17.4 – Distances between final cluster centres for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

Cluster	1	2	3	4
1		2,225	1,848	2,393
2	2,225		2,650	3,005
3	1,848	2,65		2,395
4	2,393	3,005	2,395	

(Source: prepared by the author)

Table A17.5 – Final cluster centres' means for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

	1	2	3	4
Gender	-,63331	-,42095	-0,63331	1,57515
Age	,01944	2,02504	-0,47944	-0,22087
Gross income per capita	1,10991	,17091	-,66941	,21927

(Source: prepared by the author)

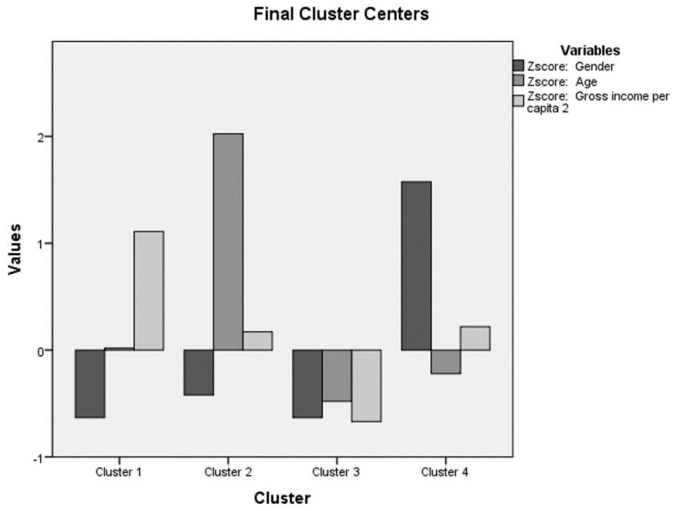

Chart A17.1 – Final cluster centres for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

(Source: prepared by the author)

Table A17.6 – Clusters for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters

	Cluster 1			Cluster 2		
		Frequency	Percent		Frequency	Percent
Gender	Feminine	73	100%	Feminine	47	90%
				Masculine	5	10%
	Total	**73**	**100%**	**Total**	**52**	**100%**
Age	18 to 24 years old	21	29%	45 to 54 years old	22	42%
	25 to 34 years old	32	44%	55 to 64 years old	25	48%
	35 to 44 years old	15	21%	65 or more years old	5	10%
	45 to 54 years old	5	7%			
	Total	**73**	**100%**	**Total**	**52**	**100%**
Gross income per capita	from 750€ to 999€/month	21	29%	less than 250€/month	1	2%
	from 1000€ to 1499€/month	21	29%	from 250€ to 499€/month	11	21%
	1500€/month or more	31	42%	from 500€ to 749€/month	12	23%
				from 750€ to 999€/month	11	21%
				from 1000€ to 1499€/month	10	19%
				1500€/month or more	7	13%
	Total	**73**	**100%**	**Total**	**52**	**100%**
	Cluster 3			**Cluster 4**		
		Frequency	Percent		Frequency	Percent
Gender	Feminine	171	100%	Masculine	112	100%
	Total	**171**	**100%**	**Total**	**112**	**100%**
Age	18 to 24 years old	127	74%	18 to 24 years old	55	49,1
	25 to 34 years old	19	11%	25 to 34 years old	37	33,0
	35 to 44 years old	25	15%	35 to 44 years old	14	12,5
			0%	45 to 54 years old	6	5,4
	Total	**171**	**100%**	**Total**	**112**	**100%**
Gross income per capita	less than 250€/month	15	9%	less than 250€/month	7	6%
	from 250€ to 499€/month	80	47%	from 250€ to 499€/month	19	17%
	from 500€ to 749€/month	50	29%	from 500€ to 749€/month	14	13%
	from 750€ to 999€/month	26	15%	from 750€ to 999€/month	35	31%
			0%	from 1000€ to 1499€/month	21	19%
				1500€/month or more	16	14%
	Total	**171**	**100%**	**Total**	**112**	**100%**

(Source: prepared by the author)

Table A17.7 – Means for the items on the Aggregated Model for the 4 socio-demographic clusters

Dimension	Item	Item description	Cluster 1	Cluster 2	Cluster 3	Cluster 4
Experience facilitators	1	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	6,16	5,9	5,92	5,81
	2	You feel safe in your transactions with the store.	5,99	5,83	5,9	6
	3	The store keeps error-free records.	5,27	5,52	5,33	5,39
	4	Store's employees give you prompt service.	5,52	5,56	5,57	5,7
	5	When the store promises to do something at a certain time, it does so.	5,52	5,56	5,52	5,73
	6	Store's employees tell you exactly when the service will be provided.	5,34	5,67	5,33	5,54
	7	Store's employees are always available to answer all your questions.	5,7	5,63	5,61	5,93
	8	As a customer, when you have a problem, the store shows genuine interest in solving it.	5,48	5,83	5,5	5,71
	9	Store's employees are consistently courteous with you.	5,63	5,92	5,67	6,03
	10	The behaviour of store's employees instils confidence in customers.	5,36	5,75	5,51	5,77
	11	Store's employees are always willing to help you.	5,52	5,44	5,36	5,8
	12	Store's employees have the knowledge to answer your questions.	5,56	5,65	5,61	5,8
Offer	13	The way the store is organized allows you to move easily.	5,71	5,69	5,55	5,64
	14	You always find products you want.	5,01	4,44	4,88	5,06
	15	The product you are looking for is always available.	4,74	4,42	4,69	4,96
	16	The way the store is organized allows you to find what you are looking for with some ease.	5,4	5,52	5,2	5,57
	17	There is variety of offer in the store.	5,89	5,58	5,9	5,64
Relationship and understanding	18	The store has employees who give you personalized attention.	4,62	4,98	4,53	5,27
	19	The store gives you individual attention.	4,49	4,98	4,46	5,23
	20	Employees of the store understand your specific needs.	4,77	5,12	4,78	5,32
	21	The store has your best interest at heart.	4,77	5,21	5,04	5,53
	22	There is a strong relationship between the store and the customer.	4,45	4,96	4,49	4,96

(Source: prepared by the author)

APPENDIX 18 – CLUSTER ANALYSIS FOR SERVICE RELATED CHARACTERISTICS

Table A18.1 – ANOVA one-way test for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
P23 (Overall service quality)	106,119	2	,530	447	200,350	,000
Group of store	159,452	2	,291	447	547,870	,000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

(Source: prepared by the author)

Table A18.2 – ANOVA one-way test for the aggregation of the independent variables "P23" and "Group of store" into 4 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
P23 (Overall service quality)	91,344	3	,392	446	232,840	,000
Group of store	107,151	3	,286	446	374,677	,000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

(Source: prepared by the author)

Table A18.3 – Number of cases for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

Cluster	**1**	112,000
	2	290,000
	3	48,000
Valid		450,000
Missing		0,000

(Source: prepared by the author)

Table A18.4 – Distances between final cluster centres for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

Cluster	1	2	3
1		1,945	3,071
2	1,945		2,168
3	3,071	2,168	

(Source: prepared by the author)

Table A18.5 – Final cluster centres' means for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

	1	2	3
P23 (Overall service quality)	,35533	,19001	-1,97709
Group of store	1,46210	-,47611	-,53507

(Source: prepared by the author)

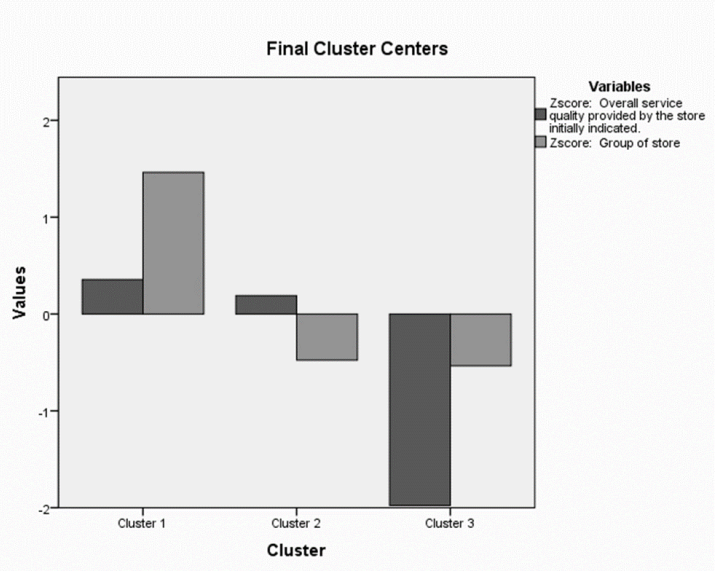

Chart A18.1 – Final cluster centres for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

(Source: prepared by the author)

Table A18.6 – Clusters for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters

	Cluster 1			Cluster 2			Cluster 3		
		Frequency	**Percent**		**Frequency**	**Percent**		**Frequency**	**Percent**
Group of store	Group 4	65	58%	Group 1	138	48%	Group 1	28	58%
	Group 5	8	7%	Group 2	95	33%	Group 2	12	25%
	Group 6	28	25%	Group 3	57	20%	Group 3	6	13%
	Group 7	11	10%				Group 4	2	4%
	Total	**112**	**100%**	**Total**	**290**	**100%**	**Total**	**48**	**100%**
P23	4	4	4%	5	103	36%	3	8	17%
	5	25	22%	6	155	53%	4	40	83%
	6	61	54%	7	32	11%			
	7	22	20%						
	Total	**112**	**100%**	**Total**	**290**	**100%**	**Total**	**48**	**100%**

(Source: prepared by the author)

Table A18.7 – Means for the items on the Aggregated Model for the 3 service-related clusters

Dimension	Item	Item description	Cluster 1	Cluster 2	Cluster 3
Experience facilitators	1	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	6,09	6,02	5,02
	2	You feel safe in your transactions with the store.	6,16	5,99	4,98
	3	The store keeps error-free records.	5,62	5,41	4,46
	4	Store's employees give you prompt service.	5,82	5,68	4,29
	5	When the store promises to do something at a certain time, it does so.	5,88	5,59	4,67
	6	Store's employees tell you exactly when the service will be provided.	5,67	5,5	4,27
	7	Store's employees are always available to answer all your questions.	6,14	5,73	4,42
	8	As a customer, when you have a problem, the store shows genuine interest in solving it.	6,03	5,54	4,46
	9	Store's employees are consistently courteous with you.	6,26	5,82	4,13
	10	The behaviour of store's employees instils confidence in customers.	6,03	5,61	4,17
	11	Store's employees are always willing to help you.	6,12	5,52	3,98
	12	Store's employees have the knowledge to answer your questions.	5,94	5,72	4,42
Offer	13	The way the store is organized allows you to move easily.	5,71	5,67	5,15
	14	You always find products you want.	5,12	4,97	3,94
	15	The product you are looking for is always available.	4,96	4,78	4
	16	The way the store is organized allows you to find what you are looking for with some ease.	5,57	5,42	4,74
	17	There is variety of offer in the store.	5,66	5,95	5,04
Relationship and understanding	18	The store has employees who give you personalized attention.	5,71	4,69	3,25
	19	The store gives you individual attention.	5,6	4,63	3,17
	20	Employees of the store understand your specific needs.	5,64	4,94	3,46
	21	The store has your best interest at heart.	5,75	5,11	3,92
	22	There is a strong relationship between the store and the customer.	5,4	4,57	3,49

(Source: prepared by the author)

APPENDIX 19 – CLUSTER ANALYSIS FOR BEHAVIOURAL CHARACTERISTICS

Table A19.1 – ANOVA one-way test for the aggregation of the behavioural statements into 4 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
The store indicated is the one you like the most.	77,624	3	,437	408	177,797	,000
The store indicated is the one where you buy more clothes.	67,529	3	,511	408	132,199	,000
The store indicated is the one with which you most identify.	80,316	3	,417	408	192,697	,000
You have a wardrobe quite varied.	43,132	3	,690	408	62,492	,000
You like going to this store just to see what's new even if you do not buy anything.	55,522	3	,599	408	92,674	,000
You feel that visiting the store indicated allows you to keep up with new trends.	60,857	3	,560	408	108,698	,000
Even if you want to go just to look around, you end up buying something.	37,550	3	,731	408	51,350	,000
You have a quality wardrobe.	43,950	3	,684	408	64,236	,000

(Source: prepared by the author)

Table A19.2 – Number of cases for the aggregation of the behavioural statements into 4 clusters

Cluster	**1**	57,000
	2	122,000
	3	150,000
	4	83,000
Valid		412,000
Missing		38,000

(Source: prepared by the author)

Table A19.3 – Distances between final cluster centres for the aggregation of the behavioural statements into 4 clusters

Cluster	1	2	3	4
1		2,977	4,999	3,017
2	2,977		2,218	2,324
3	4,999	2,218		3,019
4	3,017	2,324	3,019	

(Source: prepared by the author)

Table A19.4 – Final cluster centres' means for the aggregation of the behavioural statements into 4 clusters

	1	2	3	4
The store indicated is the one you like the most.	-1,54583	-,31921	0,73373	0,20478
The store indicated is the one where you buy more clothes.	-1,23990	-,47387	0,75065	0,19142
The store indicated is the one with which you most identify.	-1,52841	-,36655	0,76558	0,20485
You have a wardrobe quite varied.	-,97434	,04951	0,60372	-0,49471
You like going to this store just to see what's new even if you do not buy anything.	-,70022	,43631	0,46460	-1,00009
You feel that visiting the store indicated allows you to keep up with new trends.	-,87996	,22215	0,65487	-0,90572
Even if you want to go just to look around, you end up buying something.	-,63304	,07355	0,56826	-0,70034
You have a quality wardrobe.	-1,13232	,03758	,57751	-,32131

(Source: prepared by the author)

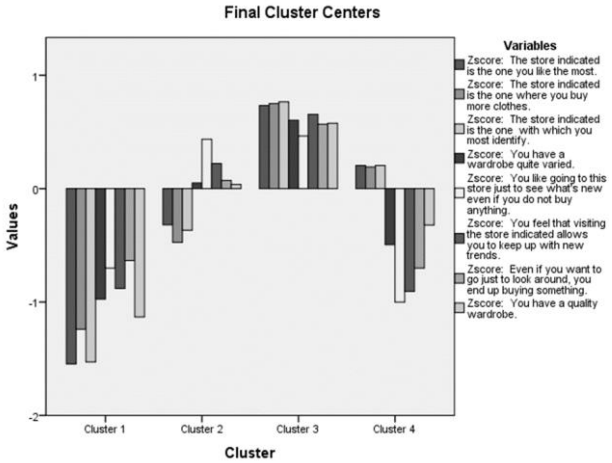

Chart A19.1 – Final cluster centres for the aggregation of the behavioural statements into 4 clusters

(Source: prepared by the author)

Table A19.5 – Clusters for the aggregation of the behavioural statements into 4 clusters

	Cluster 1		Cluster 2		Cluster 3		Cluster 4	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
The store indicated is the one you like the most.	3,21	1,098	4,84	0,863	6,25	0,732	5,54	0,979
The store indicated is the one where you buy more clothes.	4,00	1,296	4,97	0,927	6,51	0,673	5,81	0,903
The store indicated is the one with which you most identify.	3,18	0,966	4,74	0,898	6,26	0,755	5,51	0,942
You have a wardrobe quite varied.	3,67	1,314	5,10	1,094	5,87	1,051	4,34	1,328
You like going to this store just to see what's new even if you do not buy anything.	3,30	1,647	5,52	1,208	5,58	1,684	2,71	1,51
You feel that visiting the store indicated allows you to keep up with new trends.	3,67	1,418	5,39	1,094	6,06	0,921	3,63	1,446
Even if you want to go just to look around, you end up buying something.	2,56	1,31	3,90	1,683	4,84	1,687	2,43	1,602
You have a quality wardrobe.	3,39	1,013	4,83	0,897	5,49	1,002	4,39	1,208

(Source: prepared by the author)

Table A19.6 – Normality tests for the independent variable "Behavioural Cluster membership"

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Gender	Feminine	,231	290	,000	,878	290	,000
	Masculine	,185	117	,000	,863	117	,000
Age	18 to 24 years old	,215	203	,000	,876	203	,000
	25 to 34 years old	,259	88	,000	,863	88	,000
	35 to 44 years old	,229	54	,000	,879	54	,000
	45 to 54 years old	,202	32	,002	,870	32	,001
	55 to 64 years old	,211	25	,006	,887	25	,010
	65 or more years old	,367	5	,026	,684	5	,006
Gross income per capita	less than 250€/month	,185	23	,039	,862	23	,005
	from 250€ to 499€/month	,195	109	,000	,879	109	,000
	from 500€ to 749€/month	,237	76	,000	,859	76	,000
	from 750€ to 999€/month	,245	93	,000	,865	93	,000
	from 1000€ to 1499€/month	,240	52	,000	,868	52	,000
	1500€/month or more	,240	54	,000	,877	54	,000
Group of store	Group 1	,212	152	,000	,880	152	,000
	Group 2	,199	96	,000	,866	96	,000
	Group 3	,210	56	,000	,881	56	,000
	Group 4	,227	60	,000	,867	60	,000
	Group 5	,241	7	,200*	,937	7	,609
	Group 6	,278	25	,000	,839	25	,001
	Group 7	,227	11	,117	,833	11	,025
Store location	Street store	,219	27	,002	,862	27	,002
	Store in a shopping center	,215	380	,000	,879	380	,000
Frequency of visits to the store	more than once per week	,385	11	,000	,724	11	,001
	once per week	,339	38	,000	,798	38	,000
	2 or 3 times per month	,252	127	,000	,871	127	,000
	1 time per month	,208	115	,000	,877	115	,000
	less than 1 time per month	,220	116	,000	,827	116	,000
Waiting time	you are immediately assisted	,207	116	,000	,861	116	,000
	up to 10 minutes	,226	164	,000	,873	164	,000
	10-20 minutes	,253	85	,000	,869	85	,000
	over 20 minutes	,278	42	,000	,859	42	,000
Time to get to the store	untill 5 minutes	,217	56	,000	,876	56	,000
	between 5 to 10 minutes	,235	170	,000	,874	170	,000
	between 11 to 20 minutes	,224	114	,000	,878	114	,000
	more than 20 minutes	,215	67	,000	,877	67	,000

a. Lilliefors Significance Correction

(Source: prepared by the author)

Table A19.7 – Means for the items on the Aggregated Model for the 4 behavioural clusters

Dimension	Item	Item description	Cluster 1	Cluster 2	Cluster 3	Cluster 4
Experience facilitators	1	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	5,16	5,73	6,39	5,92
	2	You feel safe in your transactions with the store.	5,26	5,85	6,23	6
	3	The store keeps error-free records.	4,67	5,34	5,6	5,43
	4	Store's employees give you prompt service.	4,86	5,57	5,95	5,48
	5	When the store promises to do something at a certain time, it does so.	5,02	5,51	5,83	5,61
	6	Store's employees tell you exactly when the service will be provided.	4,88	5,46	5,65	5,34
	7	Store's employees are always available to answer all your questions.	4,84	5,73	6,05	5,66
	8	As a customer, when you have a problem, the store shows genuine interest in solving it.	4,96	5,55	5,89	5,53
	9	Store's employees are consistently courteous with you.	4,88	5,8	6,13	5,75
	10	The behaviour of store's employees instils confidence in customers.	4,74	5,58	5,91	5,57
	11	Store's employees are always willing to help you.	4,4	5,54	5,99	5,39
	12	Store's employees have the knowledge to answer your questions.	4,77	5,69	5,97	5,66
Offer	13	The way the store is organized allows you to move easily.	4,93	5,62	5,89	5,65
	14	You always find products you want.	3,88	4,8	5,38	4,89
	15	The product you are looking for is always available.	3,93	4,72	5,13	4,63
	16	The way the store is organized allows you to find what you are looking for with some ease.	4,63	5,41	5,65	5,36
	17	There is variety of offer in the store.	4,82	5,79	6,27	5,57
Relationship and understanding	18	The store has employees who give you personalized attention.	3,86	4,8	5,18	4,75
	19	The store gives you individual attention.	3,88	4,8	5,1	4,58
	20	Employees of the store understand your specific needs.	4,05	4,95	5,41	4,8
	21	The store has your best interest at heart.	4,4	5,09	5,52	5,04
	22	There is a strong relationship between the store and the customer.	3,81	4,69	5,17	4,34

(Source: prepared by the author)

APPENDIX 20 – BENEFITS OF USE

Table A20.1 – Means and Standard-Deviations for benefits in all clusters from the 3 cluster analyses

		Socio-demographic Clusters				Service-related Clusters			Behavioural Clusters			
		1	**2**	**3**	**4**	**1**	**2**	**3**	**1**	**2**	**3**	**4**
B1	Mean	0,75	0,90	0,99	**1,54**	**1,24**	0,97	0,75	0,75	**1,11**	**1,21**	**1,11**
	SD	1,211	1,302	1,253	1,321	1,324	1,271	1,212	1,154	1,306	1,328	1,325
B2	Mean	0,92	0,54	0,79	0,89	0,51	0,85	0,63	0,77	0,80	0,89	0,69
	SD	1,140	1,075	1,184	1,188	0,959	1,193	1,123	1,165	1,155	1,227	1,081
B3	Mean	0,14	0,33	0,19	0,26	0,16	0,21	0,21	0,12	0,25	0,27	0,13
	SD	0,585	0,785	0,626	0,756	0,609	0,650	0,743	0,466	0,731	0,759	0,536
B4	Mean	1,15	1,06	1,04	0,59	0,73	0,96	0,88	0,95	0,97	0,93	0,92
	SD	1,232	1,305	1,175	0,896	1,162	1,137	1,123	1,231	1,149	1,118	1,171
B5	Mean	0,07	0,08	0,05	0,14	0,14	0,05	0,06	0,00	0,04	0,13	0,10
	SD	0,419	0,436	0,283	0,500	0,535	0,290	0,433	0,000	0,299	0,514	0,402
B6	Mean	0,11	0,10	0,12	0,15	0,22	0,09	0,02	0,02	0,17	0,17	0,04
	SD	0,427	0,409	0,555	0,540	0,654	0,447	0,144	0,132	0,599	0,588	0,329
B7	Mean	**1,16**	**1,17**	**1,27**	0,82	0,63	**1,18**	**1,08**	**1,42**	1,10	1,03	1,07
	SD	1,258	1,133	1,172	1,100	1,004	1,183	1,217	1,253	1,195	1,138	1,145
B8	Mean	0,55	0,50	0,48	0,21	0,32	0,40	0,50	0,51	0,57	0,31	0,37
	SD	0,883	0,960	0,843	0,621	0,785	0,775	0,945	0,869	0,927	0,677	0,851
B9	Mean	0,58	0,54	0,46	0,89	0,95	0,47	0,35	0,61	0,44	0,53	0,98
	SD	0,971	0,753	0,862	1,085	1,081	0,865	0,729	0,921	0,814	0,932	1,082
B10	Mean	0,58	0,79	0,60	0,49	0,71	0,44	0,65	0,84	0,55	0,50	0,60
	SD	0,865	0,997	0,955	0,910	0,981	0,872	0,863	1,049	0,919	0,880	0,936

(Source: prepared by the author)

Table A20.2 - Customers' profile for the aggregation of the independent variables "Gender", "Age" and "Gross income per capita" into 4 clusters and the benefits associated

Cluster	Profile
1	Women, mostly young (bellow 34 years old), with high income per month (mostly earning 1500€/month or more), looking for fashion at an affordable price and the adequacy of trends to their personal taste.
2	Middle age (starting at 45 years old) men and women (mostly), with all types of income, but mostly between 250€ and 999€/month, looking for fashion at an affordable price and the adequacy of trends to their personal taste.
3	Young women (mostly comprehended between 18 and 24 years old), with lower income (mostly between 250€ and 750€/month), looking for fashion at an affordable price and the adequacy of trends to their personal taste.
4	Men, of all ages but mostly comprehended between18 and 34 years old, with monthly income mostly concentrated between 750€ and 999€/month, looking for a quality wardrobe (durability) and satisfaction at the moment of purchase as well as over the use.

(Source: prepared by the author)

Table A20.3 - Customers' profile for the aggregation of the independent variables "P23" and "Group of store" into 3 clusters and the benefits associated

Cluster	Profile
1	Customers purchasing in stores from Groups 4, 5, 6 and 7 with high perceived service quality, looking for a quality wardrobe (durability) and satisfaction at the moment of purchase as well as over the use.
2	Customers purchasing in stores from Groups 1, 2 and 3 with relatively high perceived service quality (less than cluster 1), looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.
3	Customers purchasing in stores from Groups 1, 2, 3 and 4 with low perceived service quality (rating P23 with 3 and 4 in the Likert scale), looking for fashion at an affordable price and the adequacy of trends to their personal taste.

(Source: prepared by the author)

Table A20.4 - Customers' profile for the aggregation of the independent variables of behaviour into 4 clusters and the benefits associated

Cluster	Profile	Key words
1	Customers whose store indicated is not the one they like the most, not the one they identify the most with and not the one where they buy more clothes. Very rarely they feel the need to visit the store just to see the new arrivals or to keep up with the trends. These customers do not have a quality or a varied wardrobe, and so, they only visit the store when they need to buy something. Very functional and find no pleasure in shopping. Looking for fashion at an affordable price and the adequacy of trends to their personal taste.	Buy for functional purposes, don't like shopping, do not follow trends, price sensitive, look for taste adequacy
2	These customers also have a quality and varied wardrobe and they like to visit the store indicated to see the new arrivals and to keep up with the trends (not so much as customers form cluster 3). They are less impulsive as customers from cluster 3. Probably because they like to buy in quantity, the store indicated is very often not the one they like the most or the one they identity the most with. Looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.	Impulsive, enjoy variety, are not buying where they wished for, enjoy purchasing and wearing, price sensitive
3	Customers whose store indicated is the one they like the most, where they buy more frequently and the one they identify the most with. They like to visit the store just to see the new arrivals and to keep up with the latest trends, and they also feel that they end up buying something very often (very impulsive). These customers have a quality wardrobe which is also very varied. Looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.	Impulsive, enjoy shopping, follow trends, visit frequently, buy in quantity and quality, enjoy purchasing and wearing, price sensitive
4	Customers whose store indicated, is generally, the one they like the most, where they buy more clothes and the one they identify the most with. These customers do not feel that visiting the store allows them to keep up with the lattest trends, and so, they don't like to pay a visit just to look around. Their wardrobe has slightly more quality and is a bit more varied than customers from cluster 1, and because they are the most foccused customers of all, when they visit the store they have one purpose only, to buy. Looking for satisfaction at the moment of purchase as well as over the use and fashion at an affordable price.	Foccused, do not follow trends, enjoy purchasing and wearing, price sensitive

(Source: prepared by the author)

Table A20.5 - ANOVA one-way test for the aggregation of the 3 cluster membership independent variables" into 4 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
Socio-Demographic Clusters	113,585	3	,240	404	472,504	,000
Service-related Clusters	1,903	3	,306	404	6,221	,000
Behavioural Clusters	93,997	3	,223	404	421,361	,000

(Source: prepared by the author)

Table A20.6 - ANOVA one-way test for the aggregation of 2 cluster membership independent variables" into 4 clusters

	Cluster		Error			
	Mean Square	df	Mean Square	df	F	Sig.
Socio-Demographic Clusters	111,685	3	,255	404	438,838	,000
Behavioural Clusters	82,572	3	,308	404	268,163	,000

(Source: prepared by the author)

Table A20.7 – Number of cases for the aggregation of 2 cluster membership independent variables" into 4 clusters

Cluster	**1**	83,000
	2	132,000
	3	58,000
	4	135,000
Valid		408,000
Missing		42,000

(Source: prepared by the author)

Table A20.8 – Number of cases for the aggregation of 2 cluster membership independent variables" into 4 clusters

Cluster	**1**	68,000
	2	196,000
	3	52,000
	4	28,000
	5	64,000
Valid		408,000
Missing		42,000

(Source: prepared by the author)

Table A20.9 – Frequency and means for the aggregation of 2 cluster membership independent variables" into 4 clusters and related benefits

	GLOBAL CLUSTER 1			GLOBAL CLUSTER 2			GLOBAL CLUSTER 3			GLOBAL CLUSTER 4		
	Cluster	**Frequency**	**Percent**	**Cluster**	**Frequency**	**Percent**	**Cluster**	**Frequency**	**Percent**	**Cluster**	**Frequency**	**Percent**
Socio-demographic clusters	3	67	81%	3	52	39%	1	6	10%	1	7	5%
	4	16	19%	4	80	61%	2	29	50%	2	96	71%
							3	23	40%	3	32	24%
	Total	83	100%	**Total**	132	100%	**Total**	58	100%	**Total**	135	100%
Behavioural Clusters	2	22	27%	1	17	13%	1	40	69%	1	64	47%
	3	51	61%	2	82	62%	2	18	31%	2	71	53%
	4	10	12%	3	33	25%						
	Total	83	100%	**Total**	132	100%	**Total**	58	100%	**Total**	135	100%
		Mean	**SD**		**Mean**	**SD**		**Mean**	**SD**		**Mean**	**SD**
Benefits	**B1**	0,89	1,278	**B1**	1,37	1,304	**B1**	0,59	1,093	**B1**	1,16	1,321
	B2	,83	1,135	**B2**	,92	1,230	**B2**	,69	1,111	**B2**	,74	1,146
	B3	,22	,733	**B3**	,25	,745	**B3**	,14	,437	**B3**	,22	,665
	B4	1,08	1,232	**B4**	0,78	1,029	**B4**	1,07	1,336	**B4**	0,95	1,122
	B5	,06	,394	**B5**	,08	,383	**B5**	,07	,413	**B5**	,10	,410
	B6	,13	,463	**B6**	,17	,586	**B6**	,03	,263	**B6**	,11	,542
	B7	1,07	1,187	**B7**	0,93	1,120	**B7**	1,45	1,216	**B7**	1,18	1,177
	B8	,49	,875	**B8**	,39	,779	**B8**	,64	,968	**B8**	,31	,738
	B9	,57	,952	**B9**	,55	,935	**B9**	,52	,822	**B9**	,73	1,011
	B10	,65	,903	**B10**	,55	,975	**B10**	,81	,999	**B10**	,49	,871

(Source: prepared by the author)

Table A20.10 – Frequency and means for the aggregation of 2 cluster membership independent variables" into 4 clusters and related benefits by variable for Global Clusters 1 and 2

	GLOBAL CLUSTER 1			GLOBAL CLUSTER 2		
		Frequency	**Percent**		**Frequency**	**Percent**
Gender	Feminine	82	99%	Feminine	52	39%
	Masculine	1	1%	Masculine	80	61%
	Total	**83**	**100%**	**Total**	**132**	**100%**
Age	18 to 24 years old	20	24%	18 to 24 years old	78	59%
	25 to 34 years old	30	36%	25 to 34 years old	29	22%
	35 to 44 years old	14	17%	35 to 44 years old	20	15%
	45 to 54 years old	9	11%	45 to 54 years old	5	4%
	55 to 64 years old	8	10%			
	65 or more years old	2	2%			
	Total	**83**	**100%**	**Total**	**132**	**100%**
Gross income per capita	from 250€ to 499€/month	3	4%	less than 250€/month	9	7%
	from 500€ to 749€/month	5	6%	from 250€ to 499€/month	39	30%
	from 750€ to 999€/month	24	29%	from 500€ to 749€/month	21	16%
	from 1000€ to 1499€/month	23	28%	from 750€ to 999€/month	39	30%
	1500€/month or more	28	34%	from 1000€ to 1499€/month	14	11%
				1500€/month or more	10	8%
	Total	**83**	**100%**	**Total**	**132**	**100%**
		Mean	**SD**		**Mean**	**SD**
Behaviour variables	The store indicated is the one you like the most.	5,82	1,026	The store indicated is the one you like the most.	5,05	1,216
	The store indicated is the one where you buy more clothes.	6,04	1,017	The store indicated is the one where you buy more clothes.	5,26	1,150
	The store indicated is the one with which you most identify.	5,78	0,925	The store indicated is the one with which you most identify.	4,92	1,266
	You have a wardrobe quite varied.	5,51	1,183	You have a wardrobe quite varied.	5,22	1,262
	You like going to this store just to see what's new even if you do not buy anything.	5,35	1,700	You like going to this store just to see what's new even if you do not buy anything.	5,07	1,668
	You feel that visiting the store indicated allows you to keep up with new trends.	5,75	1,314	You feel that visiting the store indicated allows you to keep up with new trends.	5,16	1,386
	Even if you want to go just to look around, you end up buying something.	4,45	1,640	Even if you want to go just to look around, you end up buying something.	3,74	1,868
	You have a quality wardrobe.	5,05	1,229	You have a quality wardrobe.	4,98	1,041
Benefits	B1	0,89	1,278	B1	1,37	1,304
	B2	,83	1,135	B2	,92	1,230
	B3	,22	,733	B3	,25	,745
	B4	1,08	1,232	B4	0,78	1,029
	B5	,06	,394	B5	,08	,383
	B6	,13	,463	B6	,17	,586
	B7	1,07	1,187	B7	0,93	1,120
	B8	,49	,875	B8	,39	,779
	B9	,57	,952	B9	,55	,935
	B10	,65	,903	B10	,55	,975

(Source: prepared by the author)

Table A20.11 – Frequency and means for the aggregation of 2 cluster membership independent variables" into 4 clusters and related benefits by variable for Global Clusters 3 and 4

	GLOBAL CLUSTER 3			GLOBAL CLUSTER 4		
		Frequency	**Percent**		**Frequency**	**Percent**
Gender	Feminine	56	97%	Feminine	101	75%
	Masculine	2	3%	Masculine	34	25%
	Total	**58**	**100%**	**Total**	**135**	**100%**
Age	18 to 24 years old	17	29%	18 to 24 years old	88	65%
	25 to 34 years old	5	9%	25 to 34 years old	24	18%
	35 to 44 years old	5	9%	35 to 44 years old	15	11%
	45 to 54 years old	15	26%	45 to 54 years old	4	3%
	55 to 64 years old	13	22%	55 to 64 years old	4	3%
	65 or more years old	3	5%			
	Total	**58**	**100%**	**Total**	**135**	**100%**
Gross income per capita	less than 250€/month	2	3%	less than 250€/month	12	9%
	from 250€ to 499€/month	19	33%	from 250€ to 499€/month	49	36%
	from 500€ to 749€/month	14	24%	from 500€ to 749€/month	36	27%
	from 750€ to 999€/month	7	12%	from 750€ to 999€/month	23	17%
	from 1000€ to 1499€/month	6	10%	from 1000€ to 1499€/month	9	7%
	1500€/month or more	10	17%	1500€/month or more	6	4%
	Total	**58**	**100%**	**Total**	**135**	**100%**
		Mean	**SD**		**Mean**	**SD**
Behaviour variables	The store indicated is the one you like the most.	3,57	1,201	The store indicated is the one you like the most.	5,87	0,929
	The store indicated is the one where you buy more clothes.	4,22	1,351	The store indicated is the one where you buy more clothes.	6,14	0,899
	The store indicated is the one with which you most identify.	3,53	1,096	The store indicated is the one with which you most identify.	5,91	0,942
	You have a wardrobe quite varied.	3,91	1,315	You have a wardrobe quite varied.	5,02	1,448
	You like going to this store just to see what's new even if you do not buy anything.	4,12	1,826	You like going to this store just to see what's new even if you do not buy anything.	4,11	2,177
	You feel that visiting the store indicated allows you to keep up with new trends.	4,31	1,453	You feel that visiting the store indicated allows you to keep up with new trends.	4,80	1,683
	Even if you want to go just to look around, you end up buying something.	3,24	1,626	Even if you want to go just to look around, you end up buying something.	3,59	2,060
	You have a quality wardrobe.	3,64	1,224	You have a quality wardrobe.	4,90	1,152
Benefits	B1	0,59	1,093	B1	1,16	1,321
	B2	,69	1,111	B2	,74	1,146
	B3	,14	,437	B3	,22	,665
	B4	1,07	1,336	B4	0,95	1,122
	B5	,07	,413	B5	,10	,410
	B6	,03	,263	B6	,11	,542
	B7	1,45	1,216	B7	1,18	1,177
	B8	,64	,968	B8	,31	,738
	B9	,52	,822	B9	,73	1,011
	B10	,81	,999	B10	,49	,871

(Source: prepared by the author)

Table A20.12 – Means for the items on the Aggregated Model for the 4 global clusters

Dimension	Item	Item description	Cluster 1	Cluster 2	Cluster 3	Cluster 4
Experience facilitators	1	The store provides its services (eg sales' season, reservations, arrangements, orders to other shops, ...) at the time it promises to do so.	6,37	5,48	5,68	6,17
	2	You feel safe in your transactions with the store.	6,21	5,7	5,58	6,12
	3	The store keeps error-free records.	5,5	5,08	5,23	5,57
	4	Store's employees give you prompt service.	5,76	5,38	5,26	5,8
	5	When the store promises to do something at a certain time, it does so.	5,71	5,36	5,33	5,79
	6	Store's employees tell you exactly when the service will be provided.	5,63	5,26	5,3	5,53
	7	Store's employees are always available to answer all your questions.	5,91	5,48	5,39	5,93
	8	As a customer, when you have a problem, the store shows genuine interest in solving it.	5,72	5,3	5,51	5,8
	9	Store's employees are consistently courteous with you.	5,99	5,52	5,47	6,03
	10	The behaviour of store's employees instils confidence in customers.	5,69	5,31	5,32	5,84
	11	Store's employees are always willing to help you.	5,79	5,2	5,12	5,79
	12	Store's employees have the knowledge to answer your questions.	5,88	5,46	5,26	5,86
Offer	13	The way the store is organized allows you to move easily.	5,75	5,29	5,65	5,81
	14	You always find products you want.	5,18	4,61	4,3	5,22
	15	The product you are looking for is always available.	4,82	4,52	4,35	5,01
	16	The way the store is organized allows you to find what you are looking for with some ease.	5,51	5,07	5,37	5,57
	17	There is variety of offer in the store.	6,12	5,55	5,33	5,99
Relationship and understanding	18	The store has employees who give you personalized attention.	5,07	4,55	4,4	5,02
	19	The store gives you individual attention.	5,04	4,61	4,28	4,88
	20	Employees of the store understand your specific needs.	5,18	4,7	4,6	5,22
	21	The store has your best interest at heart.	5,24	4,99	4,61	5,41
	22	There is a strong relationship between the store and the customer.	4,82	4,38	4,47	4,89

(Source: prepared by the author)