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MARKET INTEGRATION IN ASEAN: SUSTAINABLE GROWTH AND CROSS - CULTURAL ISSUES

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**MARKET INTEGRATION IN ASEAN:
SUSTAINABLE GROWTH AND
CROSS CULTURAL ISSUES**

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Department on Management
Faculty of Business and Economics, University of Surabaya,
Surabesia

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MARKET INTEGRATION IN ASEAN: SUSTAINABLE GROWTH AND CROSS CULTURAL ISSUES

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FOREWORD

It is with deep satisfaction that I write this Foreword to the Proceedings of *THE 13TH INTERNATIONAL ANNUAL SYMPOSIUM ON MANAGEMENT (INSYMA)* held at University of Social Sciences and Humanities, Vietnam National University - Ho Chi Minh City, Vietnam, March 18 -20, 2016. The 13th Insyama aims to provide a forum for discussion among leading academics, researchers, students, and practitioners from all over the world, experts in economic and social sciences.

The theme for INSYMA 2016 is “**MARKET INTEGRATION IN ASEAN: SUSTAINABLE GROWTH AND CROSS CULTURAL ISSUES**”. This theme represent emerging and highly challenging and opportunities area of research and practice.

There has been tremendous number of researchers investigating the impact of market integration and cultural impacts on economy on several communities. Mainly they found a positive impact on the economic growth as a result on significant increasing of trading for products and services in its country member. Nevertheless, market distabilization is still main disadvantage of the regional integration. Regional community needed to developed the new model of market integration system that could minimize the disadvantages.

Hundreds of scientific papers are sent to the conference commitees in Indonesia and in Vietnam, and the results of a rigorous selection of 160 selected. This paper is derived from a variety of authors, both within and outside Indonesia and Vietnam, academics and practitioners. All the articles are then presented at the symposium and documented in this proceedings.

We thank all authors, participants, sponsors and co-hosts for their contributions and we hope that these proceedings can contribute to the development of science and business practices. Hopefully you can enjoy and gain valuable lessons from this article collection.

Ho Chi Minh, Vietnam, 18th-20th March 2016

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**MARKET INTEGRATION
IN ASEAN: SUSTAINABLE GROWTH
AND CROSS CULTURE ISSUES**

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GENDER DIFFERENCES ON THE RELATION OF SATISFACTION-LOYALTY

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Abstract

Indonesia is one of developing countries which also followed by the presence of the retail business and industries, especially for textile and clothing industry. The fact that retail industry affects the behavior and way of thinking in Indonesian society especially on the relation of satisfaction on loyalty became an interesting phenomenon to study. This study have the purpose to explore the phenomenon and trying to figure the heterogeneous shopping assessment in retail and how that experience may influence on consequent customer loyalty in different way.

Data processing that used in this research is Structural Equation Modeling (SEM) with software AMOS 16.0. The researcher try to analyze and elaborate each relationship of satisfaction that respondents got in experienced, in which affecting on attitudinal, behavioral loyalty, and positive word of mouth. Demographic segmentation also conducted to divide consumer segments category based on gender, then compared those consumer segments in order to know the differences on the relationship of satisfaction-loyalty in each segment.

The result shows that there are positive and significant relationships between satisfaction and loyalty dimensions. Moreover, another results shows that there are two latent segments where the strength of causal relationships are same in several causal relationship, also different in some causal relationship. The knowledge of this research may be beneficial towards store owner especially to clothing shops to create a great and memorable shopping experience for customers.

Keywords: *heterogeneity shopping assessment, satisfaction, loyalty*

JEL Classification: M30, M31

INTRODUCTION

The existence of the times in this era made a lot of influence on people. One of the fundamental changes that occur is the needs of human life. People cannot be separated from the necessities of life. Each person has different needs. Each state, country, city, and individual has different needs. From the necessities of life, people are live to fulfill daily needs. Needs and desires of diverse customers in the present cause more demand. And no

people are apart from the necessities of life. It is clear that human beings are consumptive. The existence of this led to a lot of requests required by humans, so it appears actions or solutions to meet the needs of human life. One is the emergence of the retail industry in the world. According to Levy and Weitz (2009: 8) Retailing is a series of business activities to add value to goods and services sold to consumers for personal or household consumption. Retailing is all activities involving the sale of goods or services to the final consumer for use of personal nature, and not a business (Kotler and Keller, 2012: 469). An increase in demand in society spawned retail industry. With the retail industry, the public will be permitted to meet its needs for the retail industry sells various items needed by the community. Phenomenon occurs, because of the growing number of Retailers in the world, until mid of 2015 (last update 5/9/2015), the number of retailers worldwide is expected to reach approximately 8000 retailers. It's only counted for the head offices including Food, Fashion and Consumer Electronics and another sectors. These retailers represent over 1.6 million stores/outlets in the world. As expected, the number of retailers has grown up by time (<http://www.retail-index.com/> accessed on 5/21/2015).

One of the developing countries, followed by the presence of the retail business and industries which are quite advanced is Indonesia. Trends in retail business in Indonesia, which received strong capital support growing steadily in the market, even the position has shifted traditional retail. Indonesia's predicate as the world's fourth largest population, as well as increased economic growth and the level of purchasing power, making Indonesia as a lucrative market in textile and clothing. It was recognized by foreign companies, so that both foreign companies and domestic companies competing to chase competent markets. The development of textile and apparel in Indonesia are also able to attract as well as an opportunity for foreign companies to offer machinery, know how, and capital. (<http://www.gbgindonesia.com/> accessed on 4/27/2015).

Research related to the nature of gender differences in shopping at clothing shop (retail sector) is still rarely performed. Research degree of heterogeneity in shopping at clothing shop (retail sector) that have been done related to the tendency of consumers to make any decisions in the store buying process (Blasco et al., 2014). However, such decisions may differ from consumer behavior are assumed by Blasco et al., (2014) raised the concept of satisfaction (both *affective* and *cognitive*) will motivate consumers to more loyalty (*behavioral* and *attitudinal*) and the impact on *word-of-mouth*. Previous research refers to the assessment of the general shop in a heterogeneous society. Therefore, this study aimed to complement existing research gaps.

See the phenomenon above, it is increasingly conscious retailers to develop a degree of satisfaction to be gained by visitors. To strengthen the existing facts, then do preliminary questions to 30 respondents of clothing shop in Surabaya. Based on the results of the initial torch can be seen that most respondents had a low level of *attitudinal loyalty*, most

respondents have a level of *behavioral loyalty* and *word-of-mouth* are almost balanced but still refers to the positive direction and the majority of respondents have high levels of *affective* satisfaction and *cognitive* satisfaction. Based on the results of preliminary observations had been known that there are indications buyers in the clothing shop experiencing *affective satisfaction* and *cognitive satisfaction* affect the level of *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth*.

LITERATURE BACKGROUND

Affective satisfaction

One of the concepts mentioned regarding to Lai *et al.* (2005), “In affective design, affection (or „Kansei” in Japanese) refers to consumer affective impressions or feelings about a product”. Thus, it provides an effective means to facilitate the affective mapping process and its being able to improve consumer affective satisfaction with product design.

Severt (2002) stated that, satisfaction as an affective consumer condition that results from a global evaluation of all the aspects that make up the consumer relationship. Lovelock and Wirtz (1997) stated that, satisfaction as a person’s feeling of pleasure or disappointment resulting from a consumption experience when comparing the result of a product with consumer expectations (as cited in Blasco *et al.*, 2014). This proves that defend the convergence of both approaches, which are cognitive perspective and affective perspective. This perspective means that feeling, which is one of the affective approach is the driver of the individual emotion to measure expectation can deal with the real experience.

According to Blasco *et al.* (2014), the *affective satisfaction* can be measured by: SA1: I am delighted to visit this shop; SA2: I am grateful this shop exists; SA3: Shopping in this shop is pleasant; SA4: I enjoy shopping in this shop.

Cognitive satisfaction

Oliver (1997: 8) stated, “Satisfaction is the consumer’s fulfillment responds. It is a judgement that a product/service feature, or the product or the service itself, provided (or is providing) a pleasureable level of consumption–related fulfillment, including levels of under- or overfulfillment.” The intent of this definition is the purely cognitive perspective that judgement the individual emits over the performance of the product or service.

According to Blasco *et al.* (2014), the *cognitive satisfaction* can be measured by: SC1: In general, your level of satisfaction with this shop; SC2: Considering what is expected from this type of shop, assess your satisfaction with this one; SC3: This shop is close to my ideal shop.

Blasco *et al.* (2014), customer's happiness increases their satisfaction with the shop, whereas a feeling of disappointment reduces judgements of satisfaction. It means that the enhancing impact of positive or negative affect on satisfaction thus to make the valuation.

J. Paul Peter and Jerry C. Olson (2005: 46) stated that the affective responses (emotions, feelings, or moods) produced by the affective system in reaction to stimuli in the environment can be interpreted by the cognitive system. Thus, the consumers' affective reactions (positive responses) to the environment can influence their cognition during decision making.

H₁. Customer Affective Satisfaction with the establishment has a positive impact on Cognitive Satisfaction

Behavioural loyalty

According to Buttle & Burton (2002) as cited in Blasco *et al.*, (2014), the behavioral perspective considers that customers show different levels of loyalty in relation to consumer repeat purchase behavior over time.

According to Blasco *et al.* (2014), the *behavioral loyalty* can be measured by: LC1: I often visit this shop; LC2: I often make purchases at store.

Attitudinal loyalty

Blasco *et al.* (2014) stated that *attitudinal loyalty* can be defined as an individual's promised behavior which entails the likelihood of future purchases or reduced likelihood of changing to another brand or service provider. The *attitudinal loyalty* can be measured by: LA1: I feel committed to this shop; LA2: I have a close relationship with this shop.

Word of mouth

According to Carl (2006) quoted by Blasco *et al.* (2014), stated that WOM or *Word-Of-Mouth* is one of the most significant and recognized dimensions in the loyalty literature. Moreover, Harrison-Walker (2001) and Litvin *et al.* (2008) stated that, the literature, generally define that WOM is about communication of customers regarding a product.

Blasco *et al.* (2014), the *Word-of-Mouth* can be measured by 2 parts:

Action

BO1: I recommend this shop to my family and friends.

BO2: If my family and friends ask my advice, I tell them to go to this shop.

BO3: I encourage my family and friends to buy products in this shop.

Content

BO4: I tell other people about the advantages of this shop.

BO5: I tell other people that this shop is better than other.

BO6: I tell them that this shop treats me better than the others.

Vesel and Zabkar (2009), satisfaction with shops selling household goods has a direct impact on intention to repeat purchase and recommend. Getty and Thompson (1994) quoted by Ryu *et al.* (2010) found that high levels of satisfaction can increase customers' intentions to repurchase and recommend the product that already consume. This caused increasing toward company's profitability. According to Barsky (1992) quoted by Ryu *et al.* (2010) many researchers have provided empirical evidence for a positive relationship between customer satisfaction and behavioral intentions, such as repurchase and *word-of-mouth* intentions.

Walsh *et al* (2008), satisfaction has a positive impact on repetition and *word-of-mouth* intentions, on a chain of franchise. Moreover, Boulding *et al.*, (1993) & Parasuraman *et al.* (1994) stated, satisfaction and loyalty are operate indisputably at the corporate organizational level, through better management of claims and warranties, building up productivity, corporate image and favorable word of mouth.

H_{2a}. Affective satisfaction has a positive impact on behavioral loyalty.

H_{2b}. Affective satisfaction has a positive impact on attitudinal loyalty.

H_{2c}. Affective satisfaction has a positive impact on word-of-mouth.

Namkung and Jang (2007) quoted by Ryu *et al.* (2010) so evidenced the significant impact of customer satisfaction on behavioral intentions, including revisit, recommendation, and positive *word-of-mouth* intentions. These findings all support the significant link between customer satisfaction and behavioral intentions.

Cortinas *et al.* (2010) quoted by Blasco *et al.* (2014) stated that, customer satisfaction in store increases frequency of visits to the establishment and repeat purchase intention. Furthermore, one of the concepts concludes regarding Nettet *et al.* (2011), confirm the positive effect of satisfaction with product on future purchase intention and recommendations to others.

H_{3a}. Cognitive satisfaction has a positive impact on behavioral loyalty.

H_{3b}. Cognitive satisfaction has a positive impact on attitudinal loyalty.

H_{3c}. Cognitive satisfaction has a positive impact on word-of-mouth.

Blasco *et al.* (2014), customer's happiness increases their satisfaction with the shop, whereas a feeling of disappointment reduces judgments of satisfaction. It is known as the

impact of the customer *affective satisfaction* to *cognitive satisfaction*. Thus, it can be claimed that differentiated consumer behavior are created segmentation of the customer.

While, Hahn *et al.* (2002) stated that, various limitation inherent in a priori segmentation are exist in multi-group methodology, as it is based on a two stage procedure that first forms groups without considering the structural model and second is applies multi-group methodology in each segment and it can be statistically inefficient for large models.

H₄. The strength of the relationship between affective satisfaction and cognitive satisfaction differs between consumer segments.

Geyskens *et al.* (1999) in Casalo *et al.*, 2008, satisfaction can be divided into two distinct perspective which one of the perspective was considers satisfaction as an affective predisposition sustained by economic conditions, such as the volume of sales or profit margins obtained. Moreover, Teller and Gittenberger (2011) also examined to identify consumers segments based demographic or a psychographic variable and consequently to characterize these segments. It is useful to investigate (the determinants of) heterogeneity of older consumers to reveal variables that directly impact satisfaction toward re-patronage behavior (behavior intentions).

It can be concluded that there are customer segment distinguished by different customer behavior, attitude, reaction and value which are the trigger happened in *affective satisfaction* and defect it relationship's strength within *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* in every purchase situation.

H_{5a}. The strength of the relationship between affective satisfaction and behavioral loyalty differs between consumer segments.

H_{5b}. The strength of the relationship between affective satisfaction and attitudinal loyalty differs between consumer segments.

H_{5c}. The strength of the relationship between affective satisfaction and word-of-mouth differs between consumer segments.

Hahn *et al.*, (2002) stated that for better understand heterogeneity within structural equation modeling (SEM) in marketing, and specifically models that link customer perceptions of consumption experience to affect customer satisfaction as a type of overall evaluation or attitude, which in turn affects customers' behavioral intentions and behaviors that resulting repurchase and recommendations, the new approach both complements the traditional segmentation scheme and provides unique insights into the drivers of customer satisfaction are conducted. Heterogeneity in structural equation models has been addressed by assuming that consumers can be assigned to segments a priori of the basis of demographic variables, usage levels, or other proxies for the underlying segments.

From the definition above, it can be concluded that there are customer segment distinguished by different customer thought to make a judgment or decision when shopping, which are the trigger happened in *cognitive satisfaction* and defect it relationship's strength within *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* in every purchase situation.

H_{6a}. The strength of the relationship between *cognitive satisfaction* and *behavioral loyalty* differs between consumer segments.

H_{6b}. The strength of the relationship between *cognitive satisfaction* and *attitudinal loyalty* differs between consumer segments.

H_{6c}. The strength of the relationship between *cognitive satisfaction* and *word-of-mouth* differs between consumer segments.

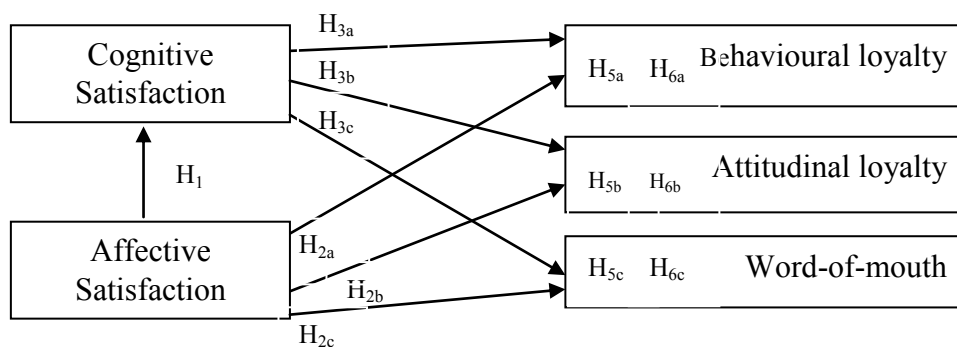


Figure 1. A Summary of the Research Hypotheses Established in the Theoretical Framework

Source: Blasco et al. (2014)

RESEARCH METHODOLOGY

This research is causal research, which has the goal to find out the pattern of cause-effect relationships of relationship variables (Zikmund, 2009: 16). In this study several variables studied are *cognitive and affective satisfaction*, *behavioral and attitudinal loyalty*, *word of mouth* and reviews their relationship between satisfaction-loyalty. Other influence, there are different segments of consumer based on heterogeneity because of differentiated consumer behavior.

This research is a quantitative approach because it is incorporated in the numerical measurement and analysis approach. This study is explanatory research and did not require interpretation and requires a number of respondents that many (Zikmund, 2009: 134-135). Source of data used in the preparation of this research is the primary data.

Primary data obtained by preparing a questionnaire in accordance with the journal reference. Next step is to start by looking for activity survey respondents and distributing questionnaires are structured and understandable to people who have visited and shopped at clothing shop.

Scales that are used in this study use the measurement interval that has the same distance and a clear difference in scale. Alternative answers on the interval level measurement scale arranged numerical scale intended to make the respondents provide an assessment on the statement to be measured in 7 scale levels, as follows:

Disagree 1 2 3 4 5 6 7 Agree

The target population of this study was the visitors and customers who've shopped at clothing shop, located in the city of Surabaya. Characteristics of respondents were visitors and customers who've shopped at clothing shop ever get the welcome and service of the retail stores and have an educational background at least Senior High School. The target population is the consideration that the respondents can understand the related object of study and understand the questionnaire properly, so researchers will get answers more reliable and accurate.

Sample is part of a population that is expected to represent the population in the study (Zikmund, 2009: 68). In this study, the samples are people who have visited and shopped at clothing shop in Surabaya. The technique used in this research is non probability sampling, a sampling technique in which the sample units selected on the basis of personal judgment or convenience, and the probability of any particular member of the population that have been unknown or unrecognized (Zikmund, 2009: 391). Types of non-probability sampling are used to combine two ways to search for and obtain the respondents. Purposive sampling is used in this study because there are certain requirements that are given to respondents.

For sampling, there is a division of segmentation criteria based on market segmentation. Demographic factor is selected in this study to adjust the segmentation. According to Schiffman and Kanuk (2005) stated that sociodemographic factor can be determined as age, sex (gender), marital status, income, education and occupation. This research chose gender characteristic such as men and women from demographic factors as the latent segment.

Validity and reliability test do perform so that the data obtained is more reliable and accurate. A tool to measure the validity test, using SPSS for windows to test the significance of the total must be below 5%. Likewise for reliability using SPSS for windows, with a view Cronbach alpha > 0.6

Data processing that used in this research is Structural Equation Modeling (SEM) with software AMOS 16.0. According to Hair et al (2010: 20), "Structural equation modeling

(SEM) is a technique that Allows separate relationships for each of a set of dependent variables. Estimation techniques in this study using maximum likelihood which is the default of AMOS. This technique iterates repeatedly and is the most popular technique used in the study SEM.

Hair *et al* (2010: 672) states that the requisite number of Good fit index at least use 3-4 index from absolute and incremental index in order to do further testing of the research model. Therefore, this study is using five indexes as a measure of eligibility. In his book, Hair gives some indexes that are used to test the suitability of the model is accepted or rejected:

1. CMIN/DF (Normed Chi-square)

CMIN/DF is the minimum difference, statistic of chi-square (χ^2) divided by the *degree of freedom*/DF so that called relative χ^2 . Value ratio of CMIN/DF which getting closer to 1 shows that the model is a good model. CMIN/DF which has a value of > 2 shows a model of a poor match/*inadequate fit* (Byrne, 1989: 55 in Arbuckle, 2007: 598)

2. GFI (Goodness of Fit Index)

GFI is a suitability index which calculates the weighted proportion of the variance in the sample of covariance matrix. GFI produces *statistic fit* that is less sensitive to sample size. GFI value is in the range of 0 to 1 (Hair *et al.*, 2010: 667). GFI is acceptable if ≥ 0.90 (*good fit*). Higher value of GFI shows the value is getting better (*better fit*).

3. RMSEA (The Root Mean Square Error Approximation)

RMSEA is an index that is often used in the measurement to compensate the tendency of the Chi-Square (χ^2) statistic which is for rejecting a model with a large sample size or the number of *observed variable* are many. Therefore, RMSEA can indicate how well a model with the population, not only with the sample used in the estimation. RMSEA values over time might indicate that the model is getting better (*Better fit*). *Cut off value* at the RMSEA can be accepted on the value of 0.05 to 0.08 (Hair *et al.*, 2010: 667).

4. CFI (Comparative Fit Index)

CFI is the fit index improvement of NFI (*Normed Fit Index*). Acceptable value is located between 0 and 1 (Hair *et al.*, 2010: 669). ≥ 0.90 CFI good value. Higher value of CFI shows the value is getting better (*better fit*).

5. Incremental Fit Index (IFI)

According to Bolen (1989) in Wijanto (2008: 57), the range of IFI is 0 to 1. When the value of IFI is ≥ 0.9 , it shows the value is *good fit*, while the IFI value is from 0.8 to 0.9, it shows the value of *marginal fit*.

Hair et al. (2010) quoted by Ferdinand (2002: 47) argues that the appropriate sample size is between 100-200. When the sample size is too large, for example more than 400, then the method becomes very sensitive and it is difficult to obtain measures of goodness of fit. So Hair et al. in quoted by Ferdinand (2002: 47) suggests that the minimum sample size is as much as 10 observations for each estimated parameter. So for this study used as a sample:

$$n = \text{number of indicators} \times (\text{multiplied by}) 10$$

Based on this formula, the minimum number of samples obtained as follows: $n = 17 \times 10 = 170$ respondent

Therefore, the minimum sample size that should be used is as many as 170 respondents, but in this study determined the number of samples that will be used as much as 204 respondents. The entire sample of 204 is considered sufficient and meets the requirements raised by Hair et al. (2010) quoted by Ferdinand (2002).

According to (Hair et al., 2010: 710), the value of construct reliability (CR) that received is $\geq 0,70$. And the high value of average variance extracted (AVE) indicates that the indicator has represented latent constructs which are well developed. According to Hair et al., (2010: 709) the value of average variance extracted that received is $\geq 0,50$. At last, SEM hypothesis is tested with structural models. In hypothesis testing using $\alpha = 5\%$ for the questionnaire will be distributed with the help of others, so that possible bias in the questionnaire. Thus, the hypothesis can be accepted if the value of $t \geq 1.96$.

RESULT AND DISCUSSION

Validity is the extent to which a measurement/set of measurements can accurately measure the concept which under studied, here are the results of validity testing:

Table 1. Validity Test Results of *Affective Satisfaction* Variable Statement

No.	Statement	<i>Pearson Correlations</i>	Sig.	Info.
1.	I am delighted to visit that clothing shop	0,800**	,000	Valid
2.	I am grateful that clothing shop exist	0,776**	,000	Valid
3.	Shopping in that clothing shop is pleasant	0,813**	,000	Valid
4.	I enjoy shopping in that clothing shop	0,640**	,000	Valid

Source: SPSS result, processed

Based on Table 1, it appears that all the items on *affective satisfaction* variables showed significance below 0.05, which means that some items may be valid. Besides, processing test the validity of using *factor analysis* is produce numbers above 0.5. Thus, the few items for measuring *affective satisfaction* have met both requirement test validity.

Table 2. Validity Test Results of *Cognitive Satisfaction* Variable Statement

No.	Statement	<i>Pearson Correlations</i>	Sig.	Info.
1.	I am satisfied towards that clothing shop after making a purchase	0,726**	,000	Valid
2.	The shopping assessment that I expect at that clothing shop is very good	0,774**	,000	Valid
3.	That clothing shop is close to my ideal shop	0,742**	,000	Valid

Source: SPSS result, processed

A total of 3 items to measure *cognitive satisfaction* in Table 2, has met the requirements to pass the validity test because of the significant results of below 0.05 and in terms of *factor analysis* are also eligible, which are above 0.5. Therefore, some of the items on *cognitive satisfaction* variables can be said to qualify the validity.

Table 3. Validity Test Results of *Behavioral Loyalty* Variable Statement

No.	Statement	<i>Pearson Correlations</i>	Sig.	Info.
1.	I often visit that clothing shop	0,828**	,000	Valid
2.	I often make purchases at that clothing shop	0,872**	,000	Valid

Source: SPSS result, processed

The validity of the test results for some of the items that measure variables *behavioral loyalty* in Table 3 shows that all the items have significant numbers below 0.05. As well as the validity of test methods using *factor analysis* also shows the numbers of qualified that some items can be declared valid, which are above 0.5.

Table 4. Validity Test Results of *Attitudinal Loyalty* Variable Statement

No.	Statement	<i>Pearson Correlations</i>	Sig.	Info.
1.	I feel committed to that clothing shop	0,813**	,000	Valid
2.	I have a close relationship with that clothing shop	0,912**	,000	Valid

Source: SPSS result, processed

Validity test results in Table 4 indicate that all the items to measure variables *attitudinal loyalty* can be said to be valid because it qualifies validity test methods (Pearson correlation) that is to look at the significance below 0.05 and using *factor analysis* gives the figure above 0.5.

Table 5. Validity Test Results of *Word-of-Mouth* Variable Statement

No.	Statement	<i>Pearson Correlations</i>	Sig.	Info.
1.	I recommend that clothing shop to my family and friends	0,777**	,000	Valid
2.	If my family and friends ask my advice, I tell them to go to that clothing shop	0,803**	,000	Valid
3.	I encourage my family and friends to buy products in that clothing shop	0,747**	,000	Valid
4.	I tell other people about the advantages of that clothing shop	0,618**	,000	Valid
5.	I tell other people that that clothing shop is better than others	0,726**	,000	Valid
6.	I tell them that that clothing shop treats me better than the others	0,741**	,000	Valid

Source: SPSS result, processed

A total of 6 items to measure *word-of-mouth* in Table 5, has met the requirements to pass the validity test because of the significant results of below 0.05 and in terms of *factor analysis* are also eligible, which are above 0.5. Therefore, some of the items on *word-of-mouth* variables can be said to qualify the validity.

Table 6. Reliability Test Results

No	Variable (s)	<i>Cronbach Alpha</i>	Info.
1	<i>Affective Satisfaction</i>	0,756**	Reliable
2	<i>Cognitive Satisfaction</i>	0,602**	Reliable
3	<i>Behavioural Loyalty</i>	0,615**	Reliable
4	<i>Attitudinal Loyalty</i>	0,643**	Reliable
5	<i>Word-of-Mouth</i>	0,827**	Reliable

Source: SPSS result, processed

From Table 6 it can be concluded that the variables of *affective satisfaction*, *cognitive satisfaction*, *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* declared reliable because it has a Cronbach alpha value of more than 0.60. Thus, we can conclude the results of testing the validity and reliability of questionnaires that have been made to test the hypothesis have qualified.

Next will be discussed the average value and standard deviation of respondents from each of the statements that make up the variables. The average value calculated to know the average assessment of respondents to each statement. Meanwhile, the standard deviation is calculated to determine the diversity of respondents to each statement in the questionnaire.

Table 7. Respondents Response related to *Affective Satisfaction* Indicator

Indicator	Statement	Mean	St.Dev
SA1	I am delighted to visit that clothing shop	5.58	0.967
SA2	I am grateful that clothing shop exist	5.71	0.977
SA3	Shopping in that clothing shop is pleasant	5.64	0.99
SA4	I enjoy shopping in that clothing shop	5.45	1.075
Average		5.595	1.00225

Source: Primary data is processed by software SPSS 18.0 for Windows

Table 7 shows that the average value for *affective satisfaction* indicator totaled 5.595 where the value is more than 5, which are almost 6. Thus, it can be indicated that the shopping assessment of the respondents associated with pleasure and enjoyment that come in while shopping in one of the clothing shop at Surabaya that respondents often visited has high value. SA4 statement gets the lowest average value of the respondents' answers with a value 5.45, while for the statement SA3 gets the highest average rating of respondents' answers with a value 5.71.

Table 8. Respondents Response related to *Cognitive Satisfaction* Indicator

Indicator	Statement	Mean	St.Dev
SC1	I am satisfied towards that clothing shop after making a purchase	5.69	1.021
SC2	The shopping assessment that I expect at that clothing shop is very good	5.65	1.037
SC3	That clothing shop is close to my ideal shop	5.61	1.065
Average		5.65	1.041

Source: Primary data is processed by software SPSS 18.0 for Windows

Table 8 shows that the average value for *cognitive satisfaction* indicator totaled 5.65 where the value is more than 5, which are almost 6. Thus, it can be indicated that the shopping assessment of the respondents associated with satisfied with the purchase and expectations of either the clothing shop at Surabaya that respondents often visited has high value. In this table, SC3 statement gets the lowest average value of the respondents' answers with a value 5.61, while for the statement SC1 gets the highest average rating of respondents answers with a value 5.69.

Table 9. Respondents Response related to *Behavioural Loyalty* Indicator

Indicator	Statement	Mean	St.Dev
LC1	I often visit that clothing shop	5.66	0.952
LC2	I often make purchases at that clothing shop	5.43	1.017
Average		5.54	0.984

Source: Primary data is processed by software SPSS 18.0 for Windows

Table 9 shows that the average value for *behavioral loyalty* indicator totaled 5.54 where the value is more than 5. So it can be indicated that the shopping assessment of the respondents associated with the intensity of visits and purchases of either the Clothing Store at Surabaya that respondents often visited has high enough for the value. LC2 statement gets the lowest average value of the respondents' answers with a value 5.43, while for the statement LC1 gets the highest average rating of respondents' answers with a value 5.66.

Table 10. Respondents Response Related to *Attitudinal Loyalty* Indicator

Indicator	Statement	Mean	St.Dev
LA1	I feel committed to that clothing shop	5.78	0.911
LA2	I have a close relationship with that clothing shop	5.45	1.065
Average		5.61	0.988

Source: Primary data is processed by software SPSS 18.0 for Windows

Table 10 shows that the average value for *attitudinal loyalty* indicator totaled 5.61 where the value is still more than 5. Therefore, it can be indicated that the shopping assessment of the respondents associated with satisfied with the commitment and relations of either the clothing shop at Surabaya that respondents often visited has high value. LA2 statement gets the lowest average value of the respondents' answers with a value 5.45, while for the statement LA1 gets the highest average rating of respondents' answers with a value 5.78.

Table 11. Respondents Response related to *Word-of-Mouth* Indicator

Indicator	Statement	Mean	St.Dev
<i>Action</i>			
BO1	I recommend that clothing shop to my family and friends	5.56	0.952
BO2	If my family and friends ask my advice, I tell them to go to that clothing shop	5.75	1.098
BO3	I encourage my family and friends to buy products in that clothing shop	5.3	1.071

<i>Content</i>			
BO4	I tell other people about the advantages of that clothing shop	5.52	1.103
BO5	I tell other people that that clothing shop is better than others	5.5	1.057
BO6	I tell them that that clothing shop treats me better than the others	5.29	1.051
Average		5.48	1.055

Source: Primary data is processed by software SPSS 18.0 for Windows

Table 11 shows that the average value for *word-of-mouth* indicator totaled 5.48 where the value is more than 5. But BO6 statement gets the lowest average value of the respondents' answers which is 5.29, while for the statement BO2 gets the highest average rating of respondents answers with a value 5.75.

A. Measurement model

Here is a picture of the measurement model obtained from the processing of data using software AMOS 16.0.

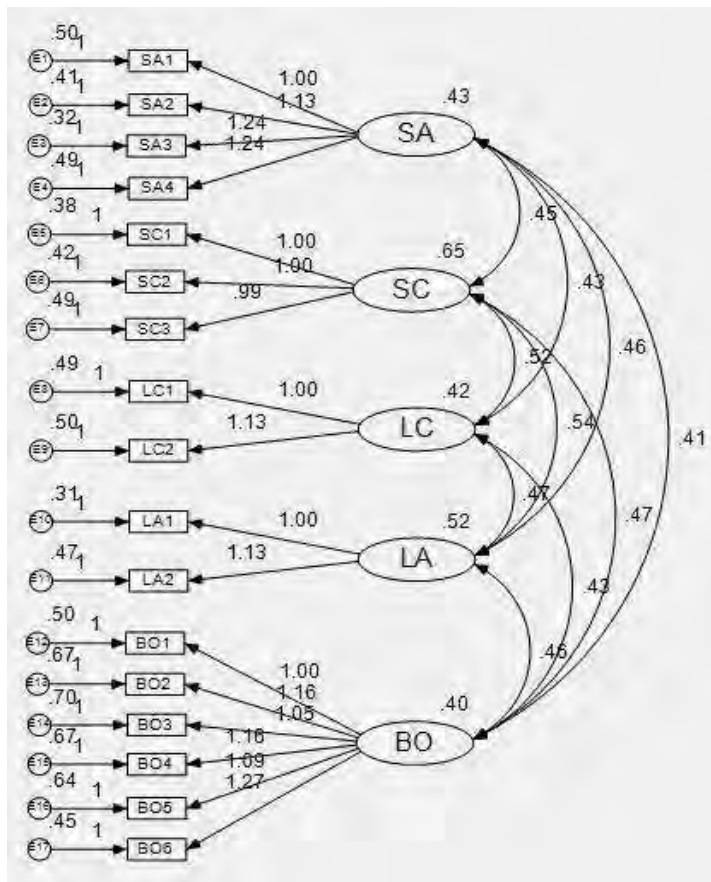


Figure 2. Measurement Model Running Result of AMOS

Source : AMOS 16.0

Table 12. Compatibility Test Results of Measurement Model

No.	Compatibility Test	Suitability Criteria	Result	Information
1	CMIN/DF	$CMIN/DF \leq 2$	1.583	<i>Good fit</i>
2	GFI	$GFI \geq 0.90$	0.915	<i>Good fit</i>
3	RMSEA	$RMSEA \leq 0.08$	0.054	<i>Good fit</i>
4	IFI	$IFI \geq 0.9$	0.969	<i>Good fit</i>
5	CFI	$CFI \geq 0.90$	0.968	<i>Good fit</i>

Source: Processing results AMOS 16.0, processed

CMIN / DF or *normed Chi - Square* is an index that is used to develop and test whether a model according to the data, sensitive to the number of samples. CMIN / DF showed a good level of suitability model if its value ≤ 3 (Hair *et al.*, 2010: 666). In this study, CMIN / DF results at 1.583. These results indicate that the models tested meet the required criteria.

GFI is a suitability index for calculating the weighted proportion of the variance in the sample covariance matrix described by the covariance matrix of the estimated population. According to Hair *et al.*, (2010: 667), closer to the value of 1 or ≥ 0.90 , then the value of GFI is considered better. In this study, GFI value produced at 0.915 which is also meet the requires criteria

RMSEA used to determine if the level of *error* in the model were estimated in a population. Table 12 shows the value of RMSEA of compatibility test results showed almost good result where the value of RMSEA is 0.054 which is below than 0.08, so it can be said to be *good fit*. This means if the estimated *error* rate in the population models are not too high.

IFI is an index that indicates the suitability of the model, which is recommended by Bollen (1998) in Wijanto (2008: 57) is if the value is ≥ 0.90 . IFI value closer to the value of 1 indicates a good level of suitability model. In this study produced IFI value of 0.969 so that it can be said that the models tested already meet the specified criteria.

CFI is a feasibility test model and is not sensitive to sample size and have *Cut of Index* ≥ 0.90 . Acceptable value is located between 0 and 1, the higher the value it will show *better fit* (Hair *et al.*, 2010: 669). Table 12 shows the CFI value of 0.968, it can be said that the model testing already *good fit*.

B. Validity and reliability test of measurement model

The following table if the results of testing the reliability of the calculation *Construct Reliability*.

Table 13. Construct Reliability

Variable	(\sum Std.Loading)	(\sum Std.Loading) ²	\sum error	<i>Composite Reliability</i>
SA	3.008	2.27188	1.72812	0.839635255
SC	2.329	1.808913	1.191087	0.819950424
LC	1.397	0.976565	1.023435	0.655993323
LA	1.558	1.214132	0.785868	0.755427557
BO	4.038	2.730124	3.269876	0.832959257

Source: Result of Excel 2007, processed

According to Hair *et al.* (2010: 710) an *reliability construct* value which ≥ 0.70 suggest good reliability, however if the *reliability construct* value is between 0.60 and 0.70, it may be acceptable, provided that other indicators of a model's construct validity are good. Based on these test results, *construct reliability* values obtained on all variables are greater than 0.7 so that the variables used have generally been reliable, even the *Behavioral Loyalty* (LC) construct indicated at 0.655993323 which still acceptable.

Table 14. Average Variance Extracted

Variable	(\sum Std.Loading)	\sum Std.Loading ²	\sum error	AVE
SA	3.008	2.27188	1.72812	0.56797
SC	2.329	1.808913	1.191087	0.602971
LC	1.397	0.976565	1.023435	0.4882825
LA	1.558	1.214132	0.785868	0.607066
BO	4.038	2.730124	3.269876	0.455020667

Source: Result of Excel 2007, processed

Validity testing in conservatively requires value AVE (*Average Variance Extracted*) at least 0.5. In Table 14 it appears that all of the construct already meet validity in good conservatively, but the construct of *Average Variance Extracted* values of *behavioral loyalty* (LC) and *word-of-mouth* (BO) are less than 0.5. But, if referring to Verhoeff *et al.* (2002) *Average Variance Extracted* value of 0.4 or close enough to demonstrate well construct validity convergent. Besides *Average Variance Extracted*, the convergent validity per Table 14 shows the value of the *standardized loading* indicator is above 0.5 so that the convergent validity has actually been fulfilled properly.

C. Structural model

C.1. Structural model (without segmentation)

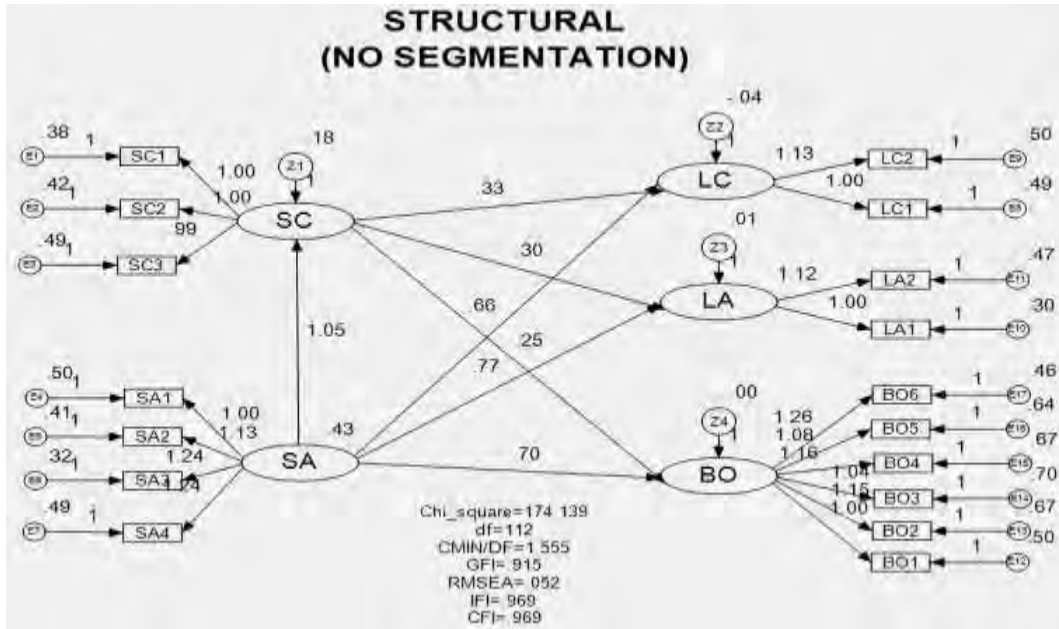


Figure 3. Structural Model Running Result of AMOS

Source: AMOS 16.0

C.2. Structural model (men segment)

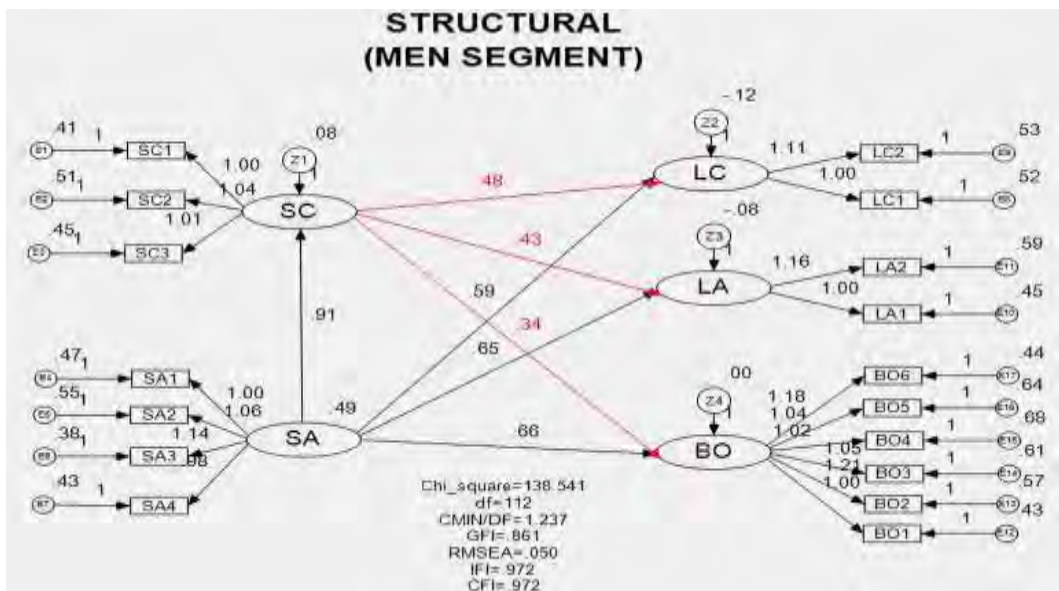


Figure 4. Structural Model Running Result of AMOS in Man Segments

Source: AMOS 16.0

C.3 Structural model (women segment)

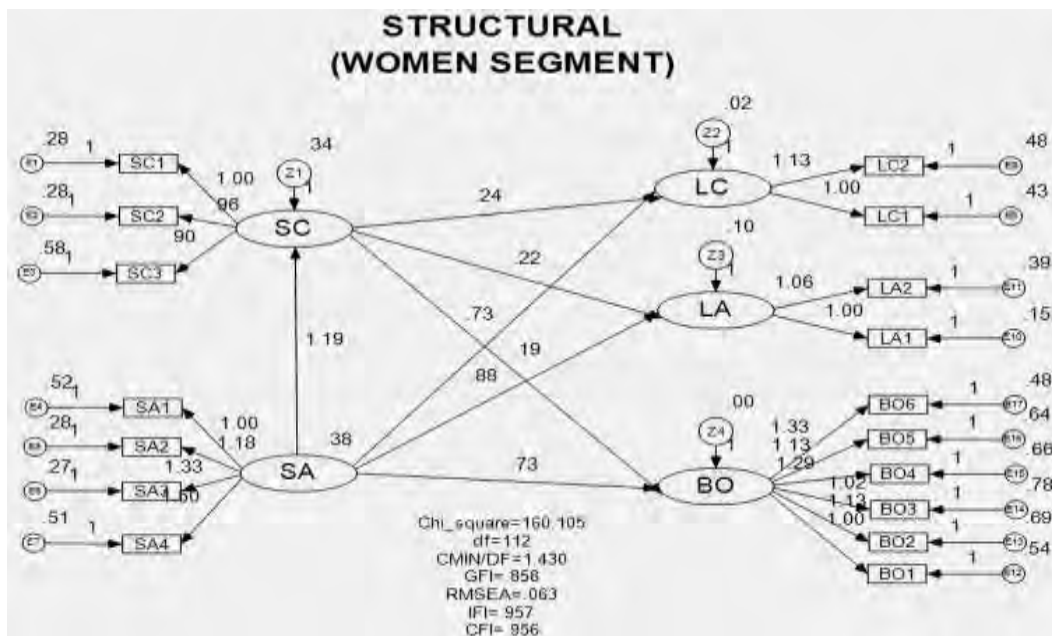


Figure 5. Structural Model Running Result of AMOS in Women Segments

Source: AMOS 16.0

A construct can be said to have a significant effect on other constructs when the *critical value ratio* (CR) ≥ 1.96 (with a significance level of 5%). For more details, here is a translation table for the data processing of hypothesis testing.

Table 15. Hypothesis Testing

Hypothesis	Construct Relationship	Std. Loading (λ)	Critical Ratio	P-value	Information
H1	SC ← SA	0.850	8.826	***	Supported
H2	LC ← SA	0.667	4.190	***	Supported
	LA ← SA	0.689	4.720	***	Supported
	BO ← SA	0.722	5.135	***	Supported
H3	LC ← SC	0.416	2.723	0.006	Supported
	LA ← SC	0.338	2.401	0.016	Supported
	BO ← SC	0.316	2.585	0.010	Supported
H4	Man SC ← SA	0.909	6.168	***	Supported
	Women SC ← SA	0.781	6.287	***	Supported
H5	Man LC ← SA	0.639	2.134	0.033	Supported
	LA ← SA	0.667	2.061	0.039	Supported

	Women	BO ← SA	0.672	2.470	0.014	Supported
		LC ← SA	0.688	3.792	***	Supported
		LA ← SA	0.697	4.558	***	Supported
		BO ← SA	0.758	4.405	***	Supported
H6	Man	LC ← SC	0.520	1.744	0.081	Unsupported
		LA ← SC	0.439	1.330	0.184	Unsupported
		BO ← SC	0.345	1.307	0.191	Unsupported
	Women	LC ← SC	0.344	2.154	0.031	Supported
		LA ← SC	0.263	1.983	0.047	Supported
		BO ← SC	0.296	2.416	0.016	Supported

Source: Appendix 9

***: significant with p -value < 0.05 or 5%

The amount of influence between variables is done by looking at the value estimate of each track. The larger the value estimate, shows that the greater the influence of variables that one with the other variables.

1. Customer *affective satisfaction* with the establishment has a positive impact on *cognitive satisfaction*.
2. *Affective satisfaction* has a positive impact on *behavioral loyalty*, *attitudinal loyalty*, and *word-of-mouth*.
3. *Cognitive satisfaction* has a positive impact on *behavioral loyalty*, *attitudinal loyalty*, and *word-of-mouth*.
4. The strength of the relationship between *affective satisfaction* and *cognitive satisfaction* not differs between consumer segments.
5. The strength of the relationship between *affective satisfaction* towards *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* are not differs between consumer segment.
6. The strength of the relationship between *cognitive satisfaction* towards *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* are differs between consumer segment.

CONCLUSION AND RECOMMENDATION

Based on the results of statistical research and testing that has been done in previous chapters, the obtained conclusion that six hypotheses that have been developed, there are five hypotheses are supported and one hypothesis is not supported. There is a

significant positive effect on *affective satisfaction* towards *cognitive satisfaction* in clothing shop Surabaya, both in terms of overall respondents and on gender differences. There is a significant positive effect on *affective satisfaction* towards behavioral loyalty, attitudinal loyalty, and *word-of-mouth* in the clothing shop Surabaya, both in terms of overall respondents and on gender differences. There is a significant positive effect on the *cognitive satisfaction* towards *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* clothing shop in Surabaya, both in terms of overall respondents but not on gender differences. Effect of *cognitive satisfaction* to *behavioral loyalty*, *attitudinal loyalty* and *word-of-mouth* in the clothing shop Surabaya in the consumer segment of men is negative, that is inversely proportional to consumer segment of women is fairly positive.

For store owner clothing shop in Surabaya should be able to demonstrate to the purchaser that the company really cared about the customer. Clothing shops should not only focus to generating emotional elements but also improving the assessment in the shopping experience. Store owner can utilize more the cognitive response by means to build a good assessment from the customer's shopping experience. Store owner should more intens to adding cognitive elements due to improve the satisfaction level of customers to feel more satisfied when shopping in the clothing shop. Then customers will think that clothing shop is the ideal shop. Store owner also could do survey through spread some questionnaire for people due to know the level of satisfaction. The questionnaire will very useful for the assessment to improve shop's performance. Thus, increasing the level of satisfaction is useful in order to have an impact on customers' intentions to repurchase and recommend the product or service that already consume.

For future research, other objects can be used because there are a lot of types in the retail sector in Surabaya. Not only clothing shops, as objects to be used for future research, there are many types of retail sector that can be used, for example, the Food retail like Supermarket or Convenience store, Specialty stores such as bookstores, Service retailers such as a barber or gym, and discount store, etc. Further research also can be done in several other cities. The comparison of the characteristics by gender conducted in this research does not require the possibility for future research to examine the heterogeneous shopping assessment of customer by comparing other demographic characteristic such as age, occupation, marital status, education and other factors. The next research expected can use the level of acceptance of the hypothesis that more stringent to get better research results. Additionally when using the help of a team for the observation and questionnaires are expected to do a briefing and evaluation to minimize the possibility of bias.

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APPENDIX 1

RESEARCH QUESTION

Thank you for your participation to become one of the survey participants and voluntarily fill out this questionnaire. We greatly appreciate your honesty in filling out this questionnaire. Results of this survey will be used solely for research purposes and not for commercial purposes.

INSTRUCTIONS: Select the most suitable answers to give (X) mark for the answer.

1. What is your gender?

- a. Male
- b. Female

2. How old are you?

3. Mention your e-mail address below! (Required)

3. What is your marital status?

- a. Single
- b. Married

4. What is your last education?

- a. Senior high / Vocational school
- b. Diploma
- c. Bachelor
- d. Others (Master, Doctor, etc)

5. What is your occupation?

- a. Entrepreneur
- b. Professional (Teacher, Doctor, Jurist)
- c. Housewife
- d. Private/Government employees
- e. Others _____

6. Write a clothing shop that you mostly visit and buy at that shop in the last 6 months! (Mention one clothing shop in Surabaya)

INSTRUCTIONS: Based on your experience so far, mark a cross (X) in the space provided. The greater your score, then show you more approve of the statement and conversely.

o Information: 1 = Very Disagree 7 = Very Agree

Affective Satisfaction								
No.	Statement	Scale						
		1	2	3	4	5	6	7
1.	I am delighted to visit that clothing shop							
2.	I am grateful that clothing shop exist							
3.	Shopping in that clothing shop is pleasant							
4.	I enjoy shooping in that clothing shop							

Cognitive Satisfaction								
No.	Statement	Scale						
		1	2	3	4	5	6	7
1.	I am satisfied towards that clothing shop after making a purchase							
2.	The shopping assessment that I expect at that clothing shop is very good							
3.	That clothing shop is close to my ideal shop							

Behavioural Loyalty								
No.	Statement	Scale						
		1	2	3	4	5	6	7
1.	I often visit that clothing shop							
2.	I often make purchases at that clothing shop							

Attitudinal Loyalty								
No.	Statement	Scale						
		1	2	3	4	5	6	7
1.	I feel committed to that clothing shop							
2.	I have a close relationship with that clothing shop							

Word-of-Mouth								
No.	Statement	Scale						
		1	2	3	4	5	6	7
1.	I recommend that clothing shop to my family and friends							
2.	If my family and friends ask my advice, I tell them to go to that clothing shop							
3.	I encourage my family and friends to buy products in that clothing shop							
4.	I tell other people about the advantages of that clothing shop							
5.	I tell other people that that clothing shop is better than others							
6.	I tell them that that clothing shop treats me better than the others							

Suggestions and recommendations:
