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Factors Affecting Consumers' Behavioural Intention Towards Apparel Stores: A Test of the Mediating Role of Brand Satisfaction

Abstract
The research studied the factors that affect consumers' behavioural intention towards apparel stores. Three different aspects of behavioural intention were examined: consumers' purchase intention (PI), willingness to pay more (WPAY), and brand recommendation (RECM). Specifically the authors propose a model in which consumer satisfaction with the store brand mediates the effects of attitude towards sales personnel and the convenience of the store's payment conditions or options on PI, WPAY, and RECM. The relationships hypothesized in the model were tested using two apparel store brands familiar to consumers in the city of Istanbul, Turkey. All findings were in favour of the model proposed for both apparel store brands studied, which were either a sample of men or women.

Key words: *satisfaction, willingness to pay more, purchase intention, recommendation, payment conditions, attitude towards sales personnel.*

Introduction

To date, a vast amount of researchers have studied consumer satisfaction as a crucial driver of consumers' behavioural outcomes that comes in different forms, i.e. word-of-mouth or recommend to others, repurchase intention, willingness to pay more or price premium/tolerance etc. Increases in their PI, WPAY and RECM could be provided by enhancing the factors making consumers more satisfied with the store. In addition, attitude towards the sales personnel and the convenience of store's payment conditions are of interest in this study as the drivers of consumer satisfaction. Specifically it is theorized that the suitability of payment conditions and the attitude towards sales personnel influence consumers' judgement as to whether the expectations are fulfilled as a result of shopping at the store (i.e. satisfaction), which in turn has influences on PI, WPAY, and RECM. In other words, consumers' evaluation of brand fulfilment of their needs results in satisfaction or dissatisfaction, which should have a mediating effect on the relationship of convenience and attitude with different aspects of behavioural outcomes. The study contributes to the literature by providing insights into the differentiating role of the convenience of payment conditions and the attitude towards sales personnel in the consumer satisfaction-behavioural intention relationship. Note that the perception of convenience attached to the store brand by consumers in terms of a store's payment requirements has received limited attention, hence it is worth examining it together with the attitude towards personnel as a driver of satisfaction with respect to consumers'

assessment of how the store brand meets what they need. Accordingly the study clearly aims at understanding the factors that affect consumers' propensity to prefer to shop at a particular store brand in the apparel category, why they recommend it to others and pay more money for it. For this purpose, we investigated relational links between the attitude towards sales personnel and the convenience of the store's payment conditions, as well as between satisfaction with the brand and behavioural variables such as PI, WPAY, and RECM. Specifically we attempted to understand if consumers' assessment of brand fulfilment of their needs in shopping at the store, with respect to their satisfaction level, has the expected mediating effect in the relational network mentioned above.

Consumers satisfied with the store brand have the potential power to convince non-users to use a brand via positive word of mouth, which would spontaneously enable a company to decrease advertising costs through recommendation made by consumers who have had a positive experience and/or feelings about its trade mark. Satisfaction with the store also acts an important reference point in assessing retailer performance over time since it increases the likelihood of consumers' returning to the store and decreases their price sensitivity. To increase our understanding, we show different ways in which an increase in consumer satisfaction could benefit firms by shedding light on true cases of high store performance, i.e. the convenience of the store's payment requirements perceived versus the attitude towards the store's sales personnel.

In the next part, we start by presenting a conceptual framework and hypotheses drawn from theresearch model proposed in the form of a structural diagram. Then we move on to an explanation of the research method including sample characteristics, application area, the survey method, and measurement properties. Finally the results are summarised before concluding with some recommendations.

Conceptual framework

Following the description of Westbrook (1981), consumer satisfaction with a retail establishment or retailer satisfaction is defined as an individual's emotional state that occurs in response to an evaluation of a set of experiences realised from patronising that retailer [1]. The emotional state may vary in favourability depending on the individual and evaluation made, from positive (i.e., satisfaction) to negative (i.e. dissatisfaction). The consumer's prior expectations due to experiences are viewed as the standard of evaluation for satisfaction with the retail or store brand [1]. With the purpose of developing better understanding of consumers' behavioural outcomes in the form of PI, WPAY and RECM, the study posits brand satisfaction as a determinant of behavioural intention. Research on retail shopping behaviour has shown satisfaction with the store to be a key factor explaining consumer purchase behaviour [2], and/or behavioural effects [3 pp. 246-47, 4, 5]. Behavioural intention is an indication of a person's readiness to perform a given behaviour [6]. In this study, the manners of objective aspects examined are PI, WPAY and RECM. Following the description of Manski's (1989)

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behavioural intention, purchase intention can be defined as a person's subjective probability that the purchase behaviour of interest will occur [7]. As result of previous purchases, if consumers are satisfied with a particular brand, they will repurchase its products [3 pp. 246-47] with the expectation of satisfying consequences from the next buying. Thus the more satisfied consumers are with the store brand, the greater should the tendency be to purchase goods and/or services of the store (referring to H_{12a}). Price tolerance or premium, also called willingness to pay a higher price than other alternatives, can be described as the reaction of customers to the price increase of a specific product and is constructed as a price span, within the boundaries of which the consumer does not change his/her buying behaviour. In this way, the tolerated price range stretches from the actual price paid by the consumer to the maximum price that a consumer is willing to pay more for the commodity [5] of the relevant store. As stated by Anderson (1996), the excess of the price which a man would be willing to pay rather than go without having a thing over what he actually does pay is the economic measure of his satisfaction surplus [8]. The researcher found a positive association between year-to-year changes in the levels of customer satisfaction and price tolerance. Similarly Hermann et al. (2004) confirmed that consumer satisfaction leads to price tolerance [5]. As a result, we might expect that purchasers more greatly satisfied with the store brand should be more willing to pay premium prices for it (H_{12b}). Brand recommendation, also called word of mouth, refers to informal communications between private parties concerning the evaluations of goods and services or the store brand rather than formal complaints to firms and/or personnel. Word

of mouth can be positive, negative or neutral in nature. As is widely known in literature, satisfied customers will engage in word of mouth favourable to the firm [4, 9, 10]. Thus greater verbal reinforcement should occur as a result of greater satisfaction with the apparel store brand (H_{12c}).

For more in-depth analysis, we tested if the attitude towards sales personnel and the convenience of a store's payment conditions play a role in the creation of brand satisfaction. This will provide insight into how behavioural intention is developed through their effects on satisfaction with the store brand. In particular, the study attempts to explore the relative effects of personnel attitude versus payment requirements' suitability in driving satisfaction, which in turn influences the manner of the objective. The researcher's definition of attitude is as follows: the attitude towards the sales personnel is regarded as the subject's overall evaluation of the personnel working at a particular store [11, pp. 84]. Consumers could be separated into different segments based on their needs and perceptions of the retail sales-people. The quality of the relationship between the store and shoppers varies according to the differences in sales-person trust and commitment [2]. Overall the more favourable the attitude towards store personnel, the greater should the satisfaction be with the store, which is an important construct to be related to the relationship quality between the segments derived. In a study conducted in a mall outlet of a national retail chain, Dube´and Morin (2001) found that the customers' evaluative judgement on sales personnel directly and positively influences store evaluation (i.e. satisfaction) [12] (H_{1a}).

Focusing on the convenience orientation of customers, the researchers viewed convenience as anything that helps consumers to reduce their time and effort during their shopping process [13]. In a retailing context, although there is no clear definition of what a suitable store is for the purpose of this paper, when the store convenience is evaluated from consumers' views regarding the store's payment conditions, it concerns how quick and easy it is to make payment for goods purchased. The effect of buyer perceptions of the convenience of payment conditions on satisfaction has received considerably less research attention than have the roles of other store-related attributes in driving satisfaction. Of the few studies, Bianchi (2009) found that the store's payment conditions or options are among the most important attributes of retail convenience for consumers and have a positive effect on their satisfaction with the service provided (H_{2a}) [13].

As was mentioned above, we expect that both the attitude towards sales personnel and payment convenience influence consumer satisfaction, which in turn influence the manner of the objective.

H_1: The attitude towards the store's sales personnel will indirectly and positively influence the behavioural intention (PI, WPAY and/or RECM) via satisfaction with the apparel store.

H_2: The convenience of the store's payment circumstance for consumers will indirectly and positively influence the behavioural intention (PI, WPAY and/or RECM) via satisfaction with the apparel store.

Sub-hypotheses providing support for the mediating effect of brand satisfaction mentioned-before are:

H_{1a}: The more positive increases there are in consumers' attitude towards sales personnel, the more satisfied consumers are with the apparel store brand.

H_{2a}: The more positive increases there are in the convenience of the store's payment conditions, the more satisfied consumes are with the apparel store brand.

H_{12}: The more consumer satisfaction there is with apparel store brand, the greater the behavioural intention toward the brand is (H_{12a} : SAT→PI, H_{12b}: SAT →WPAY, and H_{12c}: SAT →RECM).
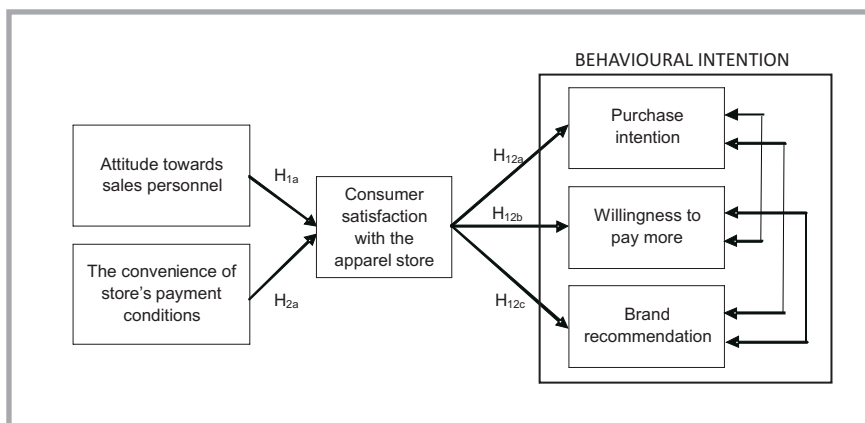

Figure 1. Research model.

■ Method

Subjects

A sample of 533 consumer apparel shoppers living in Istanbul, Turkey, was conducted to test the hypotheses. As regards the demographics, the results revealed that the proportion of female (49%) and male (51%) respondents was almost equal, comprising 261 women and 272 men. All respondents ranged in age from 18 to 50, with a mean age of 22 for women and 23 for men. The highest frequency of age in both the women and men was between 18 and 22 (62 - 67%). The sample of women included 8% married vs. 90% single, and 10% university graduates vs. 81% still studying at a university. A large majority of female respondents indicated that they have no job (75%), and some reported to have a job (22%). The education years of women were as follow: 5% at the preparation stage, 30% in the 1st year, 19% in the 2nd year, 19% in the 3rd year, and 16% in the 4th year and above. Approximately the mean personal income of all the sample ranged from £ 30 to £ 2100. In addition, their monthly income at the household level was scattered between the lowest - £ 90 and the highest - £ 7000. The sample of men included 4% married vs. 96% single, and 14% having graduated from university vs. 83% still studying at a university. As 70% had no job, the number of men having a job corresponded to roughly 29%. The education years of the male respondents were as follows: 6% at the preparation stage, 21% in the 1st year, 23% in the 2nd year, 24% in the 3rd year, and 14% in 4th year and above. More detailed information on the subjects in described in *Table 1*.

Application area

Two separate apparel store brands were chosen for different genders because the most preferred store at which to shop could likely differ in women versus men. In the pre-test with 92 women and 78 men, store brands with high familiarity of apparel products were used because they were also more liked and preferred brands, as supported by many researchers in literature. The brands with the highest score with respect to brand familiarity for a sample of women and men separately were coded as Brand M and Brand L for samples, respectively. From the results, the brands that have the highest familiarity appeared to be international brands.

Survey method

A self-administered questionnaire was used to test the research model. A pre-test including 110 women and 135 men participants was carried out to develop a survey questionnaire, in which some items were either modified with an attempt to make the questions more comprehensible or dropped by revaluating their appropriateness to the purpose of the study. Then the main sample was investigated via two different survey forms, in which all questions were shuffled to avoid sequence effects on judgements resulting in response to bias. These forms were randomly assigned to each participant at four separate universities with the help of university personnel. A total of 533 usable surveys were returned, resulting in an effective response rate of 92 %.

Scale items and measurement properties

All constructs were measured using five-Likert type statements anchored by a five-point scale ranging from 'not agree at all' (1) to 'completely agree' (5). All measurement items were based on prior works: 5 items for PI [14 pp. 442; 15; 16], 4 items for WPAY [17], 3 items for RECM [16; 10], 7 items for consumer satisfaction [15], 8 items for attitude towards store personnel (18 pp. 55, 163; 11 pp. 565, 566, 626, 635), and 4 items for convenience of payment conditions (18 pp. 171, 19).

Based on the maximum likelihood estimation method in Lisrel 8.51, the measurement properties (reliability and validity statistics) were evaluated via a series of confirmatory factor analyses performed at an individual level. First the three kinds of behavioural outcomes (PI, WPAY, and RECM) were assessed with a single three factor model. As such, through the confirmatory factor analysis, the covariance across the PI, WPAY and RECM factors was set at free, as it should be. This confirmatory factor analysis resulted in a significant chi-square statistic [χ^2 (533) = 307; df = 51)], as expected, given the large sample size. Overall this model fitted the data adequately well: comparative fit index (CFI) = 0.94, goodness-of-fit index (GFI) = 0.91, adjusted goodness of fit index (AGFI) = 0.87, Normed Fit Index (NFI) = 0.93, standardised root mean square residual (SRMR = 0.048), and root mean square error of approximation (RMSEA) = 0.097. Afterwards we conducted three confirmatory factor analyses by adding each indicator of behavioural intention

*Table 1. Demographic information about the sample; *1 £ equals to 2.85 TL, **Abbreviations**: N - the number of persons surveyed, SD - standard deviation.*

		Women sample (N = 261)		Men sample (N = 272)	
		N	Percent (%)	N	Percent (%)
Age	18-22	175	67	159	62
	23-27	55	21	78	29
	28-50	13	5	20	8
Mean; SD		22; 4		23; 4	
Marital status	Married	20	8	10	4
	Single or divorced	236	90	260	96
Operating status	Have a job	56	22	79	29
	Have no job	195	75	190	70
Education	Graduated from university	27	10	37	14
	Still studying at university	212	81	225	83
Education years	Preparation stage	14	5	17	6
	1st year	78	30	57	21
	2nd year	50	19	63	23
	3rd year	49	19	64	24
	4th year and above	41	16	39	14
Personnel income	£ 280 and below	154	58.1	145	62.3
	£ 281 - £ 526	51	14.9	55	20.2
	£ 527 and above	10	3.4	10	3.8
Mean; SD		£ 227; £ 170		£ 253; £ 196	
Monthly income in household (pounds)*	£ 280 and below	10	3.9	10	3.6
	£ 281 - £ 526	41	15.7	55	20.3
	£ 527 - £ 807	36	13.9	45	16.1
	£ 808 - £ 1008	20	7.6	12	4.4
	£ 1009 - £ 1209	34	18.4	34	11.1
	£ 1210 and above	43	16.7	40	14.8
Mean; SD		£ 1027; £ 770		£ 915; £ 712	

Table 2. *Statistics from the measurement model; λ = standardised factor loading, AVE - average variance extracted, CR - composite reliability, (1) name of the store brand was given to respondents just before the questions above and they were to reply to the questions by thinking of this brand name.*

Measurement items(1)	Model 1				Model 2				Model 3				Model 4			
	λ	AVE	r^2_{max}	CR	λ	AVE	r^2_{max}	CR	λ	AVE	r^2_{max}	CR	λ	AVE	r^2_{max}	CR
BEHAVIOURAL INTENTION																
Purchase Intention (PI) α = 0.90		0.64	0.59	0.88		0.64	0.38	0.90								
PI1 I would like to buy the product from this store the next time I need it.	0.81				0.80											
PI2: I intend to keep shopping at this store	0.78				0.78											
PI3: It is most likely that I will buy a product of this store again.	0.77				0.79											
PI4: When I need to shop, I prefer shopping at this store.	0.84				0.85											
PI5: When buying a product, I consider this store to be my first choice.	0.80				0.78											
Willingness to pay more (WPAY) α = 0.88		0.65	0.41	0.83						0.64	0.21	0.88				
WPAY1: Though its price is 10% more expensive than other brands of the same product, I would prefer to buy this brand.	0.74								0.72							
WPAY2: I would be willing to pay a higher price for this brand than other brands.	0.85								0.85							
WPAY3: Even if there are brands having a lower price, I could pay more money to buy this branded product.	0.81								0.81							
WPAY4: I would prefer to shop at this store even if other stores are having a sale.	0.81								0.82							
Brand recommendation (RECM) α = 0.83		0.62	0.59	0.90										0.63	0.35	0.88
RECM1: I often tell my friends, relatives or those who are around me how good these branded products are.	0.80												0.75			
RECM2: I share my positive experiences about this brand with others.	0.70												0.75			
RECM3: I would recommend this brand to someone who cannot decide which brand to buy in this product class.	0.86												0.87			
CONSUMER SATISFACTION (SAT) α = 0.81						0.51	0.28	0.81		0.51	0.28	0.81		0.51	0.35	0.81
SAT4: I am sure that it was a right decision to buy a product from this store.					0.78				0.77				0.79			
SAT5: Among the products I bought, the ones I bought from this store were the best.					0.58				0.60				0.58			
SAT6: My choice to buy the products of this store was a wise thing to do for me.					0.76				0.75				0.75			
SAT7: The products that I bought from this store meet my needs fully.					0.73				0.73				0.73			
ATTITUDE TOWARD THE SALES PERSONNEL (PERS) α = 0.80						0.50	0.38	0.80		0.50	0.28	0.80		0.50	0.27	0.80
PERS1: When I look for a product, personnel who help find it always exist in this store.					0.70				0.69				0.69			
PERS2: There are always enough personnel in the store to help customers.					0.68				0.68				0.68			
PERS3: The personnel of the store have enough knowledge to answer customers' questions.					0.75				0.75				0.75			
PERS5: The personnel in this store are kind and respectful to customers.					0.70				0.70				0.70			
CONVENIENCE OF PAYMENT CONDITIONS (CONV) α = 0.68						0.50	0.29	0.67		0.50	0.28	0.66		0.50	0.28	0.66
CONV2: I consider that the store's payment conditions are good.					0.71				0.70				0.70			
CONV3: This store offers products which have special payment options, discounts and promotions.					0.71				0.71				0.72			

GOODNESS-OF-FIT INDEX

Model 1: Constructs in the measurement mode : Purchase intention, Willingness to pay more, Brand recommendation.
Chi-square = 307.18, df = 51, CFI = 0.94, GFI = 0.91, AGFI = 0.87, NFI = 0.93, SRMR = 0.048, RMSEA = 0.097
Model 2: Constructs in the measurement model: Satisfaction, Attitude, Convenience and Purchase intention.
Chi-square = 274.58, df = 84, CFI = 0.95, GFI = 0.94, AGFI = 0.91, NFI = 0.93, SRMR = 0.039, RMSEA = 0.065
Model 3: Constructs in the measurement model: Satisfaction, Attitude, Convenience and Willingness to pay more.
Chi-square = 204.29, df = 71, CFI = 0.96, GFI = 0.95, AGFI = 0.92, NFI = 0.94, SRMR = 0.044, RMSEA = 0.059
Model 4: Constructs in the measurement model: Satisfaction, Attitude, Convenience and Brand recommendation.
Chi-square = 135.40, df = 59, CFI = 0.97, GFI = 0.96, AGFI = 0.94, NFI = 0.95, SRMR = 0.033, RMSEA = 0.049

to a separate model together with the relevant satisfaction, attitude and convenience factors. Through this process, three items of consumer satisfaction, four items of attitude towards the sales personnel and two items of the convenience of payment conditions had to be dropped due to their excessive intercorrelations with any latent factor in the measurement model. Overall the resulting fit indices indicated that all models had a good fit to the data. For the first model, including PI as well as satisfaction, attitude and convenience factors in the questions, the goodness-of-fit indices were reported as $\chi^2 = 275$ (df = 84), CFI = 0.95, GFI = 0.94, AGFI = 0.91, NFI = 0.93, SRMR = 0.039 RMSEA = 0.065. Secondly in the model with WPAY added instead of PI, the goodness-of-fit indices resulted in $\chi^2 = 204$ (df = 71), CFI =0.96, GFI = 0.95, AGFI = 0.92, NFI = 0.94, SRMR = 0.044, RMSEA = 0.059. Finally only the 'RECM' indicator of behavioural intention was entered in the last model along with the other la-

tent factors. and the statistics observed were $\chi^2 = 135$ (df = 59), CFI = 0.97, GFI = 0.96, AGFI = 0.94, NFI = 0.95, SRMR = 0.033, RMSEA = 0.049. In addition, all factor loadings of the items on their respective constructs (lambda paths, λ) in each model were large and significant, confirming the convergent validity of the measures. The variance extracted for each latent factor was greater than its squared correlation with any other factor, as suggested by [20]. Based on this result, observed for all factors in the measurement model, the discriminant validity was confirmed. Additionally the coefficient alpha, internal consistency estimate (i.e., composite reliability), and variance extracted for each construct well exceeded the acceptance criterion suggested by [21] and [20]. All the statistics drawn from the measurement model are shown in *Table 2*. The items extracted from the measurement model are given in *Table 3*.

Tables 4 and *5* show descriptive statistics and bivariate correlations across the constructs located on the research model in order to examine changes in PI, WPAY & RECM when the others vary. According to the results observed for both apparel store brands, the relationships of interest were all significant at the $p < 0.01$ level and were positive, as expected. Of the drivers proposed for consumers' satisfaction with the store brand, the convenience of the store's payment conditions perceived was more strongly correlated with SAT for Brand M when offered to female consumers, while the variable sharing the stronger correlation with SAT was the attitude toward the sales personnel for Brand L when offered to male consumers.

Hypothesis testing and findings

Structural equation modelling was used to test hypothesised paths by means of the maximum likelihood method in Lisrel 8.51. The analysis was run for two apparel store brands that were confirmed to be familiar to respondents via the pre-test. *Table 4* shows the degree to which the present data fitted the model proposed using the various measures for Brands M and L, respectively. For both brands, the overall adequacy of the model proposed was encouraging. Although the chi-square test for the overall fit was significant, almost all the goodness-of-fit indices were within the acceptable range, except for the Root Mean Square Er-

Table 3. Items extracted from measurement model.

Measurement items
CONSUMER SATISFACTION (SAT)
SAT1: The products that I bought from this store have exceeded my expectations.
SAT2: Using the products that I bought from this store has been a good experience for me.
SAT3: I am content with shopping at this store.
ATTITUDE TOWARD THE SALES PERSONNEL (PERS)
PERS4: The personnel in this store do not try to trick me into buying a product I do not really need.
PERS6: The salespersons in this store are honest/frank and intimate.
PERS7: The salespersons in this store take care of customers and are helpful.
PERS8: The personnel in this store are well dressed and have a neat appearance.
CONVENIENCE OF PAYMENT CONDITIONS (CONV)
CONV1: In this store, there are a variety of products with different price options.
CONV4: You can find a product at an affordable price in this store.

*Table 4. Descriptive statistics for the scale and construct correlations for Brand M; **Abbreviations**: N - number of persons surveyed, SD - standard deviation. **Note**: The latent factor correlations obtained from the measurement model referred to the figures above the diagonal. The correlations across the aggregated scales used as input in the path analyses referred to the figures below the diagonal.*

	Mean	SD	N	Constructs correlations					
				PI	WPAY	RECM	PERS	CONV	SAT
Purchase intention (PI)	30.14	0.88		1	0.56	0.76	0.23	0.25	0.54
Willingness to pay more (WPAY)	2.31	0.97		0.56	1	0.58	0.14	0.15	0.34
Brand recommendation (RECM)	3.02	0.91		0.76	0.58	1	0.23	0.25	0.54
Attitude towards sales personnel (PERS)	3.28	0.81	261	0.29	0.20	0.37	1	0.38	0.43
Convenience of store's payment conditions (CONV)	3.36	0.85		0.45	0.21	0.41	0.38	1	0.46
Brand satisfaction (SAT)	3.10	0.76		0.54	0.34	0.54	0.43	0.46	1

*Table 5. Descriptive statistics for the scale and construct correlations for Brand L; **Abbreviations**: N - number of persons surveyed, SD - standard deviation. **Note:** The latent factor correlations obtained from the measurement model referred to the figures above the diagonal. The correlations across the aggregated scales used as input in the path analyses referred to the figures below the diagonal.*

	Mean	SD	N	Constructs correlations					
				PI	WPAY	RECM	PERS	CONV	SAT
Purchase intention (PI)	2.72	0.94		1	0.77	0.76	0.40	0.38	0.67
Willingness to pay more (WPAY)	2.40	0.99		0.77	1	0.72	0.35	0.33	0.58
Brand recommendation (RECM)	2.59	1.00		0.76	0.72	1	0.36	0.35	0.61
Attitude towards sales personnel (PERS)	3.14	0.85	272	0.49	0.35	0.38	1	0.59	0.59
Convenience of store's payment conditions (CONV)	2.93	0.93		0.50	0.41	0.43	0.59	1	0.57
Brand satisfaction (SAT)	2.88	0.88		0.67	0.58	0.61	0.59	0.54	1

ror of Approximation (χ^2 (261) = 28.70, df = 6, CFI = 0.96, GFI = 0.96, AGFI = 0.88, NFI = 0.95, SRMR = 0.068, RMSEA = 0.121 for Brand M; χ^2 (272) = 20.35; df=6, CFI = 0.98, GFI = 0.98, AGFI = 0.91, NFI = 0.98, SRMR = 0.044, RMSEA = 0.094 for Brand L). The results revealed that 28% of the variance of consumer satisfaction with the store was explained for Brand M, whereas 43% was explained for Brand L. In addition, based on the presumed relationships, the variance observed in the consumers' propensity of purchasing toward the apparel store, the willingness to pay more and brand recommendation were, in turn,

47%, 19%, and 48% for Brand M, and 54%, 41%, and 44% for Brand L.

The path coefficients estimated showed that the hypothesised effects were all significant at the $p < 0.01$ level; the results observed for both brands are provided in *Table 6* (see page 12). As shown by the estimates for the drivers of consumer satisfaction, the attitude towards the sales personnel and the convenience of the store's payment conditions perceived were found to have a positive effect on satisfaction (in turn, $\gamma_{1M} = 0.29$, $\gamma_{2M} = 0.35$ for Brand M, and $\gamma_{1L} = 0.40$, $\gamma_{2L} = 0.34$ for Brand L). The results re-

Table 6. Parameter estimates; **p < 0.10, **p < 0.05, ***p < 0.01 (one-tailed tests).* **Abbreviations**: *PERS - attitude towards sales personnel, CONV - the convenience of store's payment conditions, SAT - consumer satisfaction with the apparel store, PI - purchase intention, WPAY - willingness to pay more, RECM - brand recommendation.*

Hypothesised path	BRAND M			BRAND L		
	Non-standardised parameter estimate	Standardised parameter estimate	t value	Non-standardised parameter estimate	Standardised parameter estimate	t value
H_{1a}: PERS → SAT	0.28	0.29*** (γ_{1M})	5.17	0.41	0.40*** (γ_{1L})	6.89
H_{2a}: CONV → SAT	0.31	0.35*** (γ_{2M})	6.07	0.30	0.34*** (γ_{2L})	5.84
H_{12a}:SAT → PI	0.62	0.54*** (β_{1M})	10.32	0.72	0.67*** (β_{1L})	14.68
H_{12b}:SAT → WPAY	0.43	0.34*** (β_{2M})	5.73	0.66	0.57*** (β_{2L})	11.81
H_{12c}: SAT → RECM	0.65	0.54*** (β_{3M})	10.33	0.70	0.61*** (β_{3L})	12.75
The covariance shared between …						
PI and WPAY	0.32	0.38*** ($\square_{1M}$)	6.89	0.36	0.38*** ($\square_{1L}$)	8.69
PI and RECM	0.37	0.47*** ($\square_{2M}$)	8.83	0.33	0.35*** ($\square_{2L}$)	8.35
WPAY and RECM	0.35	0.40*** ($\square_{3M}$)	7.22	0.36	0.36*** ($\square_{3L}$)	8.00
Proportion of variance explained in ...						
SAT	0.28			0.43		
PI	0.47			0.54		
WPAY	0.19			0.41		
RECM	0.48			0.44		
Fit indices	χ^2 (261) = 28.70; df = 6, CFI = 0.96, GFI = 0.96, AGFI = 0.88, NFI = 0.95, SRMR = 0.068, RMSEA = 0.121			χ^2 (272) = 20.35; df = 6, CFI = 0.98, GFI = 0.98, AGFI = 0.91, NFI = 0.98, SRMR = 0.044, RMSEA = 0.094		

vealed that there was a little difference between the effects of convenience and attitude on satisfaction when the estimated path coefficients of the apparel store brand for women was compared with those of the apparel store brand responded by men. The magnitude of this difference was small but significant at the p < 0.01 level, and the results were in line with the correlations between pairs of the related constructs, as shown in *Tables 4* and *5*.

As for the effect of satisfaction on different types of behavioural intentions, the results revealed that satisfaction was found to exert a strong positive effect on them for both brands (β_{1M} = 0.54, β_{2M} = 0.34 and β_{3M} = 0.54 for Brand M, and β_{1L} = 0.67, β_{2L} = 0.57 and β_{3L} = 0.61 for Brand L). Finally, as expected, bidirectional relations across the three indicators of behavioural intention were significant at p < 0.01 level and were positive. For Brands M and L, in turn, the covariance shared were 0.38 (ψ_{1M}) and 0.38 (ψ_{1L}) between PI and WPAY, 0.47 (ψ_{2M}) and 0.35 (ψ_{2L}) between PI and RECM, and 0.40 (ψ_{3M}) and 0.36 (ψ_{3L}) between WPAY and RECM.

■ Discussion

Implications

The study attempts to explain the role of brand satisfaction in enhancing various aspects of consumers' behavioural intention towards apparel store brands and the drivers of store brand satisfaction.

For this purpose, lots of factors driving consumers' satisfaction with the apparel store brand, specifically the suitability of payment conditions or options and attitude towards sales personnel, were studied in terms of their indirect effects on behavioural tendency through brand satisfaction. In this way, exploring the mediating effect of satisfaction on these relationships enables us to know other ways of enhancing behavioural intentions desired, the aspects of which examined are the probability of shopping at the same store brand again (PI), willingness to pay more for buying any product from the apparel store brand (WPAY) and engaging in positive word-of-mouth (RECM).

The findings indicate that the incremental variance in the purchase intention is explained by each set of independent factors. The analysis results of data show that when consumers evaluate the performance of products they bought from the store or that of the store with respect to fulfilling or exceeding their initial expectations, which means a high level of satisfaction, they will tend to purchase a product from the same store the next time, be more willing to pay more money for the branded products and more willing to spread a positive rumour about the store; that is to say, brand satisfaction has a direct effect on the manner of the objective in the form of PI, WPAY and RECM. Additionally it is clear that satisfaction with the brand is enhanced by perceptions of improved convenience of the store brand's payment conditions by consumers and/or their at-

titude toward sales personnel working at the store , which in turn leads to a significant increase in PI, WPAY and RECM. All these significant incremental changes in consumers' behavioural intentions are very important for retailers who aim at developing defensive marketing strategies through enhanced satisfaction of the store brand. Satisfying store brands are able to assist a retailer to preserve and increase its market share and profits by increasing the probability of purchasing, premium prices, and positive word-of-mouth. This makes the retailer much less vulnerable to its rivals.

The different samples examined varied by gender for the two different store brands. It is worth noting that store convenience in terms of payment conditions is significantly more important for female consumers than for male consumers in Istanbul, Turkey. On the other hand, the attitude towards sales personnel is found to be significantly more important for male consumers than for female. This finding will be helpful for retailers in developing a marketing strategy for different segments involving both genders. The findings also deserve attention because of the fact that the model proposed works very well for the two samples, varying according to gender, which provides support for generalisation of the results.

Limitations

To evaluate the results of this study effectively, it is necessary to take into account limitations related to the generali-

sation of the results. Firstly the sample chosen non-randomly - involving simply university students - cannot be entirely representative of all consumers judging the apparel store brand in the world. Secondly the validity of the results is limited to a certain brand in a sample of women or men. Further research can further investigate the relationships proposed for different brands and age groups.

■ Conclusions

In searching for factors that affect consumers' manner of objective towards apparel stores and the mediating role of brand satisfaction, the results obtained from the analysis lead to the following conclusions:

1) Consumer satisfaction with the store brand is a most significant factor in driving their purchase intention, willingness to pay a higher price for this brand over others and a tendency to recommend it to surrounding people, such as close friends and relatives.

2) Both the attitude towards sales personnel and the convenience of the store's payment circumstances have a significant effect on achieving a higher level of satisfaction with the store brand.

Evaluating the above results together, it seems that satisfaction with the store brand mediates the effects of the attitude towards sales personnel and the convenience of the store's payment conditions on PI, WPAY, and RECM, as measures of manners of the objective.

3) When the effects of the attitude towards sales personnel and the convenience of the store's payment requirements on satisfaction are compared, the results show that their relative magnitude is differentiated by gender.

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