

CUSTOMERS' OVERALL SATISFACTION WITH SERVICES BY RETAILER TYPE: A FUNCTION OF INDIVIDUAL CHARACTERISTICS AND EXPECTED IDEAL LEVELS OF SERVICES

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ABSTRACT

The purposes of this study were to develop a conceptual framework which examines consumer satisfaction with services offered and to test the framework in relation to services offered by store type (chain/specialty stores, upscale/better department stores, department stores, discount stores). The framework was based on the wheel of retailing and research conducted in the areas of consumers' expectations and satisfaction with products and services and consumers' demographic and psychographic characteristics.

A questionnaire was mailed to 1,000 female consumers; 618 were returned, resulting in a 62% response rate. From those returned, 589 questionnaires were deemed usable and were included in the data analysis. Stepwise multiple regression analysis was conducted. The findings revealed that consumers' demographic and psychographic profile, and ideal levels of service offerings, were significant predictors of overall satisfaction with services. In addition, significant predictors varied by store type. Managerial implications are discussed.

INTRODUCTION

Consumer satisfaction, the ultimate goal of marketers in general and retailers in particular, has been shown to be the direct result of the consumer's positive evaluation of the store's environment, merchandise carried, and the breadth and depth of services offered (Day 1977; Erevelles and Leavitt 1992; Spreng and Olshavsky 1992). Retailers' market share, store loyalty, brand loyalty, repeat purchase behavior, acceptance of additional products, and positive word-of-mouth promotion have been influenced by consumers' satisfaction (Bearden and Teel 1983; Cavallo and Perelmuth 1989; Churchill and Surprenant 1982; Rogers, Peyton and Berl 1992).

Product and Service Offerings

Retailers have traditionally used their merchandise mix as a method of differentiation. With increased competition for consumers' disposable income, retailers have modified their store offerings in an attempt to improve consumer satisfaction and promote patronage behavior. National, designer, and chain store brand-name merchandise, however, has diffused retailers' ability to distinguish themselves from their competitors (Alden and Mills 1981).

In response to homogeneous product offerings, some retailers have recently begun to focus on services (Alden and Mills 1981; Westbrook 1981). These changes correspond to the cycle described by the Wheel of Retailing. That is, retailers evolve through a series of stages: entry, trading up and vulnerability. In the entry stage, the retailer is characterized as being a low-price, low-margin, and low-status operation. As a retailer progresses through the cycle, merchandise offerings improve (e.g., greater depth or breadth), influencing other characteristics as well (e.g., services offered). For instance, discounters--who have traditionally been characterized as offering minimal services for lower prices--have consciously increased the quality, breadth and depth of services offered (Abend 1988a, 1988b). As a retailer enters into the vulnerability stage, competitors seriously threaten the company's profitability and future success (Rogers and Grassi 1988).

Consumer Expectations and Satisfaction

Researchers use expectations as a measure for consumer satisfaction. When product or service performance meets or exceeds the consumer's expectations, satisfaction is said to result. Discrepancies between performance and expectations produced consumer dissatisfaction (e.g., Oliver 1981; Sirgy 1984; Swan 1977). Expectations consist of the consumer's beliefs (Engel, Blackwell and Miniard 1990) and are

measured on a continuum (Oliver 1981; Sirgy 1984; Tse and Wilton 1988; Zeithmal, Berry, and Parasuraman 1991). Examples may include ideal, actual, and desired expectations. For instance, ideal expectations consist of the consumer's perceptions of what "should" be offered (Tse and Wilton 1988). Desired expectations consist of the preferred outcome, whereas tolerable expectations are inferior to those desired, but still acceptable (Oliver 1981).

Despite the importance of retailers' service component, much of the consumer expectation and satisfaction research has concentrated on product performance (e.g., Sto and Glefjell 1992; Westbrook 1980; Westbrook and Newman 1978). From the limited services research, few studies have been conducted which examine ideal service expectations by store type (e.g., Swan and Trawick 1991). Recognizing a need, Zeithmal et al. (1991) proposed a conceptual model of the nature and determinants of customer expectations of services, specifying different types of service expectations: desired service, adequate service, and predicted service. The researchers also proposed four categories of consumer expectations of services, namely, expected service component, antecedents of desired service, antecedents of adequate service, and antecedents of both predicted and desired service. A summary of propositions generated by the researchers included: 1) that expectations vary among types of services (i.e., desired versus adequate, 2) that expectation levels vary among consumers, 3) that acceptance of services varies across consumers, 4) that consumers' needs influence desired services, 5) that as the number of alternative services increase, the acceptance of inferior services decreases, 6) that situational factors (e.g., illness in the family) temporarily decrease service expectations and 7) that desired and predicted services are influenced by explicit service promises (e.g., warranty), by word-of-mouth communication and by past experiences.

Demographics and Psychographics

The inclusion of demographics in consumer behavior research has become standard practice. The analysis has provided valuable information toward understanding a target market.

Researchers have recently examined demographics in conjunction with psychographics, also referred to as attitudes, interests, and opinions (AIOs). AIOs are frequently shaped by beliefs and experiences. Demographic and psychographic data can assist the marketer in determining the needs of the consumer as well as in identifying the most effective manner of reaching the target market (Cassill and Drake 1987; Schutz, Baird and Hawkes 1979; Shim and Drake, 1988).

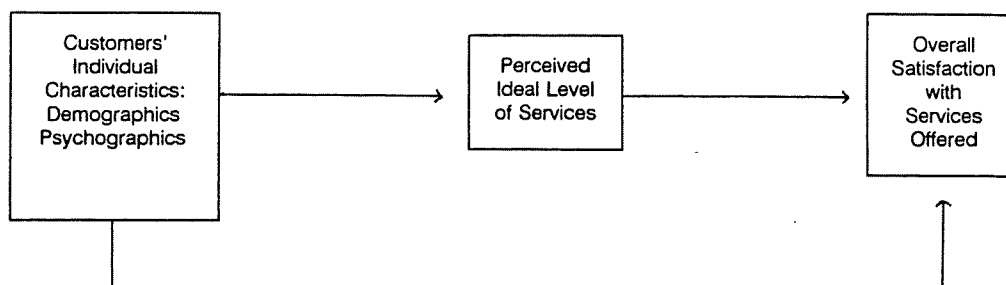
The purposes of this study were to develop a conceptual framework which examines consumer satisfaction with services offered and to test the framework in relation to services offered by store type. These purposes were accomplished through two objectives: (1) examine the function of customers' individual characteristics and their ideal expectations of services regarding their most frequented type of store (chain/specialty, upscale/better department, department, or discount stores); and (2) investigate the predictive ability of customers' individual characteristics and ideal expectations of services on overall satisfaction.

Conceptual Framework

Building upon previous research in the areas of consumers' expectations and satisfaction (e.g., Oliver 1981; Tse and Wilton 1988), satisfaction with services (e.g., Zeithaml et al. 1991), demographics and psychographics (e.g., Cassill and Drake 1987) and the Wheel of Retailing, the researchers developed a conceptual framework, hypothesizing that customers' individual characteristics and ideal service expectations influence their satisfaction level with retail services. Also hypothesized was that customers' individual characteristics influence their ideal expectations of services offered (see Figure 1). The framework was applied by store type.

The first component of the framework consists of customers' individual characteristics, namely demographics and psychographics. The proposed conceptual framework suggests that customers' individual characteristics influence their perceived ideal level of services offered by a retailer and their overall satisfaction with the services offered.

Figure 1
Research Model



The second component of the framework consists of customers' ideal expectations of services offered. It was proposed that ideal expectations 1) influence overall satisfaction with services offered, 2) vary among types of services, and 3) vary among types of stores.

Hypotheses

H1: Customers' expectations of the ideal levels of services are influenced by customers' individual characteristics.

H2: Customers' overall satisfaction with services offered by their most frequented store type is influenced by customers' individual characteristics and ideal expectations of services.

METHODS

Sampling and Data Collection

The sample was selected from National Demographics & Lifestyles (NDL), New York, New York. NDL is a national database consisting of over 25 million names and addresses. The database was composed of individuals who mailed in questionnaires that were inserted into packages of a variety of major consumer retail products.

Consumers selected for participation in this study consisted of females, aged 18 and older, representing each state in the nation. Following the prerequisites identified by the researchers (e.g., female), 1000 consumers were randomly

selected to participate in the survey; the number of questionnaires sent to each state was proportional to the state's female population. Approximately two weeks after the initial mailing, a follow-up reminder questionnaire was sent to each consumer. A total of 618 questionnaires were returned, resulting in a 62% response rate. Of those, 589 were deemed usable and were included in the data analysis.

Respondents' Characteristics

The majority of the respondents were caucasian (93%) and between the ages of 21 and 50 (83%). Approximately 51% of the respondents reported a household income between \$20,000 and \$49,999. The median income was \$30,000-\$39,000. Thirty-three percent of the sample had earned a bachelor's or graduate degree; an additional 33% held an associate's degree or had earned some college credit. Seventy-four percent were married and 16% were single. The remainder of the sample were either divorced or widowed (10%). Geographically, 30% lived in the north-central area of the United States, 28% in the northeast, 24% in the south, and 18% in the west. In terms of residential areas, 40% reported that they lived in a suburban area, 31% in a metropolitan or an urban area, and 29% in a rural area.

Measurements

Patronage Behavior. Respondents were asked to indicate which type of store they

frequented the most when buying apparel and accessories. Nine store classifications and examples were identified in the questionnaire: (1) local specialty stores, (2) chain specialty stores (e.g., the Limited, The Gap), (3) upscale department stores (e.g., Neiman Marcus, Saks Fifth Avenue), (4) better department stores (e.g., Macy's, Dillard's), (5) department stores (e.g., JC Penney), (6) discount stores (e.g., K Mart), (7) off-price stores (e.g., T.J. Maxx, Marshall's), (8) catalog or mail order (e.g., Spiegel, JC Penney) and (9) hypermarkets, factory outlets or warehouse clubs.

To facilitate data analysis, patronage behavior variables were collapsed. Five hundred eighty-nine respondents were classified into one of four groups: (1) chain/specialty ($n=94$, 16%), (2) upscale/better department ($n=116$, 20%), (3) department ($n=183$, 31%) and (4) discounter ($n=196$, 33%). Due to their small number, consumers who primarily patronized catalog, mail order, hypermarkets, factory outlets or warehouse clubs were not included in the analysis.

Psychographics. Fifty-eight psychographic statements were adopted from previous research (e.g., Cassill and Drake 1987; Shim and Drake 1988). A 5-point Likert-type scale, ranging from strongly disagree (1) to strongly agree (5) was used. Cronbach Alpha was conducted on the statements. The alpha coefficients ranged from .83 to .85 on individual statements. The alpha coefficient on all statements was .84, thus indicating a fairly high degree of reliability.

Principal component factor analysis with varimax rotation was conducted on the lifestyle statements. A minimum eigenvalue of one was used as the criterion to control the number of factors extracted. Items which loaded greater than .40 on a single factor were included in the analysis. This method was employed throughout the study when factor analysis was conducted.

Factor analysis generated 18 factors. Psychographic factors and a typical statement for each factor are presented in Table 1. In order to identify dimensions of psychographic factors, additional factor analysis was conducted on the initial factors, a method used in identifying lifestyle dimensions (e.g., Reynolds, Crask, and Wells, 1977). The analysis identified 6 factors,

accounting for 54.6% of the variance. The first factor was named Future-Oriented and was represented by the original factors called Goal-Oriented, Opinion Leader, Education-Oriented, Health Conscious and Spiritual. The second factor was labeled Socializer and was composed of the original factors labeled Spontaneous, World Travel Desires, Activity-Oriented, and Socializer. The third factor, Satisfied with Life, included the original factors labeled Financially Secure and Satisfied with Life. Charge Card User was the fourth factor and was represented by the factors Charge Card User and Fast Foods. The fifth factor, namely, Contemporary Beliefs, was made up of the factors Price Conscious Shopper, Working Mother, and Equality. The sixth and final lifestyle factor was Fashion Conscious and included the original factors labeled Fashion Conscious and Unmet Shopping Needs.

Table 1
Lifestyle Orientation Factors and
Typical Statements

<u>Lifestyle Factor</u>	<u>Typical Statement</u>
Spontaneous	"Shopping on the spur of the moment is exciting."
Price-Conscious	"I usually comparison shop for the best Shopper prices."
Fashion-Conscious	"Being fashionable is important."
Charge Card User	"It is good to have charge accounts."
Goal-Oriented	"My greatest achievements are still ahead of me."
Opinion-Leader	"I give good advice to my family and friends."
Education-Oriented	"I think it is important to have a good education."
World Travel Desires	"I would like to spend a year overseas."
Unmet Shopping Needs	"Local stores do not meet my shopping needs."

Table 1 (cont.)

Financially Insecure	"Maintaining a savings account is difficult to accomplish."
Activity-Oriented	"I eat out often."
Health-Conscious	"I exercise on a regular basis."
Socializer	"Entertaining friends is a fun activity."
Satisfied with Life	"I am happier now than I ever was."
Spiritual	"Prayer is a part of my life."
Working Mother	"A working mother can establish just as warm and secure relationship with her children as a mother who does not work."
Fast Foods	"Meal preparation should take as little time as possible."
Equality	"Women have as many rights as men."

Ideal Services. Thirty-seven items were included to measure the ideal level of services offered by the respondent's most frequented store type. Measured on a 5-point Likert-type scale ranging from no service (1) to full range of services (5) respondents were asked to indicate their ideal expectations of each service listed. Statements were generated from a variety of sources (e.g., Alden and Mills 1981; Westbrook 1981). Cronbach Alpha was conducted on the statements. The individual alpha coefficient for each statement ranged from .910 to .915; the alpha coefficient for all ideal statements was .91, thereby indicating a fairly high degree of reliability.

Principal component factor analysis with varimax rotation was performed on items regarding the customer's perceived ideal level of services offered by their most frequented type of store. Eight factors were generated. In order to reduce the data further, factor analysis was completed a second time. The second analysis resulted in identifying two factors, accounting for 54.8% of the variance. Ideal service factors were labeled Basic Services and Premium Services. Basic Services consisted of 3 original service

factors named Hassle Free Shopping, Convenience and Layaway. The Premium Services factor was made up of 5 original services factors including Premium Services, Quality Sales Assistance, In-Home Shopping, Gift Oriented, and Package Assistance.

Overall Satisfaction with Services Offered.

Subjects were asked to indicate their overall satisfaction with services offered by the type of store they patronized the most. Overall satisfaction was measured on a 5-point Likert-type scale ranging from very dissatisfied (1) to very satisfied (5).

Statistical Analysis

Stepwise multiple regression analysis was conducted to test the model by store type. In testing Hypothesis 1, nine customer individual characteristics consisting of six psychographic factors and three demographic variables were entered as predictor variables. The criterion variables included the ideal levels of services (i.e., Basic and Premium Services). To investigate Hypothesis 2, nine customer characteristic variables and two ideal services variables on overall satisfaction were examined. Prior to testing Hypothesis 2, two consecutive first-order multiple regression analyses were run in order to reduce the number of predictor variables: (1) effects of customers' individual characteristics on overall satisfaction, and (2) effects of service expectations on overall satisfaction. Only significant variables from these two analyses were included in testing Hypothesis 2.

RESULTS

Predictive Ability of the Framework: Chain/Specialty Stores

Customers' individual characteristics were used as predictor variables of the ideal levels of services offered (Basic and Premium). Due to multicollinearity, the analysis consisted of the predictive ability of each variable rather than the directionality of each predictor variable (Hair, Anderson, Tatham and Black, 1992). This method was employed throughout the study. On the one

hand, Basic Services factor ($R^2 = .16$, $F = 5.62$) was predicted by three customer lifestyle variables: Future-Oriented ($\beta = .25$, $p < .05$); Socializer ($\beta = .25$, $p < .01$); and Charge Card User ($\beta = .21$, $p < .05$). On the other hand, Premium Services factor ($R^2 = .08$, $F = 7.85$) was explained by only one demographic variable, namely, Age ($\beta = .28$, $p < .01$). A summary of significant results is presented in Table 2.

Table 2
Summary of Significant Results:
Multiple Regression Analyses

Criterion	Significant Predictors	B
CHAIN/SPECIALTY STORES		
Basic Ideal Services $R^2 = .16$ $F = 5.62$	Future-Oriented*	.25
	Socializer**	.25
	Charge Card User*	.21
Premium Ideal Services $R^2 = .08$ $F = 7.85$	Age**	.28
	Premium Ideal Services***	.39
Overall Satisfaction $R^2 = .14$ $F = 6.84$	Basic Services*	-.22
UPSCALE/BETTER DEPARTMENT STORES		
Basic Ideal Services $R^2 = .14$ $F = 8.77$	Contemporary Beliefs***	.25
	Future-Oriented***	.22
Premium Ideal Services $R^2 = .16$ $F = 10.41$	Contemporary Beliefs***	.28
	Future-Oriented***	.22
Overall Satisfaction $R^2 = .24$ $F = 7.72$	Basic Services***	.46
	Contemporary Beliefs***	.28
	Premium Services***	-.34
	Income***	-.18
DEPARTMENT STORES		
Basic Ideal Services $R^2 = .15$ $F = 9.20$	Fashion Conscious***	.28
	Satisfied with Life***	-.19
	Education***	-.17
DISCOUNT STORES		
Premium Ideal Services $R^2 = .22$ $F = 9.90$	Income***	.26
	Future-Oriented***	.29
	Education***	-.30
	Contemporary Beliefs***	-.26
Overall Satisfaction $R^2 = .13$ $F = 13.05$	Socializer***	.19
	Premium Ideal Services***	.28
	Income***	.18

* $p < .05$ ** $p < .01$ *** $p < .001$

In testing customers' individual characteristics and service expectations as predictors of overall satisfaction with services offered, three criterion variables, namely, Charge Card User, Basic Services, and Premium Services, were significant

and, therefore, were included in the stepwise regression analysis. Significant predictors of overall satisfaction with services offered by chain/specialty stores included Premium Services ($\beta = .39$, $p < .001$) and Basic Services ($\beta = -.22$, $p < .05$) ($R^2 = .14$, $F = 6.84$).

Predictive Ability of the Framework:
Upscale/Better Department Stores

Customers' individual characteristics were used as predictor variables of the ideal level of Basic and Premium Services offered. Basic Services factor ($R^2 = .14$, $F = 8.77$) was predicted by two variables, namely, Contemporary Beliefs ($\beta = .25$, $p < .001$) and Future-Oriented ($\beta = .22$, $p < .000$). Premium Services factor ($R^2 = .16$, $F = 10.41$) was explained by the same customer characteristics as for Basic Services, namely, Contemporary Beliefs ($\beta = .28$, $p < .001$) and Future-Oriented ($\beta = .22$, $p < .001$).

Testing of the simultaneous effects revealed that Basic Services ($\beta = .46$, $p < .001$), Contemporary Beliefs ($\beta = .28$, $p < .000$), Premium Services ($\beta = -.34$, $p < .000$) and Income ($\beta = -.18$, $p < .000$) were significant predictors of customers' overall satisfaction with services offered by Upscale/Better department stores ($R^2 = .24$, $F = 7.72$).

Predictive Ability of the Framework:
Department Stores

Customers' individual characteristics were used as predictor variables of ideal levels of services (Basic and Premium) desired. Significant predictors of Basic Services included Fashion Conscious ($\beta = .28$, $p < .001$), Satisfied with Life ($\beta = -.19$, $p < .000$), and Education ($\beta = -.17$, $p < .000$) ($R^2 = .15$, $F = 9.20$). None of the variables was a significant predictor of overall satisfaction with department store services.

Predictive Ability of the Model: Discount Stores

None of the customers' individual characteristics was a significant predictor of the ideal levels of Basic Services offered by discount stores. Premium Services factor ($R^2 = .22$, $F = 9.90$) was predicted by five customer individual

characteristics, namely, Income ($\beta = .26$, $p < .000$), Future-Oriented ($\beta = .29$, $p < .000$), Education ($\beta = -.30$, $p < .000$), Contemporary Beliefs ($\beta = -.26$, $p < .000$), and Socializer ($\beta = .19$, $p < .000$).

In testing customers' individual characteristics and ideal service expectations, significant predictors of overall satisfaction with services included Premium Services ($\beta = .28$, $p < .000$) and Income ($\beta = .18$, $p < .000$) ($R^2 = .13$, $F = 13.05$).

DISCUSSION, CONCLUSIONS AND IMPLICATIONS

The first objective of this study was to examine the predictive ability of customers' individual characteristics and ideal expectations of services regarding their most frequented type of store (chain/specialty, upscale/better department, department or discount stores). Original studies in consumer behavior typically viewed demographics as the sole classification of variables used in understanding the consumer's profile. Over the years, however, a trend toward including psychographics has shown these variables to be significant contributors to understanding this profile. Building upon past consumer satisfaction research on products (e.g., Shim and Drake 1988), the results of this study suggest that customers' individual characteristics (i.e., demographics and psychographics) may prove to be a valuable component when investigating satisfaction with services.

The findings also revealed that ideal expectations varied among customer segments (e.g., Charge Card User, Fashion Conscious). That is, numerous customer individual characteristics were significant predictors of ideal service expectations. Based on this finding, it may be wise for retailers to continue examining consumer demographics and psychographics in relation to consumer expectations and the retailers' changes in service offerings. For instance, discounters have upgraded their service offerings as a method of differentiating themselves from one another. This strategy may have resulted in changing consumers' expectations of the retailer.

The assessment of ideal services may provide the marketer with a more effective way of identifying the ideal needs and wants of the consumer and of examining how consumer

expectations have changed. Questions which may be asked include: What is the optimal balance between the consumers' ideal level of service offerings and those feasible for a retailer to provide?

How much of a particular service is desired by the target market? What services should be adopted? What services should be eliminated? If service offerings are changed, how will the changes influence consumers' overall satisfaction? What is the financial cost of the service in relation to the potential profit? The retailer may then use the information in strategic decision-making efforts.

The second objective of the study was to investigate the predictive ability of customers' individual characteristics and ideal expectations of services on overall satisfaction. Providing support for past consumer satisfaction research (e.g., Zeithaml et. al. 1991), results of the study revealed that overall satisfaction was predicted by customers' individual characteristics and ideal service expectations. In addition, findings showed that consumers' expectations and levels of satisfaction differ among retail store type. Consequently, when examining consumer satisfaction, it may be beneficial to measure satisfaction from multiple dimensions (i.e., individual and overall).

Overall, issues which have been shown to influence the examination of satisfaction include: 1) consumers' demographic and psychographic profiles, 2) retail offerings, 3) area of satisfaction (i.e., service-specific versus overall), 4) type of expectations, (e.g., ideal) and 5) type of retailer.

RECOMMENDATIONS AND LIMITATIONS

An examination of sources of dissatisfaction and the resulting actions of consumers and retailers is warranted. One recommendation is to segment consumers according to the degree of action taken to remedy the situation (e.g., continued to patronize the store but remained unhappy, discussed the situation with management, switched stores) may assist retailers in understanding consumers' behaviors.

A second recommendation is to sample male consumers. Although women have traditionally been characterized as the primary shopper, the

importance of male patronage cannot be ignored. Changing roles in the family have encouraged men to become active shoppers. Replicating this study with a male sample may provide additional information on consumer satisfaction with services in general, and on the increasing male market in particular.

A final area warranting further analysis is the differences between managers' and consumers' perceptions of the ideal level of services offered. Such a study may reveal discrepancies between what retailers think consumers expect and what consumers actually expect in service offerings. It would be beneficial to analyze the results in relation to the directionality of predictor variables.

A limitation of the study was identified by the low R-square values of each model. This finding was similar to past research on satisfaction with services (e.g., Swan 1977). The low R-square values suggest the need to identify additional predictor variables. Conducting a series of focus group interviews may assist in revealing additional components to the model. Once additional predictor variables are identified, the model can be further developed and tested.

A second limitation was the demographic profile of the sample. The primarily caucasian, married sample is not representative of the general population. Further research endeavors should consist of obtaining a representative sample of the population. This objective may be accomplished by identifying the qualification (e.g., 50% married) when purchasing future mailing labels.

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