

The interrelationship between relationship intention, relationship quality and customer loyalty in the clothing retail industry

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REMARKS

The reader's attention is drawn to the following:

- The thesis has been submitted in the form of four research articles.
- The specifications for the targeted journals in terms of page numbers, font and font size have been omitted to ensure technical consistency throughout the thesis. However, the journals' guidelines on referencing were adhered to. These guidelines are available in Appendices B, C, D and E of the thesis. For this reason, there is a reference list at the end of each section of the thesis. The researcher made use specifically of the Harvard style guidelines of the North-West University for the Key Terms and Definitions, Chapter 1 and Chapter 6.
- The first article (presented as Chapter 2) was submitted to the accredited journal *Acta Commercii* and was **accepted for publication after** the minor changes suggested by the journal's reviewers had been carried out. The editorial policy and guidelines for authors used for referencing in the article are to be found in Appendix B.
- The second article (presented as Chapter 3) was submitted to the accredited journal *The Retail and Marketing Review*. The article was **accepted for publication** provided that minor changes were implemented as suggested by the journal's reviewers. The guidelines for contributors used for referencing in the article are to be found in Appendix C.
- The third article (presented as Chapter 4) was submitted to the accredited journal *Management Dynamics* and was **accepted for publication** provided that changes were implemented as suggested by the journal's reviewers. Appendix D contains the guidelines for the submission of manuscripts to *Management Dynamics*.
- The fourth article (presented as Chapter 5) will be submitted to the accredited journal *South African Journal of Business Management*. Appendix E contains the instructions to authors for the submission of articles to the journal.
- Dr Marthi Pohl assisted with the data analysis included in all the articles and in Chapter 6. A letter confirming the assistance in the statistical analyses is presented in Appendix F.
- The thesis was language edited by Dr Karen Batley, associate professor of English literature, who acts as language editor for a South African ISI-journal. The letter confirming the language editing can be found in Appendix G.
- A letter confirming ethical clearance for the thesis can be found in Appendix H.

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ABSTRACT

Subdued economic conditions, increased competition and product parity have forced clothing retailers to augment their customer loyalty by following relationship marketing strategies. Increased investment in such strategies requires a greater understanding of relationship development between retailers and customers, particularly from the customers' perspective. Although customers' relationship intentions represent an essential starting point in comprehending relational development, relationship intentions have not been investigated in the context of retail markets. Moreover, while it has been argued that relationship marketing strategies should target customers with relationship intentions, empirical evidence supporting the interrelationship of these with key relationship marketing constructs (including relationship quality and customer loyalty) are necessary before retailers can consider this a worthwhile strategy to pursue. Consequently, the purpose of this study was to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality, and customer loyalty.

Using non-probability convenience sampling, trained fieldworkers collected data from clothing retail customers who were aged 18 years and older, and were resident in the greater Tshwane metropolitan area. In total, 511 respondents completed the interviewer-administered questionnaire used in the study.

The findings indicated that the relationship intention measurement scale used in this study was valid and reliable to determine the clothing retail customers' relationship intentions in the Tshwane metropolitan area. The results revealed that clothing retail customers could be categorised according to their relationship intentions, as different relationship intention groups had different relationship intention levels when concerning clothing retailers. In addition, it could be determined that there were no relationships between clothing retail customers' relationship intentions and the duration of their support for their clothing retailers. It could also be determined whether or not they belonged to a retailer's loyalty programme. It is accordingly recommended that clothing retailers determine their customers' relationship intentions instead of using loyalty programme membership and the duration of their customers' support when identifying them for relationship marketing purposes. It is also recommended that, after clothing retailers have established whether their customers have relationship intentions, they categorise them according to their relationship intention levels and focus their own relationship-building efforts and resources on the customers with higher relationship intentions.

The results from the study indicated that clothing retail customers' relationship intentions influence their satisfaction with a number of store attributes selected for the purpose of this study (price,

the assortment offered, the perceived product quality, and the employee service) as well as cumulatively. Further, customers with higher relationship intentions experience more satisfaction with the retailer than those with moderate or low relationship intention levels. It was further determined that clothing retail customers' relationship intentions predict their satisfaction. Clothing retailers should therefore focus their relationship marketing strategies on the customers with higher relationship intentions, as they are more satisfied. The results also show that relationship intentions predict clothing retail customers' trust in, commitment to, and relationship quality with clothing retailers. Subsequently, clothing retailers should view the determination of customers' relationship intentions as the necessary starting point in identifying whom to target with relationship marketing strategies, and accordingly gauge resources in the application of such strategies.

Lastly, it was determined that clothing retail customers' relationship intentions and their relationship quality (individually and in combination) influence their loyalty to their clothing retailers. In addition, a model developed for the study indicates a positive interrelationship between relationship intention, relationship quality and customer loyalty. Clothing retailers therefore have a greater probability of attaining their customers' loyalty if they consider their relationship intentions in combination with their relationship quality.

This study contributes to scholars' understanding of the relational development in retail markets by extending the relationship intention construct into a retail environment and empirically determining its interrelationship with relationship quality and customer loyalty. The results from this study indicate that clothing retail customers' relationship intentions should be the starting point for understanding relational development in retail markets. The study also makes a managerial contribution by providing clothing retailers with a measurement scale for determining their customers' relationship intentions, thereby ensuring that resources are properly attributed to those customers who are the most likely to respond to such strategic endeavours (i.e. those with relationship intentions).

Future studies should address the methodological limitations of this study by using probability sampling and continuous research panels, as well as by collaborating with clothing retailers to incorporate actual consumer data into their studies. Future studies could also explore the moderating role of customers' demographics on the relationships between relationship intentions, relationship quality, and customer loyalty.

LIST OF KEY TERMS AND DEFINITIONS

- **Relationship marketing**

Relationship marketing focuses on creating, upholding and improving long-term relationships between organisations, customers and other stakeholders that are mutually beneficial to all the parties involved (Christopher, Payne & Ballantyne, 2008; Egan, 2011:38). Morgan and Hunt (1994:20) augment this view by indicating that relationship marketing includes all the marketing activities directed at creating, developing and sustaining successful relational exchanges between the supplier, the lateral buyer and internal partnerships. Essentially, relationship marketing ultimately, focuses on the retention of customers to increase profitability, as it is more profitable to retain existing customers than to recruit new ones (Jena, Guin & Dash, 2011:22; Sweeney, Soutar & McColl-Kennedy, 2011:292). For the purpose of this study, relationship marketing is defined as all marketing activities carried out by retailers to create, develop and sustain valuable relationships with end customers (Levy, Weitz & Beitelspacher, 2013:275).

- **Relationship intention**

Relationship intention, also referred to as relationship proneness (Bloemer, Odekerken-Schröder & Kestens, 2003:233; De Wulf, Odekerken-Schröder & Iacobucci, 2001:38; Parish & Holloway, 2010:61), customer motivation for relationship maintenance (Bendapudi & Berry, 1997:16) and relationship desire, (Raciti, Ward & Dagger, 2013:615) can be defined as customers' willingness to grow in a relationship with an organisation while buying products or services attributed to the organisation itself, a brand or a channel (Kumar, Bohling & Ladda, 2003:667). In other words, customer relationship intention is a customer's conscious and planned desire to engage in a relationship with an organisation (Odekerken-Schröder, De Wulf & Schumacher, 2003:177; Raciti *et al.*, 2013:616). In a retail context, customer relationship intention is defined as customers' stable and conscious propensity to engage in a relationship with a specific retailer (De Wulf *et al.*, 2001:38). Kumar *et al.* (2003:670) argue that customers who reveal relationship intentions are more involved with, and have higher expectations towards, an organisation and its products and services, choose to forgive an organisation when their expectations are unmet, voluntarily provide feedback to help an organisation improve its service delivery, and demonstrate fear of losing their relationship with an organisation. Customers with low relationship intentions, in contrast, would be uninvolved with an organisation, hold lower expectations about an organisation's products and services, not be willing to provide feedback about, nor forgive, poor service delivery, and not fear losing their relationship with an organisation.

- **Relationship quality**

Relationship quality can be defined as how well a relationship as a whole fulfills the needs and desires of customers (De Cannière, De Pelsmacker & Geuens, 2010:92; De Wulf *et al.*, 2001:33). Relationship quality therefore describes customers' overall perception of the strength of their relationship with a particular retailer (Agarwal, Singhal & Goel, 2014; Qin, Zhao & Yi, 2009:393). Relationship quality is often conceptualised as a higher-order composite-construct comprised of several, but distinct dimensions (Lin, 2013:204; Tripathi & Dave, 2013:480; Athanasopoulou, 2009:598; Qin *et al.*, 2009:393). Despite the lack of agreement by researchers on the dimensions encompassing relationship quality (Balla, Ibrahim & Ali, 2015:3; Shah & Tariq, 2015:13614), the majority concur that it is best understood as a higher-order composite-construct comprised of several distinct dimensions (Lin, 2013:204; Qin *et al.*, 2009). In accordance with previous studies conducted in a retail environment (Tripathi & Dave, 2013; De Cannière *et al.*, 2010:92; Qin *et al.*, 2009), this study considers relationship quality to be a higher-order, multi-dimensional construct, comprised of satisfaction, trust and commitment. These dimensions are subsequently discussed in greater detail:

- **Customer satisfaction**

Wilson, Zeithaml, Bitner and Gremler (2012:75) define customer satisfaction as customers' evaluation of a product and service in relation to their needs and expectations, and whether these are met by the product or service in question. Blackwell, Miniard and Engel (2006:742) add that customer satisfaction arises from the positive post-consumption evaluation that occurs when customers' consumption experience either meets or exceeds their expectations. Expectations therefore serve as a frame of reference used by the customer to make a comparative judgment between what was expected during encounters, and what was perceived (Oliver, 1980:460). Dabholkar and Thorpe (1994:163) and Vesel and Zabkar (2010:397) argue that customers tend to aggregate their evaluations of, and experiences with, various store attributes to form a cumulative impression of their satisfaction with a particular retailer. It has also been argued that price, the assortment offered, the perceived product quality and the employee service are more salient in determining retail customers' satisfaction (Clotey, Collier & Stodnick, 2008:35; Dellaert *et al.*, 1998:177; Martínez-Ruiz, Jiménez-Zarco & Izquierdo-Yusta, 2010:278; Matzler, Würtele & Renzl, 2006:216). Consequently, this study considers customers' satisfaction with the store attributes indicated above, as well as cumulatively based on an aggregate of all the experiences with a particular retailer (Olsen & Skallerud, 2011:532; Huddleston, Whipple, Mattick & Lee, 2009:65; Vesel & Zabkar, 2010:398).

- **Customer trust**

Morgan and Hunt (1994:23) explain that customer trust exists when the customer has confidence in the reliability and integrity of an organisation. For the purpose of this study, trust refers to customers' confidence in the retailer's ability to fulfil its promises and consistently meet their needs and expectations (De Wulf & Odekerken-Schröder, 2003:97; Sirdeshmukh, Singh & Sabol, 2002:17) in relation to the retailer itself, its products and its employees (Guenzi, Johnson & Castaldo, 2009:292).

- **Customer commitment**

Moorman, Zaltman and Deshpande (1992:316) define customer commitment as “an enduring desire to maintain a valued relationship”. For the purpose of this study, customer commitment refers to customers' enduring desire to continue their relationship with a retailer, accompanied by a willingness to make efforts to maintain it (Bloemer & Odekerken-Schröder, 2002:70). This definition suggests both diligence and consistency in the display of willingness and investments made over time (De Wulf *et al.*, 2001:37).

- **Customer loyalty**

Oliver (1999:33) defines customer loyalty as a deeply-held commitment to repurchase from or re-patronise a preferred product or service in the future in the presence of situational and marketing influences which might cause switching behaviour. Dimitriadis (2006:785) adds that loyal customers hold favourable attitudes to an organisation, make recommendations about the organisation to other customers, and repeatedly purchase from the organisation. For the purpose of this study, loyalty is defined as customers' biased behavioural response to continually favour and select one retailer from a set of retailers for repurchases over a period of time, as well as recommending the retailer to friends and acquaintances (Bloemer & Odekerken-Schröder, 2002:71; De Wulf *et al.*, 2001:37; Egan, 2011:134).

- **Clothing retailer**

Clothing retailers can be defined as organisations that sell ready-to-wear clothing, in various textures (including leather, fur, fabrics and wool), to end consumers, who can be adults and/or children (male and female) (Stats SA, 2012a:23, Stats SA, 2012b:77, 159). Apart from clothing, clothing retailers also sell footwear and clothing accessories (such as gloves, belts and ties) (Levy & Weitz, 2009:6; Stats SA, 2012a:168). Clothing retailers in South Africa have also diversified to offer non-clothing products and services, including cellphone handsets, cellphone contracts, and

financial products, such as life and disability insurance (Edgars, 2016; Pep Stores, 2016). Clothing retailers may offer services such as the display of merchandise (Berman & Evans, 2013:33; Levy & Weitz, 2009:7, 39), and may provide customers with a source of revolving credit with the use of store cards (Erasmus & Lebani, 2007:60; Lee & Kwon, 2002:239). Typical South African examples of clothing retailers include Ackermans, Edgars, Foschini, Legit, Markhams, Mr Price, Pep Stores, Truworths, Woolworths and Jet (Edcon, 2016, Jet, 2016, Mr Price Group Limited, 2016, The Foschini Group, 2014, Truworths, 2016, Pep Stores, 2016; Pep Stores, 2014, Woolworths, 2014).

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TABLE OF CONTENTS

REMARKS.....	ii
ACKNOWLEDGEMENTS.....	iii
ABSTRACT.....	iv
LIST OF KEY TERMS AND DEFINITIONS.....	vi
REFERENCES.....	x
LIST OF FIGURES.....	xx
LIST OF TABLES.....	xxi
 CHAPTER 1: CONTEXTUALISING THE STUDY.....	 1
1.1 INTRODUCTION.....	1
1.2 RATIONALE FOR THE STUDY AND PROBLEM STATEMENT.....	1
1.3 LITERATURE OVERVIEW OF THE STUDY.....	3
1.3.1 Relationship marketing theory.....	3
1.3.2 Relationship intention.....	4
1.3.2.1 Involvement.....	5
1.3.2.2 Expectations.....	5
1.3.2.3 Feedback.....	6
1.3.2.4 Fear of relationship loss.....	6
1.3.2.5 Forgiveness.....	6
1.3.3 Relationship quality.....	7
1.3.3.1 Customer satisfaction.....	7
1.3.3.2 Trust.....	8
1.3.3.3 Commitment.....	9
1.3.4 Customer loyalty.....	9
1.4 THE SOUTH AFRICAN CLOTHING RETAIL INDUSTRY.....	10
1.4.1 A brief overview of the South African retail industry.....	10
1.4.2 The South African clothing retail sector.....	11
1.4.3 Challenges and trends in the South African clothing retail sector.....	13
1.5 OBJECTIVES OF THE STUDY.....	14
1.5.1 Primary objective of the study.....	14
1.5.2 Secondary objectives of the study.....	15
1.6 RESEARCH METHODOLOGY.....	16
1.6.1 Literature review.....	16
1.6.2 Empirical investigation.....	16
1.6.2.1 Research design and method of data collection.....	16
1.6.2.2 Target population and development of the sample plan.....	19
1.6.2.3 Questionnaire used in this study.....	20
1.6.2.4 Pilot study.....	24

1.6.2.5	Data analyses.....	25
1.7	ETHICAL CONSIDERATIONS.....	28
1.8	CONTRIBUTION OF THE STUDY.....	28
1.9	DEMARCATON OF THE STUDY.....	29
	REFERENCES.....	31

CHAPTER 2: ARTICLE 1

RELATIONSHIP INTENTION AMONG CLOTHING RETAIL CUSTOMERS:

AN EXPLORATORY STUDY..... 42

ABSTRACT..... 43

1 INTRODUCTION..... 44

2 LITERATURE REVIEW..... 45

2.1 Relationship marketing in the retail context..... 45

2.2 Relationship intention..... 46

2.2.1 Involvement..... 46

2.2.2 Feedback..... 47

2.2.3 Expectations..... 47

2.2.4 Forgiveness..... 47

2.2.5 Fear of relationship loss..... 48

2.3 Loyalty programmes and South African clothing retailers..... 49

2.4 Duration of support for a clothing retailer..... 50

3 PROBLEM STATEMENT, RESEARCH OBJECTIVES AND HYPOTHESES..... 51

4 METHODOLOGY..... 52

4.1 Target population and sampling..... 52

4.2 Questionnaire and data collection..... 52

4.3 Data analyses..... 53

5 RESULTS..... 54

5.1 Sample profile and clothing retail patronage..... 54

5.2 Exploratory factor analysis..... 56

5.3 Classifying respondents according to their relationship intentions..... 58

5.4 Relationship intention and loyalty programme membership..... 58

5.5 Relationship intention and the duration of support for the clothing retailers shopped at most frequently 60

6 CONCLUSIONS AND RECOMMENDATIONS..... 61

7 LIMITATIONS AND FUTURE RESEARCH..... 63

REFERENCES..... 64

MAIN FINDINGS FROM ARTICLE 1 CONTRIBUTING TO THE OVERALL

OBJECTIVES OF THIS STUDY..... 70

CHAPTER 3: ARTICLE 2**CUSTOMER SATISFACTION AND RELATIONSHIP INTENTION WITHIN****THE SOUTH AFRICAN CLOTHING RETAIL INDUSTRY.....71****ABSTRACT.....72****1 INTRODUCTION.....73****2 LITERATURE REVIEW.....74****2.1 Customer satisfaction in a retail context.....74****2.1.1 Customer satisfaction with store attributes.....75****2.1.2 Cumulative customer satisfaction.....78****2.2 Relationship marketing and relationship intention.....78****2.2.1 Involvement.....79****2.2.2 Fear of relationship loss.....80****2.2.3 Forgiveness.....80****2.2.4 Feedback.....80****2.2.5 Expectations.....81****3 PROBLEM STATEMENT, PURPOSE AND HYPOTHESES.....81****4 METHOD.....83****4.1 Research design, target population, and sampling.....83****4.2 Questionnaire, data collection and pilot study.....83****4.3 Data analysis.....84****5 RESULTS.....85****5.1 Sample profile and clothing retail patronage habits.....85****5.2 Validity and reliability.....86****5.3 Respondents' satisfaction.....87****5.4 Relationship intention and the respondents' satisfaction.....89****6 DISCUSSION.....92****7 LIMITATIONS AND FUTURE RESEARCH.....93****REFERENCES.....94****MAIN FINDINGS FROM ARTICLE 2 CONTRIBUTING TO THE OVERALL****OBJECTIVES OF THE STUDY.....101****CHAPTER 4: ARTICLE 3****RELATIONSHIP INTENTION AS A PREDICTOR OF CLOTHING RETAIL CUSTOMERS'****SATISFACTION, TRUST, COMMITMENT AND RELATIONSHIP QUALITY.....103****ABSTRACT.....104****1 INTRODUCTION.....105****2 LITERATURE REVIEW.....107****2.1 Customer relationships in retail markets.....107**

2.2	Relationship intention.....	108
2.2.1	Involvement.....	108
2.2.2	Expectations.....	109
2.2.3	Feedback.....	109
2.2.4	Fear of relationship loss.....	109
2.2.5	Forgiveness.....	110
2.3	Relationship quality.....	110
2.3.1	Satisfaction.....	111
2.3.2	Trust.....	112
2.3.3	Commitment.....	112
3	FORMULATION OF HYPOTHESES.....	113
4	METHODOLOGY.....	114
4.1	Research design, target population and sampling.....	114
4.2	Questionnaire and data collection.....	115
4.3	Data analysis.....	115
5	RESULTS.....	116
5.1	Respondent profile.....	116
5.2	Validity and reliability.....	116
5.3	Relationship intention as a predictor of satisfaction, trust and commitment.....	118
5.4	Relationship quality as a second-order factor.....	120
5.5	Relationship intention as a predictor of relationship quality.....	120
6	DISCUSSION.....	121
7	CONTRIBUTION AND MANAGERIAL IMPLICATIONS.....	122
8	LIMITATIONS AND FUTURE RESEARCH.....	123
	REFERENCES.....	125
	MAIN FINDINGS FROM ARTICLE 3 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY.....	133

CHAPTER 5: ARTICLE 4

RELATIONSHIP INTENTION AND RELATIONSHIP QUALITY AS PREDICTORS OF CLOTHING RETAIL CUSTOMERS' LOYALTY.....

	ABSTRACT.....	135
1	INTRODUCTION.....	136
2	LITERATURE REVIEW.....	137
2.1	Customer relationships in retail markets.....	137
2.2	Relationship intention.....	138
2.3	Relationship quality.....	139
2.3.1	Satisfaction.....	140

2.3.2	Trust.....	140
2.3.3	Commitment.....	141
2.4	Customer loyalty.....	141
3	HYPOTHESES.....	142
4	METHOD.....	144
4.1	Research design, target population and sampling procedure.....	144
4.2	Questionnaire and data collection.....	144
4.3	Data analysis.....	145
5	RESULTS.....	146
5.1	Respondent patronage habits and demographics.....	146
5.2	Validity and reliability assessment.....	146
5.3	Relationship intention and relationship quality as second order factors.....	147
5.4	Hypotheses testing.....	147
6	DISCUSSION AND RECOMMENDATIONS.....	149
7	LIMITATIONS AND FUTURE RESEARCH.....	151
	REFERENCES.....	152
	ANNEXURE.....	160
	MAIN FINDINGS FROM ARTICLE 4 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY.....	161
	CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS.....	162
6.1	INTRODUCTION.....	162
6.2	OVERVIEW OF THE STUDY.....	162
6.3	CONCLUSIONS AND RECOMMENDATIONS.....	164
6.3.1	Secondary objective 1.....	165
6.3.2	Secondary objective 2.....	166
6.3.3	Secondary objective 3.....	166
6.3.4	Secondary objective 4.....	167
6.3.5	Secondary objective 5 and 6.....	168
6.3.6	Secondary objective 7.....	170
6.3.7	Secondary objective 8 and 9.....	171
6.3.8	Secondary objective 10.....	173
6.3.9	Secondary objective 11.....	175
6.4	SUMMARY OF THE SECONDARY OBJECTIVES AND MAIN FINDINGS OF THIS STUDY.....	184
6.5	LIMITATIONS OF THE STUDY.....	185
6.6	DIRECTIONS FOR FUTURE RESEARCH.....	186
	REFERENCES.....	187

6.5	LIMITATIONS OF THE STUDY.....	184
6.6	DIRECTIONS FOR FUTURE RESEARCH.....	185
	REFERENCES.....	186
APPENDIX A:	QUESTIONNAIRE USED IN THIS STUDY.....	193
APPENDIX B:	EDITORIAL POLICY AND GUIDELINES FOR AUTHORS OF ACTA COMMERCII.....	198
APPENDIX C:	GUIDELINES FOR CONTRIBUTORS OF THE RETAIL AND MARKETING REVIEW.....	214
APPENDIX D:	GUIDELINES FOR SUBMISSION OF MANUSCRIPTS OF MANAGEMENT DYNAMICS.....	218
APPENDIX E:	INSTRUCTIONS TO THE AUTHORS OF THE SOUTH AFRICAN JOURNAL OF BUSINESS MANAGEMENT.....	222
APPENDIX F:	ASSISTANCE IN THE STATISTICAL ANALYSES.....	226
APPENDIX G:	CONFIRMATION OF LANGUAGE EDITING.....	228
APPENDIX H:	PROOF OF ETHICAL CLEARANCE.....	230

LIST OF FIGURES

CHAPTER 1: LIST OF FIGURES

Figure 1: The major clothing retail groups and retail formats.....	12
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CHAPTER 6: LIST OF FIGURES

Figure 1: Structural model.....	182
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LIST OF TABLES

CHAPTER 1: LIST OF TABLES

Table 1: Section A – Determining respondents' clothing retail patronage habits.....	21
Table 2: Section B – Determining respondents' relationship intentions.....	21
Table 3: Section C – Determining respondents' satisfaction, trust, and commitment.....	22
Table 4: Section D – Determining respondents' loyalty.....	23
Table 5: Section E – Determining respondents' demographic information.....	23
Table 6: Previous research studies used to measure the study's constructs.....	23
Table 7: Cronbach's alpha coefficient values from the pilot study.....	24
Table 8: Data analyses strategy.....	27

CHAPTER 2: LIST OF TABLES

Table 1: Sample profile and clothing retail patronage habits.....	54
Table 2: Rotated pattern matrix for relationship intention in a clothing retail context.....	56
Table 3: Effect sizes for overall relationship intention for different relationship intention groups.....	58
Table 4: Overall relationship intention and loyalty programme membership.....	59
Table 5: Cross tabulation between relationship intention groups and loyalty programme membership.....	59
Table 6: Effect sizes on overall relationship intention and duration of support.....	60
Table 7: Cross tabulation between relationship intention groups and loyalty programme membership.....	61

CHAPTER 3: LIST OF TABLES

Table 1: Profile and clothing retail patronage habits.....	85
Table 2: Cronbach Alpha coefficient values for constructs used in this study.....	87
Table 3: Overall mean scores for satisfaction with store attributes and cumulative satisfaction.....	88
Table 4: Multiple regression model summary.....	88
Table 5: ANOVA.....	89
Table 6: Coefficient table.....	89
Table 7: Relationship intention and the respondents' satisfaction.....	90
Table 8: Relationship intention levels and respondents' satisfaction.....	90

CHAPTER 4: LIST OF TABLES

Table 1: Simple regression models summary.....	118
Table 2: ANOVA.....	119
Table 3: Coefficient table.....	119
Table 4: Simple regression model summary.....	121
Table 5: ANOVA.....	121
Table 6: Coefficient table.....	121

CHAPTER 5: LIST OF TABLES

Table 1: Model summary.....	148
Table 2: ANOVA.....	148
Table 3: Coefficients.....	149

CHAPTER 6: LIST OF TABLES

Table 1: Scale items used as observed variables to measure latent variables.....	176
Table 2: Results of the measurement model.....	178
Table 3: Results of the re-estimated measurement model.....	179
Table 4: Structural paths of the latent variables.....	183
Table 5: Summary of objectives and findings of this study.....	184

CHAPTER 1

CONTEXTUALISING THE STUDY

1.1 INTRODUCTION

This chapter presents the contextual background to this study. The chapter begins by presenting the rationale and problem statement for the study. Thereafter, the main constructs of this study, that is, relationship marketing, relationship intention, satisfaction, trust, commitment, relationship quality, and customer loyalty, are discussed. The South African clothing retail industry is briefly examined, before the primary and secondary objectives of this study are set out. A discussion on the research methodology to address the objectives of the study follows. The ethical points are then considered, after which the chapter concludes with the contribution and demarcation of the study.

1.2 RATIONALE FOR THE STUDY AND PROBLEM STATEMENT

In the current economic environment, rising inflation and utility costs, and volatility in the labour and currency-exchange markets have constrained South African consumers' disposable income (Euromonitor, 2016). Subsequently, clothing retailers compete fiercely to remain profitable amidst a subdued economic environment (Marketline, 2015; Gauteng Province: Provincial Treasury, 2012:35). Moreover, globalisation has resulted in most clothing retailers gaining access to relatively similar merchandise, thereby eradicating a once strongly-held competitive advantage based on a product-centric approach (Swinker & Hines, 2006:218; Marzo-Navarro, Pedraja-Iglesias & Rivera-Torres, 2004:425). Clothing retailers have consequently realised that a sustainable competitive advantage is rooted in their ability to retain customers, necessitating a long-term, customer-centric approach (Lin, 2013:205; PriceWaterhouseCoopers, 2012:vii; Ou, Shih, Chen & Wang, 2011:194). More specifically, clothing retailers are recognising the importance of developing strong relationships with customers to improve customer loyalty (Beneke, Blampied, Cumming & Parkfelt, 2015:212; De Cannière, De Pelsmacker & Geuens, 2010:87).

Strong customer relationships enable clothing retailers to maximise customer lifetime value, and to decrease customer acquisition costs (e Hasan, Lings, Neale & Mortimer, 2014:788; Bojei, Julian, Wel & Ahmed, 2013:171; Reichheld, 1993:63). Competitors also have difficulty to emulate the intangible bonds resulting from such relationships, thus contributing to clothing retailers' competitive advantage (De Wulf & Odekerken-Schröder, 2003:106). Against the backdrop of these advantages, clothing retailers usually focus on ensuring customer satisfaction, which acts as a precursor to the initial development of customer-retailer relationships (Aurier & N'Goala,

2010:309; Ashley, Noble, Donthu & Lemon, 2011:752). Clothing retailers also strive to gain trust and commitment, as these constructs form the keystones that distinguish true customer relationships from mere transactions (Garbarino & Johnson, 1999; Morgan & Hunt, 1994).

Further, it has been argued that satisfaction, trust and commitment are dimensions of relationship quality, which is considered to be the essence of strong relationships from the customers' perspective (Agarwal, Singhal & Goel, 2014; Qin, Zhao & Yi, 2009). In turn, relationship quality influences customers' decisions on maintaining their relationships with retailers, thereby creating strong associations with customer loyalty (Esmailpour & Alizadeh, 2014: 226; Adjei & Clark, 2010:73). Creating customer loyalty is critical, as loyal customers represent a valuable asset to retailers. It is an asset, because it provides a constant revenue base and reduced expenses in the form of lower customer acquisition costs (Watson, Beck, Henderson & Palmatier, 2015:790; Pan, Sheng & Xie, 2012:150; Li, Green, Farazmand & Grodzki, 2012:1).

Strong customer relationships (and ultimately customer loyalty) offer numerous advantages to retailers, but the pragmatic value of relationship marketing in business to consumer (B2C) markets has been criticised. Scholars argue that the development of customer relationships is hindered by the size of the consumer markets, which restricts the meaningful interactions needed for establishing customer relationships (Leahy, 2011:651; O'Malley & Prothero, 2004:1293; O'Malley & Tynan, 2000:800). Despite this valid criticism, retailers continue to invest in relationship-building as a customer retention strategy (Bojei *et al.*, 2013:171; Grewal & Levy, 2007:449). This is particularly evident in clothing retailers' attempts to invest in relationship-marketing strategies by means of loyalty programmes (Marketline, 2015; Bojei *et al.*, 2013:171; Grewal & Levy, 2007:447). Thus, with clothing retailers pursuing relationships with customers despite the criticism of this approach engendered by the nature of this market, it becomes important to understand the dynamics of relationship marketing in consumer markets, in particular how relationships between retailers and customers develop (Adjei & Clark, 2010:73; Mark, Lemon, Vandenbosch, Bulla & Maruotti, 2013:233; O'Malley & Prothero, 2004:1293).

While retailers may wish to build relationships with customers, it is the customers who ultimately decide whether such a relationship exists, and whether they would respond to the relationship-building efforts or not (Lin, 2013). Mende, Bolton and Bitner (2013:125). Godfrey, Seiders and Voss (2011) caution that relationship marketing strategies are futile if they target customers who are indifferent or averse to such efforts. Determining whether customers have a conscious, stable tendency to engage in relationships with retailers in the first instance (i.e. displaying relationship intentions) therefore represents a necessary starting point for establishing which customers to target with relationship marketing strategies (Racti, Ward & Dagger, 2013:616; Kumar, Bohling & Ladda, 2003:667; Odekerken-Schröder, De Wulf & Schumacher, 2003:177). Kumar *et al.* (2003),

who first proposed the relationship intention construct, hypothesised that customers' relationship intentions would be manifested in five sub-dimensions: those of involvement, expectations, forgiveness, feedback, and fear of relationship loss.

Despite the importance of determining whether customers have relationship intentions, the construct has not been investigated empirically in retail clothing markets. Previous studies focusing on relationship intention in B2C markets were conducted exclusively in service environments, including banking (Spies & Mostert, 2015), insurance (Delport, Mostert, Steyn & de Klerk, 2010) and cellular services (Kruger, Mostert & De Beer, 2015; Kruger & Mostert, 2014). Consequently, the relationship intention measurement scale has not been cross-validated in environments other than those services. Moreover, although the relationship intention measurement scale allows organisations to identify and segment customers on the basis of their relationship intentions, empirical evidence supporting the interrelationship between this and key relationship marketing constructs (including relationship quality and customer loyalty) (Agariya & Singh, 2011:212-214, 217; Palmatier, Jarvis, Bechhoff & Kardes, 2009:1) are needed before it can be considered a worthwhile strategy for retailers to pursue (Kruger, 2014). **The aim of this study is therefore to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality and customer loyalty.**

1.3 LITERATURE OVERVIEW OF THE STUDY

This section provides an overview of the most important theoretical constructs related to the study.

1.3.1 Relationship marketing theory

According to relationship marketing theory, it is more profitable to invest effort in establishing and preserving long-lasting relationships with customers rather than trying to attract short-term, discrete transactions (Rafiq, Fulford & Lu, 2013:495; Hunt, Arnett & Madhavaram, 2006:72; Morgan & Hunt, 1994:20). Relationship marketing therefore shifts the focus from the acquisition of new customers to the retention of targeted customers through the establishment of long-term, mutually beneficial relationships (Christopher, Payne & Ballantyne, 2008:5; Egan, 2011:74).

Entering into long-term relationships with organisations is beneficial to customers on account of the benefits it holds. Relational benefits for customers include knowing what to expect from organisations (confidence benefits), personal recognition and familiarity with employees (social benefits), and access to exclusive promotions (special treatment benefits) (Bojei *et al.*, 2013:171; Dagger, David & Ng, 2011:273; Henning-Thurau, Gwinner & Gremler, 2002:234; Gwinner, Gremler & Bitner, 1998:101). In contrast, organisations invest in building relationships with

customers to increase profitability (Krasnikov, Jayachandran & Kumar, 2009:61) which results from maximised customer lifetime value and lower acquisition costs (Hallowell, 1996; Reichheld, 1993:64). Customers' lifetime value is maximised, because retained customers tend to buy more over a longer period of time (Agariya & Singh, 2011:228; Mark *et al.*, 2013:233), while acquisition costs are lower because it is less expensive to serve existing customers than to attract new ones (Sarshar, Sertyesilisik & Parry, 2010:65; Sweeney, Soutar & McColl-Kennedy, 2011:297).

It can be concluded that relationship marketing places emphasis on retaining customers through establishing and maintaining strong relationships with them. However, relational development requires the consent of all the parties involved, that is, for the purpose of this study, organisations (clothing retailers) and customers (Lin, 2013:205). Consequently, organisations may invest heavily in relationship marketing strategies to develop and sustain close customer relationships, only to find that such investments are in vain if customers are indifferent or even averse to these endeavours (Mende *et al.*, 2013:125; Godfrey *et al.*, 2011). Determining whether customers are willing to engage in organisational relationships in the first instance (i.e. whether they have relationship intentions) therefore represents a necessary starting point in the successful application of relationship marketing strategies (Kumar *et al.*, 2003:667; Raciti *et al.*, 2013:616).

1.3.2 Relationship intention

Relationship intention refers to a customer's conscious, stable tendency to maintain a relationship with a specific organisation (Kumar *et al.*, 2003:667; De Wulf, Odekerken-Schröder & Iacobucci, 2001:38). The theory of reasoned action suggests that someone's intention to perform a certain form of behaviour is an immediate determinant of that action (Ajzen & Fishbein, 1980:5). Building on the premise that people's intentions predict their actual behaviour (Fishbein & Ajzen, 1975:16), it can be argued that customers with relationship intentions are more likely to establish and maintain relationships with organisations (Mende *et al.*, 2013:129; Raciti *et al.*, 2013:616). However, not all customers want to build relationships with organisations. Leahy (2011:664, 665) argues that certain customers may purchase products or services to satisfy their needs without any desire to reciprocate organisations' relationship-building efforts. Subsequently, targeting these customers with relationship marketing strategies is ill-conceived and will result in the wasteful application of resources (Mende *et al.*, 2013:125; Godfrey *et al.*, 2011).

To streamline the use of resources, organisations may use customers' loyalty programme membership or the duration of their support to identify which customers to target with relationship-marketing strategies (Adjei, Griffith & Noble, 2009:494; Leenheer & Bijmolt, 2008:429; Bolton, Kannan & Bramlett, 2000:95). However, customers may have membership to organisations' loyalty programmes or support them over an extended period without wanting a close relationship

(Parish & Holloway, 2010:69; Bridson, Evans & Hickman, 2008:364; Ward & Dagger, 2007:287; Kumar *et al.*, 2003:670). For this reason, this study argues that organisations should rather establish customers' relationship intentions, as those displaying higher relationship intentions would value a close organisational relationship and would thus be more likely to respond to relationship-marketing strategies (Raciti *et al.*, 2013:616; Kumar *et al.*, 2003:669). To establish customers' relationship intentions, Kumar *et al.* (2003:669) hypothesise that five sub-constructs should be measured: those of involvement, expectations, feedback, fear of relationship loss and forgiveness.

1.3.2.1 Involvement

Kumar *et al.* (2003:670) argue that customers who are involved with an organisation or its products demonstrate relationship intentions. This is because involvement is defined as "the perceived relevance of an object to an individual based on inherent needs, values and interests" (Zaichowsky, 1985:342). When customers are involved with an object, they voluntarily participate in the activities associated with that object (Baker, Cronin & Hopkins, 2009:116). Customers with relationship intentions attach importance to their relationship with an organisation (i.e. the object), and thus participate willingly in relationship marketing tactics (i.e. associated activities) related to that organisation (Ashley *et al.*, 2011:755; Kinard & Capella, 2006:365; Kumar *et al.*, 2003:670). In turn, customers who take part in relationship marketing tactics are required to establish organisational relationships in the first instance (Gordon, McKeage & Fox, 1998:444). Because involved customers express greater willingness to maintain an organisational relationship, they reveal relationship intentions (Kumar *et al.*, 2003:670; Varki & Wong, 2003:84).

1.3.2.2 Expectations

Expectations refer to customers' conception of what their encounter with an organisation might entail (Gonçalves & Sampaio, 2012:1509; Esbjerg, Jensen, Bech-Larsen, de Barcellos, Boztug & Grunert, 2012:446). Several factors contribute to shaping customer expectations, including previous encounters with the organisation as well as information received from the organisation itself, friends and family or other third parties (Esbjerg *et al.*, 2012:446). Customer expectations are also determined by their relationship with an organisation (Mason & Simmons, 2012:231). Liang and Wang (2006:120, 121) and De Wulf *et al.* (2001:34) explain that customers in organisational relationships have higher expectations of that organisation and its products owing to their investment of irrecoverable resources (such as time and effort) into relationship formation. As customers with higher expectations demonstrate greater concern for the organisation and its products to strengthen their relationship, they reveal relationship intentions (Kumar *et al.*, 2003:670).

1.3.2.3 Feedback

Voluntary customer feedback is an important driver in relational exchanges between customers and organisations (Lacey, 2012:141). Caemmerer and Wilson (2010:289) and Voss, Roth, Rosenzweig, Blackmon and Chase (2004:212) contend that feedback gives an organisation the opportunity of identifying strengths and weaknesses during customer exchanges, which results in new ideas for service improvement. In turn, customers feel valued when their feedback leads to service enhancements, which strengthens their relationship with that organisation (Lacey, 2012:141; Grönroos, 2004:107). Liu and Mattila (2015:213) argue that customers who are emotionally attached to an organisation are motivated to help that organisation by providing constructive feedback. Customers who voluntarily provide constructive feedback without expecting a reward for doing so signal relationship intentions (Kumar *et al.*, 2003:670).

1.3.2.4 Fear of relationship loss

De Wulf, Odekerken-Schröder and Van Kenhove (2003:247) explain that the formation of relationships requires considerable investment in terms of time and effort on the part of the customers. In return, they are rewarded with various relational benefits that strengthen their psychological bonds with organisations (Vázquez-Casielles, Suárez-Álvarez & Belén Del Río-Lanza, 2009:2293). As was discussed in section 1.3.1, relational benefits include confidence, social and special treatment benefits (Gwinner *et al.*, 1998:101). In most instances, the cost of establishing a new relationship and the loss of relational benefits create effective switching barriers (Spake & Megehee, 2010:316). As customers with relationship intentions are emotionally attached to an organisation, they fear losing the relationship itself along with the benefits derived from the relationship (Kumar *et al.*, 2003:670).

1.3.2.5 Forgiveness

At some stage, customers find that their expectations of the organisation are unmet (Esbjerg *et al.*, 2012:446). Customers may consequently decide either to terminate their relationship with the organisation, or to cope with their unmet expectations by forgiving the lapse (Tsarenko & Tojib, 2011:381). While transaction-orientated customers are more likely to switch to competitors when their needs are unmet, those who are committed to their organisational relationships want them to continue (Kim, Ok & Canter, 2012:59; Beverland, Chung & Kates, 2009:438). Kumar *et al.* (2003:670) argue that customers with relationship intentions value their organisational relationships and consequently are far more tolerant when their expectations are temporarily unmet. Therefore, customers who opt to forgive an organisation in order to restore the relationship rather than terminating it have relationship intentions.

Customers' relationship intentions represent a necessary starting point in the process of understanding relational development in B2C markets such as retail. Also, customers' decisions to continue or terminate their relationship with a particular retailer are influenced by their relationship's quality with the retailer (Athanasopoulou, 2009; Hillman & Hanaysha, 2015:165).

1.3.3 Relationship quality

Relationship quality refers to customers' perceptions of their relationship with a particular retailer in terms of how the relationship fulfils their needs and desires (De Cannière *et al.*, 2010:92; De Wulf *et al.*, 2001:33). Relationship quality can therefore be described as customers' cumulative impressions of the strength of their relationship with a particular retailer (Agarwal *et al.*, 2014; Qin *et al.* 2009). Retailers often measure the quality of their customers' relationship, as the construct proves meaningful in capturing the essential characteristics that embody strong customer-retailer relationships, and has strong links with desired outcomes, such as customer loyalty (De Cannière *et al.*, 2010:92; Qin *et al.*, 2009; Liu *et al.*, 2009:71). Although researchers differ regarding the exact dimensions comprising relationship quality (Balla, Ibrahim & Ali, 2015:3; Shah & Tariq, 2015:13614), most concur that it is best understood as a higher-order composite-construct comprised of several distinct, dimensions (Lin, 2013:224; Tripathi & Dave, 2013:480; Athanasopoulou, 2009:598; Qin *et al.*, 2009). Similar to previous studies conducted in a retail environment, this study considers relationship quality to be a higher-order, multi-dimensional construct, comprising satisfaction, trust and commitment (De Cannière *et al.*, 2010:92; Tripathi & Dave, 2013; Qin *et al.*, 2009).

1.3.3.1 Customer satisfaction

Customer satisfaction can be described as the sense of contentment experienced when customers' needs and expectations are met or exceeded during their encounters with retailers (Crosby, Evans & Cowles, 1990; Liu, 2011:72). Satisfaction is thus a consequence of cognitive evaluation during which customers compare their perceived experience (with products, services, or retail encounters) with their expectations (Arnold *et al.*, 2005; Esmaeilpour & Alizadeh, 2014:228). Retailers often implement strategies aimed at increasing customer satisfaction because of its positive association with favourable word-of-mouth, increased customer spending, and loyalty (Anderson & Sullivan, 1993:125; Churchill & Surprenant, 1982:491; Matzler *et al.*, 2004:271). Satisfied customers also distinguish among the array of retail relationships on offer and choose those that are worth maintaining (Raciti *et al.*, 2013:616).

Considering its importance, retailers often measure customer satisfaction to determine the extent to which they have been successful in achieving it (Huddleston, Whipple, Mattick & Lee, 2009:65).

When determining customer satisfaction, retailers can measure customers' satisfaction either according to specific store attributes, based on an aggregation of all the experiences with a particular retailer (Olsen & Skallerud, 2011:532; Huddleston *et al.*, 2009:65; Vesel & Zabkar, 2009:398). When it comes to measuring customers' satisfaction according to store attributes, it has been argued that price, the assortment offered, the perceived product quality, and the employee service are more prominent in determining retail customers' satisfaction (Clotey, Collier & Stodnick, 2008:35; Dellaert *et al.*, 1998:177; Martínez-Ruiz, Jiménez-Zarco & Izquierdo-Yusta, 2010:278; Matzler, Würtele & Renzl, 2006:216). Moreover, retailers can change strategies related to these attributes with greater ease, as opposed to other store attributes (e.g. store image and location) (Huddleston *et al.*, 2009).

Although measuring customers' satisfaction with store attributes allows retailers to capture the intricacy of customer satisfaction, it often results in lengthy measurement instruments that are cumbersome to administer (Helgesen & Nettet, 2010:118; Hsu, Huang & Swanson, 2010:115). Consequently, retailers often measure customers' cumulative satisfaction, which reflects an aggregated assessment of their satisfaction over time (Esbjerg *et al.*, 2012:445; Vesel & Zabkar, 2009:397). Accumulated satisfaction thus provides retailers with an overview of customers' general level of satisfaction, which can be a more accurate predictor of customers' loyalty (Curtis, Abratt, Rhodes & Dion, 2011:1). Cumulative satisfaction is also considered to be a better indicator of customers' relationship quality, because it indicates customers' holistic assessment of their general level of satisfaction (Loureiro, Miranda & Breazeale, 2014:105; Qin *et al.* 2009).

In this study, customer satisfaction was measured in terms of store attributes as well as cumulatively for a number of reasons. First, this study draws from both retailing and relationship marketing fields of study, requiring different approaches to the conceptualisation and measurement of customer satisfaction (Garbarino & Johnson, 1999:71; Giese & Cote, 2000:11). Second, using both approaches enables greater insight into retail customers' satisfaction. Lastly, in quantifying both approaches, it is possible to determine whether using the cumulative approach (which is a shortened satisfaction measurement) would provide retailers with an adequate overview of retail customers' satisfaction as opposed to measuring it according to various attributes (i.e. a longer satisfaction measurement).

1.3.3.2 Trust

Rotter (1967:651) defines trust as "a generalised expectancy held by an individual that the word of another ... can be relied on". In relational exchange, trust exists when parties have confidence in each other's ability to deliver on what was promised, and to continuously satisfy each other's needs (Morgan & Hunt, 1994:23; Moorman, Deshpande & Zaltman, 1993:82). Individuals in

relationships of trust thus expect one another to honour promises made, and to refrain from detrimental, opportunistic behaviour (that is, demonstrate benevolence) (Sirdeshmukh, Singh & Sabol, 2002:17). Given this, trust in a retail context refers to customers' confidence in a retailer's ability to fulfil its promises and consistently meet their needs and expectations (Guenzi, Johnson & Castaldo, 2009:292; De Wulf & Odekerken-Schröder, 2003:97). Customers who trust retailers accept greater levels of vulnerability, a key characteristic that distinguishes relationships from mere transactions (Ganesan & Hess, 1997:439). Customer trust consequently forms one of the dimensions of relationship quality (Prashad & Aryasri, 2008:35; Sun & Lin, 2010).

1.3.3.3 Commitment

From the retail perspective, commitment can be defined as customers' desire to maintain their valued relationship with a retailer, accompanied by the willingness to make significant efforts to maintain it (De Wulf & Odekerken-Schröder, 2003:98; Bloemer & Odekerken-Schröder, 2002:70). Bettencourt (1997) posits that customers demonstrate commitment when they choose to remain with a particular retailer despite the availability of competitive offers and a lack of switching barriers. Customers who are committed therefore choose to maintain their relationship with retailers, even when they are temporarily dissatisfied (Wu, Zhou & Wu, 2012:1762). Commitment can therefore be regarded as the adhesive that keeps customers loyal to a retailer, thereby signifying a 'pledge of continuity', or the highest stage of relational bonding (Wu *et al.*, 2012:1762; Lee, Huang & Hsu, 2007; Dwyer Schurr & Oh, 1987:11). Consequently, achieving customer commitment is essential in the formation of relationship quality, and the long-term success of customer relationships (Qin *et al.*, 2009; Prashad & Aryasri, 2008:35).

1.3.4 Customer loyalty

Oliver (1999:33) defines customer loyalty as a deeply-held commitment to repurchasing from or re-patronising a preferred product or service in the future in the presence of situational and marketing influences which might cause switching behaviour. Loyal customers have a positive attitude to a particular retailer and therefore choose to re-patronise a preferred retailer continuously without being influenced by external factors such as inertia, habit and situational influences (Evanschitzky *et al.*, 2012:626; Bloemer & Odekerken-Schröder, 2002:71; Dick & Basu, 1994:99). Customer loyalty is usually measured as a whole to reflect its behavioural and attitudinal components (Ha & Park, 2013:676; Vesel & Zabkar, 2010:1342; Too, Souchon & Thirkell, 2001:292). The behavioural component is related to customers' conduct, such as recommending the retailer to others, their choice to regularly patronise a particular retailer instead of competitors, and their willingness to continue patronising the retailer in future (Evanschitzky *et al.*, 2012:629; Guenzi & Pelloni, 2004:371; Too *et al.*, 2001:318). In contrast, the attitudinal

component reflects customers' emotional and psychological attachment to a particular retailer (Evanschitzky *et al.*, 2012:629; Vesel & Zabkar, 2010:1342).

Loyal customers are one of the most valuable assets that retailers can have, because they provide a constant revenue base and lower customer acquisition costs (Watson *et al.*, 2015: 790; Li *et al.*, 2012:1). Revenue streams result from increased customer retention and lifetime value, regular customer support over longer periods of time, and an increased share of purchases (Babin, Boles & Griffin, 2015:267; Evanschitzky *et al.* 2012:629; Qi, Zhou, Chen & Qu, 2012). Additionally, loyal customers are less likely to switch to competitors and are more likely to make referrals to others, thereby reducing customer acquisition costs (Watson *et al.*, 2015:790). Consequently, gaining customer loyalty is an important strategic objective for retailers (Evanschitzky *et al.*, 2012:625; Bellini, Wo, Cardinali & Ziliani, 2011:461).

1.4 THE SOUTH AFRICAN CLOTHING RETAIL INDUSTRY

This section provides a brief overview of the South African retail industry by providing an analysis of the retail industry in terms of its economic contribution. As the focus of this study pertains specifically to clothing retailers, this section elaborates on the clothing retail sector in terms of different role players, trends and challenges and an overview of previous research studies in the South African clothing retail industry.

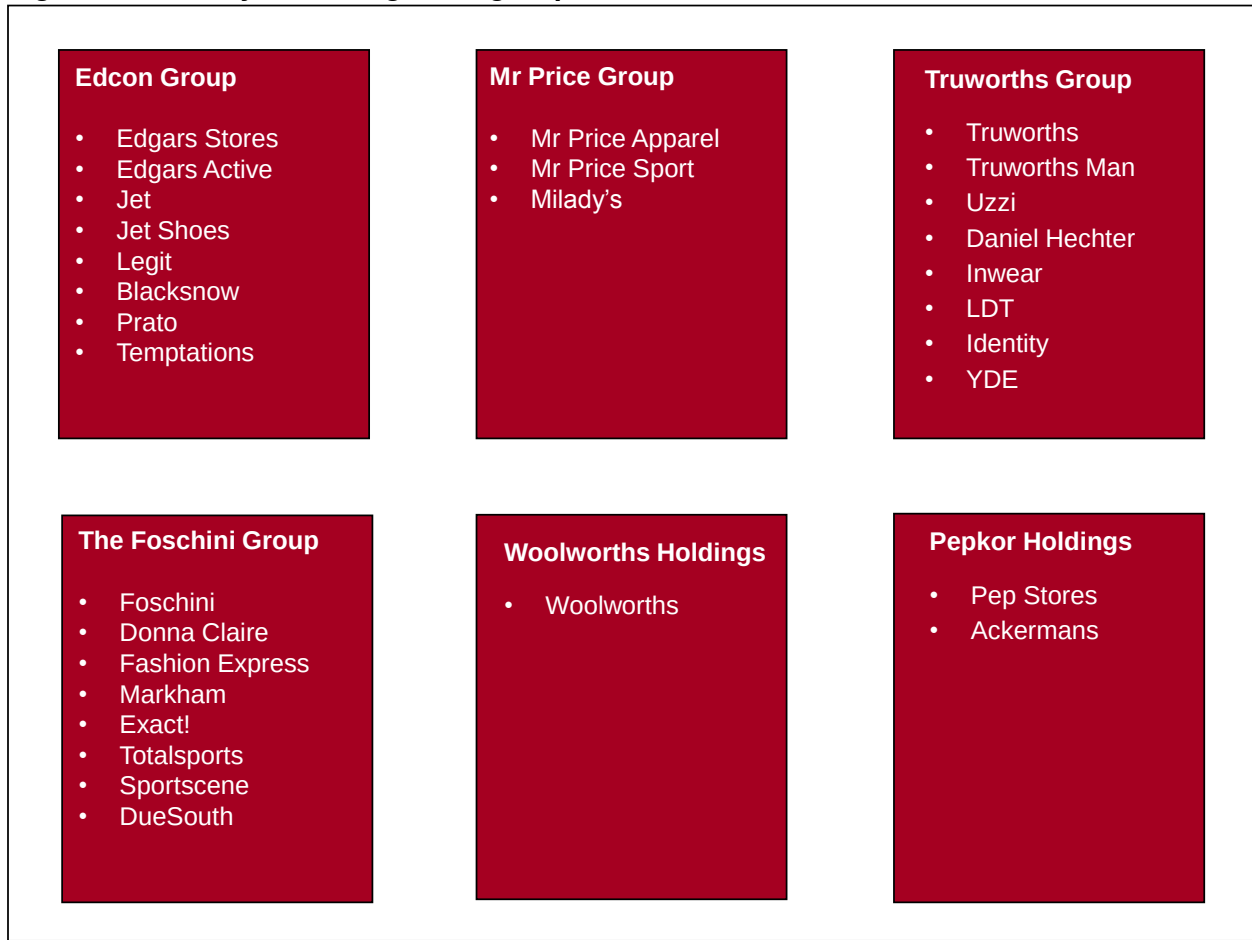
1.4.1 A brief overview of the South African retail industry

The South African retail industry contributes 16.3% to the total Gross Domestic Product (GDP) of the country (Statistics South Africa, 2015). Retail trade sales generated a total income of R535 billion in 2015, with retailers in textiles, clothing and footwear contributing 22% to this figure (Statistics South Africa, 2015; Statistics South Africa, 2016). Further, the South African retail industry contributes an estimated 7% to the national employment (Gauteng Province: Provincial Treasury, 2012:24). Clearly, the industry contributes significantly to the collective economy through its generated revenues and employment. Moreover, the invitation extended to South Africa to join the BRIC (Brazil, Russia, India, China) group and the opportunities presented by South Africa's emerging economy status, have placed the retail industry on the international radar screen (Emerging Market Spotlight, 2011:7). The entry of international retailers such as Massmart, Gap and Zara serve as examples of South Africa's attractiveness to international retailers, as does the changing face of the competitive South African clothing retail landscape (Emerging Market Spotlight, 2011:7; PriceWaterhouseCoopers, 2012:15). As this study focuses specifically on clothing retailers, a discussion pertaining to the clothing retail sector is warranted.

1.4.2 The South African clothing retail sector

The South African clothing retail sector is dominated by a number of major retail groups, including Edcon, Mr Price, Truworths, Foschini, Woolworths Holdings, and Pepkor Holdings (Marketline, 2015). Figure 1 depicts the major clothing retail groups operating in South Africa, each with its different retail format.

The Edcon Group is the largest clothing retailer in South Africa with approximately 1233 stores. It comprises Edgars Stores, Edgars Active Jet, Jet Shoes, Legit, Blacksnow, Prato and Temptations (Marketline, 2015:26). The Edcon group offers different store formats to cater for different customer segments. For example, Edgars Stores operate as full line department stores (i.e. they carry a broad variety, and an extensive assortment of merchandise, which is displayed in separate departments). They focus on middle to higher-income families by offering national and international brands and the appropriate fashion (Edcon, 2016; Marketline, 2015:26; Berman & Evans, 2010:138). In contrast, Jet, Legit, Jet Shoes and Blacksnow are discount retail formats (i.e. they offer a broad variety of merchandise at low prices), that target the mass lower to middle-income market in South Africa (Jet, 2016; Marketline, 2015:26; Berman & Evans, 2010:140). The Edcon Group also offers other retail chain formats, including Prato (which sells footwear specifically targeted at 16 to 30 year-old consumers), and Temptations, which offers ladies' intimate wear (Marketline, 2015:26).

Figure 1: The major clothing retail groups and retail formats

Source: Edgars, 2016; Edcon, 2016; Jet, 2016; Mr Price Group Limited, 2016a; Marketline, 2015; Pep Stores, 2014; The Foschini Group, 2014; Truworhts, 2016; Woolworhts, 2014.

The Mr Price Group has three retail formats for selling apparel, which are Mr Price Apparel, Mr Price Sport and Milady's (Marketline, 2015). Mr Price Apparel offers clothing and accessories, mostly targeting consumers between the ages of 16 and 24 who want to be up-to-date with the latest international fashion trends at affordable prices (Mr Price Group Limited, 2016a). Mr Price Sport focuses on offering sporting apparel, footwear and accessories to sporting families who are value-minded and seek quality and comfort (Mr Price Group Limited, 2016b). Lastly, Milady's focuses on women aged 40 and older, who seek stylish and comfortable clothing and accessories (Mr Price Group Limited, 2016c).

The Truworhts Group offers formal and leisure wear, foot wear and accessories to women and men across a variety of different retail formats and brands (Marketline, 2015:20). The development of stores as brands, and brands as stores, has been crucial to the success of the Truworhts Group (Truworhts, 2016). These brands include Daniel Hechter (a European-influenced collection of high quality, modern, and timeless designs for men and women), Inwear (a range of casual, formal and glamour clothing for women), Uzzi (Italian-inspired, stylish clothing for men), and LTD (leisure time clothing for men, women, teenagers and children) (Fastmoving,

2016a; Truworths, 2016). The Truworths Group also targets younger consumers through Identity (stores selling casual wear at discounted prices) and YDE (stores selling trendy, original clothing to individualists) (Fastmoving, 2016a; Truworths, 2016).

Similar to the Truworths Group, the Foschini Group also targets a variety of different market segments with a diverse range of retail formats and brands. More specifically, they target women (with Foschini and Donna Claire), men (with Markham), families who are value-conscious (with Exact), younger women who love fashion, but shop on a budget (with Fashion Express), consumers who engage in sporting activities (with Total Sports and Sportscene) and consumers who love the outdoors (with Due South) (Fastmoving, 2016b).

The other two major retail groups include Pepkor Holdings and Woolworths Holdings. As part of Pepkor Holdings, Pep Stores targets the mass middle to mass lower income consumer groups and is recognised as the largest single brand retailer in South Africa (Pep Stores, 2014). At the other end of the spectrum is Woolworths, which targets the higher-income groups in South Africa (Ntloedibe, 2010:10). Although clothing forms one of the pillars for Woolworths Holdings, most apparel sold in the stores is under Woolworth's own brand name (Woolworths, 2014).

In addition to the major groups depicted in Figure 1, there are specialty clothing retailers that focus on smaller, upper-end market segments. These speciality clothing retailers either form part of the Platinum Group (including stores such as Jenni Button, Hilton Weiner, Urban, Aca Joe and Vertigo), and the Queenspark Group, or are independently managed or owned (Marketline, 2015; Queenspark, 2016). Other retailers have also diversified their product offerings to include clothing, including PicknPay Clothing, Walmart, (which sells small quantities of clothing through outlets such as Makro) and Checkers Hyper (Checkers, 2016; Makholwa, 2011).

From the above discussion, it can be concluded that retail groups offer a variety of retail formats and brands to target different market segments. Such diversified strategies not only enable retailers to mitigate risks faced in a subdued economic environment, but also result in an increased competitive retail landscape (Euromonitor, 2016). The challenges and trends present in the South African clothing retail sector are now discussed.

1.4.3 Challenges and trends in the South African clothing retail sector

According to Euromonitor (2016), the South African economic environment is characterised by high levels of unemployment, higher utility and food prices, a weakening and volatile currency and rising inflation. These characteristics place constraints on consumers' disposable income, making them more reluctant to spend money and make use of credit options. Additionally, more

international retailers seek growth opportunities and enter the South African market, which leads to increased market rivalry and price wars (Gauteng Province: Provincial Treasury, 2012:35; Osman, 2012:24).

In response to these challenges, clothing retailers tend to diversify their offerings across different retail formats and brands (as discussed in section 1.4.2). Retailers' long-term success in clothing depends on a customer-centric approach, which focuses on retaining customers through relationship marketing strategies (PriceWaterhouseCoopers, 2012:vii). More clothing retailers are consequently investing in loyalty programmes to improve customer retention and increase spending (Marketline, 2014). Examples of such loyalty programmes include the TFG Rewards & More card from Foschini, the WReward card from Woolworths, the ThankU card from Edgars, and the PEPclub card from Pep Stores (Pep Stores, 2014; ThankU Rewards, 2014; The Foschini Group, 2014; Woolworths, 2014).

Although loyalty programmes are used as a tool to establish and strengthen relationships with customers, some customers view these as mere promotional tools and switch between clothing retailers to take advantage of the best promotional deal on offer (Bridson *et al.*, 2008:364; Leenheer & Bijmolt, 2008:429; Mauri, 2003:13). Consequently, customers who belong to a clothing retailer's loyalty programme may not want a relationship with that retailer, which means a wasted application of resources. Further, it has been suggested that the success of relationship marketing strategies in retail markets depends on customers' willingness to engage in relationships with retailers in the first instance (i.e. relationship intentions) (Lin, 2013; Raciti *et al.*, 2012:616; Kumar *et al.*, 2003:667). However, there have been no studies on determining whether clothing retail customers have relationship intentions, nor the relationship with other relationship marketing constructs, such as relationship quality and customer loyalty. By investigating relationship intentions and the interrelationship with relationship quality and customer loyalty, clothing retailers could benefit from gaining a better understanding of relational development, and align resources by building relationships with the right customers (i.e. those with relationship intentions).

1.5 OBJECTIVES OF THE STUDY

The primary and secondary objectives formulated for the study are presented in this section.

1.5.1 Primary objective of the study

The primary objective of this study is to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality and customer loyalty.

1.5.2 Secondary objectives of the study

To achieve the primary objective, the following secondary objectives were set, which were to determine:

1. the validity and reliability of the relationship intention measurement scale in a clothing retail context;
2. whether clothing retail customers can be categorised according to their relationship intentions and to establish whether customers have different relationship intentions towards clothing retailers;
3. the relationship between loyalty programme membership and clothing retail customers' relationship intentions;
4. the relationship between the duration of customers' support for their clothing retailers and their relationship intentions;
5. clothing retail customers' satisfaction in terms of both selected store attributes (price, the assortment offered, the perceived product quality, and the employee service), and their cumulative satisfaction.
6. whether clothing retail customers' satisfaction with selected store attributes (price, the assortment offered, the perceived product quality and the employee service) predict their cumulative satisfaction.
7. the influence of clothing retail customers' relationship intentions on satisfaction in terms of selected store attributes (price, the assortment offered, the perceived product quality and the employee service) and cumulatively.
8. the influence of relationship intentions on clothing retail customers' trust in, and commitment to, clothing retailers.
9. the influence of clothing retail customers' relationship intentions on the relationship quality experienced with clothing retailers.
10. the influence of clothing retail customers' relationship intentions and their relationship quality (individually, and in combination) on their loyalty to clothing retailers.

In addition, the secondary objectives also included the development of:

11. A model depicting the interrelationship between clothing retail customers' relationship intentions, relationship quality and loyalty via structural equation modelling (SEM).

1.6 RESEARCH METHODOLOGY

The methodology section comprises the literature review and the planned empirical investigation.

1.6.1 Literature review

Scientific journals, articles, books and research documents were consulted during this study and the following scientific databases are relevant in this regard:

- Internet: Google Scholar
- ProQuest: International dissertations in full text;
- ScienceDirect: International journals;
- Emerald: International journals;
- EbscoHost: International journals on Academic Search Premier, Business Source Premier, Econlit and PsychInfo;
- NEXUS: Databases compiled by the NRF of current and completed research in South Africa;
- SAePublications: South African journals;
- SACat: National catalogue of books and journals in South Africa.

1.6.2 Empirical investigation

The empirical investigation will be discussed according to the research design and method of data collection, the target population and sample plan, the questionnaire used in this study, the pilot study and the data analysis.

1.6.2.1 Research design and method of data collection

The research design is the blueprint or framework that details the procedure necessary to obtain the information and analysis of data needed to solve the research problem (Iacobucci & Churchill, 2010:591). Three types of research designs can be followed: exploratory, causal or descriptive (Feinberg, Kinnear & Taylor, 2013:57; Hair, Celsi, Oritinau & Bush, 2013:36). Hair *et al.* (2013:36) state that an exploratory research design is normally followed when the researcher would like to generate new insights to help refine the research problem. This is accomplished by following a flexible and unstructured approach to gaining a deeper understanding of underlying consumer decision-making, motivations and attitudes (Feinberg *et al.*, 2013:54; Hair *et al.*, 2013:36). In contrast, a causal research design is followed when the researcher wishes to examine cause-

and-effect relationships between two or more variables through a planned and structured experimental setting (Feinberg *et al.*, 2013:59; Iacobucci & Churchill, 2010:584). In other words, causal research allows the researcher to make if-then statements and is appropriate when the research objective is to understand which independent variable causes a dependent variable to move (Hair *et al.*, 2013:37).

Descriptive research sets out to collect data and create data structures that describe the existing characteristics of a defined target group (Shiu, Hair, Bush & Ortinau, 2009:62). These characteristics include attitudes, intentions, preferences and purchase behaviour, as well as the use of current marketing-mix strategies (Shiu *et al.*, 2009:62). Descriptive research is suitable when the research objectives include portraying the characteristics of a certain marketing phenomenon, determining the frequency of its occurrence, as well as the extent to which the different marketing constructs are associated with one another, allowing the researcher to make predictions about the occurrence of the marketing phenomenon (Feinberg *et al.*, 2013:57). **This study used descriptive research**, because the purpose of this study is to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality and customer loyalty.

The type of research design selected also depends on whether the research study is making use of qualitative or quantitative research. Qualitative research is normally used in exploratory research designs when the main objective is to gain a variety of preliminary insights in order to identify research problems and opportunities (Hair *et al.*, 2013:381; Shiu *et al.*, 2009:738). Qualitative data collection techniques include in-depth interviews, focus groups and observation and projective techniques, all of which allow the researcher to probe for deeper understanding as well as to observe respondents' reaction (Iacobucci & Churchill, 2013:63). Normally, qualitative data analyses are textual rather than numerical and allow for the identification of central themes, which are used to formulate hypotheses (Hair *et al.*, 2013:217; Shiu *et al.*, 2009:738).

In contrast, quantitative research seeks to quantify the magnitude of the relationships between different variables by means of statistical analyses (Feinberg *et al.*, 2013:234; Hair *et al.*, 2013:217). Quantitative research is used when the study makes use of a descriptive research design (Berndt & Petzer, 2011:53), whereas qualitative research allows for the refinement of testing hypotheses, quantitative research enables the researcher to test hypotheses statistically (Hair *et al.*, 2013:268). **This study made use of quantitative research**, which supports its descriptive research design.

Quantitative research normally lends itself to the use of surveys for collecting data from respondents. Survey methods include interviewer-administered, self-administered, computer-

administered and telephonic surveys. **For the purpose of this study, an interviewer-administered survey was done.** The use of interviewer-administered surveys allows trained interviewers to screen prospective respondents according to the set characteristics for the study. Further, interviewers can also explain terms that are unfamiliar to the respondent to improve respondents' understanding and to capture verbal and non-verbal responses (Shiu *et al.*, 2009:238). These efforts result in higher-quality responses and ultimately higher-quality data (Shiu *et al.*, 2009:238). In this study, **interviewer-administered surveys** were conducted **with respondents in their homes** to ensure an environment in which they were comfortable (Malhotra, 2007:184).

The fieldworkers who were tasked with collecting data were second- and third-year Marketing Management students at the University of Pretoria. A total of 35 fieldworkers from different population groups were recruited to facilitate data collection from respondents of different population groups. To further facilitate the data collection process, fieldworkers were allocated a certain quota (based on gender and population group), and either received ten, fifteen, or twenty questionnaires according to their personal preference. Fieldworkers received questionnaires on the 8th of May 2014, and returned all completed questionnaires on the 23rd of May 2014.

To minimise unintentional interviewer errors, the researcher conducted detailed training sessions with the fieldworkers who participated in the data collection (Burns & Bush, 2014:299). These training sessions primarily focused on 'how' and 'where' to collect data. Concerning the 'how', the training sessions focused on how to determine whether respondents qualified to take part in the study. Specifically, fieldworkers were instructed to use their allocated quota, as well as the first two questions in the questionnaire as screening questions (see section 1.6.3.2) to identify who to approach to participate in the study. The fieldworkers were informed that the respondents must answer in the affirmative to both questions before they could administer the questionnaire. Additionally, the training sessions focused on how fieldworkers should administer the questionnaire, and how to ask questions in the questionnaire and capture responses. With regards to the 'where' of data collection, fieldworkers were instructed to approach prospective respondents in their own residential suburbs in the Tshwane metropolitan area at their convenience. Fieldworkers were furthermore instructed to administer the questionnaire in the homes of qualified respondents.

To minimise intentional interviewer errors, each fieldworker received an interviewer identification number that had to appear on all the submitted questionnaires. The researcher then inspected the completed questionnaires of each interviewer to spot completion patterns and to validate the work of each interviewer (Burns & Bush, 2014:299). Questionnaires that had similar completion patterns were discarded, and all the questionnaires submitted by that particular interviewer were

excluded from data analysis. Moreover, fieldworkers that submitted questionnaires with similar completion patterns did not receive any remuneration for data collection. The fieldworkers were also asked to contact the researcher at any time during data collection if they experienced problems. The researcher further supervised the fieldwork process and interacted regularly with interviewers via cell phone or e-mail to ensure that the fieldworkers were following the stipulated instructions during the data collection process.

1.6.2.2 Target population and development of the sample plan

Survey research requires a sample to be drawn of respondents thought to be representative of the study population. Sampling starts with the definition of the target population. **For the purpose of this study, the target population included** clothing retail customers who were aged 18 years and older and resided in the greater Tshwane metropolitan area. To form part of the target population, the respondents must have bought clothing items from a clothing retailer within the last three months and had to be the decision-maker when choosing a clothing retailer from whom to purchase the clothing. These additional requirements set for the respondents to be included in the study population coincide with those cited in previous relationship marketing studies set in a retail context (Buckinix & Van den Poel, 2005:255; De Wulf & Odekerken-Schröder, 2003:101).

The sample can be drawn by making use of probability or non-probability sampling (Shiu *et al.*, 2009:63). When a researcher makes use of probability sampling, it means that each sampling element in the target population has an equal chance of being selected (Feinberg *et al.*, 2013:304). In other words, the selection is objective and free from bias, implying that the results of the research study can be inferred statistically to the target population (Iacobucci & Churchill, 2010:287). In order to conduct probability sampling, the researcher needs a sample frame or a complete list detailing all the elements in the target population (Feinberg *et al.*, 2013:304). In the absence of a sample frame, the researcher has to make use of non-probability sampling to select respondents for the research study. During non-probability sampling, the researcher uses intuitive knowledge or judgment to select sample elements from the target population, implying that not all the population elements have an equal chance of being selected (Iacobucci & Churchill, 2010:287). As the selection is not objective, as it is in probability sampling, the results cannot be inferred to the study population and are limited to the respondents who participated in the study. **This study made use of non-probability sampling** to select respondents because there was no sample frame. Although the use of non-probability sampling does not involve random selection (which limits the statistical interference that can be made to the target population), non-probability sampling is pragmatic and economical, and is often used in marketing research (Zikmund & Babin, 2013:322). Moreover, non-probability sampling eliminates the costs and trouble of developing a sampling frame, which outweighs its limitations surrounding statistical interference

(Aaker, Kumar, Leone & Day, 2013:366; Parasuraman *et al.*, 2007:339; Zikmund & Babin, 2010:423).

Non-probability sampling techniques include convenience sampling, judgmental sampling, snowball sampling and quota sampling (Shiu *et al.*, 2009:480-483; Zikmund & Babin, 2013:322). Convenience sampling is typified by the selection of sampling elements based on convenience, in other words, those who are readily available to participate in the study (Feinberg *et al.*, 2013:304; Zikmund & Babin, 2013:323). With judgmental sampling, the researcher purposefully selects the sample to be non-representative, based on an expert judgment of which sampling elements best contribute to the understanding of the particular research problem (Feinberg *et al.*, 2013:305). Snowball sampling, also called referral sampling, involves identifying and qualifying initial prospective respondents and then asking those respondents to refer the researcher to other suitable respondents (Shiu *et al.*, 2009:482). Quota sampling involves the selection of respondents according to pre-specified quotas which can be either demographic (for example, race, gender, income), specific attitudes (for example, different political or religious views on abortion or the death penalty) or specific behaviour (for example regular or non-regular customer) (Malhotra, 2007:344; Shiu *et al.*, 2009:482). As no sample frame could be obtained for this study, **non-probability sampling in the form of convenience sampling** was used.

To determine the study's sample size, the researcher relied on the sample size of previous studies as a guideline, as well as the nature of statistical analyses that were undertaken in the study (Burns & Bush, 2014:268; Hair, Black, Babin & Anderson, 2014:576). Previous studies that focused on relationship intentions had sample sizes ranging from 120 to 605 respondents (Kruger *et al.*, 2015; Mentz, 2014; Kruger & Mostert, 2012). Hair *et al.* (2014:576) maintain that the sample size is dependent on the nature and number of variables in the study. The current study makes use of SEM that includes more than six constructs and consequently requires a minimum sample size of 500 respondents (Hair *et al.*, 2014:576). **A sample size of 511 respondents was finally realised for this study.**

1.6.2.3 Questionnaire used in this study

The questionnaire started with a preamble explaining the purpose of the study and the respondents' rights (see section 1.8). The questionnaire indicated that the term "clothing retailer" would be abbreviated in the questionnaire as CR. This was done in order to reduce the length of questions, and consequently, the cumulative length of the questionnaire itself. Screening questions ensured that respondents had bought clothing from a clothing retailer in the last three months, and that they had been the decision-maker when choosing a clothing retailer from whom to purchase the clothing. A structured questionnaire comprised of five sections was used to

capture the responses. Section A focused on establishing the respondents' clothing retail patronage habits, while Section B determined their relationship intentions. Section C established the respondents' satisfaction with selected store attributes and their cumulative satisfaction, trust, and commitment, and Section D determined the respondents' loyalty to their clothing retailers. All the questions in sections B to D were scaled items, measured on a five-point, unlabelled Likert scale (1 = Strongly disagree and 5 = Strongly agree). Lastly, section E obtained the respondents' demographic details. Table 1 presents the response format and scale type used for each question included in Section A of the questionnaire, which was used to establish the respondents' clothing retail patronage habits.

Table 1: Section A – Determining respondents' clothing retail patronage habits

	Questions	Response format	Scale
1	How often do you purchase clothing?	Closed-ended, single response.	Ordinal
2	On average, how much do you spend on clothing per month?	Open-ended, single response.	Ratio
3	At which of the following clothing retailers do you prefer to shop? (You may select more than one answer).	Closed-ended, multiple response.	Nominal
4	Which ONE of the following clothing retailers do you shop at most often?	Closed-ended, single response.	Nominal
5	How long have you been doing your shopping at the CR you shop most often?	Closed-ended, single response.	Ordinal
6	Do you have a loyalty card from this CR?	Closed-ended, single response.	Nominal

Section B measured the respondents' relationship intentions by means of 15 items adapted from Kruger and Mostert (2012:45). The items focused on measuring each of the five dimensions comprising relationship intention as proposed by Kumar *et al.* (2003:670). Table 2 presents the response format and scale type used for each question included in Section B of the questionnaire, which established the respondents' relationship intentions.

Table 2: Section B – Determining respondents' relationship intentions

	Questions	Construct of relationship intention	Response format	Scale
1	I am proud to be a customer of my CR.	Involvement	Scaled	Likert
2	I care about the image of my CR.			
3	I am proud when I see my CR's name or advertising materials.			
4	I will tell my CR if their service is better than what I expect.	Feedback		
5	I will tell my CR if their service meets my expectations.			
6	I will take time to tell my CR about their service so that their service will improve.			
7	I expect my CR to offer me value for my money.	Expectations		
8	I expect my CR to offer me more value for my money than other CRs.			

9	I expect my retailer's service to be better than other CRs' service.			
10	I am concerned that I might lose special privileges from my CR by switching to another CR.			
11	I am concerned to lose the services of my CR by switching to another CR.	Fear of relationship loss		
12	I am concerned to lose my relationship with my CR by switching to another CR.			
13	I will forgive my CR if the quality of their service is sometimes below the standard I expect from them.			
14	I will forgive my CR if the quality of their service is below the standard of other retailers.	Forgiveness		
15	I will forgive my CR if I experience bad service from them.			

Section C focused on establishing the respondents' satisfaction with selected store attributes (price, the assortment offered, the product quality and the employee service), cumulative satisfaction, trust, and commitment. Table 3 presents the response format and scale type used for each question included in Section C of the questionnaire, aimed at establishing the respondents' satisfaction (in terms of store attributes and cumulatively), trust, and commitment.

Table 3: Section C – Determining respondents' satisfaction, trust, and commitment

	Questions	Construct measured	Response format	Scale
1	I am satisfied with the price-quality relationship offered at this CR.	Satisfaction with price	Scaled	Likert
2	I am satisfied with the general price level of merchandise at this CR.			
3	This CR provides good value for money.			
4	This CR offers the assortment of products I am looking for.			
5	This CR is well-stocked across its different sections.	Satisfaction with assortment offered		
6	This CR has the right merchandise selection.			
7	This CR has an extensive assortment of products.			
8	The products at this CR are of high quality.	Satisfaction with product quality		
9	This CR has good quality products.			
10	The products at this CR are very satisfactory compared to other stores.			
11	I shop at this CR because its products are superior to its competitors.			
12	The employees at this CR are polite to me.	Satisfaction with employee service		
13	This CR has helpful employees.			
14	This CR has an adequate number of employees available to assist me.			
15	In general, I am satisfied with the service offered at this CR.			
16	This CR is service oriented.			
17	Compared to other CRs, I am very satisfied with this CR.	Cumulative satisfaction		
18	My shopping experiences at this CR have always been pleasant.			
19	Based on all my experiences with this CR, I am very satisfied.			
20	This CR can be trusted at all times.	Trust		
21	This CR can be counted on to do what is right.			

22	This CR has high integrity.	Commitment		
23	The relationship that I have with this CR is something I am very committed to.			
24	The relationship that I have with this CR is something that I intend to maintain indefinitely.			
25	The relationship that I have with this CR deserves my maximum effort to maintain it.			

Section D measured the respondents' loyalty to their clothing retailers. Table 4 presents the response format and scale type used for each question in Section D of the questionnaire, which intends to establish the respondents' loyalty.

Table 4: Section D – Determining respondents' loyalty

	Questions	Response format	Scale
1	I am willing to put in extra effort to buy from this CR.	Scaled	Likert
2	I am proud to tell others that I buy from this CR.		
3	For me, this CR is the best alternative.		
4	I expect to stay with this CR for a long period of time.		
5	As a customer of this CR, I feel that I am prepared to pay more for higher quality products.		
6	I would recommend this CR to others.		
7	I buy from this CR on a regular basis.		
8	This CR stimulates me to buy repeatedly.		

Finally, section E obtained the respondents' demographic details, such as their highest level of education, their population group, marital status, and their gender. Table 5 shows the response format and scale type used for each question in Section E of the questionnaire, used to obtain demographic information.

Table 5: Section E – Determining respondents' demographic information

	Questions	Response format	Scale
1	What is your highest level of education?	Closed ended, single response	Ordinal
2	What is your population group?		Nominal
3	What is your marital status?		Nominal
4	What is your gender?		Nominal

Table 6 presents a summary of previous research studies used to measure the study's constructs. See Annexure A for the questionnaire used in this study.

Table 6: Previous research studies used to measure the study's constructs

Construct of the study	Authors
Relationship intention	
Involvement	Items adapted from Kruger and Mostert (2012:45).
Feedback	
Expectations	
Fear of relationship loss	
Forgiveness	

Satisfaction with store attributes	
Satisfaction with price	Items adapted from Huddleston <i>et al.</i> (2009:71).
Satisfaction with the assortment offered	
Satisfaction with the product quality	
Satisfaction with the employee service	
Relationship quality	
Cumulative satisfaction	Items adapted from Bettencourt (1997:402).
Trust	Items adapted from Morgan and Hunt (1994:35).
Commitment	Items adapted from Morgan and Hunt (1994:35).
Customer loyalty	Items adapted from Too <i>et al.</i> (2001:318).

Once the questionnaire had been completed and the language edited, it was subjected to a pilot study before it was fielded among respondents of the target population.

1.6.2.4 Pilot study

A pilot study can be regarded as a small-scale research project that is used to collect data from respondents similar to those of the study's population (Zikmund & Babin, 2010:61). The purpose of a pilot study is to identify and correct possible misinterpretations caused by questionnaire wording before fielding the final questionnaire (Iacobucci & Churchill, 2010:224). During this study, a pilot study was conducted among 60 respondents from the target population. The respondents participating in the pilot study did not indicate any difficulty in interpreting the questions asked. Additionally, the Cronbach's alpha coefficient values were calculated to determine the internal consistency reliability for the measurement scales used (Hair *et al.*, 2014:94; Field, 2013:647). Table 7 shows the Cronbach's alpha coefficient values obtained for the constructs of the study during the pilot study.

Table 7: Cronbach's alpha coefficient values from the pilot study

Constructs of the study	Cronbach's alpha coefficient values
Relationship intention	0.92
Involvement	0.70
Feedback	0.89
Expectations	0.76
Fear of relationship loss	0.95
Forgiveness	0.97
Satisfaction with store attributes	0.85
Satisfaction with price	0.77
Satisfaction with assortment offered	0.87
Satisfaction with product quality	0.87
Satisfaction with employee service	0.87
Relationship quality	0.91
Cumulative satisfaction	0.85
Trust	0.93
Commitment	0.95
Customer loyalty	0.93

From Table 7 it can be determined that all Cronbach's alpha coefficient values were above 0.7 for all the constructs of the study, which suggests acceptable internal consistency reliability for

the measurement scales used (Hair *et al.*, 2014:94; Field, 2013:647). Based on these results, as well as the fact that there were no questionnaire wording issues, it was decided to collect data from respondents in the target population (as discussed in section 1.7.2.1).

1.6.2.5 Data analyses

Once the data were captured and cleaned, the validity and reliability of all the measurement scales used in the study were established. Validity refers to the degree to which a scale measures what it is supposed to measure (Burns & Bush, 2014:214; Pallant, 2013:7). Validity is normally assessed by determining construct validity, that is, the degree to which the measurement scale (i.e. items in the questionnaire) actually represents the theoretical latent construct they have been designed to measure (Hair *et al.*, 2014:601). **In this study, construct validity was determined by using exploratory factor analyses (EFA) and confirmatory factor analyses (CFA)**, as proposed by Bagozzi (1994:342-344) and Spector (1992:6). In contrast, reliability indicates the ability of the measurement scale to produce consistent results under different conditions (Field, 2013:882; Pallant, 2013:6). In other words, a measurement scale is reliable if a study is repeated, and the measurement scale produces consistent results (i.e. it consistently measures the same construct) (Field, 2013:706; Hair *et al.*, 2013:165). The reliability of a measurement scale is normally assessed by determining its internal consistency reliability, that is, the degree to which the items in the measurement scale measure the same construct (Pallant, 2013:6; Zikmund & Babin, 2013:257). **In this study, the internal consistency reliability of the measurement scales was assessed by calculating Cronbach's alpha coefficient values.** Cronbach's alpha coefficient values give an indication of the average correlation among all the items that make up the measurement scale (Pallant, 2013:6; Malhotra, 2010:319). Zikmund and Babin (2013:249) explain that a Cronbach's alpha coefficient value greater than 0.60 indicates the acceptable reliability of a summated measurement scale.

After determining the measurement scales' validity and reliability, frequencies and descriptive statistics (means and standard deviations) were calculated to describe the data. Additionally, overall mean scores for the constructs were calculated to compare groups and allow for hypotheses testing. **This study relied on a 95% confidence interval (significance level of 0.05)** to determine whether the results were statistically significant (Hair, Celsi, Ortinau & Bush, 2013:281). Aaker *et al.* (2013:426) and Hair *et al.* (2013:147) explain that a 95% confidence interval implies that the probability of incorrectly rejecting the null hypothesis is 5%. Consequently, the results in this study were considered to be statistically significant whenever $p \leq 0.05$. However, statistical significance does not indicate the importance of significance, or how meaningful the result is for decision-making (Field, 2013:79). As Ellis (2010:4) proposes, **this study calculates effect sizes to judge the practical significance of the results.** An effect size is an objective

and standardised measure that reflects the magnitude of an observed effect (Field, 2013:79). Although small effect sizes are not considered meaningful, Cohen (1988:20) argues that medium effect sizes can be observed with the naked eye, and therefore have sufficient practical effect. **This study therefore considered both medium and large effect sizes as practically significant when the results were interpreted.**

The SPSS 23.0 and AMOS 23.0 statistical programmes were used during the statistical analyses. Assistance with statistical analyses was given by Dr Pohl, an independent statistical consultant offering statistical consulting services to the University of Pretoria (see Appendix F). In this study, the following data analyses were performed:

- EFA and CFA to determine the validity of the measuring scales included in the questionnaire;
- Cronbach's alpha coefficient values to determine the reliability of the measuring scales included in the questionnaire;
- Frequencies and descriptive statistics (means and standard deviations) to describe the data and overall mean scores for the study's constructs;
- Cross tabulations to obtain the association between categorical variables by observing the frequencies of cases that occur in each category and the Chi-square test of independence (Field, 2013:722; Pallant, 2013:223) where *w*-values were used to determine effect sizes for associations (Steyn, 1999:8; Bagozzi, 1994:248);
- T-tests and analyses of variance (ANOVA) to establish whether there are statistically significant differences between the means of two (for t-tests), or three or more (for ANOVAs) groups respectively (Pallant, 2013:247, 258). Cohen's *d*-values were calculated to determine practical significance by means of effect size (Cohen, 1988:25-26);
- Pearson product-moment correlations to establish the statistical relationship between two continuous variables (Pallant, 2013:133). Additionally, *r*-values were calculated to determine the effect sizes for the correlation coefficients (Field, 2013:79, 230; Cohen, 1988:79-81);
- Estimating second-order factor models to determine whether constructs are second-order factors (Gaskin, 2012). Additionally, the target coefficient index (T) was calculated to determine the extent to which the second-order factor model accounts for covariation among the first-order factors (Hong & Thong, 2013:287; Doll, Xia & Torkzadeh, 1994:456; March & Hocevar, 1985).
- Regression analyses (specifically simple, multiple, and hierarchical) to determine whether independent variable(s) predict a dependent variable (Hair *et al.*, 2014:157, Pallant, 2013:155);

- Structural equation modelling (SEM) using maximum likelihood estimation to determine the interrelationship between constructs in the study (relationship intentions, relationship quality, and customer loyalty). The fit indices examined to ascertain the model's validity included the normed Chi-square-degrees to freedom ratio (χ^2/df), the root mean square error of approximation (RMSEA), the comparative fit index (CFI), and the Tucker-Lewis index (TLI). The χ^2/df ratio is an absolute fit index that explains how well the model specified by the researcher reproduces the observed data, that is, how well the theory fits the proposed data (Hair *et al.*, 2014:578). Moreover, a χ^2/df ratio of 3:1 or less is related to a better-fitting model (Hair *et al.*, 2014:578). The RMSEA is also an absolute fit index that attempts to explain how well the model fits the study population, not just the sample used during the model estimation (Hair *et al.*, 2014:579). An RMSEA value lower than 0.08 suggests a good fit (Hair *et al.*, 2014:579; Van de Schoot, Lugtig & Hox, 2012:488). Incremental fit indices (namely the CFI and TLI) were also examined to assess how well the proposed model fits relative to the null model (which assumes that all observed variables are uncorrelated) (Hair *et al.*, 2014:580). The CFI and TLI are mostly reported because of their insensitivity to model complexity, with values greater than 0.90 considered acceptable (Hair *et al.*, 2014:580; Van de Schoot *et al.*, 2012:487). In the structural model, path coefficients (β) were considered statistically significant at $p \leq 0.05$.

Table 8 provides a summary of the data analysis strategy by indicating the order in which the analyses were conducted, accompanied by the statistical programme used for analyses.

Table 8: Data analyses strategy

Order	Type of analysis	Program
1	Validity analyses	SPSS 23.0 and AMOS 23.0
2	Reliability analyses	SPSS 23.0
3	Frequency and descriptive statistics	SPSS 23.0
4	Calculation of overall mean scores	SPSS 23.0
5	Cross-tabulations	SPSS 23.0
6	Testing for differences between groups with T-tests and analyses of variance (ANOVA).	SPSS 23.0
7	Testing for correlations between constructs with Pearson product-moment correlations.	SPSS 23.0
8	Determining whether constructs are second-order factors by estimating second-order factor models.	AMOS 23.0
9	Determining whether independent variable(s) predict(s) dependent variable with regression analyses (including simple, multiple, and hierarchical).	SPSS 23.0
10	Determining the interrelationship between constructs via SEM.	AMOS 23.0

1.7 ETHICAL CONSIDERATIONS

Before the study was undertaken, a research proposal was submitted to a panel at the Workwell Research Unit in the Faculty of Economic and Management Sciences at the North-West University (Potchefstroom Campus). The research proposal was approved, and the Research Unit provided ethical clearance for the study. Ethical clearance was given because the respondents who participated in the study were not vulnerable (for example, they were not children, prisoners, pregnant women, mentally disabled persons, economically or educationally disadvantaged persons) and minimal risk (related to the harm or discomfort of respondents) was anticipated during the proposed research. Divulging information during data collection also held minimal risk to the respondents, as they were not required to discuss sensitive topics (such as sexual activity, or drug and alcohol use), or to participate in invasive, intrusive or potentially harmful procedures (such as the intake of placebos or drugs and supplying blood or tissue samples). Further, the fieldworkers (as well as the instructions in the preamble to the questionnaire) informed the respondents of their rights. These rights included voluntary participation, and that the choice to stop the interview at any time, anonymity (i.e. the findings would not be linked to them individually), and confidentiality (i.e. their personal details would not be made available to external parties). A letter confirming ethical clearance for the thesis can be found in Appendix H.

1.8 CONTRIBUTION OF THE STUDY

The successful application of relationship marketing strategies in B2C markets, such as retail, requires a greater understanding of relational development from the customer's perspective (Adjei & Clark, 2010:73; Mark *et al.*, 2013:233; O'Malley & Prothero, 2004:1293). This study argues that the success of relationship marketing strategies in B2C markets is dependent more on customers' relationship intentions and, accordingly, their receptivity to such efforts than on the strategy itself. By extending the relationship intention construct into a retail environment and empirically determining its interrelationship with relationship quality and customer loyalty, this study broadens scholars' understanding of relational development in retail markets. It thus argues that customers' relationship intentions should be the starting point for understanding relational development in retail markets. Further, the study posits that if relationship marketing strategies are to be successful in retail markets, it is essential to determine customers' relationship quality. It is also essential for retailers to focus on their customers' relationship intentions and relationship quality in combination in an effort to build customer loyalty. Finally, this study broadens scholars' understanding of relationship intentions by considering the application and related benefits thereof within a non-services dominated environment, i.e. retail markets.

From a managerial perspective, the study provides clothing retailers with a measurement instrument that could be used to determine their customers' relationship intentions. Clothing retailers could then use the customers' relationship intentions as segmentation criteria to target the appropriate customers (i.e. those with relationship intentions) with relationship-building efforts. This would ensure that resources were properly attributed to those customers who are most likely to respond to such strategic endeavours. The interrelationship between relationship intention, relationship quality and customer loyalty also highlights the need for clothing retailers to determine clothing retail customers' relationship intentions as well as their relationship quality when considering customer loyalty. This is of critical importance in the competitive clothing retail sector, as customer loyalty is linked to increased customer retention, maximised lifetime value and profitability.

1.9 DEMARCATION OF THE STUDY

This study is comprised of six chapters. **Chapter 1** provides a contextual overview of the study by discussing the main reasons for undertaking the study. Chapter 1 also presents the research problem, the objectives, the research methodology and the structure of the study. The methodology and results of this study are presented in four articles submitted to accredited academic journals for consideration for publication. **Chapter 2** presents the first article, which determined the viability of relationship intention in a retail context by measuring and categorising clothing customers according to their relationship intentions. The article also explored the duration of customer support for a clothing retailer, their loyalty programme membership, and the relationship thereof with customers' relationship intentions to that retailer. This article was submitted to *Acta Commercii* (a Department of Higher Education and Training or DoHET-accredited journal) and was accepted for publication, provided that changes suggested by the article's reviewers were addressed. The second article (presented in **Chapter 3**), which determined customer satisfaction and the influence of retail customers' relationship intentions on their satisfaction, was submitted to *The Retail and Marketing Review* (DoHET--accredited journal). The article was accepted by the journal, provided that minor changes suggested by the article's reviewers were addressed. **Chapter 4** presents the third article, which focused on relationship intention as a predictor of clothing retail customers' satisfaction, trust, commitment, and relationship quality. The article was submitted to *Management Dynamics* (an International Bibliography of the Social Sciences or IBSS-accredited journal) and was accepted for publication provided that changes suggested by the article's reviewers were addressed. The fourth article determined whether relationship intention and relationship quality are predictors of clothing retail customers' loyalty, and is presented in **Chapter 5**. A version of this article will be submitted to the *South African Journal of Business Management* (an Institute for Scientific Information or ISI-accredited journal) for consideration for publication. Finally, **Chapter 6** contains the conclusions

drawn from, and recommendations based on, the main findings of this study. The chapter also proposes a model depicting the interrelationship between clothing retail customers' relationship intentions, relationship quality and loyalty. Chapter 6 concludes with the study's limitations and directions for future research.

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CHAPTER 2: ARTICLE 1
RELATIONSHIP INTENTION AMONG CLOTHING RETAIL CUSTOMERS: AN
EXPLORATORY STUDY

Chapter 2 presents the first article of this study which determined the viability of relationship intention in a retail context by measuring and categorising clothing customers according to their relationship intentions. The article also explored the duration of customer support for a clothing retailer, their loyalty programme membership, and the relationship thereof with customers' relationship intentions towards the retailer purchased from most often. Subsequently, Article 1 addresses secondary objectives 1 to 4 set for the study (see Section 1.5.2). This article was submitted to *Acta Commercii* (a Department of Higher Education and Training or DoHET-accredited journal) and was **accepted for publication**, provided that changes suggested by the article's reviewers were addressed. The article presented in this chapter is in the original format as submitted to *Acta Commercii* before the reviewers' comments were addressed. The editorial policy and guidelines for manuscript submissions to *Acta Commercii* are available at:

- <http://www.actacommercii.co.za/index.php/acta/pages/view/original>

Appendix B contains a copy of the editorial policy and guidelines for manuscript submissions to *Acta Commercii*. Please note that although referencing was done according to these policies and guidelines, page margins, font and font size were kept consistent throughout the thesis to ensure technical consistency. Additionally, the candidate decided to number headings, to allow for more uniformity in the Table of contents.

Chapter 2 concludes with main findings from this article contributing to the overall objectives of this study.

RELATIONSHIP INTENTION AMONG CLOTHING RETAIL CUSTOMERS: AN EXPLORATORY STUDY

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ABSTRACT

Orientation: Increasing competition has resulted in clothing retailers placing more emphasis on expensive relationship marketing tactics to retain customers. The retailers often use customers' loyalty programme membership and the duration of their support to identify and target them in relationship-building efforts.

Research purpose: This study determines the viability of relationship intention by measuring, and then categorising, clothing retail customers according to their relationship intentions. The study also explores the duration of customer support for a clothing retailer, membership of their loyalty programme and the relationship thereof with customers' relationship intentions towards that retailer.

Motivation for the study: Relationship building efforts would be better directed at customers willing to engage in such actions, that is, customers with relationship intentions.

Research design, approach and method: Quantitative in nature, this study followed a descriptive research design and used an interviewer-administered survey to collect data from 511 clothing retail customers residing in the greater Tshwane metropolitan area.

Main findings: Clothing retailers can effectively determine, and categorise customers according to, their relationship intentions. Moreover, the length customers have supported a clothing retailer, as well as their membership to a clothing retailer's loyalty programme has no relationship with their relationship intentions.

Practical/Managerial implications: Clothing retailers should identify, and focus their relationship-building efforts on, customers with relationship intentions, as these customers are more likely to respond favourably to such tactics. They are also more likely to be retained by the clothing retailer and provide a return on investment.

Contribution/value-add: This study gives clothing retailers a reliable and valid measuring instrument that can be used to identify customers with relationship intentions, rather than relying on the duration of the customers' support and their loyalty programme membership.

1. INTRODUCTION

The benefits of relationship marketing, such as increased customer loyalty, referrals and spending, are well documented in literature (Agariya & Singh, 2011:228; Mark *et al.*, 2013:233). However, the applicability of these benefits to consumer markets like the clothing retail sector is questionable (O'Malley & Tynan, 2000:797). Some marketing scholars argue that the size of the consumer markets and the customers' need for variety tends to limit the number of meaningful interactions retailers can have with their customers. This is a challenge to the development of successful customer relationships (De Wulf, Odekerken-Schröder, de Cannière & Van Oppen, 2003). Nevertheless, in the face of aggressive pricing and the absence of switching barriers, more clothing retailers are using relationship marketing tactics to improve customer retention and profitability (De Cannière, De Pelsmacker & Geuens, 2010:87; MarketLine, 2014:13). Consequently, it has become increasingly important for clothing retailers to understand how to establish and maintain successful customer relationships (Leahy, 2011:652).

When deciding on customers with whom to build long-term relationships (Meyer-Waarden, 2008:87), clothing retailers consider both loyalty programme membership and duration span of how long customers have been supporting them as an indication of relationship formation (Bolton, Kannan & Bramlett, 2000:95). The idea of using the duration of customers' support as an indicator of their relationship intentions stems from the belief that the impact of relationship marketing tactics on relationship investment increases over time (De Wulf *et al.*, 2001:47; Ward & Dagger, 2007:282) and that customer lifetime value and profitability increase commensurately with the duration of their support (Liang & Wang, 2006:142).

Despite organisational efforts to build relationships with customers, it is the latter who dictate whether relationships are going to develop in the business-customer context (Bove & Mitzifiris, 2007:508; Fernandes & Proença, 2013:42). Clothing retailers should therefore determine their customers' conscious tendency to engage in relationships with organisations (relationship intention) (Kumar, Bohling & Ladda, 2003:670; Odekerken-Schröder, De Wulf & Schumacher, 2003:180) to ensure that the customers who are most likely to respond to relationship-building efforts are targeted (Raciti, Ward & Dagger, 2013:615).

Although clothing retailers can benefit from categorising customers according to their relationship intentions, this has not been explored in the context of the retail clothing environment. Further,

the literature search revealed no empirical evidence as to whether customers' loyalty programme membership and the duration of their support could indicate their relationship intentions in this context. This article argues that customers' relationship intentions should be used to categorise and target customers for the purpose of relationship marketing, because their relationship intentions determine whether clothing retailers' relational efforts will be favourably received and acted upon (De Wulf, Odekerken-Schröder & Iacobucci, 2001:34; Fernandes & Proença, 2013:42). The purpose of this study is first to determine the viability of considering relationship intention in the clothing retail context by measuring, and then categorising, clothing retail customers according to their relationship intentions. The study furthermore explores the relationship between clothing retailer customers' relationship intentions and the length of time they have supported a clothing retailer as well as their membership to the clothing retailer's loyalty programme.

2. LITERATURE REVIEW

2.1. Relationship marketing in the retail context

Relationship marketing focuses on retaining existing customers by creating and preserving mutually beneficial, long-term relationships (Christopher, Payne & Ballantyne, 2008). The significance of focusing on relationship marketing tactics stems from the notion that building strong customer relationships leads to increased satisfaction, loyalty and customer referrals (Adjei, Griffith & Noble, 2009:493; Wong & Sohal, 2006:244). Retailers fostering long-term relationships with customers also benefit financially from the lower cost of acquiring customers and increasing their purchases (Ashley, Noble, Donthu & Lemon, 2011:749; Mark *et al.*, 2013:233). Considering these benefits, it is not surprising that more retailers are pursuing long-term relationships with customers to gain a strategic and competitive advantage (De Cannière *et al.*, 2010:87).

Relationships between retailers and customers begin when retailers respond promptly to, and satisfy, their customers' needs (Adjei *et al.*, 2009:494; Johnson & Ross, 2014:207). This, in turn, increases the customers' willingness to exchange information that allows the retailers to gain a deeper understanding of those needs and how to satisfy them better than their competitors can do (Ashley *et al.*, 2011:749). Sheth and Parvatiyar (1995:256) argue that customers fundamentally engage in relationships with organisations for the purposes of choice reduction, which results in more efficient information processing and decision-making. Particularly in the retail context, choice reduction is demonstrated in customers' inclination to patronise the same retailer over a period of time (Sheth & Parvatiyar, 1995:256).

Notwithstanding the fact that relationship marketing offers mutual benefits for retailers and their customers, marketing academics have criticised the application of a relationship marketing approach in consumer markets on account of the size of the market and the limited customer interactions (Leahy, 2011:651). Despite this valid criticism, retailers continue to invest in relationship building as a customer retention strategy (Bojei, Julian, Wel & Ahmed, 2013:171; Grewal & Levy, 2007:449). It thus becomes essential to understand the dynamics of relationship marketing in consumer markets, including how relationships between retailers and customers develop (Adjei & Clark, 2010:73; Mark *et al.*, 2013:233). Since customers' desires to enter into a relationship ultimately affect the effectiveness of retailers' relationship-marketing efforts (Palmatier *et al.*, 2007:210), customers' intentions to engage in relationships with retailers should be scrutinised (Raciti *et al.*, 2013:616).

2.2. Relationship intention

Some customers may be indifferent to retailers' relationship-building efforts (Adjei & Clark, 2010:73) by focusing more on transactional exchanges (Dalziel, Harris & Laing, 2011:399). Consequently, retailers' efforts would be better directed at customers who are likely to respond to these efforts (Palmatier *et al.*, 2007:210; Parish & Holloway, 2010:63), that is, those who have relationship intentions. Relationship intention represents customers' conscious and planned desire to engage in a relationship with an organisation whilst buying products or services attributed to the organisation itself, a brand or a channel (Kumar *et al.*, 2003:667; Raciti *et al.*, 2013:615). Kumar *et al.* (2003:667), who first introduced the relationship intention construct, suggest that customers' relationship intentions consist of five sub-constructs: involvement, feedback, expectations, forgiveness and fear of loss of relationship.

2.2.1. Involvement

Baker, Cronin and Hopkins (2009:116) explain that involvement is a function of the personal relevance that an object (for example, a product, a service or a relationship with an organisation) has for customers, along with their willingness to engage in the activities associated with that object. Further, involvement plays a role in customers' decision-making, as involved customers demonstrate greater motivation to collect and process marketing information (Dagger & David, 2012:450; Kinard & Capella, 2006:365). Information processing and customer decision-making influence customers' interest in relationships with organisations (Varki & Wong, 2003:89). Involvement should therefore be viewed as fundamental to the understanding of customer-organisational relationships, as involvement influences customers' receptivity to organisations' relationship-marketing efforts (Kinard & Capella, 2006:365; O'Cass, 2000:551).

Building on the premise that involvement influences customer decision-making and that involved customers engage willingly in activities associated with objects of personal relevance (Dagger & David, 2012:450), it can be deduced that customers' involvement indicates their relationship intentions. Kumar *et al.* (2003:670) argue that involved customers engage in relationship activities with organisations without being forced to do so. Customers with relationship intentions not only display greater involvement with a retailer, but also value regular feedback to, and from, the retailer (Ashley *et al.*, 2011:754; Baker *et al.*, 2009:117).

2.2.2.Feedback

Customer feedback, whether positive or negative, is a valuable source of managerial information (Voss *et al.*, 2004:212), as it is an opportunity for organisations to learn from customer interactions (Caemmerer & Wilson, 2010:289), thereby highlighting organisational strengths and generating new ideas for service improvements (Wirtz, Tambyah & Mattila, 2010:363). Feedback identifies problem areas and is an opportunity for an organisation to rectify problems that may occur during service delivery, thus preventing dissatisfied customers from defecting to competitors and spreading negative word-of-mouth (Lacey, 2012:137). Consequently, customer feedback is acknowledged as a customer relationship driver (Lacey, 2012:137).

Previous research suggests that customers who have strong relationships with organisations are more at ease in providing feedback (Rothenberger, Grewal & Iyer, 2008:359), and are motivated to communicate with organisations about correcting problems, as opposed to terminating a relationship when service transgressions occur (Lacey, 2012:138). Subsequently, customers' willingness to provide an organisation with feedback is indicative not only of strong customer-organisational relationships (Blodgett, Wakefield & Barnes, 1995:31), but also of their relationship intentions towards that organisation (Kumar *et al.*, 2003:670). Kumar *et al.* (2003:670) add that customers with relationship intentions are motivated by altruism to give the organisation both positive and negative feedback on their expectations.

2.2.3.Expectations

Expectations denote customers' beliefs about a product, service or organisation, derived from previous experiences (Wilson, Zeithaml, Bitner & Gremler, 2012:51). These beliefs, in turn, become reference points or standards against which to judge performances (Zeithaml, Berry & Parasuraman, 1993:1). Consequently, expectations significantly influence customer satisfaction (Oliver, 1980:460), and, ultimately, their behavioural intentions (Choy, Lam & Lee, 2012:14).

Customer expectations differ, depending on the type of relationship they have with an organisation (Mason & Simmons, 2012:231). For example, customers in established relationships

with organisations often have higher expectations of the organisations, and to sustain customer-organisational relationships requires considerable investment of irrecoverable resources, including time and effort (De Wulf *et al.*, 2001:34; Liang & Wang, 2006:120-121). Kumar *et al.* (2003:670) therefore advocate that customers who expect more from organisations are concerned with the enhancement of organisational products and services and are thus more intent on building relationships.

2.2.4. Forgiveness

Even though the strongest customer-organisation relationships are susceptible to disruption and problems when customer expectations are not met (Tsarenko & Tojib, 2011:383), research has shown that strong customer relationships give organisations some protection after a service transgression has occurred (Priluck, 2003:37; Yu & Xie, 2011:1). Kim, Ok and Canter (2012:60-61) and Singh and Sirdeshmukh (2000:150) explain that customers in strong organisational relationships display greater tolerance of service failures, and are therefore more likely to forgive organisations for their poor product or service experiences. Such customers are also more likely to forgive service transgressions, as they expect to maintain their relationships with the organisation in the future (Priluck, 2003:37; Yu & Xie, 2011:1). Kumar *et al.* (2003:670) accordingly suggest that customers' willingness to forgive an organisation when their expectations are unmet, or when transgressions occur, reveals their relationship intentions towards the organisations.

2.2.5. Fear of relationship loss

Customers' wishes to maintain organisational relationships are embedded in the relational benefits arising from such relationships, including confidence and social and special treatment benefits (Bojei *et al.*, 2013:171; Henning-Thurau, Gwinner & Gremler, 2002:234). Dagger, David and Ng (2011:273) posit that customers in organisational relationships experience less anxiety, as they know what to expect from an organisation (confidence benefits). They receive personal recognition, familiarity and friendship from the organisation's employees (social benefits), as well as discounted prices and customised product or service offerings (special treatment benefits).

These relational benefits facilitate the formation of relational bonds, when customers interact satisfactorily with organisations over consecutive time periods (Homburg, Giering & Menon, 2003:44; Liang & Wang, 2007:339). Relational bonds include financial items (price attractions and discounts to stimulate customer consumption), social aspects (a sense of affiliation through the provision of support, advice and empathy during interactions), and structural bonds (rules, policies, procedures, infrastructure or agreements that give formal structures for relationships and interactions) (Liang & Wang, 2007:339-341; Wilson *et al.*, 2012:154). Relational bonds also

increase customers' perceptions of switching cost, that is, the cost of lost resources invested when they migrate to another organisation (Jones *et al.*, 2007:337).

As the establishment of customer-organisational relationships requires the investment of customer effort and time (Vázquez-Casielles, Suárez-Álvarez, Río-Lanza & Belén, 2009:2293), any perceived loss of relational benefits, termination of relational bonds, and possible switching costs give rise to customer concern about the consequences that may come about should their relationship with an organisation end (Jones *et al.*, 2007:337; Kumar *et al.*, 2003:670). Therefore, customers who fear losing their relationship with an organisation demonstrate relationship intentions (Kumar *et al.*, 2003:670).

2.3. Loyalty programmes and South African clothing retailers

A loyalty programme is an integrated system of marketing activities aimed at increasing customer spending, loyalty, and ultimately retention by rewarding customers for repeated patronage (Meyer-Waarden, 2008:89; Vesel & Zabkar, 2010:1339). If they want to join a retailer's loyalty programme, customers usually have to apply to become a member, after which they are issued with a loyalty card to validate their membership so that they can take advantage of the rewards offered (Leenheer & Bijmolt, 2008:429). Rewards, such as price discounts and gifts, are obtained either immediately when customers present their loyalty card, or when their points, accumulated over a period of time, are redeemed (Liu, 2007:20).

It is believed that loyalty programmes facilitate customer relationship development in a number of ways. First, loyalty programmes allow retailers to obtain information about their customers' product and retail mix preferences (Mauri, 2003:13), which enables the retailers to better satisfy customer needs, a necessary condition for relationship formation (Adjei *et al.*, 2009:494). Secondly, as loyalty programmes require the investment of considerable irretrievable resources, it signals the retailers' intention to sustain the customer relationships (Leenheer & Bijmolt, 2008:429; Liu, 2007:19). Lastly, loyalty programmes focus on encouraging customer loyalty by rewarding customers for their continued patronage (De Wulf & Odekerken-Schröder, 2003:97; Leenheer & Bijmolt, 2008:429; Liu, 2007:19). It is thus understandable that clothing retailers increasingly use loyalty programmes as one of their relationship marketing strategies for establishing and strengthening customer relationships and stimulating customer loyalty (Huang, 2015:1318; Leenheer & Bijmolt, 2008:429).

South African examples of clothing retailers using loyalty programmes include the WRewards card from Woolworths, the TFG Rewards & More card from Foschini, the ThankU Rewards card from Edgars and the PEPclub card from Pep Stores (Pep Stores, 2014; Thank U Rewards, 2014; The Foschini Group, 2014; Woolworths, 2014). The WRewards card focuses on dividing customers into tiers according to their spending, and rewards customers with instant price discounts and benefits (Woolworths, 2014), while the Edgars ThankU Rewards card allows the customers to earn and accumulate points based on the monetary value of their purchases, which, in turn, can be redeemed for cash discounts (Thank U Rewards, 2014). Foschini attempts to foster relationships with their customers by providing instant, unique rewards based on the customers' specific needs (The Foschini Group, 2014), while PEP customers earn luckies (competition entries into a lucky draw for a variety of prizes) every time their PEP club card is swiped in-store (PEP Stores, 2014).

Although clothing retailers use loyalty programmes to enhance customer relationships, Bridson, Evans and Hickman (2008:364) caution that some customers may view loyalty programmes as mere promotional tools and may switch from one clothing retailer to the next to take advantage of the best offers. For this reason, the customers' loyalty programme membership may not necessarily indicate that they are willing to respond to the clothing retailers' relationship efforts.

2.4. Duration of support for a clothing retailer

For the purpose of this study, the duration of customers' support refer to the time period during which customers have repeatedly purchased from the same clothing retailer (Rust & Williams, 1994:108). The length of time during which customers have supported a particular retailer is viewed as significant, as it is believed that longer periods of support are directly associated with retailers' profitability (Ward & Dagger, 2007:283). Further, scholars argue that the impact of relationship marketing tactics on relationship investment improves over time, suggesting that customer relationships strengthen the longer their support lasts (De Wulf *et al.*, 2001:47; Ward & Dagger, 2007:282). Clothing retailers may assume that the length of time during which customers have supported them is indicative of their successful relationship-marketing strategies. However, postulating that relationships with customers automatically strengthen over time erroneously distorts the dynamics of relationship marketing (Ward & Dagger, 2007:287). Likewise, the assumption that the duration of their support indicates customers' relationship intentions is incorrect (Parish & Holloway, 2010:69). Customers may, therefore, buy from an organisation over an extended period of time, yet lack the emotional attachment or intention to develop a relationship with that organisation (Kumar *et al.*, 2003:670).

3. PROBLEM STATEMENT, RESEARCH OBJECTIVES AND HYPOTHESES

Increasing competition has caused clothing retailers to focus on customer retention by making substantial investments in relationship marketing tactics (Durham, 2011:34; International Trade Centre, 2010:15). However, the success of relationship-marketing tactics depends on customers' motivation to reciprocate such efforts (De Wulf *et al.*, 2001:33; Raciti *et al.*, 2013:616). Clothing retailers often rely on loyalty programme membership and the duration of their customers' support to identify those with whom they want to build relationships (Bridson *et al.*, 2008:364; Kumar *et al.*, 2003:670). Clothing retailers could possibly benefit more by identifying customers with relationship intentions to ensure that valuable resources are not wasted on efforts to establish relationships with customers who do not want to respond to these efforts (Kumar *et al.*, 2003:673; Parish & Holloway, 2010:69).

Although Kumar *et al.* (2003:675) propose that the relationship intention construct should be evaluated empirically across different industries, including the retail industry, relationship intention studies have been limited to service settings (Kruger & Mostert, 2012). The purpose of this study is therefore to determine the viability of the relationship intention concept within a clothing retail context by measuring, and then categorising, clothing retail customers according to their relationship intentions. The study furthermore explores the relationship between clothing retailer customers' relationship intentions and the length of time they have supported a clothing retailer as well as their membership to the clothing retailer's loyalty programme. The objectives of the study are:

- To determine the validity and reliability of the relationship intention measurement scale in the clothing retail context;
- To categorise clothing retail customers according to their relationship intention levels;
- To determine whether clothing retail customers with different relationship intention levels differ from one another in terms of their relationship intentions;
- To determine the relationship between loyalty programme membership and clothing retail customers' relationship intentions;
- To determine the relationship between the duration of customers' support for their clothing retailers and their relationship intentions.

The following alternative hypotheses were formulated for the study:

- H₁: Clothing retail customers with different levels of relationship intention vary significantly in terms of these intentions.
- H₂: There are significant differences between clothing retail customers' relationship intentions and their loyalty programme membership.

- H₃: There are significant associations between clothing retail customers with different relationship intention levels and their loyalty programme membership.
- H₄: There are significant differences between clothing retail customers' relationship intentions and the duration of their support.
- H₅: There are significant associations between clothing retail customers with different relationship intention levels and the duration of their support.

4. METHODOLOGY

4.1. Target population and sampling

The target population for this study included clothing retail customers aged 18 years and older, residing in the greater Tshwane metropolitan area. In the absence of a sample frame, non-probability convenience sampling was used to collect data from the respondents in the target population (Iacobucci & Churchill, 2010:287). This approach is similar to some recent South African studies (Beneke; Hayworth, Hobson & Mia, 2012; Roberts-Lombard & Immelman, 2015) as well as other South African studies on relationship intention (Kruger & Mostert, 2015:57; Kruger & Mostert, 2013:339).

4.2. Questionnaire and data collection

An interviewer-administered survey approach using a structured questionnaire complemented the descriptive research design used for the study (Zikmund & Babin, 2013:49, 164). Trained fieldworkers approached respondents on the basis of convenience. Participation in the study was voluntary. The respondents were not asked to divulge any personal or identifiable information, thereby ensuring their anonymity.

The questionnaire commenced with a set of screening questions which would identify the respondents as part of the target population. As previous studies examining relationship marketing in the retail context emphasise that the respondents should have had regular contact with a retailer (Bettencourt, 1997:393; De Wulf & Odekerken-Schröder, 2003:101), a screening question was included to ensure that they had purchased items from a clothing retailer within the past three months. A second screening question ensured that those participating in the study were the main decision-makers in terms of choosing a clothing retailer from which to purchase clothing.

The first section of the questionnaire focused on determining the respondents' clothing retail patronage habits, including their loyalty programme membership and how long they had supported the clothing retailer where they shopped most frequently. Similarly to the approach

followed by De Wulf and Odekerken-Schröder (2003:101), the next section focused on measuring the respondents' relationship intentions towards the clothing retailer where they shopped most often.

Previous studies have measured relationship intentions using 26 items (Kruger & Mostert, 2013:350; Kruger & Mostert, 2012:45), which results in fielding administration issues concerning the length of the questionnaire and the time needed to complete it (Fricker *et al.*, 2012:3). The relationship intention measurement scale proposed by Kruger and Mostert (2012:45) was therefore adapted and shortened to 15 items for the present study. Specifically, a 5-point unlabelled Likert scale, where 1 = strongly disagree and 5 = strongly agree, was used to measure relationship intention.

The questionnaire was pretested among 60 respondents from the target population. After minor wording changes, the data were collected by trained fieldworkers, who approached prospective respondents on the basis of convenience. In total, 511 usable questionnaires were collected from the respondents for analysis.

4.3. Data analyses

The Statistical Package for Social Sciences (SPSS) (Version 22) was used to capture, clean and analyse the data. With reference to the normality of distribution relating to each scaled item included in the questionnaire, Curran, West and Finch (1996:16) indicate that the distribution of results can be deemed normal if it displays skewness and kurtosis absolute values of less than 2.00 and 7.00 respectively. Since all the scaled items in the questionnaire were within these parameters (ranging between -0.027 to -1.425 for Skewness and 0.061 to 1.925 for Kurtosis) (Curran *et al.*, 1996:16), as well as the fact that the sample size was relatively large, parametric tests were considered suitable for testing the hypotheses.

An exploratory factor analysis was performed to reduce the dimensionality of the data (i.e. the items used to measure relationship intentions) into a smaller set of more manageable factors (Field, 2013:628; Pallant, 2013:188). The exploratory factor analysis also helped the researchers understand the underlying structure of the latent variable (i.e. factors that might underlie relationship intentions) and test the validity of the shortened relationship intention measurement scale (Field, 2013:628). Cronbach's alpha coefficients were calculated to assess the reliability of the scale measuring the respondents' relationship intentions (Pallant, 2013:6). Field (2013:679) recommends that Cronbach's alpha coefficients should ideally be greater than 0.7 to indicate the acceptable internal consistency and reliability of the measurement scale.

In order to test the hypotheses formulated in this study, the researchers relied on a 95% confidence level, meaning that p-values of less than 0.05 were interpreted as being statistically significant (Hair, Celsi, Oritinau & Bush, 2013:281). An independent sample t-test and one-way Anovas were carried out in order to determine whether there were statistically significant differences between the means of different groups, whereas significant associations between constructs were determined by means of Pearson's chi-square tests for independence by cross-tabulating the variables (Field, 2013:722; Pallant, 2013:247, 258).

Although statistical significance demonstrates whether statistical differences or associations exist between variables, it does not indicate the strength of the significance (Field, 2013:79). Ellis (2010:4) therefore suggests that effect sizes should be calculated to enable the researcher to judge the practical importance of an effect or a result. In this study, Cohen's *d*-values (effect size for differences) and *w*-value (effect size for associations) were calculated (Bagozzi, 1994:248; Cohen, 1988:25-26). Cohen (1988:25-26) explains that *d*-values can be considered small at 0.2, medium at 0.5, and large (practically significant) at a value greater than or equal to 0.8. All the *d*-values were rounded off to one decimal point. In terms of the effect sizes for associations, Steyn (1999:8) suggests that *w*-values should be interpreted according to the following guidelines: *w* = 0.1 indicates a small effect, *w* = 0.3 indicates a medium effect and *w* = 0.5 indicates a large effect, and a practically significant, association between variables. Similar to previous studies (Farrington, 2014; Kruger & Mostert, 2013:349), this study used effect sizes that were large and practically significant (specifically *w*-values ≥ 0.5 and *d*-values ≥ 0.8) when deciding whether or not to support hypotheses.

5. RESULTS

5.1. Sample profile and clothing retail patronage

Table 1 provides an overview of the sample profile and clothing retail patronage habits of the respondents who participated in the study.

TABLE 1: Sample profile and clothing retail patronage habits

Variable	Response categories	<i>n</i>	%
Gender	Female	316	61.8
	Male	195	38.2
Population group	Black	164	32.0
	Indian/ Asian	54	10.6
	Mixed race	31	6.1
	White	262	51.3
Marital status	Single	336	65.8
	Married or living with a partner	156	30.5
	Divorced or separated	13	2.5
	Widow or widower	6	1.2
Highest level of education	High school not completed	16	3.1

	Matric / Grade 12 completed	288	56.4
	Diploma completed	79	15.4
	Degree completed	94	18.4
	Post graduate degree completed	34	6.7
Clothing retailer shopped at most frequently	Ackermans	3	0.6
	Cotton On	16	3.1
	Donna Claire	5	0.9
	Edgars	116	22.7
	Factorie	11	2.1
	Foschini	9	1.8
	Identity	3	0.6
	Jet	10	2.0
	Legit	8	1.6
	Markhams	30	5.9
	Mr Price	139	27.2
	Pep Stores	7	1.4
	Queenspark	6	1.2
	Sportscene	5	0.9
	Truworths	29	5.7
	Woolworths	77	15.1
	Other	37	7.2
Duration of supporting clothing retailer shopped at most frequently	Less than 1 year	8	1.6
	1 year or more, but less than 5 years	166	32.5
	5 years or more, but less than 10 years	155	30.3
	10 years and longer	182	35.6
Loyalty card for clothing retailer shopped at most frequently	Yes	167	32.7
	No	291	56.9
	Loyalty programme not offered by clothing retailer	53	10.4

From Table 1 it can be derived that, in terms of gender, more females (61.8%) than males (38.2%) participated in the study. Further, most of the respondents were White (50.9%) and Black (32.0%), the remainder being either Indian/Asian (10.6%) or those of mixed race (6.1%). The majority of the respondents were single (65.8%), married or living with a partner (30.5%). Regarding the highest level of education, the majority of the respondents had completed Matric/Grade 12 (56.4%), a degree (18.4%) or a diploma (15.4%).

The majority of the respondents shopped most frequently at Mr Price (27.2%), followed by Edgars (22.7%), Woolworths (15.1%) and Markhams (5.9%). Slightly more than seven per cent of the respondents indicated that they most frequently purchased clothing from “other” clothing retailers, including lesser-known clothing retailers like Jay Jays, PQ Clothing and Top Shop. How long the respondents had patronised the clothing retailer they shopped at most frequently ranged from a period of 1 year or more, but less than 5 years (42.7%), 10 years and longer (29.2%) or 5 years or more, but less than 10 years (23.1%). Finally, while the majority of the respondents (48.5%) indicated that they did not have a loyalty card from the clothing retailer in question, 32.7% did have one. Ten percent of the respondents 10.4% indicated that the clothing store where they bought most often did not offer a loyalty card.

5.2. Exploratory factor analysis

An exploratory factor analysis was conducted using maximum likelihood extraction with varimax rotation (Field, 2013:642, 644; Hair, Black, Babin & Anderson, 2014:94) to identify the underlying factors constituting the clothing retail respondents' relationship intentions. The data were considered appropriate for factor analysis, as the Bartlett's test of sphericity yielded a significant result ($p < 0.0001$) and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (MSA) for the overall measure was 0.791 (which is greater than the recommended cut-off value 0.5) (Field, 2013:647; Pallant, 2013:199). Table 2 shows the rotated pattern matrix for the 15 items used to measure the respondents' relationship intentions in the clothing retail context.

TABLE 2: Rotated pattern matrix for relationship intention in a clothing retail context

Items and variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
I am concerned about losing special privileges from my CR by switching to another CR.	0.851				
I am concerned about losing the services of my CR by switching to another CR.	0.901				
I am concerned about losing my relationship with my CR by switching to another CR.	0.817				
I would forgive my CR if the quality of their service was sometimes below the standard I expect of them.		0.734			
I would forgive my CR if the quality of their service was below the standard of other CRs.		0.859			
I would forgive my CR if I experienced bad service from them.		0.802			
I would tell my CR if their service was better than expected.			0.733		
I would tell my CR if their service met my expectations.			0.855		
I would take the time to tell my CR about their service so that they could improve it.			0.686		
I am proud to be a customer of my CR.				0.633	
I care about the image of my CR.				0.828	
I feel proud when I see my CR's name or advertising materials.				0.654	
I expect my CR to offer me value for my money.					0.687
I expect my CR to offer me more value for my money than other CRs do.					0.819
I expect my CR's service to be better than that of other CRs.					0.500
Eigenvalue	4.362	2.664	1.631	1.404	1.249
Cronbach alpha	0.93	0.85	0.84	0.79	0.70
Percentage of variance explained	29.082	17.757	10.871	9.358	8.324

CR, clothing retailer

In Table 2, it can be seen that five factors were extracted to measure the clothing retail respondents' relationship intentions. The five factors explain 75.40% of the total variance in the data. Further, all of the 15 items included in the measuring instrument loaded onto the five factors, and no items cross-loaded onto other factors. Table 2 also shows that all the items yielded factor

loadings ≥ 0.5 , indicating that each item should be retained (Hair *et al.*, 2014:116). The decision to retain all the items in the analysis was further supported by considering the Measurement of Sample's Adequacy (MSAs) for all the pairs of items reflected in the factor analysis. According to Field (2013:687), the MSA for all the pairs of items included in the factor analysis should be greater than 0.5, and that, where MSA values smaller than 0.5 are found, the pair of corresponding items should be deleted from the analysis. The MSAs realised for all the pairs of items reflected in the factor analysis ranged between 0.656 and 0.849, thereby supporting the decision not to delete any pair items from the analysis.

In Table 2, it can be seen that three items loaded onto Factor 1 relating to the respondents' concern about losing services, special privileges, or their relationship with their clothing retailer. Factor 1 was subsequently labelled *Fear of relationship loss*, which coincides with the label of the sub-construct that Kumar *et al.* (2003:667) suggested. The three items that loaded onto Factor 2 focused on the respondents' willingness to forgive their clothing retailer for bad service or for their expectations not being met. Factor 2 was consequently labelled *Forgiveness*, and therefore supported the 'forgiveness' sub construct proposed by Kumar *et al.* (2003:667). Three items loaded onto Factor 3, which focused on customers' feedback on their clothing retailers' service delivery. The items comprising Factor 3 led to its being labelled *Feedback*, thereby supporting the 'feedback' sub-construct proposed by Kumar *et al.* (2003:667). Three items loaded onto Factor 4 related to the customers' concern for the clothing retailers' image. It suggested their pride in being a customer of the clothing retailer and seeing the clothing retailer's name or advertising material. The items comprising Factor 4 led to its label *Involvement*, which coincided with the *involvement* sub-construct proposed by Kumar *et al.* (2003:670). Lastly, the three items loaded onto Factor 5, dealing with the respondents' expectations of receiving value for money and acceptable service. Factor 5 was consequently labelled *Expectations*, echoing the 'expectations' sub-construct proposed by Kumar *et al.* (2003:667).

Table 2 also reflects the Cronbach's alpha coefficients calculated to determine the reliability of the scales used to measure the factors identified in the exploratory factor analysis. Cronbach's alpha coefficient values were greater than 0.70, suggesting that the factors comprising relationship intention in the clothing retail setting are reliable (Hair *et al.*, 2014:166).

According to the results of the exploratory factor analysis and Cronbach's alpha coefficients values, it can be concluded that the 15-item relationship intention measurement scale was valid and reliable with regards to measuring the respondents' relationship intentions towards their clothing retailers.

5.3. Classifying respondents according to their relationship intentions

An overall mean score was calculated for each respondent's relationship intentions (Kumar *et al.* 2003:675) in order to categorise the respondents into three relationship intention groups (by using the 33.3 and 66.6 percentiles as cut-points) according to their relationship intention levels. One-way Anovas were accordingly performed to determine whether there were any significant differences between the mean scores for the three relationship intention groups. Table 3 shows the descriptive statistics, Tukey's comparison (statistically significant at the 0.05 level) and *d*-values (effect sizes) for the respondents' overall relationship intentions.

TABLE 3: Effect sizes for overall relationship intention for different relationship intention groups

Construct	M	SD	n	p-value*	Relationship intention group	d-values		
						Low	Moderate	High
Overall relationship intention	2.56	0.238	154	1-2	Low	-	2.7	4.3
	3.19	0.177	202	1-3	Moderate	2.7	-	2.2
	3.86	0.299	155	2-3	High	4.3	2.2	-

M, Mean; SD, Standard deviation

*Tukey's comparison significant at the 0.05 level; 1 = low relationship intention; 2 = moderate relationship intention; 3 = high relationship intention

Using the cut-points described, Table 3 shows that 154 respondents were classified as having low relationship intentions (mean = 2.56), 202 had moderate relationship intentions (mean = 3.19), and 155 respondents had high relationship intentions (mean = 3.86). Suwal (2013) explains that the presence of multiple identical values at a cut-off point means that they all formed part of the same group. Consequently, the number of respondents per relationship intention group differed. Table 3 shows further that there are statistically significant differences between the three relationship intention groups, which can be regarded as practically significant, as all the effect sizes were greater than 0.8. It can therefore be concluded that Hypothesis 1, stating that clothing retail customers with different levels of relationship intention differ significantly in terms of their relationship intentions, *is supported*.

5.4. Relationship intention and loyalty programme membership

An independent sample t-test was performed to determine whether significant differences existed between clothing retail customers' relationship intentions and whether they belonged to a loyalty programme offered by the clothing retailer where they shopped most often. It should be noted that respondents who indicated that their clothing retailer of choice did not offer a loyalty programme (n = 53) were excluded from further analysis of loyalty programme membership. Table 4 shows the descriptive statistics, the p-value yielded by the t-test and *d*-values (effect sizes) when comparing the respondents' overall relationship intention means according to their loyalty programme membership.

TABLE 4: Overall relationship intention and loyalty programme membership

Construct	M	SD	n	p-value*	Loyalty programme membership	d-value	
						Yes	No
Overall relationship intention	3.34	0.579	167	0.039	Yes	-	0.4
	3.13	0.514	291		No	0.4	-

M, Mean; SD, Standard deviation

*, $p < 0.05$

Table 4 demonstrates that there was a statistically significant difference between the respondents' overall relationship intentions and their loyalty programme membership ($p = 0.039$). However, a small effect size ($d = 0.4$) indicates that the difference is not practically significant. It can therefore be concluded that Hypothesis 2 is *not supported*, because there were no significant differences between the respondents' relationship intentions and their loyalty programme membership.

It was decided to determine whether there were any significant associations between respondents with different levels of relationship intentions, and whether or not they belonged to a loyalty programme. Table 5 shows the results from a cross-tabulation between the different relationship intention groups and whether they belonged to a loyalty programme offered by their clothing retailer.

TABLE 5: Cross-tabulation between relationship intention groups and loyalty programme membership

Relationship intention group	Loyalty programme membership		Total
	Yes	No	
Low relationship intention	41	95	136
	30.1%	69.9%	100.0%
Moderate relationship intention	56	127	183
	30.6%	69.4%	100.0%
High relationship intention	70	69	139
	50.4%	49.6%	100.0%
Total	167	291	458
	36.5%	63.5%	100.0%

The cross-tabulation set out in Table 5 allows for the observation that most respondents with low and moderate relationship intentions did not belong to the loyalty programme offered by their clothing retailer of choice, whereas the majority of the respondents with higher relationship intention levels had loyalty programme membership. In order to determine whether there was a statistically significant association between the respondents' level of relationship intention and their loyalty programme membership, a chi-square test was performed. The test realised a p-value of 0.00, indicating that there were statistically significant associations between variables. However, the realised effect size ($w = 0.19$) suggests that there was no practically significant

association between the respondents' relationship intention levels and whether they were members of the loyalty programme offered by their clothing retailer. Hypothesis 3, stating that there are significant associations between clothing retail customers with different relationship intention levels and their loyalty programme membership, is therefore *not supported*.

5.5. Relationship intention and the duration of support for the clothing retailer shopped at most frequently

One-way Anovas were conducted to determine whether significant differences existed between clothing retail customers' relationship intentions and the duration of their support for their clothing retailer. As only eight respondents indicated that they had supported their clothing retailer for less than 1 year, the category was collapsed, together with the category 1 year or more, but less than 5 years and labelled 'less than 5 years'. Table 6 shows the descriptive statistics, the comparison with Tukey (statistically significant at the 0.05 level) and the *d*-values (effect sizes) for the respondents' overall relationship intentions.

TABLE 6: Effect sizes on overall relationship intention and duration of support

Construct	M	SD	n	p-value*	Length of support	d-value		
						< 5	≥ 5 < 10	≥ 10
Overall	3.27	0.587	174	-	< 5	-	0.1	0.2
relationship	3.20	0.482	155		≥ 5 < 10	0.1	-	0.1
intention	3.15	0.589	182		≥ 10	0.2	0.1	-

M, Mean; SD Standard deviation

*Tukey's comparison significant at the 0.05 level

Table 6 shows that there were no statistically or practically significant differences between the respondents' overall relationship intentions and how long they had been supporting their clothing retailer of choice. It can therefore be concluded that Hypothesis 4 *is not supported*, as there were no significant differences between the respondents' relationship intentions and the duration of their support.

Although there were no significant differences between the respondents' overall relationship intentions and how long they had supported their clothing retailer, it was decided to determine whether there were any associations between the respondents with different levels of relationship intentions and the duration of their support for their clothing retailer. Table 7 shows the results of a cross-tabulation between the different relationship intention groups and the duration of their support for the clothing retailer.

TABLE 7: Cross tabulation between relationship intention groups and loyalty programme membership

Relationship intention group	Loyalty programme membership			Total
	< 5 years	≥ 5 years < 10 years	≥ 10 years	
Low relationship intention	46 26.4%	69 39.7%	59 33.9%	174 100.0%
Moderate relationship intention	44 28.4%	71 45.8%	40 25.8%	155 100.0%
High relationship intention	64 35.2%	62 34.1%	56 30.8%	182 100.0%
Total	154 30.1%	202 39.5%	155 30.3%	511 100.0%

Table 7 shows that most of the respondents with low and moderate relationship intentions had been supporting their clothing retailer for 5 years or more, but for fewer than 10 years, whereas the majority of the respondents with high relationship intentions had been supporting their clothing retailer for fewer than 5 years. In order to determine whether there was a statistically significant association between the respondents' level of relationship intention and how long they had been supporting their clothing retailer, a chi-square test was performed. The test realised a p-value of 0.126, indicating that no statistically significant association existed between the variables. The realised effect size ($w = 0.119$) also suggests that there was no practically significant association between variables. Hypothesis 5, stating that there were significant associations between clothing retail customers with different relationship intention levels and the duration of support is therefore *not supported*.

6. CONCLUSIONS AND RECOMMENDATIONS

Increasing competition has caused clothing retailers to focus on customer retention by developing long-term customer relationships (MarketLine, 2014:13; Mende, Bolton & Bitner, 2013:125). Clothing retailers often rely on loyalty programme membership and the length of time customers have supported them to determine their customers' relationship intentions (Bolton *et al.*, 2000:95; Reinartz & Kumar, 2003:78). However, customers may still lack relationship intentions, so they are indifferent to the clothing retailers' relationship-building efforts, and valuable resources are wasted (Kumar *et al.*, 2003:670). Clothing retailers would benefit by categorising their customers according to their relationship intentions and targeting those customers with higher relationship intentions when considering relationship marketing efforts.

This study sought to determine the feasibility of considering relationship intention in the context of clothing retail. The study also explored the duration of the customers' support for a particular clothing retailer, their membership of the clothing retailer's loyalty programme and the relationship

of these with their relationship intentions. The results of an exploratory factor analysis indicate that the relationship intention measurement scale adapted for this study was valid and reliable in measuring customers' relationship intentions towards clothing retailers in the greater Tshwane Metropolitan area. This study therefore provides clothing retailers with a valid and reliable relationship intention measurement scale that can be used to determine their customers' relationship intentions. The results from this study show that the respondents could be divided into three different relationship intention groups that significantly differ practically from one another. It can therefore be recommended that clothing retailers categorise their customers according to their relationship intentions, and focus their relationship-building efforts more on customers with higher relationship intentions.

The findings also indicate that no relationship exists between the customers' membership of the clothing retailer's loyalty programme and their relationship intentions, as customers' overall relationship intentions did not differ according to whether they belonged to a loyalty programme offered by the clothing retailer where they shopped most often. Similarly, no significant associations could be found between clothing retail customers with different levels of relationship intentions and membership of a loyalty programme offered by the clothing retailer. These findings support the notion that some customers view loyalty programmes simply as promotional tools (Bridson *et al.*, 2008:364). It is therefore recommended that clothing retailers practise caution when relying on loyalty programme membership to identify customers for relationship-building efforts. Instead, clothing retailers should identify customers with higher levels of relationship intentions and target those customers with their relationship marketing tactics.

The results also show that there were no significant differences between the respondents' relationship intentions and how long they had supported their preferred clothing retailer. Similarly, there were no significant associations between clothing retail customers with different relationship intention levels and how long they had supported their clothing retailer. It can therefore be concluded that no relationship exists between the duration of customers' support for their clothing retailer and their relationship intentions. These findings support Kumar *et al.*'s (2003:670) view that customers' relationship intentions do not automatically develop over time, as customers can support an organisation over an extended period and still be without relationship intention. Subsequently, clothing retailers should not assume that customers who have supported them over a period of time have intentions of building long-term relationships. Instead, it is recommended that clothing retailers identify customers with relationship intentions, as profitability from such customers will increase over time (Kumar *et al.*, 2003:673).

7. LIMITATIONS AND FUTURE RESEARCH

The limitations of the study include the use of non-probability convenience sampling, which suggests that the findings can be generalised only to the respondents who participated in this study. Furthermore, the results are limited to one retail setting, namely clothing retail, which is characterised by low switching barriers (Bettencourt, 1997; MarketLine, 2014:13). Also, owing to cost constraints, the study was confined to one metropolitan area, implying that different results for relationship intention may have been obtained if more metropolitan areas had been included. Lastly, this study did not explore possible antecedents of relationship intention, which could have provided better insight into the development of the customers' relationship intentions.

Future research studies could consider collaboration with a national clothing retailer to determine their customers' relationship intentions. Extending the study across different retailer types (characterised by different product categories and retail mix strategies) could also offer insights into the applicability of customers' relationship intentions in different retail settings. Lastly, future studies should examine the antecedents of relationship intention, including the retailer, the channel and brand equity (Kumar *et al.*, 2003:671-672), and individual customer characteristics, including gender, age, ethnicity and the attitude to retail relationships.

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MAIN FINDINGS FROM ARTICLE 1 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY

Article 1 addresses secondary objectives 1 to 4 set for the study (see Section 1.5.2). In order to link the main findings from each article to the numbered secondary objectives set for the study, the main findings will be numbered according to the article number.

Main finding 1.1: An exploratory factor analysis extracted five factors which could be used to measure clothing retail customers' relationship intentions, namely *feedback*, *forgiveness*, *fear of relationship loss*, *expectations* and *involvement*. The labels of the extracted factors correspond with those sub dimensions proposed by Kumar *et al.* (2003:670).

Main finding 1.2: The relationship intention measurement scale used in this study is valid and reliable to measure clothing retail customers' relationship intentions in the greater Tshwane metropolitan area.

Main finding 1.3: The relationship intentions of clothing retail customers of different relationship intention levels differ practically significantly from one another.

Main finding 1.4: Clothing retail customers' relationship intentions do not differ based on whether they belong to a loyalty programme offered by clothing retailers.

Main finding 1.5: No significant associations exist between clothing retail customers' relationship intention levels and whether they belong to a loyalty programme offered by clothing retailers.

Main finding 1.6: No significant differences exist between clothing retail customers' relationship intentions and length of supporting clothing retailers.

Main finding 1.7: No significant associations exist between clothing retail customers' relationship intention levels and length of supporting clothing retailers.

CHAPTER 3: ARTICLE 2

CUSTOMER SATISFACTION AND RELATIONSHIP INTENTION WITHIN THE SOUTH AFRICAN CLOTHING RETAIL INDUSTRY

Chapter 3 presents the second article of this study which determined customer satisfaction, and the influence of retail customers' relationship intentions on their satisfaction. Chapter 3 therefore addresses secondary objectives 5 to 7 set for the study (see section 1.5.2). This article was submitted to *The Retail and Marketing Review* (a DoHET--accredited journal) and was **accepted for publication** provided that minor changes suggested by the article's reviewers were addressed. The article presented in this chapter is in the original format as submitted to *The Retail and Marketing Review* before the reviewers' comments were addressed. The guidelines for contributors used for *The Retail and Marketing Review* are available at:

- <http://www.unisa.ac.za/Default.asp?Cmd=ViewContent&ContentID=25787>

Appendix C contains a copy of the guidelines for contributors of *The Retail and Marketing Review*. Please note that although referencing was done according to the editorial guidelines for contributors, page margins, font and font size were kept consistent throughout the thesis to ensure technical consistency. Additionally, the candidate decided to number headings to allow for more uniformity in the Table on contents.

Chapter 3 concludes with main findings from this article contributing to the overall objectives of this study.

CUSTOMER SATISFACTION AND RELATIONSHIP INTENTION WITHIN THE SOUTH AFRICAN CLOTHING RETAIL INDUSTRY

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ABSTRACT

Despite criticism of the effective use of relationship marketing in mass consumer markets, retailers are increasingly investing in relationship marketing tactics to retain customers, thereby necessitating a thorough understanding of the successful development of retailer-customer relationships. While studies posit the existence of a positive, bi-directional, relationship between strong customer relationships and customer satisfaction, the role of customer-related antecedents, such as relationship intentions, remains largely unexplored in the retail context. The purpose of this study was to determine customers' satisfaction, as well as the influence of relationship intentions on customers' satisfaction in the South African clothing retail industry. Through convenience sampling, 511 questionnaires were collected from clothing retail customers in the greater Tshwane metropolitan area. Results indicate that customers' satisfaction with selected store attributes (namely price, the assortment offered, perceived product quality and employee service), significantly predict clothing retail customers' cumulative satisfaction. Findings show further that clothing retail customers' relationship intentions significantly influence their satisfaction with selected store attributes, as well as their cumulative satisfaction. More specifically, customers' satisfaction increased as their relationship intention levels increased. Clothing retailers could therefore benefit from identifying and targeting customers with higher relationship intentions, as these customers display greater satisfaction.

KEY WORDS

Relationship marketing, relationship intention, satisfaction, price, assortment, quality, service clothing retailers

1. INTRODUCTION

Aggressive price competition and the relatively low influence of switching barriers have resulted in more clothing retailers pursuing relationship marketing tactics to retain customers (De Cannière, De Pelsmacker & Geuens, 2010:87; MarketLine, 2014:13). As a first step in building relationships with customers, clothing retailers usually focus on ensuring customer satisfaction as a precursor to the initial development of customer-retailer relationships (Aurier & N'Goala, 2010:309; Ashley, Noble, Donthu & Lemon, 2011:752). However, determining retail customers' satisfaction is complex, and is often based on an accumulation of all customer experiences with a particular retailer and its products (Bettencourt, 1997; Westbrook, 1981).

In an effort to capture the intricacy of retail customers' satisfaction, scholars often tend to measure this according to various store attributes, such as price, the assortment offered, perceived product quality and employee service (Huddleston, Whipple, Mattick & Lee, 2009:63; Olsen & Skallerud, 2011:532). Despite the advantages offered by measuring customers' satisfaction across various attributes, determining customer satisfaction in this manner often proves cumbersome owing to lengthy measuring instruments (Sahlqvist *et al.*, 2011:1). Retailers could therefore benefit more from determining customers' cumulative satisfaction by using a shorter measuring instrument (Westbrook & Oliver, 1991:85).

While customer satisfaction features in the formation of retailer-customer relationships, satisfaction alone does not guarantee that customers will respond to costly relationship-building efforts (Ashley *et al.*, 2011:749). Researchers have thus advocated that relationship marketing strategies should be focused on those customers who are willing to reciprocate such efforts, that is, customers with relationship intentions (Bloemer & Odekerken-Schröder, 2002:69; Kumar, Bohling & Ladda, 2003:669). Moreover, it is believed that customers with relationship intentions are not only more likely to pursue relationships with retailers, but may also experience greater satisfaction (Kumar *et al.*, 2003:669; Raciti *et al.*, 2013:616). Despite this belief, no research studies have considered the influence of customers' relationship intentions on their satisfaction in the clothing retail environment, particularly in South Africa.

The purpose of this study is to first determine customer satisfaction (in terms of both selected store attributes and cumulatively) and second, to establish the influence of relationship intention on customers' satisfaction in the South African clothing retail industry.

2. LITERATURE REVIEW

2.1. Customer satisfaction in a retail context

When exploring customer satisfaction, it becomes evident that Oliver's (1980) expectancy disconfirmation paradigm (EDP) is prominent in its conceptualisation. According to the EDP, satisfaction is a post-consumption evaluation, during which customers compare expectations relating to their needs, desires and consumption experience with perceived performance (Arnould *et al.*, 2005; Esbjerg *et al.*, 2012:445). Customers tend to experience satisfaction when their expectations are confirmed, that is, the perceived performance met their expectations (Bloemer & Odekerken-Schröder, 2002:69-70; Fournier & Mick, 1999:5). Given this, this study regards customer satisfaction as customers' post-consumption evaluation of how well a clothing retailer and its products met or exceeded their expectations.

Achieving customer satisfaction is integral to retailers' strategic objectives, as high levels of customer satisfaction are positively associated with favourable word-of-mouth, higher levels of store patronage and loyalty, and increased profitability (Anderson & Sullivan, 1993:125; Churchill & Surprenant, 1982:491; Matzler *et al.*, 2004:271). In an effort to assist retail managers with the measurement and improvement of customer satisfaction, studies have focused on determining the antecedents of customer satisfaction, as well as the best approach to be followed in measuring it (Noyan & Simsek, 2011:2134; Olsen & Skallerud, 2011:532; Pradhan & Roy, 2012:78).

Literature presents two approaches to determining retail customers' satisfaction, namely measuring satisfaction by various store attributes or measuring cumulative satisfaction (Olsen & Skallerud, 2011:532; Vesel & Zabkar, 2009:398; Westbrook & Oliver, 1991:85). The first approach regards customer satisfaction as complex and reflective of customers' assessment of numerous store attributes (Olsen & Skallerud, 2011:532). These store attributes are normally related to individual customer experiences in the store, or their experiences with products bought from the retailer (Westbrook, 1981:71). The rationale behind a store attribute approach to measuring customer satisfaction is that it captures the complexity of retail customers' satisfaction, and provides retailers with better insight into which store attributes specifically affect customers' satisfaction, thereby providing richer managerial insight (Helgesen & Nettet, 2010:118; Hsu, Huang and Swanson, 2010:115). The second approach views retail customers' satisfaction cumulatively, based on an aggregation of all the experiences with a particular retailer (Vesel & Zabkar, 2009:398). Although this is not reflective of the specific store attributes that affect retail customers' satisfaction, scholars argue that cumulative satisfaction is a more valuable predictor of desired relationship marketing outcomes such as customer loyalty and repurchase intent, as it

is based on customers' aggregated assessment of their satisfaction over time (Garbarino & Johnson, 1999:71; Oliver, 1999:33).

In this study, retail customers' satisfaction will be measured by using both the store attribute and the cumulative approaches for three reasons. First, this study draws from both retailing and relationship marketing fields of study, requiring different approaches in the conceptualisation and measurement of customer satisfaction (Garbarino & Johnson, 1999:71; Giese & Cote, 2000:11). Secondly, including both the store attribute and cumulative approaches allows the researchers to obtain different perspectives concerning retail customers' satisfaction. Thirdly, in quantifying both approaches, it is possible to ascertain whether using the cumulative approach (which is a shortened satisfaction measurement) would provide retailers with an adequate overview of retail customers' satisfaction as opposed to measuring it according to various attributes (i.e. a longer satisfaction measurement). Both approaches to measuring customer satisfaction are subsequently discussed.

2.1.1 Customers' satisfaction with store attributes

The way in which different store attributes can be changed to have an effect on retail customers' satisfaction constitutes a fruitful stream of research among scholars and practitioners (Olsen & Skallerud, 2011:232; Vázquez *et al.*, 2001:9). Westbrook (1981:81) identified store salespersons, the retailer's service orientation, the store environment, merchandise policies, and value versus price as store attributes that influence retail customers' satisfaction. Many research studies have expanded on Westbrook's (1981) research to determine whether other store attributes influence customer satisfaction across different retailer types, including store image, store location, service quality and the assortment offered (Helgesen & Nettet, 2010:118; Hsu *et al.*, 2010:115; Nettet, Nervik & Helgesen, 2011:267).

While it remains undisputed that numerous store attributes affect customers' satisfaction, studies have suggested that price, the assortment offered, perceived product quality and employee service are more salient in determining retail customers' satisfaction (Clotey, Collier & Stodnick, 2008:35; Dellaert *et al.*, 1998:177; Martínez-Ruiz, Jiménez-Zarco & Izquierdo-Yusta, 2010:278; Matzler, Würtele & Renzl, 2006:216). Moreover, retailers can alter strategies related to these with greater ease, as opposed to other store attributes (e.g. store image and location) (Huddleston *et al.*, 2009). This study will accordingly consider customers' satisfaction with four store attributes applicable within a retail context, namely retailers' price, the perceived product quality, the assortment offered and, in particular, employee service (Huddleston *et al.*, 2009:63).

Price

Price refers to the monetary amount a customer has to pay to obtain a product or service (Varki & Colgate, 2001:233; Voss, Parasuraman & Grewal, 1998). Customers' price perceptions often prove to be more important than the actual price paid, as customers tend to encode and remember the unique meanings they assign to perceived prices (fair, affordable, expensive) better than the actual price paid (Han & Ryu, 2009; Zeithaml, 1988). Price is consequently salient in customers' decision-making, not only because it acts as a purchasing consideration, but also because it makes an impact on customers' store perceptions, value perceptions and satisfaction (Martínez-Ruiz *et al.*, 2010:279; Matzler *et al.*, 2006:217).

Because price is readily observable, customers use it as an extrinsic cue in shaping their pre-purchase expectations of a product or a service (Bolton & Lemon, 1999:171). Price can thus signal the level of quality customers can expect from a product or a service (Martínez-Ruiz *et al.*, 2010:279). During their post-purchase evaluations, customers normally make a trade-off between what was sacrificed (the price paid) versus what they received (product quality), which directly influences their value perceptions (Varki & Colgate 2001:233; Zeithaml, 1988). Understanding customers' value perceptions is important, as it is surmised that positive value perceptions influence not only customer satisfaction, but also their intention to continue patronising a certain retailer (Matzler *et al.*, 2006:216; Voss *et al.*, 1998:48). Consequently, price plays a central role in determining customer satisfaction with a particular retailer (Matzler *et al.*, 2006:218).

Perceived product quality

Perceived quality constitutes customers' judgment on a product's overall superiority or excellence (Tsotsou, 2006:210; Zeithaml, 1988:3). Perceived quality differs from objective quality in that the latter is related to a product's technical excellence, which can be measured and verified objectively, normally against industrial standards (Garvin, 1984). Perceived quality, on the other hand, is subjective, and pertains to a specific consumption situation (Zeithaml, 1988:3).

Customers usually use a product's intrinsic or extrinsic attributes to make inferences about its quality and its ability to satisfy their needs and wants (Dodds, Monroe & Grewal, 1991:307; Olson 1977). Intrinsic product attributes refer to the physical composition of a product, which cannot be altered without changing the nature of the product itself (Olson, 1977; Olson & Jacoby, 1972). For example, the intrinsic attributes of clothing include the physical characteristics inherent in the garment itself, such as fabric, construction technique (design and style) and fit (Swink & Hines, 2006:218). In contrast, extrinsic attributes are product-related, but are not inherently part of the

physical product (Zeithaml, 1988:6), for example, the price paid for an article of clothing, its brand label and the store where it was bought (Dawar & Parker, 1994:84; Zeithaml, 1988:6).

Understanding how customers perceive product quality is important for retailers, as gaining insight into this perception offers them the opportunity of differentiating themselves from their competitors (Swinker & Hines, 2006:218). This perceived product quality directly influences customers' satisfaction with, and loyalty to, the retailer (Cronin, Brady & Hult, 2000:198; Martínez-Ruiz *et al.*, 2010:278). Subsequently, perceived product quality often forms part of clothing retailers' strategic objectives in increasing customer satisfaction.

The assortment offered

The assortment offered refers to the depth of a retailer's product mix, that is, the number of different brands or stock-keeping units in different product categories (Bauer, Koutouc & Rudolph, 2012:12). Offering a greater assortment of merchandise is likely to attract more customers with different tastes and preferences, stimulate cross-selling and increase sales (Huffman & Kahn, 1998:491; Martínez-Ruiz *et al.*, 2010:279; Oppewal & Koelemeijer, 2005:45). Decisions on the assortment offered form an important aspect of retailers' retail mix strategies, as they affect both their strategic positioning and their store image (Lindquist, 1974; Mantrala *et al.*, 2009:78).

Hoch, Bradlow and Wansink (1999:527) explain that customers place value on the variety of the assortment offered, because it increases their chances of finding merchandise that suits their preferences. Similarly, offering a greater assortment of merchandise decreases the time customers spend frequenting different retailers, thereby satisfying customers through greater shopping efficiency and convenience (Dellaert *et al.*, 1998:177; Martínez-Ruiz *et al.*, 2010:280). Understanding customers' perceptions of the assortment offered is therefore beneficial to retailers, as it is viewed that customers' perceptions of the retailers' offered assortment influence their satisfaction and store preference (Bauer *et al.*, 2012:11; Gagliano & Hathcote, 1994:67; van Herpen & Pieters, 2002).

Employee service

Retail employees are often responsible for assisting customers, answering their queries, and processing payment, with the consequent frequent interactions between individual employees and customers (Jayawardhena & Farrell, 2011:208). Esbjerg *et al.* (2012:451) maintain that, because retail employees have direct contact with customers, they are in a position to respond to, and satisfy, customers' specific needs and requests. Moreover, retail employees' responses to customers' needs and requests are highly visible to customers' scrutiny and evaluation, which

results in customers making inferences about retailers' overall service orientation based on service received from individual retail employees (Jayawardhena & Farrell, 2011:212; O'Cass & Grace, 2008:522). As a result, the level of service provided by retail employees to customers is an important determinant of their satisfaction and store patronage (Huddleston *et al.*, 2009:68). Realising the key role that individual retail employees play in the creation of customer satisfaction, more retailers place emphasis on training their employees to be friendly, polite, knowledgeable and helpful (Dabholkar, Thorpe & Rentz, 1996:3; Gagliano & Hathcote, 1994:62; Gremler & Gwinner, 2008:309).

2.1.2 Cumulative customer satisfaction

As opposed to considering customer satisfaction in terms of a variety of store attributes, retailers are also interested in customers' cumulative satisfaction, as it is based on a holistic evaluation of their total experiences with a retailer over time (Loureiro, Miranda & Breazeale, 2014:105; Szymanski & Henard, 2001). Dabholkar and Thorpe (1994:163) and Vesel and Zabkar (2009:397) argue that customers tend to aggregate their evaluations of, and experiences with, various store attributes to form a cumulative impression of their satisfaction with a particular retailer. Cumulative satisfaction thus provides retailers with an overview of customers' general level of satisfaction, which can be a better predictor of customers' loyalty and repurchase intent in relationship marketing studies (Curtis *et al.*, 2011:1). Customers also consider their cumulative satisfaction with retailers to distinguish among the array of organisational relationships on offer (Raciti *et al.*, 2013:615).

2.2. Relationship marketing and relationship intention

Relationship marketing is a paradigm shift in customer management, whereby the organisational focus changes from acquiring new customers to retaining existing customers and maximising their lifetime value (Gummesson, 2002:51). Customer lifetime value is maximised by establishing and maintaining long-term relationships that are mutually beneficial to both customers and organisations (Egan, 2011:38). While customers enjoy confidence, social and special treatment benefits from their relationships with organisations (Gwinner, Gremler & Bitner, 1998:101), organisations benefit from higher profitability, lower acquisition costs, increased cross-selling, customer referrals and a better understanding of customer needs (Agariya & Singh, 2011:228; Mark *et al.*, 2013:233).

The increased difficulty experienced in reaching customers by following traditional marketing approaches has prompted retailers to invest in long-term relationships with customers (Ashley *et al.*, 2011:749; De Cannière *et al.*, 2010:87). De Wulf and Odekerken-Schröder (2003:106)

expressed similar views, explaining that, as retailers find it more challenging to differentiate themselves according to merchandise and price promotions alone, they are directing more attention towards the development and implementation of relational efforts to foster customer loyalty.

Although retailers are increasingly using relationship marketing because of the various advantages such an approach offers (Adjei & Clark, 2010:73), its strategic application in mass consumer markets has not been without criticism. Leahy (2011:651) and O'Malley and Tynan (2000:800) point out that the size of consumer markets limits the number of meaningful interactions retailers can have with customers. Likewise, some customers are more transaction-orientated and are therefore indifferent to a retailer's relationship-building efforts (Adjei & Clark, 2010:73; Danaher *et al.*, 2008:43). These valid concerns necessitate the need to understand how relationships develop between customers and retailers, specifically from the customer's perspective (Mark *et al.*, 2013:233; O'Malley & Prothero, 2004:1293). Raciti *et al.* (2013:616) state that the customer's conscious, intentional desire to participate in a relationship is a necessary starting point for successful relationship marketing. Customers' relationship intentions are, therefore, central to the effectiveness of retailers' relationship marketing efforts, and should thus be understood (De Wulf & Odekerken-Schröder, 2003; Mende, Bolton & Bitner, 2013:126). Kumar *et al.* (2003:669) propose that five sub-constructs should be measured when establishing customers' relationship intentions: customers' involvement, feedback, forgiveness, fear of relationship loss and expectations.

2.2.1. Involvement

Involvement can be viewed as the importance, interest and attachment that a customer displays for an object (Laroche, Nepomuceno & Richard, 2010:203). Customers who are involved with an object, be it a specific product, a brand or a relationship with an organisation, voluntarily collect and process information and engage in activities associated with that object (Baker, Cronin & Hopkins, 2009:116; Dagger & David, 2012:450). One can therefore surmise that involvement determines the importance customers place on their relationships with organisations (Varki & Wong, 2003:84), as well as their willingness to participate in relational marketing efforts undertaken by organisations (Ashley *et al.*, 2011:751). Subsequently, Kumar *et al.* (2003:670) propose that customers who are extensively involved with an organisation and its products reveal relationship intentions. Involved customers also perceive greater relational benefits from their relationships with organisations (Kiniard & Capella, 2006:336; Vázquez-Carrasco & Foxall, 2006:216), and demonstrate concern about losing these benefits should the relationship end (Jones *et al.*, 2007:337; Kumar *et al.*, 2003:670).

2.2.2. Fear of relationship loss

The formation of relationships requires customers to invest effort and time, thereby increasing perceived switching costs when customers compare the cost of establishing a new relationship with the relational benefits (i.e. confidence, social interactions and special treatment) received in their current organisational relationship (Spake & Megehee, 2010:316; Vázquez-Casielles, Suárez-Álvarez & Belén Del Río-Lanza (2009:2293). Relational benefits, together with satisfactory organisational interactions, encourage customers to form relational bonds with organisations, which, in turn, increase customers' commitment to an organisation (Liang & Wang, 2006:123; Spake & Megehee, 2010:316). As customers with relationship intentions feel emotionally attached to an organisation, they demonstrate fear of the possible consequences of losing their relationship with the organisation, including perceived switching costs as well as lost relational benefits and bonds (Kumar *et al.*, 2003:667, 670).

2.2.3. Forgiveness

Organisations invest in long-term relationships with customers to safeguard against the detrimental consequences of poor service delivery, such as customers terminating the relationship (Tsarenko & Tojib, 2011:383; Yu & Xie, 2011:1). As customers in strong organisational relationships expect to maintain the relationship, they are more likely to forgive an organisation for not meeting their expectations than end the relationship (Beverland, Chung & Kates, 2009:438; Kim, Ok & Canter, 2012:59). Customers who are committed to building relationships are therefore not only willing to forgive organisations when their expectations are unmet, but also to voice their dissatisfaction to the organisation in order to restore the relationship (Kumar *et al.*, 2003:670).

2.2.4. Feedback

Positive and negative feedback provided voluntarily by customers constitute an essential source of managerial information (Voss *et al.*, 2004:212). While positive feedback allows organisations to identify strengths that should be reinforced during customer interactions (Lovelock & Wirtz, 2007:410; 412; Voss *et al.*, 2004:216), negative feedback gives organisations the opportunity of forestalling customer defection by identifying and rectifying flaws present during service delivery (Lacey, 2012:137). Feedback is also an important relational driver in customer-organisational relationships (Lacey, 2012:137), because customers feel appreciated when organisations incorporate their feedback in service delivery strategies (Grönroos, 2004:107). Customers in strong relationships would furthermore rather provide feedback to enable an organisation to rectify problems experienced than terminate the relationship and defect to competitors (Bodey &

Grace, 2007:579; Lacey, 2012:138; Rothenburger, Grewal & Iyer, 2008:359). Kumar *et al.* (2003:670) therefore postulate that customers with relationship intentions are willing to provide positive and negative feedback to organisations concerning their expectations without expecting any reward for doing so.

2.2.5. Expectations

Expectations denote customers' beliefs about products, services or organisations, which form reference points against which actual performance is judged (Oliver, 1980:460; Wilson *et al.*, 2012:51). During such judgements, perceived actual performance can either be below customers' expectations (i.e. disconfirmation of expectations), thereby leading to dissatisfaction, or exceed customer expectations (i.e. confirmation of expectations), resulting in satisfaction (Egan, 2011:127; Giese & Cote, 2000; Srivastava & Sharma, 2013:274).

A number of factors contribute to shaping customers' expectations, including advertisements, word-of-mouth communications, own past experience, and service-related cues, such as price and other tangibles (Zeithaml, Berry & Parasuraman, 1993:2-3; Wilson *et al.*, 2012:51). The strength of the relationships that customers have with organisations also influences expectations: customers with strong organisational relationships often hold higher expectations than those of transactional customers (Mason & Simmons, 2012:231). De Wulf *et al.* (2001:34) and Liang and Wang (2006:120-121) explain that higher expectations result from customers' investment of considerable irretrievable resources (including time and effort) in relationship formation. Consequently, customers with higher expectations of an organisation will demonstrate concern for the enhancement of products and services they buy, which, in turn, signals their intention to build a relationship with that particular organisation (Kumar *et al.*, 2003:670).

3. PROBLEM STATEMENT, PURPOSE AND HYPOTHESES

The importance of establishing customer satisfaction is founded on the belief that a positive, bi-directional relationship exists between customers' satisfaction and their relationships with organisations (Danahar, Conroy & McColl-Kennedy, 2008:55; Raciti *et al.*, 2013:615). This implies that customers in strong relationships tend to experience increased satisfaction, whereas satisfaction, in turn, is considered to be a pre-requisite if customers are to enter into relationships with organisations (Aurier & N'Goala, 2010:309, Raciti *et al.*, 2013:615). As not all customers want to form relationships with organisations, Bloemer and Odekerken-Schröder (2002:69) and Kumar *et al.* (2003:669) advocate that relationship marketing strategies should focus on customers with relationship intentions, as they will be retained more easily. Moreover, studies either consider relationship intention as an antecedent to customers' satisfaction, or postulate that customers

with relationship intentions tend to be more satisfied, as they are more involved and experience greater affiliation with an organisation (Bloemer & Odekerken-Schröder, 2002:69; Kumar *et al.*, 2003:669; Raciti *et al.*, 2013:616). Retailers could therefore, benefit from identifying those customers with relationship intentions, as these are more likely to be satisfied, which, in turn, could lead to increased loyalty as well as repurchasing intentions (Anderson, Fornell & Lehmann, 1994:53; Baumann, Elliot & Burton, 2012:148; Hallowell, 1996:27).

When measuring customer satisfaction, retailers have to decide whether to use either appropriate store attributes or an aggregate measurement of customers' cumulative experiences with the organisation (Bettencourt, 1997; Olsen & Skallerud, 2011:532). Although some authors caution that cumulative satisfaction may not reflect the complex nature of retail customers' satisfaction (Olsen & Skallerud, 2011:532; Westbrook, 1981), retailers often prefer to measure customer satisfaction by means of significantly reduced measuring scales to gauge overall satisfaction (Loureiro *et al.*, 2014:105; Szymanski & Henard, 2001). Following Huddleston *et al.* (2009:63) and Olsen and Skallerud's (2011:532) approach, this study will first determine retail customers' satisfaction in terms of certain store attributes, namely price, the assortment offered, perceived product quality and employee service, before measuring their cumulative satisfaction (Bettencourt, 1997). As it could be easier for retailers to determine customers' cumulative satisfaction (i.e. using a shorter satisfaction measure), this study will also consider the extent to which customers' satisfaction with the various retail attributes (i.e. using a lengthy satisfaction measure) predicts their cumulative satisfaction.

No previous research studies have been done to determine the influence of relationship intention on customers' satisfaction in the South African clothing retail industry. This study will address this issue and will also establish the relationship between retail customers' intrinsic satisfaction, and relationship intention. The clothing retail customer satisfaction (in terms of both various store attributes and cumulatively) will be established, and will determine the extent to which satisfaction with various store attributes predicts their cumulative satisfaction.

The following alternative hypotheses are accordingly posited for the study:

- H₁: Clothing retailer customers' satisfaction with the retailers' price, the assortment offered, perceived product quality and employee service significantly predict their cumulative satisfaction with the retailer.
- H₂: There are significant positive relationships between clothing retail customers' relationship intentions and their satisfaction with clothing retailers' price, assortment offered, perceived product quality and employee service.
- H₃: There are significant positive relationships between clothing retail customers' relationship intentions and their cumulative satisfaction with the retailer.

- H₄: There are significant differences between clothing retail customers with different relationship intention levels and their satisfaction with clothing retailers' prices, assortment offered, perceived product quality and employee service.
- H₅: There are significant differences between clothing retail customers with different relationship intention levels and their cumulative satisfaction with the retailer.

4. METHOD

4.1. Research design, target population and sampling

This was a quantitative study, which followed a descriptive research design to allow the researchers to test the hypotheses formulated for the study (Feinberg, Kinnear & Taylor, 2013:58). The target population comprised clothing retail customers aged 18 years and older, who reside in the greater Tshwane metropolitan area. Respondents were selected from the target population by means of non-probability convenience sampling, as no sample frame could be obtained (Iacobucci & Churchill, 2010:287).

4.2. Questionnaire, data collection and pilot study

An interviewer-administered survey approach and structured questionnaire were used to collect data from the respondents (Burns & Bush, 2014:175). Similar to previous studies focusing on relationship marketing in retail settings, the questionnaire included screening questions to ensure that respondents had bought from a clothing retailer in the last three months, and that they had been the decision-makers when choosing a clothing retailer from whom to purchase clothing (Buckinix & Van den Poel, 2005:255; De Wulf & Odekerken-Schröder, 2003:101).

The questionnaire comprised of four sections. Section A established respondents' clothing retail patronage habits. Respondents' relationship intentions were measured in Section B by adapting the measurement scale used by Kruger and Mostert (2012:45). Section C measured the respondents' satisfaction with the clothing retailer where they shop most often. Sixteen items, adapted from Huddleston *et al.* (2009), were used to measure the respondents' satisfaction with the store attributes associated with determining customers' satisfaction with a retailer (price, assortment offered, perceived product quality and employee service), whereas respondents' cumulative satisfaction was measured with three items adapted from Bettencourt (1997). The researchers used five-point unlabelled Likert scales, where 1 = strongly disagree and 5 = strongly agree, to measure the respondents' relationship intentions as well as their satisfaction. The last section in the questionnaire determined the respondents' demographics, specifically gender, their highest level of education and their population group.

A pilot study was conducted among 60 respondents from the target population to identify and correct possible misunderstandings caused by the wording of the questionnaire (Iacobucci & Churchill, 2010:224). After the questionnaire was finalised, fieldworkers were selected and trained to approach potential respondents on the basis of convenience, qualify them according to the screening questions and proceed with administering the questionnaire. In total, 511 usable questionnaires were collected for data analysis.

4.3. Data analysis

Data were captured, cleaned and analysed using the Statistical Package for Social Sciences (SPSS) (Version 22). The data analysis commenced with computing overall mean scores for all constructs in the study, after which the normality of distribution for each construct was assessed. Specifically, the distribution of results can be deemed normal if the skewness of distribution is less than ± 2.00 and the kurtosis is less than ± 7.00 (Curran, West & Finch, 1996:16). The results indicated that all constructs in the current study were within these limits and, consequently, parametric tests for hypotheses testing were suitable for this study. Descriptive statistics were done to compile the sample profile as well as respondents' clothing retail patronage habits.

Exploratory factor analyses were performed to reduce the dimensionality of the data to form an understanding of the underlying structure of latent variables in the study (i.e. relationship intention, satisfaction with store attributes, and cumulative satisfaction) (Hair *et al.*, 2014:92). Exploratory factor analyses also enabled the researchers to evaluate the construct validity of the measurement scales used in the study (Field, 2013:628), whereas their reliability was determined by calculating Cronbach's alpha coefficient, a measure of internal consistency, values (Field, 2013:679). For hypotheses testing, a confidence level of 95% and a level of 0.05 were used to determine statistical significance (Hair *et al.*, 2013:281).

To determine the strength of statistically significant results, practical significance by means of effect size was calculated (Steyn, 1999:3). Specifically, r -values of Cohen for Pearson product-moment correlation coefficients, and d -values of Cohen for Anovas were calculated (Field, 2013:79, 270). According to Field (2013:270), the practical significance in terms of r -values is considered small at 0.1, medium at 0.3 and large at 0.5. Practical significance in terms of d -values is considered small at 0.2, medium at 0.5 and large at 0.8 (Cohen, 1988:25-26). As medium-effect sizes imply that differences between respondent groups can be observed with the naked eye, both medium and large effect sizes were regarded as practically significant when interpreting the results (Cohen, 1988:20).

Further, the researchers conducted a multiple regression analysis to determine whether respondents' satisfaction with store attributes (price, the assortment offered, the perceived product quality and employee service) significantly predict their cumulative satisfaction (Hair *et al.*, 2014:157).

5. RESULTS

5.1. Sample profile and clothing retail patronage habits

Table 1 depicts the profile of the respondents who participated in the study, as well as their clothing retail patronage habits.

Table 1 Profile and clothing retail patronage habits

Variable	Response categories	n	%
Population group	Black	164	32.0
	Coloured	31	6.1
	Indian / Asian	54	10.6
	White	262	51.3
Gender	Female	316	61.8
	Male	195	38.2
Highest level of education	High school not completed	16	3.1
	Matric / Grade 12 completed	288	56.4
	Diploma completed	79	15.5
	Degree completed	94	18.4
	Post-graduate degree completed	34	6.7
Clothing retailer shopped at most often	Ackermans	3	0.6
	Cotton On	16	3.1
	Donna Claire	5	0.9
	Edgars	116	22.7
	Factorie	11	2.1
	Foschini	9	1.8
	Identity	3	0.6
	Jet	10	2.0
	Legit	8	1.6
	Markhams	30	5.9
	Mr Price	139	27.2
	Pep Stores	7	1.4
	Queenspark	6	1.2
	Sportscene	5	0.9
	Truworths	29	5.7
	Woolworths	77	15.1
	Other	37	7.2
How often clothing is purchased	More than once a week	6	1.2
	Once a week	15	2.9
	Less than once a week but more than once a month	109	21.3
	Less than once a month but more than once every three months	215	42.1
	Once every three months or less frequently	166	32.5
Length supporting clothing retailer shopped at most often	Less than once a year	8	1.6
	1 year or more, but less than 5 years	166	32.5
	5 years or more, but less than 10 years	155	30.3
	10 years and longer	182	35.6

Table 1 shows that, in terms of population groups, respondents were either white (51.3%), black (32.0%), Indian/Asian (10.6%) or coloured (6.1%). Concerning gender, more females (61.8%) than males (38.2%) participated in the study, while the majority of the respondents had completed Matric/Grade 12 (56.4%), a degree (18.4%) or a diploma (18.4%).

With regards to clothing retail patronage habits, most of the respondents shopped at Mr Price (27.2%) most often, followed by Edgars (22.7%) and Woolworths (15.1%). The majority of the respondents indicated that they purchased clothing less than once a month but more than once every three months (42.1%) or once every three months or less frequently (32.5%). With reference to the time period during which the respondents had supported the clothing retailer where they shopped most often, the majority indicated a period of ten years and longer (35.6%), one year or more but less than five years (34.1%), or five years or more but less than ten years (30.3%).

5.2. Validity and reliability

Exploratory factor analyses, using maximum likelihood extraction with varimax rotation, were undertaken to assess the construct validity of each of the constructs used in this study (Field, 2013:642, 644; Hair *et al.*, 2014:94), including relationship intention, satisfaction with the store attributes (price, assortment offered, perceived product quality and employee service) as well as cumulative satisfaction. In order for the data to be considered appropriate for exploratory factor analyses, the Bartlett's test of sphericity should be significant ($p < 0.0001$) and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (MSA) should be greater than 0.5 (Field, 2013:684-686). The Bartlett's test of sphericity yielded significant results ($p < 0.0001$) for all the constructs and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (MSA) had acceptable values for relationship intention (0.791), satisfaction with the store attributes (0.887), and cumulative satisfaction (0.778). The data were therefore considered appropriate for factor analysis (Field, 2013:684-686; Pallant, 2013:199).

For relationship intention, five factors were extracted based on the eigenvalue (>1) criterion and labelled *Involvement*, *Expectations*, *Feedback*, *Forgiveness* and *Fear of relationship loss* after inspecting the items that loaded onto each factor, thus corresponding with the five factors proposed in the literature (Kruger & Mostert, 2012:45; Kumar *et al.*, 2003:670). In total, the five factors explained 75.40% of the total variance in the data. As all items yielded factor loadings ≥ 0.5 , and no cross loading of items occurred, all 15 items measuring relationship intention were retained (Hair *et al.*, 2014:116).

Four factors were extracted based on the eigenvalue (>1) criterion, explaining 74.90% of the total variance in the data on satisfaction with the store attributes. Based on the factor loadings, the factors were labelled *Price*, *Product assortment*, *Perceived product quality* and *Employee service*, similar to the original factors proposed by Huddleston *et al.* (2009:71). Because all the factor loadings were ≥ 0.5 and no items cross loaded, all the items measuring satisfaction with the store attributes were retained (Hair *et al.*, 2014:103). Lastly, the items measuring cumulative satisfaction extracted one factor that explained 79.47% of the total variance in the data and exhibited factor loadings ≥ 0.5 . Subsequently, all the items that measured cumulative satisfaction were retained and the factor was labelled *Cumulative satisfaction*. It can thus be concluded that the measuring scales used in this study exhibit construct validity.

Table 2 shows the Cronbach Alpha's coefficient values that were used to determine the internal consistency (reliability) for the study's constructs and underlying factors (Hair *et al.*, 2013:166).

Table 2: Cronbach Alpha coefficient values for constructs used in the study

Constructs, factors and underlying factors		Number of items	Cronbach's alpha value
Relationship intention		15	0.79
Underlying factors of relationship intention	Involvement	3	0.74
	Expectations	3	0.70
	Feedback	3	0.83
	Forgiveness	3	0.85
	Fear of relationship loss	3	0.91
Satisfaction with store attributes	Price	3	0.81
	Assortment offered	4	0.86
	Product quality	3	0.82
	Employee service	5	0.88
Cumulative satisfaction		3	0.87

Table 2 shows that all Cronbach Alpha's coefficient values were greater than the 0.7 threshold value, indicating that the scales used to measure relationship intention, satisfaction with the store attributes and cumulative satisfaction were reliable (Hair *et al.*, 2014:166).

5.3. Respondents' satisfaction

Table 3 illustrates the overall mean scores and standard deviation (SD) values calculated for customers' satisfaction with the store attributes (namely, price, the assortment offered, perceived product quality and employee service) as well as their cumulative satisfaction with the particular clothing retailer.

Table 3: Overall mean scores for satisfaction with store attributes and cumulative satisfaction

Construct	Mean	SD
Price	3.88	0.776
Assortment offered	3.93	0.712
Perceived product quality	3.80	0.833
Employee service	3.60	0.869
Cumulative satisfaction	3.79	0.778

Given that a five-point scale was used to measure items that constituted the constructs, it is evident from Table 3 that the respondents agreed more with the items measuring their satisfaction with the clothing retailer's offered assortment (mean = 3.93), price (mean = 3.88) and perceived product quality (mean = 3.80) than with the retailer's employee service (mean = 3.60). The respondents also agreed with the items measuring their cumulative satisfaction with a particular clothing retailer (mean = 3.79). It can therefore be concluded that the respondents who participated in this study tended to be satisfied with the price, assortment offered, the perceived product quality and employee service at the clothing retailer where they shopped most often. Cumulatively, the respondents tended to be satisfied with the clothing retailer.

As the respondents' satisfaction was measured cumulatively as well as for store attributes (namely price, the assortment offered, perceived product quality and employee service), a standard multiple regression analysis was conducted to determine whether satisfaction with the different store attributes significantly predicted the respondents' cumulative satisfaction with the clothing retailer from whom they most often purchase. Before the multiple regression was conducted, the researchers ensured that the assumptions related to the sample size, the degree to which independent variables correlated with one another, the presence of outliers in the data, the linearity of the relationships between pairs of variables, and the equality of variances between groups were met (Hair *et al.*, 2014:178; Pallant, 2013:156-157; Tabachnick & Fidell, 2014:666-667). Table 4 presents a summary of the multiple regression model.

Table 4: Multiple regression model summary^b

Model	R	R ²	Adjusted R ²	Standard error of the estimate
1	0.801 ^a	0.641	0.638	0.468

a Predictor variables: (Constant), Price, Assortment offered, Perceived product quality, Employee service

b Outcome variable: Cumulative satisfaction.

It is evident from Table 4 that the respondents' satisfaction with price, the assortment offered, the perceived product quality and the employee service explain 63.8% of the variance in their cumulative satisfaction with the clothing retailer from whom they most often purchased. Table 5 depicts the ANOVA table of the regression model.

Table 5: ANOVA^a

Model		Sum of Squares	df	Mean square	f- value	p-value*
1	Regression	197.879	4	49.470	225.920	0.000 ^b
	Residual	110.799	506	0.219		
	Total	308.678	510			

* p-value < 0.05 is statistically significant.

a Outcome variable: Cumulative satisfaction.

b Predictor variables: (Constant), Price, Assortment offered, Perceived product quality, Employee service.

It is evident from Table 5 that the regression model is significant ($p < 0.0005$) Table 6 shows the coefficient table for the model with the standardised beta coefficient values.

Table 6: Coefficient table

Model		Standardised coefficient β -value	t	p-value
1	(Constant)		3.265	0.001*
	Price	0.086	2.877	0.004*
	Assortment offered	0.072	2.159	0.031*
	Perceived product quality	0.269	7.653	0.000*
	Employee service	0.539	15.723	0.000*

* p-value < 0.05 is statistically significant

From Table 6 it can be derived that each of the satisfaction attributes are statistically significantly predictors of respondents' cumulative satisfaction (with p-values < 0.05 and β -values ranging between 0.072 and 0.539). Employee service has the largest beta value (β -value = 0.539), thus implying that it has the biggest effect on cumulative satisfaction (given that all other variables in the model are held constant) followed by perceived product quality (β -value = 0.269). Hypothesis 1 is therefore *supported* since satisfaction with price, assortment offered, perceived product quality and employee service are statistically significant predictors of respondents' cumulative satisfaction.

5.4. Relationship intention and the respondents' satisfaction

Once an overall mean score had been calculated for the respondents' relationship intentions, the researchers determined whether relationships existed between the respondents' relationship intentions and their satisfaction with price, the assortment offered, perceived product quality and employee service, as well as relationship intention and cumulative satisfaction with the clothing retailer. Table 7 presents the p-values and corresponding *r*-values of Pearson product moment correlation coefficients conducted to uncover relationships, the respondents' relationship intentions, their satisfaction with various store attributes, and their cumulative satisfaction.

Table 7: Relationship intention and the respondents' satisfaction

Correlation between relationship intention with:	r-value
Price	0.3*
Assortment offered	0.3*
Perceived product quality	0.4*
Employee service	0.4*
Cumulative satisfaction	0.4*

*Correlation significant at the 0.05 level

From Table 7 it is evident that practically significant positive correlations exist between respondents' relationship intentions and their satisfaction with the perceived product quality and employee service ($r = 0.4$), as well as price and the assortment offered ($r = 0.3$). Consequently, the respondents' satisfaction with employee service, perceived product quality, price and the assortment offered by the clothing retailer increased as their relationship intentions increased. Hypothesis 2 is therefore *supported*. Similarly, a practically significant positive correlation exists between respondents' relationship intentions and their cumulative satisfaction with the clothing retailer ($r = 0.4$). Hypothesis 3, stating that a significant positive relationship exists between respondents' relationship intention and their cumulative satisfaction with the retailer is thus *supported*.

Next, respondents were categorised according to their relationship intention scores (by using the 33.3 and 66.6 percentiles as cut-off points), in order to identify respondents with low, moderate, and high relationship intentions. It was subsequently decided to perform one-way Anovas to determine whether there were any significant differences between respondents with different relationship intention levels in terms of their satisfaction with store attributes, as well as their cumulative satisfaction with the clothing retailer. Table 8 shows the descriptive statistics, Tukey's comparison (statistically significant at the 0.05 level) and d -values (effect sizes) for respondents with different relationship intention levels, satisfaction with store attributes (price, assortment offered, perceived product quality and employee service), as well as their cumulative satisfaction with the clothing retailer.

Table 8: Relationship intention levels and respondents' satisfaction

Factor	Mean	SD	n*	p-value**	RI levels***	d-value		
						Low	Moderate	High
Price	3.62	0.812	154	1-2	Low	-	0.3	0.7
	3.85	0.722	202	1-3	Moderate	0.3	-	0.4
	4.17	0.712	155	2-3	High	0.7	0.4	-
Assortment offered	3.72	0.790	154	1-2	Low	-	0.2	0.6
	3.89	0.672	202	1-3	Moderate	0.2	-	0.5
	4.20	0.592	155	2-3	High	0.6	0.5	-
Perceived product quality	3.43	0.886	154	1-2	Low	-	0.4	0.9
	3.80	0.769	202	1-3	Moderate	0.4	-	0.5
	4.18	0.681	155	2-3	High	0.9	0.5	-

Employee service	3.24	0.908	154	1-2	Low	-	0.4	0.8
	3.60	0.780	202	1-3	Moderate	0.4	-	0.5
	3.96	0.791	155	2-3	High	0.8	0.5	-
Cumulative satisfaction	3.49	0.801	154	1-2	Low	-	0.3	0.8
	3.75	0.728	202	1-3	Moderate	0.3	-	0.6
	4.15	0.671	155	2-3	High	0.8	0.6	-

Notes: * The number of respondents per relationship intention group differed due to ties in the continuous data

**Tukey's comparison significant at the 0.05 level

***RI = Relationship intention

Table 8 shows that there are statistically significant differences between respondents with different relationship intention levels in terms of their satisfaction with clothing retailers' price, the assortment offered, the perceived product quality and the employee service, as well as their cumulative satisfaction with the clothing retailer.

From the effect sizes shown in Table 8, it can be concluded that respondents with high relationship intentions are practically significantly more satisfied with the clothing retailers' price, assortment offered, the perceived product quality and the employee service than those respondents with low relationship intention levels (d values ≥ 0.6). Respondents with high relationship intentions were also practically significantly more satisfied with the assortment offered, the perceived product quality and the employee service than were respondents with moderate relationship intention levels (d values ≥ 0.5). When interpreting the mean scores, it can be deduced that customers with high relationship intention levels were more satisfied with the price, the assortment offered, the perceived product quality and the employee service of the clothing retailer than were respondents with low relationship intention levels. Customers with high relationship intention levels were, furthermore, also more satisfied with the assortment offered, the perceived product quality and the employee service than were respondents with moderate relationship intention levels. Hypothesis 4 is therefore *supported*.

Similarly, respondents with high relationship intention levels differed practically significantly from those with moderate ($d = 0.6$) and low ($d = 0.8$) relationship intention levels in terms of their cumulative satisfaction with the clothing retailers shopped at most often. The respondents with high relationship intention levels were cumulatively more satisfied with the clothing retailer (mean = 4.15) compared with respondents with moderate (mean = 3.75) or low (mean = 3.49) relationship intention levels. It can therefore be concluded that respondents with different relationship intention levels differ practically significantly from one another in terms of their cumulative satisfaction with the clothing retailer, thereby providing *support* for hypothesis 5.

6. DISCUSSION

Literature indicates two approaches to measuring retail customers' satisfaction, namely, satisfaction with store attributes and satisfaction as a cumulative construct (Olsen & Skallerud, 2011:532; Bettencourt, 1997). This study accordingly determined respondents' satisfaction with a clothing retailer by considering satisfaction with a number of store attributes as well as cumulative satisfaction. As the customer satisfaction measuring scales used in this study were valid and reliable, it is recommended that clothing retailers could use either scale to determine their customers' satisfaction. Results from this study further indicate that the respondents' satisfaction with a clothing retailer's price, the assortment offered, the perceived product quality and the employee service significantly predict their cumulative satisfaction with the clothing retailer from whom they most often purchase. This finding therefore suggests that retailers can confidently determine customers' overall satisfaction by considering their cumulative satisfaction (thus using a shortened satisfaction measurement), as opposed to measuring satisfaction by using multiple dimensions (thus a lengthy satisfaction measure). It is therefore recommended that clothing retailers use the shortened, cumulative satisfaction measure to establish customer satisfaction owing to the time constraints experienced by retailers, thereby determining customer satisfaction in a retail environment.

However, if clothing retailers wish to identify particular store attributes on which to focus in order to improve overall customer satisfaction, results from this study suggest that particular emphasis should be placed on employee service and product quality, as these store attributes were the best predictors of respondents' cumulative satisfaction. This finding accordingly supports Jayawardhena and Farrell's (2011:211) view that interactions with retail employees influence customers' service evaluation and satisfaction. It is thus recommended that clothing retailers should in particular ensure that their employees always offer satisfactory service to customers by investing in continuous training programmes that emphasise the importance of being polite, helpful and friendly during customer interactions. Considering the long hours retail employees often work, retailers should also consider, where possible, allowing employees frequent breaks to reduce the risk of offering less satisfactory service owing to employee fatigue.

Results indicate practically significant positive relationships between respondents' relationship intentions and their cumulative satisfaction with clothing retailers as well as their satisfaction with the price, the assortment offered, the perceived product quality and the employee service of the clothing retailer from whom they most often purchase. In particular, it was found that, as the respondents' relationship intentions increased, their cumulative satisfaction with the retailer increased, as well as their satisfaction with their clothing retailers' price, assortment offered, perceived product quality and employee service. Customers with higher relationship intentions

therefore showed greater satisfaction with the retailer from whom they most often purchase than did the respondents with moderate or low relationship intention levels. These findings support the view that customers with greater relationship intentions tended to experience greater satisfaction arising from a feeling of increased affiliation and greater involvement with an organisation (Bloemer & Odekerken-Schröder, 2002:69; Kumar *et al.*, 2003:669; Raciti *et al.*, 2013:616). It is therefore recommended that clothing retailers determine customers' relationship intentions and focus their relationship marketing resources on those customers with higher relationship intentions as these customers will, in all probability, display greater customer satisfaction, which is a prerequisite for forming long-term relationships (Bloemer & Odekerken-Schröder, 2002:69; Kumar *et al.*, 2003:669). In addition to creating greater satisfaction, retailers could benefit from establishing long-term relationships with customers with higher relationship intentions, as these customers could develop greater loyalty to the retailer, thereby increasing the probability of the retailer's retaining these customers (Ashley *et al.*, 2011:749; Kumar *et al.*, 2003:667).

7. LIMITATIONS AND FUTURE RESEARCH

The geographical demarcation of the study pertained to one metropolitan area and retail setting (i.e. clothing retailers) only, thereby limiting the generalisability of the results. The use of non-probability convenience sampling suggests that the results are applicable only to the respondents who participated in the study. Although the researchers highlighted the reasons for focusing exclusively on specific satisfaction dimensions (price, assortment offered, perceived product quality and employee service), other dimensions, including location, convenience, service quality and store name could also exert an influence on clothing retail customers' satisfaction (Nesset *et al.*, 2011:267). Lastly, the findings in this study are based on cross-sectional data, which lacks the dynamic changes that may occur over time in customers' relationship intentions, dimension satisfaction and cumulative satisfaction.

Future studies could focus on replicating the current study across different metropolitan areas and retailer types to cross validate the results here. Comparative studies internationally could also be included. Future studies could also consider the influence of customers' relationship intentions regarding other constructs believed to influence the formation of relationships in a clothing retail environment, including customers' trust in, and commitment and loyalty to a retailer (Pritchard, Havitz & Howard, 1999:333).

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MAIN FINDINGS FROM ARTICLE 2 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY

Chapter 3 addresses secondary objectives 5 to 7 set for the study (see section 1.5.2). In order to link the main findings from each article to the overall objectives set for the study, the main findings will be numbered according to the article number.

Main finding 2.1: The measurement scale used to determine respondents' satisfaction with selected store attributes (price, assortment offered, perceived product quality and employee service), was valid and reliable under the study population, specifically clothing retail customers in the greater Tshwane metropolitan area, who have bought from a clothing retailer in the last three months. The four factors were subsequently labelled as *price, assortment offered, perceived product quality and employee service* (Huddleston *et al.*, 2009:71).

Main finding 2.2: The measurement scale used to determine respondents' cumulative satisfaction, adapted from Bettencourt (1997:402), was reliable and valid under the study population, namely clothing retail customers' in the greater Tshwane metropolitan area, who have bought from a clothing retailer in the last three months. The factor that was extracted corresponded with that proposed by Bettencourt (1997:402), and was accordingly labelled *cumulative satisfaction*.

Main finding 2.3: Respondents were relatively satisfied with selected store attributes (price, assortment offered, product quality and employee service) of clothing retailers.

Main finding 2.4: Cumulatively, respondents were relatively satisfied with clothing retailers.

Main finding 2.5: Respondents' satisfaction with store attributes (price, assortment offered, perceived product quality and employee service) significantly predict their cumulative satisfaction with clothing retailers. Respondents' satisfaction with employee service is the best predictor of their cumulative satisfaction.

Main finding 2.6: There is a positive linear relationship between respondents' relationship intentions and their satisfaction with the prices charged at clothing retailers.

Main finding 2.7: There is a positive linear relationship between respondents' relationship intentions and their satisfaction with the assortment offered by clothing retailers.

Main finding 2.8: There is a positive linear relationship between respondents' relationship intentions and their satisfaction with the perceived product quality of clothing retailers.

Main finding 2.9: There is a positive linear relationship between respondents' relationship intentions and their satisfaction with employee service of clothing retailers.

Main finding 2.10: There is a positive linear relationship between respondents' relationship intentions and their cumulative satisfaction with clothing retailers.

Main finding 2.11: Respondents with high relationship intentions are more satisfied with the prices charged at clothing retailers than are respondents with low relationship intentions.

Main finding 2.12: Respondents with high relationship intentions are more satisfied with assortment offered by clothing retailers than those respondents with low or moderate relationship intentions.

Main finding 2.13: Respondents with high relationship intentions are more satisfied with perceived product quality clothing retailers than are respondents with low or moderate relationship intentions.

Main finding 2.14: Respondents with high relationship intentions are more satisfied with employee service clothing retailers than those respondents with low or moderate relationship intentions.

Main finding 2.15: Respondents with high relationship intentions are cumulatively more satisfied with clothing retailers than those respondents with low or moderate relationship intentions.

CHAPTER 4: ARTICLE 3
RELATIONSHIP INTENTION AS A PREDICTOR OF CLOTHING RETAIL CUSTOMERS'
SATISFACTION, TRUST, COMMITMENT AND RELATIONSHIP QUALITY

Chapter 4 presents the third article, which focused on relationship intention as a predictor of clothing retail customers' satisfaction, trust, commitment, and relationship quality. Chapter 4 therefore addresses secondary objectives 8 and 9 indicated in Chapter 1 (section 1.5.2). The article was submitted to *Management Dynamics* (an International Bibliography of the Social Sciences or IBSS-accredited journal) and was **accepted for publication**. The guidelines for submission of manuscripts of *Management Dynamics* can be found in Appendix D. Please note that although referencing was done according to the editorial guidelines for contributors, page margins, font and font size were kept consistent throughout the thesis to ensure technical consistency. Additionally, the candidate decided to number headings to allow for more uniformity in the Table on contents. Chapter 4 concludes with main findings from this article contributing to the overall objectives of this study.

**RELATIONSHIP INTENTION AS A PREDICTOR OF CLOTHING RETAIL CUSTOMERS'
SATISFACTION, TRUST, COMMITMENT AND RELATIONSHIP QUALITY**

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ABSTRACT

Because of increased competition, retailers are implementing relationship marketing strategies to improve customer retention. Understanding relational development from the customers' perspective is important in the success of relationship marketing in business-to-consumer (B2C) markets. However, few studies have considered the role of customers' relationship intentions in determining the key results of successful relationship marketing, that is, satisfaction, trust, commitment and the quality of the relationship. To address the lacuna, this study investigates whether clothing retail customers' relationship intentions predict their satisfaction, trust, commitment and relationship quality vis-à-vis the clothing retailer from whom they purchase most often. Convenience sampling was used to collect data from 511 clothing retail customers residing in the greater Tshwane metropolitan area. Regression analyses indicate that customers' relationship intentions significantly predict their satisfaction with, trust in and commitment to the clothing retailer from whom they purchase most often. It was further found that clothing retail customers' relationship intentions significantly predict the quality of their relationship with a particular clothing retailer.

KEY WORDS

Relationship marketing; relationship intention; satisfaction; trust; commitment; relationship quality; clothing retailers

1. INTRODUCTION

The strategic utilisation of relationship marketing in business-to-consumer (B2C) markets, such as retail, has been the focus of intense research interest on the part of both scholars and marketing practitioners (Huang, 2015: 1318; Jones, Reynolds, Arnold, Gabler, and Gillison, 2015: 188; Halimi, Chavosh and Choshali, 2011: 49). Despite this interest and in the face of increased competition, retailers are struggling to maintain a competitive advantage and improve customer retention levels (Ou, Shih, Chen, and Wang, 2011: 194). Retailers have traditionally competed primarily on the basis of product-centric approaches (such as offering unique merchandise or superior quality), but globalisation has resulted in most retailers gaining access to relatively similar merchandise (Swinker and Hines, 2006: 218; Marzo-Navarro, Pedraja-Iglesias and Rivera-Torres, 2004: 425). This product parity has eradicated a once strongly-held competitive advantage based solely on a product-centric approach. Retailers have subsequently realised that a sustainable competitive advantage is rooted in their ability to retain customers, which dictates a long-term, customer-centric approach (Lin, 2013: 205; Ou *et al.* 2011: 194). More specifically, retailers are acknowledging the importance of developing strong customer relationships in their pursuit of customer retention (Beneke, Blampied, Cumming and Parkfelt, 2015: 212; De Cannière, De Pelsmacker and Geuens, 2010: 87).

Strong customer relationships offer retailers several advantages, including maximised customer lifetime value and decreased customer acquisition costs (e Hasan, Lings, Neale and Mortimer, 2014: 788; Bojei, Julian, Wel and Ahmed, 2013: 171; Reichheld, 1993: 63). Further, De Wulf and Odekerken-Schröder (2003:106) argue that competitors find it hard to imitate the intangible bonds resulting from strong customer relationships, thus contributing to retailers' competitive advantage. Against the backdrop of these advantages, retailers often measure customers' satisfaction, trust and commitment, as these constructs form the keystones that distinguish relationships from mere transactions (Garbarino and Johnson, 1999; Morgan and Hunt, 1994). Satisfaction, trust and commitment are believed to be the three dimensions that form relationship quality, which is considered to be the essence of strong relationships (Agarwal, Singhal and Goel, 2014; Qin, Zhao and Yi, 2009). Relationship quality, in turn, influences customers' decisions to continue with a retailer relationship, especially as it has strong links with customer loyalty and retention (Esmaeilpour and Alizadeh, 2014: 226; Adjei and Clark, 2010: 73).

While the outcomes of successful relationship marketing are well-established, a precursor of such a relationship is the consent of all the parties involved (Lin, 2013: 205). Subsequently, organisations may invest heavily in relationship marketing strategies to develop and sustain close customer relationships, only to find such investments are vain if customers are indifferent or averse to these endeavours (Mende, Bolton and Bitner, 2013: 125; Godfrey, Seiders and Voss,

2011). Customers' relationship intentions must therefore be determined, because it signifies a stable tendency to maintain long-lasting relationships with organisations (Adjei and Clark, 2010: 74; Odekerken-Schröder, De Wulf and Schumacher, 2003: 177). Moreover, because people's actions predict their actual behaviour, it can be argued that customers with relationship intentions are more likely to respond to organisations' relationship marketing strategies (Mende *et al.*, 2013: 129; Raciti *et al.*, 2013: 616; Fishbein and Ajzen, 1975: 16). Relationship intentions thus determine customers' conscious intentions initially to participate in organisational relationships, and ultimately to be part of the effectiveness of relationship marketing in B2C markets (Racti, Ward and Dagger, 2013: 616; Kumar, Bohling and Ladda, 2003: 667). Customers' relationship intentions should therefore enjoy prominence when relationship development in B2C markets, such as retail (Racti *et al.*, 2013: 616; Adjei and Clark, 2010: 73) is examined.

Various studies have highlighted the importance of examining relational development in retail markets from the customer's perspective, particularly because the "right" customers must be identified to target with relationship marketing tactics (Mark, Lemon, Vandenbosch, Bulla, and Maruotti, 2013: 233; Racti *et al.*, 2013:616; O'Malley and Prothero, 2004: 1293). Although customers' relationship intentions represent a necessary starting point for scholars and retailers to understand relational development from the customer's perspective, its investigation have been limited to service environments only (Spies and Mostert, 2015; Kruger and Mostert, 2015; Kruger and Mostert, 2014; Delport, Mostert, Steyn and de Klerk, 2010). Moreover, while it has been suggested that customers' relationship intentions are essential to the success of relationship marketing strategies (Lin, 2013: 211; Ward and Dagger, 2007: 281), there is no empirical evidence to support such claims, particularly in a retail context.

This study addresses the research gaps noted above by investigating whether clothing retail customers' relationship intentions predict their satisfaction with, trust in and commitment to clothing retailers. Moreover, because satisfaction, trust and commitment together comprise relationship quality (Agarwal *et al.*, 2014; Qin *et al.*, 2009), this study also investigates whether relationship intention predicts the clothing retail customers' relationship quality. The study thus endeavours to contribute to both theory and practice. First, extending the relationship intention construct into a retail environment will broaden scholars' understanding of relational development in B2C markets from the customer's perspective, thus adhering to scholars' appeal for greater understanding (Mark *et al.*, 2013: 233; Racti *et al.*, 2013:616; O'Malley and Prothero, 2004: 1293). This broadening occurs by investigating whether satisfaction, trust, commitment, and relationship quality are contingent on customers' relationship intentions. Second, by focusing on customers' relationship intentions as a motivation in relational development, this study will provide retailers with practical guidance as to determine which customers to target with relationship marketing. Customers' relationship intentions can be used by retailers as a segmentation criterion to identify

the “right customers” to target with relationship marketing tactics. Such identification will benefit retailers, because it enables them to gauge, and prioritise, the use of resources for customised relationship marketing strategies.

The study begins with a literature review focusing on customer relationships in retail markets, relationship intention and relationship quality. This is followed by the formulation of hypotheses for the study. An overview of the research methodology is presented, followed by the results, and discussion. The article concludes with a discussion and recommendations, followed by an overview of the study’s limitations, and some directions for future research.

2. LITERATURE REVIEW

2.1. Customer relationships in retail markets

Relationship marketing theory suggests that it is more valuable for a retailer to invest effort in establishing and preserving long-lasting relationships with customers rather than trying to attract short-term, discrete transactions (Rafiq, Fulford and Lu, 2013: 495; Hunt, Arnett and Madhavaram, 2006: 72; Morgan and Hunt, 1994: 20). Additionally, Grönroos (1994: 327) highlights the importance of creating, upholding and enhancing long-term relationships that are mutually beneficial to both customers and organisations. Relationships become mutually beneficial when customers respond to the relational benefits received from their retailer relationships (including confidence, social and special treatment benefits) by displaying loyalty to a retailer (Martin, Ponder and Lueg, 2009: 590). Customer loyalty, in turn, creates an opportunity for retailers to maximise the lifetime value of each customer, thereby increasing their profitability (Bojei *et al.*, 2013: 171; Reichheld, 1993: 63). The retailers’ profitability also increases, because retaining existing customers is less expensive than continually having to attract new ones (Storbacka, Strandvik and Grönroos, 1994: 22; Reichheld, 1993: 63). In addition to the profitability gains, retailers benefit from building strong customer relationships, because it offers a sustainable, competitive advantage that is difficult for competitors to imitate, especially in terms of the intangible bonds resulting from such relationships (De Wulf and Odekerken-Schröder, 2003: 106).

While relationship marketing offers organisations several advantages, the application of this strategy in retailing has drawn some criticism (Racti *et al.*, 2013: 616; Leahy, 2011: 651; O’Malley and Prothero, 2004: 1293; O’Malley and Tynan 2000: 800). Leahy (2011: 651) and O’Malley and Tynan, (2000: 800) argue that the size of retail markets constrains the meaningful interactions between retailers and customers that are needed for building strong relationships. Moreover, the

transactional nature of retail environments has resulted in considerable customer indifference to retailers' relationship-building efforts (Adjei and Clark, 2010: 73; Danaher *et al.*, 2008:43).

Despite the valid criticism, retailers continue to invest in relationship marketing strategies, as is evident in the prevalent use of relationship building tactics, such as loyalty programmes (Bojei, Julian, Wel and Ahmed, 2013:171; Grewal and Levy, 2007:447). For this reason, it is essential to understand relationship development in retailing from the customer's perspective, particularly because relationship development requires input from both organisations and customers (Raciti *et al.*, 2013: 616; Bendapudi and Berry, 1997). Customers' relationship intentions thus provide a starting point in understanding how and why customers want to develop relationships with retailers (Lin, 2013:205).

2.2. Relationship intention

Relationship intention refers to customers' predisposition to establishing a relationship with an organisation in the first instance (Lin, 2013: 209; De Wulf and Odekerken-Schröder, 2003). The theory of reasoned action posits that someone's intention to perform a certain form of behaviour is an immediate determinant of that action (Ajzen and Fishbein, 1980: 5). Subsequently, customers' relationship intentions determine whether or not they will respond to retailers' relationship-building efforts (Raciti *et al.*, 2013: 616). Determining customers' relationship intentions is therefore fundamental to the success of the retailers' relationship-building strategies (Mende *et al.*, 2013: 126; De Wulf and Odekerken-Schröder, 2003). Kumar *et al.* (2003: 669) propose that customers' relationship intentions can be assessed by considering their involvement, expectations, feedback, fear of relationship loss and forgiveness.

2.2.1. Involvement

Involvement refers to the personal relevance of an object for a customer (Laroche, Nepomuceno and Richard, 2010: 203). In this study, the object refers to the customers' relationships with organisations and their importance to the customers (Varki and Wong, 2003: 84). Those who place a premium on their relationship with an organisation voluntarily search for information and engage in relationship activities (Dagger and David, 2012: 450; Baker, Cronin and Hopkins, 2009: 116). Subsequently, customers who are involved with an organisation and its offerings, and who willingly engage in the relationship activities associated with that organisation, are demonstrating relationship intentions (Kumar *et al.*, 2003: 670).

2.2.2 Expectations

Customers' expectations can be defined as what they believe an encounter with an organisation will entail (Gonçalves, 2012: 1509; Esbjerg, Jensen, Bech-Larsen, de Barcellos, Boztug, and Grunert, 2012: 446). These expectations are important because they form reference points whereby customers judge an organisation's actual performance. This, in turn, influences customer satisfaction and ultimately customers' behavioural intentions (Choy, Lam and Lee, 2012: 14; Zeithaml, Berry and Parasuraman, 1993: 1). Esbjerg *et al.* (2012: 446) point out that customer expectations are shaped by previous encounters, as well as by information about the organisation garnered from third parties and from the organisation itself. Customers may also hold different expectations, depending on their relationships with organisations (Mason and Simmons, 2012: 231). For example, research has established that customers in relationships have higher expectations of an organisation and its products and services because of the investment of time and effort into developing and maintaining those relationships (Liang and Wang, 2006: 120, 121; De Wulf, Odekerken-Schröder, and Iacobucci, 2001: 34). It can thus be posited that customers with relationship intentions have higher expectations of an organisation and will demonstrate concern for the enhancement of its product offerings (Kumar *et al.*, 2003: 670).

2.2.3 Feedback

Voluntary customer feedback is considered an important source of managerial information (Voss, Roth, Rosenzweig, Blackmon, and Chase, 2004: 212), as it identifies an organisation's strengths and weaknesses during customer interactions and often results in the creation of new ideas for service improvements (Caemmerer and Wilson, 2010: 289; Wirtz, Tambyah and Mattila, 2010: 363). Moreover, customers who provide feedback on the problems they have experienced uncover opportunities for organisations to rectify flaws in service delivery which may otherwise have seen more customers defecting to competitors (Lacey, 2012: 137). It has thus been suggested that customers in relationships feel valued when an organisation incorporates their suggestions for service improvements and will consequently be less likely to terminate their relationship with that organisation (Lacey, 2012: 138; Grönroos, 2004: 107). It can be postulated that customers who voluntarily provide feedback to organisations without seeking any reward for doing so reveal relationship intentions (Kumar *et al.*, 2003: 670).

2.2.4 Fear of relationship loss

De Wulf, Odekerken-Schröder, and Van Kenhove (2003: 247) explain that the investment of time, effort and the other irretrievable resources needed to form a relationship results in the creation of

psychological bonds between customers and organisations and thus offers a motivation to maintain the relationship. Relationship benefits, such as confidence (knowing what to expect during an organisational encounter), social (receiving personal recognition from employees), and special treatment (for example, access to exclusive benefits like discounts), and satisfactory interactions with organisations furthermore strengthen the relational bonds between customers and organisations (Vázquez-Casielles, Suárez-Álvarez & Belén Del Río-Lanza, 2009: 2293; Gwinner, Gremler and Bitner, 1998: 101). Relational bonds, in turn, create switching barriers when customers compare the cost of terminating an organisational relationship to the relational benefits they would lose as a consequence of doing so (Spake and Megehee, 2010: 316). Customers with relationship intentions also feel emotionally attached to their organisation, so they are afraid of losing the relationship (and relational benefits) (Kumar *et al.*, 2003: 667, 670).

2.2.5 Forgiveness

Customer-organisational relationships provide organisations with some protection when poor service delivery occurs (Yu and Xie, 2011: 1). Kim, Ok and Canter (2012:59) and Beverland, Chung and Kates (2009: 438) explain that customers in organisational relationships expect the relationship to continue and are therefore more likely to forgive the organisation that fails to meet their expectations on account of poor service delivery or product performance. Kumar *et al.* (2003: 670) advocate that, owing to the belief that customers with relationship intentions are committed to the organisation, they will display greater tolerance of poor service delivery and product performance by forgiving the organisation. Thus, customers who forgive an organisation in order to restore the relationship reveal their relationship intentions.

2.3 Relationship quality

Research indicates that, in building long-term relationships, the relationship quality should be considered as a critical feature of strong customer-retailer relationships (Tripathi and Dave, 2013; Qin *et al.*, 2009), because customers' relationship quality plays a central role in their decision to continue or terminate their relationship with a particular retailer (Athanasopoulou, 2009). It is thus essential for retailers to determine the quality of their customers' relationship, as this proves meaningful in capturing the essential characteristics embodying strong customer-retailer relationships (Qin *et al.*, 2009).

In a retail context, relationship quality can be described as the customers' overall impression of the strength of their relationship with a particular retailer (Agarwal *et al.*, 2014; Qin *et al.*, 2009). More specifically, relationship quality refers to retail customers' perceptions of how well the entire relationship fulfils their needs, expectations and desires (De Cannière *et al.*, 2010: 92; De Wulf *et*

al., 2001). Despite researchers' lack of agreement on the dimensions comprising relationship quality (Balla, Ibrahim and Ali, 2015: 3; Shah and Tariq, 2015: 13614), the majority concur that it is best understood as a higher-order composite-construct comprised of several distinct dimensions (Lin, 2013: 224; Qin *et al.*, 2009). Concurrent with previous studies conducted in a retail environment (Tripathi & Dave, 2013; De Cannière *et al.*, 2010: 92; Qin *et al.*, 2009), this study considers relationship quality a higher-order, multi-dimensional construct, comprised of satisfaction, trust, and commitment.

2.3.1 Satisfaction

Satisfaction refers to the sense of fulfilment experienced by customers when their needs and expectations are met or exceeded during their encounters with retailers (Liu, Guo, and Lee, 2011: 72; Crosby, Evans and Cowles, 1990). Satisfaction is thus an outcome of cognitive evaluation during which customers compare their perceived experience (with products, services, or retail encounters) with their expectations (Esmaeilpour and Alizadeh, 2014: 228; Arnold, Reynolds, Ponder, and Lueg, 2005). Customers tend to find satisfaction when the perceived experience has met or exceeded their expectations (Srivastava and Sharma, 2013: 274; Bloemer and Odekerken-Schröder, 2002: 69, 70; Fournier and Mick, 1999: 5). Satisfaction is thus the customers' assessment of their level of contentment when comparing "what is" with "what ought to be".

Satisfied customers tend to spend more with a retailer and engage in positive word-of-mouth about them, and are likely to return there for future purchases (Williams and Naumann, 2011: 20; Vesel and Zabkar, 2010: 397; Ranaweera and Prabhu, 2003: 82). It therefore stands to reason that obtaining and measuring customer satisfaction often forms part of retailers' strategic objectives (Huddleston, Whipple, Mattick and Lee, 2009: 65). When evaluating their satisfaction, retailers use one of two approaches. These could be either according to a specific shopping experience or assessed when spread across collective experiences to form an aggregated assessment of their satisfaction over time (Esbjerg *et al.*, 2012: 445; Vesel and Zabkar, 2010: 397). As the latter reflects the customers' holistic assessment of their general level of satisfaction, it is considered a better indicator of their relationship quality (Loureiro, Miranda and Breazeale, 2014: 105; Qin *et al.*, 2009). This study will accordingly consider customers' cumulative satisfaction.

Customer satisfaction is an essential dimension of relationship quality, because customers are probably unwilling to maintain a relationship with a retailer who cannot fulfil their needs or meet their expectations (Aurier and N'Goala, 2010: 309; Ndubisi, Malhotra, Chan and Wah, 2009: 8). Customers therefore often rely on their level of satisfaction as a gauge for deciding which retail relationships are worth preserving (Raciti *et al.*, 2013: 616). Because satisfied customers tend to

experience higher levels of relationship quality (Qin *et al.*, 2009), customer satisfaction is often regarded as an important first step in realising other important relational outcomes, such as customer trust and commitment (Loureiro *et al.*, 2014).

2.3.2 Trust

Most definitions of trust build on Rotter's (1967: 651) classical view, that trust is "a generalised expectancy held by an individual that the word of another ... can be relied on". Morgan and Hunt (1994: 23) and Moorman, Deshpande and Zaltman (1993: 82) expanded on Rotter's (1967: 651) view by adding that trust exists when individuals in an exchange relationship have confidence in each other's reliability and integrity, accompanied by a willingness to depend on one another. Confidence is established over time, and results from individuals' ability in an exchange relationship to continuously satisfy one another's needs (Moorman *et al.*, 1993). Individuals in relationships of trust thus expect one another to both honour promises, and to demonstrate benevolence by refraining from detrimental opportunistic behaviour (Sirdeshmukh, Singh and Sabol, 2002: 17). De Wulf and Odekerken-Schröder (2003: 97) and Guenzi, Johnson and Castaldo (2009:292) accordingly define customer trust in a retail context as customers' confidence in a retailer's ability to fulfil its promises and consistently meet their needs and expectations.

Higher levels of customer trust are characterised by customers' willingness to accept greater levels of vulnerability, a key characteristic of successful customer relationships (Ganesan and Hess, 1997: 439). Customer trust consequently forms one of the key foundations of strong customer relationships and is therefore regarded as an indicator of relationship quality (Sun and Lin, 2010; Prashad and Aryasri, 2008: 35). Apart from its dimensional role in the development of relationship quality (Qin *et al.*, 2009; Prashad and Aryasri, 2008: 35), retailers attempt to build customer trust because of its close link with desired relational outcomes such as customer commitment and loyalty (Sun and Lin, 2010; Guenzi *et al.*, 2009).

2.3.3 Commitment

Customer commitment is considered essential to the success of long-term customer relationships (Dwyer, Schurr and Oh, 1987: 11). Moorman *et al.* (1993: 382) and Morgan and Hunt (1994) define customer commitment as a customer's desire to maintain a valued relationship with an organisation, accompanied by a willingness to make the necessary effort to preserve that relationship. De Wulf and Odekerken-Schröder (2003: 98) and Bloemer and Odekerken-Schröder (2002: 70) concur with this view by defining commitment, from a retail perspective as customers' desire to maintain their valued relationship with a retailer, accompanied by the willingness to make

significant efforts to maintain it. Customers demonstrate commitment if they decide to remain with a particular retailer despite low switching costs, limited product customisation opportunities, and infrequent interaction with retail employees (Bettencourt, 1997). Customer commitment can therefore be viewed as the “stickiness” that keeps customers loyal to a retailer, even when they are not completely satisfied with that retailer (Wu, Zhou, and Wu, 2012: 1762).

Committed customers not only demonstrate sincerity in their concern for an organisation's future welfare (Garbarino and Johnson, 1999: 73; Gundlach, Achrol and Mentzer, 1995), but their commitment can also be seen as a ‘Pledge of Continuity’, believed to signify the highest stage of relational bonding (Lee, Huang and Hsu, 2007; Dwyer *et al.*, 1987: 11). It is thus not surprising that customer commitment is considered a key dimension in understanding customers' relationship strength and accordingly the quality of their relationship with a retailer (Qin *et al.*, 2009; Prashad and Aryasri, 2008: 35).

3. FORMULATION OF HYPOTHESES

Previous studies have established the existence of a positive, bi-directional connectivity between customer satisfaction and their relationships with organisations (Raciti *et al.*, 2013: 615; Danahar *et al.*, 2008: 55). This positive, bi-directional connection implies that satisfaction is not only a pre-requisite for customers to enter into an organisational relationship, but also shows that customers in relationships tend to experience increased satisfaction (Raciti *et al.*, 2013: 615; Aurier and N'Goala, 2010: 309). Building on this positive bi-directional relationship, several studies have postulated that customers who are more inclined to engage in organisational relationships tend to experience greater satisfaction as a result of feeling affiliated to and involved with an organisation (Kumar *et al.*, 2003: 669; Bloemer and Odekerken-Schröder, 2002: 69). Based on this premise, it can be argued that clothing retail customers' relationship intentions will be a significant predictor of their satisfaction with a retailer. Thus:

H₁: Clothing retail customers' relationship intentions predict their satisfaction with clothing retailers.

According to the theory of reasoned action, a person who has the intention to engage in a certain action, will actually perform that action (Ajzen and Fishbein, 1980: 5). Subsequently, customers who have the intention to engage in relationships with retailers are more likely to respond to relationship marketing strategies that are conducive to the establishment of such relationships (Mende *et al.*, 2013: 129; Raciti *et al.*, 2013: 616). Further, relationship intentions denote the customers' stable propensity to sustain long-lasting relationships with organisations (Kumar *et al.*, 2003: 667; Odekerken-Schröder *et al.*, 2003: 177), customers with such intentions value their organisational relationships, and consequently evaluate them more positively (Odekerken-

Shröder *et al.*, 2003; Storbacka *et al.*, 1994). These positive evaluations often manifest as feelings of increased trust in and commitment to an organisation (Kim, Kang and Johnson, 2012: 376; Parish and Holloway, 2010: 62). Moreover, several studies have determined that customers who are more inclined to engage in organisational relationships develop higher levels of trust and commitment (Kim *et al.*, 2012: 376; Parish and Holloway, 2010: 62; Hedrick, Beverland and Minahan, 2007: 64; De Wulf and Odekerken-Schröder, 2003). In this respect, the following hypotheses will be tested:

H₂: Clothing retail customers' relationship intentions predict their trust in clothing retailers.

H₃: Clothing retail customers' relationship intentions predict their commitment to clothing retailers.

The sustainability of organisational relationships hinges on customers' motivation to establish organisational relationships in the first instance (Lin, 2013: 211; Mark *et al.*, 2013: 232). It therefore seems unlikely that customers are going to experience relationship quality if they have no intention of reciprocating the relationship building efforts from organisations at the outset (De Cannière *et al.*, 2010: 87). Further, customers with relationship intentions are motivated to strengthen their relational connection with an organisation (Adjei and Clark, 2010: 75), and may consequently experience relationship quality. This study therefore hypothesises that:

H₄: Clothing retail customers' relationship intentions predict the quality of their relationship with clothing retailers.

4. METHODOLOGY

4.1. Research design, target population and sampling

A descriptive research design was used. The target population for the study was clothing retail customers who were at least 18 years old and residing in the greater Tshwane metropolitan area. In the absence of a sample frame, an approach similar to that of other studies was followed (Humbani, Kotzé and Jordaan, 2015; Urban and Teise, 2015; Nel and Boshoff, 2014; Venter, Farrington and Sharp, 2013), using a non-probability convenience sampling method to select respondents from the target population.

4.2. Questionnaire and data collection

Using a structured questionnaire, an interviewer-administered survey approach was used to collect data from the respondents (Shiu, Hair, Bush and Ortinau, 2009: 238). Similarly to previous relationship marketing studies conducted in a retail setting (Buckinix and Van den Poel, 2005: 255; De Wulf and Odekerken-Schröder, 2003: 101), the questionnaire included two screening questions to ensure that the respondents had bought goods from a clothing retailer within the last three months, and that they had been the decision-makers when choosing a clothing retailer from whom to purchase clothing.

The questionnaire was structured in four sections. Section A assessed the respondents' clothing retail patronage habits. Using a self-reported measure, respondents were asked to indicate the clothing retailer from whom they purchase most often. The respondents' relationship intentions were measured in Section B, with 15 items adapted from Kruger and Mostert (2012: 45). Section C measured the respondents' satisfaction with, trust in and commitment to the clothing retailer where they shop most often. Specifically, the respondents' cumulative satisfaction was measured using three items adapted from Bettencourt (1997), while trust and commitment were measured with three items adapted from Morgan and Hunt (1994). Respondents had to answer the scaled questions in Sections B and C with reference to the clothing retailer from whom they purchase most often. Section D collected data on the respondents' demographics, including their gender, population group, marital status and highest level of education.

The questionnaire was pre-tested among 60 respondents from the target population to identify and correct possible misinterpretation arising from the wording of the questionnaire, leading to minor language changes to the questionnaire. Fieldworkers were recruited and trained to approach potential respondents on the basis of convenience and their suitability to take part in the survey. The fieldworkers also administered the questionnaire after ensuring that respondents were eligible to participate in the study by adhering to the conditions set by the screening questions. In addition to training fieldworkers and setting qualifying criteria in the form of screening questions, the authors closely supervised the data collection process. In total, 511 usable completed questionnaires were collected for data analysis.

4.3. Data analysis

Data were captured, cleaned and coded using the Statistical Package for Social Sciences (SPSS) (Version 23). To reduce the dimensionality of the data and evaluate the construct validity of the measurement scales used in this study, exploratory factor analyses (EFA) were performed (Hair, Black, Babin, and Anderson, 2014: 92; Field, 2013: 628). An EFA was performed because the

scale used to measure relationship intentions was validated in a service environment (Kruger & Mostert, 2012). Subsequently, the relationship intention scale had not previously been confirmed in a retail context. The reliability of the measurement scales was assessed by calculating Cronbach's alpha coefficient values, which are a measure of internal consistency (Field, 2013: 679). To determine whether relationship quality constitutes a higher-order factor, a second-order factor model comprising three first-order factors (satisfaction, trust and commitment) was estimated in AMOS and the Target coefficient index (T) was calculated (Hong and Thong, 2013: 287; Lages, Lages, and Lages, 2005: 1045; Marsh and Hocevar, 1985). Regression analyses were conducted to assess whether clothing retail customers' relationship intentions significantly predict their satisfaction with, trust in, and commitment to the clothing retailer from whom they most often purchase. A regression analysis was used to determine whether clothing retail customers' relationship intentions significantly predict their relationship quality. Relationship intention, although comprising five dimensions (involvement, fear of relationship loss, feedback, forgiveness and expectations), was viewed as a uni-dimensional construct indicating respondents' inclination to build a relationship with a clothing retailer without coercion, as proposed by Kumar *et al.*, (2003: 675). Subsequently, a single independent variable is present, and simple regression analyses are deemed appropriate (Hair *et al.*, 2014:157). A 95% confidence interval (Hair, Celsi, Oritinau and Bush, 2013: 281) was used in the study to determine statistical significance.

5. RESULTS

5.1. Respondent profile

Most of the respondents (61.8%) who participated in the study were female. Regarding their population groups, 51.3 per cent of respondents were white, 32.0 per cent were black African and 10.6 per cent were Indian/Asian. The majority of the respondents were either single (65.8%) or married/living with a partner (30.5%). In terms of their highest level of education, the respondents had completed Matric/Grade 12 (56.4%), a degree (18.4%) or a diploma (15.4%). The majority shopped most often at Mr Price (27.2%), followed by Edgars (22.7%) and Woolworths (15.1%). The respondents had patronised the clothing retailer where they shopped most often for 1 year or more, but fewer than 5 years (42.7%), 10 years and longer (29.2%) or 5 years or more, but fewer than 10 years (23.1%). Lastly, most of the respondents did not have a loyalty card for the clothing retailer where they shop most often (56.9%).

5.2. Validity and reliability

Construct validity was assessed by means of exploratory factor analysis (EFA), using maximum likelihood extraction with varimax rotation (Hair *et al.*, 2014: 94; Field, 2013: 642, 644). The

constructs in the study included relationship intention and satisfaction, trust and commitment as the three first-order constructs for relationship quality. Data are considered suitable for EFA when Bartlett's test of sphericity is significant (p -value < 0.0001) and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (MSA) is greater than 0.5 (Field, 2013: 684-686). In this study, Bartlett's test of sphericity was significant ($p < 0.0001$) for all the constructs. The KMO and MSA showed acceptable values: for relationship intention (0.791), satisfaction (0.797), trust (0.785), and commitment (0.776). Furthermore, the data were thus considered appropriate for factor analysis (Field, 2013: 684-686; Pallant, 2013: 199).

The EFA of the relationship intention items extracted five factors based on the eigenvalue (>1) criterion. These were labelled *Involvement*, *Expectations*, *Feedback*, *Forgiveness* and *Fear of relationship loss* following an inspection of the items that loaded onto each factor. The labelled factors corresponded to the five factors proposed by Kumar *et al.* (2003: 670), and together they explained 75.4% of the total variance in the data. Moreover, all 15 of the items measuring relationship intention were retained, because no item cross-loaded onto another factor, and all the factor loadings were ≥ 0.5 (Hair *et al.*, 2014: 116). Similarly, based on the eigenvalue (>1) criterion, one factor was extracted for *Satisfaction* (explaining 79.1% of the variance), one for *Trust* (explaining 79.5% of the variance) and one for *Commitment* (explaining 79.7% of the variance). These constructs are therefore uni-dimensional. As all the items used to measure *Satisfaction*, *Trust* and *Commitment* had factor loadings that exceeded 0.5, they were all retained.

Evidence of high inter-correlations is provided when item loadings are greater than 0.5 and are statistically significant (Hair *et al.*, 2014: 115; Field, 2013: 681; Spector, 1992: 6). In contrast, evidence for discriminant validity is provided when items inter-correlate relatively less with other factors, and do not cross-load onto other factors (Cole, Cho and Martin, 2001: 94; Spector, 1992:6). Since all the items displayed statistically significant factor loadings above 0.5, and none of the items cross-loaded significantly onto other factors, the EFA displayed sufficient evidence of convergent and discriminant validity for the constructs of the study.

Cronbach Alpha's coefficient values were calculated to assess internal consistency (reliability) of the measurement scales used to measure the study's constructs. All the Cronbach Alpha's coefficient values were greater than the threshold value of 0.70, thereby providing evidence that the scales used to measure relationship intention, satisfaction, trust and commitment (first-order factors of relationship quality) are reliable (Hair *et al.*, 2014: 166). Based on the results of the exploratory factor analyses and the Cronbach Alpha's coefficient values, it can thus be concluded that the measuring scales used in this study exhibit construct validity and are sufficiently reliable to measure clothing retail customers' relationship intention, satisfaction, trust and commitment to the clothing retailer from whom they purchase most often.

5.3. Relationship intention as a predictor of satisfaction, trust and commitment

To assess whether the respondents' relationship intentions significantly predict their satisfaction with, trust in, and commitment to the clothing retailer from whom they purchase most often, standard regression analyses were conducted. Prior to this, it was ensured that the basic inherent assumptions of regression analysis were met (Tabachnick and Fidell, 2014: 666, 667; Field, 2013: 304-308; Pallant, 2013: 156, 157). The findings relating to the assumptions are as follows:

- Sample size: Tabachnick and Fidell (2014: 666) propose a sample size of 50 plus eight times the number of independent variables. With only one independent variable (relationship intention), the present study thus had to have a minimum required sample size of 58 respondents. Data from 511 respondents were available, well above the required minimum.
- Outliers: the standardised residuals for the independent variables did not exceed the absolute value of 3.3, indicating that no univariate outliers were present in the data (Pallant, 2013: 165). Furthermore, the Mahalanobis distance calculated was 7.46, with Cook's distances of < 1 , suggesting that no multivariate outliers were present in the data (Tabachnick and Fidell, 2014: 666).
- Normality of distribution and homoscedasticity: The normal probability plots were in a straight, diagonal line. The Scatterplots, which indicate the distribution of residuals, were rectangular, and concentrated in the centre, confirming that the assumptions of normally-distributed data and homoscedasticity of variance have been met (Pallant, 2013: 157).

The Pearson's product moment correlations between the constructs, that is, relationship intention (predictor variable) and satisfaction, trust and commitment (outcome variables), revealed Correlation coefficients of 0.374, 0.384, and 0.503 respectively, statistically significant at p -value < 0.001 . Based on this finding, and since the assumptions for regression analyses were met, the standard regression analyses were executed. Table 1 gives a summary of the simple regression models.

Table 1: Simple regression models summary^{b, c, d}

Model	R	R ²	Adjusted R ²	Standard error of the estimate
1	0.374 ^a	0.140	0.138 ^b	0.722
2	0.384 ^a	0.148	0.146 ^c	0.773
3	0.503 ^a	0.253	0.252 ^d	0.871

a Predictor variable: (Constant), Relationship intention

b Outcome variable: Satisfaction

c Outcome variable: Trust

d Outcome variable: Commitment

In Table 1, it can be seen that the respondents' relationship intentions explain 14.0 per cent of the variance in their satisfaction with 14.8 per cent of the variance in their trust in, and 25.3 per cent of the variance in their commitment to the clothing retailer from whom they most often purchase. Table 2 presents the ANOVA table of the regression model.

Table 2: ANOVA^{a, b, c}

Model		Sum of Squares	df	Mean square	f- value	p-value*
1	Regression	43.132	1	43.132	82.676	0.000 ^d
	Residual	265.546	509	0.522		
	Total	308.678	510			
2	Regression	52.677	1	52.677	88.249	0.000 ^d
	Residual	303.830	509	0.597		
	Total	356.507	510			
3	Regression	131.174	1	131.174	172.805	0.000 ^d
	Residual	386.374	509	0.759		
	Total	517.549	510			

* p-value < 0.05 is statistically significant.

a Outcome variable: Satisfaction

b Outcome variable: Trust

c Outcome variable: Commitment

d Predictor variables: (Constant), Relationship intentions.

Table 2 shows that regression model 1 (relationship intention as a predictor of satisfaction), regression model 2 (relationship intention as a predictor of trust) and regression model 3 (relationship intention as a predictor of commitment) are all statistically significant (p-value < 0.05). Table 3 shows the coefficient table for all three models with the standardised Beta coefficient values (β -values).

Table 3: Coefficient table

Model		Standardised coefficient β -value	t	p-value
1	(Constant)		11.418	0.0001*
	Relationship intention	0.374 ^a	9.093	0.0001*
2	(Constant)		9.113	0.0001*
	Relationship intention	0.384 ^b	9.394	0.0001*
3	(Constant)		0.039	0.0001*
	Relationship intention	0.503 ^c	13.146	0.0001*

* p-value < 0.05

a Outcome variable: Satisfaction

b Outcome variable: Trust

c Outcome variable: Commitment

In Table 3 it can be observed that respondents' relationship intentions significantly predict their satisfaction with the clothing retailer from whom they purchase most often (p-value < 0.05; β -value = 0.374), as well as their trust in that retailer (p-value < 0.05; β -value = 0.384). Table 3 also reveals that the respondents' relationship intentions significantly predict their commitment to the

clothing retailer from whom they purchase most often ($p\text{-value} < 0.05$; $\beta\text{-value} = 0.503$). Based on these findings, Hypotheses 1, 2 and 3 (H_1 , H_2 , and H_3) can be *supported*.

5.4. Relationship quality as a second-order factor

A second-order factor model for relationship quality was estimated in AMOS. The model included the three first-order latent factors, satisfaction, trust and commitment, observable indicators and measurement errors. Each of the first-order factors loaded statistically significantly onto the second-order factor (relationships quality) at $p\text{-value} < 0.001$, supporting convergent validity. More specifically, the first-order factors loaded onto relationship quality in the following manner: satisfaction ($\beta\text{-value} = 0.841$), trust ($\beta\text{-value} = 0.875$) and commitment ($\beta\text{-value} = 0.650$). The model also displayed the following fit indices: $Cmin/df = 3,197$, CFI (0.982) and IFI at 0.982, the TLI at 0.972, and the RMSEA of 0.066.

To provide further evidence of the existence of a second-order factor, the target coefficient index (T) was calculated (Marsh and Hocevar, 1985). According to Hong and Thong (2013:287) and Doll, Xia and Torkzadeh (1994: 456), the Target coefficient index represents the ratio of the Chi-square value from the first-order factor model to that of the second-order factor model, thereby indicating the extent to which the second-order factor model accounts for covariation among the first-order factors. In this study, the first order factor model comprised of satisfaction, trust and commitment, which co-varied, whereas the second-order factor model comprised satisfaction, trust, and commitment as first-order factors of relationship quality. Marsh and Hocevar (1985) propose that a value greater than 0.90 suggests that the second-order factor model provides sufficient explanation for the co-variances between the first-order factors. In this study, T was found to be 1, suggesting that the covariance among the first-order factors (satisfaction, trust and commitment) is fully accounted for by the second-order model (relationship quality (Hong and Thong, 2013: 287).

Considering the fit indices, and the fact that the covariance among the first-order factors is fully accounted for by the second-order model (Hong and Thong, 2013: 276), it can be concluded that relationship quality is a second-order factor comprising the first-order factors satisfaction, trust and commitment.

5.5. Relationship intention as a predictor of relationship quality

As the results of the study indicate that respondents' relationship intentions significantly predict their satisfaction, trust and commitment, and that these constructs represent first-order constructs of relationship quality, it could be concluded that relationship intentions also significantly predict the respondents' relationship quality. A standard regression was subsequently conducted after it

was found that all the basic inherent assumptions of regression analysis had been met (Tabachnick and Fidell, 2014: 666, 667; Field, 2013: 304-308; Pallant, 2013:156, 157). Table 4 shows the summary of the simple regression model.

Table 4: Simple regression model summary^b

Model	R	R ²	Adjusted R ²	Standard error of the estimate
1	0.512 ^a	0.262	0.261	0.626

a Predictor variable: (Constant), Relationship intention

b Outcome variable: Relationship quality

Table 4 demonstrates that the respondents' relationship intentions explain 26.2 per cent of the variance in the quality of their relationship with the clothing retailer from whom they most often purchase. Table 5 presents the ANOVA table of the regression model.

Table 5: ANOVA^a

Model	Sum of Squares	df	Mean square	f- value	p-value*
1 Regression	71.000	1	71.000	181.143	0.0001 ^b
Residual	199.507	509	0.392		
Total	270.508	510			

* p-value < 0.05 is statistically significant.

a Outcome variable: Relationship quality

b Predictor variables: (Constant), Relationship intentions

The results in Table 5 indicate that the regression model is significant (p-value < 0.05). Table 6 shows the coefficient table for the model with the standardised Beta coefficient values.

Table 6: Coefficient table

Model	Standardised coefficient β -value	t	p-value
1 (Constant)		8.158	0.0001*
Relationship intention	0.512	13.459	0.0001*

* p-value < 0.05

Table 6 shows that the respondents' relationship intentions significantly predict their relationship quality relating to the clothing retailer from whom they most often purchase (p-value < 0.05; β -value = 0.512). Hypothesis 4 (H₄), stating that clothing retail customers' relationship intentions predict the quality of their relationship with a clothing retailer, is therefore *supported*.

6. DISCUSSION

Although retailers endeavour to establish strong customer relationships in a bid to increase customer retention (Beneke *et al.*, 2015:212; Bojei *et al.*, 2013:171), the role of customers'

relationship intentions in relational development has not been adequately investigated. This study therefore investigated whether clothing retail customers' relationship intentions predict their satisfaction, trust, commitment and relationship quality vis à vis the clothing retailer from whom they purchase most often.

The findings of this study reveal that clothing retail customers' relationship intentions predict their satisfaction with clothing retailers. This finding accords with the contention that customers with relationship intentions tend to be more satisfied because they are more involved with, and feel affiliated with an organisation (Raciti *et al.*, 2013: 615; Bloemer and Odekerken-Schröder, 2002: 69). The results also confirm that relationship intentions predict customers trust in and commitment to clothing retailers. These results support previous studies which established that customers who are more inclined to engage in organisational relationships develop higher levels of trust and commitment (Kim *et al.*, 2012: 376; Parish and Holloway, 2010: 62; Hedrick *et al.*, 2007: 64; De Wulf and Odekerken-Schröder, 2003). Arguably, customers with relationship intentions value their organisational relationships, and tend to view them through 'rose-coloured glasses' (Odekerken-Schröder *et al.*, 2003; Storbacka *et al.*, 1994). Customers with relationship intentions therefore tend to experience increased feelings of trust in and commitment to an organisation (Kim *et al.*, 2012: 376; Parish & Holloway, 2010: 62).

Further, the results established that clothing retail customers' relationship quality is a second-order factor comprising satisfaction, trust and commitment. This finding concurs with those reported by De Cannière *et al.* (2010: 92) and Qin *et al.* (2009: 402) who found that the relationship quality among clothing retailer customers is multi-dimensional, and is comprised of satisfaction, trust and commitment. The results of the study also show that customers' relationship intention significantly predicts their relationship quality with a particular clothing retailer, reaffirming that the development of relationship quality is contingent on the customers' inherent predisposition to forming organisational relationships in the first instance (Adjei and Clark, 2010: 78; De Wulf *et al.*, 2001).

7. CONTRIBUTION AND MANAGERIAL IMPLICATIONS

The findings of this study offer several theoretical and managerial contributions. Theoretically, the findings broaden scholars' understanding of relational development in B2C markets by considering a specific customer's relationship intentions. Because relationship intentions denote a conscious, stable tendency to engage in long-term organisational relationships (Kumar *et al.*, 2003: 667; Odekerken-Schröder *et al.*, 2003), it represents a necessary starting point for understanding relational development in B2C markets. In addition, it has been argued that relationship marketing strategies are more effective if they target customers who are most

receptive to such efforts (Racti *et al.*, 2013: 616; Kumar *et al.*, 2003: 667). The results of this study empirically demonstrate that customers' relationship intention is a significant predictor of their satisfaction, trust, commitment and relationship quality with the clothing retailer from whom they purchase most often. This finding signifies that successful results of relationship marketing are contingent on the inherent characteristics of the customer, and not necessarily on the strategy itself. In conclusion, the findings of the study reaffirm the theoretical importance of examining relationship development from the customer's perspective in B2C markets (Mark *et al.*, 2013: 233; O'Malley & Prothero, 2004: 1293).

From a managerial and practical perspective, clothing retailers should appreciate that not every customer will respond favourably to their relationship marketing efforts. Moreover, targeting every customer with relationship-building efforts is ill-conceived and results in the ineffective use of resources. Consequently, identifying customers with relationship intentions is essential to identifying which customers to target with relationship marketing strategies. Clothing retailers have an added strategic edge in determining customers' relationship intentions, as the results of this study demonstrate that it is a significant predictor of desired satisfaction, trust, commitment and relationship quality. In turn, these outcomes have favourable consequences, including customer loyalty, and increased lifetime value (Esmailpour and Alizadeh, 2014: 2308; Reichheld, 1993: 63). Clothing retailers should therefore focus on gathering and capturing information related to their customers' relationship intentions. This information could then be used to identify customers who reveal relationship intentions that assist clothing retailers in prioritising the resources for customised relationship marketing strategies.

8. LIMITATIONS AND FUTURE RESEARCH

The first limitation is that the study followed a cross-sectional design, which does not encapsulate the dynamic changes that may occur in customers' relationship intentions, satisfaction, trust, commitment and relationship quality over time. The generalisability of the study's results are also limited, given the focus on a single metropolitan area and retail setting (i.e. clothing retailers), as well as the use of non-probability convenience sampling. Furthermore, although the results of the study indicate that relationship intention is a predictor of clothing retail customers' satisfaction, trust, commitment and relationship quality, the variance explained is relatively low. These findings suggest that, in addition to relationship intention, these constructs might be predicted by variables other than customers' relationship intentions (Hair *et al.*, 2014: 175; Adjei and Clark, 2010: 75).

Future studies could focus on cross-validating the results of the current study by replication in different metropolitan areas, and across different retail settings. Longitudinal studies, for example by means of consumer research panels, could also offer insight into customers' relationship

intentions and its role in predicating customer satisfaction, trust, commitment and relationship quality over time. Future studies could also explore the moderating role of customer demographics (including age, gender and monthly income), and store-related variables (such as store format, product and service quality) on the relationship between retail customers' relationship intentions and their subsequent satisfaction, trust, commitment, and relationship quality. Finally, future studies could offer more insight into relationship development in retail settings by focusing on variables that predict relationship quality, and on their consequences such as the relational benefits that customers experience, and customer loyalty (Esmaeilpour and Alizadeh, 2014: 2308; Athanasopoulou, 2009: 599).

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MAIN FINDINGS FROM ARTICLE 3 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY

Article 3 addresses secondary objectives 8 and 9 indicated in Chapter 1 (section 1.5.2). In order to link the main findings from each article to the overall objectives set for the study, the main findings will be numbered according to the article number.

Main finding 3.1: Clothing retailer customers' relationship intentions significantly predict their satisfaction with clothing retailers.

Main finding 3.2: Clothing retailer customers' relationship intentions significantly predict their trust in clothing retailers.

Main finding 3.3: Clothing retailer customers' relationship intentions significantly predict their commitment towards clothing retailers.

Main finding 3.4: Clothing retailer customers' relationship intentions significantly predict their relationship quality towards the retailer.

CHAPTER 5: ARTICLE 4
RELATIONSHIP INTENTION AND RELATIONSHIP QUALITY AS PREDICTORS
OF CLOTHING RETAIL CUSTOMERS' LOYALTY

Chapter 5 presents the fourth article of this study which determined whether relationship intention and relationship quality are predictors of clothing retail customers' loyalty. Subsequently, Chapter 5 addresses secondary research objective 10 (see section 1.5.2). A version of this article will be submitted to the *South African Journal of Business Management* (an Institute for Scientific Information or ISI-accredited journal) for consideration for publication. Instructions to authors of the *South African Journal of Business Management* are available at:

- http://reference.sabinet.co.za/documents/journal_documents/guidelines/20785585_618.pdf

A copy of the instructions to authors of the *South African Journal of Business Management* can be found in Appendix D. Please note that although referencing was done according to the editorial guidelines for contributors, page margins, font and font size were kept consistent throughout the thesis to ensure technical consistency. Additionally, the candidate decided to number headings to allow for more uniformity in the Table on contents.

Chapter 5 concludes with main findings from this article contributing to the overall objectives of this study.

RELATIONSHIP INTENTION AND RELATIONSHIP QUALITY AS PREDICTORS OF CLOTHING RETAIL CUSTOMERS' LOYALTY

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ABSTRACT

While building customer loyalty and ultimately retaining customers, retailers endeavour to establish and maintain strong relationships with customers. Unfortunately, such endeavours often produce inadequate financial returns, consequently requiring a greater understanding of those factors that predict customer loyalty in the retail setting. In the first instance, customers' intentions of engaging in relationships with retailers (i.e. relationship intentions) represent a necessary starting point in building customer loyalty. Moreover, customers' perceptions of the strength of their relationship with a retailer (i.e. relationship quality) also determine their loyalty. This study seeks to determine whether clothing retail customers' relationship intentions and their relationship quality, both individually and in combination, predict their loyalty to clothing retailers. Using interviewer-administered surveys, data was collected from 511 respondents in the greater Tshwane metropolitan area. A hierarchical multiple regression analysis indicated that clothing retail customers' relationship intentions and relationship quality are individually, and in combination, significant predictors of their loyalty to the retailer. The findings highlight the importance of first determining the customers' relationship intentions, and then reinforcing positive perceptions of relationship quality when building customer loyalty.

KEY WORDS

Relationship marketing; relationship intention; relationship quality; customer loyalty; clothing retailers

1. INTRODUCTION

There is consensus that loyal customers are one of the most valuable assets that retailers could have (Pan, Sheng & Xie, 2012: 150), because customer loyalty is positively associated with customer retention, maximised lifetime value and ultimately retailers' profitability (Hallowell, 1996; Reichheld, 1993: 64). Retailers' profitability is maximised, because loyal customers provide retailers with a constant revenue base and reduced expenses in the form of lower customer acquisition costs (Watson, Beck, Henderson & Palmatier, 2015: 790; Li, Green, Farazmand & Grodski, 2012: 1).

With numerous advantages on offer, achieving customer loyalty is an important strategic objective for retailers (Asiaah Omar, Aniza Che Wel, Abd Aziz, & Shah Alam, 2013: 1; Li *et al.*, 2012: 1). One way of establishing customer loyalty is to build relationships with customers (Jones *et al.*, 2015: 188; Bojei Julian, Wel & Ahmed, 2013: 171). Relationship marketing theory suggests that it is more valuable for a retailer to invest effort in establishing and preserving long-lasting relationships with customers rather than trying to attract short-term, discrete transactions (Rafiq, Fulford & Lu, 2013: 495; Hunt, Arnett & Madhavaram, 2006: 72; Morgan & Hunt, 1994: 20). Building on relationship marketing theory, several scholars posit that customer loyalty is best attained by establishing and maintaining strong relationships with customers (e Hasan, Lings, Neale & Mortimer, 2014: 788; Bojei, Julian, Wel & Ahmed, 2013: 171). Researchers have accordingly focused on the different relationship marketing tactics that retailers can use to form, and ultimately preserve, customer relationships (Evanschitzky *et al.*, 2012: 625; Bridson, Evans & Hickman, 2008: 364).

However, building and preserving customer relationships in a retail context has proved difficult (Leahy, 2011: 651; O'Malley & Tynan, 2000: 800), as the nature of retailing is not conducive to building customer relationships (O'Malley & Prothero, 2004: 1293; O'Malley & Tynan, 2000: 800). Despite this barrier, research has shown that retailers are able to build lasting relationships with their customers, although it is more difficult in this environment (Mark, Lemon, Vandenbosch, Bulla & Maruotti, 2013: 231; De Cannière, De Pelsmacker & Geuens, 2010: 87). Considering the difficulty of building relationships in a retail context, a number of marketing scholars (Raciti, Ward & Dagger, 2012: 616; Danaher, Conroy & McColl-Kennedy, 2008: 43) have recommended that, if they are to successfully implement relationship marketing strategies in the retail market, it is critical for retailers to understand relationship development from the customer's perspective.

One possible way of assessing customers' willingness to enter into a relationship with a retailer is to consider their relationship quality, as previous studies have established that there are strong relationships between customers' relationship quality with their retailer and their loyalty to the

retailer (Tripathi & Dave, 2013: 479; Qin, Zhao & Yi, 2009: 391; Liu, Guo & Lee, 2009: 71; De Cannière *et al.*, 2010: 92). As well as considering retailer customers' relationship quality, retailers should, for a number of reasons, also consider their relationship intentions as a potential predictor of customer loyalty. First, customers' relationship intentions signify a conscious, stable tendency to engage in long-lasting relationships (Adjei & Clark, 2010: 74; Odekerken-Schröder, De Wulf & Schumacher, 2003: 177). Achieving the desired outcomes of relationship marketing, such as customer loyalty, is therefore challenging if customers are not inherently motivated to maintain their relationships with organisations (Adjei & Clark, 2010: 75; Vázquez-Carrasco & Foxall, 2006: 206). Second, a relationship with a retailer exists only if the customer perceives it as such (Lin, 2013: 205). Customers who do not acknowledge the existence of a relationship (i.e. those without relationship intentions) will remain indifferent or averse to retailers' relationship marketing strategies, resulting in an inadequate return on investment (Mende, Bolton & Bitner, 2013: 125; Godfrey, Seiders & Voss, 2011: 94). Lastly, according to the theory of reasoned action (Ajzen & Fishbein, 1980: 5; Fishbein & Ajzen, 1975: 16), it could be argued that customers with relationship intentions are more likely to respond favourably to retailers' relationship tactics.

This discussion leads to the postulation that, in addition to relationship quality, customers' relationship intentions will be indicative of their retail loyalty. Because there is no empirical evidence to validate this, the purpose of this study is to determine whether relationship intentions and relationship quality are predictors of clothing retail customers' loyalty. The paper is structured as follows: first, an overview of the relevant literature is provided, followed by the formulation of the hypotheses of the study. The research methodology is then discussed, followed by a discussion of the results. The article concludes with an overview of the study's limitations and directions for future research.

2. LITERATURE REVIEW

2.1. Customer relationships in retail markets

Relationship marketing represents a paradigm shift that focuses on customer retention by establishing, developing and maintaining strong customer relationships (Grönroos, 2004: 99; Sin *et al.*, 2005:185; Morgan & Hunt, 1994). Despite criticism discouraging following a relationship marketing approach in mass consumer markets (Noble & Phillips, 2004: 289; O'Malley & Tynan, 2000), this paradigm shift is increasingly evident in B2C markets such as retail, with retailers aiming to capitalise on the numerous advantages associated with building long-term customer relationships (Jones *et al.*, 2015: 188; Bojei *et al.*, 2013: 171; Wong & Sohal, 2006: 244). The advantages of a relational approach include decreased price sensitivity, lower acquisition costs, and maximised lifetime value from retained customers, which translates into greater profitability

(Bojei *et al.*, 2013: 171; Jena, Guin & Dash, 2011: 22; Storbacka, Strandvik & Grönroos, 1994: 22; Reichheld, 1993: 63). Further, relationship marketing presents retailers with a sustainable competitive advantage, as the intangible bonds that are established during relational exchanges are difficult for competitors to emulate (Kaufmann, Loureiro, Basile & Vrontis, 2012: 406; De Wulf & Odekerken-Schröder, 2003: 106).

Retailers' intentions to establish and maintain customer relationships are usually manifested in a number of tactics employed in implementing their relationship marketing strategies, including offering customers reward programmes, preferential treatment, tangible rewards and interpersonal communication (Jones *et al.*, 2015: 188; Huang, 2015: 1318; Palmatier, Dant, Grewal & Evans, 2006: 136; Palmatier *et al.*, 2007: 210; De Wulf, Odekerken-Schröder & Van Kenhove, 2003: 248). Despite the introduction of these tactics, following a relationship marketing approach in retail markets may be unsuccessful, as retailers often fail to acknowledge that relationship marketing hinges on reciprocity, implying that the relationship should be mutually beneficial to both the retailers and the customers. If customers do not perceive relational benefits (such as confidence, social, or special treatment benefits), it is unlikely that they will reciprocate with continued patronage and loyalty (Martin, Ponder & Lueg, 2009: 590). Retailers' investments in relationship marketing strategies are thus futile if customers are indifferent or averse to such relationship-building efforts (Mende *et al.*, 2013: 125; Godfrey *et al.*, 2011: 94). Focussing on customers showing intentions to reciprocate relationship-building efforts (i.e. customers with relationship intentions) thus makes sense. Also because it has been suggested that these customers attach more value to organisational relationships, and are accordingly more likely to participate actively in retailers' relationship marketing efforts (Kaufmann *et al.*, 2012: 406; Kumar, Bohling & Ladda, 2003: 667).

2.2. Relationship intention

Relationship intention refers to customers' conscious, stable tendency to engage in relational exchanges with organisations (Kumar *et al.*, 2003: 667; De Wulf, Odekerken-Schröder & Iacobucci, 2001: 38). It is important to establish customers' relationship intention, as research has shown that customers who display such intentions are more likely to respond to organisations' relationship marketing tactics (Raciti *et al.*, 2013: 616), and are less likely to switch to competitors or to make use of short-term opportunities (such as price promotions) (Kumar *et al.*, 2003: 669). This behaviour is typical of customers who have relationship intentions and who value relationships with organisations because they feel emotionally attached to the organisation with which they have the relationship (Adjei & Clark, 2010: 75; Kumar *et al.*, 2003: 669). Determining customers' relationship intentions therefore represents a necessary starting point for understanding successful relational exchange in B2C markets like retail. Kumar *et al.* (2003: 669)

propose five dimensions in measuring customers' relationship intentions: involvement, fear of relationship loss, expectations, feedback, expectations and forgiveness.

Customers with relationship intentions attach importance to their organisational relationships, subsequently demonstrating *involvement* by voluntarily participating in activities associated with that organisation (Baker, Cronin & Hopkins, 2009: 116; Kinard & Capella, 2006: 365; Kumar *et al.*, 2003: 670). Moreover, customers with relationship intentions have emotional attachments to organisations, and subsequently experience strong relational bonds with them (Kumar *et al.*, 2003: 670). These relational bonds are further strengthened by the various benefits customers receive as a result of organisational relationships, including confidence, and social and special treatment benefits (Vázquez-Casielles, Suárez-Álvarez & Belén Del Río-Lanza, 2009: 2293; Gwinner, Gremler & Bitner, 1998: 101). Customers who demonstrate *fear of losing their organisational relationship*, and the benefits derived from it thus reveal relationship intentions (Kumar *et al.*, 2003: 670).

The establishment of organisational relationships requires the customers' investment of time and effort (Liang & Wang, 2006: 120, 121; De Wulf *et al.*, 2001: 34). Customers with relationship intentions consequently hold higher *expectations* of an organisation and its products and services as a result of the time and effort they have invested (Kumar *et al.*, 2003: 670). When their expectations are unmet, customers with relationship intentions are more likely to provide *feedback* voluntarily to help organisations improve their service delivery (Liu & Mattila, 2015: 213; Kumar *et al.*, 2003: 670). Moreover, when customers' expectations are unmet, they can either terminate their organisational relationship or choose to internalise their unmet expectations by forgiving the organisation (Tsarenko & Tojib, 2011: 381; Beverland, Chung & Kates, 2009: 438). Kim, Ok and Canter, (2012: 59) and Kumar *et al.*, (2003: 670) argue that, because customers with relationship intentions value their organisational relationship and expect it to continue, they choose to *forgive* an organisation to restore the relationship rather than ending it.

2.3 Relationship quality

Relationship quality can be viewed as customers' perceptions of their relationship with a particular retailer in terms of how the relationship fulfils their needs and desires (De Cannière *et al.*, 2010: 92; De Wulf *et al.*, 2001: 33). Relationship quality thus signifies the strength of the relationship with a particular retailer from the *customer's* perspective (Agarwal, Singhal & Goel, 2014: 732; Qin *et al.*, 2009: 391). A customer's decision to terminate or continue relational exchanges with a specific retailer is thus dependent on the relationship quality with the retailer (Tripathi & Dave, 2013; Qin *et al.*, 2009: 391). Research has established that relationship quality is strongly linked to customer loyalty, retention and profitability (Liu *et al.*, 2009: 71; De Cannière *et al.*, 2010: 92).

Research has shown that, within a specifically retail context, relationship quality is determined by considering customers' satisfaction, trust, and commitment (Tripathi & Dave, 2013: 479; De Cannière *et al.*, 2010: 92; Qin *et al.*, 2009).

2.3.1 Satisfaction

The expectation-disconfirmation paradigm holds that satisfaction results from a cognitive evaluation process, during which customers compare their perception of retail encounters with their expectation thereof (Esmaeilpour & Alizadeh, 2014: 228; Arnold, Reynolds, Ponder & Lueg, 2005; Churchill & Surprenant, 1982: 491). Satisfaction accordingly occurs when the customers' perceived experience during retail encounters has met or surpassed their expectations (Srivastava & Sharma, 2013: 274; Bloemer & Odekerken-Schröder, 2002: 69, 70; Fournier & Mick, 1999: 5). Customer satisfaction can be based on a specific retail encounter, or a number of encounters (Esbjerg *et al.*, 2012: 445; Vesel & Zabkar, 2010: 397). The latter proves more useful in reflecting customers' holistic valuation of their satisfaction over time (Loureiro, Miranda & Breazeale, 2014:105), and is therefore used in this study.

Research has established that customers' satisfaction with retailers is a key determinant when they are deciding which relationships are worth pursuing (Loureiro *et al.*, 2014; Raciti *et al.*, 2013: 616). Furthermore, customers are likely to remain in a relationship with a retailer who is able to fulfil their needs and expectations (i.e. when they are satisfied) (Aurier & N'Goala, 2010: 309; Ndubisi, Malhotra, Chan & Wah, 2009: 8). Satisfaction is therefore a prerequisite for long-term relational exchange and is subsequently an important dimension of relationship quality (Kim *et al.*, 2012: 59; Qin *et al.*, 2009).

2.3.2 Trust

Trust develops when individuals rely on others to keep their word (Rotter, 1967: 651). In specifically exchange relationships (such as those between retailers and their customers), trust exists when exchange partners have confidence in each other's ability to deliver on what was promised, and continuously satisfy each other's needs (Morgan & Hunt, 1994: 23; Moorman, Deshpande & Zaltman, 1993: 82). Trusting relationships are characterised by benevolence, whereby exchange partners abstain from short-term opportunistic behaviour that would harm the relationship (Sirdeshmukh, Singh & Sabol, 2002: 17; Moorman *et al.*, 1993). Taking these aspects into consideration, trust in a retail context exists when customers have confidence in a retailer's ability to fulfil its promises and continuously meet their needs and expectations (Guenzi, Johnson & Castaldo, 2009: 292; De Wulf & Odekerken-Schröder, 2003: 97).

Trust is considered a keystone that distinguishes true customer relationships from mere transactions (Morgan & Hunt, 1994:23; Garbarino & Johnson, 1999: 70), because customers who trust organisations are willing to accept greater levels of vulnerability (Ganesan & Hess, 1997:439). In turn, the customers' vulnerability increases their willingness to openly share information, which is conducive to the maintenance of strong customer relationships (Esmaeilpour & Alizadeh, 2014:228). Owing to its importance in contributing to the long-term success of customer relationships, trust forms an integral component of relationship quality (Esmaeilpour & Alizadeh, 2014:228; Lin, 2013:208; Qin *et al.*, 2009:397).

2.3.3 Commitment

Commitment, from a customer's perspective, entails the desire to maintain a valued long-term relationship with an organisation, accompanied by efforts to preserve the relationship (Morgan & Hunt, 1994; Moorman *et al.*, 1993: 382). These efforts include the willingness to make sacrifices to maintain the relationship. This means ignoring lucrative short-term opportunities, such as price discounts (De Wulf & Odekerken-Schröder, 2003: 98; Bloemer & Odekerken-Schröder, 2002: 70). Retail customers therefore demonstrate commitment when they choose to remain with a particular retailer despite the availability of competitive offerings (Bettencourt, 1997). Commitment consequently amounts to the persistence that motivates customers to maintain their retail relationship, even in the absence of temporary satisfaction (Wu, Zhou & Wu, 2012: 1762). Moreover, commitment represents a 'pledge of continuity', which denotes the highest stage of relational bonding that organisations can have with customers (Lee, Huang & Hsu, 2007; Dwyer Schurr & Oh, 1987: 11).

With the essence of commitment seen as stability, consistency, and sacrifice (Gundlach & Murphy, 1993), it is not surprising that this quality is considered essential to the success of long-term customer relationships (Dwyer *et al.*, 1987:11), and is therefore included as a dimension of retail customers' relationship quality (Qin *et al.*, 2009; Prashad & Aryasri, 2008: 35).

2.4 Customer loyalty

Dick and Basu (1994: 99) define customer loyalty as "the strength of the relationship between an individual's relative attitude and repeat patronage". Oliver (1999: 33) expands on this view by defining customer loyalty as a deeply-held commitment to repurchasing or re-patronising a preferred product or service in the future, without being coerced by situational or marketing influences. From the retailer's perspective, loyalty can be viewed as the customers' favourable attitude to a particular retailer, which causes them to prefer and continuously re-purchase from that retailer over a prolonged period of time (Evanschitzky *et al.*, 2012: 626; Bloemer &

Odekerken-Schröder, 2002: 71). Loyal customers' preference for a retailer therefore results from their favourable attitude to a particular retailer, and not from other factors such as inertia, convenience or habit (Bellini, Cardinali & Ziliani, 2011: 461; Vesel & Zabkar, 2010: 1342).

From the above it becomes clear that loyalty comprises behavioural and attitudinal components (Ha & Park, 2013: 676; Vesel & Zabkar, 2010: 1342; Too, Souchon & Thrikell, 2001: 292). The behavioural component captures aspects that affect customers' conduct, including their preference for a particular retailer among competitors, buying from the retailer on a regular basis, the intention to continue patronising the retailer in future, and the willingness to recommend the retailer to others (Evanschitzky *et al.*, 2012: 629; Guenzi & Pelloni, 2004: 371; Too *et al.*, 2001: 318). In contrast, the attitudinal component reflects customers' emotional and psychological attachment to a particular retailer (Evanschitzky *et al.*, 2012: 629; Vesel & Zabkar, 2010: 1342). This study makes use of a composite measure for customer loyalty to reflect both behavioural and attitudinal components, thus conceptualising the construct more completely (Pan *et al.*, 2012: 150; Too *et al.*, 2001: 318; Dick & Basu, 1994: 102).

Retailers aim to cultivate customer loyalty because of its benefits. Loyal customers are more easily retained, enabling retailers to maximise their lifetime value (Qi, Zhou, Chen & Qu, 2012: 281; Hallowell, 1996; Reichheld, 1993: 64). Liu-Thompkins and Tam (2013: 21) and Evanschitzky *et al.* (2012: 629) add that loyal customers tend to patronise a certain retailer more frequently and over prolonged time periods. Moreover, they tend to reward the retailer to whom they are loyal with an increased share of purchases (Babin, Boles & Griffin, 2015: 267; Bellini *et al.*, 2011: 462). Loyal customers' lifetime value is further maximised because the customers are less price sensitive, and more likely to buy additional products and services (Evanschitzky *et al.*, 2012: 629). Consequently, loyal customers allow retailers a consistent revenue base (Li *et al.*, 2012: 1). Customer loyalty also results in lower acquisition costs, as these customers are less likely to switch to competitors, and are more likely to recommend the retailer to others (Watson *et al.*, 2015: 790). It is consequently clear that customer loyalty offers retailers numerous financial benefits, especially higher profitability. Subsequently, customer loyalty forms an integral aspect of retailers' strategic objectives (Evanschitzky *et al.*, 2012: 625; Bellini *et al.* 2011: 461).

3. HYPOTHESES

The theory of reasoned action posits that someone's intention to perform a certain form of behaviour is an immediate determinant of that action (Ajzen & Fishbein, 1980: 5). Building on the premise that people's intentions predict their actual behaviour (Fishbein, 1975: 16), it can be argued that customers with relationship intentions are more likely to respond to organisations' relationship marketing tactics (Mende *et al.*, 2013: 129; Raciti *et al.*, 2013: 616). Moreover, it is

difficult to obtain loyalty if customers are not inclined to enter into, or maintain, organisational relationships (Vázquez-Carrasco & Foxall, 2006: 206). Customers with relationship intentions are inherently motivated to maintain long-term organisational relationships, thereby facilitating customer loyalty (Pelser & Mostert, 2015; Adjei & Clark, 2010: 75; De Wulf & Odekerken-Schröder, 2003). This is because customers with relationship intentions value their relationships more as a result of their emotional bonds with organisations (Kumar *et al.*, 2003: 669). In turn, customers who are emotionally bonded with organisations are more likely to be committed to continuously repurchase from these organisations and making recommendations to others (Vlachos, 2012: 1563; Vázquez-Carrasco & Foxall, 2006: 209). It can accordingly be hypothesised that:

H1: Clothing retail customers' relationship intentions predict their loyalty to clothing retailers.

According to relationship marketing theory (Hunt *et al.*, 2006: 72; Morgan & Hunt, 1994), organisations should endeavour to establish and maintain strong relationships with customers rather than focusing on short-term, discrete transactions (Rafiq *et al.*, 2013: 495). Establishing and maintaining strong customer relationships enables organisations to build customer loyalty, which leads to maximised lifetime value and increased profitability (Bojei *et al.*, 2013: 171; Reichheld, 1993: 63). Because relationship quality refers to customers' assessment of the overall strength of their relationship with an organisation (Qin *et al.*, 2009: 393), numerous studies have empirically determined its relationship with customer loyalty (van Tonder, 2015; Esmailpour *et al.*, 2014; Jin, Line & Goh, 2013; De Cannière *et al.*, 2010; Liu *et al.*, 2009; Rajaobelina & Bergeron, 2009). It is therefore hypothesised that:

H2: Clothing retail customers' relationship quality predicts their loyalty to clothing retailers.

Because of the belief that customers with relationship intentions maintain long-term organisational relationships (Pelser & Mostert, 2015; Adjei & Clark, 2010:75; De Wulf & Odekerken-Schröder, 2003) and that there is a positive relationship between customers' relationship quality and their loyalty to a retailer (Esmailpour *et al.*, 2014; De Cannière *et al.*, 2010), it stands to reason that the combination of relationship intention and relationship quality should influence customer loyalty. It is thus hypothesised that:

H3: Clothing retail customers' relationship intentions and relationship quality together predict their loyalty to clothing retailers.

4. METHOD

4.1. Research design, target population and sampling procedure

To test the hypotheses formulated for the study, the researchers followed a descriptive research design (Feinberg, Kinnear & Taylor, 2013: 58; Malhotra, Birks & Wills, 2012: 90). The target population for the study comprised of clothing retail customers who were at least 18 years and older and who resided in the greater Tshwane metropolitan area. As the researchers were unable to obtain a sample frame, the respondents were selected by using a non-probability, convenience sampling method. This approach is similar to that followed in other South African studies conducted in the absence of a sample frame (Urban & Teise, 2015; Kruger & Mostert, 2015; Nel & Halaszovich, 2015).

4.2. Questionnaire and data collection

An interviewer-administered survey (Burns & Bush, 2015: 176) using a structured questionnaire was used to collect the data (Zikmund & Babin, 2013: 153). The questionnaire began with a preamble explaining the purpose of the study, and the respondents' rights. This was followed by two screening questions to determine whether the respondents had bought clothing items from a clothing retailer during the past three months, and whether they had been the decision-maker when choosing a clothing retailer from whom to make their purchase clothing (Buckinix & Van den Poel, 2005: 255; De Wulf & Odekerken-Schröder, 2003: 101).

The first section of the questionnaire focused on establishing the respondents' clothing retail patronage habits. In this section, the respondents were asked to indicate, by means of a self-reported measure, the clothing retailer from whom they purchased most often. (All the subsequent questions had to be completed in relation to the retailer indicated by the respondent). The second section focused on measuring the respondents' relationship intentions using 15 items adapted from Kruger and Mostert (2012: 45). The third section determined the respondents' satisfaction with, trust in and commitment to the clothing retailer where they shopped most often. Satisfaction was measured by using three items adapted from Bettencourt (1997), whereas trust and commitment were measured with three items, each adapted from Morgan and Hunt (1994). The fourth section established the respondents' loyalty to the clothing retailer indicated, with eight items adapted from Too *et al.* (2001: 318). A five-point, unlabelled Likert scale (1 = strongly disagree; 5 = strongly agree), was used to measure the responses. The last section obtained the respondents' demographic details.

To identify and correct possible misinterpretations caused by the wording of the questionnaire, (Iacobucci & Churchill, 2010: 224), a pilot study was conducted among 60 respondents from the target population. This resulted in minor language changes to the questionnaire. Once this had been finalised, fieldworkers were recruited and trained how to establish respondents' eligibility to take part in the survey, and how to administer the questionnaire. Potential respondents were then approached on the basis of convenience, resulting in 511 usable questionnaires being obtained for data analysis.

4.3. Data analysis

Data were captured, cleaned and analysed, using the Statistical Package for Social Sciences (SPSS) (Version 23) and Analysis of Moment Structures (AMOS) (Version 22). Exploratory factor analyses (EFA) were performed to reduce the dimensionality of the data and to evaluate the construct validity of the measurement scales used in the study (Hair, Black, Babin & Anderson, 2014: 92; Field, 2013: 628). As previous relationship intention studies had been performed in service-dominated environments only, including under cellular (Kruger & Mostert, 2015; Kruger & Mostert, 2014), banking (Spies & Mostert, 2015) and banking and insurance (Delpont, Mostert, Steyn & de Klerk, 2010) customers, it was necessary to perform an EFA to establish the validity of the relationship intention scale in a retail environment (Hair *et al.*, 2014: 94; Field, 2013: 647).

The researchers calculated Cronbach's alpha coefficient values to determine the reliability of the measurement scales (Field, 2013: 679). To establish whether relationship intention and relationship quality were higher-order factors, second-order factor models were estimated in AMOS. Relationship intention was specifically estimated as a second-order factor comprising five first-order factors (involvement, expectations, forgiveness, feedback, fear of relationship loss), whereas relationship quality was estimated as a second-order factor comprising three first-order factors (satisfaction, trust and commitment) (Hong & Thong, 2013: 287; Gaskin, 2012; Lages, Lages, & Lages, 2005: 1045).

For hypotheses testing, a hierarchical multiple regression was conducted to determine the extent to which relationship intention significantly predicts customer loyalty. Hierarchical multiple regression furthermore enabled the researchers to determine whether the addition of a second predictor, namely relationship quality, would result in a significant improvement of the model's ability to predict customer loyalty. Prior to performing a hierarchical multiple regression, the researchers ensured that the required assumptions of sample size, normality, linearity, multicollinearity, homoscedasticity and outliers were not violated (Tabachnick & Fidell, 2014: 666, 667; Pallant, 2013: 156, 157). The researchers relied on a 95% confidence level ($p < 0.05$) to establish statistical significance (Hair, Celsi, Oritinau & Bush, 2013: 281).

5. RESULTS

5.1. Respondent patronage habits and demographics

The majority of the respondents shopped most often at Mr Price (27.2%), followed by Edgars (22.7%) and Woolworths (15.1%). Further, the respondents indicated that they patronised the clothing retailer where they shopped most often for one year or more, but for fewer than five years (42.7%), 10 years and longer (29.2%), or five years or more, but fewer than 10 years (23.1%). When it came to the respondents' marital status, the majority were either single (65.8%) or married/living with a partner (30.5%). In terms of the highest level of education, most of the respondents had completed Matric/Grade 12 (56.4%), a degree (18.4%) or a diploma (15.4%). More females (61.8%) than males (38.2%) participated in the study, and most of the respondents were white (51.3%) or black African (32.0%).

5.2. Validity and reliability assessment

Exploratory factor analyses (EFA) using maximum likelihood extraction with varimax rotation was used to evaluate construct validity (Hair *et al.*, 2014: 94; Field, 2013: 642, 644). The constructs subjected to EFA included involvement, expectations, forgiveness, feedback, fear of relationship loss (dimensions of relationship intentions), satisfaction, trust and commitment (dimensions of relationship quality), and customer loyalty. To assess the suitability of the data for EFA, the researchers examined whether the Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy (MSA) were greater than 0.5, and if Bartlett's test of sphericity was significant ($p < 0.0001$) (Field, 2013: 684-686; Pallant, 2013: 190). The KMO and MSA yielded acceptable values (>0.5 , ranging from 0.785 and 0.898) and Bartlett's test of sphericity was significant ($p < 0.0001$) for all the constructs. Based on these findings, the data were considered suitable for factor analysis (Field, 2013: 684-686; Pallant, 2013: 199). Extracted factors with eigenvalues greater than 1 were retained for further analysis (Pallant, 2013: 191).

Based on the eigenvalue (>1) criterion, five factors, which together explained 75.4% of the total variance in the data, were extracted for relationship intention. After inspecting the items that loaded onto each factor, the five factors were labelled as *Involvement*, *Feedback*, *Expectations*, *Fear of Relationship Loss*, and *Forgiveness*, thus corresponding to the five factors initially proposed by Kumar *et al.* (2003: 670). Because no item cross-loaded onto another factor, and all the factor loadings were ≥ 0.5 , all the 15 items measuring relationship intention were retained.

Based on the eigenvalue (>1) criterion, three factors, which together explained 79.8 % of the total variance in the data, were extracted for relationship quality. Following an inspection of the items that loaded onto each factor, the factors were labelled as *Satisfaction*, *Trust* and *Commitment*.

Because all the factor loadings were ≥ 0.5 , and no items cross-loaded onto other factors, all the items measuring relationship quality were retained. Lastly, customer loyalty extracted one factor based on the eigenvalue (>1) criterion, which explained 57.5% of the variance in the data. All the items measuring customer loyalty were ≥ 0.5 , and were consequently retained.

The EFAs further provided evidence for convergent validity, as all the items inter-correlated relatively high onto the same factor, and had statistically significant factor loadings above 0.5 (Hair *et al.*, 2014: 115; Field, 2013: 681; Spector, 1992: 6). Evidence for discriminant validity was also provided, as all the items inter-correlated relatively lower with other factors, and did not cross-load onto other factors (Cole, Cho & Martin, 2001: 94; Spector, 1992: 6). In addition to assessing construct validity, the Cronbach's Alpha coefficient values were calculated to evaluate the internal consistency (reliability) of the measurement scales used in the study. The Cronbach's Alpha coefficient values for all the measurement scales surpassed a value of 0.7, thus signifying that the measurement scales used in this study were reliable (Hair *et al.*, 2014: 166). In conclusion, the results established the existence of construct validity and reliability.

5.3. Relationship intention and relationship quality as second order factors

Second-order factor models were estimated in AMOS for relationship intention and relationship quality in accordance with the procedure proposed by Gaskin (2012). For relationship intention, the first-order factors included *Involvement*, *Feedback*, *Expectations*, *Fear of relationship loss*, and *Forgiveness*. Each of the first-order factors loaded statistically significantly onto the second-order factor (relationships intention) at $p < 0.001$. The model also displayed the following fit indices: $Cmin/df = 2.673$, $CFI = 0.961$, $IFI = 0.961$, $TLI = 0.952$, and $RMSEA = 0.057$. Likewise, the first order factors for relationship quality (which included *Satisfaction*, *Trust*, and *Commitment*) loaded statistically significantly onto the second-order factor and displayed acceptable fit indices as follows: $Cmin/df = 3.197$, $CFI = 0.982$, $IFI = 0.982$, $TLI = 0.972$, and $RMSEA = 0.066$. It can thus be concluded that both second-order models met the suggested minimum cut-off values proposed for the various indices (Hair *et al.*, 2014: 584; Iacubucci, 2010: 90).

5.4. Hypotheses testing

A hierarchical multiple regression was conducted to test the hypotheses. Initially, the Scatterplot and Mahalanobis distances revealed the existence of one outlier in the dataset (Tabachnick & Fidell, 2014: 10). It was subsequently decided to remove the case from the dataset and re-run the hierarchical multiple regression analysis (Pallant, 2013: 166; Allen & Bennett, 2010). Once the outlier was excluded from the analysis, it was established that the required assumptions for hierarchical multiple regression (Tabachnick & Fidell, 2014: 159-160, 666; Pallant, 2013: 156-157, 165; Cooper & Schindler, 2011: 533) were met (see the Annexure at the end of this article).

The Pearson's product moment correlations revealed that all the constructs significantly and positively correlated with one another (relationship quality and customer loyalty, $r = 0.719$; relationship intention and relationship quality, $r = 0.523$; relationship intention and customer loyalty, $r = 0.527$). Based on the correlation analyses, and the fact that the underlying assumptions had been met, a hierarchical multiple regression was conducted. Table 1 provides a model summary of the two models tested, including the coefficient of determination (R-square values) of both models.

Table 1: Model summary^a

Model	R	R ²	Adjusted R ²	Standard error of the estimate
1	0.527 ^b	0.278	0.276	0.614
2	0.741 ^c	0.548	0.547	0.486

a. Dependent variable: customer loyalty

b. Predictor: (constant), relationship intention

c. Predictors: (constant), relationship intention, relationship quality

From Table 1 it can be determined that relationship intention as the only predictor of customer loyalty results in a coefficient of determination (R-square value) of 0.278, signifying that relationship intention explains 27.8% of the variance in customer loyalty. With the inclusion of relationship quality as a second predictor in the regression model, the coefficient of determination improves to 0.548, suggesting that relationship intention and relationship quality together explain 54.8% of the variance in customer loyalty. Thus, the addition of relationship quality accounts for an additional 27.0% of the variance in customer loyalty. Table 2 presents the ANOVA test, indicating that both models are statistically significant at $p < 0.05$.

Table 2: ANOVA^a

Model		Sum of squares	df	Mean square	F-value	p-value
1	Regression	73.717	1	73.717	195.519	0.000 ^b
	Residual	191.533	508	0.377		
	Total	265.250	509			
2	Regression	145.474	2	72.727	307.891	0.000 ^c
	Residual	119.775	507	0.236		
	Total	265.250	509			

* p-value < 0.05 is statistically significant

a. Dependent variable: Customer loyalty

b. Predictor: (constant), relationship intention

c. Predictors: (constant), relationship intention, relationship quality

Table 3 shows the coefficient table for both models together with the standardised beta coefficient values.

Table 3: Coefficients^a

Model	Standardised coefficients Beta-value	t-value	p-value
1 Constant Relationship intention	0.527	9.488 13.983	0.000* 0.000*
2 Constant Relationship intention Relationship quality	0.208 0.610	5.579 5.936 17.428	0.000* 0.000* 0.000*

* p-value < 0.05 is statistically significant

a. Dependent variable: Customer loyalty

Referring to Table 3, it can be determined from the first model that relationship intention is a significant predictor of customer loyalty. From the second model, it can be determined that relationship quality is also a significant predictor of customer loyalty. From the second model it can furthermore be seen that, although both relationship intention and relationship quality are statistically significant ($p < 0.05$) predictors of customer loyalty, relationship quality has a higher beta value ($\beta = 0.610$, $p < 0.05$) than relationship intention ($\beta = 0.208$, $p < 0.05$).

Based on the results of the hierarchical multiple regression, the following conclusions can be drawn for the study's formulated hypotheses:

- Hypothesis 1 that clothing retail customers' relationship intentions predict their loyalty to clothing retailers ($\beta = 0.527$; $p < 0.05$) *is therefore supported*.
- Hypothesis 2 that clothing retail customers' relationship quality predicts their loyalty to clothing retailers ($\beta = 0.610$; $p < 0.05$) *is therefore supported*.
- Hypothesis 3 that clothing retail customers' relationship intentions combined with relationship quality predicts their loyalty to clothing retailers (relationship intention: $\beta = 0.208$, $p < 0.05$; satisfaction: $\beta = 0.610$, $p < 0.05$) *is therefore supported*.

6. DISCUSSION AND RECOMMENDATIONS

Retailers invest in relationship marketing tactics in an effort to establish strong relationships with customers with the intention of ultimately building loyalty (e Hasan *et al.*, 2014: 788; Bojei *et al.*, 2013: 171). However, such an investment often fails to transpose into adequate financial returns, thereby necessitating a greater understanding of those factors that could help retailers maintain and enhance customer loyalty (Leahy, 2011: 651; O'Malley & Tynan, 2000: 800). While previous studies have considered the relationship between relationship quality and customer loyalty to retailers (Tripathi & Dave, 2013: 479; Qin *et al.*, 2009: 2811), few studies have focused on the role played by other customer-related variables such as relationship intentions. Also, no published findings of studies could be found where the relationship between relationship quality and relationship intention, in combination with clothing retail customers' loyalty have been considered. This study therefore aims to broaden the understanding of customer loyalty in retail markets by

determining whether relationship intentions and relationship quality as individual constructs, as well as in combination, are predictors of clothing retail customers' loyalty.

The findings of the study reveal that clothing retail customers' relationship intentions predict their loyalty to clothing retailers. This finding is not unexpected, given that customers with relationship intentions are inherently predisposed to maintaining relationships with organisations (Adjei & Clark, 2010: 75; De Wulf & Odekerken-Schröder, 2003). Moreover, customers with relationship intentions are cognisant of the value of their relationships with organisations (De Wulf & Odekerken-Schröder, 2003; Kumar *et al.*, 2003). As a result, customers with relationship intentions are self-motivated to maintain organisational relationships, through continued interaction and economic exchanges (Adjei & Clark, 2010: 75; De Wulf & Odekerken-Schröder, 2003). The above-mentioned results therefore indicate that building customer loyalty is contingent on customers' relationship intentions, that is, their inherent predisposition to engage in relationships with retailers in the first instance. Because the results suggest that relationship intentions predict customer loyalty, determining and targeting customers with such intentions represents a necessary starting point for retailers in refining the implementation of relationship marketing tactics. It is therefore recommended that clothing retailers use relationship intentions as a segmentation criterion to identify which customers they should target with relationship marketing tactics.

A second finding from the study is that relationship quality predicts clothing retail customers' loyalty. This result supports previous studies, which established that customers' overall assessment of their relationship strength with an organisation determines their loyalty to that organisation (Esmaeilpour *et al.*, 2014; Liu *et al.*, 2011: 76; De Cannière *et al.*, 2010). While the importance of relationship quality remains undisputed, the greatest contribution from the findings of the study is that relationship quality is not the only construct to be considered when building customer loyalty. Instead, customers' relationship intentions and relationship quality, *in combination*, explain to a great extent the variance in customer loyalty. This means that clothing retailers have a greater chance of achieving customer loyalty if they consider customers' relationship intentions in combination with their relationship quality.

Based on the above findings, it is recommended that clothing retailers first identify customers to target with relationship marketing tactics by determining their relationship intentions. Once these have been identified, clothing retailers should focus on reinforcing these customers' perceptions of their relationship's quality by cultivating satisfaction, trust, and commitment. For example, to improve customer satisfaction, clothing retailers could determine customers' needs and expectations of their shopping experience and ensure that these expectations are met or exceeded (Srivastava & Sharma, 2013: 274; Esbjerg *et al.*, 2012: 445). Clothing retailers could

also reinforce customers' trust by making use of in-store communication that emphasises the retailer's integrity in doing what is right. Trust could also be reinforced with proper staff training. For example, staff could be instructed in their knowledge of the store's products, services, policies and procedures to ensure greater customer service, support and ultimately customer satisfaction. An additional advantage to proper training is that it could reinforce the clothing retailers' trustworthiness, because the customers would perceive the staff as knowledgeable, competent, and helpful. Because customer commitment is established over time (Morgan & Hunt, 1994), it is important for clothing retailers to strive consistently for customer satisfaction and to strengthen trust during their interactions with customers. Clothing retailers should therefore inculcate in their staff a strong customer service orientation. In this regard, clothing retailers should task store managers and supervisors to set an example, and demonstrate commitment to excellent customer service in their daily activities (Peccei & Rosenthal, 1997: 84).

7. LIMITATIONS AND FUTURE RESEARCH

The generalisability of the results of the current study is limited, owing to the use of non-probability convenience sampling, and the focus on a single metropolitan area and retail setting (i.e. clothing retailers). The study's cross-sectional design does not capture the dynamic effects of time on customers' relationship intentions, relationship quality and loyalty. Furthermore, although clothing retail customers' relationship intentions and relationship quality explain a reasonable amount of the variance in their loyalty to a particular retailer (Hair *et al.*, 2014: 175), the study does not consider the role of additional constructs that predict customer loyalty. Finally, this study uses self-reported measures to determine customers' loyalty without considering actual loyalty behaviour data, such as the customers' buying history.

Future studies could cross-validate the results through replication in different metropolitan areas, and across different retail settings. Future studies could also make use of continuous research panels to determine the effect of time on customers' relationship intentions and their relationship quality, together with the role of these constructs in predicting customer loyalty. To offer greater insight into the formation of retail customer loyalty, future studies could explore the role of other personality traits (including consumer innovativeness and variety-seeking), customer demographics (including generations), and relationship characteristics (including duration, and perceived benefits) (Dagger, David & Ng, 2011: 278; Adjei & Clark, 2010). Lastly, to validate the impact of relationship intention and relationship quality on customer loyalty, future studies could incorporate actual loyalty behaviour data. This could include the number of times customers visit a particular retailer, the amount spent, and the number of different products bought (De Cannière *et al.*, 2010: 90).

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Annexure

Meeting assumptions for hierarchical multiple regression analyses

Assumption	Required parameters	Study's results	Sources
Sample size	$N > 50 + 8m$	$N = 510$	Hair <i>et al.</i> , (2014:170, 187)
Correlations between independent and dependent variables	$r < 0.9$	RI and CL ($r = 0.527$); RI and RQ ($r = 0.523$) RQ and CL ($r = 0.719$)	
Multicollinearity	Variable inflation factor index values (VIF) < 10	VIF = 1.356	Field (2013:307, 325)
Outliers	Mahalanobis distance < 13.82 Cook's distances < 1 Standardised residuals for the independent variable < 3.3	Mahalanobis distance = 9.967 Cook's distances = 0.041 Standardised residuals for the independent variable < 3.3	Pallant (2013: 156-157, 165, 176)
Normality, linearity, and homoscedasticity of variance	Normal probability should be in a straight diagonal line Scatterplot residuals should be rectangular-like shaped and concentrated in the center	Normal probability plot indicated a straight diagonal line Scatterplot residuals were distributed in a rectangular-like shape, and concentrated in the center	Cooper & Schindler, (2011:533)

RI = relationship intention; RQ = relationship quality; CL = customer loyalty

MAIN FINDINGS FROM ARTICLE 4 CONTRIBUTING TO THE OVERALL OBJECTIVES OF THIS STUDY

Article 4 addresses secondary research objective 10 (see section 1.5.2). In order to link the main findings from each article to the overall objectives set for the study, the main findings will be numbered according to the article number.

Main finding 4.1: Clothing retail customers' relationship intentions predict their loyalty to clothing retailers.

Main finding 4.2: Clothing retail customers' relationship quality predict their loyalty to clothing retailers.

Main finding 4.3: Clothing retail customers' relationship intentions and relationship quality, in combination, predict their loyalty to clothing retailers.

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.1. INTRODUCTION

This chapter concludes the study by drawing conclusions and proposing recommendations based on the empirical findings. The chapter commences with an overview of the study, before presenting the conclusions and recommendations pertaining to each secondary objective set for the study. Thereafter, a model is presented to depict the interrelationship between clothing retail customers' relationship intentions, relationship quality and loyalty. Following this, the link between the study's secondary objectives, the questions in the questionnaire and the main findings are summarised. The theoretical and managerial contributions of the study are highlighted before the chapter concludes with a discussion of the limitations of the study and some directions for future research.

6.2. OVERVIEW OF THE STUDY

This study focused on extending the relationship intention construct into a retail environment by determining the interrelationship between relationship intention and other relationship marketing constructs, namely relationship quality and customer loyalty. The target population of this study consisted of South African clothing retail customers who were 18 years of age or older and who were residing in the greater Tshwane metropolitan area. To qualify as part of the target population, the respondents had to have bought clothing items from a clothing retailer during the previous three months and had to be the decision-maker when choosing the clothing retailer from whom to purchase. These additional requirements set for the respondents if they were to be included in the study population coincided with those of previous relationship marketing studies set in a retail context (Buckinix & Van den Poel, 2005:255; De Wulf & Odekerken-Schröder, 2003:101). Because a sample frame could not be obtained, the respondents were selected by using non-probability convenience sampling. Fieldworkers were recruited and trained to approach potential respondents and to determine their suitability to take part in the survey. If these met the criteria for participating in the study, the fieldworkers administered the structured questionnaire that had been developed to collect data from respondents. The 511 respondents who completed questionnaires were analysed with the use of the Statistical Package for Social Sciences (SPSS) 23.0 and the Analysis of Moment Structures (AMOS) 23.0 programmes. The methodology and results of this study were presented in four articles, which were submitted to accredited South African academic journals to be considered for publication (see Chapters 2 to 5).

The first article (Chapter 2) determined the viability of relationship intention in a retail context by measuring and categorising clothing customers according to their relationship intentions. The article also explored the duration of customer support for a clothing retailer, membership of their loyalty programme and the consequent relationship of customers' relationship intentions towards that retailer. Loyalty programmes form part of retailers' relationship marketing tactics to establish and strengthen relationships with customers (Leenheer & Bijmolt, 2008:429; Mauri, 2003:13). In addition, the effects of relationship marketing tactics strengthens over time, with customer lifetime value increasing as the duration of support increases (Ward & Dagger, 2007:282; Liang & Wang, 2006:142; De Wulf, Odekerken-Schröder & Iacobucci, 2001:47). It has been suggested that retailers should consider the duration of customers' support and loyalty programme membership when deciding on those with whom to build long-term relationships (Meyer-Waarden, 2008:87; Bolton, Kannan & Bramlett, 2000:95).

In Chapter 2, it was determined that the relationship intention measurement scale is valid and reliable enough to measure clothing retail customers' relationship intentions in the greater Tshwane metropolitan area, and that customers could be categorised according to their relationship intention levels. It was also determined that there were no relationships between clothing retail customers' relationship intentions, the duration of their support and their loyalty programme membership. Chapter 2 concluded that, instead of focusing on the duration of support and loyalty programme membership, clothing retailers should rather concentrate their relationship marketing efforts on customers with relationship intentions.

The second article (Chapter 3) focused on determining customer satisfaction and the influence of retail customers' relationship intentions on their satisfaction. Assessing customer satisfaction is important, because it is a precursor to the initial development of customer-retailer relationships (Aurier & N'Goala, 2010:309; Ashley, Noble, Donthu & Lemon, 2011:752). Customer satisfaction was measured by considering a number of selected store attributes (price, the assortment offered, the perceived product quality, and employee service), as well as cumulatively. The relationship between customers' relationship intentions and satisfaction was specifically considered, as the literature posits that there is a positive, bi-directional relationship between customer relationships and satisfaction (Danahar, Conroy & McColl-Kennedy, 2008:55; Raciti, Ward & Dagger, 2013:615). Findings reported in Chapter 3 concurred with the literature, as it was established that the customers' relationship intentions influence their satisfaction with selected store attributes, as well as their overall satisfaction. In Chapter 3, it was concluded that clothing retailers could benefit from identifying and targeting customers with relationship intentions, as these customers display greater satisfaction.

In the third article (Chapter 4), it was posited that retailers often measure customers' satisfaction, trust and commitment because these constructs form the keystones that distinguish relationships from mere transactions (Garbarino & Johnson, 1999; Morgan & Hunt, 1994). Moreover, satisfaction, trust and commitment are considered to be the three dimensions that form relationship quality (Agarwal, Singhal & Goel, 2014; Qin, Zhao & Yi, 2009). Relationship quality, in turn, has strong links with customer loyalty and retention (Esmaeilpour & Alizadeh, 2014: 226; Adjei & Clark, 2010:73). In Chapter 4, it was argued that relationship intentions determine customers' receptivity to retailers' relationship marketing strategies, which in turn influences the development of satisfaction, trust, commitment and relationship quality (Raciti *et al.*, 2013:616; Kumar, Bohling & Ladda, 2003:667). Chapter 4 determined that clothing retail customers' relationship intentions predict their satisfaction with, trust in, and commitment to clothing retailers. Moreover, clothing retail customers' relationship intentions predict their relationship quality. Chapter 4 concluded that customers' relationship intentions represent a necessary starting point for understanding relational development in business-to-consumer (B2C) markets such as retail.

In the fourth article (Chapter 5), it was argued that, although retailers attempt to establish and maintain strong relationships with customers in an effort to build customer loyalty (e Hasan, Lings, Neale & Mortimer, 2014:788; Bojei, Julian, Wel & Ahmed, 2013:171), such endeavours often produce inadequate results (O'Malley & Prothero, 2004:1286; O'Malley & Tynan, 2000:800). Building customer loyalty therefore requires a greater understanding of its antecedents (Leahy, 2011:665). Although research has established that there are positive relationships between customers' relationship intentions and customers' loyalty (Pelser & Mostert, 2015; Adjei & Clark, 2010:75; De Wulf & Odekerken-Schröder, 2003), as well as between relationship quality and customer loyalty (Tripathi & Dave, 2013:479; Qin *et al.*, 2009:391), the effect of customers' relationship intentions, in combination with relationship quality, has not been explored. Chapter 5 established that clothing retailers should consider customers' relationship intentions and relationship quality in combination when embarking on building customer loyalty. Chapter 5 concluded that customers' relationship intentions and relationship quality individually and in combination are predictors of clothing retail customers' loyalty.

6.3. CONCLUSIONS AND RECOMMENDATIONS

The primary objective of this study was to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality and customer loyalty. In this section, the conclusions derived from the literature review and the empirical results are discussed for each secondary objective set for this study (see Chapter 1, section 1.5.2). Based on these conclusions, recommendations for clothing retailers are suggested.

6.3.1.Secondary objective 1

Determine the validity and reliability of the relationship intention measurement scale in a clothing retail context.

The validity and reliability of the relationship intention measurement scale was previously determined for service environments only, including banking (Spies & Mostert, 2015), banking and insurance (Delport, Mostert, Steyn & de Klerk, 2010), and cellular services (Kruger, Mostert & de Beer, 2015; Kruger & Mostert, 2014). Because this study was testing the relationship intention measurement scale in a clothing retail environment for the first time, it was important to establish its validity and reliability in this environment, as scales have to be validated for specific contexts (Terblanche, 2014: 90; Chow & Chen, 2012:520; Churchill, 1979:69).

Exploratory factor analyses (EFA) were performed to reduce the dimensionality of the data and to evaluate the construct validity of the measurement scales used in the study (Hair, Black, Babin & Anderson, 2014:92; Field, 2013:628). This approach is similar to that of previous studies, which focused on validating measurement scales in new research contexts (Farrington, 2014; Terblanche, 2014; Venter, Farrington & Sharp, 2013; Venter, Farrington & Boshoff, 2012). The EFA, performed to reduce the dimensionality of the relationship intention data, extracted five factors which could be used to measure clothing retail customers' relationship intentions. These are *feedback*, *forgiveness*, *fear of relationship loss*, *expectations* and *involvement* (see Chapter 2). The labels of the extracted factors correspond with those dimensions proposed by Kumar *et al.* (2003:670) (**Main finding 1.1 on p. 70**). Because all the items displayed statistically significant factor loadings above 0.5, and none of the items cross-loaded significantly onto other factors, the EFA demonstrated sufficient evidence of convergent and discriminant validity for the constructs of the study (Hair *et al.*, 2014:115; Field, 2013:681; Cole, Cho & Martin, 2001:94; Spector, 1992:6). All the Cronbach's alpha coefficient values calculated for the five factors exceeded 0.70, indicating that the scale used to measure relationship intention displayed internal consistency reliability (Hair *et al.*, 2014:166).

Based on the results of the exploratory factor analysis and the Cronbach's Alpha coefficient values, it can thus be **concluded** that the relationship intention measurement scale used in this study is valid and reliable for measuring clothing retail customers' relationship intentions in the Tshwane metropolitan area (**Main finding 1.2 on p. 70**). It is accordingly **recommended** that clothing retailers use the measurement scale proposed in this study (see Annexure A), as it provides a valid and reliable means of determining their customers' relationship intentions. In using the relationship intention measuring scale proposed in this study, clothing retailers would

be able to identify those customers with whom they should build long-term relationships – a prerequisite for customer loyalty and retention (see secondary objective 11).

6.3.2. Secondary objective 2

Determine whether clothing retail customers can be categorised according to their relationship intentions and establish whether customers have different relationship intentions towards clothing retailers.

Faced with increased competition, clothing retailers have begun focusing on customer retention through the development of long-term customer relationships (MarketLine, 2014:13; Mende, Bolton & Bitner, 2013:125). However, customers without relationship intentions remain passive with regards to relationship marketing tactics, which results in the ineffective use of valuable resources (Ward & Dagger, 2007:281; Kumar *et al.*, 2003:670). Because it is believed that customers with relationship intentions are more receptive to relationship-building efforts (Raciti *et al.*, 2013:616; Kumar *et al.*, 2003:670), clothing retailers could benefit by categorising customers according to their relationship intentions. In Chapter 2, respondents were classified into three groups according to their overall relationship intention scores.

The results showed that clothing retail customers had different relationship intention levels and that these groups differed practically significantly from one another (**Main finding 1.3, p. 70**). It can therefore be **concluded** that it is possible for clothing retailers to identify different customer groups according to the level of their relationship intentions. Moreover, clothing retailers could classify their customers as having low, moderate or high relationship intentions. It is **recommended** that clothing retailers first establish, and then categorise, their customers according to their relationship intentions. Such categorisation would enable clothing retailers to identify customers with higher relationship intentions and focus their relationship-building efforts and resources on these customers.

6.3.3. Secondary objective 3

Determine the relationship between loyalty programme membership and clothing retail customers' relationship intentions.

Clothing retailers often use loyalty programmes to establish and maintain relationships with customers (Leenheer & Bijmolt, 2008:429; 2007:19; Mauri, 2003:13). Retailers do this because they believe that loyalty programmes facilitate relationship formation, allowing them to obtain information related to customers' past purchase behaviour. This enables them to better satisfy

customer needs (Adjei, Griffith & Noble, 2009:494; Mauri, 2003:13). Loyalty programmes can thus be viewed as a visible indication of retailers' intention to build and sustain relationships with customers (Leenheer & Bijmolt, 2008:429; Liu, 2007:19). However, although loyalty programmes may hold benefits for customers (Leenheer & Bijmolt, 2008:429; Liu, 2007:19), the latter often view loyalty programmes as promotional tools and may consequently switch clothing retailers to take advantage of the best promotional deal on offer (Bridson, Evans & Hickman, 2008:364). For this reason, customers' membership of loyalty programme may not be indicative of their relationship intentions.

The results from this study showed that clothing retail customers' relationship intentions do not differ according to whether they belong to a loyalty programme offered by the clothing retailer (**main finding 1.4, p. 70**), and that there is no association between clothing retail customers' relationship intention levels and their membership of a loyalty programme (**main finding 1.5, p. 70**). These findings support the opinion that some customers view loyalty programmes simply as promotional tools (Bridson *et al.*, 2008:364). It can therefore be **concluded** that there is no relationship between loyalty programme membership and clothing retail customers' relationship intentions. Clothing retailers should therefore not assume that customers' loyalty programme membership signals their intention to establish a relationship with them. Instead, it is **recommended** that clothing retailers determine which of their customers have relationship intentions before targeting them with relationship marketing tactics. Targeting customers with relationship intentions will result in the better use of clothing retailers' resources, because these customers feel emotionally attached to organisations and are therefore likely to respond to relationship-building efforts (Kumar *et al.*, 2003:670).

6.3.4. Secondary objective 4

Determine the relationship between the duration of customers' support for their clothing retailers and their relationship intentions.

It has been argued that the duration of customers' support is indicative of their willingness to remain in a relationship with an organisation (Bolton *et al.*, 2000:95). This argument is based on the premise that the impact of relationship marketing tactics on customer relationships strengthens over time (De Wulf *et al.*, 2001:47; Ward & Dagger, 2007:282). Clothing retailers view the duration of support as significant, because longer periods of support are directly associated with increased profitability (Ward & Dagger, 2007:283). However, the assumption that the duration of support indicates relationship intentions is erroneous, as customers may continue to buy from clothing retailers without intending to develop a mutual relationship (Parish & Holloway, 2010:69; Kumar *et al.*, 2003:670).

The findings from this study indicated that clothing retail customers' relationship intentions do not differ in relation to the duration of their support (**main finding 1.6, p. 70**). The findings further showed that there is no association between clothing retail customers' relationship intention levels and the duration of their support (**main finding 1.7, p. 70**). It can therefore be **concluded** that there is no relationship between the duration of customers' support for their clothing retailers and their relationship intentions. Clothing retailers should therefore not assume that customers who have supported them for long periods of time desire a relationship with them. It is **recommended** that clothing retailers use the customers' relationship intention as a segmentation variable to determine whom to target with relationship-building efforts. Clothing retailers should realise that the value of relationship intentions lies in the potential to maximise lifetime value and profitability from these customers over the duration of their support (Kumar *et al.*, 2003:673).

6.3.5. Secondary objectives 5 and 6

Objective 5: Determine clothing retail customers' satisfaction in terms of both selected store attributes (price, the assortment offered, the perceived product quality and the employee service), and their cumulative satisfaction.

Objective 6: Determine whether clothing retail customers' satisfaction with selected store attributes (price, the assortment offered, the perceived product quality and the employee service) predict their cumulative satisfaction.

Because satisfaction acts as a precursor to the initial development of customer-retailer relationships, retailers should focus on ensuring that their customers are satisfied (Aurier & N'Goala, 2010:309; Ashley *et al.*, 2011:752). However, determining retail customer satisfaction is complex and is often based on an accumulation of all the customer's experiences with a particular retailer and its products (Bettencourt, 1997; Westbrook, 1981). To gain a broader view of customer satisfaction, retailers could measure it in terms of various store attributes, such as price, the assortment offered, the perceived product quality and employee service (Huddleston, Whipple, Mattick & Lee, 2009:63; Olsen & Skallerud, 2011:532). However, retailers usually prefer to measure the customers' cumulative satisfaction, which is based on a holistic evaluation of the total of their experiences with a retailer over time (Loureiro, Miranda & Breazeale, 2014:105; Szymanski & Henard, 2001).

In Chapter 3, it was established that the measurement scales used for determining the respondents' satisfaction with specific store attributes (price, assortment offered, perceived product quality and employee service) and their cumulative satisfaction were valid and reliable in relation to the study's target population (**Main finding 2.1, p. 101; Main finding 2.2, p. 101**).

Chapter 3 also determined that the respondents were relatively satisfied with the store attributes considered in this study as well as a whole (**Main finding 2.3, p. 101; Main finding 2.4, p. 101**). Chapter 3 also established that the respondents' satisfaction with the various store attributes predicted their cumulative satisfaction with clothing retailers (**Main finding 2.5, p. 101**). This finding is sensible, given that customers tend to aggregate their evaluations of, and experiences with, various store attributes to form an overall impression of their satisfaction with a particular retailer (Vesel & Zabkar, 2009:397; Dabholkar & Thorpe, 1994:163). It was also determined that the respondents' satisfaction with the employee service was the strongest predictor of their cumulative satisfaction (**Main finding 2.5, p. 101**).

Based on the above findings, it can be **concluded** that the measurement scales used to determine customer satisfaction with the store attributes, as well as cumulatively (developed by Huddleston *et al.* 2009 and Bettencourt, 1997 respectively) were valid and reliable for clothing retail customers residing in the greater Tshwane metropolitan area. It can also be concluded that the respondents were relatively satisfied with the different store attributes, and that their satisfaction with the different store attributes predicts their cumulative satisfaction. Moreover, it can be concluded that the respondents' satisfaction with the employee service was the strongest predictor of their cumulative satisfaction.

Considering its importance, improving customer satisfaction should be a strategic imperative for clothing retailers. To improve customer satisfaction, it is **recommended** that clothing retailers determine their customers' needs and expectations of their shopping experience and ensure that these expectations are met or exceeded (Srivastava & Sharma, 2013:274; Esbjerg *et al.*, 2012:445). Clothing retailers should also keep track of their customers' cumulative satisfaction by regularly administering customer satisfaction surveys. As in this study, customers' cumulative satisfaction can be measured relatively quickly with a few scaled items (resulting in shorter measuring instruments). The results of these surveys should serve as input to clothing retailers' strategic objectives. Should research results reveal that customers' cumulative satisfaction is declining, clothing retailers could formulate strategies that focus on improving customers' satisfaction with store attributes. These store attributes include the prices charged, the assortment offered, the perceived product quality, and the employee service.

To improve the customers' satisfaction with the prices charged and the product quality, clothing retailers should provide in-store and advertising communication focused on the value for money and the quality of the merchandise they offer. In terms of improving the customers' satisfaction with the assortment offered, clothing retailers should pay close attention to the way in which merchandise is displayed in-store and ensure that these displays are regularly changed with the addition of new items. Clothing retailers should also conduct research among their customers to

determine the style and quantities of the clothing they desire. Because the results of the study indicate that customers' satisfaction with the employee service is the greatest predictor of cumulative satisfaction, it is **recommended** that clothing retailers invest in employee training regarding their role in creating customer satisfaction during retail encounters. These training programmes should emphasise the importance of being polite, helpful and friendly during customer interactions. Moreover, retail employees often work long hours, which could result in less satisfactory service because of employee fatigue. Clothing retailers should therefore implement store policies for rotating the employee roster to ensure frequent breaks. Focusing on improving customer satisfaction with these selected attributes would result in greater overall satisfaction, as the findings of this study concluded that customers' satisfaction with individual attributes predicts their cumulative satisfaction with the clothing retailer.

6.3.6. Secondary objective 7

Determine the influence of clothing retail customers' relationship intentions on satisfaction in terms of selected store attributes (price, the assortment offered, the perceived product quality and the employee service), and cumulatively.

The importance of creating customer satisfaction is founded on the conviction that there is a positive, bi-directional, relationship between customers' satisfaction and their relationships with organisations (Danahar *et al.*, 2008:55; Raciti *et al.*, 2013:615). Although customers judge according to their satisfaction to distinguish among the array of organisational relationships on offer, customers in relationships also tend to experience increased satisfaction (Raciti *et al.*, 2013:615). Consequently, customers with relationship intentions tend to be more satisfied, as they are more involved and experience greater affiliation with an organisation (Raciti *et al.*, 2013:616; Kumar *et al.*, 2003:669; Bloemer & Odekerken-Schröder, 2002:69).

In Chapter 3, it was determined that there are significant positive relationships between the respondents' relationship intentions and their satisfaction with selected store attributes, that is, the prices charged, the assortment offered, the perceived product quality and the employee service (**Main findings 2.6; 2.7; 2.8; and 2.9 on p. 101 and p. 102**), as well as their cumulative satisfaction (**Main finding 2.10 on p. 102**). The results further indicate that respondents with higher relationship intentions are more satisfied with the store attributes than those with low relationship intentions (**Main findings 2.11; 2.12; 2.13; 2.14 and 2.15, p. 102**). Moreover, it was determined in Chapter 4 that clothing retail customers' relationship intentions are a significant predictor of their cumulative satisfaction (**Main finding 3.1 p. 133**).

It can therefore be **concluded** that clothing retail customers' relationship intentions influence their satisfaction with store attributes and cumulatively, and that customers with higher relationship intentions experience more satisfaction than those who have moderate or low relationship intention levels. It can further be concluded that relationship intentions predict clothing retail customers' cumulative satisfaction. These conclusions highlight the importance of relationship intentions in the creation of customer satisfaction. Customers' relationship intentions therefore represent a necessary starting point for understanding the positive, bi-directional, relationship that exists between customers' satisfaction and their relationships with organisations. Based on these conclusions, it is **recommended** that clothing retailers establish and categorise their customers according to their relationship intentions. More specifically, clothing retailers should direct their relationship marketing tactics at customers with higher relationship intentions, as the results of the study show that these customers are more satisfied with store attributes and cumulatively. Clothing retailers should also focus on establishing long-term relationships with customers with higher relationship intentions, as these customers are more easily retained, resulting in greater profitability (Ashley *et al.*, 2011:749; Kumar *et al.*, 2003:667).

Further, because customers with relationship intentions value their relationships with organisations (Kumar *et al.*, 2003:667), clothing retailers in turn, should emphasise how much they value these relationships. Communication with high relationship intention customers should convey the clothing retailers' appreciation of their continued support, and the integral role of their feedback in the retailers' success. Further, communication with customers who have relationship intentions should carry a personal touch. Subsequently, where practically possible, these customers should be addressed by name, and be rewarded for their continued patronage with benefits that are tailored to their preferences.

6.3.7. Secondary objectives 8 and 9

Objective 8: Determine the influence of relationship intentions on clothing retail customers' trust in, and commitment to, clothing retailers.

Objective 9: Determine the influence of clothing retail customers' relationship intentions on the relationship quality experienced with clothing retailers.

In Chapter 4, it was argued that customers with relationship intentions value their organisational relationships, and consequently evaluate them more positively (Odekerken-Shröder, De Wulf & Schumacher, 2003; Storbacka, Strandvik & Grönroos, 1994). Such positive evaluations often manifest as feelings of increased trust in, and commitment to an organisation (Kim, Kang & Johnson, 2012:376; Parish & Holloway, 2010:62). Several studies determined that customers

who are more inclined to engage in organisational relationships develop higher levels of trust and commitment (Kim *et al.*, 2012: 376; Parish & Holloway, 2010:62; Hedrick, Beverland & Minahan, 2007:64; De Wulf & Odekerken-Schröder, 2003). It was further argued that the sustainability of organisational relationships hinges on customers' motivation to establish organisational relationships in the first instance (i.e. relationship intentions) (Lin, 2013:211; Mark, Lemon, Vandenbosch, Bulla & Maruotti, 2013:232). Because customers with relationship intentions are more likely to reciprocate, organisations' relationship-building efforts from the onset, and to strengthen their relational connection with an organisation, they are likely to experience positive relationship quality (Adjei & Clark, 2010:75; De Cannière, De Pelsmacker & Geuens, 2010:87).

The results from Chapter 4 showed that relationship intentions predict the respondents' trust in, commitment to, and relationship quality with a clothing retailer (**Main finding 3.2, p. 133; Main finding 3.3, p. 133; Main finding 3.4, p. 133**). Based on these findings, it can be **concluded** that relationship intentions influence clothing retail customers' trust, commitment and relationship quality. It can therefore be argued that successful relationship development in B2C markets is contingent on customers' relationship intentions, and not necessarily on the strategy itself. From a theoretical perspective, these findings reiterate the importance of examining relationship development in B2C markets from the customer's perspective (Mark *et al.*, 2013: 233; O'Malley & Prothero, 2004:1293). These findings also represent a unique contribution to the existing relationship marketing literature, particularly in the clothing retail context, by establishing that customers' relationship intentions should be viewed as an antecedent to their trusting in, being committed to, and experiencing their overall relationship with a clothing retailer. The findings are particularly significant as they augment the current knowledge of the influence of customers' relationship intentions beyond the service and service-dominated industries.

It can accordingly be **recommended** that clothing retailers should determine customers' relationship intentions as the necessary starting point in identifying whom to target with relationship marketing strategies. Clothing retailers therefore have an added incentive to determine customers' relationship intentions, as the results of this study demonstrate that it is a significant predictor of customer trust, commitment and overall relationship quality, all of which lead in turn to favourable outcomes like customer loyalty, and increased lifetime value (Esmaeilpour & Alizadeh, 2014:2308; Reichheld, 1993:63). Clothing retailers could therefore use customers' relationship intentions to gauge the resources for the application of relationship marketing strategies. As explained in section 6.3.1, clothing retailers should first determine their customers' relationship intentions with the measurement scale proposed in this study. Once this has been determined, these customers should be categorised according to their relationship intention levels to identify those with higher relationship intention levels (see section 6.3.2).

To increase customers' relationship quality regarding the clothing retailer, it can be recommended that retailers focus on the characteristics common to customers displaying relationship intentions. For example, as customers with relationship intentions are more *involved* with the retailer, their opinions on product variety, quality and preferred communication can be sought. Also, customers can be asked to indicate their *expectations* relating to product assortment, prices and value for money offered together with the different types of employee services that should be offered. More opportunities for customer *feedback* could be offered, for example by identifying supervisors or managers who are on duty to accept customer feedback and drawing customers' attention to email addresses and websites where feedback can be offered. Clothing retailers could use these forums to inform customers on how their feedback has been adopted to improve product offerings and the service provided. Further, if customers with higher relationship intentions were offered more or special relational benefits, they would in all likelihood be more satisfied and committed to the clothing retailer. This would increase their *fear of relationship loss* and they would probably forgive the clothing retailer if their expectations were unmet. They would also be less likely to switch to competitors. Thus, by considering, and addressing, customers' involvement, expectations, feedback and fear of relationship loss, clothing retailers would more successfully improve the customers' perceptions of their relationship quality.

6.3.8.Secondary objective 10

Determine the influence of clothing retail customers' relationship intentions and their relationship quality (individually, and in combination) on their loyalty to clothing retailers.

In Chapter 5, it was reasoned that, because customers with relationship intentions are inherently motivated to maintain long-term organisational relationships, this facilitates the building of customer loyalty (Pelser & Mostert, 2015; Adjei & Clark, 2010:75; De Wulf & Odekerken-Schröder, 2003). Further, customers with relationship intentions regard their relationships more valuable because of their emotional bonds with organisations (Kumar *et al.*, 2003:669). In turn, customers who have bonded emotionally with an organisation would probably be committed to continuing to repurchasing from this organisation and would recommend it to others (Vlachos, 2012:1563; Vázquez-Carrasco & Foxall, 2006:209). Moreover, relationship quality refers to customers' assessment of the overall strength of their relationship with an organisation (Qin *et al.*, 2009:393), and numerous studies have determined empirically its relationship with customer loyalty (van Tonder, 2015; Esmaeilpour *et al.*, 2014; Jin, Line & Goh, 2013; De Cannière *et al.*, 2010; Liu *et al.*, 2009; Rajaobelina & Bergeron, 2009).

While previous studies have considered the relationship between relationship quality and customer loyalty to retailers (Tripathi & Dave, 2013; Qin *et al.*, 2009), few of these studies have focused on the role played by other customer-related variables, such as relationship intentions. Also, it appears that no studies have considered the influence of combined relationship quality and relationship intention on clothing retail customers' loyalty.

The results indicated that the respondents' relationship intentions and relationship quality, both individually and combined, predict their loyalty to clothing retailers (**Main finding 4.1, p. 161; Main finding 4.2, p. 161, Main finding 4.3, p. 161**). It can therefore be **concluded** that clothing retail customers' relationship intentions and relationship quality, individually and combined, influence their loyalty to their clothing retailers. Moreover, although relationship quality is an important predictor of customer loyalty, it is not the only construct to consider when building customer loyalty. Instead, customers' relationship intentions and relationship quality, *in combination*, are better predictors of customer loyalty than the two constructs are individually. Clothing retailers therefore have a greater chance of obtaining customer loyalty if they consider their customers' relationship intentions in combination with their relationship quality.

Based on the above findings, it is **recommended** that clothing retailers first determine, and then categorise their customers according to their relationship intentions (see sections 6.3.1 and 6.3.2). Once completed, clothing retailers should focus on strengthening their customers' perceptions of their relationship's quality by cultivating satisfaction, trust and commitment. Recommendations for the improvement of customer satisfaction were discussed in section 6.3.5. To strengthen the perceptions of trust, clothing retailers should highlight their commitment to always demonstrate integrity. Trust could be further reinforced with proper staff training. Staff training should concentrate on the products and services offered, as well as the store policies and procedures, to enable the staff to respond swiftly to customer queries, and to deliver better service. An additional advantage of proper training is that it could help reinforce the clothing retailer's trustworthiness, because customers perceive the staff as knowledgeable, competent and helpful. When cultivating customer commitment, clothing retailers should bear in mind that this is established over time (Morgan & Hunt, 1994). Consequently, clothing retailers should consistently strive for customer satisfaction and should strengthen trust during their interactions with customers. It is also recommended that clothing retailers entrench a strong customer service orientation among their staff. In this regard, clothing retailers should task their store managers and supervisors with setting an example, and demonstrating commitment to excellent customer service in their daily activities (Peccei & Rosenthal, 1997:84).

6.3.9. Secondary objective 11

Develop a model depicting the interrelationship between clothing retail customers' relationship intentions, relationship quality and loyalty via structural equation modelling (SEM).

The final secondary objective of the study set out to determine the interrelationship between clothing retail customers' relationship intentions, relationship quality, and loyalty via structural equation modelling (SEM). This objective has not yet been addressed, as it concludes the literature review and the findings presented in Chapters 2 to 5. Based on the literature review and the findings of the study, a model can be proposed to test the interrelationship among the study's constructs. The structural relationships specified in the model are based on the findings. The results of the study revealed that clothing retail customers' relationship intentions influence their relationship quality (**Main finding 3.4, p. 133**) and that relationship intentions and relationship quality, individually and combined, influence clothing retail customers' loyalty (**Main finding 4.1, p. 161; Main finding 4.2, p. 161; Main finding 4.3, p. 161**). Because SEM tests theory (Babin & Svensson, 2012:320; Westland, 2010:11), the interrelationships are based on relationship marketing theory, and the theory of reasoned action.

According to relationship marketing theory (Hunt, Arnett & Madhavaram, 2006:72; Morgan & Hunt, 1994), organisations should endeavour to establish and maintain strong relationships with customers rather than focusing on short-term, discrete transactions (Rafiq, Fulford & Lu, 2013:495). Establishing and maintaining strong customer relationships enables organisations to build customer loyalty, which leads to maximised lifetime value and increased profitability (Bojei *et al.*, 2013:171; Reichheld, 1993:63). Because customer loyalty is an outcome of successful relationship marketing, it is included in the model as a dependant variable. However, the establishment of strong customer relationships hinges on customers' intention to reciprocate retailers' relationship-building efforts (Raciti *et al.*, 2013:616; Lin, 2013). According to the theory of reasoned action, a person's intention to adhere to certain behaviour is an immediate determinant of that action (Ajzen & Fishbein, 1980:5). Building on the premise that people's intentions predict their actual behaviour (Fishbein & Ajzen, 1975:16), it can be argued that customers with relationship intentions are more likely to respond to organisations' relationship marketing tactics (Mende *et al.*, 2013:129; Raciti *et al.*, 2013: 616). It can therefore be argued that relationship intention serves as an impetus to the development of relationship quality and customer loyalty. Lastly, relationship quality refers to customers' assessment of the overall strength of their relationship with an organisation (Qin *et al.*, 2009:393). Numerous studies have determined its empirical relationship with customer loyalty (van Tonder, 2015; Esmaeilpour *et al.*, 2014; Jin *et al.*, 2013; De Cannière *et al.*, 2010; Liu *et al.*, 2009; Rajaobelina & Bergeron, 2009).

Based on the above, the following hypotheses are formulated and will be tested in the structural model:

H_{a1}: Relationship intentions positively influence clothing retail customers' relationship quality.

H_{a2}: Relationship intentions positively influence clothing retail customers' loyalty.

H_{a3}: Relationship quality positively influences clothing retail customers' loyalty.

Covariance-based structural equation modelling (SEM), using maximum likelihood estimation, was used to estimate the parameters of the model. Apart from SEM being an appropriate statistical method to test theory (Babin & Svensson, 2012:320; Westland, 2010:11), it also allows researchers to account for measurement error, which is of growing concern in social research (Strasheim, 2014:31). To account for measurement error, the individual questionnaire items were used as observed variables that measure latent variables during model specification. The latent variables included in the model were specified as follows: relationship intention; satisfaction, trust, and commitment as first-order factors of relationship quality; and customer loyalty. Table 1 provides an overview of the questionnaire items used to measure the study's constructs.

Table 1: Scale items used as observed variables to measure latent variables

Construct and items	
Relationship intention (RI)	
IN1	I am proud to be a customer of my CR.
IN 2	I care about the image of my CR.
IN 3	I am proud when I see my CR's name or advertising materials.
FB1	I will tell my CR if their service is better than what I expect.
FB2	I will tell my CR if their service meets my expectations.
FB3	I will take time to tell my CR about their service so that their service will improve.
EX1	I expect my CR to offer me value for my money.
EX2	I expect my CR to offer me more value for my money than other CRs.
EX3	I expect my CR's service to be better than other CR's service.
FORL1	I am concerned that I might lose special privileges from my CR by switching to another CR.
FORL 2	I am concerned to lose the services of my CR by switching to another CR.
FORL 3	I am concerned to lose my relationship with my CR by switching to another CR.
FOR1	I will forgive my CR if the quality of their service is sometimes below the standard I expect from them.
FOR2	I will forgive my CR if the quality of their service is below the standard of other CRs.
FOR3	I will forgive my CR if I experience bad service from them.
Relationship quality	
Satisfaction (SAT)	
SAT1	Compared to other CRs, I am very satisfied with this CR.
SAT 2	My shopping experiences at this store have always been pleasant.
SAT 3	Based on all my experiences with this CR, I am very satisfied.
Trust (TRUST)	
TRUST1	This CR can be trusted at all times.
TRUST 2	This CR can be counted on to do what is right.
TRUST 3	This CR has high integrity.

Commitment (COM)	
COM1	The relationship that I have with this CR is something I am very committed to.
COM2	The relationship that I have with this CR is something that I intend to maintain indefinitely.
COM3	The relationship that I have with this CR deserves my maximum effort to maintain it.
Customer loyalty (CL)	
CL1	I am willing to put in extra effort to buy from this CR.
CL2	I am proud to tell others that I buy from this CR.
CL3	For me, this CR is the best alternative.
CL4	I expect to stay with this CR for a long period of time.
CL5	As a customer of this CR, I feel that I am prepared to pay more for higher quality products.
CL6	I would recommend this CR to others.
CL7	I buy from this CR on a regular basis.
CL8	This CR stimulates me to buy repeatedly.

Note: CR = clothing retailer

Relationship intention was initially measured as a first-order construct with 15 items adapted from Kruger and Mostert (2012:45), which is reflective of its dimensions, involvement, expectations, forgiveness, feedback and fear of relationship loss. The construct relationship quality was estimated as a second-order factor comprised of the three first-order factors of (satisfaction, trust, and commitment). Satisfaction was measured with three items adapted from Bettencourt (1997), whereas trust and commitment were measured with three items each, adapted from Morgan and Hunt (1994). Customer loyalty was measured with eight items adapted from Too, Souchon and Thirkell (2001).

Several fit indices were considered to ascertain the model's validity (Hair *et al.* 2014:552, 583). These included the normed Chi-square-degrees to freedom ratio (χ^2/df), the root mean square error of approximation (RMSEA), the comparative fit index (CFI), and the Tucker-Lewis index (TLI). The χ^2/df ratio is an absolute fit index that explains how well the model specified by the researcher reproduces the observed data, that is, how well the theory fits the proposed data (Hair *et al.*, 2014:578). Hair *et al.* (2014:578) and also suggests that a χ^2/df ratio of 3:1 or less is related to a better-fitting model. The RMSEA is also an absolute fit index that determines the degree to which the research model, measurement models, and structural models predict the observed covariance or correlation matrix. In other words, the RMSEA attempts to explain how well the model fits the study population, not just the sample used during model estimation (Hair *et al.*, 2014:579). An RMSEA value lower than 0.08 suggests a good fit (Hair *et al.*, 2014:579; Van de Schoot, Lugtig & Hox, 2012:488). The CFI and the TLI are both incremental fit indices that assess how well the proposed model fits, relative to the null model (which assumes that all observed variables are uncorrelated) (Hair *et al.*, 2014:580). The CFI and the TLI are frequently reported because of their insensitivity to model complexity, with values greater than 0.90 considered acceptable (Hair *et al.*, 2014:580; Van de Schoot *et al.*, 2012:487).

Before proceeding to the structural model, the researcher conducted confirmatory factor analyses (CFA) to assess the psychometric properties of the estimated measurement model. Apart from the fit indices, the construct validity for each latent variable was evaluated. This was assessed by examining whether construct reliability (CR) was above 0.7, whether the standardised item loadings (SW) were above 0.5 and were statistically significant ($p < 0.05$) and whether the average variance extracted (AVE) was greater than 0.5 (Hair *et al.*, 2014:618). Table 2 provides the results from the estimated measurement model in terms of the fit indices, as well as the SW, CR and AVE for each construct included.

Table 2 Results for the measurement model

Construct	Item	SW	p-value	CR	AVE
Relationship intention (RI)	IN1	0.392	< 0.001	0.763	0.233
	IN2	0.392	< 0.001		
	IN3	0.458	< 0.001		
	FB1	0.325	< 0.001		
	FB2	0.327	< 0.001		
	FB3	0.319	< 0.001		
	EX1	0.06	0.201		
	EX2	0.121	0.017		
	EX3	0.252	< 0.001		
	FORL1	0.883	< 0.001		
	FORL 2	0.912	< 0.001		
	FORL 3	0.883	< 0.001		
	FOR1	0.254	< 0.001		
	FOR2	0.264	< 0.001		
	FOR3	0.243	< 0.001		
Relationship quality (RQ)	SAT1	0.903	< 0.001	0.836	0.631
	SAT2	0.823	< 0.001		
	SAT3	0.779	< 0.001		
	TRUST1	0.851	< 0.001		
	TRUST2	0.891	< 0.001		
	TRUST3	0.754	< 0.001		
	COM1	0.882	< 0.001		
	COM2	0.836	< 0.001		
	COM3	0.783	< 0.001		
Customer loyalty (CL)	CL1	0.649	< 0.001	0.873	0.514
	CL2	0.706	< 0.001		
	CL3	0.718	< 0.001		
	CL4	0.677	< 0.001		
	CL5	0.742	< 0.001		
	CL6	0.620	< 0.001		
	CL7	0.704	< 0.001		
	CL8	0.603	< 0.001		
Fit indices		χ^2/df	RMSEA	CFI	TLI
		6.229	0.101	0.709	0.686

From Table 2, it can be determined that, with the exception of item EX1, all the regression weights were statistically significant. Additionally, the CR values for all the constructs were greater than 0.7, and the AVE for relationship quality and customer loyalty exceeded the values of 0.5, thereby suggesting convergent validity (Hair *et al.*, 2014:618, 619). However, not all the standardised regression weights measuring relationship intention were above the desired value of 0.5, which

is confirmed by the AVE value of 0.233. Lastly, an inspection of the fit indices revealed that the estimated measurement model was a poor fit.

Taking the above into consideration, the measurement model was re-estimated. In accordance with recent empirical research (Kruger *et al.*, 2015:608, 619), relationship intention was estimated as a second-order factor comprising of five first-order factors (i.e. involvement, expectations, forgiveness, feedback and fear of relationship loss). Moreover, because the item EX1 was not statistically significant ($p = 0.201$), it was removed from further analyses (Hair *et al.*, 2014:618). The second-order factors of relationship intention and relationship quality, were specified in AMOS, in accordance with the guidelines provided by Gaskin (2012). Table 3 provides the results of the re-estimated measurement model.

Table 3 Results for the re-estimated measurement model

Second-order factor	First-order factor (1 st)	First-order factor loadings	p-value (1 st)	Item	SW	p-value (items)	CR	AVE
Relationship intention (RI)	Involvement	0.888	< 0.001	IN1	0.740	< 0.001	0.655	0.318
				IN2	0.780	< 0.001		
				IN3	0.730	< 0.001		
	Feedback	0.508	< 0.001	FB1	0.811	< 0.001		
				FB2	0.862	< 0.001		
				FB3	0.712	< 0.001		
	Expectations	0.510	< 0.001	EX2	0.837	< 0.001		
				EX3	0.464	< 0.001		
	Fear of relationship loss	0.520	< 0.001	FORL1	0.893	< 0.001		
				FORL 2	0.938	< 0.001		
				FORL 3	0.877	< 0.001		
	Forgiveness	0.116	0.034	FOR1	0.750	< 0.001		
FOR2				0.863	< 0.001			
FOR3				0.813	< 0.001			
Relationship quality (RQ)	Satisfaction	0.841	< 0.001	SAT1	0.781	< 0.001	0.837	0.631
				SAT2	0.822	< 0.001		
				SAT3	0.902	< 0.001		
	Trust	0.725	< 0.001	TRUST1	0.852	< 0.001		
				TRUST2	0.889	< 0.001		
				TRUST3	0.755	< 0.001		
	Commitment	0.816	< 0.001	COM1	0.883	< 0.001		
				COM2	0.836	< 0.001		
				COM3	0.783	< 0.001		
Estimated as a first-order factor	Customer loyalty			CL1	0.669	< 0.001	0.872	0.561
				CL2	0.724	< 0.001		
				CL3	0.681	< 0.001		
				CL4	0.736	< 0.001		
				CL5	0.618	< 0.001		
				CL6	0.725	< 0.001		
				CL7	0.533	< 0.001		
				CL8	0.632	< 0.001		
Fit indices					χ^2/df	RMSEA	CFI	TLI
					2.347	0.051	0.934	0.928

From Table 3, it can be seen that the CR values for relationship quality (0.837) and customer loyalty (0.832) exceeded the recommended value of 0.7, while the CR value for relationship intention (0.655) was marginally below the recommended value. With the exception of expectations, all the other first-order factors of relationship intention were measured with three items each, with all the items loading onto the intended factor at a statistically significant level ($p < 0.05$). Factor loadings for the items ranged between 0.464 and 0.938.

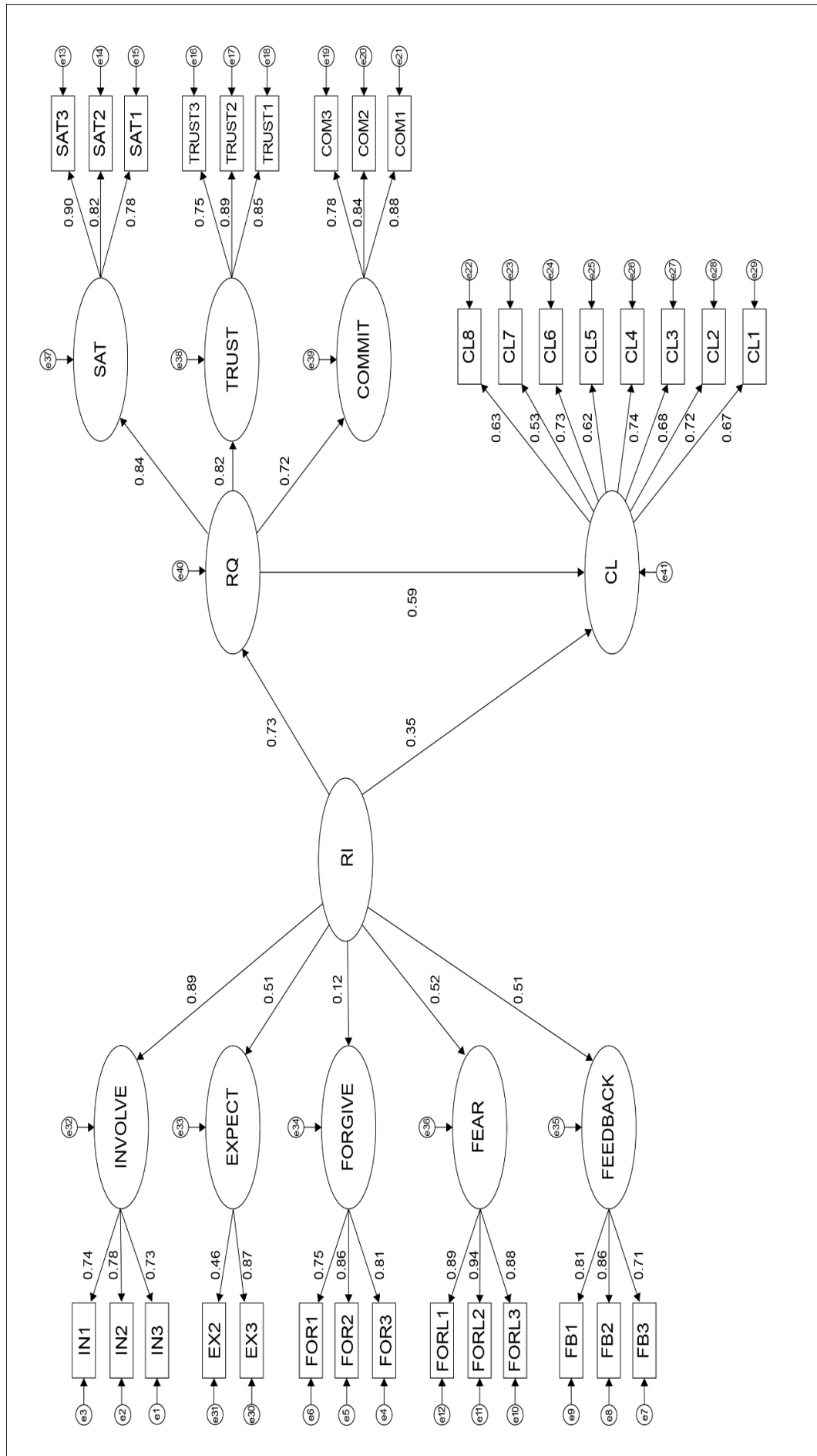
Table 3 shows that all the first-order factors of relationship intention (involvement, feedback, expectations, fear of relationship loss and forgiveness) loaded at a statistically significant level ($p < 0.05$). More specifically, the first-order factors loaded onto relationship intention in the following manner: involvement (SW = 0.888), feedback (SW = 0.508), expectations (SW = 0.510), fear of relationship loss (SW = 0.520), and forgiveness (0.116). Although relationship intention as a second-order factor and forgiveness as a first-order factor of relationship intention had an SW and AVE value lower than 0.5 respectively, Hair *et al.* (2014:582) caution that constructs should be considered for deletion only if such deletion can be justified theoretically. There is strong theoretical justification for stating that relationship intention comprises of five dimensions, which are involvement, feedback, expectations, fear of relationship loss, and forgiveness (Pelser, & Mostert, *in press*, Kruger & Mostert, 2015; Kruger & Mostert, 2014; Kruger & Mostert, 2012; Kumar *et al.* 2003). Moreover, from the exploratory factor analyses conducted in Article 1 (Chapter 2), it could be determined that forgiveness loaded as a separate factor of relationship intentions. The results of the exploratory factor analyses in Article 1 (Chapter 2) therefore confirm that relationship intention in a retail context is comprised of the five dimensions listed, thereby supporting previous South African studies (Pelser, & Mostert, *in press*, Kruger & Mostert, 2015; Kruger & Mostert, 2014; Kruger & Mostert, 2012). Further, the current study reveals an acceptable CR value (0.655) for relationship intention, pointing to the fact that the forgiveness factor loaded statistically significantly onto relationship intention. For these reasons, it was decided to retain forgiveness as a first-order factor of relationship intention.

In line with previous studies (Tripathi & Dave, 2013; De Cannière *et al.*, 2010: 92; Qin *et al.*, 2009), relationship quality was estimated as a second-order factor model comprising the three first-order factors of satisfaction, trust, and commitment. All the items measuring the first-order factors were statistically significant ($p < 0.001$), with SW values ranging between 0.755 and 0.902. Moreover, the first-order factors also loaded statistically significantly ($p < 0.001$) onto relationship quality with the following factor loadings: satisfaction (0.841), trust (0.725) and commitment (0.816). Relationship quality also had an AVE value of 0.631, which is greater than the recommended value of 0.5.

Customer loyalty was estimated as a first-order factor, with all the items exhibiting statistically significant factor loadings ($p < 0.001$), ranging between 0.533 and 0.736. Customer loyalty had a satisfactory AVE value, at 0.561.

Based on the reported fit indices, SW, CR and AVE values, it can be concluded that the re-estimated measurement model displays sufficient evidence of construct validity. Subsequently, the researcher estimated a structural model by replacing the co-variances in the re-estimated measurement model with path coefficients to indicate the relationships between latent constructs. The structural model estimated in AMOS is depicted in Figure 1.

Figure 1: Structural model



The structural model revealed a χ^2/df of 2.347, a RMSEA of 0.051, a CFI of 0.943, and a TLI of 0.928. Based on these fit indices, it can be concluded that the structural model had good model fit. Table 4 presents the structural paths of the latent variables for the model in terms of the hypotheses (H_a), the path coefficients (β), the standard error (SE), and the statistical significance at the $p < 0.05$ level.

Table 4 Structural paths of the latent variables

H _a	Relationship	β	SE	p-value	Result
H _{a1}	Relationship intention $\longrightarrow$ Relationship quality	0.73	0.074	$p < 0.001$	Significant
H _{a2}	Relationship intention $\longrightarrow$ Customer loyalty	0.35	0.073	$p < 0.001$	Significant
H _{a3}	Relationship quality $\longrightarrow$ Customer loyalty	0.59	0.086	$p < 0.001$	Significant

From Table 4, it can be determined that all the structural paths in the model were statistically significant at $p < 0.001$. Specifically, the paths from relationship intention to relationship quality and from relationship intention to customer loyalty revealed path coefficients of 0.73 and 0.35 respectively, whereas relationship quality to customer loyalty had a path coefficient of 0.59. Regarding hypotheses testing, the following can be concluded:

- Hypothesis 1, stating that relationship intentions positively influence clothing retail customers' relationship quality ($\beta = 0.73$; $p < 0.001$) *is therefore supported*.
- Hypothesis 2, stating that relationship intentions positively influence clothing retail customers' loyalty ($\beta = 0.35$; $p < 0.001$) *is therefore supported*.
- Hypothesis 3, stating that relationship quality positively influences clothing retail customers' loyalty ($\beta = 0.59$; $p < 0.001$) *is therefore supported*.

The main findings from this model are:

Main finding 5.1: Relationship intention has a positive influence on clothing retail customers' relationship quality.

Main finding 5.2: Relationship intention has a positive influence on clothing retail customers' loyalty.

Main finding 5.3: Relationship quality has a positive influence on clothing retail customers' loyalty.

Main finding 5.4: There is a positive interrelationship between relationship intention and selected relationship marketing constructs (specifically relationship quality and customer loyalty).

From the proposed structural model, it can be concluded that relationship intention has a positive influence on clothing retail customers' relationship quality and loyalty respectively (**Main findings 5.1, p. 183; Main finding 5.2 p. 183**). The model also shows that relationship quality has a positive influence on clothing retail customers' loyalty (**Main finding 5.3, p. 183**). It can therefore also be concluded that positive interrelationships exist between relationship intention, relationship quality and customer loyalty (**Main finding 5.4, p. 183**). The findings from the SEM thus support the results reported in Chapter 5 (Article 4), in which a hierarchical regression was performed to determine whether relationship intention and relationship quality in both isolation, and combined, predict customer loyalty. However, over and above the results from the regression, the SEM confirms that the two independent variables (relationship intention and relationship quality) predict the dependant variable (i.e. customer loyalty). Further there is an interrelationship between customers' relationship intentions, relationship quality and loyalty. This implies that the successful application of relationship marketing strategies in B2C markets, such as clothing retail, are influenced by customers' relationship intentions.

Kumar and Sunder (2016:69) stress the importance of optimally allocating marketing resources in the nurture of profitable customer relationships and identifying the *right* customers with whom to build relationships. The results of this study indicate that determining relationship intention is an important starting point when identifying the *right* customer to target with relationship marketing strategies. Based on this discussion, it can accordingly be **recommended** that clothing retailers focus their relationship marketing strategies on customers' relationship intentions. When building relationships with customers, relationship intentions should be used as a gauge to optimise the allocation of valuable marketing resources.

6.4. SUMMARY OF THE SECONDARY OBJECTIVES AND MAIN FINDINGS OF THIS STUDY

Table 5 provides a summary of the study's secondary objectives, the section in the questionnaire used to achieve the objective, the chapter in the study that addressed the objective and the main findings.

Table 5 Summary of objectives and findings of this study

Secondary objective		Section in questionnaire	In chapter	Main finding
1	Determine the validity and reliability of the relationship intention measurement scale in a clothing retail context.	A & B	2	1.1 & 1.2
2	Determine whether clothing retail customers can be categorised according to their relationship intentions, and to establish whether customers have different relationship intentions towards clothing retailers.	A & B	2	1.3

3	Determine the relationship between loyalty programme membership and clothing retail customers' relationship intentions.	A & B	2	1.4 & 1.5,
4	Determine the relationship between the duration of customers' support for their clothing retailers and their relationship intentions.	A & B	2	1.6 & 1.7
5	Determine clothing retail customers' satisfaction in terms of both selected store attributes (price, the assortment offered, the perceived product quality and the employee service), and their cumulative satisfaction.	A & C	3	2.1, 2.2, 2.3 & 2.4
6	Determine whether clothing retail customers' satisfaction with selected store attributes (namely price, the assortment offered, the perceived product quality and the employee service) predict their cumulative satisfaction.	A & C	3	2.5
7	Determine the influence of clothing retail customers' relationship intentions on satisfaction, in terms of selected store attributes (price, the assortment offered, the perceived product quality and the employee service) and cumulatively.	A, B & C	3 & 4	2.6, 2.7, 2.8, 2.9, 2.10, 2.11, 2.12, 2.13, 2.14, 2.15 & 3.1
8	Determine the influence of relationship intentions on clothing retail customers' trust in and commitment to, clothing retailers.	A & C	4	3.2 & 3.3,
9	Determine the influence of clothing retail customers' relationship intentions on the relationship quality experienced with clothing retailers.	A, B & C	4	3.5
10	Determine the influence of clothing retail customers' relationship intentions and their relationship quality (individually and in combination) on their loyalty to clothing retailers.	A, B & D	5	4.1
11	Develop a model depicting the interrelationship between clothing retail customers' relationship intentions, relationship quality, and loyalty via structural equation modelling (SEM).	A, B, C & D	6	5.1, 5.2, 5.3 & 5.4

From Table 5, it can be observed that the secondary objectives formulated for the study were met. It can therefore be concluded that the primary objective of this study, which was to determine the interrelationship between South African clothing retail customers' relationship intentions, relationship quality and customer loyalty, was achieved.

6.5. LIMITATIONS OF THE STUDY

The use of non-probability sampling limits the generalisability of the findings beyond the respondents who participated in the study. Subsequently, the results of this study are limited to clothing retail customers aged 18 years and older, residing in the greater Tshwane metropolitan area. Additionally, the focus of the study pertains to one retail setting and one metropolitan area, which also limits the inferences that can be drawn from the results. The cross-sectional design of the study is another limitation, because it may not account for the dynamic changes that may occur in customers' relationship intention, their relationship quality, and their loyalty over time. This study does not consider the possible antecedents of relationship intention (Kumar *et al.*, 2003:671, 672), nor does it consider the moderating role that customer demographics may exert

on its interrelationship with the study's relationship marketing constructs (Walsh, Evanschitzky & Wunderlich, 2008:977; Pan & Zinkhan, 2006:232; Seiders, Voss, Grewal & Godfrey, 2005:26). Although previous studies have measured retail customer loyalty with the use of self-reported measures (Vesel & Zabkar, 2009; Too *et al.*, 2001), using real customer data (related to duration and frequency of support, and the actual amount purchased) might be more accurate in determining the effect of relationship intentions and relationship quality on customers' actual loyalty behaviour and retention (Kumar & Sunder, 2016:69; De Cannière *et al.*, 2010). Additionally, this study focuses on the interrelationship between relationship intention on selected relationship marketing constructs only, that is, satisfaction, trust, commitment, relationship quality and customer loyalty. Lastly, while the fit indices (χ^2/df , RMSEA, CFI and TLI) of the re-estimated measurement model (presented in Table 3) is an improvement on the first measurement model (presented in Table 2), the relationship intention measurement scale has convergent, discriminant and validity issues within the clothing retail setting.

6.6. DIRECTIONS FOR FUTURE RESEARCH

Future studies should focus on cross-validating the results by means of replication in different metropolitan areas and different retail settings, including online retail environments. Future research studies could also make use of longitudinal research panels to account for the effect of time on customers' relationship intentions, relationship quality, and loyalty. As suggested by Kumar *et al.* (2003:671, 672), future studies could determine whether perceived brand equity, firm equity and channel equity are antecedents of customers' relationship intentions. Future studies could also explore the moderating role of customers' demographics (such as age, gender and monthly income) on the relationship between relationship intention, relationship quality, and customer loyalty. Future researchers could also attempt to collaborate with clothing retailers to incorporate actual consumer data in their studies. This would provide stronger evidence for the impact of relationship intentions on customers' lifetime value, which is an important metric in determining the financial return on relationship marketing investments (Kumar & Sunder, 2016:69; Lewis, 2015:101). The relationship intention measuring scale could also be re-examined in future studies in an attempt to improve convergent and discriminant validity. Lastly, future studies could establish the nomological validity of the relationship intention construct in B2C markets (Hair *et al.*, 2014:601). Nomological validity could be established by determining the influence of relationship intention on constructs that impact the effectiveness of relationship marketing, including relational benefits (Yen, Liu, Chen & Lee, 2015:171; Hennig-Thurau, Gwinner & Gremler, 2002:230), consumer gratitude (Pelser *et al.*, 2012; Palmatier *et al.*, 2009:1) and relationship value (Ritter & Walter, 2012:136; Payne, Holt & Frow, 2001:785).

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APPENDIX A
QUESTIONNAIRE USED IN THIS STUDY



NORTH-WEST UNIVERSITY
YUNIBESITHI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT
POTCHEFSTROOM CAMPUS

Questionnaire number

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Interviewer ID

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Relationship marketing within a clothing retail environment

This questionnaire is designed to obtain feedback regarding your experiences of relationship marketing within a clothing retail environment. It would be greatly appreciated if you could complete this questionnaire with the interviewer, which should take no longer than 15 minutes of your time. When completing the questionnaire, please think of the clothing retailer you **purchase from most often**. Taking part in this survey is completely anonymous and voluntary (you can choose to stop the interview at any time). Your responses will be kept confidential and your personal details would not be made available to external parties. Should you have any questions, please feel free to contact Stefanie Kühn at the University of North-West in South Africa. The details are as follows:

e-mail: stefanie.kuhn@nwu.ac.za

Tel: 018 285 2211

Your co-operation is highly appreciated.

✓ **INTERVIEWER INSTRUCTIONS:** please screen potential respondents by asking the following questions:

Screening questions

Have you bought clothing from a clothing retailer (CR) in the last three months?	Yes	No
Are you responsible for choosing a clothing retailer (CR) and buying your own clothing?	Yes	No

If respondent's answer is 'Yes' to all of the questions above, please interview them to complete the questionnaire.

If the answer is 'No' to any of the questions above, the respondent does not qualify to participate in the study. Thank the respondent politely and close the interview.

✓ **INTERVIEWER INSTRUCTION:** Please continue to Section A.

SECTION A

1) How often do you purchase clothing?

More than once a week	1
Once a week	2
Less than once a week, but more than once a month	3
Less than once a month, but more than once every three months	4
Once every three months or less frequently	5

- 2) On average, how much do you spend on clothing per month?

R

- 3) At which of the following clothing retailers do you prefer to shop?
(you may select more than one answer).

Edgars	1	Mr Price	6
Donna Claire	2	Pep Stores	7
Foschini	3	Queenspark	8
Jet	4	Truworths	9
Markhams	5	Woolworths	10
Other: please specify			11

- 4) Which **ONE** of the following clothing retailers do you shop at **most often**?
(only one answer).

Edgars	1	Mr Price	6
Donna Claire	2	Pep stores	7
Foschini	3	Queenspark	8
Jet	4	Truworths	9
Markhams	5	Woolworths	10
Other: please specify			11

- ✓ **INTERVIEWER INSTRUCTION:** Questions 5-7 should be answered in reference to the clothing retailer the respondent indicated in Q4 (in other words, the clothing retailer shopped at most often). Please note that clothing retailer will be abbreviated as **CR** in the remainder of the questionnaire.

- 5) How long have you been doing your shopping at the CR you shop at **most often**?

Less than 1 year	1
More than 1 year but less than 5 years	2
More than 5 years but less than 10 years	3
10 years and longer	4

- 6) Do you have a loyalty card from this CR?

Yes	1
No	2
My CR does not offer a loyalty programme	3

- ✓ **INTERVIEWER INSTRUCTION:** Please continue to Section B.

SECTION B

- ✓ **INTERVIEWER INSTRUCTION:** Section B should be answered in reference to the CR respondents shop at **most often** (Q4).

Thinking about the **clothing retailer from which you shop at most often**, please indicate your level of agreement for each of the following statements on a scale of 1 to 5 (where 1 is 'strongly disagree' and 5 is 'strongly agree').

Statements	Strongly disagree  Strongly agree				
I am proud to be a customer of my CR.	1	2	3	4	5
I care about the image of my CR.	1	2	3	4	5
I am proud when I see my CR's name or advertising materials.	1	2	3	4	5
I will tell my CR if their service is better than what I expect.	1	2	3	4	5

I will tell my CR if their service meets my expectations.	1	2	3	4	5
I will take time to tell my CR about their service so that their service will improve.	1	2	3	4	5
I expect my CR to offer me value for my money.	1	2	3	4	5
I expect my CR to offer me more value for my money than other CRs.	1	2	3	4	5
I expect my CR's service to be better than other retailers' service.	1	2	3	4	5
I am concerned that I might lose special privileges from my CR by switching to another CR.	1	2	3	4	5
I am concerned to lose the services of my CR by switching to another CR.	1	2	3	4	5
I am concerned to lose my relationship with my CR by switching to another CR.	1	2	3	4	5
I will forgive my CR if the quality of their service is sometimes below the standard I expect from them.	1	2	3	4	5
I will forgive my CR if the quality of their service is below the standard of other CR.	1	2	3	4	5
I will forgive my CR if I experience bad service from them.	1	2	3	4	5

SECTION C

✓ **INTERVIEWER INSTRUCTION:** Section C should be answered in reference to the CR respondents shop at most often (Q4).

Thinking about the **retailer from which you shop at most often**, please indicate your level of agreement for each of the following statements on a scale of 1 to 5 (where 1 is '*strongly disagree*' and 5 is '*strongly agree*').

Statements	Strongly disagree  Strongly agree				
I am satisfied with the price/quality relationship offered at this CR.	1	2	3	4	5
I am satisfied with the general price level of merchandise at this CR.	1	2	3	4	5
This CR provides good value for money.	1	2	3	4	5
This CR offers the assortment of products I am looking for.	1	2	3	4	5
This CR is well-stocked across its different sections.	1	2	3	4	5
This CR has the right merchandise selection.	1	2	3	4	5
This CR has an extensive assortment of products.	1	2	3	4	5
The products at this CR are of high quality.	1	2	3	4	5
This CR has good quality products.	1	2	3	4	5
The products at this CR are very satisfactory compared to other stores.	1	2	3	4	5
I shop at this CR because its products are superior to its competitors.	1	2	3	4	5
The employees at this CR are polite to me.	1	2	3	4	5
This CR has helpful employees.	1	2	3	4	5
This CR has an adequate number of employees available to assist me.	1	2	3	4	5
In general, I am satisfied with the service offered at this CR.	1	2	3	4	5
This CR is service oriented.	1	2	3	4	5
Compared to other CRs, I am very satisfied with this CR.	1	2	3	4	5
My shopping experiences at this CR have always been pleasant.	1	2	3	4	5
Based on all my experiences with this CR, I am very satisfied.	1	2	3	4	5
This CR can be trusted at all times.	1	2	3	4	5
This CR can be counted on to do what is right.	1	2	3	4	5
This CR has high integrity.	1	2	3	4	5
The relationship that I have with this CR is something I am very committed to.	1	2	3	4	5

The relationship that I have with this CR is something that I intend to maintain indefinitely.	1	2	3	4	5
The relationship that I have with this CR deserves my maximum effort to maintain it.	1	2	3	4	5

SECTION D

- ✓ **INTERVIEWER INSTRUCTION:** Section D should be answered in reference to the CR respondents shop at most often (Q4).

Thinking about the retailer from which you shop at most often, please indicate your level of agreement for each of the following statements on a scale of 1 to 5 (where 1 is '*strongly disagree*' and 5 is '*strongly agree*').

Statements	Strongly disagree ⇨ Strongly agree				
I am willing to put in extra effort to buy from this CR.	1	2	3	4	5
I am proud to tell others that I buy from this CR.	1	2	3	4	5
For me, this CR is the best alternative.	1	2	3	4	5
I expect to stay with this retailer for a long period of time.	1	2	3	4	5
As a customer of this CR, I feel that I am prepared to pay more for higher quality products.	1	2	3	4	5
I would recommend this CR to others.	1	2	3	4	5
I buy from this CR on a regular basis.	1	2	3	4	5
This CR stimulates me to buy repeatedly.	1	2	3	4	5

SECTION E

What is your highest level of education?

Some primary school	1
Primary school completed	2
Some high school	3
Matric / Grade 12 completed	4
Diploma completed	5
Degree completed	6
Post-graduate degree completed	7

What is your population group?

Asian	1
Black	2
Coloured	3
Indian	4
White	5
Other, please specify	6

What is your marital status?

Single	1
Married or living with a partner	2
Divorced or separated	3
Other: please specify	4

What is your gender?

Male	1
Female	2

Thank you for completing this survey!

APPENDIX B
EDITORIAL POLICY AND GUIDELINES FOR AUTHORS OF ACTA COMMERCII

Focus and scope

Acta Commercii promotes research within the ambit of management and related disciplines. It serves as a platform for refreshingly new and invigorating approaches to the nature of management and what this means across different contexts, countries and cultures, with the overall objective of providing an African-international dialogue between researchers. *Acta Commercii* fosters interest within the South African arena, and seeks to understand the possibilities that can be achieved in management influencing various other professions. If your research fits this description and is aimed at improvements in the field of the management sciences, we would be very interested in receiving your submission. Topics of interest include:

- Strategic Management
- Organisational behaviour
- Organisation theory
- Corporate governance
- Managerial economics
- Cross-cultural management
- Business Ethics

Peer review policy

Acta Commercii has a double-blinded peer review process. Manuscripts are initially examined by editorial staff and are sent by the Editor-in-Chief to two expert independent reviewers, either directly or by a Section Editor. The editors do not inform the reviewers of the identity of the author(s). The reviewers' identities are not disclosed to the authors either. The reviewers' comments as well as recommendations regarding an article's form may be passed on to the corresponding author and may also include suggested revisions. Manuscripts that are not approved for publication will not be returned to the submitting author in any format. Please note that AOSIS do not retain copies of rejected articles.

The peer review process aims to ensure that all published articles:

- present the results of primary scientific research
- report results that have not been published elsewhere
- are scientifically sound
- provide new scientific knowledge where experiments, statistics and other analyses are performed to a high technical standard and are described in sufficient detail so that another researcher will be able to reproduce the experiments described
- provide conclusions that are presented in an appropriate manner and are supported by the data

- are presented in an intelligible and logic manner and are written in clear and unambiguous English
- meet all applicable research standards with regard to the ethics of experimentation and research integrity
- adhere to appropriate reporting guidelines and community standards for data availability.

The journal publisher, AOSIS, is a member of the [CrossCheck](#) plagiarism detection initiative. In the event of suspected plagiarism in submitted works CrossCheck is available to the editors of *Acta Commercii* to detect instances of overlapping and similar text. AOSIS endorses and applies the standards of the [Committee on Publication Ethics](#) (COPE), which promotes integrity in peer-reviewed research publications.

Structure and style of your original research article

The page provides an overview of the structure and style of your original research article to be submitted to *Acta Commercii*. The original article are reports on complete, comprehensive pieces of original research. These are reports on complete, comprehensive pieces of original research grounded in Positivist, Interpretive and Phenomenological traditions. (Maximum 7000 words; 60 references.) Please use British English, that is, according to the Oxford English Dictionary. Avoid Americanisms (e.g. use 's' and not 'z'). Consult the Oxford English Dictionary when in doubt and remember to set your version of Microsoft Word to UK English.

- **Language:** Manuscripts must be written in British English.
- **Line numbers:** Insert continuous line numbers.
- **Font:**
 - **Font type:** Palatino
 - **Symbols font type:** Times New Roman
 - **General font size:** 12pt
- **Line spacing:** 1.5
- **Headings:** Ensure that formatting for headings is consistent in the manuscript.
 - First headings: normal case, bold and 14pt
 - Second headings: normal case, underlined and 14pt
 - Third headings: normal case, bold and 12pt
 - Fourth headings: normal case, bold, running-in text and separated by a colon.

Our publication system supports a limited range of formats for text and graphics. Text files can be submitted in the following formats only:

- **Microsoft Word (.doc):** We cannot accept Word 2007 DOCX files. If you have created your manuscript using Word 2007, you must save the document as a Word 2003 file before submission.
- **Rich Text Format (RTF)** documents uploaded during Step 2 of the submission process. Users of other word processing packages should save or convert their files to RTF before uploading. Many free tools are available that will make this process easier.

The structure and style of your original article

Page 1

The format of the **compulsory cover letter** forms part of your submission and is on the first page of your manuscript and should always be presented in English. You should provide all of the following elements:

- **Article title:** Provide a short title of 50 characters or less.
- **Significance of work:** Briefly state the significance of the work being reported on.
- **Full author details:** Provide title(s), full name(s), position(s), affiliation(s) and contact details (postal address, email, telephone and cellular number) of each author.
- **Corresponding author:** Identify to whom all correspondence should be addressed to.
- **Authors' contributions:** Briefly summarise the nature of the contribution made by each of the authors listed.
- **Summary:** Lastly, include a list containing the number of words, pages, tables, figures and/or other supplementary material with the submission.

Page 2 and onwards

Title: The article's full title should contain a maximum of 95 characters (including spaces).

Abstract: The abstract, written in English, should be no longer than 250 words and must be written in the past tense. The abstract should give a succinct account of the objectives, methods, results and significance of the matter. The structured abstract for an Original Research article should consist of seven paragraphs labelled as follows:

- **Orientation:** A brief theme sentence to orientate the reader about the overall issue or problem area addressed in this article.
- **Research purpose:** The main research aim or purpose of the study is stated.
- **Motivation for the study:** The rationale or motivation for the study is provided.
- **Research design, approach and method:** The research design, approach and method is briefly explained with specific reference to the target population and the sample size.
- **Main findings:** The main results/findings of the study is summarised.

- **Practical/managerial implications:** A summary of the practical or managerial implications is briefly stated.
- **Contribution/value-add:** A concluding statement indicates the contribution or value-add of the study in addressing gaps or contradictions in the literature.

Do not cite references in the abstract and do not use abbreviations excessively in the abstract. The following headings serve as a guide for presenting your research in a well-structure format. As an author you should include all first level headings but subsequent headings (second and third level headings) can be changed.

Introduction (first-level heading): The introduction contains two subsections, namely the background section and the literature review.

- **Setting (second-level heading):** The setting section should be written from the point of view of the readers, that is, without specialist knowledge in that area and must clearly state and illustrate the introduction to the research and its aims in the context of previous work bearing directly on the subject. The setting section to the article normally contains the following five elements:
 - **Key focus (third-level heading):** A thought-provoking introductory statement on the broad theme or topic of the research.
 - **Background (third-level heading):** Providing the background or the context to the study (explaining the role of other relevant key variables in this study).
 - **Trends (third-level heading):** Cite the most important published studies previously conducted on this topic or that has any relevance to this study (provide a high-level synopsis of the research literature on this topic).
 - **Objectives (third-level heading):** Indicate the most important controversies, gaps and inconsistencies in the literature that will be addressed by this study. In view of the above trends, state the core research problem and specific research objectives that will be addressed in this study and provide the reader with an outline of what to expect in the rest of the article.
 - **Contribution to field (third-level heading):** Explanation of the study's academic (theoretical and methodological) or practical merit and its importance (provide the value-add or rationale for the study).
- **Literature review (second-level heading):** The literature review is the second subsection under the Introduction and provides a brief and concise overview of the literature under a separate second-level heading, e.g. literature review. A synthesis and critical evaluation of the literature (not a compilation of citations and references) should at least include or address the following elements (ensure these are in the literature review):
 - definitions of all conceptual (theoretical) key concepts

- a critical review and summary of previous research findings (theories, models, frameworks, etc.) on the topic
- a clear indication of the gap in the literature and for the necessity to address this void
- a clearly established link that exists between formulated research objectives and theoretical support from the relevant literature.

Research method and design (first-level heading) The methods should include:

- **Materials (second-level heading):** Describe the type of organism(s) or material(s) involved in the study.
- **Setting (second-level heading):** Describe the site and setting where your field study was conducted.
- **Design (second-level heading):** Describe your experimental design clearly, including a power calculation, if appropriate. Note: Additional details can be placed in the online supplementary location.
- **Procedure (second-level heading):** Describe the protocol for your study in sufficient detail (with a clear description of all interventions and comparisons) so that other scientists could repeat your work to verify your findings.
- **Analysing (second-level heading):** Describe how the data were summarised and analysed. Additional details can be placed with the online supplementary information. Do not include lists here as they will be published as supplementary material. To see guidelines on preparing lists, [click here](#).

Results (first-level heading)

This section provides a synthesis or integration of the obtained literature grouped or categorised according to some organising or analysis principle.

Tables may be used or models may be drafted to indicate key components of the results of the study. Results should be presented as follows:

- Organise the results based on the sequence of tables and figures you will include in the manuscript.
- Present the body of the results section in text with the key findings that include references to each of the tables and figures. Report statistical test summaries (test name, *p*-value) parenthetically (that is, inserted as a parenthesis in brackets) together with the biological results they support. Use the SI unit.
- Present the results of your experiment(s) or research data in a sequence that will logically support (or provide evidence against) the hypothesis, or answer the question, stated in the introduction.

All units should conform to the [SI convention](#) and be abbreviated accordingly. Metric units and their international symbols are used throughout, as is the decimal point (not the decimal comma).

Ethical considerations (first-level heading): Articles based on the involvement of animals and/or humans must have been conducted in accordance with relevant national and international guidelines. Approval must have been obtained for all protocols from the author's institutional or other relevant ethics committee and the institution's name and permit numbers should be provided at submission.

- **Potential benefits and hazards (second-level heading):** What risks to the subject are entailed in involvement in the research? Are there any potential physical, psychological or disclosure dangers that can be anticipated? What is the possible benefit or harm to the subject or society as a result of their participation or from the project as a whole? What procedures have been established for the care and protection of subjects (e.g. insurance, medical cover) and the control of any information gained from them or about them?
- **Recruitment procedures (second-level heading):** Was there any sense in subjects being obliged to participate – as in the case of students, prisoners, learners or patients – or were volunteers being recruited? If participation was compulsory, the potential consequences of non-compliance must be indicated to subjects; if voluntary, entitlement to withdraw consent must be indicated as well as when that entitlement lapses.
- **Informed consent (second-level heading):** Authors must include how informed consent was handled in the study.
- **Data protection (second-level heading):** Authors must include in detail the way in which data protection was handled.

Trustworthiness (first-level heading): This refers to the findings of the study being based on the discovery of human experience as it was experienced and observed by the participants.

- **Reliability (second-level heading):** Reliability is the extent to which an experiment, test or any measuring procedure yields the same result on repeated trials. Without the agreement of independent observers able to replicate research procedures or the ability to use research tools and procedures that yield consistent measurements, researchers would be unable to satisfactorily draw conclusions, formulate theories or make claims about the ability to generalise their research.
- **Validity (second-level heading):** Validity refers to the degree to which a study accurately reflects or assesses the specific concept that the researcher is attempting to measure. While reliability is concerned with the accuracy of the actual measuring instrument or procedure, validity is concerned with the study's success at measuring what the researchers set out to measure. Researchers should be concerned with both external and

internal validity. External validity refers to the extent to which the results of a study are generalisable or transferable. Internal validity refers to:

1. The rigor with which the study was conducted (e.g. the study's design, the care taken to conduct measurements and decisions concerning what was and was not measured).
2. The extent to which the designers of a study have taken into account alternative explanations for any causal relationships they explore.

In studies that do not explore causal relationships, only the first of these definitions should be considered when assessing internal validity.

Discussion (first-level heading): This section normally contains the following four elements. It is suggested that subheadings are used in this section:

- **Outline of the results (second-level heading):** Restate the main objective of the study and reaffirm the importance of the study by restating its main contributions; summarise the results in relation to each stated research objective or research hypothesis; link the findings back to the literature and to the results reported by other researchers; provide explanations for unexpected results.
- **Practical implications (second-level heading):** Reaffirm the importance of the study by restating its main contributions and provide the implications for the practical implementation your research.
- **Limitations of the study (second-level heading):** Point out the possible limitations of the study and provide suggestions for future research.
- **Recommendations (second-level heading):** Provide the recommendations emerging out of the current research.

Conclusion (first-level heading): This should state clearly the main conclusions of the research and give a clear explanation of their importance and relevance, with a recommendation for future research (implications for practice). Provide a brief conclusion that restates the objectives, the research design and the results with their meaning.

Acknowledgements (first-level heading): If, through your study, you received any significant help in conceiving, designing, or carrying out the work, or received materials from someone who did you a favour by supplying them, you must acknowledge their assistance and the service or material provided. **Authors should always acknowledge outside reviewers of their drafts and any sources of funding that supported the research.**

- **Competing interests (second-level heading):** A competing interest exists when your interpretation of data or presentation of information may be influenced by your personal

or financial relationship with other people or organisations that can potentially prevent you from executing and publishing unbiased research. Authors should disclose any financial competing interests but also any non-financial competing interests that may cause them embarrassment were they to become public after the publication of the manuscript. **Where an author gives no competing interests, the listing will read:**

'The authors declare that they have no financial or personal relationship(s) that may have inappropriately influenced them in writing this article.'

- **Authors' contributions (second-level heading):** This section is necessary to give appropriate credit to each author, and to the authors' applicable institution. The individual contributions of authors should be specified with their affiliation at the time of the study and completion of the work. An 'author' is generally considered to be someone who has made substantive intellectual contributions to a published study. Contributions made by each of the authors listed, can follow the example below (please note the use of author initials):

J.K. (University of Pretoria) was the project leader, L.M.N. (University of KwaZulu-Natal) and A.B. (Stellenbosch University) were responsible for experimental and project design. L.M.N. performed most of the experiments. P.R. (Cape Peninsula University of Technology) made conceptual contributions and S.T. (University of Cape Town), U.V. (University of Cape Town) and C.D. (University of Cape Town) performed some of the experiments. S.M. (Cape Peninsula University of Technology) and V.C. (Cape Peninsula University of Technology) prepared the samples and calculations were performed by C.S. (Cape Peninsula University of Technology).

References (first-level heading): Begin the reference list on a separate page with no more than 60 references. *Acta Commercii* uses the [Harvard referencing style](#), details of which can be downloaded from the journal website. **Note: no other style will be permitted.**

General elements

- **Quotations:** Use single quotation marks for quotations. For quotations within quotations, use double quotation marks. Quotations of more than 30 words are to be indented. Do not use quotation marks for indented quotations unless it is direct speech (e.g. interviewee responses).
- **En dashes and hyphens:** Use an en dash (i.e. extended hyphen that can be found in the Insert box under Symbols in Microsoft Word) in ranges of numbers and dates. Use hyphens only for words that are hyphenated.

- **Dates:** Format dates as '02 October 2006', except at the beginning of sentences where numerals and dates should either be spelt out or the sentence should be rearranged.
- **Percentage:** The per cent symbol (%) is used in conjunction with all numbers (e.g. 12%). Numbers that have been written out will appear with 'per cent' (e.g. five per cent). 'Percentage' is used in a general sense.
- **Numbers:** Numbers from one to nine must be written out. Numbers from 10 onwards, must be used as numerals, except at the beginning of a sentence.
- **Spacing and punctuation:** There should be one space (and not two) between sentences; one space before unit terms (e.g. 5 kg, 5 cm, 5 mmol, 5 days, 5 °C, etc.), but no space before the percentage symbol (%). Thousands and millions are marked with a space and *not* a comma (e.g. 1000, 1 000 000). Ranges are expressed with an extended hyphen (i.e. en dash), not with a short hyphen (e.g. 1990–2000).
- **Units:** The use of units should conform to the SI convention and be abbreviated accordingly. Metric units and their international symbols are used throughout, as in the decimal point (not the decimal comma), and the 24-hour clock.
- **Foreign language:** Foreign language words should be italicised, unless these words are part of normal usage. Consult the Oxford English Dictionary if in doubt.
- **Acronyms:** If a phrase with an established acronym or abbreviation is used and appears more than five times in your article, please include the acronym or abbreviation in brackets after first mention of the phrase, and then use the acronym or abbreviation only. Please note that you should not define acronyms or abbreviations in any of your headings. If either has been used in your abstract, you need to define them again on their first usage in the main text.

Sensitive and political terms

- **Race and ethnicity:** Try to avoid terms such as 'Blacks' and 'Whites' (please note the use of uppercase letters); use instead 'Black *people*', 'White *people*', etc. 'Caucasian', 'Mongoloid', 'Negroid', etc. are generally to be avoided except in human population studies. 'Mixed race' is preferable to 'half-caste' or 'Coloured'.
- **Disabilities:** Avoid using 'the disabled', 'the handicapped', and instead use 'people with disabilities' not 'the disabled' or 'people with learning difficulties', not 'mentally handicapped'.
- **Disease:**
 - Avoid health-determined categorisation.
 - Use 'people with diabetes'; not 'diabetics'.
 - Use 'people with cancer'; not 'cancer sufferers'.

- Use 'sexually transmitted infection (STI)' and not 'sexually transmitted disease (STD)'.
- Avoid phrasing that dehumanises a patient. Many authors use case (instance of a disease) when they mean patient (i.e. the person or individual who is ill with the (disease)).
- **AIDS**
 - Ensure that 'AIDS' is used for the disease and 'HIV' for the virus, e.g. do not use 'AIDS carrier', 'AIDS positive', 'AIDS virus' or 'catching AIDS or HIV/AIDS' (avoid using the solidus here).
 - 'AIDS sufferer/victim' is inappropriate; use 'people with AIDS'.
 - Refer to 'people who practise high-risk activities' and not '*high-risk groups*'.
 - The expression 'full-blown AIDS' is unnecessary if the correct distinction has been made between HIV and AIDS.
- **Male versus Female**
 - 'Male' and 'female' are *adjectives*, so be careful to use them as such (i.e. a *male* patient and a *female* frog, but a 35-year-old *man*, a French *woman* and a group of 25 *men* and 35 *women*).
- **Sexuality:** Avoid the terms '*homosexual activities*' (if achievable within the manuscript's context, specify which activity is being referred to, especially when dealing with medical research.) Avoid using '*homosexuals*' (specify homosexual men or homosexual women).
- **Gender:** Use gender neutral nouns. Avoid the use of 'man' if not specifically referring to men; for example:
 - for 'man' use 'humans'
 - for 'man-kind' use 'the human race'
 - for 'man-power' use 'workforce'
 - for 'man-made fibre' use 'synthetic fibre'
- **'He/she', 'him/her' and 'his/hers':** For 'he/she', 'him/her' and 'his/hers' rather use 'he or she', 'her or him', 'his or hers' (without a solidus) or change to plural 'they'. Use inclusive pronouns: use 'he or she', or rephrase the sentence (rephrasing to the plural form often works):

✗ ... *Any observer* of changes in publishing technology will perceive that *he* has need of...

✓ ... *Observers* of... will perceive that *they* have...

Beware of referring to people with stereotypical pronouns (e.g. 'the doctor treated *his* patient'; 'the secretary tidied *her* desk').

- **Geography**
 - The terms *Third World*, *poor countries* and *underdeveloped countries* should be avoided.

- *Developing or non-developed country/society* is better, but it is best to specify countries or regions instead.
- *Western society* and *Western World* should only be used in relation to geography; otherwise, use *developed world/society* or, even better, specify the countries themselves or the region.

Tables, figures and photographs

In Step 4 of the online submission process, upload all tables, figures, images, and supplementary files. Tables should be saved and uploaded as separate Excel (.xls) files with no more than 10 figures and tables in total per article. Ensure that all personal identifying information is removed from the supplementary files as indicated in the provided instructions. All captions should be provided together on a separate page. Tables and figures should use numerical numbers.

- **Organise your visual presentation:** Once you have read through the analyses and decided how best to present each table or figure, think about how you will arrange them within the article. The analyses should tell a story that leads the reader through the steps needed to logically answer the question(s) that you as author are posing in the Introduction. The order in which you present the results can be as important in convincing the readers as what you actually are saying in the text.
- **How to refer to tables and figures in the text:** Every figure and table included in the paper *must* be referred to in the body of the text. Use sentences that draw the reader's attention to the relationship or trend you wish to highlight, referring to the appropriate figure or table only in parenthesis e.g.:
 - Germination rates were significantly higher after 24 h in running water than in controls (Figure 4).
 - DNA sequence homologies for the purple gene from the four congeners (Table 1) show high similarity, differing by at most 4 base pairs. (Avoid sentences that give no information other than directing the reader to the figure or table, e.g. Table 1 shows the summary results for male and female heights at Bates College.)
- **Abbreviation of the word 'Figure':** When referring to a figure in the text, the word 'figure' is never abbreviated as 'Fig.'; the same rule applies to the usage of 'table'. Both words are spelled out completely in descriptive legends.
- **How to number tables and figures:** Figures and tables are numbered independently, in the sequence in which you refer to them in the text, starting with Figure 1 and Table 1. If, in revision, you change the presentation sequence of the figures and tables, you must renumber them to reflect the new sequence.
- **The acid test for tables and figures:** Any table or figure you present must be clear, well-labelled, and described by its legend to be understood by your intended audience without

reading the results section. That is, it must be able to stand alone and be interpretable. Overly complicated figures or tables may be difficult to understand in or out of context, so strive for simplicity whenever possible.

- **Descriptive legends or captions:** To pass the acid test above, a clear and complete legend (sometimes called a caption) is essential. Like the title of the article itself, each legend should convey as much information as possible about what the table or figure intends to tell the reader:
 - the results that are being shown in the graph(s), including the summary statistics plotted
 - the organism studied in the experiment (if applicable)
 - a context for the results: the treatment applied or the relationship displayed, etc.
 - location (*only* if a field experiment)
 - specific explanatory information needed to interpret the results shown (in tables, this is frequently done as footnotes)
 - culture parameters or conditions if applicable (temperature, media, etc.)
 - sample sizes and statistical test summaries, as they apply

Do not simply restate the axis labels with a 'versus' written in between.

Example: Figure 1: Height frequency (%) of White Pines (*Pinusstrobus*) in the Thorncrag Bird Sanctuary, Lewiston, Maine, before and after the Ice Storm of 1998. Before, $n = 137$, after, $n = 133$. Four trees fell during the storm and were excluded from the post-storm survey.

TABLE 4: Leaf dry weights of three pea varieties grown at different temperatures.

Variety	Temperature (°C)		Days after sowing		
	Mean	HE	40	55	70
EC-12876	18	35	0.40 ^a	3.88 ^a	0.17*
P-116	22	38	0.52	0.43 ^b	1.20
T-163	25	38	1.35**	5.36 ^b	4.20

Source: Environmental Association Report 2009
 HE, heat event (Introduced at weekly intervals).
 Values are given as means ($n = 30$).
^a, Each group consisted of three separate plots.
^b, Pest infection prevented data collection.
 *, $p < 0.05$; **, $p < 0.01$

Note: Questions frequently arise about how much methodology to include in the legend, and how much results reporting should be done. For laboratory reports, specific results should be reported in the results text with a reference to the applicable table or figure. Other than culture conditions, methods are similarly confined to the Methods section.

Footnotes to tables, figures and photographs

Do not introduce footnotes in the body of the article. Footnotes should be used as follows:

- Copyright and permissions to reproduce should be clearly stated.

- Notes about the table as a whole can be left unlinked (i.e. no linking letters or numbers or symbols) or linked to, for example, a relevant column heading.
- Notes about specific parts of the table should be linked using superscript lower case letters (preferred), superscript numbers or symbols.
- If lower case letters are used, it could be confused with the table data; use symbols or numbers instead.
- Do not make use of superscript numbers in parentheses (brackets).
- If an abbreviation is mentioned for the first time in a table (e.g. 'CE' in Table 1), it must be defined in a footnote to that table, (e.g. HE, Heat event (introduced at weekly intervals).
- Asterisk footnotes are reserved for probability values in tables and usually signify the following values: *, $p \leq 0.05$; **, $p \leq 0.01$; ***, $p \leq 0.001$. The asterisk is often used in mathematics and should therefore be avoided as a footnote symbol.
- Footnote links should be placed after punctuation. The preferred order of footnote symbols in tables (which should be superscripted) is †, ‡, §, ¶ (these are doubled if more footnotes are needed, e.g. ††).
- When superscript numbers or letters are used in text, beware of potential confusion with other superscripts (e.g. 2 for 'squared').
- Footnotes should be in the following order:
 - source notes
 - other general notes
 - notes on specific parts of the table (following the order in the table itself)
 - notes on level of probability

Guidance on submitting creatives electronically

Supply your manuscript creatives in one of the following three preferred formats:

- **TIFF:** This is an image made up of pixels and is the most universal and most widely supported format across Windows and Mac platforms. Most graphics packages can save a file as a TIFF. The higher the resolution (i.e. the number of pixels) the sharper the final image.
 - Colour or greyscale photographic images: 300dpi
 - Line art or combination images: 600/900dpi
 - We would recommend using this format for photographic images.
- **EPS:** An EPS is essentially an envelope for holding text and images. Line art can be produced as an EPS (in Illustrator, for example). There are virtually no limits to scaling line art saved as an EPS. It can also contain TIFF images. However, please ensure that all fonts are embedded (that is, saved as outlines) and that line weights are not defined as hairline.

- **PDF:** This format is, again, like an EPS in that it is an envelope for holding different kinds of images and line art. Great care should be taken to ensure that fonts are embedded and that original images are at the correct size and resolution before being saved as a PDF. It is possible to save or export as TIFF or EPS from most graphics applications, just as it is possible to save direct to a PDF from most graphics packages by using a postscript printer driver. PDF creation packages (e.g. Acrobat Distiller) are also now widely available.

Other file formats

- **JPEG:** A JPEG compressed TIFF is acceptable as long as the degree of compression is moderate. It is better to use a JPEG for online images as a good quality image is achievable even with a high degree of compression.
- **GIF:** A format suitable for images that contain few colours. Again, this should only be used for images intended for the web.
- We cannot guarantee the quality of images supplied in other formats.

Colour:

- *Greyscale, CMYK, RGB.*
- **Greyscale** art should be saved in greyscale mode.
- **CyanMagentaYellowBlack** are the base colours used during the printing process.
- Any colour that is to appear in print must be in CMYK mode.
- **RedGreenBlue** are the colours used by monitors and default scanner settings. Any colour that is to appear online must be in RGB mode.

Guidelines for Math[↑]

- Set display equations in MathType. Each display equation should be in its own MathType object. Each MathType object should contain the entire equation, including final punctuation. The equation number should be set as Microsoft Word regular text, outside the MathType object, separated by either a tab or a space.
- Set in-text (inline) math in Microsoft Word regular text. Exception: If in-text (inline) math has elements that should be stacked or have rules, circumflexes, arrows, or other accents spanning over more than one character, set in MathType as 'Inline Equation.'
- If any characters cannot be found in Word's Symbol palette ('(normal text)', 'Times New Roman,' or 'Symbol'), please set in MathType.
- No display equations are allowed in figure captions, table titles, or table footnotes. If a display equation occurs in a text footnote, it is best to recast it as inline math. There are a few journals with lengthy footnotes with style exceptions to this rule.
- No numbered equations are allowed in table footnotes.

- Display and/or numbered equations ARE allowed in table body, but must be 'inline' when converted to MathML equations.

APPENDIX C
GUIDELINES FOR CONTRIBUTORS OF THE RETAIL AND MARKETING REVIEW

The *Retail and Marketing Review* journal (previously known as the "*International Retail and Marketing Review*") serves as an international and interdisciplinary scholarly forum for sharing insightful and original research and promoting debate in the rapidly developing and converging fields of marketing and retailing.

Nature of contributions

Research contributions should conform to acceptable academic standards with regard to content, methodology and reference technique. Contributions may be on any of the following types of research:

- Empirical studies, using any acceptable research strategies (such as survey, case study, experiment, archival analysis or history)
- Theoretical studies aimed at advancing current theory or adapting theory to local conditions
- Theoretical studies aimed at reviewing and/or synthesising existing theory.

Note that only material that has not been published elsewhere will be considered for publication.

Guidelines for manuscripts

1. Every proposed article should address at least the following:
 - (i) Introduction
 - (ii) Purpose/objectives of the article
 - (iii) Hypothesis/problem investigated
 - (iv) Research strategy followed (where applicable)
 - (v) Results (where applicable)
 - (vi) Recommendations/conclusion
2. Articles should preferably not exceed 25 A4 pages typed, using the font Arial (12 point) and 1.5 line spacing. Manuscripts submitted for review should be printed on one side of the paper only and be paginated.
3. Tables, illustrations and figures should be placed on separate sheets and not included in the text. The editor reserves the right to refuse publication of any submission for which the artwork is not of an acceptable standard. The approximate position of tables, illustrations and figures should be clearly indicated in the manuscript, for example:
4. Since the Retail and Marketing Review follows a policy of a double blind peer review, the first page of the text proper should carry the title of the article, but not the name(s) of the author(s).

5. A separate page should carry the title of the article, its author(s) and relevant biographical information, including full name, academic title, current position and institution (where appropriate). Postal and e-mail addresses should also be provided.
6. The reference technique should be according to the modified Harvard Method.
7. The article should be preceded by a single paragraph abstract of the article, not exceeding 250 words. The abstract should not form part of the text.

Examples of references in the text

Books: “McDaniel & Gates (2001:21) state that ...” “It was found that ... (McDaniel & Gates 2001:21). Bickerton, Bickerton and Pardesi (1998: 34) argue that ... “ [when first cited] “Bickerton et al. (1998: 34–35) present a model ...” [thereafter, and only for works with three or more authors]

Articles: Drury (1999: 9, 57) found that ...”

Examples of references in the bibliography

Books: McDaniel, C. & Gates, R. 2001. Marketing Research Essentials. Third Edition. Cincinnati, Ohio: South-Western College Publishing. Articles: Bannister, F., McCabe, P. & Remenyi, D. 2003. ‘IS costing: The case for a reference model’, Southern African Business Review, 7(1): 1-16.

Submission and review process:

1. Manuscripts should be submitted by e-mail in MS Word to fourile@unisa.ac.za
2. Manuscripts will be submitted to independent reviewers. A policy of double blind peer review is followed.
3. If approved subject to revision, the manuscript will be returned to the author(s) who will make the necessary alternations/corrections. The final copy of the manuscript will then be returned to the editors. This copy should be submitted by e-mail in MS Word and
4. It is required that all authors have their draft articles reviewed for language proficiency before submitting them to the editors. Sometimes excellent submissions have to be drastically amended or even rejected because of linguistic ineptitude. The editors reserve the right to make minor editorial adjustments without consulting the author. The use of abbreviations should be avoided as far as possible.
5. Please supply a list of as many key words as possible for cataloguing purposes.

Submissions and correspondence to:

Administrative assistant

Mrs. Letitia Fourie

Department of Marketing and Retail

University of South Africa

PO Box 392UNISA 0003 South Africa

Tel: +27 12 429 3799

Fax: +27 86 620 4942

E-mail: fourile@unisa.ac.za

APPENDIX D
GUIDELINES FOR SUBMISSION OF MANUSCRIPTS OF MANAGEMENT DYNAMICS

Management Dynamics

EDITORIAL POLICY

Management Dynamics publishes managerially-based scholarly articles in all business-related disciplines including strategic management, marketing, operations, human resources, organisational behaviour, consumer behaviour, research methods, information systems, customer satisfaction, business education, and electronic commerce. Besides being multidisciplinary, the journal strives to be both national and international in scope. Its purpose is to serve as a medium through which those with research interests can exchange ideas and keep abreast of the latest developments in the field of Management Sciences. Its focus is best-practice in management and it strives to be relevant to the business world in the majority of its articles by encouraging both basic and applied research.

Academics as well as industry practitioners are encouraged to submit articles. No particular research ideology is preferred, and quantitative, qualitative, managerial, and behavioral approaches are all welcome.

Management Dynamics is not just about empirical research. Well-crafted review papers are welcome but must go beyond a laundry list of references. Theoretical papers will be considered, as long as they produce new and managerially valuable conclusions. Applications of sophisticated management practice, written by managers, will also be considered for publication. Qualitative case studies are also welcome but must demonstrate its contribution to management science.

The procedures guiding the selection of articles for publication in the journal require that no manuscript be accepted until it has been reviewed in a double blind review process and sent to at least two reviewers. The editor's decision to publish a manuscript is influenced to a large extent by the judgments of these reviewers, who are experts in their respective fields. It is journal policy to remove the author's name and credentials prior to forwarding a manuscript to a reviewer to maximise objectivity and ensure that manuscripts are judged solely on the basis of their content.

Articles of any length will be considered, as long as the contribution-to-length ratio remains high.

No manuscript will be reviewed that is under review elsewhere. The journal views multiple submissions of the same manuscript to different journals as an unethical practice.

Once accepted for publication the copyright reverts to the Southern African Institute for Management Sciences (SAIMS).

The editor reserves the right to make minor editorial changes to manuscripts to comply with the conventions of the journal.

The editor and reviewers, in the judgment of a manuscript, use four principal criteria:

- does it make a significant and substantive contribution to the literature/subject knowledge?
- is the contribution of value to managers?
- were sound research methods used?
- does it convey its message clearly and concisely?

In other words, the criteria of being rigorous (scientific/scholarly) and managerially relevant (provides important conclusions for management) are paramount.

GUIDELINES FOR SUBMISSION OF MANUSCRIPTS

Every manuscript should contain at least the following:

- Abstract
- Introduction
- Literature review
- Purpose/objectives of the study/article
- Problem investigated
- Research objectives and/or hypotheses
- Research methodology
- Results
- Conclusions
- Managerial implications/recommendations

Manuscripts should be typed in one-and-a-half spacing, including references. Do not use double-spacing anywhere.

Page numbers are to be placed in the upper right-hand corner of every page.

Do not use any tab indents for paragraphs.

Do not number paragraphs.

The text must preferably be limited to three levels. Main headings are presented in capitals (bold); sub-headings in lower case (bold), and sub-subheadings in normal text, lower case. For instance:

METHODOLOGY
Sampling procedure
 Composition of sample

Manuscripts should be typed or printed on one side of the paper only with a left margin of at least 2 cm.

Manuscripts of any length will be considered but should preferably be about 20 A-4 pages in length.

A 12-point font, preferably Times New Roman or Arial, should be used.

Submit four (4) copies of each manuscript. The author's name should not appear anywhere except on the cover page. The author should keep an extra, exact copy for future reference.

What goes where?

First page – Name of author(s) and title; author(s) note, including present position, postal and physical address, telephone and fax numbers, and e-mail address.

Second page – Title of paper (without author's name) and a brief abstract of no more than 150 words substantively summarising the article. This should be informative, giving the reader an overview of the article and should be in the same language as the rest of the article.

Body text

The text, with both major headings and subheadings should be flush with the left margin.

For first submissions all tables and figures should be in their correct positions in the manuscript itself. If the manuscript is accepted for publication and a final version submitted, each table and figure should be prepared on a separate page and grouped together at the end of the manuscript. The preferred position of each Table and Figure should then be indicated with:

[INSERT TABLE 2 HERE]

The data in tables should be arranged so that columns of like materials read down, not across. Non-significant decimal places in tabular data should be omitted, preferably no more than 2 decimal points.

Tables should be typed flush with the left-hand margin and have proper labeling of axes, column headings and other notations. The table number and title should be typed on separate lines, in capital letters.

Figures and artwork must be of a high quality and camera ready, such as clean, black-and-white laser printouts. Each figure of accepted manuscripts should appear on a separate page. Please avoid the use of gray-scale shading.

Additional details (such as the source or exceedance probabilities) should be footnoted under the table, not in the title. In the text, all illustrations and charts should be referred to as figures.

Mathematical notations should be clearly explained within the text. Equations should be centered in the page. If equations are numbered, type the number in parentheses flush with the right margin. Unusual symbols and Greek letters should be identified. For equations that may be too wide to fit in a single column, indicate appropriate breaks.

A non-refundable administration fee of R100, payable to "Management Dynamics", must be included with the first submission of manuscripts for consideration.

If approved, the article will be returned in page proof format to the authors. After final corrections the page proofs must be returned, accompanied by an amount of page fees, determined as follows:

SAIMS members: R 250 x number of pages

Non-SAIMS members: R300 x number of pages

Preference in the placing of contributions accepted will be given to those manuscripts submitted by members of the Southern Africa Institute for Management Scientists (SAIMS). SAIMS members must indicate their membership number on the accompanying letter. Contributions submitted by a non-member will however, also be considered.

No copies of a manuscript or other materials will be returned except for revision purposes.

Manuscripts returned with suggestions for revision by authors must be returned to reach the Editor within three weeks.

References

Use the Harvard Method of referencing.

• Citations within text

Citations in the text should include the author's last name and year of publication enclosed in parentheses, for example, (Jones, 1990). If practical, the citation should be placed immediately before a punctuation mark. Otherwise, insert in a logical sentence break.

If a particular page, section, or equation is cited, it should be placed within the parentheses, for example, (Jones, 1990: 112).

For multiple authors, use the first time in full if a source is cited irrespective of the number of authors. For subsequent citations of three authors and more use "et al." (in italics). For example:

(Smith, Wesson, Brown and Green, 2000).
and afterwards, (Smith *et al.*, 2000).

If the same authors published another work in the same year, a distinction must be made by using a lower caps a or b. For example:

(Smith, Wesson, Brown, and Green, 2000b).

In the case of multi-authors and different dates of publication, list it in order of the latest publication first. Authors' names should not be listed alphabetically. For example, (Jones, 2001; Bennet and Podavsky, 1998; Fulton and Bowker, 1990).

• References list:

An example of multiple-author references for books is:

Donners, J.H. and Williams, D.F. 1992. *Marketing of Art*. New York: Wiley.

Examples of single- and multiple-author references for periodicals are:

Steenkamp, J. 1998. Analysing the effect of marketing on strategy. *Journal of Marketing*, 9 (3): 226-230.

Steenkamp, J., du Toit, F. and Mazibuko, H. 1998. Analysing the effect of marketing on strategy. *Journal of Marketing*, 9 (3): 226-230.

An example of using a web page is as follows:

Williams, M.T.N. 2005. Marketing on the internet. *BizzCommunity*. Available: <http://www.BizzCommunity.com> [Accessed: 12 April].

Examples of a paper read at a conference, and/or an (unpublished) dissertation or thesis are as follows:

Parasuraman, A. 1996. *Understanding and Leveraging the Role of Customer Service in External, Interactive and Internal Marketing*. Paper read at Frontiers in Services Conference, Nashville, Tennessee (October).

Webb, C. 2003. *The Role of Women in Society*. Unpublished D.Comm dissertation, University of Botswana.

MANUSCRIPT SUBMISSION

Authors of final manuscripts accepted for publication should provide both a hard copy of the final version of their article and a matching electronic version preferably in MS Word. Please group all sections of the article in one file.

Please send all manuscripts to:

Prof Christo Boshoff
Editor: Management Dynamics
Department of Business Management
Stellenbosch University
Private Bag X1
MATIELAND
7602

APPENDIX E
INSTRUCTIONS TO AUTHORS OF THE SOUTH AFRICAN JOURNAL OF
BUSINESS MANAGEMENT

South African Journal of Business Management

Instructions to Authors

Editorial policy: *The South African Journal of Business Management* publishes articles that have real significance for management theory and practice. Original theory and unique application plus readability and good writing style are important criteria for publication. No articles which have been published elsewhere or are under consideration elsewhere will be considered. Nor will any article be considered that are not written in perfect English or that do not adhere to the instructions to authors.

Copyright for all published material is vested in the Association for Professional Managers in South Africa.

All opinions expressed in papers appearing in the *South African Journal of Business Management* are those of the authors, and are not necessarily subscribed to by the editorial staff or by the Association for Professional Managers in South Africa.

Contributions must be written in English (to facilitate accessibility internationally).

The content of the Journal falls into two categories:

Managerial theory is devoted to the reporting of new methodological developments, whether analytical or philosophical. In general, papers are considered most appropriate if, in addition to developing new theory, some discussion of **applications**, either historical or potential, is included. Both state-of-the-art surveys and papers discussing new developments are appropriate in this category. The orientation is to the development of the theory of management.

Management practice is concerned with the methodology involved in applying scientific knowledge. Attention is focussed on the problems of developing and converting management theory to practice, bearing in mind behavioural and economic realities. Papers should reflect the mutuality of interest of managers and management scientists in the exercise of the management function. Appropriate papers may include: examples of implementations that generalize experience rather than specific incidents and facts, or principles of model development and adaptation that underlie successful application of particular facets of management theory. The relevance of the paper to the professional manager should be highlighted as far as possible.

Correspondence from readers is encouraged on all matters pertinent to management. Especially welcome are academic replies to articles published in the Journal.

Lay-out of manuscripts: Articles should be submitted electronically. The following details should be provided: author's surname; type of word processing document and the file name. Use A4-size formatting, 1.5 spacing and margins of 3cm. The first page should contain the title with the name and complete address of the author to whom correspondence is to be sent. The title, which should be concise but sufficiently informative for information retrieval purposes, should appear on the second page without the names of the authors. Articles should not exceed 20 pages.

The text of the manuscript must be preceded by an English abstract of about 200 words.

Tables should be numbered consecutively in Arabic numerals (Table 1) and should bear a short yet adequate descriptive title. Footnotes to tables should be designated by lower-case letters appearing as superscript to the appropriate entries. Tables should be presented on separate sheets, grouped together at the end of the manuscript. Their approximate positions in the text should be indicated.

Mathematical notations should be selected so as to simplify the typesetting process. Authors should attempt to make mathematical expressions in the body of the text as simple as possible. Greek letters and unusual symbols (if handwritten) must be labelled when they first appear in the manuscript, as well as the subscript 'oh' (as distinguished from the number 'zero').

Illustrations should be prepared on separate A4 pages. Authors should use dedicated graphical software giving uniform lines and lettering of a size which will be clearly legible after reduction. Freehand or typewritten lettering and lines are not acceptable. Authors are requested to pay particular attention to the proportions of illustrations so that they can be accommodated in single (86 mm) or double (179 mm) columns after reduction, without wastage of space. Figures should be numbered consecutively in Arabic numerals (Figure 1), and descriptive captions should be listed on a separate page. All illustrations should be grouped together at the end of the manuscript, and their approximate positions in the text indicated.

References: the Harvard method should be used, namely short references in the text and more detailed references arranged in alphabetical order at the end of the manuscript.

References in the text. Cited information must be identified accurately. The surname(s) of the author(s), year of publication and page number(s) appear in parentheses after the quotation, for example (Coetzee, 1986: 2-5), (Brown & Jones, 1986: 2-5). Omit the page number(s) if the entire publication is referred to, for example (Berger, 1994). In works by three or more authors the

surnames of all the authors should be given in the first reference to such a work, for example 'A recent study (Jones, Smith, Boren & White, 1993) shows ...' In later references to this work only the first author's name is given, and the abbreviation *et al.*, a comma and the year of publication. For example: (Jones *et al.*, 1993).

References at the end of the manuscript. More details about sources referred to in the text must appear at the end of the manuscript under the caption 'References'. Sources must be arranged alphabetically according to the surnames of the first author. If more than one publication by the same author(s) appear in one year they must be distinguished by an a, b, etc., for example 1981a, 1981b.

References from books. After the year of publication, follows the *title*. The Edition. Place of publication: publisher.

Bayliss, W.M. & Glass, B. 1991. *Principles of general psychology*.
4th Edition. London: Longmans.

References from chapters in a book. Tonne, E. 1980. Helping the poor. **In** Schoon, A. (Ed.). *Poverty in the 3rd World*. Harare: Omega Books.

References from journals. After the year of publication, follows the title of the article, *title of the journal*, volume, number, page(s).

Langmuir, 1. 1956. 'Isomorphism, isoterism and covalence', *Journal of Business*, **23**(3): 46-7.

References from the Internet. Hollard, P.J. 1999. *Food consumption and production*. [online] URL:<http://www/wri.org/critcons/food.pdf>.

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The Scientific Editor is **Professor Eon Smit**, *South African Journal of Business Management*, Stellenbosch Business School, PO Box 610, Bellville 7535, South Africa. Please submit manuscripts to Ilse Munnik (E-mail address: sajbm@usb.ac.za)

No articles will be published without first undergoing an anonymous but rigorous refereeing procedure. The editor reserves the right to make the final decision with respect to publication.

PLEASE NOTE: An amount of R140 per printed page is payable by the author(s) of each article. No article will be published until page fees accounts have been fully settled.

APPENDIX F:
ASSISTANCE IN THE STATISTICAL ANALYSES

To whom it may concern,

I, Dr Marthi Pohl, hereby confirm that as independent statistician, providing statistical consulting services to the Faculty of Economic and Management Sciences at the University of Pretoria, assisted in analysing the data, performed statistical analyses, and assisted with the interpretation of the results of Ms Stefanie Kuhn, PhD (Marketing Management) student at the North-West University (Potchefstroom Campus).



Dr Marthi Pohl

7 April 2016

APPENDIX G:
CONFIRMATION OF LANGUAGE EDITING

Karen Batley

BA (Hons), BEd, UED (UCT); MA (UP); D Litt et Phil (Unisa)

Academic and language practitioner

2016-04-24

To whom it may concern

In my capacity as a professional editor, I was responsible for the English language editing of the doctoral thesis written by Ms Stefanie Kühn, **The interrelationship between relationship intention, relationship quality and customer loyalty in the clothing retail industry.**

I was an associate professor in the Department of English at the University of South Africa, where editing was integral to my work for many years. Since then, I have specialised in editing theses, articles and other academic documents. I also have many years of experience in editing for SAJEMS, an accredited journal at the University of Pretoria.

Karen Batley (Dr/Ass. Prof)

Dr Karen Batley

(Academic & Language Practitioner)

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APPENDIX H:
PROOF OF ETHICAL CLEARANCE



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15 August 2016

Mrs SW Kühn
PO Box 19635
NOORDBRUG
2522

Dear Mrs Kühn

ETHICAL CLEARANCE

This letter serves to confirm that the research project of Stefanie Wilhelmina Kühn, has undergone ethical review. The proposal was presented at a Faculty Research Meeting and accepted. The Faculty Research Meeting assigned the project number **EMSONB14/05/27-01/01**. This acceptance deems the proposed research as being of minimal risk, granted that all requirements of anonymity, confidentiality and informed consent are met. This letter should form part of your dissertation manuscript submitted for examination purposes.

Yours sincerely

Louise Jansen
van Rensburg

Digitally signed by Louise Jansen van
Rensburg
DN: cn=Louise Jansen van Rensburg,
o=North-West University,
ou=WorkWell Research Unit,
email=11930497@nwu.ac.za, c=ZA
Date: 2016.08.15 11:49:40 +02'00'

Louise Jansen van Rensburg
Administrative officer: WorkWell Research Unit

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