

THE UNIVERSITY OF HULL

**Factors affecting customer loyalty of different strategic groups in the
Vietnamese supermarket sector**

being a Thesis submitted for the Degree of Doctor of Philosophy

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by

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ABSTRACT

The main objective of this research is to investigate factors affecting customer loyalty of different supermarket strategic groups, as the term of strategic groups in the grocery sector appears to have been ignored by most researchers and the topic of comprehensive factors affecting customer loyalty are under-researched. There were two main phases of empirical research, including expert and supermarket-consumer interviews (Phase One) and questionnaire survey (Phase Two). In particular, there were 3055 questionnaires collected from 17 March 2018 to 27 July 2018 in the Vietnamese supermarkets through many channels, including email, postal and face-to-face contact. After data screening, 2913 questionnaires remained in the dataset. The three main quantitative techniques used were exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and structural equation modelling (SEM). The research used both SPSS and AMOS 24. The results revealed there are seven main direct indicators for customer loyalty: retail brand experience, service quality related to in-store employees' knowledge and attitudes toward consumers, customer satisfaction, promotion effects, switching costs, e-service quality related to a core e-service quality scale, and alternative attractiveness. In that, customer satisfaction can explain only 17.8 percent variation in customer loyalty. In addition, price, habit and income also have a slight positive impact on customer loyalty. This research also revealed seven main factors directly and positively affecting customer satisfaction: customer perceived value, in-store logistics, service quality related to service employees' knowledge and attitudes toward consumers, store image, customer experience, product quality, and alternative attractiveness negatively relating to customer satisfaction. Besides that, switching costs and price also have a slight direct impact on customer satisfaction. Furthermore, this research also found factors directly and positively affecting customer perceived value, including price, in-store logistics, trust, promotion effects, e-service quality related to a core e-service quality scale, service quality and customer service, and that switching costs are negatively associated with customer perceived value. The research also investigated differences across groups, including strategic groups, age ranges, location, gender, income, education level and occupation. The results showed that there were differences between groups regarding factors affecting customer loyalty, customer satisfaction and customer perceived value. It is believed that the research will prove meaningful for both academia and practitioners in understanding issues relating to factors affecting customer loyalty, especially since multigroup analysis was conducted to examine different relationships between constructs in the researched model; the research also revealed that the term 'strategic groups' in the grocery sector should not be ignored. The revised research framework generated in this research can be applied in any industry or market. There are some limitations to this research which are presented in section 8.3 and recommendations for future research.

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LIST OF ABBREVIATIONS

CPV	Customer perceived value
CS	Customer satisfaction
CL	Customer loyalty
ISL	In-store logistics
SQ	Service quality
ESQ	E-service quality
ESQX1	E-service quality related to a website quality scale
ESQX2	E-service quality related a core quality scale
PROQ	Product quality
CUSER	Customer service
CUEXP	Customer experience
STIMA	Store image
COIMA	Corporate image
CSR	Corporate social responsibility
STAC	Store accessibility
ALA	Alternative attractiveness
SWC	Switching costs
LPRO	Loyalty programs
PROE	Promotion effect
EFA	Exploratory factor analysis
CFA	Confirmatory factor analysis
SEM	Structural equation modelling
CR	Composite reliability, construct reliability
AVE	Average variance extracted
MSV	Maximum shared variance
RBV	Resource-based view

Chapter 1: Introduction

1.1 Introduction

This introductory chapter presents some general background to the research conducted by the researcher before explaining the context in which the empirical work will be explored. Then, research problems will be indicated, followed by the approach used to investigate the topics and will conclude with the structure of this thesis and its conclusions.

1.2. Research background

There are continuously debated theories related to customer loyalty and how firms can achieve sustainable development. These issues are apparently proved to have a strong impact on firms' survival associated with their profits. The initial idea for this research in my area of expertise, with five years experience researching the strategic management angle in business, parallel with the question of how to keep customers loyal to a business. For this reason, the researcher was skeptical about the term of strategic-groups in marketing, particularly when looking at the relationships between factors affecting customer loyalty, which had been largely under-researched. For example, whether satisfaction is a main indicator of customer loyalty as well as whether differences between factors affecting customer loyalty in a specific industry exist in regarding to income, gender, location, age group, occupation and education levels. The following contents will pave the way for the whole research by demonstrating some basic information related to this research project.

The trends of globalisation and integration have made the world come closer and customers around the world tend to move to the same consumption style. However, in many cases, there are still different consumer behaviours in specific industries. The meaningful considered question by most researchers and business practitioners is which factors affect customer loyalty (El-Andt and Eid, 2016; Perez and Bosque, 2015; Gurlek et al., 2017; Chang and Yeh, 2017; Chen and Hu, 2013) in specific business sectors. Customer loyalty is defined as “a deeply held commitment to re-buy, re-patronise a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour” (Oliver, 1997:392). Many firms compete fiercely to attract more

customers. Customer loyalty is an ultimate goal and dream of all retailers; it could help firms increase from 25-85 percent profit (Reichheld et al., 1990). According to Mutum et al., (2014), Stan et al. (2013), Qui et al. (2015), customers tend to be loyal to firms that offer superior value compared to their rivals, and these customers are willing to have an intensive relationship with firms over time that can help firms save much money for their marketing campaigns as they launch new products or offer new services.

Based on strategic theories used in specific industries, different strategic groups might have different factors affecting customer loyalty. Leask and Parker (2006) define *a strategic group as a group of corporations that employ the same or similar strategies in a specific industry*. The term strategic group seeks to identify configurations based on observing firms' behaviour and then explain differential performance. Similar characteristics of such group will likely relate to cost structure, formal organisation, control systems, management rewards and punishment. Such groups are important for retail logistics and supply chain management (SCM) as different strategic positions of grocery retailers will shape their retail supply chains and replenishment and fulfillment activities. However, previous research has appeared not to investigate factors affecting customer loyalty in different strategic groups, rather it examined specific industries and extrapolated results to the whole industry. This means that the differences between strategic groups in the same industry have been ignored. In addition, the relationship between customer satisfaction and customer loyalty as well as which factors may affect customer loyalty has been unceasingly debated between scholars. Kursunluoglu (2014:538) found "customer service had effects on customer satisfaction" and "customer service could explain 13.9 percent of total variance in customer satisfaction and 12.5 percent of total variance in customer loyalty". Kumar et al. (2013:258) demonstrated that although there is a positive relationship between customer satisfaction and customer loyalty, the variance that could be explained by just a satisfaction is very small (around 8 percent). Therefore, they proposed scholars should investigate customer loyalty with many other variables such as customer perceived value, switching barriers and relational variables such as trust, commitment, relationship age, and loyalty programme membership. In contrast, Lou and Bhattacharya (2006) and Oliver (1997), Kim et al. (2004), Shankar et al. (2003), Chadha and Kapoor (2009) found that customer satisfaction is a major driver of customer loyalty and it is well-known and confirmed by many other researchers. Besides that, factors constitute customer perceived value and customer satisfaction have also been debated among scholars. Most studies, which relate to customer loyalty in the retailing

industry, have separately explored customer loyalty and specific factors such as brand image, social responsibility, and switching cost. There is no research examining many such factors simultaneously affecting customer loyalty.

Vietnam's retail market is characterised as being one of the most dynamic markets in the region with high annual growth rates. Hanoi and Ho Chi Minh City have been ranked amongst the top 10 Asian cities for retail expansion in 2014. With a population of more than 93 million people, about 70 percent of them aged from 16 to 64 which is a factor in the potential growth of the retail industry; this figure is also known as the "Golden retail index" (Oxford Business Group, 2017) and Vietnam was placed sixth in the 2017 Global Retail Development Index (GRDI) (Vietnamnet, 2017). In addition, from 2015 to 2020, Vietnam's urban population is forecast to grow by 2.6%, one of the highest growth rates in the region (Retail in Asia, 2016; Le, 2016). With the population's high propensity to absorb new things and readily change consumption habits, the Vietnamese retail market can promise a huge potential for both domestic as well as foreign investors. However, to the best of my knowledge, there is no comprehensive published paper investigating customer loyalty in the supermarket sector in Vietnam as well as Vietnamese consumption style. Therefore, in this research, factors affecting customer loyalty of different strategic groups in the Vietnamese food and consumer-goods industry will be explored. The findings will be of potential benefit to all business and academic researchers, and strategic decision makers when they look at customer loyalty of a specific industry in Vietnam, especially in applied business strategies for sustainable success.

1.3. Context of study

Therefore, the aim of this thesis is to investigate factors affecting customer loyalty of different strategic groups in Vietnamese supermarkets, as the term strategic groups in the grocery sector has been ignored by most researchers and the topic of comprehensive factors affecting customer loyalty is under-researched. The Vietnamese supermarkets have been selected for four main reasons. Firstly, Vietnam's retail industry is one of the most dynamic markets in the region with high annual growth rates; there is a huge potential platform with "Golden retail index" and profits as well as market share that investors can invest their money to (Oxford Business Group, 2017). Secondly, supermarkets in Vietnam have been generating a large amount of revenue compared to other modern retail formats (Vo, 2017). Thirdly, it might be interesting to investigate customer loyalty in the Vietnamese retail

market due to a huge different culture across the country which could generate informative findings. Finally, scholars understand the Vietnamese retail market via news posted in social media and online newspapers in Vietnam, there are a limited number of official papers published about the Vietnamese retail industry. Via this research, scholars and practitioners can fully understand the whole picture of the Vietnamese retail industry, which will be presented in Chapter 2.

1.4. Research objectives

Based on the background information the research objectives are as follows:

- ❖ Provide insights into the Vietnamese retailing industry; classify all current supermarket firms in Vietnam to their proper strategic groups.
- ❖ Investigate factors directly affecting customer loyalty, customer satisfaction and customer perceived value in Vietnamese supermarkets by simultaneously researching and comparing different strategic groups.
- ❖ Examine whether there are differences between factors affecting customer loyalty based on age groups, location, income, gender, occupation and education level.

1.5. Research questions

There are five research questions proposed in this study based on the foregoing background and research objectives:

RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket sector and at which level?

RQ2: Is customer satisfaction a major indicator for customer loyalty or not?

RQ3: What factors directly affect customer perceived value, customer satisfaction in the Vietnamese supermarket sector and at what level?

RQ4: Are there any differences in terms of factors affect customer loyalty between strategic groups in the Vietnamese retail industry?

RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels?

1.6. Research methodology

Based on research objectives and research questions presented above, both primary data and secondary data should be collected in order to answer the questions of which factors affect customer loyalty and at what level. Therefore, this research is going to use a mixed method involving both qualitative and quantitative research. Full explanation as to why this methodology should be used in this research will be presented in Chapter 3. The main ontological and epistemological stances in this research are objectivism and positivism respectively. The empirical study follows Cannon (2004) who suggested steps in the process of conducting a mixed method which is believed to be the best way to investigate the gaps presented later and answer all research questions, and it is comprised of two phases: Phase One (Step One) is a strategic group mapping that all current supermarkets in Vietnam will be grouped into different strategic groups based on interviewing experts in the Vietnamese retail industry. Phase One (Step Two) is an inductive phase that will involve conducting semi-structured interviews with about 21 consumers who currently shop at supermarkets across the country, five main markets investigated will be Ho Chi Minh, Hanoi, Can Tho, Da Nang and Binh Duong. Lastly, Phase Two will be a deductive phase that will consist of an edited questionnaire survey related to factors affecting customer loyalty in Vietnam to test and validate the variables and constructs which would be built based on background literature, the conceptual model proposed in 2.5.13.2 and the results from Phase One (Step Two). In Phase Two, descriptive statistics, including data frequencies, means, standard deviations and cross-tabulation will be demonstrated. Exploratory factor analysis (EFA) will be used to examine the data sets from the questionnaire and explore any latent constructs, remove duplicated variables, determine underlying dimensions or factors which are not known a priori in a set of correlated variables (Hair et al., 2011). Confirmatory factor analysis (CFA) and structural equation modelling (SEM) will be used in this research to determine the validity, reliability and relationships between many remaining variables after EFA. An analysis of SEM will also be used in this research in order to demonstrate the relationships between constructs (Hair et al., 2011).

1.7. Potential contributions of this research

Firsly, this research is going to generate a comprehensive research framework of factors influencing customer loyalty, customer satisfaction and customer perceived value which can be used by other researchers in the future to investigate other markets and industries. Based

on would-be-collected data in the Vietnamese grocery sector, the researcher will confirm the relationship between constructs involved, which are beneficial for practitioners, as well as answer the question of whether satisfaction is a main indicator of customer loyalty. In addition, the researcher expects to prove that the term strategic groups in any industry should not be ignored when conducting multigroup analysis. The next potential contributions would be mediation and moderation effects if possible. Finally, differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels will be revealed.

1.8. Thesis outline

The thesis is divided into 8 chapters. After this introductory chapter, the contents are as follow:

Chapter 2: The objective of this chapter is presenting literature related to a research topic. Section 2.1 will indicate the approach used for searching literature review. Section 2.2 named “Literature review - strategic groups” has three main parts. First, it provides knowledge around strategic groups, including emphasising the importance of business strategy, review about some origins of strategic group theories (resource based view and industrial theory), brief insight about strategic group theory as well as how to shape firms into their specific groups. Then, some literature related to competitive positioning and analysis will also be mentioned. This section aims to demonstrate the meaning of strategic groups.

Then, Section 2.3 named “Retail industry”, will present a brief report on current global retail industry, followed by trends in the retailing industry, which are growing diversity of retail formats and globalisation, social media-driven economy, changes in customers’ preferences. Then, the section will summarise types of retailers and indicate many issues related to customer buying behaviour.

Section 2.4 named “The Vietnamese retail industry – insights”, will demonstrate the Vietnamese retail industry insight. In that, it focuses on the supermarket format for food and consumer goods as well as current traditional retail channels in Vietnam (wet or flea market, “Mom and Pop” small independent grocery stores). Firstly, an overview of the Vietnamese retail industry, customer

preference will be explored, followed by PESTLE analysis, industry life cycle and the five forces model applied in the Vietnamese retail industry. Finally, drivers of change in the Vietnamese retail industry, which include the impact of government control, consumer behaviour patterns, and e-commerce will be presented.

Finally, Section 2.5 named “Literature review - Customer loyalty”, provides a review of many aspects of customer loyalty such as customer taste and preferences, customer experience and customer perceived value, customer satisfaction, perceived switching cost and switching barriers, brand experience, service quality and further dimensions related to corporate factors such as in-store logistics and store image, store accessibility and store loyalty, customer service, e-service quality and product quality. Finally, the debate around factors affecting customer loyalty will be discussed and the research framework and hypotheses will be proposed.

Chapter 3 : This chapter defines the research approaches and methodologies undertaken in this thesis; it also indicates some issues relating to research quality, data collection and analysis methods used during research (there are two phases of empirical research conducted in this area).

Chapter 4: This chapter provides qualitative data analysis (results from Phase One - Step One and Step Two).

Chapter 5: This chapter refers to the main study of this research, named “Survey descriptive statistics and exploratory factor analysis” (Phase Two - Questionnaire survey).

Chapter 6: This chapter presents results from confirmatory factor analysis and structural equation modelling (Phase Two - Questionnaire survey).

Chapter 7: This chapter aims to provide the interpretation of the findings and discussion.

Chapter 8: Conclusion of the research and the many implications that can be made. The limitations of this research are also presented, followed by suggestions for future research around the investigated topic.

Figure 1 will present the above information in a chart form:

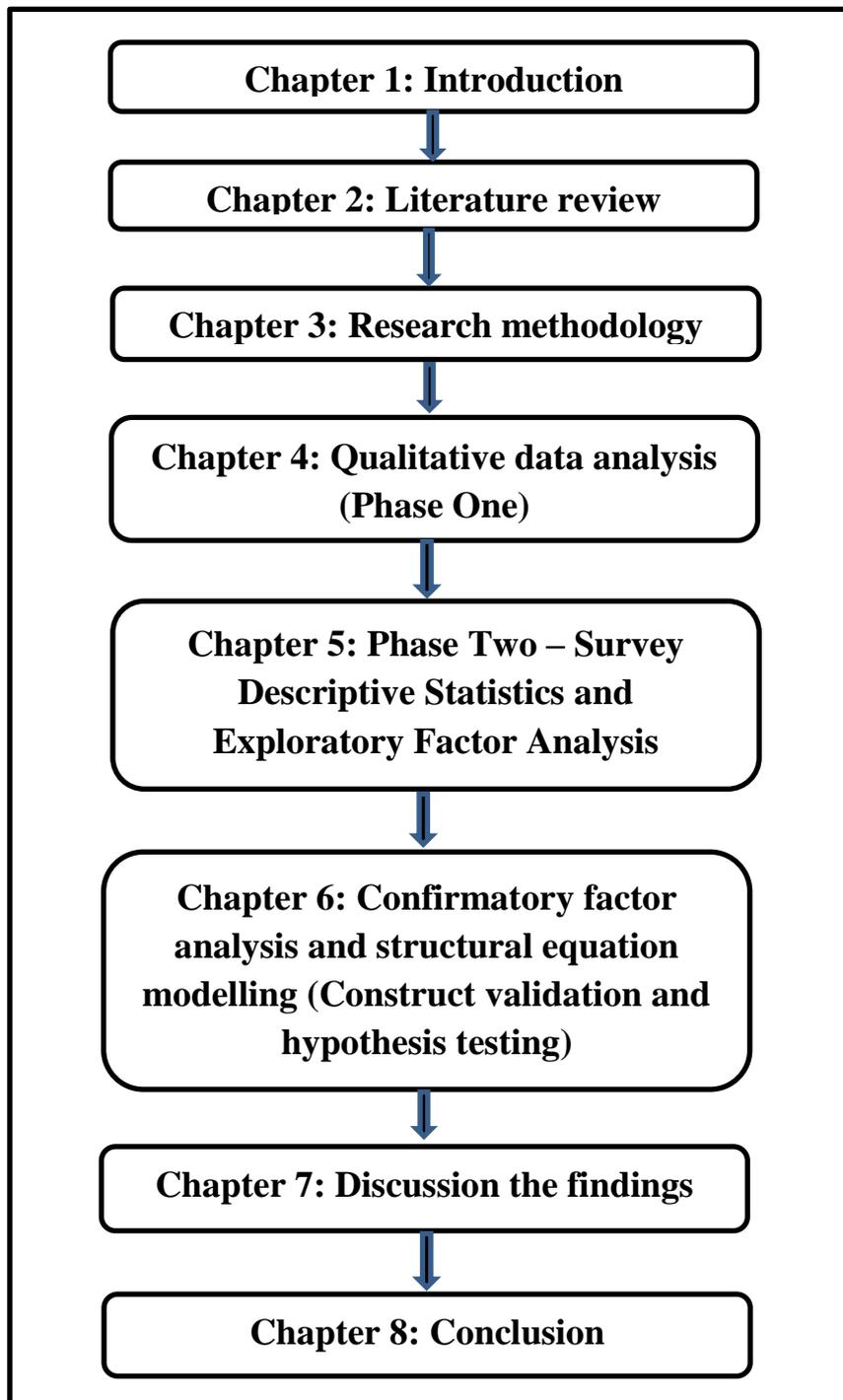


Figure 1.1: A structure of thesis

Based on these foundations, the next chapter will explore literature related to the research topic.

Chapter 2: Literature review

2.1. An approach used for searching literature review

This aim of this section is to present an approach used for exploring the literature review. Literature review plays a vital role in the development of any research area. It summarises and establishes connections between previous works, demonstrates different streams and results which can help researchers identify research gaps and provides opportunities for proposing research directions (Martins and Pato, 2019). According to Webster and Watson (2002:xv-xvi), “a high quality review is complete and focuses on concepts. A complete review covers relevant literature on the topic and is not confined to one research methodology, one set of journals, or one geographic region). Therefore, they suggested a structured approach to determine source materials for literature review, including three main steps: step one “the major contributions are likely to be in the leading journals”, focusing on well-established journals of specific areas can be considered; step two of the process is “go backward” by review citations for the articles identified in step 1 to decide which prior articles should be examined; step three is “go forward” by using online database for that specific field to identify articles citing the key articles identified in the previous steps, highly related papers should be included in the review. Also, Webster and Watson (2002) also suggested how to structure the review and they introduced both a concept-centric approach and an author-centric approach which can be briefly presented as follows:

Table 1. Approaches to Literature Reviews	
Concept-centric	Author-centric
Concept X ... [author A, author B, ...] Concept Y ... [author A, author C, ...]	Author A ... concept X, concept Y, ... Author B ... concept X, concept W, ...

Table 2. Concept Matrix					
Articles	Concepts				
	A	B	C	D	...
1		✖	✖		✖
2	✖	✖			
...			✖	✖	

Table LR (Literature review) 1-2: Literature review approach

Adapted from Salipante et al. (1982)

The above process can synthesise all highly-related papers which will be used to review. As mentioned previously, the main objective of this research is to investigate factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector. Therefore, it will relate to four themes/concepts: Strategic Groups, Retail Industry, the Vietnamese Retail Context and Customer Loyalty. While exploring the literature reviewing process, the research is going to focus on these themes in Chapter 2.

In order to engage deeply with the literature, all reading materials being used in this research will be from online databases and books offered by University of Hull. In that, reading some major books related to the retailing industry such as Levy and Weitz (2004), Dawson and Lee (2004), Dawson et al. (2008) will enable the researcher to develop an insight into the retailing industry, although it should be noted that the books noted above were written by the UK's retailing experts. In addition, following and adapting the guidance of Webster and Watson (2002) on how to write a literature review, online database is now the main resource for literature exploring. In these online databases, there are a huge number of journals offered. The basic technique for searching is using key words relating to the four themes mentioned above and some further key words attaching to those themes. Firstly, the researcher is going to search the main keyword, and read many papers around that topic. And then, if that reading highlights some new themes, the researcher will use the newly highlighted keywords to explore the theme in greater depth. From the outset, the four main themes mentioned above, revealed 2567 papers from 2007 to present. After eliminating duplication, and loosely-related papers (2279), and based on specific research objectives and concentrating on abstracts of papers found, there remained 288 papers which were used for this thesis. The above filtering process was applied thoroughly for searching each core theme. In references, the majority of listed papers were used for sourcing literature reviewed in this thesis and articles selected for reviewing in this study should have been published in well-established journals. For example, in order to explore the theories relating to strategic groups, the researcher is going to employ an advanced search for "STRATEGIC GROUPS" with updated papers (ie. an ideal paper can be after 2007), and then discover new keywords such as "the origins of strategic groups" or "business strategy". In respect of customer loyalty, the keywords "CUSTOMER LOYALTY" will be searched first, only to discover a number of new keywords based on this theme, such as "customer satisfaction", "customer perceived value", "service quality", "in-store logistics", "customer behaviour" and so forth. This technique will be applied to all four key themes. However, there are not many official

published reviews about the Vietnamese retailing industry on the two databases above, the researcher will search the keywords “THE VIETNAMESE RETAIL INDUSTRY” via Google and select high quality and reliable online magazines or news items to review in respect of this theme. The above process explains how the literature review should be structured and created. It guarantees that the following review (Chapter 2) matches with the research’s objectives. The following figure (Figure 1.2) will briefly illustrate the process by which the papers were filtered for this study:

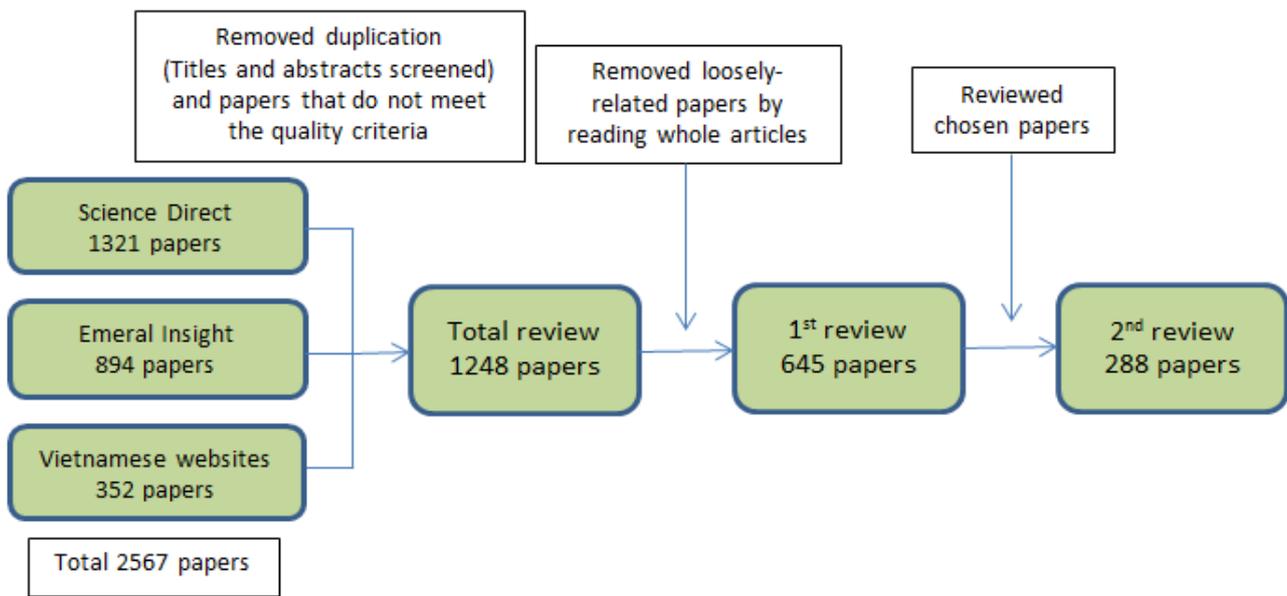


Figure 1.2: The process of selecting articles reviewed for this study

Outline of literature review

In Chapter 2, the researcher is going to review all literature around the research topic based on the themes indicated above. First, literature surrounding strategic groups will be investigated (Section 2.2), followed by a review of the retailing industry (Section 2.3). Then, Section 2.4 is going to demonstrate insights into the Vietnamese retail industry. Finally, many factors related to customer loyalty will be presented (Section 2.5). The links between these four themes can be explained as follows. Section 2.2: “Strategic groups” will investigate theories related to strategic groups, the definition of strategic groups and why this term should be considered; via the review, the potential outcome will help readers understand clearly that researching customer loyalty in a retail industry should be linked with “strategic groups” because each group of firms might have different factors affecting customer loyalty. Section 2.3: “The retailing industry” will demonstrate and draw a clear picture of the current

situation of the global retailing industry, which is beneficial to give insight into the industry. Then, Section 2.4: “the Vietnamese retail industry” will also shed light on the Vietnamese current retail situation and its competitive environment, as well as drivers of change in this industry in the Vietnamese market. Finally, in section 2.5: “Customer loyalty”, will review all possible factors that might affect customer loyalty which can lead to research gaps, research questions and hypotheses for this research and constitute to propose the conceptual research framework of this thesis.

2.2. Literature review- Strategic groups

2.2.1. Introduction

As mentioned in the research objectives, this research will explore factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector. Therefore, it will be evident that literature around strategic groups should be investigated. In this part, the researcher sheds light on the linkage between business strategy and firms’ performance, followed by theories relating to strategic groups, including its origins and strategic group mapping; finally, competitive positioning and competitive analysis are also examined.

2.2.2. Business strategy and its performance

With the continued changing business environment, those who intend to survive in a market place will need to consider their business strategies and make them fit with the existing environment. Business strategy has generated a significant interest amongst scholars and practitioners (Bapat and Mazumdar, 2015). The concept of strategy was articulated as the so-called “mean” to help firms reach their business goals and the vital objective of business strategy is to improve and increase firms’ performance by matching firms’ internal competencies and values to its external environment (Porter, 1983; Zott and Amit, 2008). It can help firms shape themselves into different business strategy groups in specific industries. Varadarajan et al. (2011) and Gupta (2012: 170) stated “business strategy specifies how business will compete in the marketplace”. Allen (2007) found that lacking strategic focus is the main reason which has led many Japanese firms to fail; he also demonstrated how firms such as Honda, Sony and Nintendo have succeeded in their businesses and how they “rise to global dominance by their well-developed and defined corporate strategies”.

Fierce competition motivates firms to seek specific ways to compete with rivals and use their own competitive advantages to consciously shape and proactively formulate their future goals before conducting any business action (Bhimani and Langfield-Smith, 2007). Many previous studies indicate the positive linkage between firms' business strategy and firms' performance (Kim et al., 2004; Parnel, 2010; Dess and Davis, 1984). There are a number of approaches investigating strategy typologies and it has been proposed as follows: Utterback and Abernathy (1975) proposed three approaches which are sales maximising, cost maximising and performance maximising; Abell (1980) introduced the concepts of differentiation and focus/niche orientation. Venkatraman (1989), Veett et al. (2009) also identified three viable approaches, including "building, holding and harvesting". Miles and Snow (1978; 1986) identified four different strategic approaches which are analysers, defenders, reactors and prospectors. Porter (1980) stated that organisations can apply low-cost strategy, differentiation strategy, and focus or combination strategy based on their own competitive advantages and their resources. These typologies have received much attention and have become the most cited and tested, and most criticised by other scholars (Veett et al., 2009). Cost leadership refers to producing low-cost products, which are supposed to provide low-prices as a result, to make price-sensitive customers satisfied. This group can be divided into two sub groups: type 1 which implies to offer products and service at the lowest price in the market; and type 2 referred to as "low-cost best value" that offer customers the best price value in the market. In this case, firms might discontinue any activities where they do not enjoy cost advantages and could outsource these activities to firms possessing cost advantages. Cost leadership can be achieved via mass production, economies of scale, access to raw materials, mass distribution, or effective input cost (Allen et al., 2007). Type 2 of the main strategies mentioned by Porter (1980) is referred to as "differentiation" which offers exceptional characteristics and unique products and services to relatively price-insensitive customers who are willing to pay a premium price. These unique characteristics are product quality, after-sales support or high perceived value based on brand name. In addition, "focus strategy" was introduced later by Porter, which serves the needs of a niche market, namely "low-cost focus" and "best value focus". These strategic-frameworks have been highly used by scholars and practitioners. Helms et al. (1992), Wright et al. (1990) found that businesses with a low-cost strategy might perform well because their low-cost position allows them to attract more customers from other firms by offering products with low prices as a result. Wortzel (1987) and Varadarajan (1985) stated that with a mature business environment (the mature phase in an industry's life cycle), firms tend to apply differentiation strategy to

achieve competitive advantages, whereas the low-cost strategy is thought to have no material effect on businesses.

Porter (1996) stated that firms should choose only one of these strategies; if they confuse or target their strategies somewhere in the middle, they might get stuck due to the inherent differentiation between strategies (Acquaah and Yasai-Ardekani, 2008). However, there are groups of researchers who encourage firms to use the combination strategy (differentiation and cost leadership), since they proved that combination strategy is more effective (Kim et al., 2004; Baroto et al., 2012, Miller and Dess, 1993; Walker and Ruekert, 1987). Some organisations such as Tesco, Toyota, IKEA have applied it successfully by offering low-cost products and products with unique and competitive features simultaneously. These strategies have created an unrivaled performance, which is beneficial to firms to some extent (Soltanizadesh et al, 2016). It is clear that there are a number of factors influencing firms' performance, including strategic behavioural emphasis, structural characteristics and business strategy (Olson et al., 2005). Firms can shape their business strategies based on competitor orientation, customer orientation, internal/cost orientation and innovation orientation (Bendle and Vandenbosch, 2014; Montgomery et al., 2005; Kumar et al., 2011; Pleshko et al., 2014; Kurmet and Vadi, 2013). For example, firms with competitor orientation might focus on how to beat their rivals in a specific time, rather than finding the way to maximise their profits (Bendle and Vandenbosch, 2014).

There are a limited number of studies about strategy in retailing (Dawson and Sparks, 1982; Fernie et al., 2010; Fernie and Spark, 2004; Levy and Weitz, 2004). Researchers tried to form retail firms' strategic types and explored the linkage between strategic choice and firms' performance (McGree and Petersen, 2000; Conant et al., 1993). Based on the strategic options of Porter (1980), some scholars have also considered a business strategy in retail markets in terms of low cost, differentiation and focus strategies (Helms et al., 1992; Dwyer and Oh, 1988). The options chosen depended on price leadership orientation, merchandise differentiation (Parks and Mason, 1990) or product market approach (Ansoff, 1957) such as productivity improvement, penetration, market development and diversification. Hawes and Crittenden (1984) investigated strategy in retail industry at a functional level, and found the different performance between different strategic groups which were formed by firms' scope and resource allocation (Flavan and Polo, 1999; Carrol et al., 1992). For small retailers, strategies might only be based on product specialisation or customisation and customer

service perspectives (Covin and Covin, 1990) and firms can differentiate themselves from others via functional levels of strategies.

2.2.3. Strategic groups

2.2.3.1. The origins of strategic group theory

Resource-based view (RBV) theory

The resource-based view argues that firms with differences in resources and capabilities are a foundation of different firms' performance (Reger and Huff, 1993; Rouse and Daellenbach, 1999; Goh et al., 2007; Solesvik and Westhead, 2010, Barney, 2001; McNamara et al., 2003). In other words, the key difference amongst firms is their resources and how they are used, deployed, or allocated by firms (Short et al., 2003). In the early nineteenth century, Ricardo (1817) indicated that certain plots of land possessing natural resources or similar advantages enabled their owners to earn more money via renting the land, thanks to the increasing growth of surrounding cities and industrialised areas, with the resultant scarcity of free land. The resource-based view is a major grounded theory in strategic management (Liang et al., 2010). The first notion of a resource-based view had been mentioned by Penrose (1959:7) who proposed that an organisation should be viewed as "a collection of human and physical resources bound together in an administrative framework, the boundaries of which are determined by the area of administrative coordination and authoritative communication". Then, Wernerfelt (1984) published an influential article which explored firms' resources and investigated how they affected firm outcomes. While these foundation notions helped many researchers understand, the process still remained unclear. Barney (1991) articulated these ideas in a comprehensive way in terms of looking at the linkage between firms' resources and sustainable competitive advantages. He indicated all assets firms' attributed could lead them to be more effective and efficient in their businesses. Different classification of resources has been raised in the literature (Grant, 1991; Barney, 1991; Amit and Schoemaker, 1993; Bogaert et al., 1994). These resources were divided into three groups including human capital, physical capital and organisational capital (Barney, 1991). Foss (1996) proposed two groups which are property-based and knowledge-based resources. Olavarrieta and Ellinger (1997) combined these classifications and proposed three categories including input factors (logistics-related input factors such as raw factors and raw skills) which can be applied or transformed into firms' assets. For example, good inventory

systems, efficient picking and loading skills, using effective computer-operating skills can lead to firms' higher performance. The second group is assets such as patents, brand names, and all visible resources. The third group is capabilities. They also differentiated assets and capabilities, with capabilities relating to the action of 'doing' while assets are associated with the act of 'having'. However, Somsuk et al. (2012) classified resources into four categories: human, technological, financial and organisational. These can be tangible or intangible assets (Barney, 1991, 2007) that can provide sustainable competitive advantages for firms if those resources have VRIN characteristics (Valuable, Rare, Imperfectly imitable and Non-substitutable). It is clear that other firms can hold and imitate tangible resources and deploy these resources as implementing their businesses, but capabilities or the so-called knowledge-based resources (intangible assets) cannot be easy to capture. These things can make the differences between firms (Brush et al., 2001; Ray et al., 2004; Currie, 2003; Teece, 1998). "The more a capability is utilised, the more it can be refined and the more sophisticated and difficult to imitate it becomes" (Olavarrieta and Ellinger, 1997: 563). Barney (1991: 102) also indicated situations when a firm can enjoy a sustainable competitive advantage "when it is implementing a 'value creating strategy' not simultaneously being implemented by any current or potential competitors and when these other firms are unable to duplicate the benefits of this strategy". In other words, a competitive advantage can be sustained as there is no floor for other organisations to imitate or duplicate all successful strategies generated by the firm. However, Smith et al. (1996) indicated some problematic aspects of the above statement. Firstly, it is impossible to realise that current and potential rivals have ceased to strive to duplicate one's competitive advantage or will not seek a way to do so in the future. Secondly, Barney (1991) did mention about RBV with focusing mostly on the outcomes and avoiding mention of the process of building competitive advantages which can be created via organisational learning.

Under the resource-based view, firms with valuable resource might obtain more competitive advantages, but the criteria for "valuable aspects" is still unclear and depend on specific cases (Priem and Butler, 2001). Traditional strategy models, such as Michael Porter's five forces model, have focused on analysing the company's external competitive environment and did not investigate inside the firm. In contrast, the RBV theory highlights the importance of matching and fitting the firms' internal capabilities and the external market context in which the firm operates. Most researchers have confirmed that it is critical to determine a strategic action based on individual firms' resources and capabilities; and the

strategies used should allow each company simultaneously to best deploy its core competencies and fit with the external environment.

Industrial organisation theory

“The theory of industrial organisation (IO) has by and large viewed the industry as a homogeneous unit. Firms in an industry are assumed to be alike in all economically important dimensions except for their size” (Porter, 1979:214). It aims to explain the differences in performance amongst firms (Foss, 1996; Scherer and Ross, 1990; Michael, 2003). The essence of IO had been developed by Chamberlin (1933), Sweezy (1939), Mason (1949), Bain (1956, 1968), Caves and Porter (1977) and their followers. They stated that firms’ performance critically depends on the characteristics of the industrial environment where firms compete with others. In IO theory, the structure-conduct-performance (SCP) framework, which is also known as the Bain/Mason paradigm (Figure 2.2.1) investigates how the structure of an industry (all factors which generate market competitiveness) influence the conduct (the behaviours and strategies used) and firms’ performance (Lipczynski and Wilson, 2004). In that, firm conduct dimension relates to how firms compete in the market place, their own strategies performance or firms’ choices in relation to price, quality, the level of expansion, and advertising; performance was evaluated based on many factors which are “allocative efficiency (profitability), technical efficiency (cost minimization), innovativeness and others” (Porter, 1983:176). There are two perspectives being considered in SCP trilogy; Bain (1956; 1968) stated that a structure has a significant effect on firms’ performance. In order to estimate firms’ future performance, some factors which are barriers to entry, the number of firms that get involved in the industry, their size and distribution systems, the level of product differentiation and the overall elasticity of demand for the product should be considered carefully. Another perspective also based on the above dimension, due to firms’ conduct being determined by industry structure, in the process of estimating firms’ performance, researchers “*could ignore conduct and look directly at the industry structure in trying to explain performance*” (Porter, 1983: 176). This framework also considers how public policies may affect firms’ structures and strategies. It is clear that the SCP approach strives to explain and estimate the effects of market structure and conduct on the performance of firms in an industry (Van Cayseele and Van Den Bergh, 1999; Lopez, 2001).

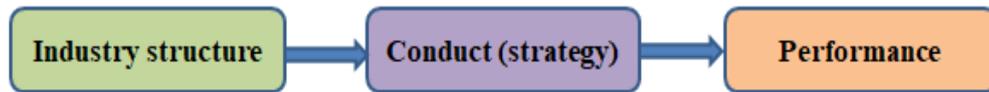


Figure 2.2.1: The basic SCP model (Source: Adapted from Porter, 1983:176)

There are a number of contrary schools of thoughts about the problematic aspects of the SCP framework and disagreement about the idea of predicting performance mainly based on industry structure (Phillip, 1976; Clarke, 1985); these groups argue that the IO framework is stark and built on a limited number of factors related to industry structure (such as entry barriers), whereas factors that affect competition and performance in industries could depend on how business strategies are shaped and conducted.

2.2.3.2. Strategic group theory

The literature on “strategic groups” has generated an ongoing debate amongst scholars and practitioners (Panagiotou, 2005; Lawless et al., 1989; McNamara et al., 2002). The above two mentioned theories (RBV and IO) can be used to explain the nature of how strategic groups were constituted. Both RBV and IO theory have shaped and provided a good tool with which strategic management researchers can compare and contrast groups of firms (Leask and Parker, 2006). Cool and Schendel (1987) found that the combination between firms’ characteristics, environmental factors and strategic choices may shape company performance. Fiegenbaum and Thomas (1995) indicated that by breaking the industry into smaller groups of firms, forming them into the same strategic groups and looking at their associated actions or their performance, the firms in that group can use these valuable characteristics as a reference when making their own strategic decisions and it can be seen that those who make “similar investments are more likely to have similar drivers of profitability” (Michael, 2015:201).

There are two perspectives of competitive strategy which are normally explored by strategic researchers: resource pattern and strategic scope commitment; it can be seen clearly that industries possess many segmentations, and many firms enjoy multi-segmentation, while some firms serve only one segment (since they are heterogeneous in term of possessed resources and used strategies). Firms having similar resources and scope characteristics can be demonstrated; Leask and Parker (2006) and Porter (1980:129) define a strategic group as a group of corporations that employ the same or similar strategies in a specific industry. The

term “strategic groups” was mentioned by Hunt (1972) who sought to identify configurations based on observing firms’ behaviour in the US home appliance industry and then explain their differing performances. He supposed this group enjoyed the same characteristics which related to “cost structure, formal organisation, control systems, management rewards and punishment”.

Levy and Weitz (2008) indicated that “the retailing format refers to the structures for sequencing and organising the selected retailing activities into coherent processes that fulfill the customer experience. Specially, the format represents a combination of particular levels of each element of the retailing mix, such as product assortment, pricing strategy, location, customer interface, and so forth” (Sorescu et al., 2011:S5).

As Porter discovered, individual strategic group members face similar threats and opportunities in the competitive market. A strategic group might include only one or more members (Müller-Stewens, 2005). A further definition provided by Porter (1979), Cool and Schendel (1987), is that a strategic group is seen as “a set of firms competing within an industry on the basis of similar combinations of scope and resource commitments”, these firms follow similar strategies “in terms of the key variables and competing with each other within an industry”, and that they share “similar strategic logics and dimensions”. These dimensions can be brand identification, specialisation, price policy, channel selection, technological leadership, product quality, vertical integration and cost position (Porter, 1980) Mascarenhas and Aaker (1989) indicated that mobility barriers (barriers to entry and exist) can differentiate between groupings of businesses. In that, mobility barriers impede the movement flow of firms in the same industry from one strategic group to another (Caves and Porter, 1977). A strategic group owning high mobility barriers is more insulated from competitors and has a stronger bargaining power (Porter, 1979).

A firm’s strategic choice can be divided into three classes: doing better at their current group, moving to their favourably targeted group (Porter, 1980) and creating a new strategic group (Duan and Jin, 2014). It is conceived that moving successfully to other groups is extremely difficult and the majority of firms would probably not be able to move to a target group in the short term. In addition, performance is constituted by many factors, and members of the same strategic group can experience them differently; a high average profitability “does not mean that every member in the group performs well” (Cool and Schendel, 1988, Porter, 1979). Therefore, moving to other groups may not be a feasible choice.

Strategic groups demonstrate a real picture of industry competition and many firms and competitors can fall into different competing clusters (Reger and Huff, 1993). It helps marketers and strategic managers to better understand the complexities of the competitive landscape in the industry and strategic groups which they belong to. In fact, companies in specific industries often differentiate against other companies via a number of factors such as used distribution channels, the market segments they serve, product quality, technological leadership, customer service, pricing policy, R&D cost, advertising policy and promotion. Based on the above differences, it can be observed that many groups of companies have been appearing as a cluster with each member in that group pursuing a similar strategy – a strategic group. Therefore, strategic group includes competitors with similar conditions, competitive approaches in the markets, similar market position, structure and competitive beliefs. There are some basic characteristics of strategic groups which are mentioned by many researchers: firms have a tendency to compete mostly with other firms in same strategic groups because they all have similar resources (Cool and Schendel, 1987; Dranove et al., 1998), “strategic group members operate on comparable strategic dimension” (Adejuwon, 2014; Porter, 1979; Peteraf and Shanley, 1997, Ferguson et al., 2000); the performance of firms in that group is likely to be similar (Cool and Schendel, 1987; Barney and Hoskisson, 1990); group members are likely to react similarly to any opportunities and threats arising (Panagiotou, 2007). Therefore, managers’ perceptions of their rivalry are formed by a group structure, rather than looking at each firm’s competitive action.

The notion of strategic groups can be utilised to evaluate the positioning strategies of firms; it enables firms to undertake an arguably more insightful investigation of the industry, its competitive behaviour between groups, and to analyse the group’s structure. Besides that, firms can clearly realise the number of possible and effective strategies that other competitors used in order to succeed (Reger and Huff, 1993) and those who are intending entering into the industry can easily find a place to insert their businesses as well as competing effectively from the start. In other words, strategic groups include firms pursuing the same positioning strategies (cost leadership/differentiation/ focus or combined strategies); at the same time, they serve the same or relatively similar target groups of customers. Therefore, as a result, the key factors for success (KFS) might be similar, they also face similar opportunities and challenges in their business context (Panagiotou, 2005, 2006a). However, empirical studies have produced equivocal evidence about the relationship between different strategic groups

chosen and their performance. Therefore, it is difficult to formulate advice on which groups that firms should consider entering into (Leask and Parker, 2007).

However, other researchers gave completely contrary ideas about what factors should be used to form strategic groups.

There are many tools to recognise where and which strategic group a specific firm belongs to, the so-called strategic group mapping. The first step is to examine the firm's position against five competitive forces (Porter, 1980), looking at the power of buyer and supplier, the competitive ability of that firm among competitors as well as competitive level, how new entrants affect firm's business and the threat of substitutes. These findings will formulate firm's strengths and weaknesses. The next step is to explore firms' competitive advantages based on firms' positioning and its own resources. Firms having the same strengths and weaknesses at the same competitive environment might react similarly toward any changes. Then, looking at strategies used by the firms: their competitive advantages, business structure, development orientation and goals; if these dimensions are similar, they should be placed in the same strategic group (Feka et al., 1997).

Moreover, if firms develop the same strategic dimensions with the same level, including the level of diversification, the degree of vertical integration, distribution channel, market segmentation, expanding orientation and so forth, they also should be named in the same strategic group (Feka et al., 1997). In that, strategic distance, which was first introduced by Porter (1979), describing "the degree of dissimilarity among firms' strategies" and differentiating "their relative positions within strategic groups" (Duan and Jin, 2014:1860) should be considered during the analysis process.

Porter (1980) introduced the Strategic Group Map (figure 2.2.2). He indicated many strategic dimensions and mapping strategic groups as shown in figure 1 as taking two dimensions and comparisons at a time. Then, McNamee and McHugh (1989) adapted and named it the "Group Competitive Intensity Map" (GCIM) which clustered firms based on both "strategies used" and "its structure" (Figure 2.2.2); the structural and strategic determinants which were considered include company ownership, company activity, degree of specialisation, company size, company pricing strategy (Figure 2.2.3). For example, firms are grouped based on companies' pricing strategy and most important customer type (Figure 2.2.4).

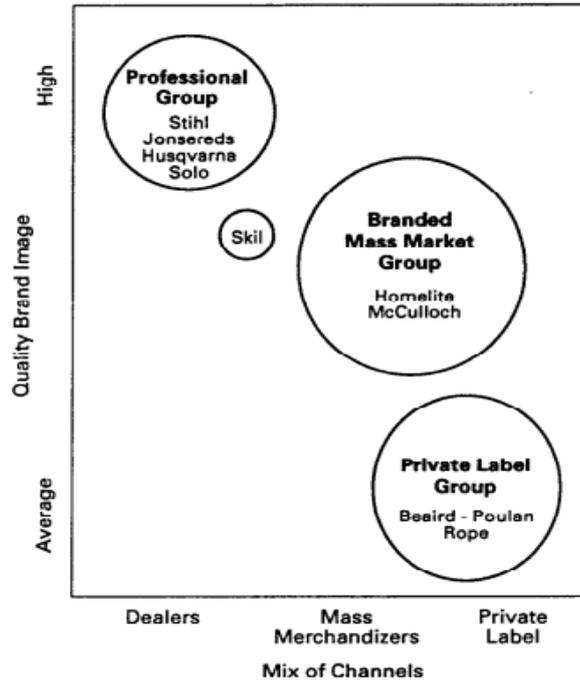


Figure 2.2.2: Illustrative map of the US chain saw industry

(Source: Porter, 1980:153; McNamee and McHugh, 1989:90)

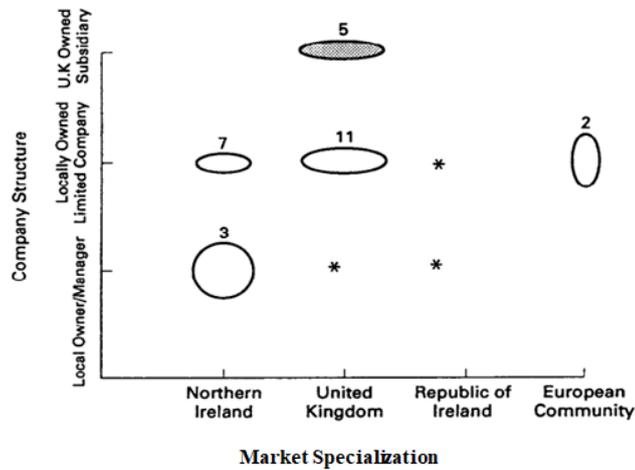


Figure 2.2.3: Average net profit before tax for market specialisation and company ownership

(Source: McNamee and McHugh, 1989:90)

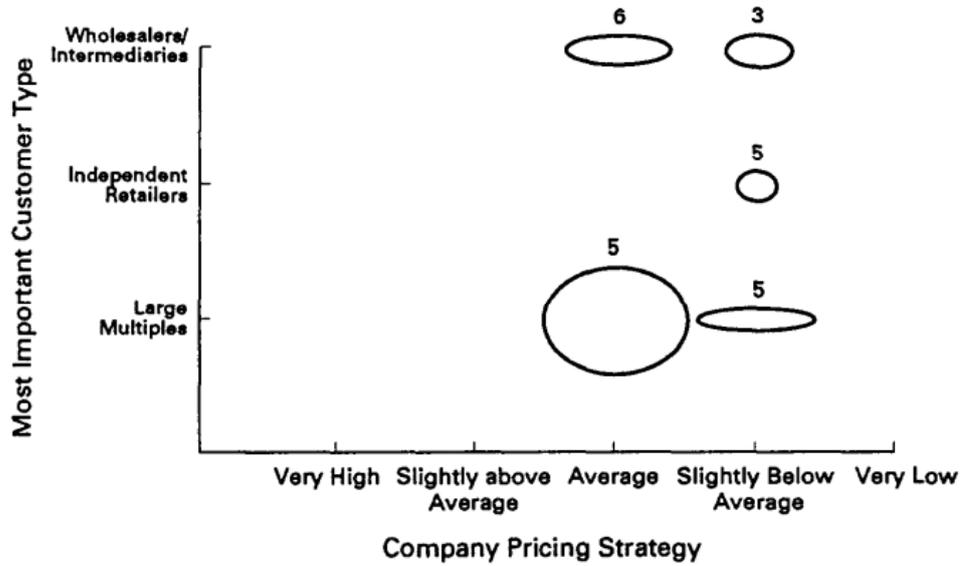


Figure 2.2.4: Average net profit before tax for company’s pricing strategy and most important customer type (McNamee and McHugh, 1989:96)

Here is the example of mapping strategic groups in the Fashion industry (Bonetti and Schiavone, 2014) (Figure 2.2.5), they also shed light on some main features of the identified strategic groups including design, manufacturing, branding and distribution.

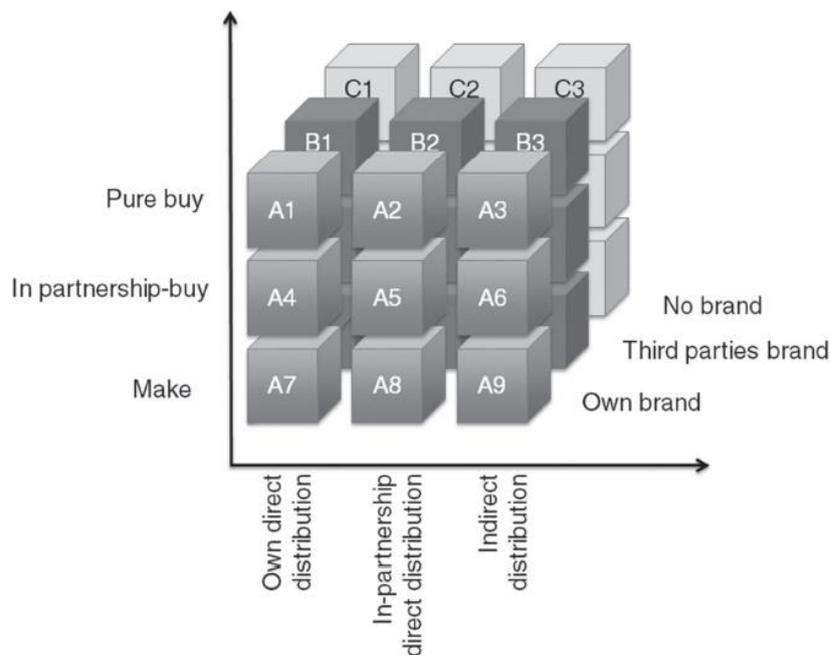


Figure 2.2.5: Strategic groups scheme

(Source: Bonetti and Schiavone, 2014:64)

In this research, the instruction of identifying a strategic group in the Vietnamese supermarket industry will be investigated fully in Section 2.3.

2.2.4. Competitive positioning and competitive analysis

Over the years, researchers have been using the concept of strategic groups to investigate firms' competitive behaviour/reaction (Smith et al., 1997; Peng et al., 2004; Park and Yoo, 2016) and competitive positioning (Flavian and Polo, 1999; McNamara et al., 2002). Park and Yoo (2016:684) stated "a firms' competitive reaction should be understood as a series of managerial actions over time" and their research indicated that firms indeed react to each other. Giaglish and Fouskas (2011:1257) found "perceptions of competition intensity, substitution threats and increased buyer powers are associated with broader and more innovative competitive reactions". Competitive reaction can be a part of analysing competitive positioning (Horta and Camanho, 2014). Competitive positioning refers to firms' relative posture in terms of the competitive space where firms are currently operating (Kale and Arditi, 2002; Horta and Camanho, 2014). In other words, Fleisher and Bensoussan (2007) defined competitive position of an organisation as "the position of an organisation compared to its competitors in the same market or industry" (Viet and Yeo, 2017:20). There are some ways to define competitive positioning in a specific industry, but the most applicable accepted approach has been from Porter (1980) which categorises mode and scope of competition. Mode of competition refers to the way in which firms achieve their competitive advantages (i.e. via innovation, time, cost or quality) while the scope of competition refers to the breadth of firms' operation (i.e. scope of offered products/services, narrow or broad market approach). Then, many researchers examined competitive positioning based on the previous theories, such as McGee and Thomas (1986), Dikmen et al. (2009) or Lahti (1983) who characterises competitive positioning using the size and nature of product's variables. Ramsler (1982) used size and geographic scope variables in the banking sector. McNamara et al. (2003) found that differences in performance within strategic groups exist due to different firm's competitive positioning.

There are some analytical methods often being deployed to measure and identify the competitive position of firms, such as Porter's Five Forces; Strengths, Weakness, Opportunities and Threat analysis (SWOT analysis); McKinsey Matrix; the Boston Consulting Group (BCG) matrix (Dyson, 1990) but the BCG matrix is predominantly used in competitive positioning compared to others (Viet and Yeo, 2017) (Figure 2.2.6, Figure 2.2.7).

The following figures indicate a brief review of these approaches; it will be explored in detail with direct application to the Vietnamese supermarket industry in section 2.4.

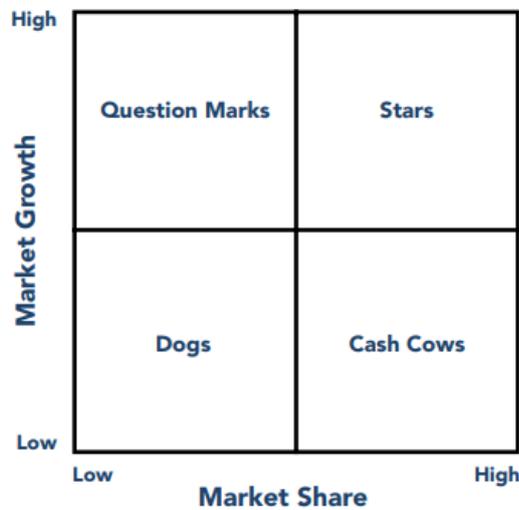


Figure 2.2.6: BCG matrix (Adapted from Porter, 1983:177)



Figure 2.2.7: Porter’s Five Forces Model – Fundamental determinants of industry competition (Adapted from Porter, 1983:177)

2.2.5. Summary

The above is a review of some of the literature relating to strategic groups, including the link between business strategy and firms’ performance, some background theories that have shaped strategic groups, Resource Based View (RBV) and Industrial Organisation theory.

This is followed by a brief literature review of competitive positioning and competitive analysis which is fully investigated. All of the above information can briefly describe and explain the meaning of strategic groups and how they are constituted as well as partly demonstrating insight into why strategic groups should be considered, since it can be noted that different groups of firms might have different advantages and the term “customer loyalty” might be defined differently between groups. This is considered as a fundamental point leading to the necessity of this research. The next part is going to briefly review the meaning of “Retail industry” which is one of the four main themes.

2.3. Retail industry

2.3.1. Introduction

In this section, retailing industry insight is going to be examined, including the retailing concept, trends in the retailing industry, types of retailers, retail channels; followed by a brief review of customer buying behaviour and some retail logistics issues.

2.3.2. Retail

2.3.2.1. Definition of retail and brief report on current global retail industry

There appears to be mutually inconsistent definitions of retailing among researchers (Peterson and Balasubramanian, 2002; Dawson et al., 2008). Retailing is defined as “the set of business activities that adds value to the products and services sold to consumers for their personal or family use” (Levy and Weitz, 2004:6). Kotler et al. (2013:386) presents “Retailing includes all the activities involved in selling goods or services to the final consumer for personal, non-business use”. Researchers have argued retailing is not just about selling products in store, it also involves the sale of services such as a home-delivered pizza, overnight lodging in a motel, a videotape rental. Hassan et al. (2013:584) stated “retailing begins as a local activity, which involves a transaction where the buyer intends to consume a product” (Severin et al., 2001; Liao et al., 2008). Over the past few decades, there has been a significant transformation of the retailing industry, consumers have gradually moved from traditional shops to modern retailing channels (Morganosky, 1997; Hassan et al., 2013), many newcomers and huge retailers penetrating the retail market have threatened and grasped the opportunity of small local grocery stores (Hare, 2003; Gonzalez-Benito, 2005).

Figure 2.3.1 demonstrates the basic steps of a distribution channel; there remains a question as to why manufacturers do not normally sell their products directly to consumers. At least part of the answer should result from a fuller understanding of the functions of retailers. According to Levy and Weitz (2004), retailers hold many functions, including providing an assortment of products and services, breaking bulk, holding inventory, providing services.

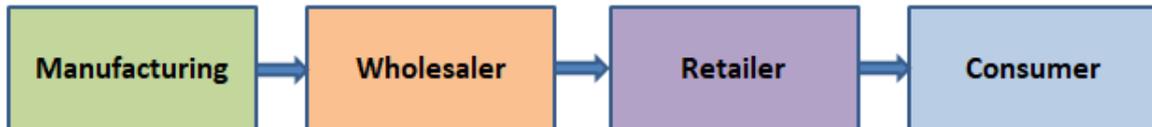


Figure 2.3.1: Distribution Channel

(Source: Adapted from Levy and Weitz, 2004:7)

Picture of current global retailing industrys

Figure 2.3.2 presents “Top 250 quick statistics, FY2015” (Deloitte, 2017:4)



Figure 2.3.2: Top 250 quick statistics, FY2015

(Source: Deloitte, 2017:4)

The following figures present top 20 global retailers in 2014 (Deloitte, 2016:12) and top 20 global retailers in 2015 (Deloitte (2017:4; CEOWORLD Magazine, 2017) (Figure 2.3.3, 2.3.4). The full report provides top 250 global retailers in 2014 and 2015 (Deloitte, 2016; 2017). Looking through the lists below, store-based sales have overwhelmed e-commerce, Walmart is still a king of the retail jungle followed by a warehouse club operator Costco with \$116.1 billion retail revenue compared to Walmarts \$482 billion. “The majority of the largest global retailers remain involved in the food sector. More than half of the 200 largest retailers have supermarket, warehouse, hypermarket, or cash and carry formats, or some combination of them” (Levy and Weitz, 2004:12; Deloitte, 2017)

Retail revenue rank FY2014	Name of company	Country of origin	FY2014 retail revenue (US\$M)	FY2014 parent company/group revenue ¹ (US\$M)	FY2014 parent company/group net income ¹ (US\$M)	Dominant operational format FY2014	# countries of operation FY2014	FY2009-2014 retail revenue CAGR ²
1	Wal-Mart Stores Inc.	US	485,651	485,651	17,099	Hypermarket/Supercenter/Superstore	28	3.5%
2	Costco Wholesale Corporation	US	112,640	112,640	2,088	Cash & Carry/Warehouse Club	10	9.5%
3	The Kroger Co.	US	108,465	108,465	1,747	Supermarket	1	7.2%
4	Schwarz Unternehmenstreuhand KG	Germany	102,694*	102,694*	n/a	Discount Store	26	7.7%
5	Tesco PLC	UK	99,713	101,380	-9,385	Hypermarket/Supercenter/Superstore	13	1.8%
6	Carrefour S.A.	France	98,497	101,450	1,817	Hypermarket/Supercenter/Superstore	34	-2.8%
7	Aldi Einkauf GmbH & Co. oHG	Germany	86,470*	86,470*	n/a	Discount Store	17	6.8%
8	Metro Ag	Germany	85,570	85,570	247	Cash & Carry/Warehouse Club	32	-0.8%
9	The Home Depot Inc.	US	83,176	83,176	6,345	Home Improvement	4	4.7%
10	Walgreen Co. (now Walgreens Boots Alliance Inc.)	US	76,392	76,392	2,031	Drug Store/Pharmacy	2	3.8%
11	Target Corporation	US	72,618	72,618	-1,636	Discount Department Store	1	2.7%
12	Amazon.com Inc.	US	70,080	88,988	-241	Non-store	14	25.8%
13	Groupe Auchan SA	France	69,622	71,056	1,046	Hypermarket/Supercenter/Superstore	13	6.2%
14	CVS Health Corporation (formerly CVS Caremark Corporation)	US	67,798	139,367	4,644	Drug Store/Pharmacy	3	4.1%
15	Casino Guichard-Perrachon S.A.	France	64,462**	64,462**	1,095	Hypermarket/Supercenter/Superstore	29	13.1%
16	Aeon Co. Ltd.	Japan	61,436	65,831**	738	Hypermarket/Supercenter/Superstore	11	7.6%
17	Edeka Group	Germany	60,960**	62,689**	n/a	Supermarket	1	2.9%
18	Lowe's Companies Inc.	US	56,223	56,223	2,698	Home Improvement	4	3.6%
19	Seven & i Holdings Co. Ltd.	Japan	53,839**	56,162**	1,698	Convenience/Forecourt Store	18	3.4%
20	Rewe Combine	Germany	51,168**	56,555**	419	Supermarket	11	2.4%

Figure 2.3.3: The top 20 global retailers, FY 2014 (Deloitte. 2016:12)

FY2015 Retail revenue rank	Company	Country of origin	FY2015 Retail revenue (US\$M)	FY2015 Parent company/group revenue ¹ (US\$M)	FY2015 Parent company/group net income ¹ (US\$M)	Dominant operational format	# Countries of operation	FY2010-2015 Retail revenue CAGR ²
1	Wal-Mart Stores, Inc.	US	482,130	482,130	15,080	Hypermarket/Supercenter/Superstore	30	2.7%
2	Costco Wholesale Corporation	US	116,199	116,199	2,409	Cash & Carry/Warehouse Club	10	8.3%
3	The Kroger Co.	US	109,830	109,830	2,049	Supermarket	1	6.0%
4	Schwarz Unternehmenstreuhand KG	Germany	94,448	94,448	n/a	Discount Store	26	7.4%
5	Walgreens Boots Alliance, Inc. (formerly Walgreen Co.)	US	89,631	103,444**	4,279	Drug Store/Pharmacy	10	5.9%
6	The Home Depot, Inc.	US	88,519	88,519	7,009	Home Improvement	4	5.4%
7	Carrefour S.A.	France	84,856	87,593	1,247	Hypermarket/Supercenter/Superstore	35	-3.1%
8	Aldi Einkauf GmbH & Co. oHG	Germany	82,164 ^e	82,164 ^e	n/a	Discount Store	17	8.0%
9	Tesco PLC	UK	81,019	82,466	535	Hypermarket/Supercenter/Superstore	10	-2.3%
10	Amazon.com, Inc.	US	79,268	107,006	596	Non-Store	14	20.8%
11	Target Corporation	US	73,785	73,785	3,363	Discount Department Store	1	2.3%
12	CVS Health Corporation	US	72,007	153,290	5,239	Drug Store/Pharmacy	3	4.7%
13	Metro Ag	Germany	68,066**	68,066**	821	Cash & Carry/Warehouse Club	31	-2.5%
14	Aeon Co., Ltd.	Japan	63,635	67,785**	504	Hypermarket/Supercenter/Superstore	12	10.7%
15	Lowe's Companies, Inc.	US	59,074	59,074	2,546	Home Improvement	4	3.9%
16	Auchan Holding SA (formerly Groupe Auchan SA)	France	59,050**	60,240**	798	Hypermarket/Supercenter/Superstore	14	5.0%
17	Albertsons Companies, Inc.	US	58,734	58,734	-502	Supermarket	1	74.1%
18	Edeka Group	Germany	52,477**	53,810**	n/a	Supermarket	1	3.0%
19	Casino Guichard-Perrachon S.A.	France	51,257**	51,257**	176	Hypermarket/Supercenter/Superstore	31	10.1%
20	Seven & i Holdings Co., Ltd.	Japan	47,795**	50,119**	1,398	Convenience/Forecourt Store	19	3.2%

Figure 2.3.4: The top 20 global retailers, FY 2015

(Source: Deloitte, 2017:17; CEOWORLD Magazine, 2017)

Geographic review

Region/country profiles, FY2015				
	Number of companies	Average retail revenue (US\$M)	Share of Top 250 companies	Share of Top 250 revenue
Top 250	250	\$17,234	100.0%	100.0%
Africa/Middle East	9	\$6,734	3.6%	1.4%
Asia Pacific	59	\$10,545	23.6%	14.4%
 China/Hong Kong ¹	14	\$11,341	5.6%	3.7%
 Japan	30	\$9,337	12.0%	6.5%
 Other Asia Pacific	15	\$12,219	6.0%	4.3%
Europe	85	\$17,727	34.0%	35.0%
 France	12	\$29,522	4.8%	8.2%
 Germany	17	\$24,762	6.8%	9.8%
 UK	15	\$16,619	6.0%	5.8%
Other Europe	41	\$11,762	16.4%	11.2%
Latin America	9	\$7,615	3.6%	1.6%
North America	88	\$23,300	35.2%	47.6%
 US	82	\$23,974	32.8%	45.6%

Results reflect Top 250 retailers headquartered in each region/country

¹ China and Hong Kong are considered as a single country for this analysis

Figure 2.3.5: Global retail geographic analysis

(Source: Deloitte, 2017:24)

Asia's grocery market is currently the biggest globally, with a predicted 6.3% compound annual growth rate up to 2021. The region is estimated to reach US\$4.8 trillion by 2021, the same size in terms of sales volume as that of Europe and North America collectively (RetailinAsia, 2017).

2.3.2.2. Trends in the retailing industry

Over the past few decades, many new retail formats have been developed, consumers can buy products via many platforms (both online and offline channels) or in many formats.

For example, Tesco has developed their food retailing formats in the UK targeting different groups of segmentations such as superstores, large supermarkets, Tesco Metro, Tesco Express, combination gasoline and convenience stores, Tesco Extra and hypermarkets (Levy and Weitz, 2004). Historically, retailing has been a local business. Stores were operated in order to serve and fulfill the needs of the local community, and “retailing is now an international activity” (Dawson et al., 2006:1). There are some reasons why some firms choose to expand globally, whereas some others do not. For example, Wal-mart and France’s Carrefour offer an amazing customer value through their efficient distribution and communication system; McDonald and KFC attract their hungry customers everywhere they are located. However, many retailers have also failed at attempts to expand their markets due to different reasons such as wrong expansion strategies, misunderstanding market needs and culture. According to Deloitte report (2016) with the title named “Global powers of retailing 2016: Navigating the new digital divide”, and Deloitte report (2017) with “Retail trends: The art and science of customers”, the two reports indicated “We are living in the customer-driven economy” (Deloitte, 2017:6). In previous years, research on the retailing sector focused on globalisation (Levy and Weitz, 2004). Now, the retail trends for 2017 are focused on three main areas.

“The first is changing preferences, including the trend toward owning less and living in the social media-driven economy. The second is changing retail formats through the blurring of sectors and proliferation of on-demand fulfillment. The third is the transformative possibilities from living with exponential technologies, both in the store and beyond” (Deloitte, 2017:6)

These trends are not new but it is still interesting, retailers understand that technology has moved to a fundamental issue and customers are finding new and surprising products and experiences (Deloitte, 2017). With regard to preferences, retailers have now tried to fulfill customers’ needs at different levels and have found their own niche markets. “Fewer, Better Things” or “Less is more” is a slogan of Cuyana which is an e-commerce retailer located in San Francisco (Fastcompany, 2016). As customers’ tastes have been changing, they prefer products with good quality. Retailers have moved away from mass production or are showing a tendency to shift away from fast fashion’s traditional business model, and create their new

programmes like “H&M Conscious” (Deloitte, 2017:6). Consumers define themselves by the products they buy and experience they have. Thanks to social media, the trends and the power of sharable retail experience have affected a loyal customer base. Besides the above mentioned retail format, due to low barriers to entry, many “new retailers” make their presence felt in retail markets as “pop-up” stores; the format of “order-by-phone” television networks and e-commerce platforms has also become popular. In order to fulfill and serve customers, one-hour delivery service, home delivery and order online pick up in store have been introduced by many retailers such as Carrefour to create better customers’ on-demand shopping experience (Deloitte, 2017). This process requires the partnership between technology and delivery firms, traditional grocers and big retailers. For example, Sprout Farmers Market cooperates with Amazon to provide fresh products for Amazon Prime delivery in some specific areas.

All international activities can be related to the sources of goods for resale, the operation of shops, and use of foreign labour and international expansion.

2.3.2.3. Types of Retailers

According to Levy and Weitz (2008), there are many approaches to categorise retail format into different groups, but generally, it can be divided and summarised as follows (Table 2.3.1)

Food retailers	General merchandise retailers	Nonstore retail formats	Service retailers
Conventional supermarkets	Discount stores	Electronic retailing	
Big Box food retailers	Specialty stores	Catalog and Direct-Mail retailing	
Convenience stores	Category specialist	Direct selling	
	Department stores	Television home shopping	
	Drugstores	Vending machine retailing	
	Off-Price retailers		
	Value retailers		

Table 2.3.1: Types of Retailers (Adapted from Levy and Weitz, 2008)

2.3.2.4. Issues related to customer buying behavior

The behaviour of retail consumers has been explored in much previous research (Sinha and Banerjee, 2004; Levy and Weitz, 2004; Prasad and Aryasri, 2011, Mukherjee et al.,

2012). According to Levy and Weitz (2004), there are three types of customer decision-making process, including extended problem solving, limited problem solving and habitual decision making. Extended problem solving is a purchase process that customers devote significant time and effort to explore and compare products between many retailers due to its estimated risks or uncertainty. Limited problem solving is a purchase decision process referring a moderate time and effort involved due to customers' previous experience, they rely more on their personal knowledge about products rather than scrutinise all alternatives. However, if competitors want to attract more customers, they might need to offer more available information and service to get noticed and stimulate a purchase decision from these potential customer groups by using prominent displays and creating a positive store environment, or the so-called "impulse buying" (Mohan et al., 2013; Bellini et al., 2017). Habitual decision making involves little or no conscious effort, "I will buy the same thing I bought last time from the same store" (Levy and Weitz, 2004:110). The second issue relating to customer buying behaviour is their buying process, there are five stages in the buying process as selecting a retailer (Levy and Weitz, 2004:111) (Figure 2.3.6) It includes need recognition, search for information about retailers, evaluate and select a retailer, visit stores or internet site or look through catalogues, repeat store patronage if a successful purchase decision has been made previously.

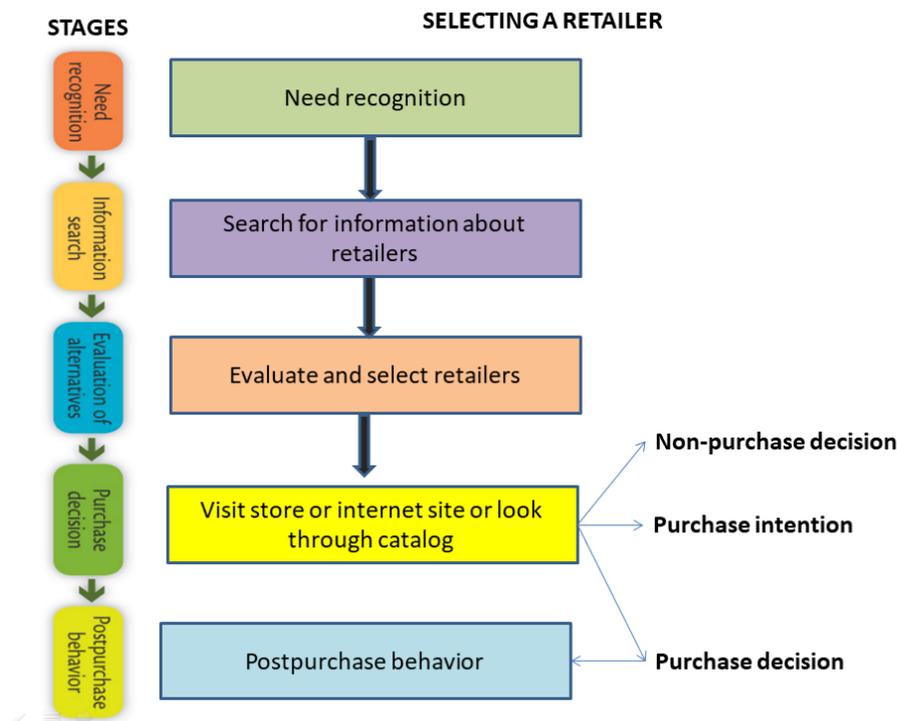


Figure 2.3.6: Stages in the Buying Process (adapted from Levy and Weitz, 2004:111)

The next issue is social factors influencing customer buying decisions. These social factors include customers' beliefs, attitudes, values and customer social environment which are family related factors, reference group and culture (Levy and Weitz, 2008). All of the above indicated elements create different choices between consumers.

2.3.3. Summary

This part has briefly reviewed the retailing concept as well as presenting information about current top global retailers, geographical overview, followed by trends in the retailing industry, types of retailers, retail channels; finally, issues related to customer buying behaviour were indicated. The purpose of this part is to demonstrate an insight into the current situation of global retail markets as well as types of retail channels and retailers. The next part is going to explore the Vietnamese retail industry.

2.4. The Vietnamese retail industry insights

2.4.1. Introduction

This section will demonstrate the whole picture of the Vietnamese retail industry, particularly supermarket format. From the beginning, the section is going to present an overview of the Vietnamese retail industry, its current situation as well as M&A activities, followed by an investigation of the Vietnamese traditional retail channels, and e-commerce in Vietnam. Then, this chapter will present PESTLE analysis, industry life cycle and the five-force analysis in order to clarify the current competitive environment of the Vietnamese retail industry. Finally, drivers of change in the retail industry in Vietnam will be investigated.

2.4.2. Overview about the Vietnamese retail industry

Vietnam's retail market is characterised as being one of the most dynamic markets in the region with high annual growth rates. Hanoi and Ho Chi Minh City have been ranked amongst the top 10 Asian cities for retail expansion in 2014 (Tuoitrenews, 2014). With a population of more than 93 million people, about 70 percent of them aged from 16 to 64 is a factor in the potential growth of the retail industry, this figure is also described as the "Golden retail index" (Oxford Business Group, 2017) and Vietnam was placed sixth in the 2017 Global Retail Development Index (GRDI) (Vietnamnet, 2017). Per capita income has been rising, the rate of urbanisation is high, living conditions have been improved, the

economic environment is stable and corporate income tax tends to decrease; sixty per cent of the population are aged under 35 and have a vibrant interest in global trends and brands, the average Vietnamese income has risen from US\$433 to US\$ 2200 per year in just five years, which enables Vietnamese consumers to afford products and services from international brands. “The World Bank has forecast that Vietnam’s \$200 billion economy is likely to grow to a trillion dollars by 2035, with more than half of its population, compared with only 11 percent today, expected to join the ranks of the global middle class with consumption of \$15 a day or more” (RetailinAsia, 2017). These facts make the Vietnamese retail industry more attractive in investors’ eyes. In particular, Ho Chi Minh city, Ha Noi, Hai Phong, Da Nang, Dong Nai, Can Tho, Nha Trang can be considered as potentially significant developed areas where income has presented much higher than the national average - about two to three times higher. In fact, Vietnam’s urban middle-class is a target group for most modern retail chains (Le, 2016; Vo, 2017). In addition, the current low retail density in Hanoi and Ho Chi Minh, remains at a modest level of 0.26 and 0.12 m2 of retailer/ per person respectively, and is significantly lower than other cities in the region such as Bangkok, Singapore and Kuala Lumpur (HANOITIMES, 2017). Vietnam has a variety of retail channels including traditional markets such as wet markets, flea markets, small independent grocery shops; modern channels such as hypermarkets, supermarkets, shopping malls, department stores, convenience stores, and e-channels (Dao, 2016). In Vietnam, small independent grocers and wet markets are not large and well-equipped; they could not have an excellent-service-offered as modern retail channels do but they are available at every corner of the market.

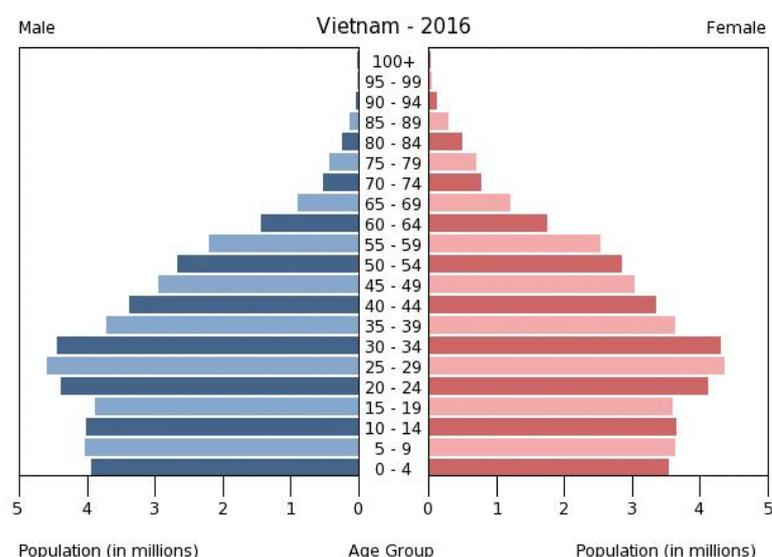


Figure 2.4.1: The population pyramid of Vietnam (Central Intelligence Agency, 2017)

Vietnam officially opened the retail market for foreign investors from 01/01/2009, before that if foreign investors wanted a presence in Vietnam, they needed to cooperate with Vietnamese firms to legalise their businesses. Thanks to having become an official member of WTO in 2007, Vietnam has been able to fully open the door for foreign retailers to invest in Vietnam. Under this agreement, from January 2015, foreign retailers are allowed to establish their businesses in Vietnam with 100% foreign capital (Business Development Group Vietnam, 2016). The retail market in Vietnam has been heating up since 2014, many foreign investors have significantly penetrated Vietnamese retail market using mergers and acquisition of local chains (Thailand investors; AEON (Japan), Emart (largest Korean supermarket chain), Auchan (France)) and now compete directly with current domestic supermarket retailers (RetailinAsia, 2016; Le, 2016). Smaller retailers who are unable to cope with the new demands might run the risk of going out of business. More than that, foreign investors have actively built their own distribution channels and expanded the number of stores. These foreign retailers have many advantages in terms of capital and managerial skills, but their most significant limitation is their level of understanding of local consumer habits and Vietnamese taste. A lively picture of Vietnam's retail markets in recent years shows mergers and acquisitions (M&A), e-commerce, and fast-growth among some of the new entrants. According to a report released by the Ministry of Industry and Trade (MIT) (2017), foreign retail firms account for "17 % retail market share in shopping centers and supermarkets, 70% in convenience stores, 15% in minimarts, and around 50% in online, TV and phone sales" (Oxford Business Group, 2017).

Considering M&A activities, AEON from Japan (the largest retailer in Japan by sales revenue) acquired 30% and 49% of local Fivimart (22 stores) and Citimart (27 stores) respectively and renamed the stores to "Aeon Citimart" and "Aeon Fivimart" (The Japan Times, 2015) and now have a presence in four malls in Vietnam (two in Ho Chi Minh city, one in Binh Duong and one in Hanoi). They expect to invest in 20 further stores by 2020. Vingroup, which is one of Vietnam's leading conglomerates about involved in significant property development and is a new player in the retail sector, acquired Ocean Retail Group, Maximark and Vinamart and then established their own retail network named VinMart (Nikkei Asian Review, 2016). VinGroups's retail section was also crowned the fastest growing retailer in Vietnam in 2016. Its retail network now consists of over 930 stores, including 10 Vincom department stores, Vinmart supermarkets, Vinmart+ convenience stores, Vinpro electronics stores, VinDS consumer lifestyle specialty stores (Myhanoi, 2017;

Vo, 2017). They are considered to have strengthened the domestic retail sector in the face of increasingly fierce competition from foreign players by applying many incentives in order to improve product quality and hygiene standards, such as cooperating with local suppliers for fresh fruit and vegetables and now offer premium quality at affordable prices. The vice chairman of VinGroup has talked about the aims of their incentive programme being “to promote domestic production and to build national brands with international standards to best serve the local consumers” (VNExpress, 2016).

Many of Thailand’s conglomerates have penetrated the Vietnamese retail market; in 2016, TTC Group bought Metro Cash & Carry Vietnam, which is a wholesale operation formerly belonging to METRO Group (a German owned company, including 19 stores and related real estate portfolio with a total value of US\$704.1 million) renamed it MM Mega Market Chain. Central Group, also from Thailand, acquired Big C Vietnam supermarkets (34 stores) (originally owned by the Casino Group from France) at a cost of US\$1.14 billion. In 2016 Central Group also bought a 49% stake in electronics retailer Nguyen Kim; this group has also brought Marks & Spencer, Zara, H&M to Vietnam (VNExpress, 2016; Vietnam Investment Review, 2016; VN Express International, 2016; Oxford Business Group, 2017).

Meanwhile, starting from 4 hypermarkets in 2012, Lotte Mart from South Korea had reached 14 supermarkets by 2015 and is forecast to increase to 60 stores by 2020; E-mart, which is South Korea’s leading retailer, invested US\$ 60 million in a shopping center in north Ho Chi Minh City. In 2015, Auchan (France) opened 3 stores under the “Simply” brand and plans to reach 6 stores over the next few years. In addition, Takashimaya, a luxury Japanese shopping center operator, has also established its first center (the Saigon Center) in Ho Chi Minh City). This center is considered to be the main competitor of Vincom center (from Vietnamese VinGroup).

Co.opMart is the leading food retailer in Vietnam with 33 supermarkets located in Ho Chi Minh City and 51 stores across the country. Its owner (Saigon Coop) has also diversified their retail network by developing more than 100 Coop Food convenience stores across Ho Chi Minh city and offer many kinds of fresh produce.

In the north of the country, starting from 2006, the Hanoi Trading Corporation (Hapro) had one department store and 21 supermarkets in many major northern cities such as Hanoi,

Thai Nguyen, Hai Duong, Thanh Hoa, Bac Can and Ninh Binh; by the end of 2015 they also have 20 stores in Hanoi (Vo, 2017).

Convenience stores and mini-marts are the fastest-growing segment in Vietnam's retail sector. Circle K and FamilyMart entered the market in 2009 and have continued to expand since. In particular, FamilyMart plans to establish more than 800 franchised stores by 2020, 7-Eleven entered the market in July 2017 and plan to expand to more than 1,000 stores in the coming decade (Vietnamnet, 2017). "Convenience stores in Vietnam have become popular destinations for young consumers to shop and hang out, as the stores provide them with an air-conditioned environment, well-organised shelves and seating areas, high quality products and, in some stores, free Wi-Fi", according to the head of international grocery research organisation IGD (RetailinAsia, 2017).

All of these factors have demonstrated a lively modern picture of the Vietnamese retail sector and suggests that consumers will be likely to benefit from greater variety and choice (Oxford Business Group, 2017).

There are currently approximately 800 supermarkets, 160 department stores and shopping malls, 8.600 traditional markets, and more than 1 million family-run retail shops across the country; it is forecast that the sector will double in the next four years, with the aid of government-backed development plans. Many supermarkets are formed under different strategic groups and formats: and while some of them are dominant compared to some others, no single organisation can be responsible for more than 50% of the market, since these markets are still considered to be a scattered industry, and a fragmented market (Nguyen, 2017; Oxford Business Group, 2017).

Vietnamese consumers are getting used to modern retail stores which can accommodate changing needs with a greater variety of goods and services, instead of giving top priority to traditional markets. Accordingly, the traditional needs for fresh produce might be gradually replaced by a huge range of processed foods in order to satisfy the needs of the majority of those who work full time.

According to Oxford Business Group (2017), Vietnamese retail turnover reached \$117.6 billion in 2016, and sales rose 10.2 per cent year-on-year. This revenue growth rate was relatively high compared to other markets in the region. Data from EuroMonitor International showed that Vietnam's consumer spending is about to grow 47 percent in the next four years

to \$184.9 billion (VNExpress, 2017). However, supermarkets, convenience stores and shopping malls accounted for 25 percent of total customer spending and this figure is expected to rise to 45 per cent in the near future (2020). In addition, from 2015 to 2020, Vietnam's urban population is forecast to grow by 2.6%, one of the highest growth rates in the region (RetailinAsia, 2016; Le, 2016). Unsurprisingly, food safety and hygiene have had a significant effect on Vietnamese consumers's food-purchasing decisions as many cases of food poisoning have been reported. Customers have become more aware of food quality and food origins. Customers of traditional retail channels do not know exactly where food comes from (Vo, 2017). Therefore, the modern retail market in Vietnam has much further scope for development. According to RetailinAsia (2017), the modern channel has been expanding significantly and as predicted, the country will have about 1200-1300 supermarkets and more than 300 large malls, and thousands of convenience stores by 2020. As reported by the HCM Union of Business Association, Vietnamese goods used to account for 80-90% of the total volume of sales in most retail channels. However, when foreign-invested retailers have entered the market, foreign commodities assumed the dominant position and Vietnamese producers find it difficult to present their products in foreign-invested retail networks (RetailinAsia, 2017) due to the trade off between price and quality. "Foreign investors not only dominate the retail market but also swap Vietnamese products off the shelves for their own items", reported by VNExpress (2016). To illustrate this situation, Vu Vinh Phu, chairman of the Hanoi Supermarket Association (VNExpress, 2016) stated that:

"A bottle of vegetable oil sold in a locally-owned supermarket is always more expensive than the same product sold in a foreign-owned supermarket"

Some popular retail brands in Vietnam are: Vinmart+, Circle K, Shop&Go, FamilyMart (convenience stores), Ministop, 7-Eleven, B's Mart; Vinmart, Big C, Co.opMart, Fivimart, Citimart, Simply Mart (supermarkets), and Vincom, Aeon, Lotte, Parkson, Takashimaya (shopping centers) (British Business Group Vietnam, 2016). The following table (Table 2.4.1) will present the numbers of supermarket in Vietnam:

Retailer Name and Outlet type	Ownership	No of stores	Location	Purchasing Agent Type
AEON Fivimart Supermarkets	Share-holding company, major shareholders is AEON (Japan) and Fivimart (VN)	24	Hanoi	Mainly from importers and distributors
AEON Citimart Supermarkets	Share-holding company, major shareholders is AEON (Japan) and Dong Hung (VN)	27	Mainly in Ho Chi Minh City	Mainly from local producers, importers and distributors
An Phu Supermarket	State-owned company	1	Ho Chi Minh City	Mainly from local producers, importers and distributors
Big C Hypermarkets and Supermarket	100% owned by Central Group Thailand	34	20 cities and provinces across country, including Bac Giang, Binh Dinh, Binh Duong, Can Tho, Da Nang, Dong Nai, Hanoi, Hai Duong, Hai Phong, Khanh Hoa, Lam Dong, Nam Dinh, Nghe An, Binh Dinh, Phu Tho, Quang Ninh, Thanh Hoa, Hue, Ho Chi Minh City, Vinh Phuc	-Dry foods and beverages mainly from local producers, importers, distributors and wholesalers. -Direct imports of fresh and frozen products (perishable food products) - Own-produced products with BigC labeled.
Co.opMart Supermarkets	Local, its owner is Saigon Coop (VN)	80	40 cities and provinces across the countries	-Mainly from local producers, importers, distributors and wholesalers. -Partly direct imports of food and beverages. -Own-produced products with BigC labeled
Hapro One departstore and 20 supermarket	State-owned company	21	Hanoi and Nothern provinces	Mainly from local producers, importers, distributors
Intimext Supermarket and department stores	Joint-stock company	14	Hanoi, Hai Phong, Hai Duong, Nghe An, Da Nang	Mainly from importers and distributors
K-mart Supermarket	Foreign-invested company (Korea)	1	Ho Chi Minh City	Mainly from local producers, importers and distributors
Lotte Mart Supermarket and hypermarket	Foreign-invested company (Korea)	14	Ho Chi Minh (5), Binh Duong (1), Dong Nai (1), Phan Thiet (1), Da Nang (1), Vung Tau (1), Hanoi (2), Can Tho (1), Nha Trang (1)	-Mainly from local producers, importers, distributors and wholesalers. -Direct imports of fresh and frozen products (perishable food products)
Saigon Trading Corporation (SATRA) Supermarkets	State-owned company	3	Ho Chi Minh City	-Mainly from local producers, importers and distributors.
Sapomart Supermarket	Hiway Co., ltd Private-owned company	3	Hanoi	-Mainly from local producers, importers and distributors.
Vinmart Supermarket	Private-owned company (VN)	80	Nationwide	- Dry foods and beverages mainly from local producers/ importers/distributors and wholesalers. - Direct imports of fresh and frozen products (perishable food products).

Table 2.4.1: Main supermarkets in Vietnam
(Source: Global Agricultural Information Network, 2017:1013)

2.4.2.1. Traditional retail channels: Wet markets, “Mom and Pop” small independent grocery stores

As briefly reviewed from the beginning, traditional markets have been a dominant retail channel in Vietnam despite the significant growth of modern retail networks. Vietnamese consumers tend to go to wet markets, flea markets and “Mom and Pop” small independent grocery stores for daily food and grocery shopping. Normally, these stores do not require business licenses or a huge amount of capital to start up. “Wherever a new residential area is built, a wet market is likely formed” (Global Agricultural Information Network, 2017:16). These markets and stores mainly serve housewives who prefer to walk or use motobikes to go to the nearest wet markets or “mom and pop” store to buy daily fresh produce and consumables for families. They have been popularised in both rural urban areas when most motobikers “stop by small stores along the streets to quickly purchase groceries rather than having to park and line up at busy counters in supermarkets or modern convenience stores” (Global Agricultural Information Network, 2017:16). There are currently approximately 8,600 traditional markets, and more than 1 million family-run retail shops across the country (Nguyen, 2017; Oxford Business Group, 2017; Global Agricultural Information Network, 2017).

Retail channels	2011	2012	2013	2014	2015
Modern Grocery Retailers	30.9	37.3	45.6	58.5	69.2
Convenience Stores	0.7	1.0	1.2	1.6	2.3
Hypermarkets	8.5	10.2	14.7	23.2	27.2
Supermarkets	21.6	26.1	29.7	33.8	39.8
Traditional Grocery Retailers	708.2	880.2	1,048.4	1,203.9	1,302.2
Food/Drink/Tobacco specialists	17.5	20.5	23.5	28.3	32.0
Independent Small Grocers	216.7	258.3	303.2	344.2	374.6
Other Grocery Retailers	473.9	601.4	721.7	831.4	895.6
Total Grocery Retailers	739.1	917.5	1,094.0	1,262.4	1,371.4
% change	29%	24%	19%	15%	9%

Source: Euromonitor

Table 2.4.2: Vietnam’s Grocery Retail Sales by Channel, trillion VND

(Adapted by Vo, 2017)

There are many reasons why traditional Vietnamese grocery channels have been financially dominant compared to modern grocery channels. As noted, most supermarkets,

hypermarkets and convenience stores are located in large cities and urban areas. Meanwhile, 70% percent of Vietnamese customers live in rural areas where modern channels are not available. It takes time for consumers' habits to gradually change from the traditional to the modern. In addition, card payment for daily groceries used in Vietnam is not popularised, consumers prefer paying cash and shopping quickly at traditional grocery retailers (Myhanoi, 2017). According to the latest Future of Grocery Report prepared by Nielsen, one-third of Vietnamese consumers (34%) love shopping at hypermarkets, supermarkets and other modern channels. Currently, in most large cities and urban areas, the strengths of convenience stores and supermarkets lie in their convenience levels, which are not only about location advantages but also about a variety of services or products offered, followed by affordable prices and a customer-friendly environment (Myhanoi, 2017).

2.4.2.2 E-commerce

E-commerce is growing in Vietnam and sales are expected to grow 22 per cent to account for 1.2 per cent of the total retail market by the end of 2017. According to the Vietnam E-Commerce and Information Technology Agency (VECITA), the online shopping trend is growing rapidly in Vietnam and it is forecast that 30 percent of the population will buy goods and services over the internet by 2020. The report in 2015 on Vietnam E-commerce stated that Vietnamese consumers spent about US\$ 4.07 billion shopping online; this figure is still comparatively small compared to other Asian countries, with China having reached US\$617 billion and South Korea reached US\$39 billion (RetailinAsian, 2016). According to Internet World Statistics, Vietnam is currently ranked 18th in the world in terms of the number of internet users with more than 54 percent of the population online. Many famous e-commerce foreign-origin websites such as Lazada, Zalora and domestic ones such as Adayroi.com, Thegioididong.com, Tiki.com and Sendo.com have joined Vietnamese retail markets and provide consumers with a variety of fashion, electronic goods, books and even food. Especially in large cities such as Ho Chi Minh, Ha Noi, Da Nang, Hai Phong, Can Tho, there are thousands of small private online businesses operating via Facebook and other social media channels selling their products online. In other words, people can sell and buy everything they want via Facebook and websites; customers can pay cash when they receive products (cash on delivery-COD- payment method) but there is no official data about the total sales on these channels because there are still a number of private online businesses operating without paying tax and dealing only in cash. Therefore, it is not easy to calculate the correct

sales revenue from this channel. Currently, some of Vietnam’s major supermarkets have applied online selling channels which enable consumers to buy groceries online.

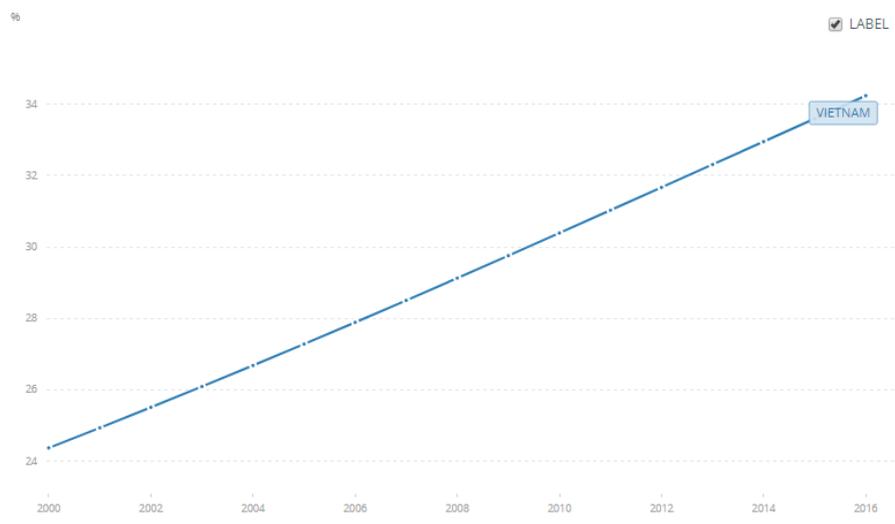


Figure 2.4.2: Vietnam’s urban population (The World Bank, 2017)

Ho Chi Minh and Hanoi are considered to be the main destinations for most investors with high urbanisation percentages of 82.5% and 43% respectively and over US\$2,500 per capita income.

In 2016, 34% of Vietnam’s population was concentrated in cities, compared with 30.5 % in 2010. It can be seen that most supermarkets are located in large cities, and that the potential opportunity for investors who can easily access urban areas (rather than rural ones) and extend their reach into previously untapped markets is significant.

2.4.3. PESTEL analysis- Industry life cycle and the five forces model

PESTEL analysis- Industry life cycle

Porter’s Five Forces and PESTLE analysis are considered as two sets of business tools for facilitating analysis of the macro business environment in order to help firms recognise their current situation and improve their competitive position in specific industries. PESTLE identifies how various macro environmental factors might influence all activities of an industry, and such analysis, can explain indirect effects on firms. It helps firms exploit opportunities and evaluate markets and their potential development. On the other hand,

Porter's Five Forces will give every single firm an understanding of the competitive landscape and all leading forces inside the industry which affect their competitive standing.

PESTLE analysis includes: Political, Economic, Sociocultural, Technological, Legal and Environmental factors. Applying PESTLE analysis directly to Vietnam's Retail Industry, there are a number of factors being considered as follows:



Figure 2.4.3: PESTLE analysis (Haberberg and Rieple, 2008)

Political and legal factors can have a significant effect on the retail industry. Vietnam has a stable political environment; there is no social unrest or action to provoke the current government, issues relating to the political landscape and trade regulation have not changed frequently, and the government has a reasonable development path for the Vietnamese economy. Alongside its accession to the WTO in 2006 (effective in 2007), Vietnam has fully opened doors in its distribution sector, thereby allowing 100% direct foreign investment in many fields including commercial production and distribution. In many big cities, the legal framework has focused on facilitating foreign and domestic investment allowing development of businesses in food distribution, supporting them if they diversify into the supermarket sector, accelerating the urbanisation process, gradually eliminating street vendors and unofficial traditional markets. After careful consideration the government ensures the retail industry develops as planned by proposing many strategies for specific areas. In that, there will be plenty of goods ranging from consumer goods to food and diversification simultaneously amongst all retail business models such as shopping malls,

supermarkets, convenience stores, hypermarkets, department stores and so forth. However, corruption could be considered as a barrier for all investors as administrative procedures are complicated and it takes a long time to deal with government due to their antiquated managerial style.

Regarding economic factors, it can be seen that a retail sector will be strongly affected by the economic environment. Thanks to rapid economic development and a relatively high and stable GDP growth rate, the economy is growing (estimated 6.6 percent growth in 2017), Vietnamese customers' expenditure has increased significantly year-on-year, and industrial competitive pressures could be reduced to some extent (Vietnamnet, 2017). Many investors recognised this and there has been massive penetration into this sector. Besides that, as indicated above, urbanisation also contributes to the development of retail industries. In Vietnam, supermarkets or shopping malls have not traditionally existed in rural and poor areas. Instead, people have official, unofficial and spontaneously-established traditional markets. In respect of interest rates, any slight changes definitely affect the economy; currently, the Vietnamese economy follows "market mechanism", as interest rate changes will lead to fluctuations in investment or spending. As interest rates decrease, the lower cost of capital has led to investment increasing in many projects because most Vietnamese projects are mainly borrowing-intensive; consumption has also increased as people are reluctant to save when interest rates are low. Of course the opposite applies when interest rates increase. Therefore, the interest rate is an effective tool for government in regulating the economy. Besides that, with Vietnam's retail market revealing its potential for development and attracting many large foreign investors, the effect of currency exchange rates needs to be considered: many foreign firms importing their products to sell in supermarkets and shopping malls, will definitely see product prices and customer purchasing behaviour affected by fluctuating exchange rates. Currently, the inflation rate in Vietnam has been reduced, and has fluctuated in recent years around 2.5-5%.



Figure 2.4.4: Vietnam inflation rate (Trading Economics, 2017)

Regarding social and cultural factors, shopping at traditional and spontaneous markets and buying food from street vendors is a habit amongst Vietnamese customers, and can be regarded as a constituent of Vietnamese cultural identity. Vietnamese everyday food preparation is sophisticated with the use of many varied ingredients. Vietnamese people have a tendency to prefer buying ingredients in unprocessed and fresh form, to enable them to use varied cooking techniques. All of their food requirements can easily be met at their traditional markets with their location advantages. However, those who have regard to food hygiene and product origin, and are prepared to accept fake or low-quality products with high-prices might have gradually changed their purchasing behaviour and begun to move to

supermarkets, shopping malls or convenience stores. Besides that, many consumers prefer to frequent shopping malls due to the variety of products and services offered. Unemployment rates in Vietnam have decreased, living standards are improving, and consumers' needs are increasing at both quali and quanti levels. According to Statistic, Vietnam's retail market has grown 10.2 percent over the past year with total sales reaching \$118 billion (VNExpress, 2017) and more than 85% of city dwellers prefer to shop at supermarkets or stores rather than traditional markets. In addition, some households with limited shopping time on weekdays might choose supermarkets for food purchase at the weekend. This is a big opportunity for firms to explore and meet market demands.

Labour costs in Vietnam remain low, the general salary for normal supermarket such as customer service or cashiers is about GB£150/month if they are official and full-time; part time students or workers will be paid based on their total time of working, and normally it is about 50p/hour. Many firms have identified Vietnam as a potential market with abundant labour force and cheap labour costs.

With 70 percent of the population aged from 16 to 64 and high urbanisation rates, Vietnam is gradually moving from "feeding and clothing oneself properly" to "creature comforts", especially amongst young citizens in cities. As the population pyramid of Vietnam indicates, there are many different age ranges of consumers; firms need to consider their localised demographic environment in order to meet their target customers' needs as well as offering the right products and price positioning to them. Customer power will be considered in the next part (Five-Force analysis).

Currently supermarkets, shopping malls or convenience stores are mostly located in big cities - firms ignore small towns and rural areas due to their lower purchasing power. Besides, there are many additional reasons which can explain investors' choices. Education in big cities is generally better than elsewhere. In fact, education has been seen to influence consumers' behaviour: educated Vietnamese people living in cities are more concerned about product quality and hygiene factors rather than price and convenience factors. They have higher earning potential and independence in their expenditure, with enhanced needs and longer shopping time. In some big cities, there are also huge differences in consumption; immigrants and members of different social classes are consumers in the same marketplace. Therefore, food firms have built their businesses in Vietnam based on their own development strategies and the market segmentation that they are serving.

In addition, the proportion of males and females is not uniform across age groups (see Figure 2.3.1). Generally it is women who make decisions as to which food and household items are purchased because they are mostly responsible for cooking, and housework. Vietnamese males do not usually cook, and women enjoy shopping more than men. This factor should not be ignored as firms attempt to penetrate retail markets and plan marketing campaigns.

Average income of people who live in big cities is much higher than elsewhere and there is a big gap between rich and poor people in Vietnam. According to Tradingeconomics (2017), in 2016, Vietnamese average income is 1,770 USD/year, and that of inhabitants of big cities such as Ho Chi Minh, Ha Noi and Da Nang, Hai Phong is much higher.



Figure 2.4.5: Vietnam GDP per capita (Trading Economics, 2017)

Marital status and areas where people live affect retail business in many ways. Due to high property prices in Ho Chi Minh City and Hanoi, and in line with traditional culture, some couples live with their parents; this fact might influence food purchasing patterns.

Regarding technological factors, importing new technologies into business can be an advantage for the organisation as well as its customers. It facilitates firms in improving the stocking and distribution process. Technological equipment used in Vietnam’s supermarkets or stores, including all computing systems that have smart functions are being designed to align with supermarkets’ business models. Currently, all Vietnamese supermarket chains have applied modern technologies in managing and controlling their back office and front

office activities. Technological factors are not seen as a barrier for all investors in Vietnam. However, some supermarkets use low-quality software to manage their businesses in the payment process which leads to customer dissatisfaction. In Vietnam, self-checkout or self-service machines have still not been applied. Besides that, e-commerce in Vietnam has developed significantly; 91% of customers own at least one electronic device, some of them have used such equipment to purchase many products online. Retailers should develop and expand their channels to meet customers' needs (Le, 2016).

Considering environmental factors, people have an awareness about eco-friendly products, recyclable packaging and any environmental effects during the production process. Vietnamese consumers have mostly trusted brand names if they've decided to shop there; in which case there should be no difference in purchasing behaviour. Besides, depending on their budgets, their shopping styles will be different. If firms reveal their social responsibility while doing business, cutting wastage, decreasing the use of natural resources and reducing environmental damage, this will be more welcomed by Vietnamese consumers.

Vietnam's retail market has many characteristics of a growth phase at the middle stage, the industry has potentially brought profits to investors, firms can improve and increase their market share if they have a good strategy which fits the macro and competitive environment.

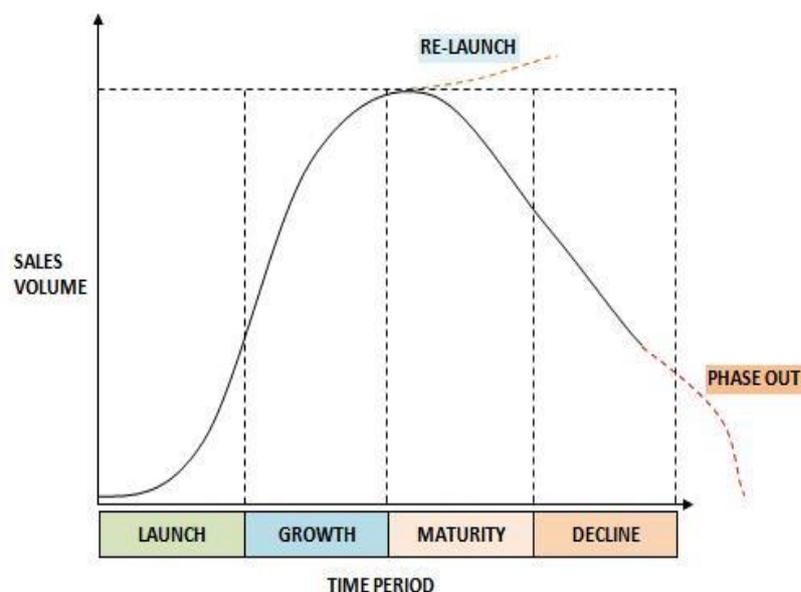


Figure 2.4.6: Industry life-cycle (Haberberg and Rieple, 2008)

Analysing the competitive environment of Vietnam retail industry using Porter's Five Forces model

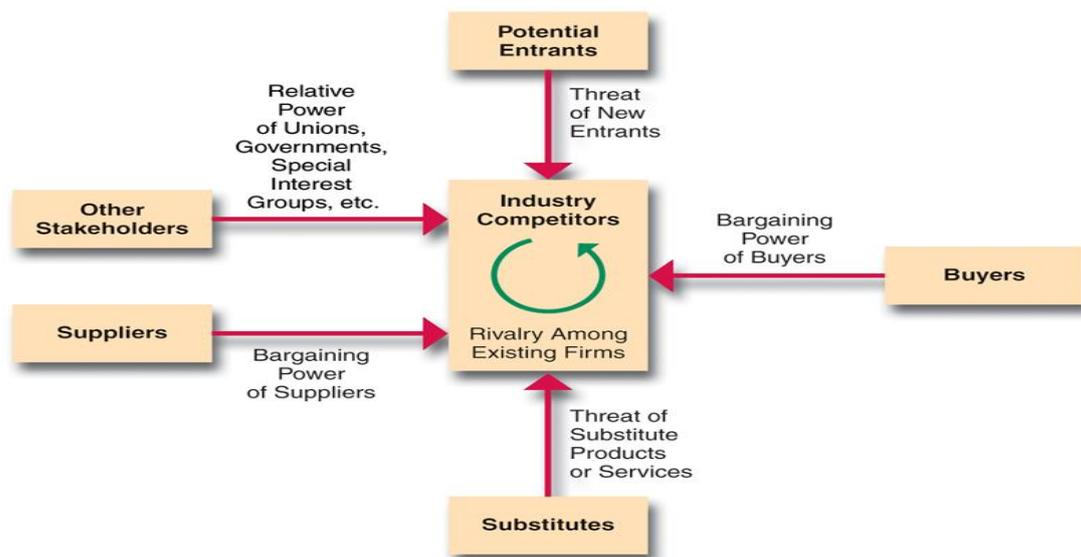


Figure 2.4.7: The Five Forces model (Haberberg and Rieple, 2008)

As indicated above, Vietnam's retail market holds potential and there are a significant number of buyers (consumers) who buy many products at supermarkets and stores. They have a variety of choices in choosing the brand name and stores they will go to and they can change to other stores and brand names easily without paying any significant switching costs. Household products and consumer goods can be standardised or undifferentiated; consumers can mostly find products anywhere (supermarkets, traditional markets and so forth). Besides that, with abundant information about product quality, easy to access producer reliability checking as well as many firms offering the same service, consumers in retail markets are considered to having a high power. Currently, shopping malls in Vietnam rent a space in their areas to other companies who want to sell some products inside the mall; these big customers also have a high power, if supermarkets or the investors of that mall increase rent per square foot or change their business policies (the number of events organised, marketing campaigns etc.), their big customers might choose another mall depending on how much commitment they have to their current location.

Regarding the power of suppliers for supermarkets or shopping malls and convenience stores, they have low power compared to the firms because of the existence of other high quality and abundant suppliers in the markets. Suppliers are always threatened by the growing ability of other suppliers who offer firms a better deal. There are many suppliers for

supermarkets from processed food, household goods and electrical providers to fresh food and vegetables, but it is not difficult to change and choose new suppliers. Therefore, both supermarkets and their suppliers need to consider carefully any mutual policies.

According to Haberberg and Rieple (2008), there are three types of substitution in analysing competitive environment. Considering retail markets, there are no products which can carry out the same function as foodstuffs, but some alternative products can be substituted for existing consumer goods; even in the area of food, there are plenty of alternative food and drinks if consumers choose to change preferences. Music or drinks and other items might fulfill similar psychological needs to some foods and consumer goods; cinemas, holidays or buying a new bike might be considered as an alternative use of spending power to buying goods in supermarkets. In retail markets, all products are regarded as potential substitutes for different industries and categories. The examples above express different levels of substitution and it is possible to reduce demand for a particular product, as there is a threat of consumers switching to the alternatives (Porter, 1980). Therefore, there is a significant threat of substitution in this industry.

Regarding the power of intensity of competitive rivalry, there are plenty of firms participating and competing in Vietnam's retail market to attract a higher market share; they are from different strategic groups and different business formats. There are number of dominant firms in the market, many new big firms having entered and created a new competitive landscape in recent years. However, Vietnam's retail market is identified as a fragmented market, and the competition level is high.

Entry barriers influence the level of threat of new entrants in many industries. In Vietnam, the grocery market has been transformed into supermarket-dominated businesses. In the retail market, entry barriers are low, firms with strong financial status and good managerial skills can easily enter this industry, the level of success depends on how well organised the businesses are, and what strategies are used. This is because of the fragmentation level of retail markets in Vietnam, and the many grocery business formats. Therefore, the threat of new entrants is high.

Besides Five-forces, complementary products should be considered. In the automotive industry for example, insurance and financial services can be demonstrated to be complementary products; while in the retail industry, all products and services offered by

other firms from different industries will be complementary products. Therefore, firms in the retail industry who want to achieve sustainable development should consider this force.

Based on the above analysis of the macro and competitive environment, a picture can be drawn of industry survival and success factors. All attributes that firms in the industry need to have in order to make “an acceptable or exceptional financial return” are revealed.

2.4.4. Drivers of change in the retail industry in Vietnam

2.4.4.1. The government’s control

As mentioned above, after becoming an official member of WTO in 2007 and from January 2015, foreign retailers were allowed to establish their businesses in Vietnam with 100% foreign capital (Business Development Group Vietnam, 2016). The whole retail picture in Vietnam has changed dramatically with a huge number of foreign retailers penetrating the market. According to Vietnamnet (2017), “The Government has allowed 100 per cent ownership by foreign retailers since 2015, and favourable policy continues to usher them in, as evidenced by the 12.5 per cent growth in foreign investment in 2016. A recently concluded free trade agreement with the European Union is expected to further boost investments in Vietnam”

Besides that, in an attempt to boost e-commerce, Vietnam is trying to convince 50 percent of enterprises to set up their online stores and use e-commerce platforms to sell their products or services. In addition, in order to increase non-cash transactions which are relatively uncommon in Vietnam, the government requires all supermarkets, shopping malls and convenience stores to accept payments via credit and debit cards (RetailinAsia, 2016)

2.4.4.2. Consumer behaviour patterns

As mentioned previously, Vietnamese consumers retain the habit of shopping for their daily food and groceries in traditional retail channels, especially the older generation due to many reasons related to price, culture and the nature of regions where they live as well as the development level of those areas. However, modern retail channels still possess huge room for development as numbers of people in urban and large cities have enjoyed shopping at supermarkets, shopping malls and convenience stores.

In addition, pricing has also been ranked as the most crucial decision-making factor during the purchase. Going to supermarkets, Vietnamese consumers expect to obtain good quality products at reasonable prices. Therefore, retailers should consider the price-quality equation amongst their development strategies for doing business in Vietnam.

2.4.4.3. E-commerce

Online shopping for food and grocery products has been prevalent in Vietnam. There is no data about how much money online customers have spent for food and products via online channels, but more and more people these days have chosen foods and grocery as well as other products online. In this research, the researcher will not concentrate thoroughly on exploring factors affecting customer loyalty at e-commerce level. However, as a part of research objectives, the researcher is going to investigate the relationship between how e-service quality directly and indirectly influences customer loyalty.

2.4.5. Summary

This part has presented a panorama of the Vietnamese retail industry, including an overview of the Vietnamese retail industry, its current situation, the current competitive environment (via PESTLE analysis), industry life cycle and five-force analysis. Finally, drivers of change in the Vietnamese retail industry in Vietnam were investigated. The next part is going to present all literature around the main theme of this research: CUSTOMER LOYALTY.

2.5. Customer loyalty

2.5.1. Introduction

According to Walton, (the founder of Wal-Mart): “There is only one boss - the customer, and he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else” (Entrepreneur, 2017). The terms “The customer comes first” or “The customer is king” are often used in business, slogans considered natural because firms’ final objectives are increasing their profits and image via customer satisfaction and customer loyalty (Fornell et al., 1996; Qui et al., 2015; Bouzaabia et al., 2013). The following parts will present many factors which might create customer loyalty.

2.5.2. Consumer tastes, consumer habits, consumer preferences and consumer behaviour

Retailers have realised that understanding their customers deeply can enhance loyalty and their firms' performance (Reed et al., 2000). Food choice is seemingly simple but in fact it is a significantly complicated process of getting the right level of customer choice and knowing the reasons why they choose it. According to Hawkins and Mothersbaugh (2007), all marketing decisions are mostly made based on assumptions and knowledge of consumer behaviour, Consumer behaviour demonstrates the picture of how people make decisions about what they want, need, select and buy between different alternatives such as brands, products and retailers. It is vital to understand customer behaviour in order to explore how potential customers will respond to new products or services, and help firms recognise the gap they need to fulfill in specific industries (Levy and Weitz, 2008).

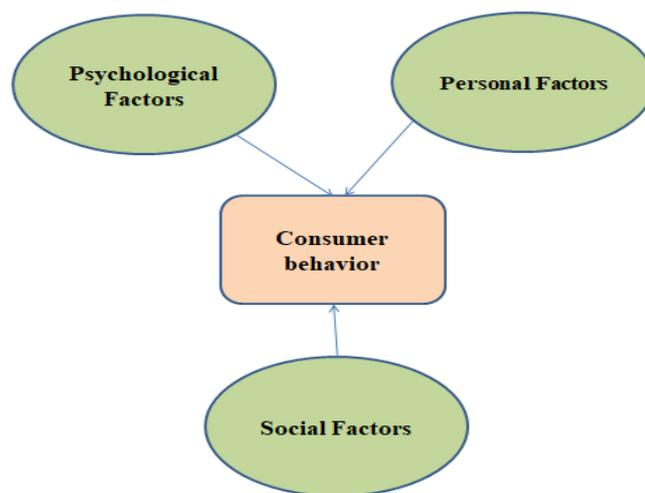


Figure 2.5.1: Factors affecting customer behaviour

(Adapted from Levy and Weitz, 2008:123)

There are three factors affecting consumer behaviour: personal, psychological and social. Personal factors explain differences between people within groups, the decisions they make will be based on their individual characteristics, unique habits and interests. This factor is informed by age, gender, background, culture and other personal issues (Levy and Weitz, 2008; Kopalle et al., 2010; Johnson et al., 2012). For example, older people will use their money differently for daily spending compared to young people. Social factors lead to different consumer behaviour. These include social class (income, education level, living

conditions), and social interaction (the relationship at school, work, community). These factors have a significant effect on how people respond to new products and marketing messages as well as how a purchasing decision is made. Besides that, each customer will respond and have different ways to respond to the information from marketers because they have different mindsets, perceptions and attitudes, the so-called psychological factors. In particular, consumers might change their needs and demands based on how they feel personally. Besides that, customer behaviour is also shown when customers are satisfied/dissatisfied with products or services, the frequency of repeat purchasing, and word-of-mouth (Wong and Sohal, 2003). Customer behaviour can be affected by cultural variables (Kopalle et al., 2010; Johnson et al., 2002). Customer satisfaction and loyalty can be different between countries based on customer behaviour even though scholars use the same index.

The word “taste” can refer to many forms which result from how products are displayed, prepared and cooked. Currently, supermarkets offer a huge range of fresh produce, own label processed and branded food from various locations, along with their recipes. It can be seen that food taste preferences are affected by the culture people live within. It leads to constituting customers’ tastes and habits. Therefore, if firms wish to succeed, they need to understand all factors contributing to taste and habit such as cultural factors, which are believed to affect how firms structure themselves as well as shape their marketing strategies (Johansson, 2000; Sudharshan and Mild, 2017). As Wright et al. (2001) note “food taste preference has been closely linked to cultural development”. Hofstede (1980; 1984) identifies culture as “the collective programming of the mind” which allow the differences between groups to develop. The term consumer preferences is often used in marketing and it refers to the likelihood of choosing one thing over another (Bruwer et al., 2011; Alphonse et al., 2015). Pelsmaeker et al. (2017) showed that consumer taste is a key driver of consumer preferences.

“Consumers’ preference for retail stores is affected by assortment, price offers, transactional convenience and shopping experience” (Arpita, 2014:536; Miranda et al., 2005, Lee et al., 2008; Carpenter and Moore, 2006). It is clear that consumer preferences have a significant impact on consumer behaviour, and customer perceived value can potentially affect customer behaviour which leads to their purchasing intention (Sirdeshmukh et al., 2002; Li and Petrick, 2008). “From customers’ perspectives, gaining value and being satisfied are essential consumption outcomes that influence buying behaviour and post

purchase behaviour (Keng et al., 2007)” (El-Adly and Eid, 2016:220). The research from Alphone et al. (2015) showed that consumers are willing to pay a premium for both organic and fair-trade produce. It is all about consumer preferences. These findings can be linked with customer perceived value and it is supposed that there is a relationship between customer preferences and customer perceived value. It is noted that preferences are independent of income and price. Ability to purchase goods might not determined by a consumer’s likes or dislikes. However, despite on-going research around consumer preferences, consumer behaviour and customer perceived value, the current literature seems to lack formative studies of how consumer preferences or demographic information affect customer perceived value and satisfaction.

In this research, strategic groups/supermarkets where consumers choose to shop, age, gender, location where they stay (5 main cities of data collection) and income will be used to explore the relationship between constructs (customer perceived value, customer satisfaction, customer loyalty). The hypotheses will be proposed at section 2.5.13.2.

2.5.3. Customer experience and customer perceived value

Customer experience

Customers have more power than ever due to a variety of available products and services offered; the increasing competition in the marketplace has given customers more choices. They do not just want to own or consume products or services; what they are looking for is unique and memorable experiences (Pine and Gilmore, 1999; Grewal et al., 2009; 2017; Lemon and Vehoeft, 2016; Puccinelli et al., 2009; Kumar et al., 2013). According to Babin et al. (1994) consumers evaluated a retail store in many ways which include stores’ functional quality as well as its “emotional-induced quality”. For example, consumers visit supermarkets not simply for food purchasing purposes but also for enjoyment and entertainment. They will evaluate services and improve brand image as a result of how much fun and enjoyment they have received (Srivastava and Kaul, 2016).

Customer experience is a subject which has been mentioned, researched by many practitioners and researchers in recent times. It is a key strategic objective for firms (Johnston and Kong, 2011). This term is firstly revealed by Holbrook and Hirshman (1982) who indicate that elements of pleasure, beauty, symbolic meaning, creativity and emotion can help firms understand better consumer behaviour. Pine and Gilmore (1999) stated that experience

should be considered as the development of economic value and firms do not sell the experience, they offer tangible facilities and intangible assets in their business environment through which consumers can experience the services or products offered. It will be possible for firms to control the customer experience as expected. In that, consumers always have an experience as using products or service offered by firms, this experience can be regarded as good, bad or indifferent. Pine and Gilmore (1999:89) also elucidated that “experience as inherently personal, existing only in the mind of an individual who has been engaged on an emotional, physical, intellectual, or even spiritual level”. The clear and comprehensive way of explaining customer experience is defined by Gentile et al. (2007: 397) “originating from a set of interactions between a customer and a product, a company or a part of the organisation, which provokes a reaction. This experience is strictly personal and implies customer’s involvement at different levels. However the concept of involvement is different from that of customer experience”

From the beginning, researchers focused on the emotion of consumers at the time they consume, interact with firms’ services, products (Holbrook and Hirshman, 1982). However, there is no consensus about which factors constitute customer experience. Firms cannot fully control customer experience via advertising, store displays, service interface, these experiences might be influenced by other factors such as customer interaction and their shopping purposes (Klaus abd Maklan, 2012; Meyer and Schwager, 2007, Hume et al., 2006). Verhoef et al. (2009) describe experience as involving “cognitive, social, affective and physical nature”. Consumption is not only the activity that occurs before and after purchasing, it can be grouped into four stages including pre-consumption experience, purchasing experience; core consumption experience and a remembered consumption experience (Caru and Cova; 2003 and Arnould et al., 2002). Therefore, it needs to consider the so-called “touch points” which is the process that customers actually get involved or interact with firms in direct and indirect ways (Zomerdijk and Voss, 2010; Martin et al., 2015, Lemke et al., 2011, Gremler, 2004; Juttner et al., 2013) (Figure 2.5.2)

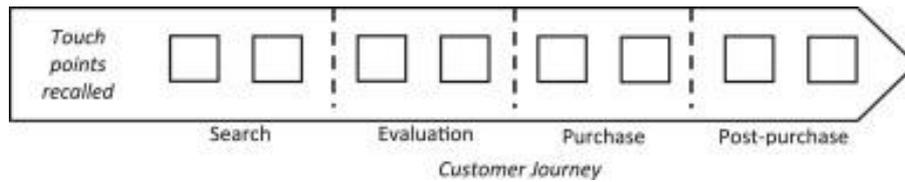


Figure 2.5.2: Application of the sequential incident technique to touch point research

(Source: Adaped by Stein and Ramaseshan, 2016:9)

Experience is something personal, unique and different consumers will definitely hold a different level of experience (Schmitt, 1999; 2003). Many researchers have used their own variables (Table 2.5.1) to looking at customer experience (Grewal et al., 2009; Verhoef et al., 2009; Berry et al., 2002; Gentile et al., 2007; Naylor et al., 2008, Hsu and Tsou, 2011; Sheng and Teo, 2012; Nasermodeli et al., 2013) and regard it as a part of consumer behaviour.

Researchers (Year)	Research object	Research type	Antecedents
Berry <i>et al.</i> (2002).	Hospital and car rental	Qualitative research	Observation on expressions, body language and physical environment
Gentile <i>et al.</i> (2007)	Famous brand users with very strong image in Europe.	Qualitative research	Value expectation of consumer (hedonic and utilitarian values)
Naylor <i>et al.</i> (2008)	Resort/spa and retail	Quantitative research (MANOVA)	Advertisement
Grewal <i>et al.</i> (2009).	Recommended for the retail industry	Conceptual	Internal factors controlled by company (promotion, price, product, supply chain and location) and the macro environment
Verhoef <i>et al.</i> (2009)	Recommended for the retail	Conceptual	Social environment, self service technology, retail atmosphere, assortment, price, customer experience in alternative channels, retail brand and customer experience (t-1).
Hsu and Tsou (2011)	Blog online	Quantitative research (EFA & PLS)	Information credibility
Sheng and Teo (2012)	Mobile phone users	Quantitative research (PLS)	Utilitarian and hedonic values
Nasermodeli <i>et al.</i> (2013)	Business school students of private colleges.	Quantitative research	Social environment

Table 2.5.1: Summary of experience antecedent researches (Andajani, 2015:632)

There are some methods used to measure customer experience, the following table which is adapted by Andajani (2015) (Table 2.5.2)

Model	CEI (Kim <i>et al.</i> , 2011)	EXQ (Klaus & Maklan, 2011)	Customer Experience (Gentile <i>et al.</i> , 2007)	Experiential Marketing (Schmitt, 1999)
Dimensions	Environment	Peace-of-mind	Sensorial	Sense
	Benefits	Moments-of-truth	Emotional	Feel
	Convenience	Result focus	Cognitive	Think
	Accessibility	Product experience	Pragmatic	Act
	Utility		Lifestyle	Relate
	Incentive		Relational	
	Trust			
Methodology	Empiricism, scale development	Empiricism, scale development	Empiricism, factor analysis	Empiricism, factor analysis
Exploratory research conducted to define construct	Yes	Yes	Yes	No
Outcomes empirically linked to construct	Not available	Repurchasing behavior, Customer satisfaction Stated loyalty Positive word-of-mouth intentions	Customer commitment Customer involvement	Not available

Note: CEI (Consumer Experience Index); EXQ (Customer service experience)

Table 2.5.2: Experience Measurement Method (Adapted by Andajani, 2015:631)

According to Schmitt (1999), there are five different types of experiences to be considered, which are “think, feel, act, sense and relate” and the marketers should integrate all of these things to generate customers’ holistic experience and then Fornerino et al. (2006) identified five dimensions of customer experiences including “sensorial-perceptual, affective and physical-behaviour and social and cognitive (facets)”

Retail customer experience

Terblanche and Boshoff (2001) identified retail customer experience as all elements that encourage or impede customers during the process of interaction between them and retailers. Customer interaction can be activities about searching information, selecting stores to go, purchase and post-purchase stages (Lucas, 1999; Wong and Sohal, 2006; Grewal et al., 2009). The finding of Berry et al. (1990) stated that retailing is all about creating customer experience by connecting with their emotions, emphasising reasonable price, saving customers’ time and energy, giving them respectfulness. In the current competitive marketplace, firms that offer a superior shopping experience tend to be more successful

(Baker et al., 2002, Spena et al., 2012); Jones et al. (2010) propose that retailers can use immersive technology to stimulate and energise customers' shopping experience.

As mentioned above, many definitions about customer experience have been stated, and retail customer experience can be defined as “the sum total of cognitive, emotional, sensorial and behavioural responses produced during the entire buying process, involving an integrated series of interaction with people, objects, processes and environment in retailing” (Shilpa and Rajnish:792). Positive emotions are highly associated with a good shopping behaviour and outcomes (Machleit and Eroglu, 2000). There are four dimensions which can characterise retail customer experiences, namely joy, mood, leisure and distinctive, it is researched by Shilpa and Rajnish, 2013 based on many variables which can affect customer experience (Table 2.5.3)

Items	Studies
Good	Swinyard, 1993; Babin and Darden, 1996; Richins, 1997; Jones <i>et al.</i> , 2006
Happy	Swinyard, 1993; Liljander and Strandvik, 1997; Richins, 1997
Exciting	Swinyard, 1993; Liljander and Strandvik, 1997; Kaul, 2007; Carpenter and Moore, 2009; Patwardhan and Balasubramanian, 2011
Satisfying	Babin and Darden, 1996; Jones, 1999; Jin and Sternquist, 2004; Machleit and Eroglu, 2000
Pleasurable	Mehrabian and Russell, 1974; Izard, 1977; Plutchik, 1980; Holbrook and Hirschman, 1982; Donovan and Rossiter, 1982; Babin <i>et al.</i> , 1994; Falk and Campbell, 1997; Machleit and Eroglu, 2000; Mathwick <i>et al.</i> , 2001; Baron <i>et al.</i> , 2001; Jin and Sternquist, 2004; Backstrom and Johansson, 2006; Kaul, 2007; Backstrom, 2011; Patwardhan and Balasubramanian, 2011
Engaging	Pine and Gilmore, 1998
Relaxing	Kotler, 1973; Pine and Gilmore, 1998; Schmitt, 1999; Mathwick <i>et al.</i> , 2001; Gentile <i>et al.</i> , 2007; Verhoef <i>et al.</i> , 2009; Jain and Bagdare, 2009; Soars, 2009
Refreshing	Kotler, 1973; Pine and Gilmore, 1998; Schmitt, 1999; Mathwick <i>et al.</i> , 2001; Gentile <i>et al.</i> , 2007; Verhoef <i>et al.</i> , 2009; Jain and Bagdare, 2009; Soars, 2009; Jones <i>et al.</i> , 2010
Delightful	Oliver <i>et al.</i> , 1997; Arnold <i>et al.</i> , 2005; Backstrom and Johansson, 2006
Uniqueness	Pine and Gilmore, 1998; Schmitt, 1999; Meyer and Schwager, 2007; Brengman and Willems, 2009; Palmer, 2010
Memorable	Pine and Gilmore, 1998; Jain and Bagdare, 2009

Table 2.5.3: Items for scale development (Shilpa and Rajnish, 2013:794)

Despite the on-going conceptual development of customer experience and its constructs, there is a limited number of studies investigating its impacts on customer perceived value, customer satisfaction and loyalty (Lemke et al., 2011; Maklan and Klaus, 2011; Verhoef et al., 2009, Bagdare and Jain (2013). However, many current studies about customer

experience use the reflective method rather than applying formative approach. Some scholars explored the link between customer experience and its outcomes such as customer satisfaction and customer loyalty, ignoring mediating or moderating variables (Bagdare and Jain, 2013). In the research of Lin and Bennet (2014), they found that customer experience is positively related to overall satisfaction and the hypothesis that loyalty programme membership positively moderates the relationship between customer experience and customer satisfaction was rejected. Terblanche (2018) indicated that customer experience has a significant direct impact on customer satisfaction. Therefore, whether the positive relationship between customer experience and customer satisfaction exists is going to be investigated in this thesis, the hypothesis can be seen in section 2.5.13.2.

Customer perceived value

Regarding customer perceived value, it has recently received significant attention in the marketing field (Ulaga and Eggert, 2006) because it has a crucial role in predicting purchase behaviour (Chen and Dubinsky, 2003; Chang and Wang, 2011) and contributes to firms' strategy-adjustment, and it also constitutes customer loyalty in an electronic business by decreasing the possibility of customer seeking alternative service providers (Anderson and Srinivasan, 2003). And customer perceived value is a cornerstone of marketing and competitive strategic research (Lindgreen and Wynstra, 2005; Khalifa, 2004). Past research defined perceived value in a simple way as it refers to a trade-off between price and quality, this concept is considered insufficient in modern marketing (Rintamaki et al., 2006) and then it is re-defined by many researchers and marketers (Chen and Dubinsky, 2003; Chi and Kilduff, 2011; Davis and Hodges, 2012).

Zeithaml (1988) introduced the concept of "perceived value" which is the relationship between benefits and sacrifices, this term is assessed in terms of comparing between many firms leading to the whole picture of "how buyers choose a certain product or supplier over others" (Ulaga and Eggert, 2006; Anderson et al., 2000; Hanninen and Karjaluoto, 2017: 606).

Zeithaml (2000) defined perceived value as the overall assessment of customers toward the products or services offered by suppliers based on what they received directly, in that brand image, store attributes are also considered. In a similar vein, Leroi-Werelds et al. (2014:430), Kotler and Keller (2009), Velimirivic et al. (2011), (El-Adly and Eid, 2016:220),

customer perceived value is “a trade-off between what they get (i.e., benefits) for what they give (i.e., price or sacrifice)”. The benefits component would include a perceived service quality and a number of psychological benefits which competitors might not imitate easily (Parasuraman and Grewal, 2000). The sacrifices components related to the form of monetary and non-monetary prices (time, effort, energy) that consumers contribute at the purchasing process. However, Sheth et al. (1991) stated that value perceived is not just quality and price issues, it might also be affected by other social, emotional and epistemic factors.

Perceived value is developed based on “Equity Theory” (Yang and Peterson, 2004), those who get involved in the exchange process might feel equally treated if there exists a good balance about what is given and received.

There are two value perceptions which are considered in many literatures: functional motives refer to tangible things such as price, quality, convenience; non-functional motives (symbolic value) related to all intangible wants such as social and emotional needs (Chen and Hu, 2010). Keng et al. (2007) indicated that perceived excellence value refer to what consumers feel about the product performance and appreciate a service provider for all professional and reliable service delivered. Therefore, service quality can be a good indicator of a measure of customer values (Vera, 2015).

There are two theories used to explain perceived value: means-end chain theory and economic theory of utility. Means-end chain theory is identified by Gutman (1982); it explains how specific attributes of products or services (the means) are associated with personal values (the ends). The theory suggested that customers are more likely to choose products or services that closely obtain the consequences that they desire. This means that customers will find the floors that can provide better values. Via this theory, marketers and researchers will understand consumers and which factors affect perceived value. Especially, the means-end chain theory is often applied in the food retailing industry and it helps firms inform their business strategies (Devlin et al., 2003). The economic theory of utility presents that customers will try to obtain maximum utility with minimum resources, such as time and budget (Henderson and Quandt, 1958), these theories can explain customer perceived value to some extent.

It is supposed that customer perceived value can potentially affect customer behaviour which leads to their purchasing intention (Sirdeshmukh et al., 2002; Li and Petrick, 2008).

“From customers’ perspectives, gaining value and being satisfied are essential consumption outcomes that influence buying behaviour and post purchase behaviour (Keng et al., 2007)” (El-Adly and Eid, 2016:220)

A number of measurements have been developed in order to measure “perceived value”, the uni-dimensional measure (Patterson and Spreng, 1997; Cronin et al., 2000; Eggert and Ulaga, 2002) has been applied by many researchers with a limited number of items that represent a perception of value. However, the determinants of perceived value are different among consumers (Sweeney, 2003). Boltom and Drew (1991) indicated the above measurement has a lack of validity. Chang and Wang (2011:350) concluded that “customers with a high perceived value have a stronger relationship between satisfaction and customer loyalty than customers with a low perceived value”. In that, customer loyalty has been regarded as one of the most vital factors contributing to firms’ profitability. If customer perceived value is not understood thoroughly, the higher loss of customers would result as a result of their dissatisfaction (Anderson and Srinivasan, 2003; Chiou, 2004; Tsai et al., 2006). However, it needs to be noted that customers might be satisfied with products or services delivered, but still not consider them good value (Petrick, 1999). Therefore, customer satisfaction and customer loyalty are the two crucial factors revealing real customer perceived values. In practice, many researchers have focused on the relationship between customer perceived value and customer satisfaction/customer loyalty. Chang and Wang (2011) viewed consumer loyalty (including repetitive purchase intentions and positive word-of-mouth communication) as a dependent variable; customer perceived value and satisfaction as independent variables when they researched online customers’ behaviour. The result demonstrated a positive relationship between satisfaction - perceived value and customer loyalty. It indicated “satisfaction has a higher impact on customer loyalty at higher levels of customer perceived value ($\beta=0.697, t=9.916$) than at lower customer perceived value ($\beta=0.572, t=8.779$)” (Chang and Wang, 2011:349). In addition, many researchers have supported and found the positive relationship between customer perceived value and customer satisfaction, in other words, customer perceived value is considered as a positive and direct antecedent of customer satisfaction, such as El-Adly and Eid (2016), Babin et al. (2007), Zameer et al. (2015), Ryu et al. (2008), Walsh et al. (2011), Lin and Wang (2006), Tung (2004). However, in the findings of Ishaq (2012), he indicated that customer perceived value is positively and directly related to customer loyalty. However, Bei and Chiao (2001), El-Adly and Eid (2016) also found only the indirect relationship existed between these two

variables. In accordance with previous studies, the hypotheses of whether customer perceived value is positively associated to customer satisfaction and customer loyalty will be proposed in section 2.5.13.2.

2.5.4. Consumer satisfaction

Consumer satisfaction is explored by many scholars, the notion of it stems from consumption experience (Eklof, 2000; Fornell et al., 1996, Anderson et al., 1994; Parasuraman et al., 1988; Mohajerani and Miremadi, 2012; Torres and Kline, 2013). Kursunluoglu (2014:529), Oliver (1999) stated “Satisfaction is a degree of meeting the needs at the end of a purchase”. Kotler and Keller (2009:789) defined customer satisfaction as “a person’s feeling of pleasure or disappointment that results from comparing a product’s perceived performance or outcome with his/her expectations” (Oliver, 1981; Tse and Wilton, 1988). Parasuraman et al., (1988) introduced the disconfirmation paradigm, they stated that customer satisfaction is a post-decision experience in which customers will evaluate how much that retailers could meet their expectations. Mittal and Frennea (2010:3) defined that “customer satisfaction is a customers’ post-consumption evaluation of a product or service”. The well-accepted definition in the literature is from Calder et al. (2013) who defined customer satisfaction as an overall summary evaluation of consumption experience. Therefore, the level of customer satisfaction depends on the gap between expectation and perceived performance. It is also a good indicator of firms’ future performance, a crucial dimension to long-term business success (Zeithaml et al., 1996; Sarlak and Fard, 2009; Ashlay et al., 2010; Tuli and Bharadwaj, 2009; Lo, 2012), firms in the hotel industry will be unable to compete with their competitors if they cannot satisfy their customers (Forozia et al., 2013). And firms with highly satisfied customers will get higher economic returns (Yeung et al., 2002). Dominici and Guzzo (2010) indicated that the cost of appealing to new consumers is much higher than that of retaining the existing one, although keeping customers loyal is a complex issue. Evaluating customer satisfaction has been the largest annual market research spending that firms made (Wilson, 2002). In looking at customer satisfaction, firms can recognise their strengths and weaknesses; if firms can fulfill their customer needs, they will receive customer satisfaction in return and vice versa.

There is no officially accepted model or measurement scale being used for customer satisfaction. It is recognised as an exploratory dimension rather than a comprehensive model (Gilbert and Velourtsou, 2006). In food service, customer satisfaction can be measured by a

variety of elements, namely service quality, hygiene, atmosphere and product quality (Yuksel and Yuksel, 2002). In the research of Emery and Fredendall (2002), they indicated that in restaurant services, customer satisfaction is significantly influenced by employee behaviour in the interaction process between them and their customers (Hennig-Thurau, 2004; Wall and Berry, 2007; Baker et al., 2013), in the retail industry, every department and employee should focus on who their customers are and their requirements as they are more demanding in a competitive marketplace (Asher, 1989)

Customer satisfaction can only occur in the case of customer services matching customers' expectation (meet or exceed) (Beran and Evans, 2010). In literature, there are two approaches of customer satisfaction that are highly accepted. The first one is "the expectancy-disconfirmation approach" which is defined by Parasuranman et al. (1988) and Zeithaml et al. (1996). It is mainly based on the comparison between customers' expectation and their actual perceived experience. The second one is "the performance-only approach", the level of satisfaction is evaluated based on each time purchasing activities occurred (Oliver, 1997). Many researchers have also classified customer satisfaction into two types: attribute satisfaction and overall satisfaction. "Attribute satisfaction relates to customers' satisfied cognitive mindset with products or services offered by firms, "Overall satisfaction" is regarded as "pleasurable fulfillment" which refers to the effective responses of consumers toward an offered product or service (Chiou and Droge, 2006; Machleit and Mantel, 2001; Oliver, 1999)

Asher (1989:93) mentioned various questions that customers might ask themselves to determine whether services delivered can be considered satisfying (Figure 2.5.3), and "the more knowledge we have of customers' needs, the better we will be able to respond".

- Did we keep all our promises?
- Did they get good service at every point of contact in our company?
- Did we do everything we could to help?
- Was the product or service delivered on time, at the right time?
- Did we start for their problem rather than our product or service?
- Are we aware of all their needs, current and potential? And do we ask about them?
- Do we notify them of any changes to the product or service?
- How many people in our company understand the needs of our customers?
- Can they depend on the quality of our suppliers?
- Are we interested in how they use the product?

Figure 2.5.3: Some ways in which customers measure their satisfaction

(Asher, 1989:93)

La Londe and Zinszer (1987) divided customer service into three stages and in these stages, customers will interact directly or indirectly with firms' service (Figure 2.5.4)

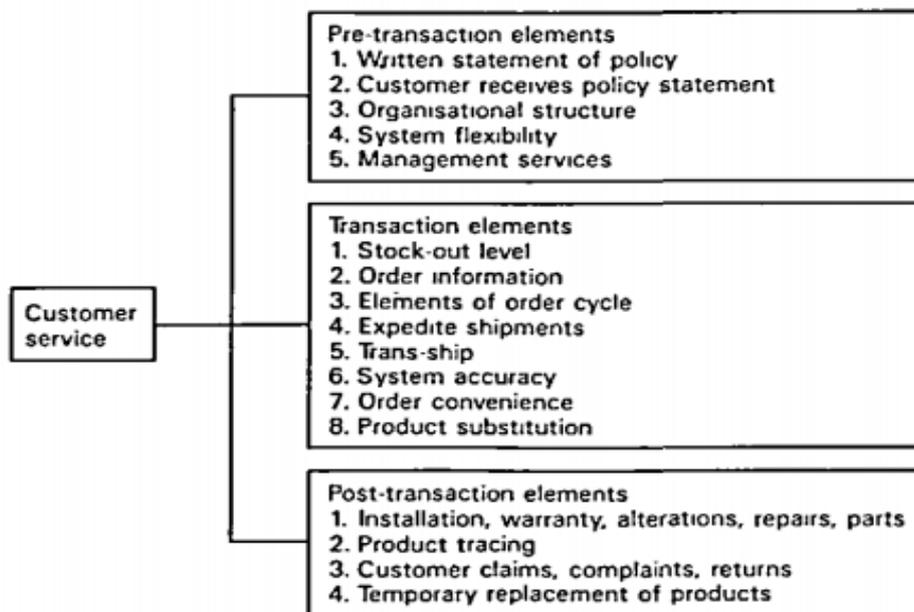


Figure 2.5.4: Elements of customer service

(La Londe and Zinszer, 1987, Adapted by Negel and Cilliers, 1990:28)

Krampf et al. (2003) mentioned a confirmation and disconfirmation paradigm by comparing expectations and perceived performance which are considered as cognitive constructs (Westbrook and Oliver, 1991).

Determinants of customer satisfaction

There is some research on which factors might affect customer satisfaction. According to Fornell et al. (1996), three antecedents which are perceived value, perceived quality and customer expectation have been revealed. Service quality has a strong positive effect on customer satisfaction and loyalty (Bolton and Drew, 1991; Siu and Cheung, 2001; Cronin et al., 2000; Athanassopoulos, 2000). The research applied in a retail store (Sivadas and Baker-Prewitt, 2000) also presented that service quality affects satisfaction, and that loyalty is influenced by both service quality and satisfaction.

Expectancy Disconfirmation Theory (Tse et al., 1990; Oliver, 1997) can be used to measure customer satisfaction. The theory focuses on comparing perceived performance level and customer initial expectations. If products or services delivered are worse than expected, “negative disconfirmation” would be a result; if it is better, the result is “positive disconfirmation” (Oliver et al., 1997).

The relationship between satisfaction and loyalty has been increasingly explored in the literature, especially in the retailing industry (Yang and Peterson, 2004; Lam et al., 2004; Chen and Tsai, 2008; Liu and Jang, 2009; Pan et al., 2012; Bouzaabia et al., 2013). Loyalty is developed in three steps, including cognitive loyalty, emotional and intentional loyalty (Oliver, 1999). After consumers compare their actual experiences with their expectations, they might be satisfied with the service provider or not, and these factors will affect the level of intentional loyalty (Anderson et al., 1994, 1997). The findings from Perez and Bosque (2015:22) showed that “customer satisfaction significantly and positively affected customer recommendation ($\beta=0.59, p<0.05$) and repurchase behaviours ($\beta=0.82, p<0.05$)”. Chang and Wang (2011:346) also concluded that “customer satisfaction has a significant impact on customer loyalty ($\beta=0.84$ t-value= 4.81)”. There are a number of other researchers supporting the above results, such as, Rahman et al. (2016), Chen (2012), Bouzaabia et al. (2013), Kim et al. (2004), El-Adly and Eid (2016), Liu et al. (2011), Chang and Yeh (2017), Kitapci et al. (2013), Han et al. (2011b). Wong and Sohal (2003) investigated customer satisfaction in the retail industry, and concluded that the greater degree of consumer

experience satisfaction with retailers, the higher probability of them revisiting the retailers. This finding is consistent with the study from Calvo-Porrall and Levy-Mangin (2015) that customer satisfaction is negatively related to customer switching intentions. However, some researchers also prove that customer satisfaction does not equate to customer loyalty (Mutum et al., 2014; Qui et al., 2015; Stan et al., 2013; Kumar et al., 2013). Particularly, “That is, satisfaction leads to loyalty but that loyalty can only be achieved in the presence of other factors (Oliver, 1999)” (Qui et al., 2015:92). In addition, according to Mutum et al. (2014:947), satisfaction might not be the best predictor of customer loyalty and “the presence (or lack) of switching barriers may be the reason a customer stays with (or leaves) a firm”. Besides that, “there is evidence that satisfaction and loyalty are not always strongly correlated” (Miranda et al., 2005; Baumann et al., 2012:149; Mittal and Lassar, 1998); these scholars stated that in most studies weak association between customer satisfaction and customer loyalty were revealed. Jones and Sasser (1995) concluded that “the only true loyalists were the totally satisfied customers” (Baumann, 2012:149). In addition, Sivadas and Baker-Prewitt (2000) found that satisfaction was found to have no significant direct impact on store loyalty. Kumar et al. (2013:246) found the link between customer satisfaction and customer loyalty “is not as strong as it is believed to be and customer satisfaction is not enough to explain loyalty”, Kumar et al. (2013:246) also concluded “the variance explained by just satisfaction is rather small - around 8 percent”. These findings have left the above relationship endlessly debated. The hypothesis related to whether customer satisfaction is positively associated with customer loyalty will be proposed in section 2.5.13.2.

2.5.5. Perceived switching barriers

The relationship between perceived switching barriers, switching behaviour and customer retention has been explored by many scholars in recent years (Jones et al., 2000; Stant et al., 2013, Mutum et al., 2014; Liu et al., 2011; Tung et al., 2011; Koutsothanassi, 2017). It can be seen that consumer switching leads to decreased sales and market share as well as increased costs that firms might need to spend in order to attract more new customers (Terblanche and Boshoff, 2010).

Switching barriers have been explored widely in marketing literature (Mutum et al., 2014) and there is no consensus between scholars as to its definition (Yang and Peterson, 2004; Tsai and Huang, 2007; Li et al., 2007). Switching barriers represent many factors which provide additional costs to customers if they want to change to alternative providers

(Jones et al., 2000). Also, Fornell (1992) and Tung et al. (2011) stated that switching barriers include all reasons that impede and hinder customers from switching to competitors. The existing literature has demonstrated two groups of switching barriers: positive and negative (Han and Hyun, 2012; Han et al., 2011b; Jones et al., 2000). The positive switching barriers based on relational benefits or loyalty programme benefits in which service providers have invested time, money and effort in building a relationship with their existing customers, creating commitment and emotional attachment to firms. Such benefits can be specially targeted offers, social status improvement or confidence. Such benefits can deter customers from moving to competitors due to the unavailability of offered benefits (Han et al., 2011 a, b). The negative switching barriers apply to all negative reasons which present in a relationship (Hirschman, 1970) such as non-monetary, monetary costs or all sacrifices which consumers have to pay in order to move to other providers (Han et al., 2009), and switching costs which are considered as negative switching barriers.

Consumers can easily compare information between different service providers, they might switch to other alternative providers if there is no or low switching cost (Anderson and Srinivasan, 2003; Terblanche and Boshoff, 2010; Valenzuela, 2012). Switching can be considered as a possible route consumers may take if current service or product-providers cannot satisfy them (Hsu, 2014). Perceived switching cost refers to the perception of customers about money, effort and time associated with platform changing (Jones et al., 2007). Shafei and Tabaa (2016), Lam et al. (2004) defined switching costs as the cost involved in changing from one supplier to another, consumers tend to remain on the same platform if perceived switching cost is high. For example, in a mobile phone context, various costs associated with platform changing might impede customers in switching. These costs can be extra spending for other devices which must be associated with the new device that customers intend to buy; or time and effort that customers need to assimilate in order to use new products, or perceived loss of past investment (Guiltinan, 1989). In addition, Lee et al. (2001) argued that unsatisfied customers would not switch to other providers because high switching costs occurred. According to Becker (1960); Farrell and Rusbult (1981), in their research on employee turnover, they concluded that employees are less likely to switch jobs if the switching costs increase. Porter (1980:10) identified switching costs as “one-time costs facing the buyer of switching from one supplier’s product to another”. The nature of switching costs varies across industries (Fornell, 1992).

According to Bitner (1995), Burnham et al. (2003), Edward and Sahadev (2011), El-Manstrly (2016), Al-Hawari (2014), perceived switching costs can be divided into three groups: monetary costs, psychological costs and relational costs. The monetary costs refer to the benefits lost in giving up the current providers (commission, past investment, benefits from loyalty programmes) and cost to buy a new one from alternative providers. The psychological costs related to customers' feelings and attitudes toward their new choices, the anxiety that occurs during the switching process due to uncertain consequences. Chen and Hitt (2002); Wathne et al. (2001), Aydin et al. (2005), Lee et al. (2001) also call these costs "procedural costs" or "information costs" which include economic risk costs, search and evaluation costs, adaptation costs and set-up cost. The final cost is a relational one; it refers to "personal relationship loss costs" with the supplier's staffs or "brand relationship loss costs" with their current brand (Burnham et al., 2003; Patterson and Smith, 2003). Due to the above listed perceived costs of switching, the possibility of customers' leaving has been reduced. Some researchers concluded that dissatisfied customers do not exit the service platform due to high switching costs (Beerli et al., 2004, Colgate and Lang, 2001).

Satisfaction might interact with other factors in the decision-making process. The interactions between switching cost or alternative attractiveness and satisfaction can determine continuance intention (Shin and Kim, 2008; Alderfer, 1969; Bansal et al., 2004). In many cases, consumers are satisfied with products and services delivered, but if the cost and benefits of switching are beneficial for consumers, they might be willing to switch to other providers. Consumers with different levels of satisfaction might perceive the switching cost value differently. For example, with those who are satisfied, the motivation to switch is low, so the switching cost is considered as unnecessary and unwanted but for those who are unsatisfied, the cost of switching to other service providers is regarded as necessary in order to fulfill the needs that their current providers cannot meet (Hsu, 2014). Therefore, unsatisfied consumers might be less sensitive toward switching cost compared to satisfied individuals. Another factor to be considered is the attractiveness of the available alternatives (AAA) (Jones et al., 2000). This AAA construct is positively related to exit and negatively to loyalty (Ping, 1993; Rusbult et al., 1982). When the perception of AAA is low, customers have a tendency towards retention and more loyalty due to low perceived benefits of switching providers (Anderson and Narus, 1990; Colgate and Norris, 2001; Mutum et al., 2014).

Some evidence from previous research indicates that switching barriers are positively associated with loyalty (Fornel, 1992; Ping, 1993; Aydin and Ozer, 2005; Shafei and Tabaa, 2016, Koutsothanassi et al., 2017). This factor is concerned as one of the most vital indicators of customer loyalty. When switching barriers are high, the option to exit will be limited and customers might have a tendency towards loyalty (Hirschman, 1970; Jones et al., 2007; Mutum et al., 2014). De Ruyter et al. (1998), Qui et al. (2015:92) also found that “*in the industries characterised by relatively low switching costs, customers are less likely loyal compared to service industries with relatively high switching costs*”, they examine more carefully the perceived service quality compared to customers with high switching cost (Jones et al., 2000). Han et al. (2011a, b) indicated that *negative and positive switching barriers can moderate the link between satisfaction and switching intention*. However, Lam et al. (2004) did not demonstrate support for the above in his research. The view that customer satisfaction is the main indicator of customer loyalty has been explored by many scholars, Cronin and Taylor (1992) stated that customer satisfaction behaviour can lead to loyalty, but loyalty cannot be guaranteed only by satisfaction, other factors should be concerned, it is “switching cost” (Olivier, 1999).

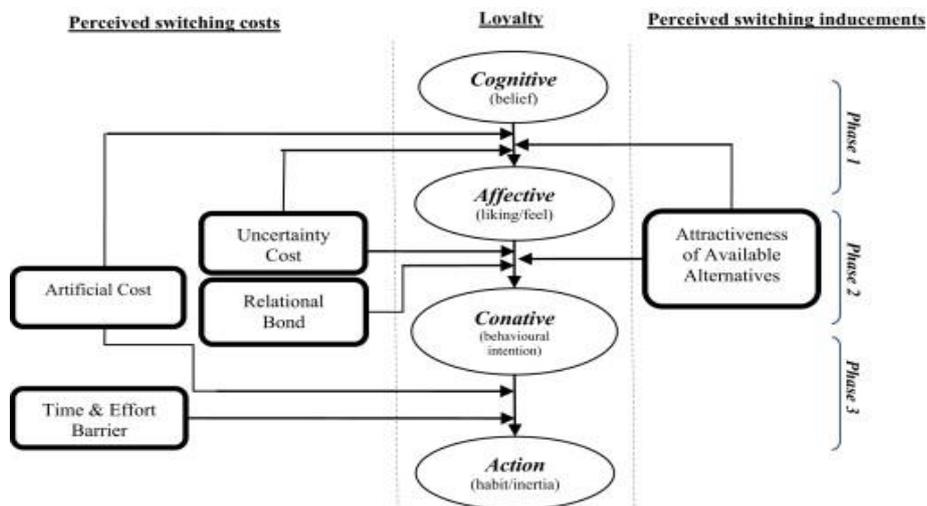


Figure 2.5.5: The conceptual framework (Mutum et al., 2014: 945)

According to Mutum et al. (2014:947), “past studies on switching behaviour have failed to distinguish between consumers at various levels of loyalty by assuming that they are all similar” (see Figure 2.5.5). Another proposed model was researched by Qui et al. (2015), Stan et al. (2013), Tung et al. (2012), Kim et al. (2004), Liu et al. (2011), Rosario and Foxall (2006) and it investigated the relationship between switching barriers and customer loyalty.

They found that switching costs which were assessed in terms of price sensitivity have a strong, positive and direct impact on customer loyalty and it also moderates the link between customer satisfaction and customer loyalty. In other words, “as switching costs increase, the association between customer satisfaction and customer loyalty diminishes and also as customer satisfaction increases, the effect of switching costs on customer loyalty decreases” (Stan et al., 2013:1549). The same results were found by Han et al. (2011a,b), Jones et al. (2000): “the negative association between switching costs and loyalty in that customers feel locked in the relationship when they perceive a high level of switching costs” (Qui et al., 2015:92). Lam et al. (2004) revealed switching costs positively affect customer loyalty in terms of recommendation and repatronage. Koutsothanassi et al. (2017:434) concluded that “the switching barriers explained more than 40 per cent of customer loyalty”. All of the above findings were consistent with the previous research from Jones et al. (2000) that “higher perceived switching costs and lower attractiveness of competing alternatives are associated with higher repurchase intentions” (Tung et al., 2011: 32). However, on the other hand, Burnham et al. (2003) explored the case of financial switching costs and found that switching costs have the lowest influence on customer loyalty and the findings from Tung et al. (2011:35) showed that “the relationship between the attractiveness of alternatives and loyalty is not significant” and Kim et al. (2004) found the impact of switching barriers on customer loyalty, but not much compared to the customer satisfaction dimension. In the research of Calvo-Porrall and Levy-Mangin (2015), they found that the attractiveness of alternatives is positively related to customer switching intentions. Picón et al. (2014) stated that satisfaction might determine the expected advantages and disadvantages of switching and then turn to loyalty decision, they argued that when consumers’ level of satisfaction is high, consumers will perceive higher opportunity costs or loss of satisfaction related to switching; regarding alternative attractiveness, Ghazali et al (2016) demonstrated the perception that alternative attractiveness most likely depends on satisfaction level. Yang and Peterson (2004) argued that when the level of satisfaction with one provider is higher, consumers tend to perceive a low attractiveness from other providers. However, there is no consensus about the role of switching costs and alternative attractiveness in the relationship between customer satisfaction and customer loyalty. Many researchers found switching costs and alternative attractiveness as mediators in the relationship between customer satisfaction and customer loyalty (Picón et al., 2014; Malzler et al., 2015; Chuah et al, 2017). However, the relationship between customer satisfaction and switching barriers (switching costs and alternative attractiveness) can be mutual. That switching costs and alternative attractiveness increase can

influence the level of customer satisfaction. The higher perceived attractiveness from other providers might decrease satisfaction levels, and if switching costs are highly perceived customer perceived value might decrease and consumers tend to remain satisfied with current providers; in other words, dissatisfied consumers might feel trapped and forced to remain with current providers in the case of higher perceived switching costs.

Chuah et al. (2017) also found that alternative attractiveness significantly moderated the relationship between satisfaction and loyalty while switching costs did not. Edward et al. (2010), Jones et al. (2000), Lee et al. (2001), Yang and Peterson (200), Stan et al. (2013), Kim et al. (2018), Chang and Chen (2009) found that switching costs moderate the relationship between customer satisfaction and customer loyalty. However, Chuah et al. (2017) when they could not find switching costs as a moderator in the above relationship ($\beta=0.002$, $p=0.687>0.05$) and Qui et al. (2015) found the same result as investigating the case of low-tariff hotels.

Kim et al. (2018) could not find alternative attractiveness is a moderator of the above relationship. In contrast, Jones et al. (2000); Sharma (2003), Chuah et al. (2017), Wu (2011b) where they found alternative attractiveness moderates the relationship between customer satisfaction and customer loyalty. Therefore, it can be seen that there remains no consensus among researchers in relationships (direct, mediating and moderating) between the above-mentioned variables. Based on the above review, different results have been found by researchers; therefore, this research is going to investigate whether positive direct relationships between switching cost and customer perceived value/customer satisfaction/customer loyalty exist and whether alternative attractiveness is negatively associated with customer satisfaction and customer loyalty. The hypotheses will be proposed in section 2.5.13.2.

2.5.6. Brand experience

In recent years, brands have become more than just a logo on products, they help firms infuse many distinct values into their products and services in order to appeal to consumers. According to De Chernatony and Riley (1998), brand is one of the most important assets that all firms who want to achieve sustainable development should possess. Based on many previous reliable findings, consumers are likely to pay more for the brand that they are

committed to because they perceive many values that other providers could not fulfill or imitate (Jacoby and Chestnut, 1978; Perssemier, 1959; Reichheld, 1996).

Brand experience is defined as “the sensations, feelings, cognitions, and behavioural responses evoked by brand-related stimuli that are part of a brand design and identity, packaging, communications, and environments” (Brakus et al., 2009:53; Lin, 2015:2254). Another way of explaining brand experience can be “the customer experience that originates from a set of interactions between a customer and a product, a company, or a part of its organisation, which provoke a reaction. This experience is strictly personal and implies the customer’s involvement at different levels (rational, emotional, sensorial, physical and spiritual” (Gentile et al., 2007:397). The fact that customers encounter and interact with touch-points such as the brand stores’ physical and non-physical dimensions will definitely influence and shape their brand experiences. These brand experiences can be pitted at an emotional level, which allow customers to differentiate between different brands (Brakus et al., 2009; Sahin et al., 2011; Hagtvedt and Patrick, 2009). The notion of brand experience was introduced by Holbrook et al. (1982). It will be created as customers encounter and use the brand, share with others their feelings about the brand, check promotion programmes, and events offered by that brand (Ambler et al., 2002). Iglesias et al. (2011), Ishida and Taylor (2012), tested the linkage between brand experience and brand loyalty, and identified three aspects of brand experience which are sensory, behavioural and affective via research into many industries (cars, laptops, mobile phones, televisions) and then Brakus et al. (2009) propose two more dimensions, namely “cognitive and social”. Sensory experience refers to consumers’ senses of sight, hearing, smell, taste and touch. The behavioural dimension refers to physical and bodily experiences (sleeping in a hotel bed). The affective dimension implies all emotions and internal true feelings, sentiments of customers towards the brand (warm welcome by retail stores’ staff). Cognitive experience includes all thoughts of customers towards the brand. Social dimension satisfies customers’ needs by making them feel more connected to the brand. (Brakus et al., 2009; Zarantonello and Schmitt, 2010). In these four dimensions, sensory elements can be seen as the most important indicator of brand experience (Barnes et al., 2014).

One of the most significant indicators of a successful brand is not lying about the number of customers buying products once, but rather the number of repeat consumers (Jacoby and Chestnut, 1978). Besides that, many marketing researchers have done much research around

brand loyalty (Copeland, 1923; Cunningham, 1956; Ha, 1998) and revealed three vital dimensions including attitudinal, normative and behavioural. Based on these dimensions, Gouraris and Stathakopoulos (2014) demonstrated four brand-loyalty types: no loyalty, inertia loyalty, covetous loyalty and premium loyalty. In this research, no loyalty means people know the brand, but never buy anything from the brand, inertia loyalty refers to consumers who do not find the brand favourable but they repeat purchase due to its convenience and no commit to that brand, they might switch to other providers if needed. Covetous loyalty implies a permanent emotional attachment to the brand and customers want to own any products from that brand, but these customers might not make any purchasing transactions due to its expensive price (Goldsmith and Pan, 2008). Finally, premium loyalty applies to those who are committed, emotionally attached and repeatedly buy goods of the brand.

There is little research on retail brand experience; retail brand is seen as “a group of the retailer’s outlets which carry a unique name, symbol, logo or a combination thereof” (Zentes et al., 2008:167), they are completely different from product brands. After interaction and engagement processes, including pre-purchase, purchase and post purchase stages with many activities delivered by retail brands, customers have their own experience and determine whether they should stay with that brand or not (Bagdare and Jain, 2013). Ailawadi and Keller (2004:338) argued that “retailers are obviously in an ideal position to create experiences that may involve their own private labels, manufacturer brands, or not be tied to a specific product but the store as a whole”. As Das et al. (2012:101) indicated “*As a shopper, we most often take the name of a particular retail store. If somebody asks us “where are you going for shopping?” we do not take the name of the brand of the product which we intend to purchase*”. Retail brand relates to selling both merchandise (tangibles) and services (intangibles). According to Mathwick et al. (2011) customers buy products not only because of their good brand but also the experiential value that customers experience by the brand. Customer experience is positively associated with brand experiences (Dabholkar et al., 1996) and effectively managing customer experience can lead to customer loyalties (Grewal et al., 2009; Verhoef et al., 2009).

There are a number of factors which can affect brand experience, including in-store experiences (store design and service interface) (Kumar and Kim, 2014; Bonnin and Goudey, 2012), critical service experiences (Vazquez et al., 2001), shopping experiences (Borges et

al., 2010; Singh and Prashar, 2014) and price and assortment (Baker et al, 2002). The following tables can summarise many studies about retail brand experience (RBE) model:

Variables	Explanation	Reference(s)
1. Brand name (BN)	Brand name helps to communicate quality and induce specific knowledge and experiences linked to the brand.	Srinivasan and Till (2002)
2. Packaging (P)	Packaging is an influential way that creates and communicates meaning via experience.	Underwood (2003)
3. Customer billing, order & application forms (COA)	Touch points like customer billing, application forms and order forms, etc. can have an influence on brand experiences.	Coomber and Poore (2013)
4. Mass media (MM)	It refers to marketing communications like advertising, newspaper ads, radio etc. which meets promotional activities.	Chattopadhyay and Laborie (2005)
5. Point-of-sales (POS)	It refers to a customer's contact with the brand during the sale (e.g., shelf talkers).	Chattopadhyay and Laborie (2005)
6. Recommendation by a sales person (R)	Suggestions made by salespersons to the customer.	Chattopadhyay and Laborie (2005)
7. Event marketing (EM)	The direct interaction during an event provides memorable brand experiences.	Whelan and Wohlfeil (2006), Zarantonello and Schmitt (2013)
8. Storytelling (ST)	Storytelling communicates the brand values to consumers and creates an emotional intensity.	Lundqvist et al. (2012)
9. Customer satisfaction (CS)	Brand experience influences customer satisfaction directly and indirectly.	Brakus et al. (2009), Ishida and Taylor (2012), Nysveen et al. (2013)
10. Brand loyalty (BL)	Brand experience influences brand loyalty directly and indirectly.	Brakus et al. (2009), Iglesias et al. (2011), Nysveen et al. (2013), Ishida and Taylor (2012)

Table 2.5.4: Variables used for the retail brand experience (RBE) model

(Khan and Rahman, 2015:63)

A comprehensive qualitative analysis from Khan and Rahman (2015) has given eight dimensions of the retail brand experience, excluding number nine and ten in the above table (customer satisfaction and brand loyalty) (Table 2.5.4) Kim et al. (2015), Ha and Perks (2005), Khan and Rahman (2015:66), Ishida and Taylor (2012) verified that “retail brand experience influences both customer satisfaction and brand loyalty”. There are a limited number of studies (Mathwick et al., 2011; Bagdare and Jain, 2013; Ailawadi and Keller, 2004) investigating the above-mentioned relationship. Therefore, in this research, the links between these dimensions will be investigated in the context of the Vietnamese retail industry and the research is going to discover whether there is a positive direct relationship between brand experience and customer satisfaction/ customer loyalty. In accordance with previous studies, the hypotheses mentioned above will be proposed in section 2.5.13.2.

2.5.7. Service quality

Consumers tend to become more demanding these days as many firms get involved in business. If firms cannot serve and meet their customers’ needs and wants, they will lose them and definitely affect their profits and eventually fail (Rao and Kelkar, 1997; Yoo and

Park, 2007). According to Berry et al. (1988), service quality is considered as a significant variable which contributes to firms' success. It has received much attention from market researchers for years (Izogo and Ogba, 2015). Service quality related to all judgments made by customers "who compare their expectations with the service they perceive to have received" (Gronroos, 1984:38), this term having a close relationship and is usually mistaken for the term customer satisfaction, it cannot be interchangeable, although they both are terms which are used to compare the expectation of quality and the actual service offered (Hussain et al., 2015). However, service quality is "an overall evaluation of the services and satisfaction concerned with the overall evaluation of the experience with those services" (Dauda and Lee, 2016:844; Geore and Kumar, 2014). Parasuraman et al. (1988:17) also defined service quality as "the degree of discrepancy between customers' normative expectations from the service and their perceptions of the service performance". In fact, service quality is a vital element in creating and increasing customer satisfaction (Szwarc, 2005; Baki et al., 2009). More and more firms have stated that high customer satisfaction can be traced back to good service quality (Szwarc, 2005). In that, management and employee commitment has played a crucial role in service quality (Moshin and Lockyer, 2010).

There are three types of services being identified by many researchers: pure service (firms interact with customers at service providing process, such as a restaurant, nursing home); mixed service (firms interact with their customers at both face-to-face and back office, such as commercial airline); quasi-manufacturing service (firms present no face-to-face contact with their customers, such as telesales, credit card). In retail markets, firms sell their products to customers, but simultaneously offer service to them and the service quality is one of the most vital dimensions which can attract more customers if they perceive that service to be beneficial. According to Steven et al. (1995) in research on customers at restaurants, he stated that the perception of customers on service quality will be based on at least two factors: what is provided and how it was delivered. There are differences between services and goods in the way they can be perceived and evaluated (Zemke, 1992) (Table 2.5.5)

Product	Service
The customer owns the object	The customer owns the memory with experiences which cannot be sold or passed on
The goal is to produce uniformity in product	The goal of service is uniqueness
A product can be put into inventory	A service cannot be stockpiled
The customer is an end user who is not involved in the production process	The customer is a co-producer who is a partner in creating the service
One conducts quality control by comparing output to specifications	Customers conduct quality control by comparing expectations to experience
A defective product can be recalled or rejected	A bad or defective service cannot be recalled

Table 2.5.5: Differences between products and services (Zemke, 1992)

Basically, customers do not evaluate services simply based on the service outcome, they also consider how services are delivered and they have judgment and comparison between their expectation and the actual service offering (Zeithaml et al., 1990). The conclusion of good service will be reached if the perceptions meet or exceed expectations and it will become problematic if perceived service quality is below expectations (Ahmed and Shoeb, 2009)

The problem is that the quality of service is not easy to measure and evaluate (Parasuraman et al., 1988) while in the competitive marketplace, it is necessary to understand how customers measure service quality (Bayraktaroglu and Atrek). From the beginning, Parasuraman et al. (1985) introduced a PZB service quality model (Parasuraman, Zeithaml and Berry) by using ten key categories named “service quality determinants” (see Figure 2.5.6) and the after use factor analysis method to explore the scale of service quality with the standard of good reliability and validity, the scale is defined using five factors and 22 service quality questions.

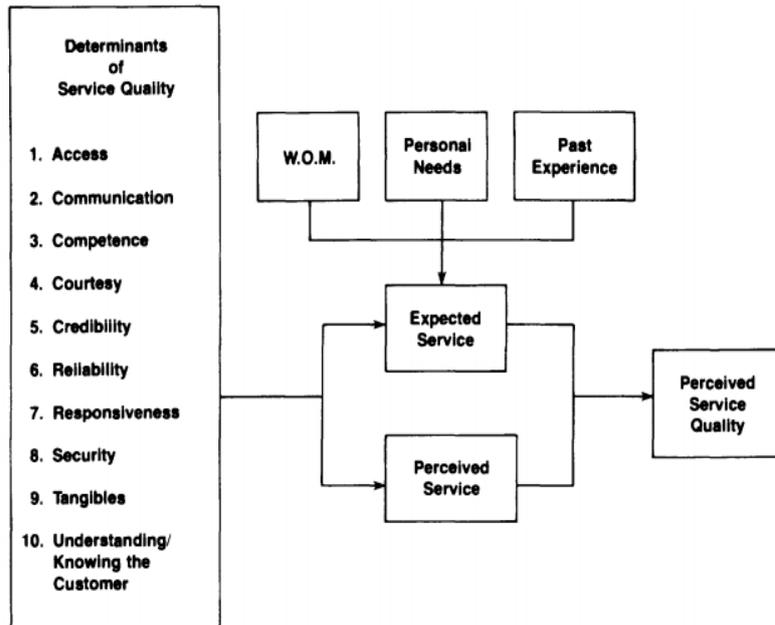


Figure 2.5.6: Determinants of Perceived Service Quality

(Source Parasuraman et al., 1985:48)

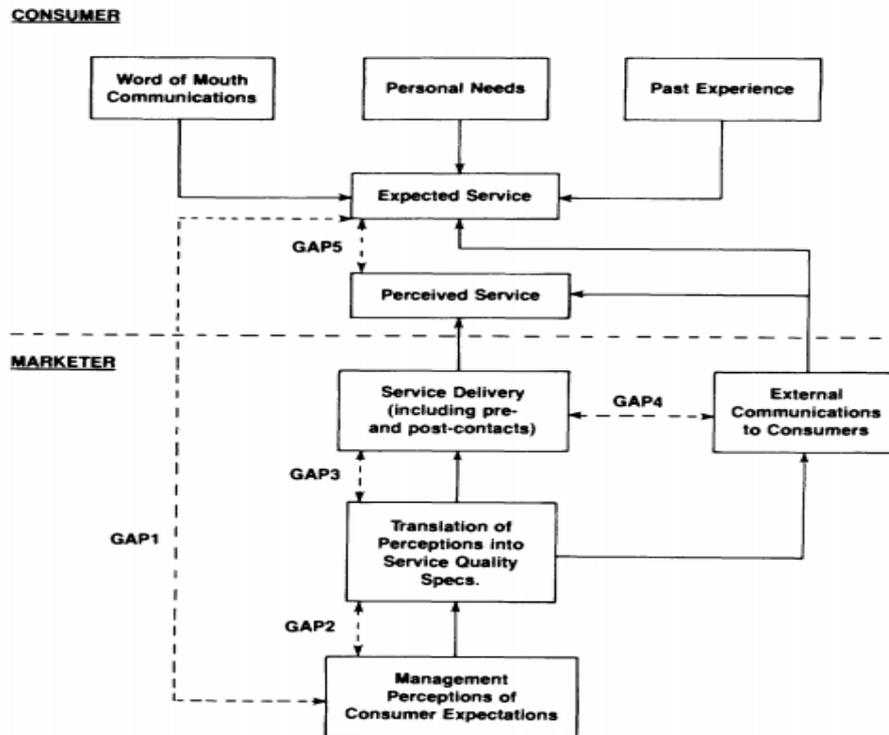


Figure 2.5.7: Service Quality Model (Parasuraman et al., 1985:44)

There are five gaps indicated in the above SERVQUAL model (the gap theory) (Figure 2.5.7). Gap 1 is the discrepancy between customer expectation and management cognition,

gap 2 related to the discrepancy between firms' perception of customer expectation and service quality specifications, gap 3 implies the discrepancy between service quality standard and the actual service delivered, gap 4 refers to the discrepancy between provided service and what is communicated externally and gap 5 is the discrepancy between expected service and customer perceived service. Curry (1999), Luk and Layton (2002) stated that the gap model can be considered as one of the best received and most heuristically valuable contributions to the service literature.

In marketing, the approach dominantly accepted and used to measure service quality is the SERVQUAL scale which was introduced by Parasuraman et al. (1988). This tool compares customers' expectations before using services and their actual perception after services are delivered (Gronroos, 1982; Juwaheer, 2004; Antony et al., 2004; Gounaris, 2005; Jiang et al., 2000; Mostafa, 2005; Wicks and Chin, 2008; Chen et al., 2007; Hu et al., 2010), and Q (service quality) = P (perceptions) – E (expectations). There are five dimensions being considered in the SERVQUAL model, including tangible, responsiveness, reliability, empathy and assurance. A SERVQUAL score can be evaluated by each dimension above (Figure 2.5.8)

- (1) *Tangibles*. Physical facilities, equipment, and appearance of personnel.
- (2) *Reliability*. Ability to perform the promised service dependably and accurately.
- (3) *Responsiveness*. Willingness to help customers and provide prompt service.
- (4) *Assurance*. Knowledge and courtesy of employees and their ability to convey trust and confidence.
- (5) *Empathy*. Caring, individualized attention provided to customers.

Figure 2.5.8: Five dimensions of SERVQUAL model

(Parasuraman et al., 1985, adapted by Gupta and Chen, 1995, Lee et al., 2011)

Another school of thought indicated some deficiencies and inconsistencies of this model due to its limited application in pure service settings such as health care and banking. They analysed based on their own research topic (Cronin and Taylor, 1994; Finn and Lamb, 1991; Johnson et al., 1995) and use their amended models, namely SERVPERF (Cronin and Taylor, 1992) which has been confirmed by many scholars as measuring service quality and customer satisfaction and the “Non-difference” concept (Brown et al., 1993). Babakus and

Boller (1992) stated that dimensions of service quality should be considered in a specific type of service. Mei et al. (1999) used the model HOLSERV which is developed from SERVQUAL; in this model, they indicated three factors which can be used to evaluate service quality, including employees, tangibles and reliability. Specifically, employees were considered as the most important dimension. Dabholkar et al. (1996) proposed and developed a Retail Service Quality Scale which includes five factors: “physical dimension, reliability, personal interaction, problem solving and policy”.

Jamal and Anastasiadou (2007:38) stated that “despite significant interest in service quality and its dimensions, very little research has investigated the effects of specific dimensions of service quality on satisfaction and loyalty”. Kitapci et al. (2013) examined the effects of specific dimensions of service quality on satisfaction and loyalty in supermarkets; they found that “independent variables together describe 56 percent of customer satisfaction variability” (Kitapci et al., 2013:248). Among the 5 dimensions presented in Figure 2.5.8, empathy dimension was found to have a stronger connection with customer satisfaction than the other four service quality dimensions; reliability dimension is not significantly associated with customer satisfaction (Kitapci et al., 2013). Cronin et al. (2000), Dauda and Lee (2016), Kim et al. (2004), Hsieh and Hiang (2004), Liu et al. (2011), Sivadas and Baker-Prewitt (2000), Chang and Yeh (2017) found that there is a strong positive relationship between service quality and customer satisfaction. And the studies from Bauer et al. (2006), Turel and Serenko (2006) and Wang et al. (2004), Hsu (2006), Zameer et al. (2015), Jiang et al. (2018) showed that service quality has a direct and positive impact on customer perceived value which has been shown to generate loyalty. In this case, service quality might also indirectly affect customer loyalty via customer satisfaction. In accordance with previous studies, the hypotheses related to whether service quality is positively associated with customer perceived value, customer satisfaction and customer loyalty will be proposed in section 2.5.13.2.

2.5.8. Corporate factors

2.5.8.1. In-store logistics and store image

There is a slowly growing body of literature exploring in-store logistics, in the so-called “last 50 metres” (McKinnon et al., 2007), aiming to meet customers’ needs at store level by assuring “demand-driven on-shelf availability” (Reiner et al., 2013; Fisher et al., 2000; Kotzab et al., 2007; Kotzab and Teller, 2005). The in-store logistics process includes all flow

activities from the unloading bay of a store onwards to storage, handling, transport, shelf-stacking and replenishment, (including return services and disposal) (Gudehus and Kotzab, 2012; Kotzab and Teller, 2005). According to Samli et al. (2005), Bouzaabia et al. (2013:112), in-store logistics operations include “handling, arranging, ordering and processing of merchandise within the store”. The purpose of these activities is ensuring the availability of products in stores; it plays a crucial role in retail stores because no product available means no purchasing transaction occurs (Kotzab and Teller, 2005). Therefore, “product presence can be regarded as one observable outcome of in-store logistics operation” (Bouzaabia et al., 2013:116). Van Zelst et al. (2009) revealed the cost structure of one European retail chain in his research: 45% of the cost is used for in-store logistics operation, 22% for transportation and 33% for warehousing. It cannot be ignored that “shelf management” is an important part of in-store logistics; it refers to the job that always make products available on the shelf by checking replenishment. In that, poor in-store logistics means that products are not available during consumers’ shopping process, even though the store has that product in stock. “Stock-outs” might affect customer satisfaction and customer loyalty to some extent. Other dimensions of in-store logistics are product information, shopping convenience, return services. It includes all activities which can facilitate customers during the shopping process and post-purchasing, such as checkout lanes which can affect waiting time; and available return services (Bouzaabia et al., 2013); effective in-store logistics means offering “the quantities of products as requested by end-users at lowest cost possible” (Kotzab and Teller, 2005:596). The two researchers also identified four in-store problem areas: knowledge of cost and service levels, standardisation, qualified personnel and store design.

Mou et al. (2017) identify three entities in retail store operation: customers, employees and products and they explore the relationship between them (Figure 2.5.9). Customers encounter products via purchasing, returning activities, employees can advise and give suitable information about products or services to customers; products’ attributes, their availability and employees’ behaviour have influenced customer experience and satisfaction in many ways. In-store logistics activities reveal the constant interaction between these entities, therefore the perfect combination between all the above factors will lead to effective in-store logistics.

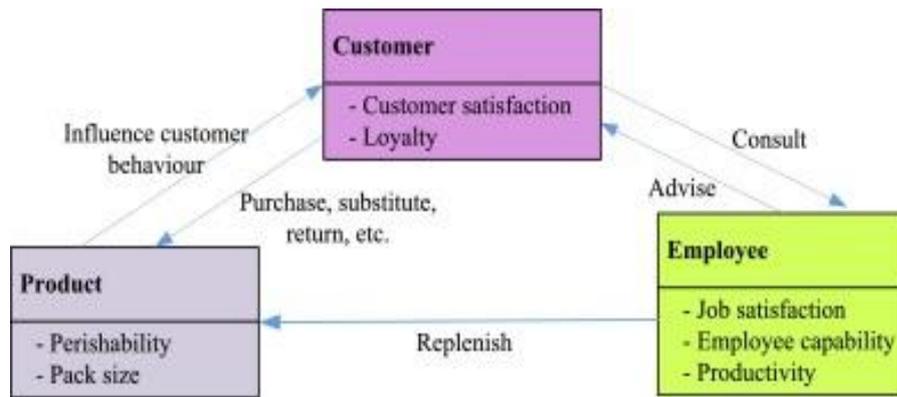


Figure 2.5.9: Entities in retail store operation (Mou et al., 2017:402)

The following in-store logistics process is comprehensively presented by Kotzab and Teller (2005) (Figure 2.5.10), it has been explained step-by-step and fully describes the logistics operation within stores. There are eight steps in in-store logistics process. The first step, “Delivery/receipt” occurs as products are delivered to stores from a distribution center; store employees will take over and control the delivery with receipt. The second step refers to “Transport I” with incoming products either being transferred directly to the shelves (“Storage II”) or to the store’s storage area (“Storage I”-third step). In this third step, products which are allocated specific storage areas can be re-packaged or split up into small units. The next step named “Transport II”, products will be transported from the storage area to the shelves. Then, the process of handling products; putting them on the shelves, shelf filling, product presentation and inventory control are named “Handling/Storage II”. The next step, “Processing of transactions” is where end-users pay for their purchasing activities. It also relates to the seventh step -“Re-order”- via which retailers guarantee the availability of the products’ flow (incoming and outgoing products in stores), in other words, these are inventory activities. Finally, “Disposal/recycling” in which all damaged or broken products will be either recycled or removed from the shelves.

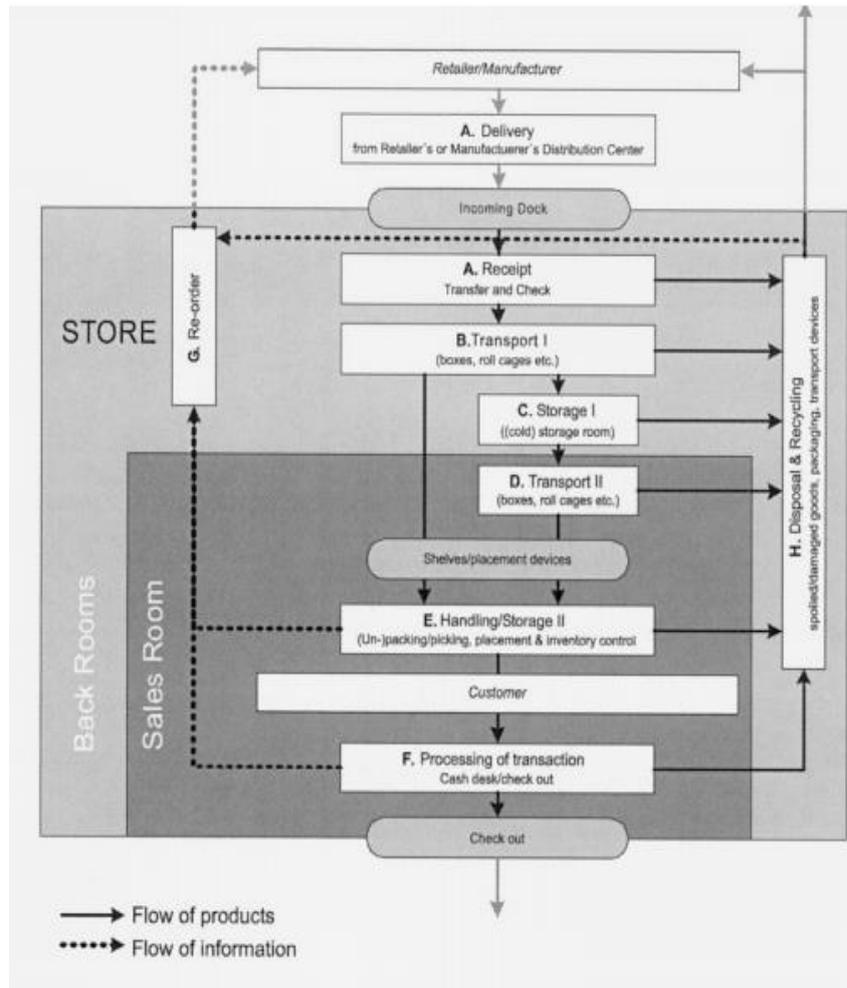


Figure 2.5.10: In-store logistics process (Kotzab and Teller, 2005:597)

All the above in-store logistics activities will enable consumers to find and purchase product easily, affecting the customer experience, customer satisfaction and loyalty to some extent (Kotzab and Teller, 2005).

Store attributes have played a vital role in generating customer satisfaction and loyalty. Many studies have explored the role of store attributes in the retail industry. Based on their research, “store atmosphere, store image, parking facility, lifestyle, merchandise, convenience and location” should be considered (Finn, 2004; Nikhashemi et al., 2016: 433). Du Preez et al. (2008) proposed eight dimensions of store attribute including promotion, convenience, atmosphere, institutional, facilities, merchandise, sales personnel and service. Baket et al. (2002) and Mohan et al. (2013:1713) also mentioned stores’ layout which “refers to the way in which products, shopping carts, and aisles are arranged, the size and shape of those items, and spatial relationships among them”. It is clear that most customers decide to

buy some products in a specific supermarket due to its good store image (Hartman and Spiro, 2005; Saraswat et al., 2010). Store image can be defined as the personality of a store in customers' mindset (Burt and Mavromatis, 2006; Chang and Tu, 2005). According to De Ruyter (1998:34), store image as "the complex of a consumer's perception of a store on different (salient) attributes". In other words, Mafini and Dhurup (2015:1296), Saraswat et al. (2010:168) defined store image as "the symbolic, experiential expression of the manner in which consumers see or visualise a store". It is an important driver of customer satisfaction (Du Preez et al., 2008a) as it "provides value-added benefits to the shopper" (Saraswat et al. (2010:169). It reflects the set of beliefs about stores' relative attractiveness which are perceived by consumers. These perceptions might be different across countries, market sectors and store formats (Martineau, 1958; Burt and Mavromatis, 2006; Hirschman et al., 1978). Amine and Cadenat (2003) identified three important noticeable cues that affect customers' perceptions about store image, namely the store's appearance, employees and promotional materials. In retail business, there are three explored dimensions about retailing experience which directly relate to store image. The first one called "physical environment" refers to how a store is decorated, logically labeled, category arrangement and a good layout that leads to consumers moving efficiently through stores, and how it enables customers easily and quickly to find products (Titus and Everett, 1995; Richardson et al., 1996; Teller and Dennis, 2012). Some stores create a convenient infrastructure by applying shopping carts, signage and so forth or offering a variety of services which can facilitate consumers during shopping time (self-service technologies such as self-checking the quantity of fruits bought, self-check out machines and sales advice) (Bouzaabia et al., 2013). The second dimension relates to the merchandise that a store sells (Bloemer and De Ruyter, 1988), the third one refers to the interaction between consumers and store personnel (Baker et al, 1994; Semeijn et al., 2004). Store image is different among customers and it reflects how customers experience a store. Besides that, store image can also be created by word of mouth and marketing programmes.

Much empirical attention has been placed on five dimensions of store image which are store assistance, store atmosphere, store appeal, promotion and store accessibility (Mafini and Dhurup, 2015). Besides that, location, parking facility, clean and spacious environmental atmosphere, display features are factors investigated by Chen and Hu (2010), Jinfeng and Zhilong (2009), Fung et al. (2013).

As mentioned above, there are the link between store image and personal values which feature in means-end chain theory (Gutman, 1982), and store image definitely affects store choices and customer loyalty (Osman, 1973; Arons, 1961; Malhotra, 1983). The following figure 2.5.11 being researched by Bouzaabia et al. (2013) can make all the above theories clearer:

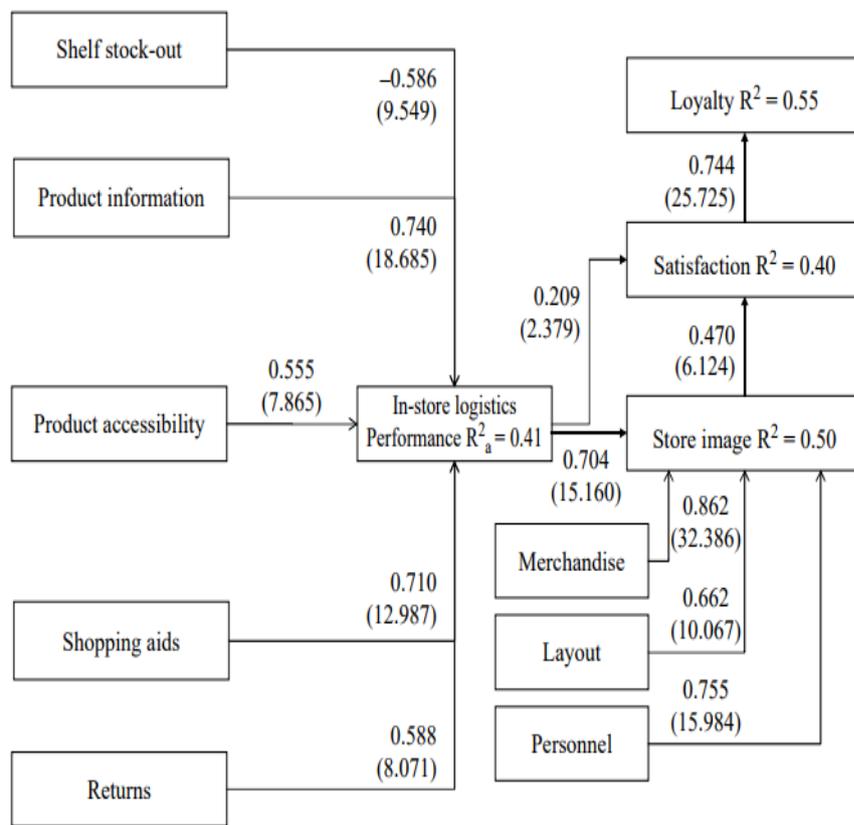


Figure 2.5.11: The relationship between in-store logistic, customer satisfaction and customer loyalty (Bouzaabia et al., 2013:121)

In the studies of Bouzaabia et al. (2013), Poncin and Mimoun (2014), Carpenter and Moore, (2009), Shobeiri et al. (2013), Sivadas and Jindal (2017), a strong association between store image and satisfaction was found (see Figure 2.5.19) and there is a direct positive relationship between in-store logistics performance and satisfaction. In addition, the researchers also found that “the effects of perceived in-store logistics performance on satisfaction are partially mediated by store image” (Bouzaabia et al., 2013:121). These findings are consistent with the study from Samili et al. (2005), Arnold et al. (2005), Ltifi and Gharbi (2015), Mou et al. (2017) who presented that in-store logistics can help customers navigate the retail servicescape efficiently and effectively, via improving customer

experience and satisfaction. Conversely the future patronage intention would be adversely affected as customers experience the consequences of inadequate in-store logistics. However, the research of Andaleeb and Conway (2016) revealed a contradictory result of store image related to atmospherics not having a significant impact on customer satisfaction. In current literature, the number of studies which have concentrated on investigating how in-store logistics affect customer perceived value and customer satisfaction in different retail formats is still limited, even though there are a number of papers exploring in-store logistics. In accordance with previous studies, the hypotheses of whether in-store logistics have a positive impact on customer-perceived value and customer satisfaction and whether store image is positively associated with customer satisfaction will be proposed in section 2.5.13.2.

2.5.8.2. Store accessibility and loyalty

Store accessibility is regarded as customer perceptions about convenience location of stores in terms of speed, simplicity and ease (Teller and Reutterer, 2008). There are well-established variables which significantly influence store choice and switching behaviour (Seiders et al., 2005; Gauri et al., 2008b), including “competitive intensity”- the number of competitors in the industry (Sloot et al., 2005) and “distance to the next rivals” (Gauri et al., 2008b). Via these, the importance of store location and its accessibility in terms of loyalty can be seen. Retail gravitation theory refers to the trade-off between the distance to a store and its attractiveness: busy or time limited consumers might choose an alternative stores or brands located nearer their houses instead of remaining loyal to specific brands or stores located further away. Consumers always seek the optimal choice which is beneficial to them (Jacoby et al., 1976).

Store loyalty can be defined as “the intention and readiness to repurchase at a particular store or recommend a store” (Swoboda et al., 2013:252; Oliver, 1999; Evanschitzky and Wunderlich, 2006). As explained above, before deciding where to buy products, customers tend to compare many retailers, and if the competitive level is high and rivals are located near focal retailers, customers will have more choices and have a tendency to be less loyal to the focal retailer, thus the competitive advantage of firms can be eroded (Seiders et al, 2005)

Erbiyik et al. (2012:1046) summarised some of the previous studies around retail store site location and presented some criteria they believed firms consider before establishing new stores (Table 2.5.7; 2.5.8). Finally, Erbiyik et al. (2012) proposed 5 groups, including costs,

competition conditions, traffic density, physical features and location of stores which they tested with samples in Turkey.

Retail Site Store Location Selection Main Criteria Comparison Matrix						
Main Criteria	Costs	Competition Conditions	Traffic Density	Physical Features	Location of Store	Degree of Importance
Costs	1	1/3	1/4	3	2	0,107
Competition Conditions		1	1	5	3	0,326
Traffic Density			1	4	5	0,382
Physical Features				1	½	0,061
Location of Store					1	0,123
					CR	0,05

Table 2.5.6: Retail site store location selection main criteria comparison martrix

(Erbiyik et al., 2012:1410)

Comparison Matrix for Sub Criteria for Store Location Main Criteria					
	On the Main Street	In the Shopping Center	Near to Business Centers	Near to Densely Populated Settlement Areas& Social Residence Areas	Degree of Importance
On the Main Street	1	1	3	2	0,337
In the Shopping Center		1	2	3	0,357
Near to Business Centers			1	1/3	0,111
Near to Densely Populated Settlement Areas& Social Residence Areas				1	0,194
				CR	0,07

Table 2.5.7: Comparison matrix of sub criteria for store location main criteria

(Erbiyik et al., 2012:1411)

Based on the findings of Erbiyik et al. (2012:1410), “traffic density” and “competition conditions” are the most important factors that retailers prioritise and consider before setting a new store. Retail stores are often located on the main street and in the shopping centre. Retailers might need to strike a balance between firms’ advantages and stores’ location in order to attract more customers.

According to Swoboda et al., (2013:253), “the retail brand of a chain store retailer acts as an umbrella that comprises each individual store”, each store has different characteristics and advantages even if they are homogeneous in terms of decoration, products and managerial style. In this research, Swoboda et al., (2013) found a strong relationship between store accessibility and customer loyalty. In addition, they also emphasised that “a high level of competitive intensity significantly decreases the effect of store accessibility on store loyalty” (Swoboda et al., 2013:258). In other words, “the store accessibility of the focal retailer is less important for securing consumer loyalty if there are more shopping alternatives in an area”

and “when the distance to the next shopping alternative for a specific product is greater, store accessibility is more important” (Swoboda et al., 2013:258). In current literature, there seems to be a lack of studies looking at whether there is a positive relationship between store accessibility and loyalty. Therefore, this relationship is going to be proposed at 2.5.13.2 and investigated in this thesis (Chapter 6).

2.5.8.3. Customer service

Over the past two decades, literature in marketing has explored the importance of customer service as well as its effect on customer satisfaction and customer loyalty (Berman and Evans, 2010; Levy and Weitz, 2007; Innis and La Londe, 1994). Providing excellent customer service is the best way to distinguish a firm from its rivals (Lovelock, 2001; Kanovska, 2009) and can be considered as a firms’ strategic weapon (Abu-ELSamen et al., 2011). Many empirical studies have found that if customers are treated well, they have a tendency to perceive positively anything offered by the service provider, reducing their complaints and being more loyal, behaving cooperatively and being willing to pay higher prices (Woods, 1999; Akroush et al., 2005; Stamatis, 1996).

Customer service is defined as all activities delivered by retailers, which can improve customer perceived value during the shopping process (Levy and Weitz, 2007; Lusch et al., 2011). It includes tangible or intangible values that firms provide consumers in an indirect or direct way (Kursunluoglu, 2011). To create long-term customer satisfaction, it is not enough to offer high quality products, customer services such as home delivery, sales and after-sale services, information desk provision, payment facilitation, free car parks, clean restrooms, and customer complaint points are all required (Kursunluoglu, 2014). Excellent customer service is significantly positively associated with consumer spending (American Express global customer service barometer, 2011), customer satisfaction and loyalty as well as positive words-of-mouth (Zeithaml, 2000; Durvasula et al., 2005). Poor customer service is directly related to increased customer switching and dissatisfaction (Bitner et al., 2000; Rightnow Technologies Inc., 2010). Employees have a vital role in delivering services. Lounsbury et al. (2012:518), Occupational Information Network (2012) reported many attributes that employees need to own in order to deliver excellent customer services, which are “attention to detail, integrity, dependability; stress tolerance, self-control; social orientation and concern for others”. Staff needs to be more friendly, empathetic and attentive (Baydoun et al., 2011). Frei and McDaniel (1998), Mount et al. (1998), Hu and Jasper (2006);

Hu (2011), Hurley (1998) found a strongly positive relationship between customer service quality and employees' personalities, the Big Five Model of personality includes "Openness, conscientiousness, extraversion, agreeableness, emotional stability". Gundala (2010) confirmed that consumers will return to stores as they find sales personnel who are friendly, supportive, courteous and attentive during clothing shopping processes. It also helps the store improve their store image.

Kursunluoglu (2014) has found eight main variables of customer service in his comprehensive research (see Figure 2.5.12) which are classified as follow: "Basic customer service" such as having accurate price tags, short waiting time during the consumer check-out process, clean restrooms offered, easy product return policy, quickly solved customer complaints, good ventilation systems, free offered vehicles such as wheelchairs and escalators for disabled consumers, well-organised shopping centres; "Incentive customer service" such as notice boards, lost property units, free call centres, guarantee and repair services, customer information units, free buses offered for customers to reach shopping centres, free home delivery services for high spenders; "Facilitative customer service" such as free car parks, rest areas for customers, ATM machines; "Customer service about payment" that facilitate consumers during their payment, retailers need to accept a variety of payment methods; "Customer service about atmosphere" which deliver nice music, provide some quiet and luxury shopping atmosphere; "Customer services in Encounter Stage" that offer free gift wrap services, genial employees who can give all the information customers may request; "Informative customer service" refers to how in-store advice to customers on how products should be used, the provision of informative websites and good marketing brochures.

Factor 1 – Basic customer services (BCS): having accurate price tags at the checkouts, having short waiting time at the checkouts, having clean restrooms, doing faster transactions without waiting customers, having warranty policy, being a clean shopping centre in general, having easy product return policy, solving customer complaints quickly, having effective ventilation system in closed areas, having customer complaint units, being an organized shopping centre, offering a shopping possibility in a wide environment, having security department, having vehicles such as wheel chair and escalator for disabled customers, having enough support of sales personnel when selecting a product.

Factor 2 – Incentive Customer Services (ICS): having customer information unit, having announcement and notice boards, having lost property unit, having free call centre, having maintenance and repair services in post purchase stage, having free customer bus for reaching the shopping centre, having usher signs for product finding, having home delivery service.

Factor 3 – Facilitative Customer Services (FCS): having free car park, having empty space in the car park, having Automatic Teller Machine (ATM) machines, having rest areas such as cafeteria and restaurant, having long working hours.

Factor 4 – Customer Services about Payment (CSP): paying through consumer credit, paying through bond, paying through personal check.

Factor 5 – Customer Services about Children (CSC): having children restroom/nursing room, having children playground.

Factor 6 – Customer Services about Atmosphere (CSA): broadcasting nice music, providing noiseless shopping possibility.

Factor 7 – Customer Services in Encounter Stage (CSE): having informative in-store employees in encounter stage, having gift wrap, having sales with credit cards, having genial employees.

Factor 8 – Informative Customer Services (InCS): doing demonstrations about how to use the product, having informative web site, distributing informative brochures in pre-sale stage.

Figure 2.5.12: The customer service factors (Kursunluoglu, 2014:535, 536)

Kursunluoglu (2014:538) found “customer service had effects on customer satisfaction” and “customer service could explain 13.9 percent of total variance in customer satisfaction and 12.5 percent of total variance in customer loyalty” as exploring the above presented eight factors about customer service in the shopping centre. In addition, Kursunluoglu (2014:539,549) also stated that “comparing with other antecedents of satisfaction and loyalty, customer service effects are not so powerful”. As looking at how these single factors affect customer satisfaction and loyalty, Kursunluoglu (2014:541) concluded that “CSA, ICS, CSE, CSP have effects on satisfaction and loyalty, whereas BCS, FCS, CSC, InCS do not affect satisfaction and loyalty” (see Figure 2.5.12) and there are three variables only affecting loyalty: incentive customer services, customer services in the encounter stage, and customer services surrounding payment. And Mangnale and Chavan (2012) indicated that customer

service has a positive impact on customer perceived value. There has been an ongoing debate among researchers on the topic of the relationship between customer service and other constructs. In this research, the question of whether customer service positively affects customer perceived value will be examined. The hypotheses will be proposed at section 2.5.13.2.

2.5.8.4. E-service quality

E-service quality is a part of service quality. In recent years, the internet has become a vital channel for selling most goods and services (Teo, 2006; Zeithaml et al., 2002). “The internet provides a marketplace where buyers and sellers conduct transactions directly, interactively” (Yun and Good, 2007:4). The theoretical background of e-service quality has been created based on the approach of Zeithaml et al. (2000, 2002). These scholars suggested the framework named e-SERVQUAL. The research on e-service quality has been conducted by many researchers (Brady and Cronin, 2011; Collier and Bienstock, 2006; Fassnacht and Koese (2006), Rowley (2006). Figure 2.4.13 presents the historical development of service quality scales in online retail (Kalia, 2017:631). In the research of Zemblyte (2015), he proposed the research framework based on previous studies with 14 dimensions forming in three scales (see Figure 2.5.14) but the results do not support the suggested three scales (Figure 2.5.14), he concluded that “e-service quality from the customers’ perspective is a four-dimensional construct, i.e. composed of four dimensions: compensation, responsiveness and fulfillment, website operation, and reliability” (Zemblyte, 2015:806). And the most important dimension is the compensation which explained 41.89% of e-service quality, followed by responsiveness and fulfillment (20.17%), website operation (5.41%) and reliability (3.69%).

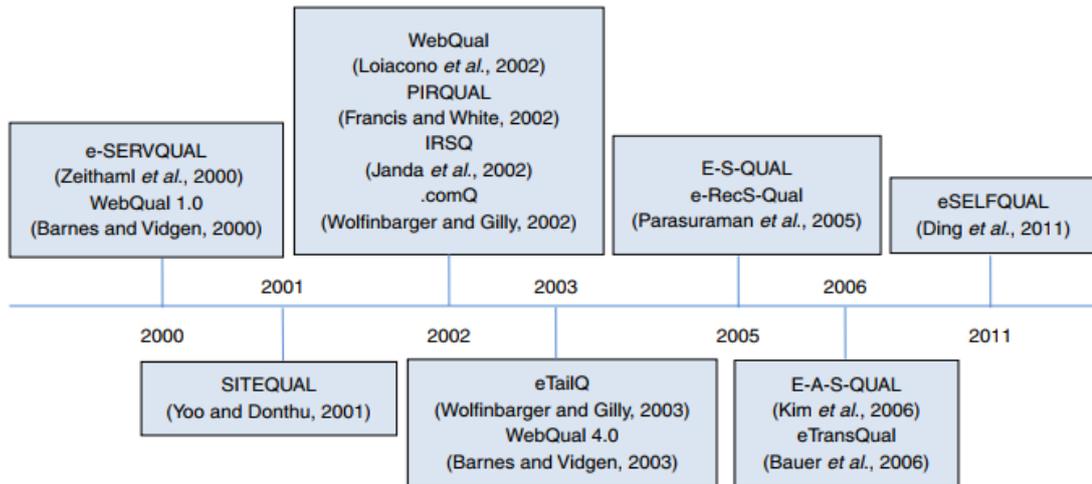


Figure 2.5.13: Historical development of service quality scale in online retail

(Kalia, 2017:631)

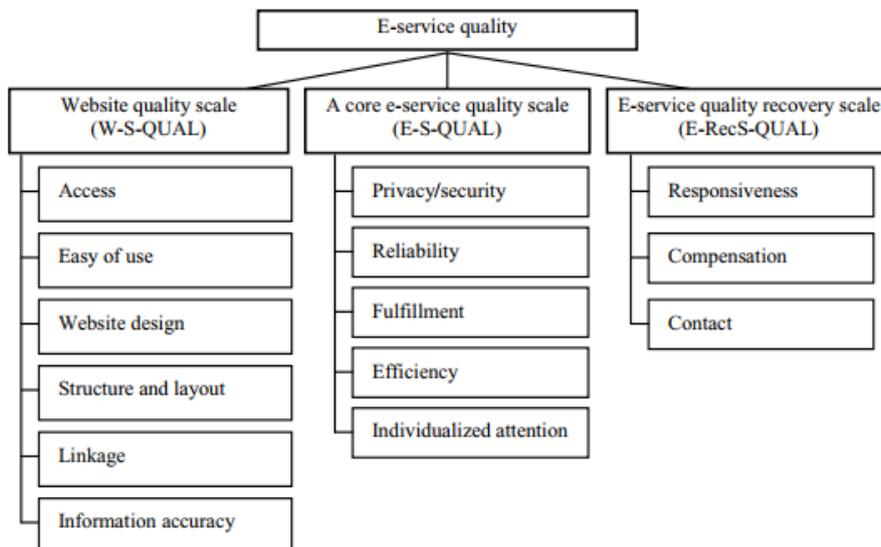


Figure 2.5.14: The conceptual framework of e-service quality (Zemblyte, 2015:803)

The research from Yun and Good (2007), showed that e-service can improve e-tail store image (online retail store image), affect customer perceived value and customer loyalty. Ribbink et al. (2004:446) found “the e-service quality dimension of assurance, i.e. trusting the merchant, influence loyalty via e-trust and e-satisfaction. Other e-quality dimensions, such as ease of use, e-escape, responsiveness and customisation influence e-loyalty mainly indirectly, via satisfaction”. In the online environment, e-satisfaction, which largely explains

the variance in e-service quality, has positive and direct impact on e-loyalty, e-trust is also used to explained e-loyalty but it is not a major contributor to loyalty (see Figure 2.5.15). However, the study from Chang and Wang (2011:346) showed that e-service quality did not directly significantly affect customer loyalty, but “it does so indirectly through the mediation of perceived value and satisfaction” and in an online shopping environment, e-service quality has a significant positive effect on customer perceived value.

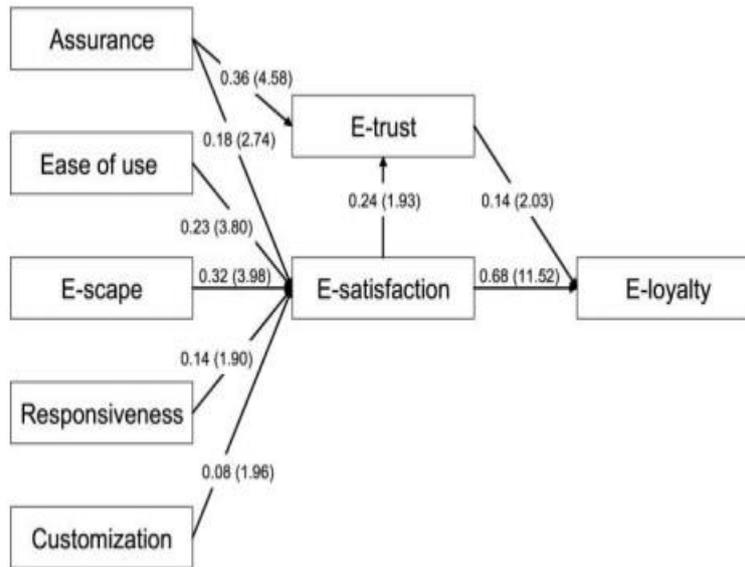


Figure 2.5.15: Empirically validated model: coefficients (t-values)

(Ribbink et al., 2004:453)

The current studies found contradictory findings about the role of e-service quality to customer perceived value and customer loyalty. Therefore, whether positive relationships between e-service quality and customer perceived value/customer loyalty exist will be investigated in this research and hypotheses are going to be proposed for testing in 2.5.13.2.

2.5.8.5. Loyalty programmes and promotion effects

Loyalty programmes have recently gained a considerable practical and academic attention in the context of customer retention. As retailers found it difficult to differentiate them from others, they usually develop customer loyalty programmes through which they can create switching costs to deter their customers from changing to other providers (Ho et al., 2009; Gable et al., 2006), obtain a win-win situation with their customers and realise long-term economic benefits (Palmer et al., 2000; Rapp and Decker, 2003; Stauss et al., 2001;

Bolton et al., 2000; Verhoef, 2003; Yi and Yeon, 2003; Noordhoff et al., 2004, Gustafsson et al., 2004). These benefits can be monetary or non-monetary incentives such as rebates, bonuses or services (Mulhern and Duffy, 2004). Lin and Bennett (2014:933) defined loyalty programmes as “an organised marketing activity that offers a firm’s customers additional incentives, rewards or benefits to entice them to be more loyal”. The loyalty programmes also “allow retailers to develop new ways of measuring and managing their business and their customers’ experiences” (Dunne and Lusch, 2004:392; Levy and Weitz, 2004:341; Gable et al., 2006:36; Gable et al., 2008)

There has been a limited number of studies exploring the relationship between loyalty programmes and customer loyalty. On the one hand, Walsh et al., (2008); Ho et al. (2009), Noordhoff et al. (2004), Gustafsson et al. (2004), Bowen and McCan (2015), Roehm et al. (2002), Halberg (2004), Verhoef (2003), Lewis (2004), Bolton et al. (2000) found a positively strong relationship between the loyalty programmes offered and customer loyalty. On the other hand, other studies showed an inconsistent or even contradictory result, in the study of Stauss et al. (2005) also indicated that loyalty programmes can frustrate their customers and decrease the level of customer retention (see Figure 2.5.16). Four categories of incidents, including inaccessibility, worthlessness, qualification barrier and redemption costs might frustrate customers. Hansen (2000:429) proved that “customer-value-oriented differentiation in loyalty programmes may be perceived by customers as discriminatory and unfair”. Gustafsson et al. (2004) also found “some operational problems in collecting promised incentives for loyal behaviour and complicated operational procedures of a telecom company’s customer club are perceived negatively by customers” (Stauss et al., 2005:231). The research from Lacey and Morgan (2008:9) showed that “no evidence is found in support of H_{2b} for how membership in loyalty programmes increases customers’ willingness to share information”, “no evidence for H_{4b} is found to demonstrate that loyalty programme membership positively impacts the relationship between committed customers and their willingness to engage in word-of-mouth referrals” and “no evidence is found in support of H_{5b} that loyalty programme membership positively magnifies the influence of the relationship between commitment and increased repatronage intentions”. The study from Lin and Bennett (2014) showed the hypothesis that loyalty programme membership positively moderates the relationship between customer experience and customer satisfaction to be rejected. However, the findings from Chen and Wang (2009) showed that loyalty points can be considered as a switching barrier and hold a moderating effect playing a vital role in customer loyalty. The

previous findings continue to be debated among scholars. Therefore, the relationship between loyalty programs and customer loyalty should be investigated in this research.

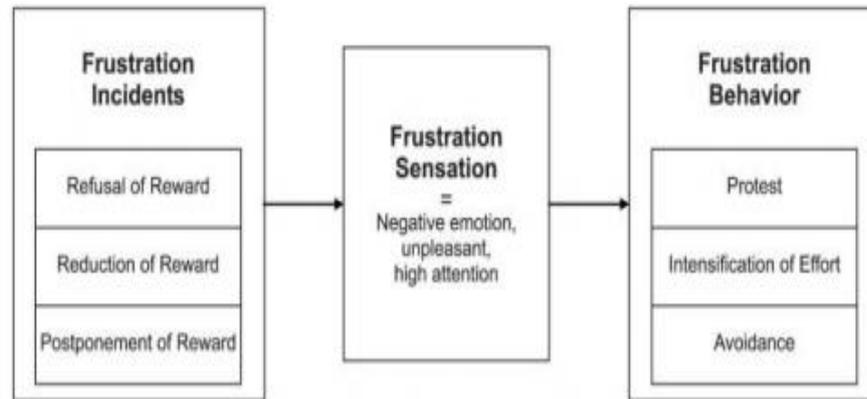


Figure 2.5.16: General frustration model (Stauss et al., 2005:236)

Promotion can be considered as an effort to increase sales in the short-term (Bawa and Shoemaker, 1987; Smith and Sinha, 2000). Previous studies investigated the link between sales promotion effects and switching barriers as well as their influence on customer loyalty. The study from Tung et al. (2011) found that promotion effects have a significant positive impact on loyalty. This result is consistent with previous findings from Thaler (1985), Zeithaml (1988), Grewal et al. (1998). And the research of Kim (2019) suggested that customers’ perceived (un)fairness could be affected by the selection of price promotion. Therefore, whether there are positive relationships between promotion effects and customer loyalty/customer perceived value will be investigated in this research. The hypotheses will be proposed in 2.5.13.2.

2.5.8.6. Product quality and price

Empirical studies have paid considerable attention in researching factors affecting customer satisfaction, they found that a products’ quality (Hansen, 2003; Huddleston et al., 2009), service quality (Jayawardhena and Farrell, 2011; Nettet et al., 2011) and the product assortment (Pan and Zinkhan, 2006; Hoch et al., 1999) are definitely good indicators. It can be noted that product quality has both subjective and objective dimensions. The subjective aspect refers to the quality of products perceived by customers (Anselmsson et al., 2007), in which customers could make a judgment about product quality based on product-associated attributes (Zeithaml, 1988) but actually it might be impossible to make accurate judgment

about the quality of ingredients and components included inside products (objective dimension). Therefore, all judgments about product quality based on customers' viewpoints are regarded as subjective. In the process of evaluating food quality, customers can perceive taste, quality of ingredients, nutritional information, freshness, naturalness, appearance or even the odour of products (Anselmsson et al., 2007; Grunert, 2005). Lloyd and Luk (2010) listed price, service quality and product quality as the top three drivers of customer perceived value. Jiang et al. (2018) endorsed that product quality and price have a positive impact on customer perceived value with beta value of 0.210 and 0.120 respectively. Eid (2015), Eid and El-Gohary (2015), El-Adly's research (2018) shows that price has a significant direct positive effect on customer satisfaction (0.140) and customer loyalty (0.088 with p-value <0.05). In accordance with previous studies, the hypotheses about the positive relationships between price/ product quality and customer perceived value, customer satisfaction and customer loyalty will be proposed in section 2.5.13.2.

2.5.9. Corporate social responsibility, corporate image and customer loyalty

Corporate social responsibility (CSR) activities are considered as “long-term investments” and are a tool in ensuring firms' long-term sustainable development (Gurlek et al., 2017:409). They can help firms attract the attention of customers via their activities. The research of Marin et al. (2009) and Martinez et al. (2014) demonstrated that customers pay more attention to firms who engage positively with social and environmental issues. Although CSR is a popular topic in literature, scholars have not agreed a comprehensively accepted definition of CSR (Mackenzie and Peters, 2014). Garay and Font (2012) define CSR as “the voluntary contribution of companies to environmental, economic and social development”, Nicolau (2008) defines it as “a company's obligation to be accountable to all of its stakeholders affected by its operations and activities” (Gurlek et al., 2017:411). Or CSR refers to all ethical and responsible manner of firms toward its stakeholders around firms' external and internal environment (Aktan and Boru, 2007; Park et al., 2014).

Corporate image can be defined as the overall impression of consumers on the physical and behavioural attributes of the company (Barich and Kotler, 1991; Nguyen and Leblanc, 2001; Rehman, 2012). Or Keller (1993) defined that corporate image is “the perception of an organisation held in the consumer memory, which works as a filter influencing the perception of the company” (Calvo-Porrall and Levy-Mangin, 2015:127). It stems from all of the customer experiences (Lai et al., 2009) and their perceptions. It can be seen that corporate

social responsibility might affect corporate image. Some previous empirical studies found that corporate image has no direct effect on customer loyalty (Aydin and Ozer, 2005; Lai et al., 2009) but corporate image can enhance customer satisfaction (Lai et al., 2009; Chang and Yeh, 2017). However, the studies from Ball et al. (2006), Nguyen and Leblanc (2001), Flavian et al. (2005) showed that corporate image is related to the customer retention likelihood and customer loyalty; Calvo-Porrall and Levy-Mangin (2015) found that customer satisfaction is significantly affected by corporate image (see Figure 2.5.17)

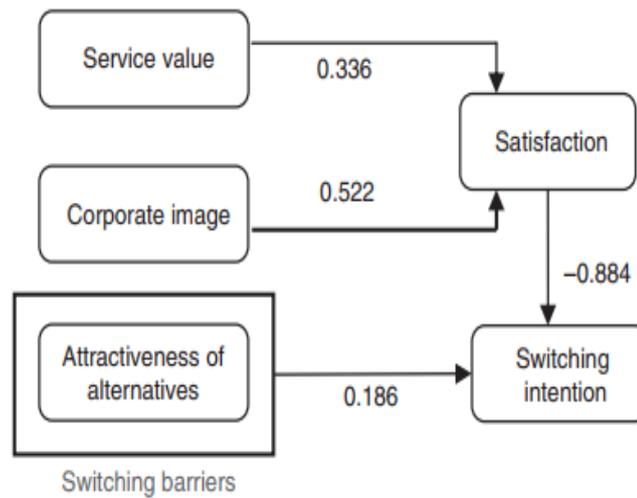


Figure 2.5.17: Final causal relationships for virtual mobile service

(Calvo-Porrall and Levy-Mangin, 2015:134)

According to Salmones et al. (2009) and Perez and Bosque (2015:5) “loyalty behaviour is one of the most representative ways in which customer express their satisfaction with corporate performance, and it is closely linked to the profitability of companies” (Figure 2.4.26). Many researchers have explored the relationship between CSR and loyalty behaviour, but the results of all previous studies generate controversy when empirical evidence keeps showing many contradictory findings. On the one hand, Perez et al. (2013), Mandhachitara and Poolthong (2011), Leaniz and Rodriguez (2015), Ofluoglu and Atilgan (2014), Liu et al. (2014) found that there is a positive relationship between CSR image and customer loyalty. Perez and Bosque (2015) found that the CSR image included CSR society, CSR customers, CSR employees affect customer loyalty via customer satisfaction (see Figure 2.4.26). Specifically, “customer perception about the CSR oriented to customers also significantly and positively impacted customer satisfaction, but, again, the perceptions of

CSR oriented to employees did not significantly affect this affective variable” and the CSR oriented to the society do not have a strong effect on customer satisfaction (Perez and Bosque, 2015:21,22). However, Rashid et al. (2014) claimed that CSR activities based on the environment may positively affect customer loyalty. In addition, Gurlek et al. (2017), while exploring the case of five star hotels in Istanbul, have also indicated that CSR creates customer loyalty partially through corporate image (Figure 2.5.18).

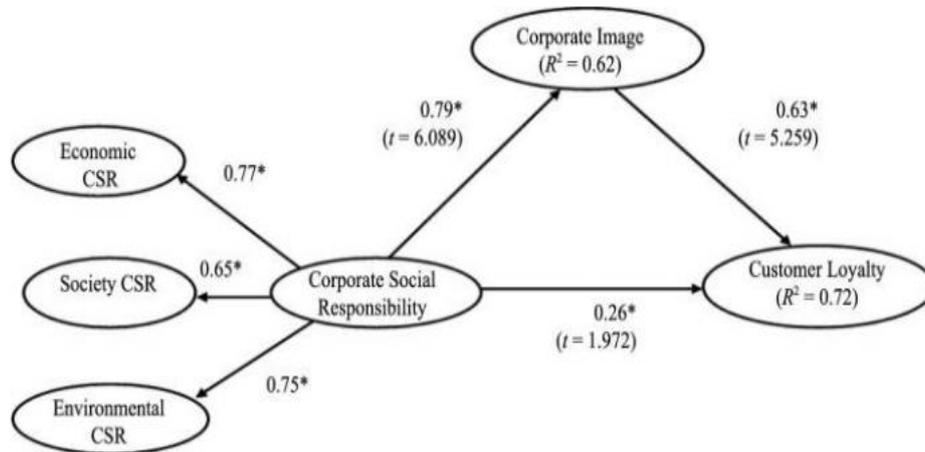


Figure 2.5.18: Structural model estimation in the hotel sample (Gurlek et al., 2017:419)

On the other hand, Carrian and Attalla’s studies (2001), Salmones et al. (2005), Chang and Yeh (2017) could not find evidence of the above relationship. Chang and Yeh’s results (2017) found that there is no direct effect between CSR and customer satisfaction as well as CSR and customer loyalty. Then, they tested between triple variables (customer satisfaction, CSR and customer loyalty)/(corporate image, CSR and customer satisfaction), they added a new conclusion: “without a mediator, CSR will have no direct effect on customer satisfaction and customer loyalty in Taiwan’s intercity bus services” (Chang and Yeh, 2017:43). These findings also coincide with the study by Kaplan et al. (2014). In accordance with previous studies, the hypotheses will be proposed in section 2.5.13.2.

It can be noted from the outset; the researcher did not review “trust” and “habit” in her study because there are limited studies on how trust and habit constructs related to customer perceived value and customer loyalty. However, these two constructs were found to have relationships with customer perceived value and customer loyalty based on consumer interviews (Chapter 4). Again, it can be seen how powerful and beneficial the use of a mixed-method brings to the research and interviewing consumers

in the specific market (Vietnam) can justify and fill the gaps between the future proposed research framework which is built based on literature review and the real situation of Vietnamese supermarket consumers' perception connected to customer loyalty. Therefore, they will be added to the original proposed research framework and it will be reviewed as follows:

2.5.10. Trust

Yaqub et al. (2010) stated the crucial role of trust in firms' success or failure. Many researchers viewed "trust as a perceived confidence benefit, which reduces anxiety and increases comfort as a result of customers knowing what to expect from a service provider" (Henning-Thurau et al., 2002, Singh and Sirdeshmukh, 2000; El-Manstrly, 2016:146). Sirdeshmukh et al. (2002) argued that trust generates customer perceived value via offering rational benefits and removing all uncertainty related to a relational exchange. Guenzi et al. (2009), Konuk (2018), Walter and Ritter (2003) and Ponte et al. (2015) found that trust enhances customer perceived value by reducing non-monetary costs perceived, such as the effort and time for consumers to find their appropriate providers, then affecting customer loyalty as well. In particular, Konuk (2009) found that trust is positively related to customer perceived value ($\beta = 0.45, p < 0.001$) while Guenzi et al. (2009) found that trust in the store can explain 32.6 percent of variation in perceived value and trust in the sales person has no impact on perceived value. From these results, it is plausible to expect that customers with higher trust can lead to higher perceived value; the hypothesis will be proposed in section 2.5.13.2.

2.5.11. Habit

Consumer habits are defined as natural responses of people towards consumption activities, which are affected by many factors, including their surrounding environment (Verplanken and Aarts, 1999). Habits allow people in their own ways to use their finite resources to make the best consumption style choices. Marketers have to consider, as they attempt to attract more customers and serve many segments whether the consumer is resistant to immediately changing their habits because it might cost additional resources (Wood and Neal, 2009). In many cases, consumers might express their loyalty because of habit issues. For instance, consumers may be "lazy" towards finding other providers, or may struggle to change their current habits and tend to be loyal to their existent providers (Liu et al., 2015).

The study of Liu et al. (2015) shows that habit is a strong determinant of loyalty (beta value is 0.39). In accordance with previous studies, the hypothesis will be proposed in section 2.5.13.2.

2.5.12. Customer loyalty

Customer loyalty is an ultimate goal and dream of all retailers; it could help firms increase from 25-85 percent profit (Reichheld et al., 1990). According to Reichheld (1996), Chang and Yeh (2017) customers tend to be loyal to firms that offer superior value compared to their rivals, and these customers are willing to have an intensive relationship with firms over time that can help firms save much money for their marketing campaigns as they launch new products or offer new services. These factors can contribute to firm's higher profit. Therefore, customer retention can be seen as a critical factor to firms' survival (Hoffman and Lowitt, 2008). Customer loyalty is defined by many researchers in different ways. However, they all have two dimensions, which are: customers repeatedly purchase a good or service; and having favourable attitudes toward a good or service offered by companies (Kim et al., 2004, Reynolds and Arnold, 2006; Athavale et al., 2015). Customer loyalty is defined as "a deeply held commitment to re-buy, re-patronise a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour" (Oliver, 1997:392). Many firms compete fiercely to get more customers. It can be seen that price is one of the factors influencing customer loyalty; however, competitive pricing might not guarantee customer loyalty in the long-term (Scott, 2001; Schultz and Bailey, 2000). From the beginning, Oliver (1999) classified loyalty in four steps which are cognitive, affective, conative and action. The study from Sivadas and Baker-Prewitt (2000:78) in a retail store setting found a strong support for the model, in that "cognitive loyalty is a significant predictor of affective loyalty; affective loyalty is a strong predictor of conative loyalty and conative loyalty significantly affects action loyalty". Then, Bowen and Chen (2001), Khan (2009), Chiu et al. (2013) have divided loyalty into two groups including behavioural and attitudinal. Behavioural loyalty reflects customers' action of repetitive purchasing of products (Kandampully and Suhartanto, 2000). However, in some cases, consumers repeatedly purchase but it cannot be seen as loyalty due to situational effects such as low price, constant promotion programmes and proximity (Hartmann and Ibanez, 2007). Therefore, many researchers have indicated that behavioural approach was not sufficient to

explain customer loyalty. Attitudinal loyalty relates to customers' psychological and sensation orientation, they have a positive feeling about retailers and are willing to introduce others to buy products or services from the retailers, reflect a positive word-of-mouth communication (Kursunluoglu, 2014; Martinez and Rodriguez del Bosque, 2013). Rowley (2005) proposed that customer loyalty should be separately classified into four groups: "captive, convenience-seeker, contented and committed". But the most widely accepted and applied classification about customer loyalty is still "behavioural and attitudinal aspects" (Han et al., 2011; Bowen and Chen, 2001)

Based on the above analysis, most retailers' growth goals should be generating a customer loyalty strategy and explore deeply which factors have a significant effect on customer loyalty. Customer defection risk within the retail industry remains relatively high. Hoffman and Lowitt (2008) found that 70 percent of US consumers demonstrated their faithfulness to their favourite retailers, but in the case of properly enticed programmes offered by rivals, 85 percent of these so-called loyal customers are willing to switch immediately.

As explained above, customer loyalty is affected by many factors, and any improvement in customer loyalty will lead to increased firms' profits (Hallowell, 1996; Aksu, 2006). Researchers have investigated the structural linkage between customer loyalty and its predictors. It has attracted great interest from academics and practitioners. In typical service quality - customer satisfaction and loyalty has been explored (Orel and Kara, 2014; Storbacka and Strandvik, 1994; Caruana, 2002; Namukasa, 2013; Chen and Hu, 2013). Service quality has been considered as the key driver of loyalty (Lai et al., 2009). However, some researchers have also proved that customer satisfaction is a weak indicator in terms of customer loyalty (El-Adly and Eid, 2016; Prentice, 2014). From these studies, customers were happy and highly satisfied with products or services offered, but they did not return and repeatedly purchase (Prentice, 2014; Kale and Klusberger, 2007; Zeithaml et al., 1996; Reichheld and Sasser, 1990; Barber et al., 2010). In addition, Prentice (2014) confirms that, depending on the industry which firms are serving, service quality might not always generate customer satisfaction and loyalty; via the research he proved that there are some dimensions of service quality (model presented above) expressing negative effects on customers' favourable behaviour. Therefore, the relationship between these factors is still being debated, and there is little homogeneity over the operationalisation of the construct of loyalty amongst researchers. Agustin and Singh (2005) found that "relational trust and value are the strongest determinants

of loyalty rather than satisfaction” and “service quality was also found as an antecedent of customer loyalty (Wong and Sohal, 2003)” (Kursunluoglu, 2014:532). Kumar et al. (2013:258) demonstrated that although there is a positive relationship between customer satisfaction and customer loyalty, the variance explained by just satisfaction is very small (around 8 percent), therefore, they proposed scholars should investigate customer loyalty with many other variables such as customer perceived value, switching barriers and relational variables such as trust, commitment, relationship age, and loyalty programme membership (Bowen and Shoemaker, 1998; Hennig-Thurau et al., 2002; Matzler et al., 2008; Lin and Lee, 2012). Other studies investigated customer loyalty and they considered service quality, satisfaction, perceived value, price, brand image, and identity as antecedents of loyalty (Barber et al., 2010; Kuenzel and Halliday, 2010; Ryu et al., 2012; Marinkovic et al., 2013). In contrast, Lou and Bhattacharya (2006) and Oliver (1997), Kim et al. (2004), Shankar et al. (2003), Chadha and Kapoor (2009), Chang and Yeh (2017) found that customer satisfaction is a major driver of customer loyalty and it is well-known and confirmed by many researchers.

In section 2.5, much literature has been explored to consider the relationship between various dimensions to determine whether it affects customer loyalty. However, there remain different findings among scholars. Therefore, the following proposed research framework will be applied in this thesis in the context of the Vietnamese retail industry to determine whether there is support for or against the previous differing schools of thought.

2.5.13. Research gaps, proposed research framework and hypotheses

2.5.13.1. Research gaps

The above presents all relevant literature relating to the research topic. From the beginning, I have indicated the approaches used for searching literature and proposed four main themes that the research should investigate; the outline of the whole literature review part had been presented, followed by examining the four main themes (Section 2.2 to Section 2.5). At the end of these reviews, literature on Strategic Groups, Retail Industry, The Vietnamese Retailing Industry, and Customer Loyalty has supported and clarified the research topic. Based on this review, the research’s gaps can be listed as follows:

1. The relationship between customer satisfaction and customer loyalty, factors influencing satisfaction, customer perceived value as well as which factors

affecting customer loyalty are still being debated between scholars (see Chapter 2 section 2.5).

2. Most studies, which relate to customer loyalty in the retailing industry, have separately explored customer loyalty and specific factors such as customer satisfaction, store image, corporate image, social responsibility, switching cost, available alternative attractiveness, and loyalty programmes. There is no research examining how many factors simultaneously affect customer loyalty.
3. There is no comprehensive published paper investigating customer loyalty in the supermarket sector in Vietnam as well as Vietnamese consumption style.
4. Previous research has not investigated factors affecting customer loyalty in different strategic groups, rather they have examined specific industries and generalised for the whole industry. Based on strategic theories in a specific industry, different strategic groups might have different factors affecting customer loyalty. It means that the differences between strategic groups in the same industry have been ignored (Section 2.5 reviewed factors which relate to customer loyalty. However, no research has been linked with strategic terms - section 2.2. Therefore, such research is needed).
5. Differences in relationships between constructs based on income, location, gender, age and occupation have been under-researched.

This research aims to investigate and fill the above mentioned gaps via answering five questions as follows:

RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket sector and at which level?

RQ2: Is customer satisfaction a major indicator for customer loyalty or not?

RQ3: What factors directly affect customer perceived value, customer satisfaction in the Vietnamese supermarket sector and at what level?

RQ4: Are there any differences in terms of factors affecting customer loyalty between strategic groups in the Vietnamese retail industry?

RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels?

2.5.13.2. The proposed conceptual research framework and hypotheses

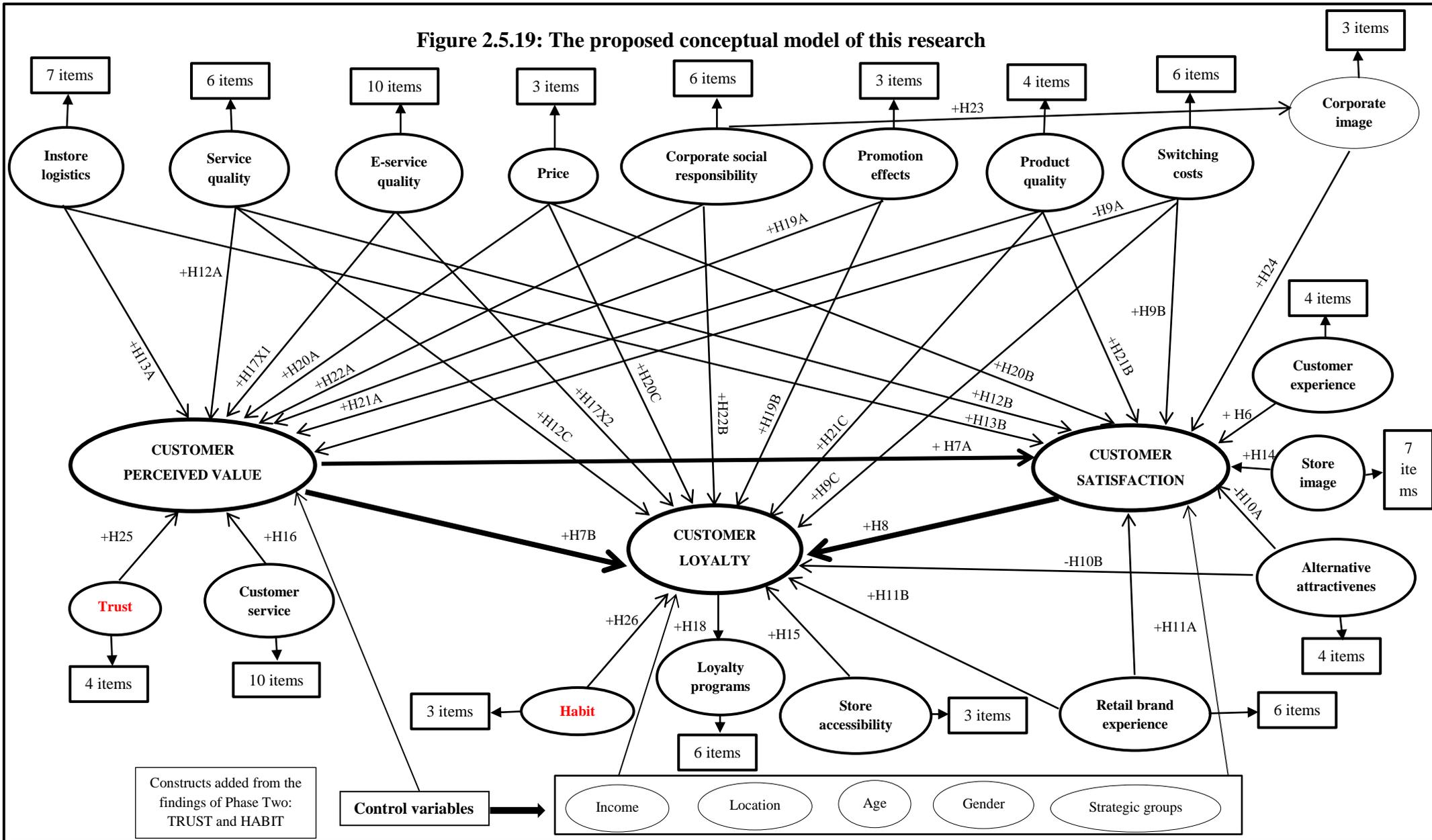
In the end of each sub-section of section 2.5, the researcher has reviewed and debated a contradictory relationship between many related dimensions among scholars. These on-going debates reveal support for the related findings and lead to different schools of thoughts, some scholars have supported, and others have not. In particular, there remains no consensus in the literature on which factors affect customer loyalty.

The following path model of latent factors (Figure 2.5.19) is proposed based on results from the literature review where contradictory findings from different groups of researchers have been found, and the gaps which are presented above. The main reason for creating this model is to clarify the gaps based on the literature review and provide a direction for this study. Figure 2.5.19 is also considered as the proposed conceptual model of this research. The procedure of creating Figure 2.5.19 is going to be presented as follows. The initial outline of figure 2.5.19 was created based on three main themes, including constructs named “customer perceived value”, “customer satisfaction” and “customer loyalty”. In this research, due to objectives of the research, there were only three constructs being treated as dependent factors. The researcher again re-checked from the available literature and investigated factors that might directly and indirectly affect “customer perceived value”, “customer satisfaction” and “customer loyalty”. Then, the initial research framework was drawn. After that, the researcher continued to propose linkages/connections between factors based on the results of the literature review of which the hypotheses are based on. After this, the researcher built manifest variables which related to its latent factors based on the literature review. In some cases, manifest variables used in this research are a combination between reliable manifest variables created and used by many well reputed academic researchers in the retail field. In order to make sure that all relevant items (constructs) were included, the researcher re-checked both the latent constructs and manifest variables related to customer perceived value, customer satisfaction and customer loyalty. There are some other factors mentioned in other research, such as how reputation affects customer loyalty; but it was not investigated in the review because the manifest variables which are used to measure “reputation” construct are also used to measure “corporate social responsibility/brand retail experience/store image”. As a result, the researcher examined thoroughly to make sure that all necessary manifest variables were included. In later research,

if these variables load the same content to explain latent variables, they will be removed automatically during the process of exploratory factor analysis (EFA).

It can be noted again from the outset, the researcher did not review “trust” and “habit” in her study. However, these two constructs were found to have relationships with customer perceived value and customer loyalty based on consumer interviews (Chapter 4). Therefore, they have been added to the original proposed research framework, and “trust” and “habit” constructs are shown in a bold red colour in this framework. Control variables including income, location, age, gender and strategic groups will be input into the model during hypothesis testing in order to investigate whether these variables affect the three main dependent variables (customer perceived value, customer satisfaction and customer loyalty; hypothesis 1 to hypothesis 5).

Figure 2.5.19: The proposed conceptual model of this research



All hypotheses of this research are presented in Appendix 2.1 and Appendix 2.2 to demonstrate a link between hypotheses and research questions which can be briefly presented here:

Research questions	Hypotheses
RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket and at which level?	Customer loyalty: H1C, H2C, H3C, H4C, H5C H7B, H8, H9C, H10B, H12C, H15, H17C, H17D, H18, H19B, H20C, H21C, H22B, H26
RQ2: Is customer satisfaction a major indicator for customer loyalty or not?	H8
RQ3: What factors directly affect customer perceived value, customer satisfaction in the Vietnamese supermarket and at which level?	Customer perceived value: H1A, H2A, H3A, H4A, H5A, H9A, H12A, H13A, H16, H17A, H17B, H19A, H20A, H21A, H22A, H25 Customer satisfaction: H1B, H2B, H3B, H4B, H5B, H6, H7A, H9B, H10A, H12B, H13B, H14, H20B, H21B, H24
RQ4: Are there any differences in terms of factors affecting customer loyalty between strategic groups in the Vietnamese retail industry?	Multigroup analysis
RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels?	Multigroup analysis

All control variables will be tested as to whether they affect customer perceived value (H1A, H2A, H3A, H4A, H5A), customer satisfaction (H1B, H2B, H3B, H4B, H5B) and customer loyalty (H1C, H2C, H3C, H4C, H5C) or not. Appendix 2.3 summarises the latent factors and manifest variables used in this research.

With the above research framework and based on research objectives presented at chapter 1, the researcher is going to conduct many qualitative and quantitative steps based on Cannon (2004), who proposed steps in the process of conducting a mixed method, in order to achieve the research's objectives:

Step 1: Conducting experts' interviewing in order to divide supermarkets into their right groups.

Step 2: Conducting supermarket-consumer interviewing in order to justify the proposed research framework and investigate whether other factors, which have not been investigated in the literature part, should be considered in the Vietnamese grocery market.

Step 3: Using EFA (exploratory factor analysis) technique for all manifest variables to examine its consistency and what variables should be remained or eliminated from the data set.

Step 4: Revising the model

Step 5: Test CFA (confirmatory factor analysis) and SEM (structural equation modeling) to investigate the research questions and achieve the research's objectives.

Besides that, multigroup comparisons across groups (which is considered as advanced SEM exploration) for factors relating to customer satisfaction, customer perceived value and customer loyalty will be investigated at chapter 6.

2.5.14. Summary

This part is considered as a main theme of the review. It explores many factors related to and possibly affecting customer loyalty. From the beginning of this section, the researcher presented a literature review on consumers' preferences, consumer behaviour, customer experience, customer perceived value and customer satisfaction; followed by perceived switching cost and switching barriers, brand experience and service quality. The section had also covered corporate factors which might indirectly influence the main theme of "customer loyalty" such as in-store logistics, store image, store accessibility, customer service, e-service quality and product quality. Then, corporate social responsibility, trust and habit were also investigated. Finally, some basic reviews around customer loyalty and the debate between scholars about factors affecting customer loyalty was presented, followed by indications of the research gaps; discussion of the proposed research framework and hypothesis of this

research. The next chapter is going to present how the research will be conducted (Chapter 3: research methodology).

Chapter 3: Research Methodology

3.1. Introduction

Previous chapters can be regarded as a secondary data source in order to present much background information relating to customer loyalty, different strategic groups, the retail industry and the Vietnamese retail industry. This chapter is going to present the research methodology applied, the researcher will first restate research objectives and research questions, highlight differences between philosophical stances and paradigms, then indicate the applied philosophy and paradigm for this research. This will be followed by the research process and research methodology.

3.2. Research objectives and research questions restated

The research objectives are as follows:

- ❖ Providing insights about the Vietnamese retailing industry, classify all current supermarket firms in Vietnam into their correct strategic groups.
- ❖ Investigating factors directly affecting customer loyalty, customer satisfaction and customer perceived value in Vietnamese supermarkets by simultaneously researching and comparing different strategic groups.
- ❖ Examining whether there are differences between factors affecting customer loyalty based on age groups, location, income, gender, occupation and education levels.

There are five research questions proposed in this study:

RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket sector and at what level?

RQ2: Is customer satisfaction a major indicator for customer loyalty or not?

RQ3: What factors directly affect customer perceived value, customer satisfaction in the Vietnamese supermarket sector and at what level?

RQ4: Are there any differences in terms of factors affecting customer loyalty between strategic groups in the Vietnamese retail industry?

RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels?

3.3. Research philosophy and research paradigms

3.3.1. Research philosophy and research paradigms

Before examining the research paradigm, it is crucial to absorb knowledge about all assumptions demonstrated in the research philosophy. These assumptions relate to how knowledge is developed and analysed as well as its impacts on future applied research methodology (Saunders et al., 2007; Guba, 1990; Chua, 1986). This part will shed light on three philosophical stances which underpin the research paradigm: ontology, epistemology and methodology (Guba and Lincoln, 2005; Bryman and Bell, 2011). Ontology is concerned with the nature of reality. From this viewpoint, the reason of the existence can be drawn (Chua, 1986), which answer how the world looks (Solem, 2003; Bryman and Bell, 2007), and “whether the social world is external to social actors or the social actors fashion it” (Sobh and Perry, 2006:1200). Epistemology refers to the nature of knowledge and how the knowledge can be obtained. As Saunders et al. (2007: 102) stated epistemology deal with “what constitutes acceptable knowledge in the field of study”, and “in the discipline” (Bryman and Bell, 2011:15). In fact, it is all based on the theory of knowledge, “grounds of knowledge” (Burrell and Morgan, 1979:1), demonstrating how a researcher views the world, and which knowledge is valid and accepted. Therefore, epistemology indicated the natural relationship between the knower (researchers) and the known (the research topic) to some extent (Guba, 1990:18). Methodology is related to the question of how the knowledge is obtained. According to Guba (1990), this philosophical assumption will definitely facilitate researchers (the inquirer, the knower) in finding a way of obtaining knowledge. There are relationships between these philosophical stances. The epistemological viewpoints have been impacted by ontological choices (Sarantakos, 2005; Collis and Hussey, 2009) and the choice of research methodology has been traced back from these two stances (Burrell and Morgan, 1979).

There are two aspects of ontology being considered: objectivism and subjectivism (Saunders et al., 2009). Objectivism believes that there is an independent relationship between social actors and social entities which are already in existence. On the other hand, subjectivism supports the view that “social phenomena are created from the perceptions and consequent actions of social actors” (Saunders et al., 2009:111; Holden and Lynch, 2004). Saunders et al. (2012) indicated that subjectivism concerns reality as a socially constructed

factor in the social context; based on this viewpoint, researchers seem to concentrate more on interpreting participants' opinions in specific situations in order to claim new arguments and knowledge.

The two main epistemological stances are positivism and interpretivism (Collis and Hesse, 2009). Positivist researchers conduct their study based on a value-free approach and dichotomous thinking, all obtained knowledge should be observable and measurable, researchers become an objective existence; they often ignore their own feelings or interaction-involved during the research process, large samples are used to test the theory by drawing hypothesis and conducting the research via quantitative methods to generate objective results with high levels of credibility and reliability (Holden and Lynch, 2004, Easterby-Smith et al. 2012). It examines the relationship between variables (independent and dependent ones). In contrast, interpretivists argued in different ways which indicate the action of relying on data and number results being conducted by positivists is not enough (Näslund, 2002). Therefore, social interactions should be taken into account. Their actions aim to develop new theories to some extent by applying qualitative research with small samples (Meredith, 1988). Under this epistemological standpoint, the interrelationship between researchers and what is being researched is impossible to separate during the research process (Mangan et al. (2004). The findings can reach "a causal explanation of its cause and effects" (Maxwell, 2005:88). The result can be less reliable compared to quantitative method, but it is still considered highly valid as its degree of generalisation is high (Collis and Hussey, 2009). The following table can demonstrate the differences between these two epistemological paradigms and the main characteristics of these two methodologies:

	Positivism	Interpretivism
Ontology	External, objective and independent of social actors	Socially constructed, subjective, may change, multiple
Epistemology	Only observable phenomena can provide credible data, facts. Focus on causality and law like generalizations, reducing phenomena to simplest elements	Subjective meanings and social phenomena. Focus upon the details of situation, a reality behind these details, subjective meanings motivating actions
Methodology	Experimental/manipulative; verification of hypotheses; chiefly quantitative methods	Modified experimental/manipulative; critical multiplism; falsification of hypotheses; may include qualitative methods

Source: Adopted from Saunders et al. (2009: 119) and Lincoln and Guba (2000: 165).

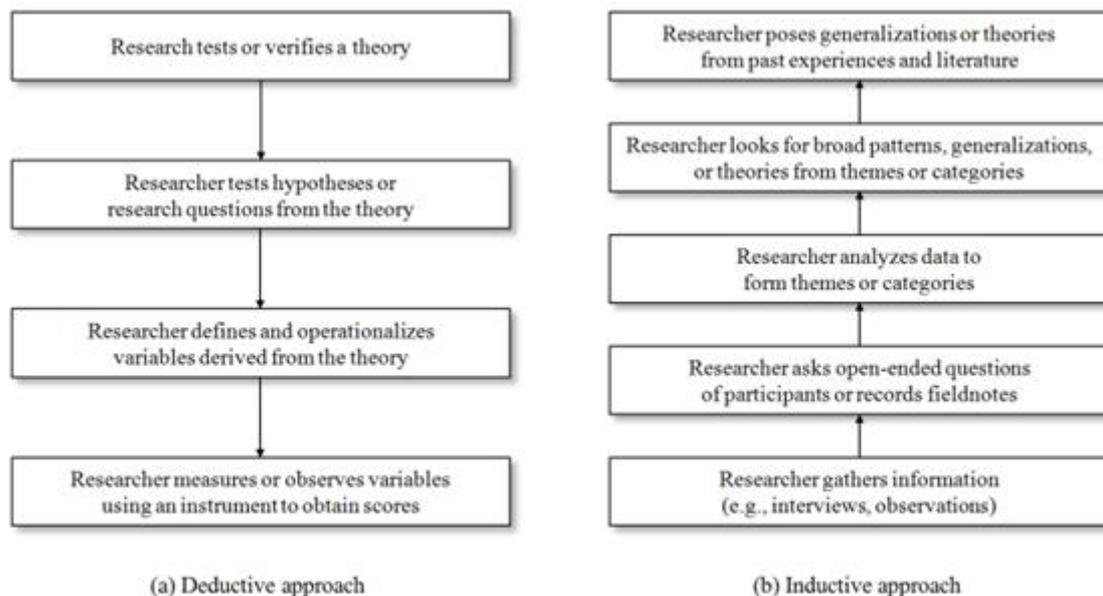
Table 3.1: Comparison of positivism and interpretivism paradigms

There are two methodologies being used in the research, including quantitative and qualitative. As mentioned, the methodology can be characterised by the chosen paradigmatic philosophy and research can be conducted in deductive or inductive ways. Deductive approach is usually associated with positivism and quantitative research, while inductive is suitable for interpretivism and qualitative research (Saunders et al., 2009). The deductive approach related to “testing a theory” via theoretical hypotheses which can be developed through literature review, from which many variables have been constructed. This method usually applies to surveys and questionnaires (Collis and Hussey, 2003). On the other hand, the inductive approach deals with the context and “building and generating theories” (Bryman, 2012). Via this method, many viewpoints around the topic can be revealed and it is not easy to turn the research findings into specific theory. Therefore, researchers often use this technique within a limited setting and context. Empirical measurement is regarded as the main methodology in a scientific method (Orlikowski and Baroudi, 1991). In many cases, researchers have managed to integrate the two approaches in the research process (Lee, 1991; Morgan, 2007; Bryman, 2012).

Criterion	Quantitative	Qualitative
Reality is	objective, 'out there', to be 'found'; perceived through the senses; perceived uniformly by all; governed by universal laws; based on integration	subjective, in people's mind; perceived not through senses only diverse; perceived differently created, constructed; not found interpreted differently by people
Human beings are	rational individuals; obeying external laws; without free will	creators of their world; making sense of their world; not restricted by external laws; creating systems of meanings
Science is	based on strict rules and procedures; deductive; relying on sense impressions; objective and value free	based on common sense and reason; inductive; relying on interpretations; subjective and not value free
Social research	employs quantitative methods; aims to explain social life; aims to predict the course of events; aims to discover social regularities	employs qualitative methods; aims to interpret social life; aims to understand social life; aims to discover people's meanings

Source: Sarantakos (2005: 42).

Table 3.2: Comparison of quantitative and qualitative methodologies



Source: Adopted from Creswell (2013: 59, 66)

Figure 3.1: Different logics used in quantitative and qualitative studies

Besides that, according to Saunders et al. (2008), there are two more philosophies which are realism and pragmatism might need to be considered. The view of pragmatism posited

that “study what interests you and is of value to you” (Tashakkori and Teddlie, 1998:30), whereas realism refers that objects are supposed to exist independently to the human mind (Saunders et al., 2009).

3.3.2. Apply paradigms to the thesis research

Based on the research topic previously stated, the aim of the research will be demonstrated as follows: firstly, the research will provide insights into the Vietnamese retailing industry, classifying all current supermarket firms in Vietnam to their right strategic groups. Secondly, this thesis is going to investigate factors affecting customer loyalty in the Vietnamese supermarket sector by simultaneously researching and comparing different strategic groups. Thirdly, the research is going to examine whether there are differences between factors affecting customer loyalty based on age groups, location, income, gender, occupation and education levels.

It can be noted that there is no right or wrong paradigm, the chosen paradigm entirely depends on the researcher but they must be aware of the paradigm being affected by the nature of conducting research, philosophical standpoints as well as the research purposes (Mackenzie and Knipe, 2006). In this thesis, the research topic related to strategy, marketing and in-store logistics management areas which follow the scientific method and this area was posited as belonging mostly to the positivist paradigm (Mentzer and Flint, 1997; Aastrup and Halldorsson, 2008; Grant, 2003;). However, based on the indicated research objectives, some of them are exploratory in nature, strategic group mapping, and consumer preferences. Therefore, the thesis will employ a combination of ontological stances which are objectivism and subjectivism, in appropriate ways. In other words, objectivism is a dominant stance; the results from quantitative data collection will clearly answer the research questions. The research follows the epistemological standpoints of both positivism and interpretivism but the dominant stance applied is positivism. As a result, the research will use both quantitative and qualitative research methods to answer research questions. Bazely (2003), Burke and Onwuegbuzie (2005) indicate that this method is the use of mixed data, including both text and numerical and using alternative tools (analysis and statistics). In that, researchers might apply a qualitative method in one phase and use a quantitative method in another phase during the research period, and data are integrated and mixed (Creswell et al., 2004).

Quantitative Data	Qualitative data
-Based upon meanings derived from numbers	-Based upon meanings which are expressed by words
-Data collection results in standardized and numerical data	-Data collection results in non-standardized data which required classification into categories
-Data analysis is conducted by the use of statistics and diagrams	-Data analysis is conducted by the use of conceptualization

Table 3.3: Distinction between Quantitative and Qualitative Data

(Saunders et al., 2012)

Objective methods, positivism epistemology and quantitative research will be applied dominantly, with surveys and questionnaires to obtain credible data. Researchers can observe an independent phenomenon and generalise the results which could help to reduce the gap between management theory and practice (Forza, 2002); its advantages are all variables being calculated and measured comprehensively using mathematical tools and software, but it reveals disadvantages in which if new variables are added, the relationship between independent variables and predictors could be changed (Hair et al., 2011). On the other hand, subjective standpoint, interpretivism and qualitative methods reveal its drawbacks in social phenomena and its inabilities in generalising to the wider population and complex cases (Smith 1981). However, overcoming the limitation of positivism via generating, connecting and confirming many holistic variables for the final regression of quantitative methods if needed could be considered as interpretivism stance's advantages, it is mostly in the form of words and non-standardised data but using conceptualisations for detailed analysing can be beneficial to some extent. For these reasons and based on the nature of the research objectives, the combination of objective and subjective, positivism and interpretivism, quantitative and qualitative research is the best choice for this research. But the dominant stance will be objectivism and positivism.

3.4. Ethical theories

3.4.1. Philosophy and normative ethical theories

In the research process, researchers might need to consider ethical issues (Šmajš et al., 2012). In a general sense, the term ethics is derived from the Greek word “ethos” which deals with an individual’s fundamental views toward life (Sroka and Lorinczy, 2015). It refers to “a set of moral norms, principles or values that guide peoples’ behaviour” (Sherwin, 1983; Brunk, 2010:255), the moral principle that “individuals inject into their decision processes” (Salehi et al., 2012:3). In the business research perspective, ethical issues relate to the question of how researchers characterise and clarify their research topics, design their research, and the ways in which they approach, collect, process and save data; how they analyse and write up data collected in a moral way (Saunders et al., 2009, Cooper and Schindler, 2008). However, “moral sentiments can be either neutral, or negatively/positively valenced”. It means that the terms “ethical” or “unethical” demonstrate an individual’s subjective moral judgment of which one is considered as right or wrong and good or bad things (Brunk, 2010:255).

From philosophical perspectives, there are two fundamental normative ethical principles, including “deontology” and “teleology” (Shanahan and Hyman, 2003). Deontology posits: “a good will is good not because of what its effects or accomplishes, nor because of its fitness to attain some proposed end: it is good only through its willing”, good in itself. The most important rule in the deontological principle is: people evaluate the action as right or wrong because of its truly right characteristics judged by higher social moral duties, norm or the law, not because the better outcome of an action is expected (Barnett et al., 2005). On the other hand, teleology refers to the consequences of an action, “the greatest good for the greatest number”. Those who have supported this standpoint indicated that if stealing can lead to a good outcome and maximises pleasure for all people in a community, it is definitely considered as a right action and worthy of support (Sekaran, 2003).

“Kantian ethics” are considered an ethical paradigm which represents the deontological standpoint. Kant (1979c:67) quoted: “always regard every man as an end in himself, and never use him merely as a means to your ends”. It means that each person has their own personal life and their purposes for living, treating them as an object to be exploited for our purposes is considered as totally wrong (Reynolds and Bowie, 2004). This stance prefers the

character of an action itself to the consequences of an action. Kant (1797) noted that lying is wrong, even if it could be qualified to some extent as telling lies to friends about how good their haircut is for a complimentary purpose (Forsyth, 1992). The Kantian ethics approach has been applied by many researchers in business research (Petkus and Woodruff's, 1992; Rust et al, 2000; Ohreen and Petry, 2012; Vitell et al., 2001; Perrini et al., 2006; Mohr et al., 2001). It has revealed a significant impact on both academic perspectives and business practice. Kantian ethics were developed after social contract theory -"contractarian ethics"- which considered that a person's moral and/or political obligation has been dependant on a contract or agreement among them to the form of the society in which they live (Skinner, 1996; Stomp, 2008; Locke, Rousseu, 1762).

"Utilitarianism" posited its contrary viewpoints compared to "Kantian ethics", this stance was developed based on teleology. As noted by Mill (1806-1873) "the life of a dissatisfied Socrates is better than the life of a happy fool", meaning that it will be better to be a human dissatisfied than a pig satisfied. There are two different viewpoints about happiness and the consequence of an action in this stance. Bentham supposed that the quality of pleasure is equal, but Mill's argument is that "simple pleasures" seem to be preferred by individuals who have no experience with high art and they are not in a proper position to judge if needed. Based on this, Mill proposed that extra voting power should be granted to university graduates on the grounds that they were in a better position for judging what would be best for society. As demonstrated above, "the greatest-happiness principle" has been applied in this perspective, the outcome of an action should be taken into account in partly considering the character of an action (Shanahan and Hyman, 2003).

Beside the two main ethical paradigms above, "virtue ethics" (charactered-based ethics) should be considered. This stance is centred around the idea of individual character rather than result-based ethics (utilitarianism) or the character of an action (Kantian ethics). It means that virtue ethics is person-based rather than action-based. This standpoint deals with the rightness or wrongness of individuals' action as well as providing a guidance that demonstrates which characteristics and behaviour of a good person should be in order to make them more achievable. Gotsis and Kortezi (2013) and McPherson (2013) have applied this concept into their recent research.

3.4.2. Ethical paradigm and its implication

Understanding all ethical paradigms has facilitated the research process for all researchers (Robson, 2002). There are many cases where researchers changed the data and explained the results in an appropriate way, applied any means if needed in order to obtain the best outcome as expected (utilitarianism). However, instead of using this teleological view, my current research inclines to the view of the character of an action itself and using apparent methods during the research process rather than taking the viewpoints of researchers into account and considering them as a central stance (virtue ethics). Based on this, Kantian ethics based on the deontological perspective are regarded as the best ethical standpoint for the current research.

Based on the research project proposed and comprehensive understanding of the philosophy, paradigm, ethical issues, there are many issues related to ethics that should be considered in the study. As Saunders et al. (2009:184) stated that ethical issues related to “questions about how we formulate and clarify our research topic, design our research and gain access, collect data, process and store our data, analyse data and write up our research findings in a moral and responsible way”. Therefore the ethical issues of the whole research process should be considered comprehensively and equally (Healey, 1991). Firstly, the study involves clarifying the research topic and designing the research. From academic perspectives, it would be better if the topic is explored comprehensively and designed in an appropriate way based on literature review and research designed by many previous good-quality published papers. In this process, philosophy and paradigm reveal their significant influence and their strongly-connected relationship with ethical issues (Wells, 1994). Secondly, both secondary data and primary data (surveys, questionnaires), in which human participants get involved, are used. When using secondary data, ethical issues might occur, the sources of secondary data should be reliable, and how the data is stored should also be checked in order to make all data collected credible. In addition, applying Kantian ethics lead the research nature to be more about the character of an action, treating people involved as an object to be exploited for our purposes is considered as totally wrong; it means that the freedom of participants in the survey (joining without reluctance) and their personal information and viewpoints need to be put in proper places and under careful usage with respectable consideration. Thirdly, to avoid subjective selectivity and bias occurring during the data collection process, strict standards will be set by the researcher. These actions will

facilitate the reliability and validity of the research. Fourthly, analysing data by applying many analysis tools (using SPSS, conducting multivariate analysis, exploring exploratory factor analysis, confirmatory factor analysis and structural equation modelling might be suitable for this study) could lead to breaking the law of Kantian ethics because researchers can use different statistical methods and technique to get the best outcomes (Saunders and Savulescu, 2008). This problem will be considered during my research process. Finally, writing up the results could be significantly affected by the writer's viewpoints, thanks to the philosophy and paradigm that the research has followed; the writing process would be apparent and would reveal its objective consequences. Besides that, to prevent all problems raised, 18 ethical principles for research and the code of practice on research misconduct in the guide for the code of ethics published by Hull University Business School (HUBS, 2005) should be followed comprehensively (See Appendix 3.1 for research ethics approval letter used for conducting this research).

3.5. Research process

As conducting any research, a research process is considered as a vital step to help researchers understand and commit with a right research path. One of the main reasons for considering it is that research can take more time with many related considerations. It is a set of activities unfolding over time. During the research process, researchers might slightly change or modify their research ideas, but it would be useful if they know their own research objectives and have a specific plan for the research (Ghauri and Gronhaug, 2010). At different stages, they might confront different issues, clarifying the research process will help them perform tasks systematically and be able to check what is to be done at a particular stage (Sekaran and Bougie, 2010). For example, researchers need to clarify and understand their research objectives, exploit some necessary literature in order to support the research process before collecting the data. A typical research process has been proposed by Ghauri and Gronhaug (2010) (Figure 3.2). However, depending on the purpose of a research project, these steps can be different. According to Morgan (1993), Pettigrew (1985), Bryman (1988), in reality, the research process is not so orderly and sequentially presented as in Figure 3.2.

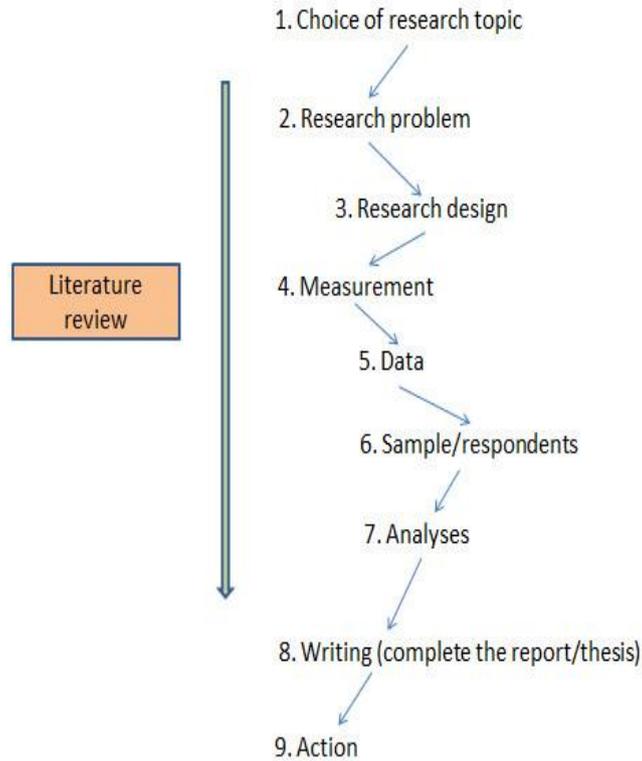


Figure 3.2: The research process

(Ghauri and Gronhaug, 2010:30)

According to Saunder et al. (2016), researchers might need to follow the precise number of stages to complete the research, but it might vary, normally they include clarification and formulation of the topic, reviewing literature, choosing philosophical approach, designing the research, collecting data, data analysis and writing up. The following research process onion can visualise the above statement (Saunders et al., 2003:83; 2016:164). This onion demonstrates the number of choices, including philosophical orientation, research approaches, paradigms, strategies and steps that researchers can follow (Figure 3.3).

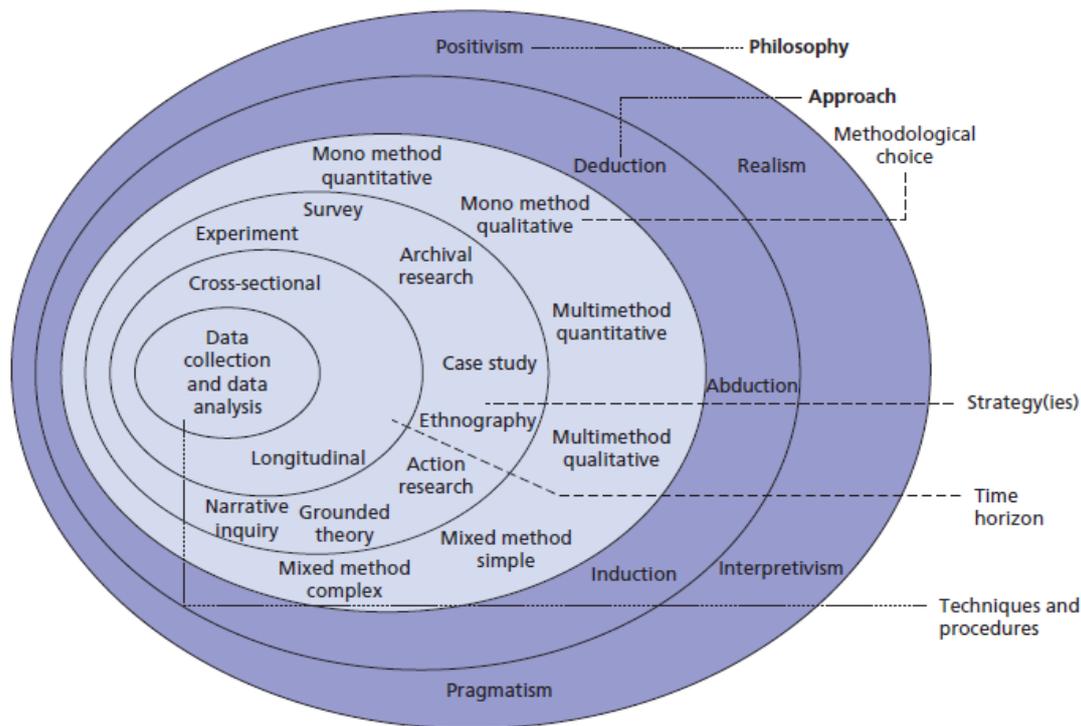


Figure 3.3: The research process onion (Saunders et al., 2003:83; 2016:164)

3.6. The choice of research methodology

This research is conducted based on the typical question of “What factors affect X (dependent variables) and at which level?” as well as exploring differences between groups. As presented above, qualitative research is generally associated with the phenomenological paradigm and quantitative methodology relates to positivism (Mangan et al., 2004). Combined with the research objectives, this research is going to use mixed methods (as mentioned above) in order to achieve and maintain the accuracy, reliability and integrity of the research. The qualitative research includes semi-structured expert interviews, which will help the researcher identify “strategic groups” within the Vietnamese supermarkets in order to facilitate the subsequent comparison of groups; semi-structure interviewing consumers will also help the researcher justify and validate her proposed research framework, with constructs added after interviewing if required. The use of quantitative research in the form of questionnaires will provide data which allows the researcher to answer the previously mentioned question of “at which level”. Therefore, it should follow the steps mentioned in the Cannon’s research (2004) (see Figure 3.4).

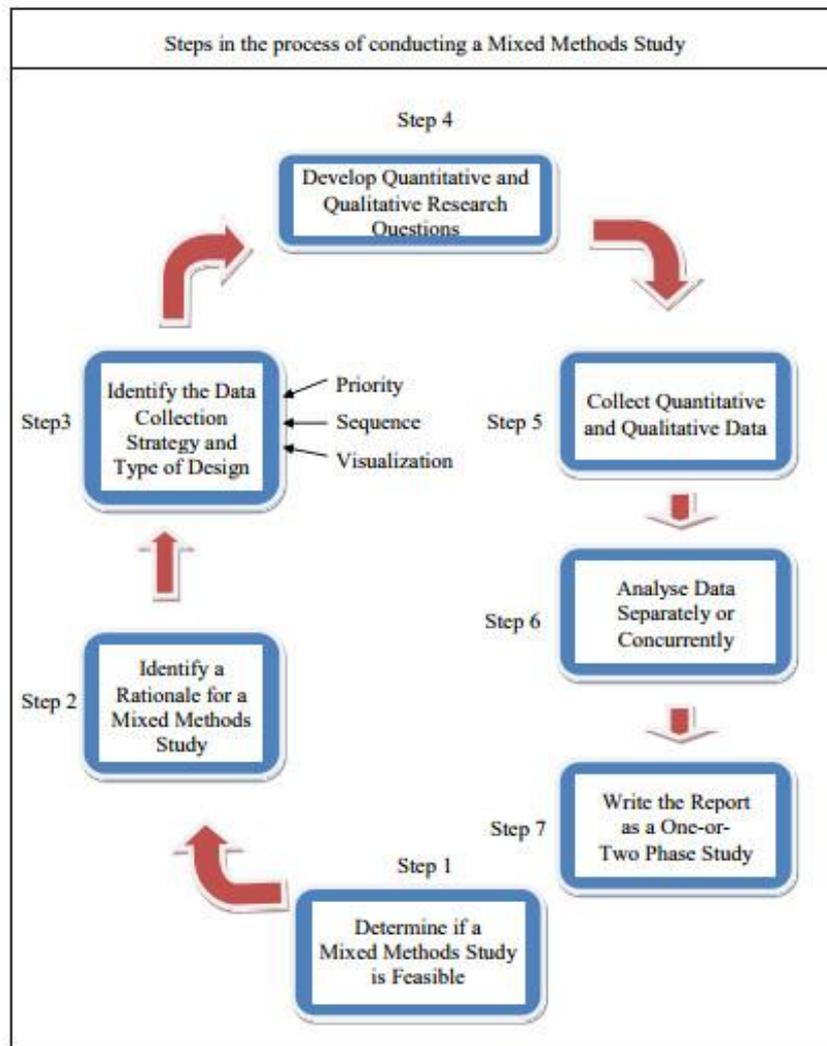


Figure 3.4: Steps in the process of conducting a mixed methods study

(Adapted from Cannon, 2004)

After reviewing all previous literature related to customer loyalty in general and customer loyalty in the supermarket sector in particular, and looking at the relationship between variables affecting customer loyalty, the next step is to conduct a pilot study by interviewing a number of customers and re-build the research model (Mentzer and Flint, 1997) then, develop measurables for these final variables in questionnaires before doing a survey. There exists a reason why the above issues have been encouraged in many research projects. All variables built from previous research might not be suitable with the current research due to different objectives, samples and research methods; a pilot study via interview can improve the level of validity of the research before doing specific structured questionnaires.

As explained from the beginning, the research focuses on the context in Vietnam, all data collected will be in the Vietnamese market. For the quantitative phase, many steps will be conducted before testing the hypothesis, such as checking the reliability and validity of all data collected via analytical methods in SPSS, analysing EFA (exploratory factor analysis) to remove duplicated variables. Besides that, confirmatory factor analysis can be applied due to the existing of sub-variables in each variable; an analysis of SEM is also used in this research in order to demonstrate the relationships between many variables.

The following figure (Figure 3.P) is going to summarise two phases that will be conducted in this research:

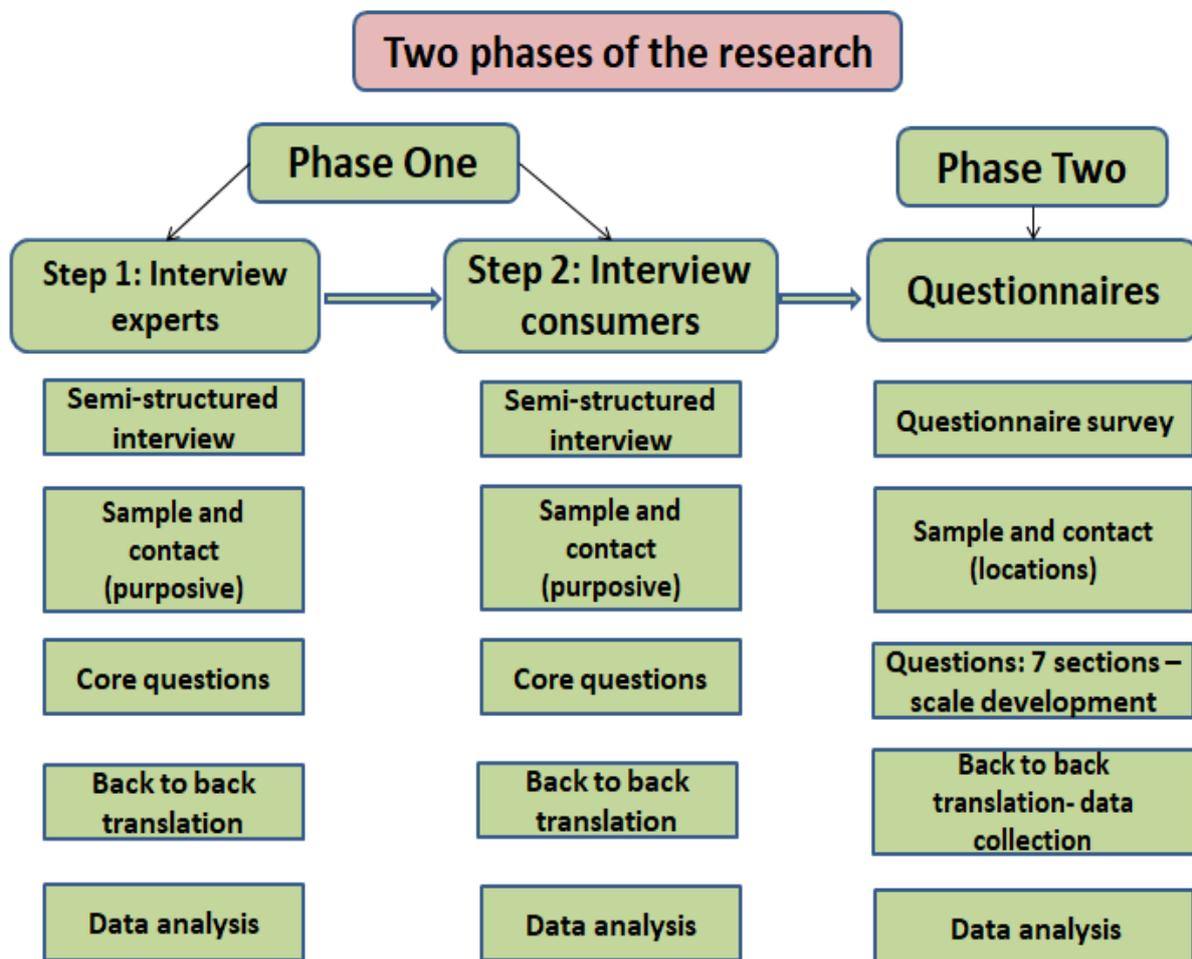


Figure 3.P: Procedure of two phases conducted in this research

(Source: from the researcher)

3.7. Research method: Phase One_ Step One_Expert interviewing

3.7.1. Chosen research strategies: semi-structured interview

It is clear that the research relates to factors affecting customer loyalty of different strategic groups. Therefore, before investigating other issues, definition of strategic groups and how supermarkets can be divided into their strategic groups should be explored. Besides that, this study is going to collect data in Vietnam to examine the proposed research framework, interviewing experts in retailing and the grocery sector is needed in order to classify firms into a specific strategic group. This phase will allow the researcher to conduct multigroup analysis later to investigate differences between groups (which can facilitate an answer to research questions 4 and 5).

In general, a strategy has been regarded as “a plan of action to achieve a goal” (Saunders et al.; 2016:177). Therefore, a research strategy refers to a plan of how researchers conduct their research to achieve their research objectives. According to Denzin and Lincoln (2011), it is all about methodological issues which is a link between a research philosophy and choice of methods used to collect and analyse collected data. It is clear that the chosen research strategy is guided by research questions and must meet research objectives.

The Phase One interviews are regarded as qualitative research interviews. There are many available types of interview. Converse and Schuman (1974:53; cited in Denzin and Lincoln, 2000:650) noted that “There is no single interview style that fits every occasion or all respondents”. However, a semi-structured interview is the choice of this research due to its natural match to this research’s interest. Reasons are going to be explained as follows. According to Doody and Noonan (2013), Saunders et al. (2016), considering the nature of semi-structured interviews, researchers might need to prepare a clear list of questions and the checklist of specific questions related to a topic that they are going to investigate. Based on this, interviewers can drive a conversation and explore deeply all main points. Depending on the flow of a conversation; the order of these structured questions can be changed. During the interview process, interviewers can also add some further questions, such new questions are obviously not presented in the interview guide but the interviewers create new questions based on picking up on things said by interviewees and the interviewees have a great deal of leeway in how to reply, meaning they are free to answer in their own styles while the researcher can prompt on the main issues, the research’s viewpoints and let interviewees give

ideas to explore whether new insights have been demonstrated or not. In this way, some areas which had not previously being considered will be addressed fully. These strategies can be beneficial to the analysis process as the researcher can compare and contrast across the case.

With unstructured interviews, it can be easy to lead to a huge range of topics and answers that can impede the analysis process due to lack of information focus; the researcher could then not easily compare or contrast interview results (Collis and Hussey, 2009). Group interviews could not be conducted in this research because the respondents are to be found at different locations and they offered different schedules for participating in the research.

There are different types of semi-structured interviews; in this research, an interview may be conducted on a one-to-one basis via three available options such as “face-to-face”, telephone, internet-mediated (electronic) interviews. With PHASE ONE, named “expert interviewing”, face-to-face is considered the best choice when the interviewer can explore more deeply the expert’s comments about retail strategic groups in Vietnam as well as his/her point of view about the Vietnamese retail market and the development direction.

3.7.2. Sample and contacting the experts

The objective of Phase One is to group the Vietnamese supermarkets into different strategic groups. Many methods can be used to obtain such observations as an analysis of firms’ development strategies and resources (strategic theories presented in Chapter 2, section 2.1). Besides that, interviewing some experts in strategy in the Vietnamese retail industry can create more reliable findings. In this thesis, the researcher is going to combine these two techniques.

Teddie and Tashakkori (2009) suggest two types of sampling that researchers can use, including probability and non-probability (purposive) sampling. Differences between the two are presented below (Table 3.4).

Dimension of Contrast	Purposive (Non-probability) Sampling	Probability Sampling
Overall purpose of sampling	To generate a sample that will address the research questions	To generate a sample that will address the research questions
Issue of generalisability	Seeks a form of generalisability (transferability)	Seeks a form of generalisability (external validity)
Rational for selecting cases/units	To address specific purposes related to the research question; selection of cases deemed most informative in regard to the research question	Selection of cases that are collectively representative of the population
Sample size	Typically small (usually 30 or fewer cases)	Large enough to establish representativeness (usually at least 50 units)
Depth/breadth of information per case/unit	Focuses on depth of information generated by the cases	Focused on breadth of information generated by the sampling units
Time of sample selection	Before the study begins, during the study, or both	Before the study begins
Selection method	Uses expert judgment	Often applies mathematical formulas
Sampling frame	Informal sampling frame somewhat larger than sample	Formal sampling frame typically much larger than sample
Form of data generated	Focuses on narrative data, though numeric data can also be generated	Focuses on numeric data, though narrative data can also be generated

Table 3.4: Comparisons between purposive and probability sampling techniques

(Teddie and Tashakkori, 2009: 179, adapted by Chaisurayakarn, 2015:115)

The main objective of this phase is to group Vietnamese supermarkets into correct groups and the potential interviewees will be experts in retail and strategy. What is needed is experts who can most likely offer valuable information. Based on the differences and the research purpose, a non-probability method which includes “the purposive expert sampling” will be chosen (Bird et al., 1996). According to Sekaran and Bougie (2011), Oliver (2006), purposive sampling is the method where respondents are selected based on a variety of criteria which can include their relevance, their specialist knowledge of the research topic or the willingness to participate in the research. It means that after understanding the purpose of the research, the researcher will identify a predetermined target group.

There are four purposive sampling techniques, including convenience sampling, judgmental sampling, snowball sampling and quota sampling techniques, differences between these four techniques and their advantages are presented in Table 3.5. In this phase, judgmental sampling technique with some specific characteristics is applied due to the technique's nature presented in Table 3.5 and the researcher will use her judgment to contact an expert in retailing. The researcher has a good knowledge of strategy, based on good academic and business experience in Vietnam.

Non-probability (Purposive) Sampling Techniques	Details	Advantages
Convenience sampling	A simple technique which was available to the researcher by virtue of its accessibility	Least expensive and time consuming, most convenient
Judgemental sampling	A form of convenient sampling based on the judgement of the researcher	Low cost, convenient and not very time consuming. This kind of sampling is subjective and its value depends on the researcher's judgement.
Snowball sampling	A form of convenient sample but with this method, the researcher was able to make initial contact with a small group of people relevant to the research topic and use these to make contact with others	Can estimate rare characteristics.
Quota sampling	A form is to produce a sample reflecting a population in terms of the relative proportion of people in the different categories. It is mostly used in commercial research such as marketing research and political opinion polling.	Sampling can be controlled for certain characteristics.

Table 3.5: Advantages of non-probability sampling techniques

(Source: Bryman and Bell (2015); Malhotra et al. (2012), Chaisurayakarn (2015:95))

3.7.3. Interviewing guide development

There are two areas which will be discussed during the interviewing process, including strategic groups and customer loyalty. “The key to a successful interview is careful preparation” (Saunders et al., 2016:401). They indicate that the “five Ps” can be remembered:

“prior planning prevents poor performance” (Saunders et al., 2016:401). Therefore, before conducting interview, there are many steps that should be undertaken.

3.7.3.1. Preparing an interview guide

An interview guide is used to refer to “the somewhat more structured list of issues to be addressed or questions to be asked in semi-structured interviewing” (Bryman and Bell, 2015:486). Bryman and Bell (2015) also suggest that the prepared interview questions should not be too specific because during the interviewing process, alternative avenues of inquiry might arise, and closed questions indicate that “such premature closure of your research focus would be inconsistent with the process of qualitative research” (Bryman and Bell, 2015:486). If more information is revealed during the interview, researchers can use it later if needed. In addition, Byman and Bell (2015:486) suggest that the researchers should consider “What do I need to know in order to answer each of the research questions I am interested in?”. It means that an appreciation of the viewpoints of interviewees is important and accordingly the questions asked need to cover the interests of both interviewers and interviewees. Therefore, the interview guide should create a certain amount of order in the research topics but the researcher also needs to be prepared for the order to be changed due to the unpredictable flow of answers from interviewees. Formulating interview questions can help researchers lead the main flow and get the useful or required information. The following figure (Figure 3.5) can suggest the steps to be used in formulating questions for an interview guide:

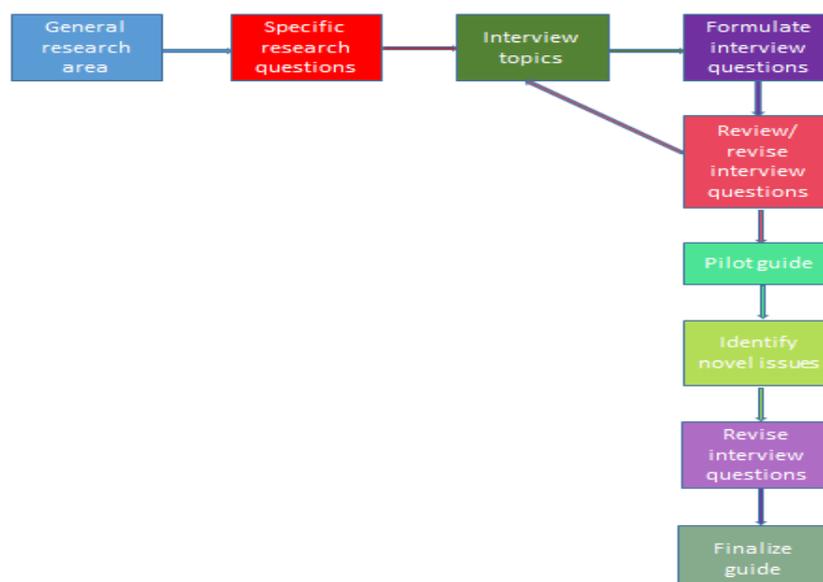


Figure 3.5: Formulating questions for an interview guide
(Bryman and Bell, 2015:489)

There are some elements that interviewers can consider before the interview. Making sure the researcher is familiar with the interviewee's work; and life in order to facilitate the quality of the interview. For instance, the demographic questions are not aimed in this case but knowing the information can help the interviewer understand some basic background about the participants. In addition, preparing a good digital recorder is also important because many interviews are unsuccessful due to poor recording or technological mistakes; ensuring a quiet location for interviewing is also important. During the interview, interviewers should try to use simple/relevant and transparent questioning techniques, and should avoid using complex or difficult theoretical terms. The interviewer should also take notes of a general kind such as name, age, gender, education level and so forth, to provide context. After the interview, interviewers should take notes about how the interview went/where the interview has been conducted (including place (offline) and online if needed) and all related matters that arose during the interview (Bryman and Bell, 2015). Besides that, managing logistical and resource issues needs to be considered and prepared for, such as interview scheduling, interview management, recording and transcription issues, time available, how long the interview should take and how much it will cost.

There are some techniques available which may enhance the quality of data collected. After interview, interviewers should give interviewees an opportunity to comment fully about the topics covered or raise any related issues that the interviewee believes might be interesting or beneficial to the research; this process is referred to as "catch-all" or "doorknob" questions. Some researchers advise that taking notes during interview or after leaving the interview can be beneficial in many ways (Bryman and Bell, 2015; Saunder et al., 2016). They also suggested that interviewers can test their understanding by summarizing all information provided during interview and asking interviewees to comment or check if the summary is correct, and interviewees can be invited to add further points at the end. This process can avoid bias or misinterpretation of results. The ideal situation would be if interviewees are able to proofread interview transcripts in order to check their accuracy.

The interviews will be conducted in Vietnamese, and will then be translated to English for analysis; the researcher intends to perform the initial translation then have it checked to improve accuracy.

There are some main questions that should be covered in all qualitative interviews regardless of the core topic (Bryman and Bell, 2015, adapted by Rafi-Ul-Shan (2015:129);

Saunders et al., 2016). The interview should be started with an introduction; researchers should demonstrate clearly the purpose of the interview and request the interviewee's permission for recording. The following guide should be applied during interviewing process (Figure 3.6):

- ❖ *Introducing question:* Introducing each other and setting the scene by relaxing the environment, stating the purpose of the interview and treatment of interview data and measure taken to ensure the confidentiality.
- ❖ *Follow up question and probing questions:* Asking the interviewee to elaborate the answer and following up what has been said through direct question.
- ❖ *Indirect questions:* Are asked to get an individual's own view.
- ❖ *Silence:* Instead of asking something, interviewer pauses to signal the interviewee opportunity to reflect and amplify the answer.
- ❖ *Initial open-ended questions:* the main purpose of these questions is to ease the environment and led the conversations start. Questions such as, what events led to.....? What was your life like prior to....?
- ❖ *Intermediate questions:* These questions aim to explore the main topics, issues and areas of interest. Questions such as, how did you feel about.....when you first learned about it? What immediate impacts did.....have on your life?
- ❖ *Ending question:* these questions intend to capture last but important thoughts of the interviewee and to present an opportunity to add or modify previous statements. For example, how have your views about...changed? If you had your time again, would you choose to work for this organization? Being an ethical researcher, it is advised (Yin, 2014; Bryman and Bell, 2011) that the interviewer must thank and appreciate interviewee's time and cooperation with research.

Figure 3.6: Some main questions that should be covered in all qualitative interviews
(Bryman and Bell, 2015; adapted by Rafi-Ul-Shan (2015:129); Saunders et al., 2016)

This guide can facilitate the interview process and improve the quality of information collected; in the next section, core questions will be discussed.

3.7.3.2. Core questions

There are three main themes in this interview, including the current retail situation, strategic groups and customer loyalty. The intended questions are related to these themes in order to explore experts' views and probe for sub-topics. There are 6 questions which are presented in the above three main themes (2 main questions per theme). The first question in the interview guide is used to investigate the brief comments of experts about the current

state of the Vietnamese retail industry. The purpose of the second question is to investigate the state of the Vietnamese supermarket sector as well as the competitive environment. Then, at theme 2- question 3, experts will be asked to comment how firms are grouped into strategic groups in general as well as a specific technique that can be use. The next question in the interview guide was created to ask the specialists about grouping Vietnamese supermarkets into different strategic groups by giving him/her a prepared list of current main Vietnamese supermarkets. During the answering of this question, specialists will be asked to explain why he/she chose to allocate supermarkets to specific strategic groups. For theme 3, the experts will demonstrate their wisdom and knowledge of customer loyalty based on the designed questions, specifically, question 5: “Based on your previous own research and experience, which possible factors might affect customer loyalty?”. With this question, the interviewer will listen and take note of experts’ comments, then the proposed research framework created at CHAPTER 2, section 2.5.13.2 should be shown in order to elicit further information from the experts. The interview will be ended by the sixth question: “What is the linkage between customer perceived value, customer satisfaction and customer loyalty?”. These two questions in Theme 3 will help in exploring and understanding more about the relationship between the many factors which will be tested later under the experts’ points of view. All of the six main questions which will be asked during this interview process can be presented as follow:

The current retail situation

Question 1: Can you give me a brief review of the overall situation in the Vietnamese retail industry?

Question 2: What about the situation in the supermarket sector as well as the competitive environment? Do you have any comments?

Strategic groups

Question 3: Normally, how can we group firms into their right strategic groups? Which techniques can we use?

Question 4: Based on the Table 2.3.1, there are 12 supermarkets in Vietnam, how can we group them into different strategic groups? Why?

Customer loyalty

Question 5: Based on your previous own research and experience, which possible factors might affect customer loyalty?

Question 6: What do you consider to be the linkage between customer perceived value, customer satisfaction and customer loyalty?

Therefore, the following table presents questions for interviewing:

Question	Explanation
PHASE1_Q1	Participants were asked to give a brief review about the overall situation of the Vietnamese retail industry. Besides that, the interviewer asked about the current role traditional markets in Vietnam and how cultural factors affect consumer behavior. The interviewees are free to present his/her viewpoints.
PHASE1_Q2	Participants were asked to give their viewpoints about the current situation of supermarket sector as well as their competitive environment in Vietnam.
PHASE1_Q3	Participants were asked for their opinion of techniques that can be used to group firms into their right strategic groups.
PHASE1_Q4	Participants were asked for grouping 12 main Vietnamese supermarkets to their right strategic groups. The interviewer show the list of supermarkets (see Table 2.3.1). The respondents were also asked the reasons about their choices.
PHASE1_Q5	Participants were asked to present which possible factors might affect customer loyalty based on their professional.
PHASE1_Q6	Participants were asked to present the linkage between customer perceived value, customer satisfaction and customer loyalty.

Table 3.6: Structural of semi-structured interview protocol in Phase One (Step One)

See Appendix 3.2 for full guide of expert's interviewing.

3.7.3.3. Translation and back translation

Back translation is a good technique which has been widely applied by researchers to test the accuracy of translations in order to avoid mistakes occurring during the translation process, particularly in cross-cultural research (Douglas and Craig, 2007; Saunders et al. (2016). It is crucial if the questionnaires are to have the same meaning to all respondents. For this reason, Saunders et al. (2016) suggested to follow up the guidelines of Usunoer (1998). These guidelines presented that researchers should be aware of many criteria when

translating, including lexical meaning, idiomatic meaning, experiential meaning, grammar and syntax. In this study, all of the above criteria were carefully applied to guarantee that the translating process was deployed correctly. Usunier (1998) also outlined some techniques for translating, including direct translation, back-translation, parallel translation and mixed techniques. The following table (Table 3.7) will summarise the approaches, advantages and disadvantages of each technique.

	Direct translation	Back-translation	Parallel translation	Mixed-techniques
Approach	Source questionnaire to target questionnaire	Source questionnaire to target questionnaire to source questionnaire; comparison of two new source questionnaires, creation final version	Source questionnaire to target questionnaire by two or more independent translators; comparison of two target questionnaires, creation final version	Back-translation undertaken by two or more independent translators, comparison of two new source questionnaires, creation final version
Advantages	Easy to implement, relatively inexpensive	Likely to discover most problems	Lead to good wording of target questionnaire	Ensures best match between source and target questionnaires
Disadvantage	Can lead to many discrepancies (including those relating to meaning) between source and target questionnaire	Requires two translators, one a native speaker of the source language, the other a native speaker of the target language	Cannot ensure that lexical, idiomatic and experiential meanings are kept in target questionnaire	Costly, requires two or more independent translator. Implies that the source questionnaire can also be changed.

Table 3.7: Translation techniques for questionnaires

Source: Developed from Usunier (1998), adapted by Saunders et al. (2016:465)

According to Malhotra et al. (2012) “*Back translation is a translation technique that translates a questionnaire from the base language to the one into which the questionnaire is being translated. This version is then retranslated back into the original language by someone whose native language is the base language*”. In this research, translation/back translation was applied. The targeted respondents of this research are Vietnamese. Therefore, the language used in the questionnaire should be translated into Vietnamese. Performing a direct word-for-word translation might prove problematic; therefore thanks to the good knowledge of academic research and the English level reached, the researcher has the ability to translate the whole questionnaire to Vietnamese by herself. She then employed a highly experienced certified and qualified translator to check. At the same time the researcher asked her peers who have the same academic level and good English to double check. The next step

was that the questionnaire had been delivered to another independent professional translator to translate the questionnaire back to English. In this step, face-to-face discussion between the researcher and a language expert was needed in which the researcher was able to explain some business terminology to the language expert to make sure that the final Vietnamese version (a target questionnaire) correctly reflects the right content of the original English version (a source questionnaire). In order to ensure the accuracy and validity of the translation process, the language expert should compare differences between the original English version and the later translated version: if there are no differences between the two versions, the Vietnamese version can be used to distribute to respondents. If there are differences between versions, corrections should be made until the content of the Vietnamese version matches the original English version. It needs to be noted that the source version should be initially checked by a native speaker before conducting a translation process.

3.7.3.4. Conclusion

The above interview guide will be applied in Phase One, it presents some main steps to formulate the questions, how the interview is to be conducted, some techniques to enhance the quality of data being collected, what kind of main questions will be covered and so forth. The following part will demonstrate the data collection and analysis strategy.

3.7.4. Data collection

Regarding data collection, there are four steps that can be applied in this phase. The interview protocol will cover the main themes relating to strategic groups and customer loyalty. Then, deciding the sampling type and interviewing appointments are the next steps. As presented above, the judgmental sampling technique will be used because the respondents should be retailing and strategy experts. It means that the information provided by them is highly valuable and reliable. Making the appointments and getting respondents' approval can be done via email, telephone. The place and time of interview is mainly depending on the respondents' choice. The next step will be conducting an interview and the interview guide will be presented. The final step in this phase is transcript, coding and analysis (Figure 3.7).

Each interview was fully transcribed by the researcher in a Word version in both Vietnamese and English.

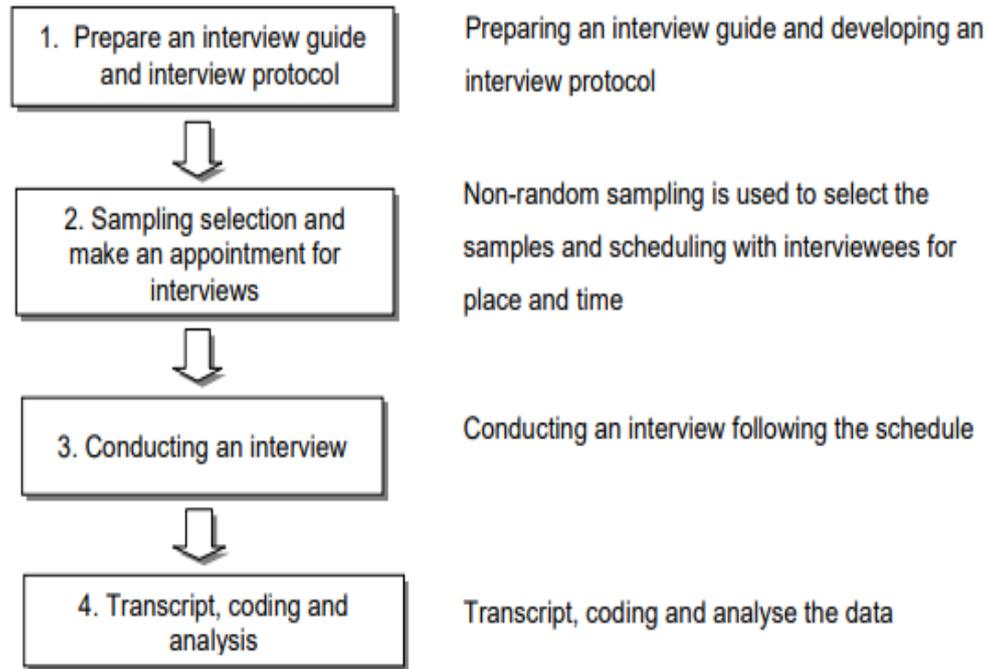


Figure 3.7: Data collection processes in Phase One
Adapted from Churchill and Lacobucci (2010)

3.7.5. Data analysis

The interviewing time was one hour and thirty minutes. According to Ghauri and Gronhaug (2002), Malhotra et al. (2012), Chaisurayakarn (2015:99), there are four steps that should be covered in the qualitative approach. At the first step, the data collected from interviews will be completely transcribed. The next step is data reduction, it refers to the process of selecting useful data for research. In this step, the different categories will be divided into different groups, named data coding. Data display and data verification are the two final steps; presenting the results by comparing, analysing and discussing the phenomenon. This semi-structured interview was conducted on 10 March 2018, it was audio-recorded and the interviewer also took notes during the interview.

Data analysis processes	Details of the analysis in Phase One
Data assembly	Data inputs are collected through in-depth interviews
Data reduction	This involves organising and structuring the data by disregarding some data. This part refers to the process of selection, focus, simplification, abstracting, and transforming the data which appears in transcriptions.
Data display	To refer to an organised, compressed assembly of information that permits the outlining of conclusions and taking action. It is in the form of a data matrix and figures.
Data verification	The drawing of conclusions is in the understanding and becoming able to explain the actual phenomenon

Table 3.8: The process of data analysis

(Source: Adapted from Ghauri and Gronhaug (2002), Miles et al. (2014), Malhotra et al. (2012), Chaisurayakarn (2015:99))

3.8. Research method: Phase One _Step Two_ Supermarket consumer interviewing

Reasons why this phase should be conducted are going to be presented. After literature review, the research framework has been proposed. However, it should be noted that depending on the market, there are different factors which might affect customer loyalty and based on some suggestions of Cannon (2004) about using a mix method. Interviewing can qualitatively justify whether the proposed research model is ready for collecting quantitative data or not. Therefore, conducting supermarket consumers' interviewing will help the researcher add some more constructs, as to what can affect customer loyalty in the Vietnamese market if needed - and information collected in this phase would be better used to explain the relationship between constructs later on (Phase Two).

3.8.1. Sample size and contact

Differences between probability and non-probability techniques and Table 3.5 present advantages of non-probability sampling techniques. Based on purposes of this phase on investigating consumers' loyalty behaviour or which factors might affect customer loyalty in order to justify the proposed research framework, purposive sampling will be chosen and snowball sampling techniques applied. In this technique, the researcher will actively plan which supermarket's consumers are going to be interviewed based on region, income, educational level, age range and gender and so forth. It is convenient and the researcher can

ask interviewees to introduce further interviewees if possible with different demographic backgrounds, so that later information collected can be more reliable. As recommended by Saunders et al. (2016) and Creswell (2013), researchers should expect to undertake from 5 to 30 interviews. In this phase, about 20 interviews will be conducted. These twenty supermarket consumers have been chosen based on the differences of geographical areas, age ranges, income, frequency of consumption, education levels and so forth. As is the nature of snowball sampling techniques, the researcher made contact with people that she knows and asked for interviews and requests for introductions of further potential participants. Lists of interviewees will be presented in Chapter 4.

3.8.2. Interviewing contents

As explained in the previous part (methodology), semi-structured interviews will be applied in this phase. The steps to create the interview guide were previously noted. The interview contents were generated based on the main objectives of this research and the main interview themes derived from previous reviewed literature. “Without at least some focus, your interview will lack a sense of direction and purpose” (Saunders et al., 2016:402). According to Saunders et al. (2016), starting with listing a set of themes that reflect the variables being studied is a crucial step, followed by creating a question in each theme. During creating the guide, researchers should try to ensure a logical order of questions and a readily comprehensible language.

There are 35 questions which probe supermarket consumers’ perception about their loyalty level, which main factors can affect their loyalty as well as exploring other new factors which have not been mentioned in the literature review and the proposed research framework (see figure 2.5.19). Back-to-back translation techniques will also be applied in this phase (See Appendix 3.3 for full guide to supermarkets’ consumer interviewing).

3.8.3. Telephone and Internet-mediated interviews

Most in-depth or semi-structured interviews occur on a face-to-face basis. However, thanks to the development of video telephony, interviews can be conducted via a video/audio calling service. Besides that, internet-mediated interviewing is also considered, using mobile and computing technologies via the internet (Saunders et al., 2016). There are many advantages and disadvantages of these interviewing methods. Researchers can easily reach different geographically dispersed populations that they wish to interview with low cost and

flexible time. Disadvantages include technical issues. Applying the nature and objectives of this research, 40% of interviews will be telephone and Internet-mediated interviews because the researcher conducts the interviews with 21 supermarket consumers across the country. There are 5 interviews being conducted face-to-face and 16 interviews via telephone and Internet-mediated approach.

3.8.4. Data analysis

Due to the research objectives and in order to answer the five main research questions, quantitative methods will be dominantly used, the researcher is not going to use Nvivo for data analysis in this phase, comparison on cross cases will be used.

3.9. Research method: Phase Two_ Questionnaire survey

As briefly presented in Figure 3.P, there are two phases being conducted in this empirical study. Step one of Phase One aims to divide Vietnamese supermarkets into their right strategic groups by interviewing experts in the retailing industry in order to facilitate future analysis (differences between strategic groups - answering question 4). Step two of Phase One (supermarket consumers' interviewing) aims to reveal factors which might affect customer loyalty in the Vietnamese market. As a result, if some more factors are revealed, they will be added to initial proposed questionnaires and prepared for survey in order to collect quantitative data and answer all research questions.

3.9.1. Survey Questionnaire

The survey strategy is usually associated with a deductive research approach. The purpose of conducting surveys might vary, but it is normally used to answer “who”, “what”, “where”, “how much” and “how many” questions. In this way, a survey is applied for exploratory and descriptive research and can clarify how respondents or the population perceive/ behave or think in relation to a specific issue through many quantitative analysis tools (Saunders et al., 2016). Surveys and questionnaires are the dominant data collection methods in business studies. The benefits of this method are to allow researchers to collect and analyse data systematically via a formulated and structured question. According to Gill and Johnson (1991), before conducting a survey, researchers should re-check and can follow a pattern as suggested below (Figure 3.8):

Planning a Survey

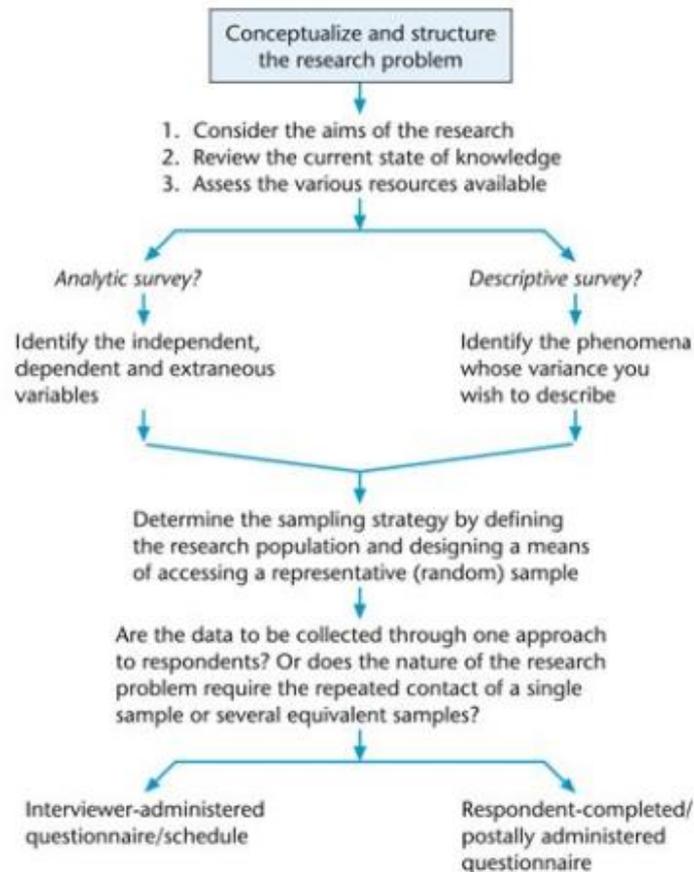


Figure 3.8: Planning a survey (Gill and Johson, 1991:76-7)

However, surveys hold some potential weaknesses in which low response rate can be considered, this problematic issue might reduce the ability to generalise the results to the entire population (Snow and Thomas, 1994); another issue can relate to response errors due to some ambiguous wording in questionnaires (Mangione, 1998).

3.9.2. Initial design and planning

The objective of initial design and planning is to make sure that a survey questionnaire is strongly linked to the research questions, research objectives and all literature review previously presented. Therefore, deciding what data needs to be collected is crucial, “the questionnaire offers only one chance to collect the data as it is often difficult to identify respondents or to return to collect additional information” said by Saunders et al. (2016:444). The steps of this stage include sampling frame identification, sample size and sampling design.

3.9.2.1. Sampling frame identification

Saunders et al. (2016:277) defined “the sampling frame for any probability sample is a complete list of all the cases in the target population from which your sample will be drawn”. The objective of this research is concerned with supermarket consumers at five main cities regardless of age range, gender, education level, income and other background issues. Therefore, the sample frame is all supermarket consumers at the targeted cities. However, it seems impossible to generate the complete list of supermarket consumers in the target cities, the intended sampling frame can be drawn from this explanation that there are a huge number of people who are using supermarkets in the targeted cities.

3.9.2.2. Sample size

After literature review part and interview, there are 19 factors listed which might demonstrate the multi-relationships between the researched issue, including in-store logistics, service quality, e-service quality, product quality, price, customer service, customer experience, brand experience, store image, corporate image, loyalty programmes, switching cost, alternative attractiveness, store accessibility, corporate social responsibility, promotion effects, customer perceived value, customer satisfaction and customer loyalty. However, Phase 2 has revealed two other factors which should be considered as well, including TRUST and HABIT. So there are 21 factors in total, in the case of every single factor is evaluated by 3 variables as Peter (1979) indicated that multiple-item scales are constructed to increase validity and reliability, the minimum size of this step should be $21*3*5= 315$ because according to Hair et al. (2010), the number of the sample size should be five times bigger than the number of variables. However, after PHASE 1, there are five strategic groups in the Vietnamese supermarkets. In order to compare and contrast differences between the five strategic groups, the minimum size should be $315*5= 1,575$. As explained, there are five different main areas in Vietnam where supermarkets seem to be significantly developed; these areas can be a good representative in main urban cities in Vietnam, including Ha Noi, Da Nang, Ho Chi Minh, Binh Duong and Can Tho. In fact, there are 111 variables as presented at Table 3.11 (next part). Therefore, total sample size should be at least $111*5*5$ (5 different strategic groups) = 2,775. When the data collection process is completed, there might be some questionnaires which could be removed from the whole data set due to incompleteness or wrong formatting. Therefore, it should be recommended that the researcher might expect to get 3,000 questionnaires from 5 different cities.

3.9.2.3. Sampling design/sampling selection

Saunders et al. (2016) demonstrated available sampling techniques that researchers can use, including probability or representative sampling and non-probability sampling. “With probability samples, the chance or probability of each case being selected from the target population is known and is usually equal for all cases” (Saunders et al., 2016:275). And “For non-probability samples, the probability of each case being selected from the target population is not known” (Saunders et al., 2016:276). Table 3.5 revealed the differences between probability sampling and non-probability sampling, because of the nature and objectives of this research with a large number of questionnaires needing to be collected, the probability sampling technique will be applied. There are four probability sampling techniques, which are summarised in Table 3.9, used to choose the sampling. The advantages of each technique are also demonstrated. According to Saunders et al. (2016:290) “*Stratified random sampling is a modification of random sampling in which you divide target population into two or more relevant and significant strata based on one or a number of attributes*”. Based on the above explanation (section 3.9.2.2), around 555 samples should be collected in each city in order to get the target of 2,775 samples (see section 3.9.2.4 below), stratified random sampling relates to dividing the target population and choosing a random sample. After considering the nature of each technique and its advantages, stratified random sampling will be used in this phase (PHASE TWO).

Probability Sampling Techniques	Details	Advantages
Simple random sample (SRS)	It is the most basic probability sample and each unit of the population had an equal probability of inclusion on the sample	Easily understood, results projectable
Systematic sample	The selection of samples is directly chosen from the sampling frame	Can increase representativeness, easier to implement than SRS. Sampling frame not always necessary
Stratified random sampling	The technique is used when the proportion of subgroups (strata) is known in the population and the selection would be random but from each of these subgroup	Includes all important subpopulations and precision
Cluster sampling	The population is divided into mutual subsets and the random samples of subsets are selected.	Easy to implement and cost effective

Table 3.9: Advantages of Probability Sampling Techniques

(Source: Bryman and Bell (2015), Malhotra et al. (2012), Saunders et al. (2016), adapted by Chaisurayakarn (2015:104))

3.9.2.4. Locations selected for the study

The empirical research has been conducted in five huge markets in Vietnam, including Ha Noi, Da Nang, Binh Duong, Ho Chi Minh and Can Tho. There are some reasons why these cities have been chosen. Most supermarkets are located in these areas (see Table 2.3.1). Therefore, total revenues of the Vietnamese supermarket sector will be mainly generated from the above mentioned five cities. Besides that, these areas seem to have a different culture and consumption style from different parts of the country. In particular, Ha Noi represents the northern side, Da Nang is from the middle of the country, Ho Chi Minh city and Binh Duong represent the south side, Can Tho is a big city in the Mekong Delta. If the data has been collected from these big markets and different cultures, it might be beneficial for explaining and revealing the whole picture of the Vietnamese supermarket sector.

3.9.3. Scale Development, Reliability, Validity and replication

As known, research philosophy and paradigms can shape the research process and the way the research should be conducted. It also affects the validity and reliability of research

findings. In every research, research quality issues have always been regarded as one of the top priorities, how to obtain good quality data is part of this process. According to Ghauri and Gronhaug (2010), the quality of collected information depends highly on the procedures of measurement applied during the data gathering period. Without measurement, it seems to be difficult to comment on business behaviour or any business phenomena (Hair et al., 2011). In other words, scales of measurement should be scrutinised in order to improve reliability and validity.

3.9.3.1. Scale development

The nature of this research is associated with exploring many possible factors influencing customer loyalty and at which levels these factors affect loyalty or relationships between variables. From a psychological perspective, the perceived value of customers as well as their feelings are necessary and hold a vital role during a data measuring process. The broadly applicable scale development paradigm proposed by Churchill (1979) has been developed by Gerbing and Anderson (1988), Nunnally and Bernstein (1994) and McMullan (2005), they proposed five stages that researchers can apply to develop the loyalty scale. What follows is based on much previous literature on customer loyalty reviewed by Bearden et al. (1993) and De Vaus (1996) (see Figure 3.9).

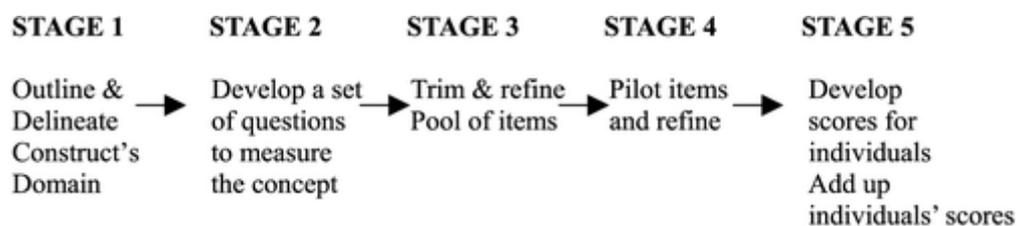


Figure 3.9: Stage in the development of the loyalty scale (McMullan, 2005: 473)

A scale is defined as “a measurement tool that can be used to measure a question with a predetermined number of outcomes” (Hair et al., 2011: 215). There are many types of scales that can be used in business such as nominal scale, ordinal scale, interval scale, ratio scale, but it is clear that these types of scale can be divided into two groups including metric (Likert, numerical, semantic differential, graphic ratings) and non-metric scale (categorical, rank order, sorting, constant sum) (Hair et al., 2011). Based on research objectives and the nature of this research, Likert scales, which “are generally treated as interval scales” (Sekaran and Bougie, 2013:221), will be used. Likert scales often use “a five-point scale to assess the

strength of agreement or disagreement about a statement” (Hair et al., 2011: 221). At each point, researchers can develop a specific label to demonstrate the feelings of respondents. Some researchers use a seven-point Likert scale to emphasise a variety of levels of feelings or respondents’ agreement. If researchers present many statements which relate to one concept and then combine all these individual statement ratings, the result is referred to as a summated rating scale (Hair et al., 2011) which is widely used in business research (Sekaran and Bougie, 2013). Besides, another version of a Likert scale named “behavioural intention scale” which has been used in business can help researchers explore how likely customers are to indicate some types of behaviour. For example, with the question “how likely are you to purchase a new laptop in the next 12 months”, researchers use a seven-point Likert scale from 1 to 7 to demonstrate from “Not likely at all” to “highly likely” (Hair et al., 2011). Braunsberger and Gates (2009:220) described a basic Likert scale as follows: “the left-hand anchor read “greatest disagreement”, the scale midpoint “neither agree nor disagree”, and the right-hand anchor “greatest agreement”. In questions which are assessed by the scale point, respondents are asked to mark in the space on the scale point to express their choices.

3.9.3.2. Reliability - Replication - Validity

Bryman and Bell (2015) indicated three of the most important criteria for the business research’s evaluation, reliability, replication and validity. Sekaran and Bougie (2013) presented the diagram of testing goodness of measures as doing research (Figure 3.10).

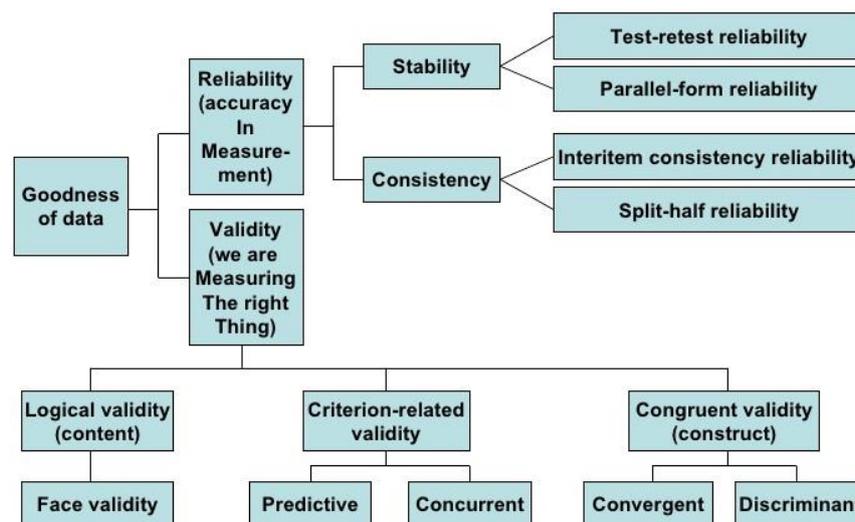


Figure 3.10: Testing goodness of measures-forms of reliability and validity

(Sekaran and Bougie, 2013:226)

Reliability

Reliability is concerned with the consistency of the research finding, “a survey instrument (questionnaire) is regarded as reliable if its repeated application results in consistent scores” (Hair et al., 2011: 233). It means that the findings might be unchanged or slightly changed across the research. In order to be reliable as a scale, questions which will be answered by respondents should be consistent and be highly correlated. Malhotra et al. (2012) and Veiga Dias et al. (2016:) have also indicated that reliability, which “consists in assessing to what extent a scale is able to produce consistent results when systematic repetitions are done” when “the measurement procedure is free of random mistakes”, should be considered properly during the research process. Hair et al. (2011) and Malhotra et al. (2012) indicated that there are three categories which should be noticed in terms of concern about reliability.

Stability of measures presents “the ability of a measure to remain the same over time” (Sekaran and Bougie, 2013:229). There are two tests of stability, namely test-retest reliability and parallel-form reliability. Test-retest reliability is applied by repeated measurement of the same group of respondents in terms of other factors remaining unchanged in order to check whether a measure is stable, then researchers can compare how similar these results are, if they are relatively similar or similar, it can be confirmed that the findings reach a high test-retest reliability. However, in reality, it is sometimes not practical to have the same groups of respondents taking a survey twice. Besides that, during the survey period, even the same respondents answers might be different due to being influenced by other external factors, for example, their feelings might change at two different survey dates. Parallel-form reliability can be used to solve the above indicated problematic issue. It was first introduced by Mitchell (1996) under the name of “alternative form”. In order to assess this type of reliability, researchers can develop two equivalent forms of the construct, both forms having comparable items and the same response format; if both results are highly correlated, it can be concluded that the measures are reasonably reliable.

Internal consistency reliability is used to assess the reliability of a set of items (named “a summated scale”) by investigating its homogeneity. In other words, these items should “hang together as a set” (Sekaran and Bougie, 2013:229). Consistency can be assessed through the interitem consistency reliability and split-half reliability tests. Interitem consistency reliability is a test of the consistency of respondents’ answers to all the items in a measure. For

example, asking customers three questions related to their satisfaction levels, returning and recommendations to friends about specific restaurants, if they are highly satisfied, they should mark “definitely return” or will “definitely recommend to friends”, there are consistencies between the respondents’ answers, the measures are considered as reliable. The test of interitem consistency reliability include Cronbach’s coefficient alpha (Cronbach, 1946), which is used for multipoint-scaled items, and the Kuder-Richardson formulas (Kuder and Richardson, 1937), used for dichotomous items. In these tests, the higher the coefficients, the better measuring instrument. Hair et al. (2011) suggested that if the alpha coefficient is higher than 7, the strength of association is regarded as good, it means that “the questions combined in the scale are measuring the same thing” (Saunders et al., 2016:451). The split-half reliability test refers to “the correlations between two halves of an instrument” (Sekaran and Bougie, 2013: 229). In other words, researcher can randomly split into two equal groups of scale items and examine their correlations and the higher the correlations, the better the reliability. SEM reliability is evaluated by means of the square of the estimated correlation value (R^2), the value of construct reliability is computed from the squared sum of factor loading (L) for each construct and the sum of the error variance terms (e) for a construct. Furthermore, the average variance extracted (AVE) can be used to test a reliability. It is measured as the total of squared standardised factor loading (L) divided by the number of items (n). According to Hair et al. (2010), AVE should be equal to or higher than 0.5.

Validity

Validity is a test of how well a developed instrument can measure the right concept or whether a variable can reflect properly the concept that researchers want to explore. Regarding the quality issue of the research, the term of validity refers to “the validity of the measurement instrument itself” (Sekaran and Bougie, 2013:225). There are several types of validity test being used to examine the goodness of measures. Bryman and Bell (2015) suggested six available applicable tests, including faced validity, concurrent validity, predictive validity, construct validity, convergent validity and discriminant validity. However, Sekaran and Bougie (2013) categorised the above indicated tests into three groups (Figure 3.6): logical (content) validity, criterion-related validity, and congruent (construct) validity.

Logical validity (content validity) ensures that the developed measures through previous literature conclude an adequate and representative set of items that can reflect the concept. In

this research, pre-testing the measurement can be used to determine content validity by sending the questionnaire to a small number of respondents for review before sending to all participants. Face validity refers to some items that researchers thought that it could measure the concept. In reality, some researchers do not treat face validity as a part of content validity. Crocker and Algina (1986) suggested that researchers might exploit the four following steps in order to effectively assess content validity: identify the research's interest area, collect resident domain experts, develop applicable matching methodology, then analyse the findings from the matching task. Exploratory factor analysis is often used in this case to filter out or reduce unnecessary variables, improve the research's validity. Criterion-related validity is a test being used to measure how well the test scores to some specific criterion. The criterion can be another test measuring close to the same thing as the test being evaluated is purported to measure or some type of outcome (Sekaran and Bougie, 2013). For example, test for leadership skills will match the test scores with the traits and attributes associated with known leaders. Criterion related validity is classified into either predictive validity or concurrent validity. Predictive validity relates to the criterion being located in the future. Concurrent validity is established when the predictor and criterion data are collected simultaneously and "when the scale discriminates individuals who are known to be different; that is, they should score differently on the instrument" (Sekaran and Bougie, 2013:226). For example, working behaviour between two different work ethic groups should be different, if the same score is the result, it can be clear that the research validity is low. Construct validity refers to how well the result attained from the test measure used fit with previous related theories that the test is designed.

Sekaran and Bougie (2013) stated that there are two different types of validity test in this category, including convergent validity and discriminant validity. Convergent validity is established when the scores obtained from two independent measurements presenting the same concept are becoming highly correlated (Sekaran and Bougie, 2013; Malhotra et al., 2012). There are many ways to investigate the convergent validity of research. In this research, a factor loading, the average variance extracted (AVE) for the item loading on a construct will be examined. High factor loading might imply high convergent validity; the coefficient of a factor loading should be higher than 0.5 and that of AVE can be acceptable if above 0.4. Besides that, composite reliability (C.R) is also a convergent validity indicator; the C.R value should be 0.7 or higher, in some cases equal or higher than 0.6 is acceptable (Hair et al., 2010).

Discriminant validity is “the extent to which a scale does not correlate with other constructs from which it is supposed to differ” (Grant, 2003:202; Churchill, 1987; Malhotra and Birks, 2000). Testing for discriminant validity is very important for research in terms of guaranteeing an absence of overlap between measures of constructs (Bryman and Bell, 2015), it means that this test “provided support for its distinctiveness” (Little et al., 2012:417). According to Hair et al. (2010), discriminant validity is supported when the AVE for a construct is higher than the square correlation (R^2) between that construct and other constructs.

Replication

Replication might happen when researchers choose to replicate the findings of others. There are many reasons which can explain why researchers may do this, such as there being a gap or an ambiguous mind about previous research findings due to an external effect and different markets or research environment. Bryman and Bell (2015:50) stated “if a researcher does not spell out his or her procedures in great detail, replication is impossible”, they also indicated that replication in business research is not common, but it still happens. For example, Burawoy (1979) found by accident that his research using case study analysis in a US factory has been investigated by Donal Roy three decades earlier, and then he thought about treating his research work as replication. Burawoy (2003:650) wrote “I knew that to replicate Roy’s study would not earn me a dissertation let alone a job...In academia, the real reward comes not from replication but from originality”. Therefore, when planning research, researchers should carefully consider whether their research replicates the work of someone else.

3.9.4. Triangulation

Triangulation is highly recommended by researchers in any business research in order to increase the quality of research, such as the level of validity and reliability (Bryman and Bell, 2015). As Denzin (1978:294), triangulation is defined as “the combination of methodologies in the study of same phenomenon”, in other words, it refers to the use of different research approaches, methods, techniques in the same study to help in reducing the bias level in data sources, producing more objective and valid results.

3.9.5. Questionnaire Design and questionnaire construction

It can be noted that well-designed questions are the skeleton of any good research study. Steps which can be followed to create the questionnaire are quite similar to the protocol at Phase 1 (Figure 3.12). After Phase 1, there are two factors added, namely TRUST and HABIT, which might affect customer loyalty. There will be SEVEN SECTIONS in the final questionnaire (Table 3.10), including:

Section	Number of factors/questions	Name of factors	Number of variables
Section 1: Supermarket shopping behavior	20 questions	These questions are going to explore the shopping behavior of supermarket consumers and their viewpoints about many factors related to loyalty.	
Section 2: Customers' response	3 factors	Customer perceived value	6
		Customer satisfaction	5
		Customer loyalty	5
Section 3: Perception of Quality	5 factors	In-store logistics	7
		Service quality	6
		E-service quality	10
		Product quality	4
		Price	3
Section 4: Perception of Customer Service	3 factors	Customer service	10
		Customer experience	4
		Retail brand experience	6
Section 5: Perception of supermarket image	3 factors	Store image	7
		Corporate image	3
		Corporate social responsibility	6
Section 6: Other features of supermarkets	7 factors	TRUST	4
		HABIT	3
		Store accessibility	3
		Alternative attractiveness	4
		Switching costs	6
		Loyalty programs	6
Promotion effects	3		
TOTAL VARIABLES			111
Section 7: Demographic information	8 questions	These questions are going to investigate demographic information	

Table 3.10: Final questionnaire's structure

Respondents were asked to register their choices at each question in the questionnaire, a majority of the questionnaire being single option questions. However, there are still some questions allowing respondents more than one option. According to Bourque and Clark (1994) and Saunders et al. (2016), researchers might do one of the things below when designing individual questions, including: adopt questions used in other questionnaires, adapt questions used in other questionnaires, and develop their own questions. It depends on the research nature and its objectives as well as needed available questionnaires. There are many types of questions which could be considered, such as: open questions, list questions,

category questions, ranking questions, rating questions, quantity questions, matrix questions and combining rating questions into scales (Saunders et al., 2016). The questionnaire in this research combined many of the above listed types of questions in order to explore and measure factors which might affect customer loyalty. In particular, *rating questions mostly frequently utilise the Likert-style rating in which the respondent is asked how strong she or he agrees or disagrees with a statement or series of statements* (Saunders et al., 2016:457). There is no consensus about how many points should be used in a Likert scale. Regarding statements which were used to measure factors from Section 2 to Section 7, matrix questions are applied, participants were asked to indicate on a five-point Likert scale whether they agreed or disagreed with a series of statements (where 1 means “completely disagree”, 2 means “disagree”, 3 means “neutral”, 4 means “agree”, 5 means “completely agree”).

In order to create good-quality findings, the questionnaire created should be reliable, up-to-date and fit the research objectives. The wording of each question requires careful consideration to ensure that the responses are valid. “The questions will need to be checked within the context for which they were written rather than in abstract to ensure they are not misread and that they do not encourage a particular answer” (Saunders et al., 2016:462). Besides other questions from section 1 and section 7, from section 2 to section 6, the researcher has built many statements (variables) which can be used to measure the factors. All of these statements have been applied to test related factors by many famous academic researchers. Six statements used to measure customer perceived value are adapted from Chang and Wang (2011). The abbreviation form can be noted as “6-customer perceived value-Chang and Wang (2011)”. Applying the same process to other factors, the results will be presented as follows:

1. 6-customer perceived value-Chang and Wang (2011) and Eggert and Helm (2000)
2. 5-customer satisfaction- Kitapci (2013), Lin (2014), El-Adly (2016), Bouzaabia (2013)
3. 5-customer loyalty- Swoboda (2013), Srivastava (2016), Lin (2014), Terblanche (2018), Oliver (1997), El-Adly (2016)
4. 7-in-store-logistics- Bouzaabia (2013)
5. 6- service quality- Liu et al. (2011), Jiang et al. (2018)
6. 10- e-service quality- Zemblyte (2015)
7. 4-product quality- Jiang et al. (2018)
8. 3-price- Jiang et al. (2018), Emi Moriuchi (2016)
9. 10- customer service-Kursunluoglu (2014)
10. 4-customer experience- Srivastava (2016)
11. 6-retail brand experience-Khan and Rahman (2016)

12. 7-store image- Bouzaabia (2013), Jiang et al. (2018)
13. 3-corporate image- Calvo (2015)
14. 6-corporate social responsibility- Perez (2015)
15. 4-trust- Lombart (2014)
16. 3-habit- Olsen (2013)
17. 3-store accessibility- Swoboda (2013)
18. 4-alternative attractiveness- Calvo (2015), Tung (2011)
19. 6-switching costs- Tung (2011), Qui et al. (2015), Liu et al. (2011)
20. 6-loyalty programs- Stathopoulou (2016)
21. 3-promotion effects- Emi Moriuchi (2016), Tung (2011)

(Appendix 3.4 demonstrates questionnaire survey of this phase and Appendix 3.5 presents where the statements which are used to measure the researched factors come from and code book for other questions used in questionnaire).

All items in the questionnaire created in this research were adapted from published works that relate to the research topic.

In this phase, translation and back translation which was mentioned in section 3.7.3.3 will also be applied before conducting the survey.

3.9.6. Data collection

This research utilised quantitative surveys for data collection. This method was used because of its nature fitting the positivist perspective as explained. Saunders et al. (2016) present many types of questionnaire which are drawn as follows; in this step, self-completed postal (mail) questionnaires, where the questionnaire was posted to respondents who return them by post after completion and delivery and collection questionnaire, where the questionnaire was delivered by hand to each respondent and collected later. Other survey alternatives including internet questionnaire (web questionnaire and mobile questionnaire), interviewer-completed (telephone questionnaire and face-to-face questionnaire) (Saunders et al., 2016) were not selected due to time and cost constraints. In addition, it might take respondents 15-20 minutes to complete the whole questionnaire, other survey alternatives as presented above seem to be impossible to deploy.

Due to a large number of data which needs to be collected, postal or mail questionnaires enable researchers access to large groups of supermarket consumers easily with wide geographic coverage at relatively low cost. The preferred data collection approach in this case

is getting the hard-copy of the survey in order to facilitate data input later. The issues can be noted in Phase Two as follows: response rate might not be high due to consumers being unwilling to answer the survey or being biased by other factors. According to Saunders et al. (2016), response rate in this method is normally 30% to 50%, the answers from respondents might be contaminated by consultation with others or in some cases, it being impossible to determine that targeted respondents have actually generated the replies received. The final issue can be invalid answers or mistakes occurring in replies because some consumers might not answer all questions or some of them might automatically tick the same box for all multiple-choice questions. In order to avoid low response rate, when sending the questionnaire, the researcher had used a professional cover letter from Hull University to explain the purposes of the research and its expected meaningful contribution. In addition, the researcher stated clearly in her personalised cover letter that all return postage would be free of charge. In other words, respondents would not be charged with paying the fee. In addition before doing surveys at the supermarkets, the researcher might encounter difficulties in obtaining supermarkets' permission for conducting surveys at their premises.

Besides that, the researcher asked every single friend currently working at different companies in Vietnam for their help in completing at least 20 questionnaires by sending copies to their colleagues and returning them once completed. There are 300 questionnaires expected to be completed in this way at each targeted city (20×15 , 15 is the number of people being asked for this support). In total, it could be expected to get $300 \times 5 = 1500$ completed questionnaires if the response rate was high. Thanks to 5 year-experience in teaching, the researcher has a good relationship with some big companies who have supported students to develop their practical skills. Therefore, these resources might be used. As a lecturer, the researcher can easily access another source: students, who are also supermarket consumers. Besides that, going to supermarkets and conducting a survey in order to access other groups of consumers is also a possible choice but it costs time and money.

The steps of data collection and data analysis can be summarised as follows (Figure 3.11). The time period for data collection of PHASE TWO was from 16 March to 28 July 2018. The researcher used many possible ways to get the questionnaire completed by respondents by sending the questionnaires directly and indirectly to respondents and travelling to the five different cities to deploy her data collection strategy. There are 8 steps in this data collection process:

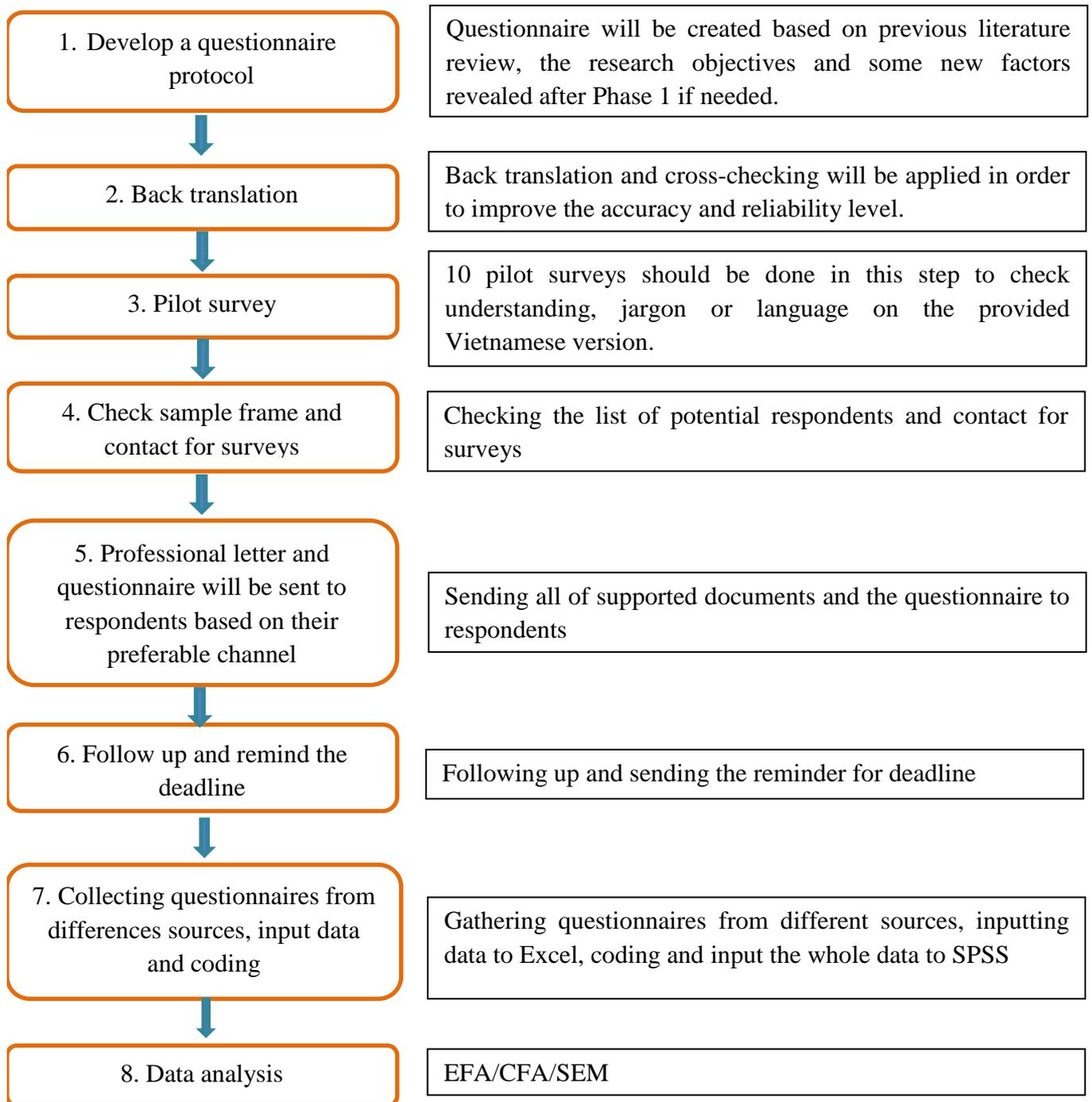


Figure 3.11: Data collection process applied in Phase Three

Source: Adapted from Churchill and Lacobucci (2010)

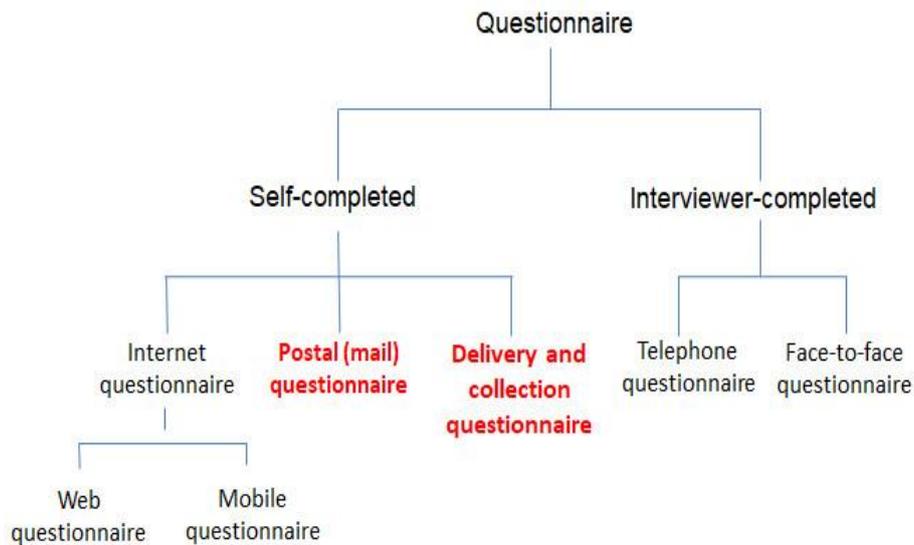


Figure 3.12: Types of questionnaire (Saunders et al., 2016:440)

3.9.7. Data analysis

For quantitative data, this section generally demonstrates the tests undertaken. First of all, descriptive statistics which relate to data frequencies, means, and standard deviations will be presented. Exploratory factor analysis (EFA) is used to examine the data sets from the questionnaire and explore any latent constructs, remove duplicated variables, determine underlying dimensions or factors which are not known a priori in a set of correlated variables (Hair et al., 2011). Confirmatory factor analysis (CFA) and structural equation modelling (SEM) will be used in this research to determine the validity, reliability and relationships between many remaining variables after EFA. There are two main approaches to estimate the relationships in a structural equation model (Hair et al., 2010), including covariance-based SEM (CB-SEM) and variance-based partial least squares SEM (PLS-SEM) approach. “PLS-SEM is the preferred method when the research objective is theory development and explanation of variance (prediction of the constructs” (Hair et al., 2014:14), PLS-SEM works effectively with small sample sizes and PLS-SEM can not be applied when structural models content circular relationships between the latent variables (in this case, customer perceived value, customer satisfaction and customer loyalty are dependent variables and their inter-relationship will be investigated). However, CB-SEM can resolve the above limitations as this research is expected to collect more than about 2500 questionnaires in order to compare between strategic groups (111 variables and many strategic groups in the retail industry), therefore, CB-SEM will be chosen. An analysis of CB-SEM is also used in this research in

order to demonstrate the relationships between many variables using regression and covariance among latent constructs or variables (Grant, 2003; Hair et al., 2011). These analyses will be presented in Chapter 5-6. The AMOS program will be used to run the data because AMOS Graphic (which is a part of AMOS software), can help to formulate a publication-quality path diagram quickly, it can be more comfortable for researchers to work within graphical interface rather than a more traditional programming interface (Byrne, 2010). Chang et al. (2016) and Jarvis et al. (2003) analysed and discussed the difference between formative and reflective measures, and how they were handled in SEM; the key difference between these two measures is the direction of the “causal” arrow in a conceptual framework which shows whether a construct indicates manifest variables (formative) or vice-versa (reflective). In this research, with all constructs, covariation among the measures is caused by, and therefore reflects, variation in underlying latent factors. In other words, the direction of causality is from a construct to the indicators, changes in constructs are hypothesized to cause changes in the indicators (Jarvis et al., 2003). Therefore, a measure of these constructs in this research is referred to as a reflective and it is shown in Figure 6.1 and Appendix 6.4.

3.9.7.1. Exploratory factor analysis

“Factor analysis provides the tools for analysing the structure of the interrelationship (correlation) among a large number of variables by defining sets of variables that are highly intercorrelated, known as factor (Hair et al., 2010:94). The next step of EFA should be CFA (confirmation factor analysis). EFA is considered as a data reduction method (Pallant, 2017).

The critical assumptions of factor analysis

Firstly, Hair et al. (2010) recommend that in order to use EFA, the minimum sample size should be 50 observations and a desired ratio of 5 observations per variable is needed. Secondly, the statistically significant Barlett’s test of sphericity with $\text{sig} < .05$ which indicates that sufficient correlations exist among variables should be applied, followed by checking the index of KMO (Kaiser-Meyer-Olkin) measure of sampling adequacy. The KMO should be higher than 0.5, according to Hair et al. (2010), KMO values between 0.5 to 0.7 are acceptable, higher than 0.7 is great. In this research, all variables after internal consistency (reliability and correlation) step will be used for EFA.

Factor analysis related issues

There are many analysis and rotation methods used in EFA, due to the nature of the research that conducting CFA after EFA, a principal axis factoring and Promax rotation will be used. There are some criteria in this step: factors with eigenvalues should be greater than 1, the extraction sums of squared loadings (cumulative) should be higher than 60%. In addition, all factor loading coefficients need to be greater than 0.5 and that no factor-cross loading occurred is also needed.

3.9.7.2. Confirmatory factor analysis

CFA related to reliability, convergent and discriminant validity testing, the detail criteria will be presented at chapter 6 (section 6.3).

3.9.7.3. Structural Equation Modeling_Goodness of fit

The chi-square (χ^2) GOF is used to investigate the differences between the observed and estimated covariance matrices (Hair et al., 2010); it is calculated as follows:

$$\chi^2 = (N-1) (\text{observed sample covariance matrix} - \text{SEM estimated covariance matrix})$$

In that, N is the overall sample size. “As the sample size increases, power increases and the chi-square test can return a statistically significant outcome even when the model fits the data reasonably well. The null hypothesis is “no difference in the two covariance matrices”. The expected situation is no difference between the two matrices. If the chi-square >0.5, the null hypothesis will be accepted. An option to balance against large sample sizes driving statistical significance is to divide the chi-square value by the degrees of freedom (*df*) in the analysis” (Meyers et al., 2013:870). This figure is called the normed chi-square or chi-square ratio (χ^2/df), if χ^2/df is less than 2, the model is considered as a good fit (Byrne, 1989), if it is from 2 to 5, the model is considered as an acceptable fit (Marsh and Hocevar, 1985). The smaller index indicates better-fitting models. However, according to Hair et al. (2010:667), “the statistical test or resulting p-value is less meaningful as sample sizes become large or the number of observed variables becomes large”. Therefore, considering another index is necessary.

Absolute fit indices

“Absolute fit measures indicate how well the proposed interrelationships between the variables match the interrelationship between the actual or observed interrelationships” (Meyers et al., 2013:870). The five most common absolute fit indices are the chi-square, the chi-square divided by the degrees of freedom test (as presented above), the goodness-of-fit index (GFI), the root mean square error of approximation (RMSEA), the root mean square residual (RMSR).

The goodness-of-fit index (GFI) demonstrates the proportion of variance in the sample correlation/covariance accounted for by the predicted model, with the value range between 0 (no fit) to 1 (a perfect fit), it means that GFI explain how well a currently proposed theory fit the sample data, that GFI is equal or higher than 0.9 will be considered as an acceptable model (Hair et al., 2010; Tabachnick and Fidell, 2007).

The root mean square error of approximation (RMSEA) is “the average of the residuals between the observed correlation/covariance from the sample and the expected model estimated for the population” (Meyer et al., 2003:871), it presents how well the proposed model fits a whole population. An acceptable value of RMSEA is between 0.05 and 0.08 (MacCallum et al., 1996). “Lower RMSEA values indicate better fit” (Hair et al., 2010:667)

The root mean square residual (RMR) and standardised root mean residual (SRMR): **RMR** is “a measure of the average size of the residuals between actual covariance and the proposed model covariance” (Meyer et al., 2003:871). MacCallum et al. (2009) indicated that SRMR demonstrates how closely the model fits the correlations among the measured variables. “A rule of thumb is that an SRMR over 0.1 suggests a problem with fit”. Therefore, the smaller the RMSR, the better the fit with a target value 0.05 or less (Hair et al., 2010:668).

Relative fit indices

Relative fit measures are also known as “comparisons with baseline measures or incremental fit measure. It indicates the relative position on this continuum between worst fit to perfect fit, with values greater than 0.9 suggesting an acceptable model fit between the model and the data” (Meyer et al., 2013:871). Common relative fit measures are the comparative fit index (CFI) which compares a model to the data, the normed fit index (NFI),

the incremental fit index (IFI), the Tucker-Lewis index (TLI) which compares a proposed model's fit to a null model. All these indices should be equal or higher than 0.9 (Byrne, 2010; Knight et al., 1994, Hair et al., 2010)

Parsimonious fit measures

Parsimonious fit measures are sometimes called “adjusted fit measures”, it is used to adjust for an inflated fit bias. “Parsimonious fit measures have no generally accepted cutoff...It is recommended to compare two competing models, and the model with the higher parsimonious fit measure should be judged as superior” (Meyer et al., 2013:872). Common parsimonious fit measures are the adjusted GFI (AGFI) and the parsimonious GFI (PGFI), the parsimonious NFI (PNFI). The model with AGFI and PGFI equal or higher than 0.9 can be seen as an acceptable fit (Kelloway, 1998) and ideally, that PNFI is equal or greater than 0.5 indicates an acceptable model (Mulaik et al., 1989). The following table (Table 3.11) will summarise the criteria of a goodness-of-fit indices mentioned above:

Type of model fit indices	Model fit indices		Recommended value	References
Absolute fit indices	Chi-square	χ^2	>0.05	Hair et. Al (2010)
	Chi-square ratio	χ^2/df	< 2	Byrne (1989)
	Goodness-of-fit index	GFI	≥ 0.9	Hair et al. (2010), Tabachnick and Fidell, (2007)
	Root mean square error of approximation	RMSEA	0.05-0.08	MacCallum et al. (1996)
	The standardised root mean residual	SRMR	≤ 0.08	MacCallum et al. (2009)
Relative fit indices	Comparative fit index	CFI	≥ 0.9	Byrne (2010); Knight et al. (1994), Hair et al. (2010), Garver and Mentzer (1999)
	Normed fit index	NFI	≥ 0.9	
	Incremental fit index	IFI	≥ 0.9	
	Tucker-Lewis index	TLI	≥ 0.9	
Parsimonious fit indices	Adjusted GFI index	AGFI	≥0.9	Kelloway (1998), Hair et al (2010)
	Parsimonious GFI index	PGFI	≥0.9	Kelloway (1998)
	Parsimonious NFI index	PNF	≥ 0.5	Mulaik et al. (1989)

Table 3.11: The criteria of a goodness-of-fit indices for the measurement model validity

Garver and Mentzert (1999) suggested three ideal GOF indices, including RMSEA, CFI and TLI. According to Hair et al. (2010) and Garver and Mentzert (1999), there are three measures to improve the model fit. Firstly, checking factor loadings at standardised regression weight, that the values are equal or greater than 0.5 would be considered as acceptable values. In the case of the values lower than 0.5, the items should be removed from the data set and the analysis rerun. Secondly, standardised residuals (SRs): the large residual value strongly affects the model fit, if any variable demonstrates an SRs value greater than 2

it should be removed from the dataset. Lastly, the model fit can be improved by modification indices. The lower chi-square, the fitter model, each MI value illustrates the expected change in chi-square and the expected parameter estimate. MI can suggest which items should be connected first to improve the chi-square index. The higher MI should be prioritised for modification first (Garver and Mentzer, 1999) and then the model should be re-calculated.

3.10. Conclusion

This chapter has presented the research methodology applied by highlighting differences between philosophical stances and paradigms, ethical paradigms, then indicating the applied philosophy, paradigm and ethical stance for this research. In addition, the chapter also indicates how the research will be conducted by demonstrating research design, research process and research method for two phases. The next chapter is going to analyse the qualitative data collected from expert and supermarket's consumer interviewing.

The following figure (Figure 3.R) will briefly demonstrate results from two phases:

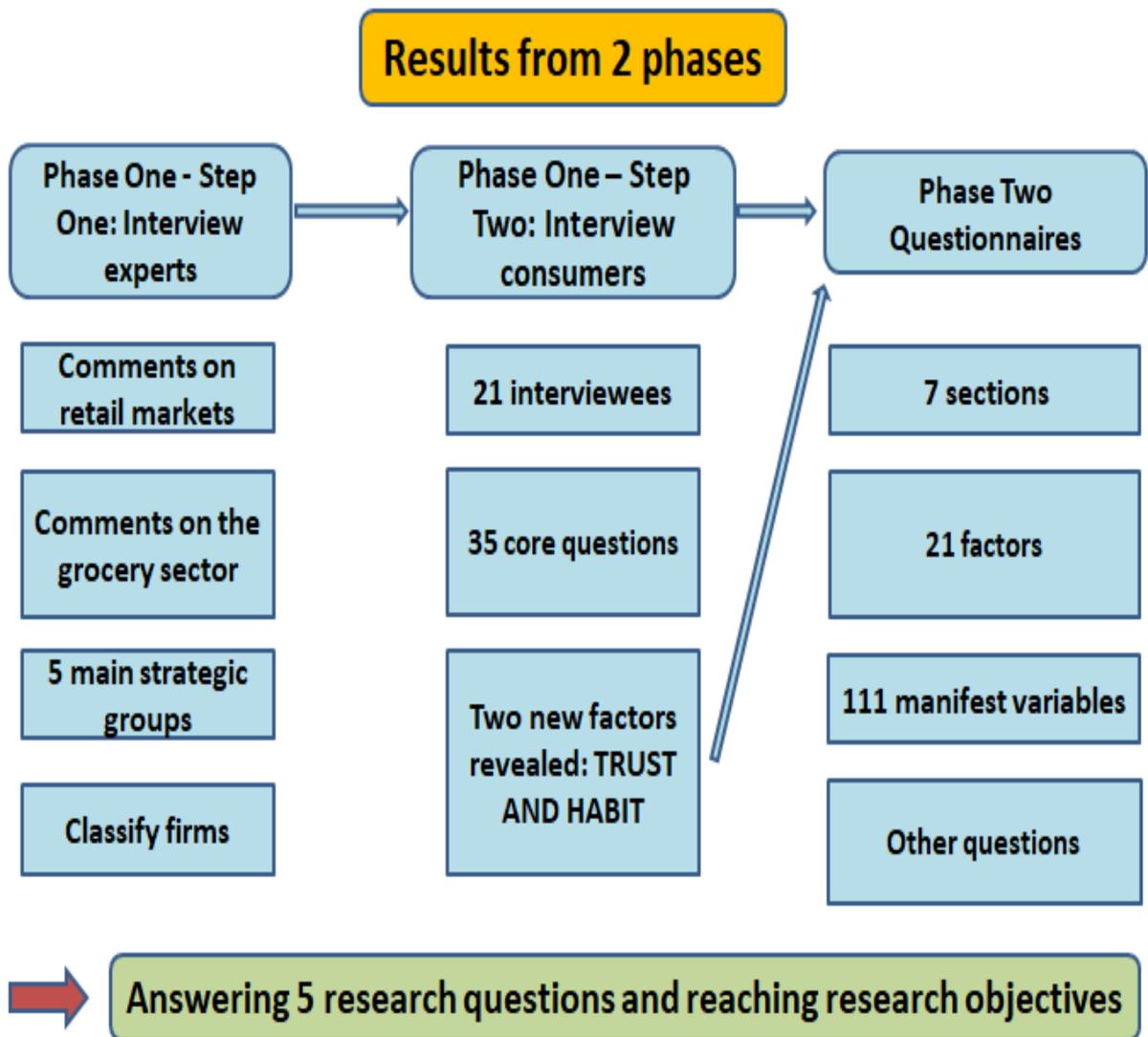


Figure 3.R: Main results from two phases

Chapter 4: Phase One - Qualitative data analysis

This chapter will analyse the data collected from interviewing both experts and supermarkets' consumers. Based on the research objectives, the researcher should achieve dividing Vietnamese supermarkets into different strategies in order to investigate differences between groups regarding factors affecting customer loyalty. Therefore, interviewing experts is essential; section 4.1 will provide analysis for expert interviewing which includes strategic-group mapping as well as the current competitive environment of the Vietnamese retail industry. In the literature review, all possible factors influencing customer perceived value, customer satisfaction and customer loyalty have been presented; however, due to a different industry life cycle, culture as well as customer behavior, interviewing Vietnamese supermarkets' consumers should be conducted in order to find whether there are other factors affecting customer perceived value, customer satisfaction and customer loyalty that have not been explored in this section of the review. In addition, this process will be beneficial for the quantitative research later in this research. If any other new factors are found, they will be added to questionnaires and measurable variables for these constructs will be built before conducting surveys. In section 4.2, there are 35 questions asked during customer interviewing, analysis of which is necessary and will support the researcher to explain the quantitative results thoroughly.

4.1. Step One - Analysis for expert interviewing: Strategic group mapping

4.1.1. Introduction

Data collection method for this phase was presented at section 3.8; this part is going to analyse the collected data from expert interviewing, followed by discussion, then, ended with some considerations after expert interviewing.

4.1.2. Expert's information

After contacting specialists, only one expert is available for interviewing. Although the sample size is small with one participant, the quality of research and interview as well as the information collected can be considered as high because this expert has been listed in the top

specialists in strategy in Vietnam. Besides that, with one hour and thirty-minute interview, the desired information was successfully collected.

The expert is Xuan Lan Pham, he is currently working at the university of Economics Ho Chi Minh City, with 40 years-experience at both academic and business circle, he is well-known as a top retailing and strategy expert in Vietnam. He has done much research related to customer satisfaction, customer loyalty and business strategy.

The answers below are re-written by the researcher based on the information collected from expert's comments.

4.1.3. Data analysis and discussion

PHASE1_Q1_Participants were asked to give a brief review about the overall situation of the Vietnamese retail industry. Besides that, the interviewer asked about the current role of traditional markets in Vietnam and how cultural factors affect consumer behavior. The interviewees are free to present his/her viewpoints.

The following information was collected from the Vietnamese retailing and strategy expert. He presented his views on the overall situation in the Vietnamese retail industry. In Vietnam, supermarkets have impressed with large realignment from being regarded as unprofessional to professional and have reached international standards about how supermarkets should be formed and served. Supermarkets used to sell some normal consumer products with average quality. However, they have covered different kinds of grocery items and diversified their categories, serving different segments with large scale and being rewarded by building retail brand names in the long-term. In the past decade, the incredible development of retailing formats and competition between firms in order to gain market share have led to a colourful and varied retailing landscape. In particular, the market is currently undergoing many mergers and acquisition activities between firms, and fierce competition with the entry of many strong foreign retailers. The traditional market itself has a certain role in the Vietnamese community, due to the fierce competition from other retailing formats, the traditional markets have gradually changed the way they work in the big cities with more civilization, and they have arranged their activities, as well as selling many items associated with the traditional consumption culture of Vietnamese people. Besides that, as a result of globalisation, many people have been changing their consumption styles and begun to prefer products with foreign brand names. The population is also getting used to the term “fast

food”. In general, many retail stores have established complex formats serving consumers not only with grocery products but also fresh food, entertainment, fashion and so forth, followed by the integration of advertising and media industries with names such as Crescent Mall, Aeon Mall, Vivo City and so forth... Most of them have a modern and professional look, and enjoy comprehensively professional logistics services.

PHASE 1_Q2: Participants were asked to give their viewpoints about the current situation of the supermarket sector as well as the competitive environment in Vietnam.

Vietnamese supermarkets have been developed through three stages. At the first phase, supermarkets served many main daily consumption needs such as flip-flops, household utensils, pet food, flowers, electronic items, food, grocery products, bakery, clothing, television and furniture. Typically, Maximax, Coopmart and BigC supermarket, they all still have a certain position and some of them are holding court and becoming leaders with huge market share in the consumer goods market. They can be considered as enjoying similar popularity to that of Walmart in the United State. The second stage has marked the emergence of specialised supermarkets with specific products or functions, with many wholesale formats being established and indirectly competing with supermarkets in the first stage (Metro or Aeon). The third stage (for about the last six or seven years) is the current situation where supermarkets are serving the multi-segments such as daily food, groceries, entertainment and its services, drugstores, beauty parlours, barber shop, fashion and so forth. These formats have attracted consumers from different groups, especially at the weekend, when people enjoy a day shopping and using the other comprehensive services offered nearby. With this format, supermarkets have integrated with many other retailers, alliances with famous-drink and food brand names, pulling other retail groups to operate in the same areas in order to cross-serve their consumers. It can be said that “everything people need to enjoy their days, they have it in here”. The idea of gathering possible services needed by consumers in the same place is a great improvement in the Vietnamese retailing industry. There are many services and products offered for children as well, such as ground play, English centres for both children and adults. This also is a reason that retailers can attract more familyconsumer groups. Besides that, some banks have located in this supermarket format as well in order to facilitate their customers during the shopping process or other personal requirements. Accordingly, the advertising industry also follows and penetrates to these multi-purpose supermarkets. The whole integrated provision of services has led to

greater efficiency of the supermarkets which can replace other supermarket formats in the future. However, compared to the UK supermarkets, other integrated establishments such as gas stations, car washes, bill-paying service and repair shops have not appeared in Vietnam.

Regarding the competitive environment, strong and full development is the current nature of Vietnamese supermarkets in the last five years. With the supermarket format, strategic groups are clearly separated but the development is still not synchronised. Differences and variety of functions are also a factor that can facilitate grouping a client-group flow. For instance, with daily shopping for groceries, Vietnamese consumers usually choose Coopmart and Big C; shopping with entertainment services, consumers choose a multi-functional supermarket. Besides that, wholesale supermarkets are still competing with other strategic groups to some extent, the main competitive point is to focus on selling foreign products and specialised items with large quantities, and in return consumers can enjoy reasonable prices. The level of competition and attractiveness between strategic groups is different. Therefore, competitive forces at each strategic group will be different. However, the summarised analysis that follows can demonstrate a five forces review affecting the retailing industry: consumers have a high power; suppliers have a low power compared to supermarkets themselves; and there is a significant threat of substitution; the Vietnamese retail market is identified as fragmented, competition is high; the threat of new entrants is high (full explanation was presented in section 2.3.3.2).

Besides that, there is competition between different strategic groups and within groups, groups located near each other in the strategic group map usually attract more consumers from other groups by using marketing with good promotion and services offered, concentrating on specialised products. For instance, that Lotte and Aeon offer multi-functional products and services leads other supermarkets to mimic these improvements and apply to their business model. Therefore, fierce and ceaseless competition between supermarkets is happening. The term “ecosystem-strategic supermarkets” or “Supermarket Ecosystem” can be used in this situation. In that, supermarkets are much more than large grocery stores, they also offer various business integrations and are operating as commercial centres. Services offered attached to supermarkets have been considered as one of the main factors that can attract more consumers. This business format has been becoming very popular in Vietnam.

PHASE1_Q3: Participants were asked for their opinion of techniques that can be used to group firms into their right strategic groups

That checking similar points between supermarkets in many ways such as from the products and services offered, degree of specialisation, company structure, prices, targeted segmentations, firms' size, brand name building, expanding strategies, the ways of competition or alliance and so forth can facilitate strategic group mapping process. The main technique should follow Porter's guide (1980) which was presented in section 2.1.3.2.

PHASE1_Q4: Participants were asked to group the 12 main Vietnamese supermarkets to their right strategic groups. The interviewer showed the list of supermarkets (Table 2.3.1). The respondents were also asked the reasons for their choices.

There are 12 main supermarkets in Vietnam, located across the country (Table 2.3.1). Based on the technique suggested by Porter (1980), Vietnamese supermarkets can be grouped into five different strategic groups, based on recommendation from an expert in retailing from Vietnam, as follow:

1. **GROUP 1: Group of specialised daily consumer goods:** firms in this group have covered a wide geographical area across the country, the business focus to serve consumers with their basic daily consumption of food, grocery products, household utensils. Typical of this group is Coopmart and BigC.
2. **GROUP 2: Group of Multipurpose premium supermarkets1:** operating under ecosystem-strategic format but choose to locate at prime locations and luxury areas, focus on a group of rich people living at newly created cities, luxury apartments, especially concentrating only on retail sales rather than wholesale. Typical of this group is Lotte.
3. **GROUP 3: Premium supermarket chains with convenience stores:** the characteristics of this group are high quality products such as fresh meats and organic vegetables without chemical pesticides; products with clear origin, especially fruits. They also offer daily consumer goods but with premium quality and cover a huge geographical area in a main city with flexible stores allocated, especially, a majority of their customers being people who live in new urban segments and areas. Besides that, they have expanded markets with a huge amount of convenience stores in urban areas in order to attract more customers, compared to GROUP 1, GROUP 3 is

considered as a “premium” group with premium price charging. Typical of this group is Vinmart.

4. **GROUP 4: Group of Multipurpose supermarkets 2:** operating under ecosystem-strategic format including Aeon mall, Vivo city, Crescent mall or wholesale format as Metro. These groups often locate in crowded areas but far away from the central area.
5. **GROUP 5:** Other supermarkets

It can be noted that “ecosystem supermarkets or malls” in Vietnam might be different from the concept in western areas, malls in Vietnam are characterised by a form of large battlefield. Many stalls and areas in the whole supermarkets or a mall are not owned by supermarket owners. They are from different small retailers who sign a partnership contract or even just rent a space for their business. There is a good linkage between many retailers; they compete with each other or even with supermarkets themselves. Besides that, when supermarkets integrate with other attached businesses, they create a favourable business environment to avoid fierce competition. For example, at the food court, there is a limitation on the number of country-specific restaurants and variety of choices of food from different countries. These stores will be asked to move out if they cannot achieve a business with good profits. In another scenario, the supermarket owner will give a chance for potential and good firms moving in. In general, the decision of which firms can move in and integrate with the supermarket business is very selective. Supermarkets itself have more power than other small retailers and always choose “win-win” strategies. The mall and multifunctional supermarkets also compete fiercely and threaten to take over market share from other strategic groups; the form of ecosystem in supermarkets is significantly successful in Vietnam.

PHASE1_Q5: Participants were asked to present which possible factors might affect customer loyalty based on their profession.

Besides many factors presented at literature part, “the customer-oriented business model” should be considered. In many cases, customers tend to be loyal to supermarkets because they are happy with a specific business model. For example, consumers can claim that they are loyal to multi-functional supermarkets because “everything they need, it will be fulfilled there”

PHASE1_Q6: Participants were asked to present the linkage between customer perceived value, customer satisfaction and customer loyalty.

There is a certain linkage between customer perceived value, customer satisfaction and customer loyalty. However, it depends on the situation and individual perceived value, the linkage level might be different. These differences will be tested and discussed in Chapter 6 and 7.

4.1.4. Conclusion

Many main points collected from the expert interview, including the current situation in the Vietnamese retail industry, and specifically the supermarket sector; the comments on competitive business environment; the suggested techniques to group firms to strategic groups, then applying these techniques in practice, the case in Vietnamese supermarket sector. Via this interview, the brief picture about the Vietnamese retailing industry, particularly the supermarket sector was presented. In the end, the expert commented, noticed and discussed some further factors which might affect customer loyalty, apart from the one presented at the literature review part.

4.1.5. Summary

This section investigated the strategic groups in the Vietnamese supermarket sector. From the beginning, data collection method that expert interviewing was mainly used had been indicated, after interviewing, data analysis and discussion parts were presented with the result and clear explanation why the Vietnamese supermarket firms have been placed in their specific strategic groups.

4.2. Step two - Analysis for consumer interviewing: Customer loyalty perception

4.2.1. Introduction

This section aims to explore the customer loyalty perception or behaviour of customers from the Vietnamese supermarket and traditional retail channels. Data collection method was introduced in section 3.8. This section is going to analyse and discuss the collected data.

4.2.2. Details of Interviewees (supermarket consumers)

As mentioned in section 3.8.1, about 20 interviews should be conducted. However, in the process of contacting the interviewees, some of them responded lately and confirmed whether they could attend the interview or not. In the end, there were 21 interviews being

implemented. Details of all interviewees are presented in Table 4.1. The rule of coding interviewees can be described as follows: HCM for “Ho Chi Minh”, CT for “Can Tho”, BD for “Binh Duong”, HN for “Hanoi”, DN for “Da Nang” - this information explains where consumers are currently living (locations); a number after a location illustrate the number of consumers interviewed in that location; M and F in a code demonstrates “male” and “female” respectively; the two numbers after M or F present interviewees’ ages. Besides that, time, date as well as collection method, recording status is also reported in Table 4.1. That respondents have a different demographic information and stay at different areas will contribute to create a more reliable result.

	Interviewee's code	Time	Date	Collection method	
1	HCM1_M60	19:00-20:00	11/03/2018	Face-to-face	No recorded
2	HCM2_M27	11:10-11:50	12/03/2018	Online via Skype	No recorded
3	HCM3_F35	12:00-13:00	12/03/2018	Face-to-face	Recorded
4	HCM4_F45	17:15-18:00	13/03/2018	Online via Skype	Recorded
5	HCM5_F60	19:00-20:00	13/03/2018	Face-to-face	Recorded
6	HCM6_F33	10:30- 11:00	14-15/03/2018	Online via Skype	Recorded
7	CT1_M27	9:45-10:45	13/03/2018	Online via Skype	Recorded
8	CT2_F35	15:00-16:00	14/03/2018	Online via Skype	Recorded
9	CT3_M53	11:00-12:00	15/03/2018	Online via Skype	Recorded
10	BD1_F31	14:00-15:00	16/03/2018	Face-to-face	No recorded
11	BD2_F30	22:00-23:00	12/03/2018	Online via Skype	Recorded
12	BD3_F26	16:00-17:00	16/03/2018	Face-to-face	No recorded
13	HN1_F24	22:00-23:00	13/03/2018	Online via Skype	Recorded
14	HN2_F30	15:30-16:30	12/03/2018	Online via Skype	Recorded
15	HN3_M24	14:00-15:00	12/03/2018	Online via Skype	Recorded
16	HN4_F26	12:30-13:30	12/03/2018	Phone call	No recorded
17	HN5_F56	9:00-10:00	15/03/2018	Online via Skype	Recorded
18	DN1_F24	15:00-16:00	13/03/2018	Online via Skype	Recorded
19	DN2_F35	10:00-11:00	14/03/2018	Online via Skype	Recorded
20	DN3_M18	10:00-11:00	17/03/2018	Online via Skype	No recorded
21	DN4_F19	15:00-16:00	17/03/2018	Online via Skype	No recorded

**Table 4.1: Details of interviewees from Phase One
(supermarket consumers)**

Some descriptive information about interviewees will be briefly summarised as follow (Table 4.2):

LOCATION	Frequency	Percent	Notes
Ho Chi Minh	6	28.57%	Southern
Can Tho	3	14.29%	
Binh Duong	3	14.29%	
Ha Noi	5	23.81%	Northern
Da Nang	4	19.05%	Middle
Total	21	100%	
GENDER	Frequency	Percent	
Male	6	28.57%	
Female	15	71.43%	
Total	21	100%	
OCCUPATION	Frequency	Percent	
Students	2	9.52%	
Self employment	3	14.29%	
Office staffs	5	23.81%	
Housewife	8	38.10%	
Unemployment	0	0.00%	
Other	3	14.29%	
Total	21	100%	
AGE RANGE	Frequency	Percent	
Under 18	0	0.00%	
18-22	2	9.52%	
23-30	9	42.86%	
31-40	5	23.81%	
41-55	2	9.52%	
Above 55	3	14.29%	
Total	21	100%	
EDUCATION LEVEL	Frequency	Percent	
Under high school	1	4.76%	
Under college	4	19.05%	
College, undergraduate	16	76.19%	
Total	21	100%	

Table 4.2: Interviewees’ descriptive information

4.2.3. Data analysis and discussion

There were 21 respondents who are supermarket consumers in this phase, they are from different locations in Vietnam and different age ranges, interviewees’ information was presented in detail in section 3.9.1. There were 35 questions in the interview, all questions were coded with the structure “P2_Qi”, for example, P2_Q1 means “Phase 2 and question 1”, i means the question’s numbers (see appendix 4.1 for full used questionnaires). The full results will be presented as follow:

With P2_Q1, when asked which supermarkets exist in your cities, all interviewees named supermarkets located in their areas, such as Coopmart, BigC, Lotte, Vinmart, Aeon, Metro, Vinatext and Auchan. However, there are some respondents who remain confused about the terms supermarket, hypermarket, department stores, shopping mall, convenience stores; they started to name where they have gone for shopping.

With P2_Q2, when asked how often respondents go to supermarkets, there are many answers which can be divided into 4 groups. The first group includes people who usually go to supermarkets around twice or three times a week, such as HN5_F56, HCM5_F60, BD2_F30, HCM4_F45, 100% of the respondents of this group are female and a housewife which allows them to have more time for shopping at supermarkets. HN5_F56 stated “*I have retired and currently live with my husband, I have a very free and flexible time, so I often go to a supermarket, three or four times a week, sometimes just looking and going around but finally, I bought many items. Normally, I go there to buy daily food and keep it in a fridge, I live in an apartment where supermarkets are just under or near my building*”. In this group, BD2_F30 go to shop at a supermarket every day because she is working in the supermarket.

Another group is going to supermarkets once a week, such as HCM_M60, CT1_27, HCM6_F33, HN2_F30, HN1_F24, HN3_M24. Depending on the nature of their jobs, some people go at the weekend with family, some of them go to supermarkets to shop for the whole family when they are free. In this group, HN1_F24 said “*I usually go to supermarkets with my mum to buy food or consumption products for family, but I do not really care about buying consumption stuffs because I have no right to decide which products should I buy and use, my mum is in charge, for daily foods, she choose traditional markets. For me, I just buy some skincare products at a supermarket*”. Vietnamese family-focused culture has affected consumption behaviour. Normally, one person in the family will be in charge with daily food and consumption products, other members in the family tend to eat and use already-bought products without complaining.

Some respondents go to supermarkets twice a month because of their habits of going to supermarkets with the whole family and buying many goods which are sufficient for them to use until next shopping time, such as HN4_26, DN2_F35, HCM3_F35, CT3_M53. The final group does not usually go to supermarkets, once a month or once every three months, such as HCM2_M28, CT2_F35, DN1_F24. Some people in this group also stay with a big family,

they are not in charge of buying grocery products, some of them choose to shop at traditional markets due to their job nature which always keeps them busy.

With P2_Q3, when asked whether preferring shopping at supermarkets or traditional markets, a majority of respondents such as HN4_F26, HN1_F24, HCM1_M60, HCM6_F33, DN1_F24, BD3_F26 chose supermarkets because of advantages such as clean and fresh atmosphere, trustworthy and diversified goods as well as its types, a variety of delicious and fresh food, not worrying about bargains because clearly presented prices, good returns policies, nice and polite attitude of in-store staff, safe household utensils offered, clearly stated origin, an eye-catchingly display, easy to find, especially, the comfortable feelings of whether purchasing or not after checking without worrying annoyed anyone. Besides that, thanks to home-delivery service offered, consumers can buy as much as they want without thinking about being too heavy to carry home; products from supermarket seem to have a higher quality compared to the one at traditional markets.

However, there are some consumers preferring shopping at traditional markets such as CT1_M27, HN3_M24, CT3_M53. They explained some disadvantages of shopping at supermarkets and reasons why they choose traditional markets. CT1_M27 said: *“I think shopping at traditional markets is very convenient, it is near my house and I just drive my scooter to there and get what I want immediately; I do not need to wait for parking or long-queuing when checking out. Besides that, many fresh vegetables and meats are available there. Many special home-made products and some kinds of nice fishes are not sold in supermarkets. However, sometimes I am suspicious about the quality of meats or their origins, I usually go to specialised meat shops to shop separately. In general, I feel free to shop at traditional markets, easy to buy and choose”*.

With P2_Q4, as mentioning supermarkets, some respondents indicated their most familiar supermarket brand names but it is not always their loyalty choice. For example, HCM1_M60 named Lotte as his most familiar, but he is loyal to Coopmart, DN2_F24 named Vinmart as her most familiar but she is loyal to BigC. They gave a reason for this answer as some firms have done a good marketing campaign, built a strong brand image as well as covered all media channels, easy-to-remember slogans. Therefore, they always think about these brand names when mentioning supermarkets. However, for choosing which one for shopping and being loyal to, they might need to consider many factors. Other respondents are loyal to their most familiar supermarkets, HCM5_F60 explained that a mentioned

supermarket is her top choice because she goes there to shop every day, it is near her area, she gets used to where the products that she needs are and the supermarket offers an affordable price. Besides that, she got a loyalty card that allows her to accumulate points doing any transaction, thanks to an integrated system across the country, she can obtain points regardless of where products have been bought, this is not the case in other supermarkets. HN5_F56 is loyal to Vinmart due to many reasons, but she stated she has no choice, the most important factors affecting her choice is convenience in terms of location, as she explained, the supermarket is next to her apartment and offers an excellent customer service. In the case, if closer supermarkets existed, she might move there if all other factors remained the same. BD3_F26 thinks about Lottemart and always shops there due to its convenient location and accessibility, the supermarket is near her house and its Korean brand name gives her a feeling of good quality.

With P2_Q5, most of respondents explaining their main purpose of going to supermarkets is to buy daily consumption products, some of them are looking for other service attached in order to relax and spend time with family. Some respondents explained that they have no time, so buying groceries is their main purpose, if they want to relax, they might choose a shopping mall with many luxury skin care and household utensils provided, at the same time, their families still have a choice of different services offered (HN2_F30, DN2_F35). It can be noted that some consumers going to supermarkets just buy their intended-to-buy items and finish their shopping quickly, they have no demand for additional services. HN1_F24 told that she usually goes to a supermarket with her mother when her mother hears about special discount campaigns at that supermarket.

With P2_Q6, when asked about factors influencing their loyalty to supermarkets and listing their important factors. It seems to be different between consumers due to their different education levels, income, and locations. HCM3_F35 mentioned about the importance of service quality offered, clean toilets provided and origins of products. Other respondents such as BD1_F18, CT2_F35 mentioned location accessibilities, quality of products, prices, no scandal occurred, nice corporate image and store image. CT2_F35 mentioned that habit is her top criteria in term of loyalty *“BigC is a first supermarket in my area, I have come there first and bought many products, now I feel very familiar and become its frequent and loyal customer”*. CT3_M53 is loyal to his current chosen supermarket because of super-friendly well-trained and supportive in-store staffs, nice store atmosphere

and its convenient location. HN4_F21 did present her impression with customer services offered by her favourite supermarket *“I went there shopping with family, we bought many products and it was so heavy that we could not carry home, thanks to excellent customer services, they sent it to my house after we pay 2 hours, it was such amazing service”*. DN2_F35 mentioned about how trust affecting her loyalty *“Majority of products I bought from Metro are traded under foreign brand names, I love and trust foreign products, when I came there, I was so confident to buy many things”*. However, there are a number of respondents (HN1_F24) presenting that products’ price is the reason why they are loyal to supermarkets. Therefore, it can be seen that income has affected customer loyalty to some extent. HN2_F30 who stays in luxury apartments in a new urban area presented that product quality and convenient location accessibility are the most important factors in her case. Besides the above factors, HN5_F56 and HCM4_45 also choose Vinmart to be loyal to because Vinmart has a variety of product ranges and promotion programmes, a premium price is not a problem for her, she prefers to buy there because of big size supermarket which allows her to enjoy shopping there. In addition, she is currently a housewife, obtaining points as conducting any purchase is also here favourite thing. BD3_F26 clearly indicated five top factors what she considers which supermarkets to be loyal to *“For me, there are five main factors, including convenient location accessibility, clearly stated product origin, attractive promotion programmes, quick home delivery service, spacious parking area”*. DN4_F19 emphasised the importance of in-store staff attitude. She claimed that this is a most crucial factor if firms want to keep consumers loyal to them, if staff express disrespectful behaviour and seem not to be supportive, she might move to other retailers even though the original supermarket satisfies all of her needs. There are some respondents stating that they are not loyal to a supermarket, they buy products depending on convenience levels, such as HCM2_M28, HN1_F24. But when asked about their views of factors influencing customer loyalty, they mentioned price first, convenient location and then customer services.

In general, by using this question, all of the factors presented in the literature review had been mentioned by all respondents. However, there are two more factors, including **TRUST** and **HABIT** that have been reviewed, the researcher will add these two new factors to her research framework and be ready for creating scale for future survey (PHASE TWO).

With P2_Q7, considering factors affecting customer satisfaction, a majority of respondents emphasise the importance of good customer services, friendly well-trained in-

store staff, product quality, excellent in-store logistics and promotion programmes. HN3_M24 added “*Every single time I go to Aeon supermarkets, their staff bowed low and gave me a friendly smile, I feel respected*”. CT3_M53 considered that price is not the important factor when considering his satisfaction, in-store logistics should be mentioned. HCM2_M28, HN5_F60 and DN3_M18 indicate a fresh atmosphere and well-arranged shelves in stores make them feel good and satisfy. HCM6_F36 explained how customer services affected their satisfaction. HN5_F56, DN2_F35, HCM4_F45 and HCM3_F35 indicated that product quality is the most important factor to them, they choose and satisfy with their current supermarket because good quality products are offered. The level of satisfaction might mainly depend on how well the products provided are in this case. In addition, many respondents, such as BD3_F26, HCM3_F35, HN2_F30, CT1_M27 presented that a supermarket brand name and firm image are having a significant influence on them. In general, when consumers perceive high-value reception when shopping, they will be more satisfied.

With P2_Q8, respondents started to share their satisfied/unsatisfied experience with the interviewer, there are many explanations above about how to make consumers satisfied, such as free and quick home delivery service, friendly staff, nice and free wrapping service, this section will mainly emphasize an unsatisfied experience. HN2_F30, HN3_M24 felt annoyed with many things, including long-time waiting for payment, changing the location of product display, mistaken price or no price or code stated, no supported payment services such as creating mobile applications that consumers can pay via scanning code. CT1_M27 narrated that “*some shelves are always out of stock, promotional areas look messy, there are no staff there to tidy up, I feel uncomfortable*”. HN1_F24 expressed her unsatisfactory experience when in-store staff at a supermarket showed their disrespectful and unsupportive behaviour to her and ignored her question. In conclusion, consumers complain about long-queue waiting as checkout, no flexible problem solving, and unfriendly staff. DN4_F19 bought an expired cake because she forgot to check the product’s date when buying, she had supposed that all products in supermarkets have been checked carefully. She expressed her disappointed behaviour and clearly stated that she will not come there again. HN4_F26 complained that in-store staff were not proactively introducing their promotional programmes to her. HN3_M24 complained about supermarkets’ consumers having to pay a parking fee, she said that “I usually drive my scooter to supermarkets, I feel a bit annoyed when I need to pay a parking

fee, I bought a lot products there and my money has been kept in my bag which always locates in the scooter trunk, takes time to get money to pay and feels complicated”.

With P2_Q9, when asked “If you switch to other supermarkets without switching costs (such as time, finance), would you like to switch?”, 50% of consumers stated that they would not change, even if the switching cost is zero because they are currently satisfied with their current supermarkets. Furthermore, a habit is very important to them, they get used to where needed products are located. The other 50% of respondents explained that they are happy to change if new established supermarkets are near their house and match their demands. They all emphasised how important the convenient location accessibility is. Besides that, if there are new supermarkets built which are far away from their hous compared to the currently chosen one and many suitable attached services around that area, in the case other factors match their needs, they will move to the new supermarkets and use other services offered. For example, even the new supermarkets are slightly far, but it is located near other services such as spa/ beauty salon, cinema, book stores, consumers might re-consider their choices and choose new supermarkets.

With P2_Q10, when asked “if you are not satisfied with the service or the quality of the products at a supermarket, will you be back to visit and shop there again?”, 25% of respondents answered that they will not stay with a supermarket if they are not satisfied, they still have a lot of choices, they confessed that their loyalty level is low, they have more power than the supermarket itself “*why I stay there with them if I am not happy, I am happy to pay more with good quality products and even if it costs me more to go to another supermarket*” (HCM3_F35), “*I have no empathy for disrespectful staff and will never shop there again*” (HCM2_M28, HCM4_F45); 75% of respondents said that they will give themselves a second chance to experience both services offered and product quality, if that unsatisfied experience still appears, they would like to switch to alternative supermarkets. It all depends on the level of an unsatisfied experience. For example, BD1_F18 complained about long home delivery service, but she still keeps shopping at her current supermarket because other factors match her desire. HN1_F24 narrated about her unsatisfied experience when buying fruit at a supermarket, it was not as fresh as she expected, she will not try to buy that specific fruit again but she is still happy with that supermarket. HN5_56 complained about unsupportive in-store staff attitudes to their manager and got an excuse from them, she felt happy about that; as she explained that she always gave them a second opportunity.

With P2_Q11, when asked “how does store image affect your purchasing perceptions and your satisfaction?”, all of the respondents mentioned in-store decoration and atmosphere as well as the layout of shelves, the service attitude of in-store staff.

With P2_Q12, when asked “Which kinds of supermarket do you wish to shop? Please describe?”, besides all of the factors which can make consumers satisfied as presented above such as free parking service, well-trained and supportive staff, excellent in-store logistics, good product quality, reasonable price, a variety of products offered, quick checkout services, many respondents mentioned about their dream supermarkets. HN1_F24, HN2_F30 expected supermarkets have an electronic board that they can select a wanted product and pay when driving out, in this way they explained about how they can save their shopping time, HCM6_F33 also dream about supermarkets applying modern technology where she just chooses products and the products were sent to her house later. HCM1_60, CT1_M27 expect that Vietnamese supermarkets have self-checkout service machines. However, the majority of Vietnamese is still using cash in their daily spending, the self-checkout service machines cannot be applied unless the number of people using card has been significantly increased. HN3_M24 recommended that *“if consumers who usually buy a lot of products at supermarkets, they can register an account with a detailed bank card, when they shop, they will be distributed a small machine which can scan a product barcode and automatically pay when checking out. It would be perfect”* or HCM3_F35 suggested that *“Should Vietnamese supermarkets apply Argos’s business model that using catalogues and electric board to sell their products”*

With P2_Q13, when asked “Does corporate image affect your choice in choosing which supermarkets to go?”, 100 % of participants said “YES” and they started to explain a reason. Some respondents considered about where supermarkets’ brand names are coming from, including domestic and foreign brand name. They demonstrated that foreign supermarkets give them a reliable feeling. It generates a positive effect in the purchase decision.

With P2_Q14, whether corporate social responsibility (CSR) affects your choice in choosing which supermarkets to go or not, some respondents said that they will lose trust in supermarkets which do not have a positive corporate social responsibility, in the case they have alternative choices, they might move to new supermarkets, if not, they might stay to shop at that supermarket because *“in fact, a negative CSR does not directly affect my choice as my benefit is still there”* CT3_M53 said, HN2_F30 stated that *“I will choose to shop there*

if that negative level is low because a supermarket is near my house". However, she also added that CSR affects corporate image, that supermarkets contributing to society such as sponsoring social-cultural events or free events for children will create consumer trust. Although some consumers do not care about CSR, if supermarkets treat their employees nicer, employees might be happy and give consumers a better service. Some serious situation such as business from supermarket seriously affect a natural environment and cause pollution and damage people's living environment, all respondents will commit not to shop at that supermarket anymore. All respondents expressed their disappointed behaviour to firms who do not pay taxes, but some of them still choose to shop at these supermarkets due to its indirect effect to them.

With P2_Q15, when asked "Do you think loyalty programmes such as bonus points, discounts and gifts will affect your decision?", the majority of the respondents stated that bonus points or discounts slightly stimulate their purchase decision if product quality remains unchanged. If other supermarkets which are further from consumers' houses offer an attractive promotion, consumers tend to move to that supermarket to experience discounted shopping but all of the participants supposed that they will not change supermarkets which they are currently loyal to. In the case, supermarkets offer good promotion programmes, but their employees show disrespect to consumers or behave in unsupportive ways, respondents will commit not to go to that supermarket for shopping as well. HCM5_F60 is happy with her current supermarket when she usually receives free gifts from the supermarket at the end of each year, even she did reward her points and expressed that she has no desire looking for alternative supermarkets. In this way, it can be noted that when consumers perceive a high value offered, they might be satisfied and loyal to supermarkets. However, some respondents seem to be not really interested in loyalty and promotion programmes, product quality and how well supermarkets' employees treat them are the most important factors (HN5_F56, BD1_F18, DN3_M18 and HCM_F35).

With P2_Q16, when asked "If other supermarkets offer appealing promotions or discounts, would you be ready to switch to them?", 100% of the respondents answered "NO" due to their current choices matching their needs and fitting their situations. Switching and being committed to a new supermarket takes time and costs. As a result, people are afraid to change if new benefits provided are low. However, if some expensive products such as television, washing machine and other electronic devices, consumers might wish to move to a

discounting supermarket to experience promotion programmes but they will not switch permanently. In the case, newly-established supermarkets are located near consumers' areas and offer an attractive promotion programmes, consumers will give it a go. In Vietnam, there is a supermarket which commits to their customers that they always offer the lowest price compared to the same products from other firms, if their clients detect any of their products at a higher price, clients can give the bills with lower prices offered the supermarket and will get the voucher of 10,000 VND (32 pence) in return. In this way, this supermarket has attracted a huge amount of customers at that segmentation.

With P2_Q17, as being given a follow situation "Suppose you are always loyal to specific supermarket A, if supermarket B opens a store near you or easier for you to get there, do you wish to switch to shop at supermarket B?", a majority of the respondents emphasized that they will give a newly-established supermarket B a try because convenient location accessibility is also an important factor regarding customer loyalty. However, after experiencing, if other demanded factors are equal or slightly higher than supermarket A, they will definitely switch to shop at supermarket B. Some of the respondents chose to open their choices if the above presented thing happens, they might choose to shop at both supermarkets depending on how much time they have (HCM4_F45, CT2_F35). CT1_M27 mentioned about a price factor in this case, he supposed that if supermarket B locates near his house and offers a slightly higher price compared to supermarket A but other factors are the same, he will switch to supermarket B.

With P2_Q18, when asked "Do you concern about online service at supermarkets such as online ordering or home delivery, consulting chat?". 25% of the respondents expressed their concerns about online service at supermarkets, they have used the service many times and have been satisfied with the service provided; this group includes BD2_F30, BD1_F18, HN4_F26, HCM3_F35, BD3_F26, they explained they were working full-time in an office, and can save much time by using online services; 50% of the respondents explained that they are not concerned about the online service due to many reasons related to trust, web interface, payment method, minimum amount of spending, age range. HCM1_M60, HCM5_60, HCM4_F45 and CT3_M53 presented their lack of interest in online services. According to them, they are getting older and due to not experiencing the internet when they were young, they find difficulty in online buying; 25% of respondents expressed their concerns about online services, however, they have never experienced the online service offered and will

consider using it in the future if they can. Besides that, when asked “What do you want from supermarkets’s online service?”, the group of those who are interested in supermarkets’ online services started to list many expectations such as free and quick home delivery service, highly-invested web interface, notifying promotion events via email, telephone consultations, same product quality offered as advertised.

With P2_Q19, when asked “Do you think your favourite supermarkets meet your needs (products, services?)”, 100% of the respondents said “YES” if regarding daily consumption products. However, other products such as clothing, cosmetics and specific fruit and meat, consumers might choose to shop at other favourite stores depending on their demand. For example, HN5_F56 narrated “*I always buy fresh meat at a store which is near my house, they offer such amazing premium fresh meat that I could not find in supermarket A*”. The majority of participants agreed with the following statement “each consumer has their own needs and demands, it depends on many factors to decide consumer behaviour as they all are from different backgrounds, financial status and education levels”.

With P2_Q20, when asked “Do you think the price at this supermarket is reasonable?”, 100% of the respondents said “YES” because that is their choice. Price is not the most important factor in choosing which supermarkets to shop and be loyal with, it depends on many other factors. HN2_F30, HCM3_F35, HN4_F26 stated that although being aware of paying higher prices in their current supermarkets, in return, they believe that the offered product quality is much higher and other attached services are premium as well. There are some supermarkets offering cheap prices and amazing deals, but the consumers doubt about the origin of products and its quality.

With P2_Q21, when asked for commenting about consumer service at the current chosen supermarkets, consumers expressed their satisfied behaviour as supermarkets provide a free cash withdrawal machine near the check-out gate and clean toilets inside supermarkets. However, some consumers complained about a narrow parking space that they could not easily find spaces for their cars or scooters (BD2_F30), HCM6_F33 expect that supermarkets should offer playgrounds for children as well, in this way she can enjoy shopping as her husband looked after children at the playground, BD3_F26 expects that supermarkets in Vietnam should offer self-checkout machines that those who buy a small amount of product can check out easily without long-queue waiting and in the case consumers forget their bank cards, they can pay directly via check out machines after other information authentication is

provided. HCM3_F35 felt annoyed with consumer service in some cases *“I saw that staff at information unit gather to talk in one place instead of detaching themselves from each other to consult consumers as needed”*.

With P2_Q22, when asked about the feeling when consumers shop at supermarkets, 100% of the respondents illustrated that they feel comfortable, excited and relaxed thanks to an in-store fresh atmosphere and friendly staffs. HCM3_F35 feel respected and confident with product origin and quality. Some of the participants feel curious about new products offered such as childrens games, new taste of products, newly applied modern-technology games, areas for specific premium foods or products and so forth. However, some male respondents just feel convenience issue as having a shorter shopping time compared to female. HCM2_M28 said *“I just pop in to buy the products I intended to buy, having no time for going around, thanks to a convenient location, my transaction finished in 10-20 mins every single shopping time”*. BD2_F30 usually go to premium supermarket, she explained *“I feel the luxury shopping atmosphere here and always be respected”*. HCM4_F45 explained why she did not choose supermarket A because of its cramped shopping space with crowded people, even if supermarket A offers a lower price. CT2_F35 emphasised the importance of attached services in supermarkets such as bookstores, good coffee brand names, these things also are a factor that attracts consumers to go to supermarkets for shopping.

With P2_Q23, when asked their retail brand experience, respondents expressed their own feelings as follow. CT_F35 considered her current chosen supermarket is a familiar brand with consumers thanks to its long history, reliable reputation and family-oriented products provided. BD2_F30 felt a strong impression with her current chosen retail brand name as this brand name has penetrated the Vietnamese market later compared to others, but thanks to good quality products and premium attached services offered. In addition, a strong foreign brand name has also generated trust in consumers' mind. HN1_F24 mentioned that free-bus services offered from country areas to a place where her chosen supermarket is located stimulates shopping and makes consumers feel more respected and more than welcomed. Therefore, her brand experience is good and she expressed how excited she was to wait for many beneficial events offered by this brand name. CT1_M27 always feels good about his current chosen supermarkets as considering their brand name. However, when sharing about their brand experience, the participants had started to compare and explain why they choose a specific brand instead of others to be loyal to. The majority of them agreed that

brand experience affects their choices and behaviour to some extent. For example, when mentioning the brand name of supermarket A, they feel it is trustworthy, offers premium services and products, regarding the brand name of supermarket B, they note an affordable price, cramped stores with not very logical shelves allocated, normal products and services offered. However, in some cases, consumers still choose supermarket B depending on their needs and situations. Besides that, wide geographic coverage is also a factor that creates a good feeling about a retail brand name in consumers' minds. HN2_F30 has been impressed about a significantly developed supermarket chain which has expanded to more than 150 stores, including large and medium-size supermarkets and convenience stores after two years established in Vietnam. When mentioning a brand name experience, logo and brand identity should be considered; 100% of the respondents admitted that the colour and how the logo of specific brand name is designed are also considered as the crucial factors to decide the first impression of consumers about a specific brand. Besides that, DN4_F19 appreciated her current chosen supermarket where all problems occurred has been quickly solved and staff are always friendly and supportive. For example, when she complained about too-loud-broadcast music in a store, a supermarket quickly adjusted the sound and did not forget to give her an excuse. Therefore, she presented that this supermarket is the best one in Vietnam thanks to an excellent experience perceived. DN2_F35 did experience many supermarkets and stated *"I used to shop at supermarket X, however, these days, there are a huge number of products made in China, I doubt about the quality of Chinese products, especially foods, fruits. I moved to supermarket Y and always think that the brand name of supermarket B remind me about not good quality products from China"*. Therefore, somehow, how good retail brand experience is has also been affected by in-store products provided.

With P2_Q24, when asked to comment about in-store logistics service of a supermarket where respondents go to shop, BD2_F30 stated that *"It is perfect, thanks to excellent in-store logistics service provided, I find products easily and quickly, its logically allocated shelves and adequate products on shelves always make me feel comfortable. Enthusiastic staff offer a friendly support. I have no complaint about their in-store logistics services"*. However, DN3_M18 complained about prices being wrongly stated on products sometimes and *"due to its small size, supermarkets could not offer a wide variety of food choices"*. HCM3_F35 showed her satisfaction when her favourite supermarket offers a small and nicely designed bag, in which consumers can leave their unwanted products, located near a cashier counter before checking out. She explained *"I could not find these bags at other supermarkets,*

normally consumers might randomly put on the way to the cashier”. Furthermore, shopping carts have been mentioned, thanks to clean and spacious shopping carts with many designed choices which offer a seat for a baby, HCM3_F35 feel safe and extremely happy to shop at a supermarket. Another note related to in-store logistics, CT2_F35 commented that discounted products should be checked constantly and neatly arranged, when consumers choose these products, it always makes it a bit messy there. She also noted “*A supermarket should not put these discounted products near a main entrance gate, I feel not very nice and neat*”.

With P2_Q25, when asked about a loyalty level regarding to supermarket brand name, 35% of the respondents gave 3 points if considering on scale 1 to 5. There are 10% of the respondents showing that they have no loyalty at all. The 55% of the participants showed their loyalty commitments to supermarkets due to many reasons provided, such as, convenient location advantages, habit, trust, having loyalty cards, high level of satisfaction, good store image and brand image perceived.

With P2_Q26, when asked about the satisfaction level of services offered, a majority of the respondents showed their satisfaction and started to explain why they are satisfied. Most of them mentioned about how good they feel at getting a respected and supportive behaviour from supermarket staff. For them, this factor is very important. Other in-store services and online services had also been mentioned. They all agreed that the more good services offered, the better consumer returning ratio is.

With P2_Q27, the respondents started to list many factors affecting their choices in favourite supermarkets chosen for grocery shopping. Diversified goods with good quality provided, friendly and supportive staffs, reasonable prices and convenient store accessibility, logical decoration are their top criteria. However, they also explained that they love to shop at supermarket X because supermarket X offer good quality fresh food with an affordable price and specific products that other supermarkets do not have, but stores from supermarket X are always located far away from the city centre, consumers choose to be loyal to supermarket Y due to other reasons. Some respondents mentioned about the level of trust in supermarket brand names, good word-of-mouth from other consumers and clean atmosphere also are their criteria.

With P2_Q28, when asked about whether price is the main factor of choosing which supermarkets respondents should use, 80% of the participants said “NO”, 20% of them said

“YES”. It can be easily seen that the group saying “Yes” has a lower income compared to the other group: they have a tight budget for grocery spending. Therefore, prices are considered as the most important factor and they accept products with normal quality, they understand how consumers expect to have a premium quality if they do not want to pay more. Another group claimed that although price is an important factor because consumers have different income levels, an affordable price is mentioned above depending on consumers’ income levels and how to choose supermarkets to go for shopping depends on many factors. *“After considering an acceptable product quality, price and habit might be next criteria”* some respondents said. Respondents from higher income group have clearly stated that *“There is no room for expecting a lower price charged if consumers want a premium product and excellent other attached services provided, in this case, prices are not a big problem, we are happy to pay more to get that such premium offers”*.

With P2_Q29, when asked how supermarkets’ brand names affect consumer choices, a majority of respondents agreed that brand names do significantly influence their choices, it depends on how retail brand names were positioned and the image created. For example, with long-time good reputation built, supermarkets might create trust in consumer mind that their products and services offered are guaranteed. In addition, word of mouth from consumers who do experience a supermarket is also important. On the other hand, some consumers said that a retail brand name does not affect their choices, such as DN4_F19, HN5_F60, HCM2_F28. HN5_F60 stated that *“A HABIT is more important than a brandname, in my case, I usually go to supermarket A, in the future, if the supermarket decided to change their brand name, I would still choose it regardless of the brand name they want to change to because I am used to where products are located and I love their shopping atmosphere. However, if they changed their business model and strategies, changed everything, I would need to reconsider”*

With P2_Q30, when asked about whether consumers agree with a following statement: “I choose supermarket A because of its good store image created”. 50% of the respondents explained that store image is a crucial factor, in the case that other factors match or exceed their expectations but they might feel annoyed and unpleasant if bad store image provided such as cramped and dirty in-store atmosphere, illogically allocated shelves as well as products, unfriendly, irresponsible and unsupportive in-store staff. They all argued that they cannot be satisfied with supermarkets in such circumstances and emphasised that to be loyal

with a specific supermarket brand name, they have considered many factors, and store image seems to be an important factor. However, the rest explained that store image seems not to significantly affect their choices, they argued that being a supermarket, at least store image should be above average in order to make it work and compete with others.

With P2_Q31, as being given the situation as follow “Suppose that there are two different supermarkets that you feel satisfied, all other factors are the same, one of these is a domestic brand name, another is foreign brand name, which one will you choose? Why?”, 14% of the respondents said that a foreign brand name and a domestic brand name do not affect their choices, they have considered many other factors, and moved around supermarkets if needed. BD3_F26 claimed “*each brand name or supermarket have their own strengths and advantages which offer specific products or services that other supermarkets do not. Therefore, I am happy to move around them to get the best things*”. 28.5% of the participants chose foreign brand name supermarkets, even if foreign and domestic ones offer them the same products or services. They feel more trusting with a foreign brand name which often provides better products and professional services, the name of brand name can classify customer segmentation. Roughly 57.5 % of the respondents chose a domestic brand name if other factors offered are similar. They all claimed that being Vietnamese, they are so happy to support the development of domestic firms, give their contributions to help domestic supermarkets generate and position their brand names in consumers’ minds. However, I emphasised that their choices only happen if other factors offered are similar. Besides that, they showed their excitement if a domestic firm creates a nice foreign brand name, even the name might be an abbreviation of a group of Vietnamese words, it sounds more interesting to them.

With P2_Q32, when asked “In your family, who are in charge with buying grocery products? How many people in your house now? Do you cook/eat separately or together?”, 90% of the respondents said that a housewife is in charge with grocery shopping and daily food. Normally, in Vietnam, those who stay in the same house which include two to eight people always share their foods at every single meal, in other words, they do not eat separately, those who are in charge with cooking will cook for the whole family. 10% of the participants showed that due to the nature of their jobs, they could be not in charge with cooking, the husbands usually go to supermarkets or traditional markets for shopping.

With P2_Q33, when asked “Where do you usually go for daily food and grocery?”, 52% of the respondents said that they often go to traditional markets to immediately and easily grab what they want for daily food cooking. However, for other grocery products, they have two choices, if they need something immediately, they prefer to go to some small private shops located near their houses to get it; if they want to purchase some products which can be used in long-term and with a large amount, they will choose supermarkets which offer a wider choice of products. They also buy food at supermarkets as much as they can. 48% of the participants always buy their food and grocery products at supermarkets due to many reasons as follows: being a housewife, they have time to shop at supermarkets every day or some times per week; due to the nature of work, they have no time to go traditional markets each morning, supermarkets will be their choice in the evening. Besides that, some respondents prefer the relaxing feelings of shopping at supermarkets,

With P2_Q34, as being asked “Are you loyal to a supermarket brand name or their specific store?”, 57% of the respondents admitted that they are loyal to a specific store of a supermarket brandname, surprisingly, 100% of these consumers mentioned about convenient store accessibility in which it is located near their houses or its convenient locations. HN2_F30 claimed that she does not have time to move around and be loyal to a specific store which is located next to her children’s school. Instead of just staying in front of a school to wait for picking up her son, she pops to the store for shopping around 30 minutes to one hour every weekday afternoon. 19 % of the participants said that they are loyal to a specific brand name, they can move around other stores of the same brand name to experience. HCM3_F35 claimed that “*When I travel for work, I always give my favourite supermarket brand name a top priority and find their stores in that place, I love a main colour designed in their stores*”. 24 % of the respondents explained that depending on each specific situation, they are happy to experience other supermarket brand names as well as stores. However, they also emphasise that they might give a nearest store a go in the case of quick shopping and its convenient benefits, and go to a store which provides a specialised product. Their choices are flexible and they might not want to commit themselves to a specific store or brand name.

With P2_Q35, when asked to comment about the following statement that “In Vietnam, the majority of people who are in charge with buying foods, grocery products is a housewife, man do not usually deal with this thing”, 80.9% of the respondents said that they agreed with the above statement. Due to a different culture, in Vietnam, housewives/females are mainly in

charge with daily cooking for a group of two to eight people who stay in the same house. They all claimed that the man in their houses might suggest the names of preferred meals but the final choice significantly depends on the woman, HN1_F 24 said “*My dad have no interest in going to the stalls of vegetable, meat or cooking stuff in supermarkets, he goes there with us and then go straight to check the counter of electronic products and other household utensils, he might tell my mum which kinds of food he want to eat but he is not a final decision maker*”, 19.1 % of the participants doubt that the above presented statement might partly wrong, it depends on each specific family and their situation. Although they accepted that the statement seems to demonstrate a true thing in Vietnam, but their situations are different in which their husbands have contributed 50% to 80% of the grocery purchase decision, 100% of these families are a modern single-family where the wife and husband equally share jobs and help each other in everything.

In the end of an interview, the interviewer asked interviewees to give their viewpoints about issues related to customer loyalty. One conclusion can be drawn that consumers who are from different backgrounds, education levels, income, locations, living styles, gender and age range have different views about loyalty and which supermarkets they choose to shop as well as the criteria given (See Appendix 4.1 which briefly presents some direct quotes from supermarket’s consumer interviews).

4.2.4. Conclusion

The above analysis explored the customer loyalty perception or behaviour of customers from the Vietnamese supermarket sector and traditional retail channels. TRUST and HABIT were considered as factors influencing customer loyalty. Therefore, after this interview process, the literature review on the relationship between customer loyalty and **TRUST and HABIT were investigated and added into the original literature review section**, followed by added hypotheses in section 2.4.13.2 (H25 and H26).

**“H25: Trust positively affects customer perceived value
H26: Habit positively affects customer loyalty”**

Based on this result, building a scale for both TRUST and HABIT constructs were conducted and added to the originally proposed questionnaire. It is noted that the above qualitative analysis can examine consumers’ perception and behaviour, in order to understand the relationship between researched constructs and which level they affect each other, quantitative research will be conducted in the next two chapters (Chapter 5 and Chapter 6).

Phase one-step two examines which possible factors might affect their loyalty; the next two chapters will demonstrate results from quantitative research. The figure 4.1 below will summarise main contents presented in chapter 5 and 6.

Chapter 5



Data screening
3055->2913

Passed non response bias test
67.31% response rate

Descriptive statistics

Internal consistency (section 5.4):
removed 5 variables

Exploratory factor analysis: 63 remained variables

- “Corporate image” has been eliminated.
- “E-service quality” has been divided into two small constructs

Chapter 6



Passed confirmatory factor analysis after removing two variables
(RBEX4 and RBEX5)

Structural equation modelling: the relationship between researched
constructs revealed

Multigroup analysis: strategic groups and other differences between on
income, gender, location, age groups, occupation and education levels

Figure 4.1: Contents of Chapter 5 and Chapter 6

Chapter 5: Phase Two - Quantitative data analysis

Survey Descriptive Statistics and Exploratory Factor Analysis

5.1. Introduction

In this chapter, data preparation and screening will be presented first. In this section, normality testing will be presented, followed by response rate, response and non-response bias. Then, the results from descriptive statistics are demonstrated, followed by results from exploratory factor analysis.

5.2. Data preparation and data screening

5.2.1. Data preparation

Data was created based on the answers collected from questionnaires. Firstly, creating a codebook is essential (Appendix 3.5), followed by presenting a structured data file. Then, all data was input to Microsoft Excel 2010 and modified if necessary during examination.

5.2.2. Data screening

5.2.2.1. Missing data

According to Hair et al. (2010), there are many initial steps to undertake before factor analysis is attempted. All data collected was initially input to Microsoft Excel 2010, and then it was checked for any data missed. There were 3055 questionnaires collected from 17 March 2018 to 27 July 2018. After checking the raw input data, there were 57 surveys which have been removed from the data set due to the huge amount of data missed (case screening). Then data was checked for unengaged responses: participants who enter the exact same value for every single survey item (meaning they had similarly answered every Likert-scale item). There were 85 cases of unengaged responses found. These were also removed from the data set. There were 2913 remaining questionnaires which were coded and input to the software named SPSS, version 24. The researcher also used the “replace missing value” tool to input some minor missing values (8 cases). As a result, there were 2913 questionnaires used for further investigation.

5.2.2.2. Identification of outliers

“Outliers, or extreme responses, may unduly influence the outcome of any multivariate analysis. It is an observation with a unique combination of characteristics identifiable as distinctly different from the other observations” (Hair et al., 2010:64). Hair et al. (2010) identify four classes of outliers as follows:

1. From “a procedural error”, including a data entry error or wrong coding created.
2. An observation that “occurs as the result of an extraordinary event”. For instance, when tracking average daily rainfall, a hurricane occurring once or twice in a month might affect the whole data set.
3. Extraordinary observations, researchers can use their own judgment in the retention/deletion decision.
4. Observations that “fall within the ordinary range of values on each of the variables”

In this research, all variables have been checked for outliers. According to Hair et al. (2010:66), setting the threshold for designation of outliers should be done first. The common approach is “converting the data values to standard scores, which have a mean of 0 and a standard deviation of 1”. For sample size is higher than 80, outliers typically are defined as cases with standard scores up to 4. According to Gaskin and Lim (2017), outliers do not really exist in Likert-scales because respondents’ answers are from 1 to 5 or 1 to 7 depending on their viewpoints. Outliers should be checked on continuous variables such as age, experience and income if respondents point out a specific number based on their case. The boxplot can be used to detect outliers. However, in this study, outlier detection is not even possible on continuous variables because the researcher created specific questionnaires based on age and income ranges which were coded as 1, 2, 3, 4 or 5 in the dataset.

Hair et al. (2010:67) stated “Our belief is that they (outliers) should be retained unless demonstrable proof indicates that they are truly aberrant and not representative of any observations in the population”. The final decision on retaining these variables which will be made at the EFA step.

5.2.2.3. Normality test - statistics

Normality test refers to “the shape of the data distribution for an individual metric variable and its correspondence to the normal distribution...if the variation from the normal distribution is sufficiently large, all resulting statistical tests are invalid” (Hair et al., 2010:71).

A simple statistical test for normality is based on a rule of thumb of the Skewness and Kurtosis value which can be computed in SPSS. Skewness value demonstrates the balance of the distribution while Kurtosis represents the height of the distribution. According to Hair et al. (2010:73), the statistic value (z) for the skewness value and Kurtosis value are calculated as follows:

$$z_{\text{skewness}} = \text{skewness} / \sqrt{6/N}$$

$$z_{\text{kurtosis}} = \text{kurtosis} / \sqrt{24/N}$$

where N is the sample size, “if either calculated z value exceeds the specified critical value, then the distribution is non-normal in terms of that characteristic...the most commonly used critical values are ± 2.58 (.01 significance level) and ± 1.96 , which corresponds to .05 error level” (Hair et al., 2006:82). In this research, all indicators of latent factors and other variables such as age, income and education level were tested.

The Kolmogorvo-Smirnov test is also used to check normality distribution. The hypothesis is presented as follows:

H₀: A variable shows normality

H₁: A variable does not show normality

Sig-value, which is higher than 0.05, indicates that a variable is normally distributed. For a large sample size, the above test tends to be significant as the p-value is usually equal to 0.000 if any slightly small difference from a normal distribution occurs. In this case, H₀ is rejected. All measurement variables of this research have been checked and non-normal is revealed as a result (the significance value is 0.000) (see Appendix 5.1). Hair et al. (2010) recommended that the research should always use both statistical tests and graphical plots to examine normality. Due to its large sample size (for reasons stated above), normal probability

plots (P-P or Q-Q plot) were used to re-check the results. According to Palant (2007), plots reasonably clustered around a straight line indicate normality distribution. All data is used to examine Q-Q plot, the results showed that the data set is considered as a normal distribution (Q-Q plot can be used to test every single variable; however, Appendix 5.2 shows Q-Q test for each construct, the results for each variable are relatively the same). Therefore, the data were not transformed. Figure 5.1 presents Q-Q plot for measured item “CPV”.

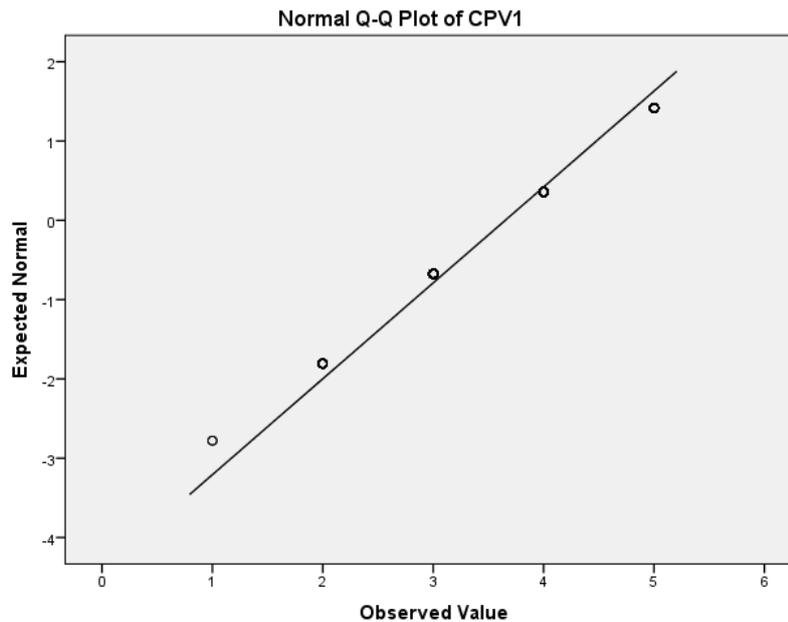


Figure 5.1: Normal Probability Plot

5.2.3. Response rate and Non-response bias

There were 3500 questionnaires printed and soft copies of questionnaires sent to supermarket consumers of different strategic groups in different ways from 17 March to 27 July 2018, 2356 original printed questionnaires were returned, 699 hard copies of questionnaires originating from email were returned back by post. In the case of printed questionnaires, the response rate was 67.31%. Unfortunately, soft copies of the questionnaire were sent to respondents via multiple channels, so the response rate was impossible to identify. In total, 3055 questionnaires were returned.

Non-response bias is defined as “not the number of non-respondents, but the possibility of bias” (Oppenheim, 1992:106, content hull). Saunders et al. (2007) stated that non-respondents who refuse to respond to questionnaires or respond late might generate different findings for specific phenomena. In this research, the non-response bias test was examined

based on questionnaires returned late (Armstrong and Overton, 1977). The data collected was divided into four quarters based on the order of receipt of questionnaires. Independent sample t-test was used to investigate the difference between first quarter and last quarter. A new qualitative variable was created named “NONBIAS” with the value of 1 in the dataset represented for the first quarter, the value of 2 represented for the fourth (last) quarter. All 112 measured items were checked. The results of independent samples t-test are shown in Appendix 5.3. According to Pallant (2007), if the significance level of Levene’s test is less than 0.05, the t-value examined will be placed at the second line (equal variances not assumed); if the significance level of Levene’s test is more than 0.05, the t-value examined will be placed at the first line (equal variances assumed). At t-test column, that Sig (2-tailed) is lower than 0.05 means a significant difference between two examined groups occurred and that Sig (2-tailed) is higher than 0.05 mean no significant difference occurred between two examined groups (in this case early and late respondents).

In this research (see Appendix 5.3), the majority of of p-values (Sig 2 tailed) are higher than 0.05, 9 out of 112 variables having a p-value lower than 0.05. Therefore, at 95% confidence interval, there were no statistically significant differences in the mean values for all examined measurement variables between early and late respondents.

5.3. Descriptive statistics

5.3.1. Respondent demographic data

In data collected via different channels (email, face-to-face and post) there were 143 questionnaires removed from the dataset due to issues of uncompleted information and unengagement. The demographic information from the remaining 2913 respondents will be briefly presented in Table 5.1. There are around 500-700 surveys collected at each targeted city; roughly 69% female respondents and 30.5% male; 30.3 % of respondents are students, office staff and housewives are 24.5% and 27.9% respectively; monthly income of respondents is dominantly around GB£170-680; the majority of respondents aged from 18 to 22 (41.5%), 23 to 30 (21.1%), above 55 (17.2%) and 85% of participants possess A levels.

LOCATION	Frequency	Percent
Hanoi	727	25
Da Nang	488	16.8
Ho Chi Minh	679	23.3
Binh Duong	517	17.7
Can Tho	502	17.2
Total	2913	100
GENDER	Frequency	Percent
Male	889	30.5
Female	2002	68.7
Prefer not to say	22	0.8
Total	2913	100
OCCUPATION	Frequency	Percent
Students	882	30.3
Self-employment	217	7.4
Office staffs	714	24.5
Housewife	813	27.9
Unemployment	19	0.7
Prefer not to say	268	9.2
Total	2913	100
MONTHLY INCOME	Frequency	Percent
Lower than 5 million VND (170 GBP)	1275	43.8
From 5 to 10 million VND (170-340GBP)	853	29.3
From 10 to 20 million VND (340-680GBP)	686	23.5
From 20 to 50 million VND (680-1700 GBP)	65	2.2
Higher than 50 million (above 1700 GBP)	34	1.2
Total	2913	100
AGE RANGE	Frequency	Percent
Under 18	25	0.9
18-22	1210	41.5
23-30	616	21.1
31-40	303	10.4
41-55	259	8.9
Above 55	500	17.2
Total	2913	100
EDUCATION LEVEL	Frequency	Percent
GCSE's	235	8.1
A levels	2477	85
College, undergraduate	201	6.9
Total	2913	100

Table 5.1: Summary of respondents' profile

How demographic information affecting the relationship between constructs will be examined in the section covering multigroup analysis (section 6.6.3.4).

5.3.2. Shopping behaviour - Respondents' choices

In this research, shopping behaviour is also briefly investigated through 20 questions. The results are presented at Appendix 5.5.

5.3.3. Mean and standard deviation values for all constructs

Twenty-one constructs with all variables were examined in this research. The standard deviation values of all measured items are considered relatively high. As noted, a 5-point Likert scale has been used to measure all items, with 1 meaning “strongly disagree”, 2 “disagree”, 3 “neutral = neither agree nor disagree”, 4 “agree” and 5 “strongly agree”.

Descriptive Statistics				
	Minimum	Maximum	Mean	Std. Deviation
CPV1	1	5	3.57	0.887
CPV2	1	5	3.74	0.914
CPV3	1	5	3.71	0.870
CPV4	1	5	3.80	0.854
CPV5	1	5	3.69	0.890
CPV6	1	5	3.44	0.909
CS1	1	5	3.08	0.889
CS2	1	5	3.42	0.847
CS3	1	5	3.53	0.844
CS4	1	5	3.45	0.901
CS5	1	5	2.28	1.268
CL1	1	5	3.46	0.950
CL2	1	5	2.88	1.063
CL3	1	5	3.38	0.915
CL4	1	5	3.53	0.949
CL5	1	5	3.39	0.995
ISL1	1	5	3.59	1.021
ISL2	1	5	3.74	0.953
ISL3	1	5	3.94	0.948
ISL4	1	5	3.97	0.935
ISL5	1	5	3.89	0.908
ISL6	1	5	3.76	0.986
ISL7	1	5	3.88	0.929
SQ1	1	5	3.34	0.930
SQ2	1	5	3.45	0.879
SQ3	1	5	3.63	0.848
SQ4	1	5	3.45	0.919
SQ5	1	5	3.69	0.908
SQ6	1	5	3.75	0.909
ESQ1	1	5	3.19	0.993
ESQ2	1	5	3.26	1.021
ESQ3	1	5	3.42	0.952
ESQ4	1	5	3.51	0.950
ESQ5	1	5	3.58	0.937
ESQ6	1	5	3.63	0.952
ESQ7	1	5	3.30	1.002
ESQ8	1	5	3.36	0.937
ESQ9	1	5	3.44	0.938
ESQ10	1	5	3.50	0.954
PROQ1	1	5	3.88	0.910
PROQ2	1	5	3.87	0.855
PROQ3	1	5	3.60	0.868
PROQ4	1	5	3.64	0.871
PRICE1	1	5	3.65	0.906
PRICE2	1	5	3.44	1.037
PRICE3	1	5	3.57	0.899
CUSER1	1	5	3.05	1.076
CUSER2	1	5	3.48	1.060
CUSER3	1	5	3.31	1.014
CUSER4	1	5	3.36	0.970
CUSER5	1	5	3.79	0.986
CUSER6	1	5	3.61	1.042

CUSER7	1	5	3.58	0.980
CUSER8	1	5	3.45	1.044
CUSER9	1	5	3.41	1.008
CUSER10	1	5	3.48	1.008
CUEXP1	1	5	3.59	0.894
CUEXP2	1	5	3.63	0.910
CUEXP3	1	5	3.70	0.871
CUEXP4	1	5	3.70	0.940
RBEX1	1	5	3.48	0.956
RBEX2	1	5	3.59	0.894
RBEX3	1	5	3.37	1.001
RBEX4	1	5	3.59	0.909
RBEX5	1	5	3.58	0.901
RBEX6	1	5	3.06	1.042
STIMA1	1	5	3.54	0.889
STIMA2	1	5	3.47	0.926
STIMA3	1	8	3.55	0.879
STIMA4	1	5	3.67	0.891
STIMA5	1	5	3.56	0.904
STIMA6	1	5	3.59	0.877
STIMA7	1	5	3.71	0.875
COIMA1	1	5	3.74	0.870
COIMA2	1	5	3.81	0.865
COIMA3	1	5	3.65	0.893
CSR1	1	5	3.55	0.879
CSR2	1	5	3.48	0.898
CSR3	1	5	3.63	0.863
CSR4	1	5	3.65	0.864
CSR5	1	5	3.70	0.852
CSR6	1	5	3.71	0.893
TRUST1	1	5	3.61	0.902
TRUST2	1	5	3.71	0.851
TRUST3	1	5	3.69	0.877
TRUST4	1	5	3.62	0.907
HABIT1	1	5	3.71	0.953
HABIT2	1	5	3.65	0.937
HABIT3	1	5	3.67	0.925
STAC1	1	5	3.75	0.967
STAC2	1	5	3.82	0.940
STAC3	1	5	3.84	0.940
ALA1	1	5	3.14	1.021
ALA2	1	5	3.38	0.965
ALA3	1	5	3.19	1.026
ALA4	1	5	3.29	1.006
SWC1	1	5	3.04	1.063
SWC2	1	5	2.95	1.102
SWC3	1	5	3.17	1.040
SWC4	1	5	3.24	1.062
SWC5	1	5	3.21	1.078
SWC6	1	5	3.33	1.054
LPRO1	1	5	3.59	0.982
LPRO2	1	5	3.73	0.938
LPRO3	1	5	3.72	0.941
LPRO4	1	5	3.65	0.941
LPRO5	1	5	3.53	0.986

LPRO6	1	5	3.44	1.061
PROE1	1	5	3.65	0.874
PROE2	1	5	3.79	0.896
PROE3	1	5	3.81	0.894

Table 5.2: The descriptive statistics for all items in the dataset

That the mean values of 4 variables of CL (customer loyalty) are from 3.38 to 3.53, except that of CL2 (“I am willing to pay more as compared to other retailers for the products I buy from this retailer”) which is 2.88 shows that participants might be loyal to supermarkets but it does not mean that they will be happy to pay more for that loyalty.

That RBEX6 represents for “Stories of this brand stimulate my curiosity” having a mean of 3.06 indicates that respondents seem to be neutral to this statement.

That SWC1 (Switching to other providers will bring economic loss) and SWC2 (Switching to other providers will bring psychological burden) having mean values of 3.04 and 2.95 respectively also shows that participants chose to be neutral on these statements. Maybe, they could not find a huge switching cost loss when moving to shop at other retailers.

That respondents chose average of 3.19 and 3.26 for ESQ1 and ESQ2 (“Organisation compensates me when what I ordered does not arrive on time”, “Organisation picks up items I want to return with minimum hassle” respectively) means that they do not really agree or disagree about these statements, since return services in Vietnam are still not developed.

ALA1 represents for “Probably, I would be satisfied with another company”, has a mean value of 3.14, and people tend to agree with this statement but not totally.

ISL5 stating “In this supermarket, all products can be easily reached” and CPV4 “Compared to the price we pay, we get reasonable quality”, show mean values of 3.8 and 3.89 respectively, meaning that a majority of respondents agree with these statements.

5.4. Internal consistency

All 112 measured items were examined for reliability (internal consistency) by checking Cronbach’s alpha coefficients and correlation between variables (including inter-item correlation and item-total correlations). Hair et al. (2010) and Pallant (2007), stated that the

coefficients of inter-item correlation should be more than 0.3 and that of item-total correlation should be higher than 0.5; if not, the variables should be removed from the dataset. A Cronbach's alpha coefficient of constructs should be over 0.6 and higher than Cronbach's alpha if item deleted. The results of internal consistency between measured items in same constructs are statistically presented at Appendix 5.6. The majority of variables in the same construct satisfy the above internal consistency criteria apart from the 5 different variables which are **CPV6, CS5, RBEX6, STIMA6, TRUST4**. The reasons for dropping these five variables before conducting exploratory factor analysis are: as presented at Appendix 5.6, customer perceived value has 6 variables: CPV1 to CPV6. The coefficients of all inter-item correlation are from 0.302 to 0.599 (higher than 0.3) and all coefficients are significant at 1 %. All coefficients of item-total correlation are higher than 0.5 except CPV6 (0.497). The Cronbach's alpha value of customer perceived value without CPV6 is 0.825; therefore the researcher **decided to drop CPV6 from the dataset**. Similarly, as presented in Appendix 5.6, customer satisfaction has 5 variables: CS1 to CS5. The coefficients of the majority of inter-item correlation are from 0.447 to 0.649 and these values are significant at 1 %, except CS5 which is not significant at 1% and presents low correlation with other variables in the same construct. Cronbach's alpha coefficient of CS if CS5 is deleted is 0.827 compared to the current low value of 0.659. **Therefore, CS5 has been removed from the dataset**. As presented in Appendix 5.6, retail brand experience has 6 variables: RBEX1 to RBEX6. The coefficients of all inter-item correlation are from 0.318 to 0.594 and all variables are significant at 1 %. All coefficients of item-total correlation are higher than 0.5 except RBEX6, the Cronbach's alpha coefficient of retail brand experience is 0.834 and if RBEX6 was removed, the Cronbach's alpha value increases to 0.844. Therefore, **RBEX6 was removed from the dataset**. As presented in Appendix 5.6, store image has 7 variables: STIMA1 to STIMA7. The coefficients of all inter-item correlation are from 0.304 to 0.614 and its values are significant at 1 %. All coefficients of item-total correlation are higher than 0.5 except STIMA6, the Cronbach's alpha coefficient of store image is 0.848 and if STIMA6 is removed, the Cronbach's alpha value increases to 0.860 and other factors are satisfied. Therefore, **STIMA6 was eliminated from the dataset**.

As presented in Appendix 5.6, trust has 4 variables: TRUST1 to TRUST4. The coefficients of all inter-item correlation are from 0.527 to 0.758 and its values are significant at 1 %. All coefficients of item-total correlation are satisfied with the criteria which is higher than 0.5, the Cronbach's alpha coefficient of **trust** is 0.866, if TRUST4 is removed, the value

of Cronbach's alpha increases to 0.876. Therefore, **the researcher decided to drop TRUST4 from the dataset** and other factors are satisfied.

In conclusion, there are 111 measured variables used in the questionnaire; based on the above analysis, 5 items were eliminated from the dataset before further analysis, including: CPV6, CS5, RBEX6, STIMA6, TRUST4.

5.5. Exploratory factor analysis

5.5.1. The results from Exploratory factor analysis

All variables after internal consistency checking were used for the next step (EFA). Due to a huge number of variables, EFA was iterated and computed many times until a clean pattern matrix was revealed. In this analysis step, Principal axis factoring and Promax rotation method were used because of its nature and these methods could generate a pattern matrix that facilitates later confirmatory factor analysis. There were 49 variables eliminated. The results of Barlett test of sphericity is significant with chi-square is 105721.538 and df is 1953, p-value is $0.000 < 0.0001$. The KMO value is 0.966 which is higher than 0.5 (Appendix 5.7.) It means that the data set was appropriate for factor analysis and the following results are statistically significant (Hair et al., 2010). Appendix 5.8 shows 21 factors extracted with 63 remained variables, with 63.50% of total variance. The results show that the eigenvalues of all factors are higher than 1, the current variables and data are reliable; all factor loading coefficients are higher than 0.5 and no cross-loading factors found in pattern matrix. Therefore, there is no problem with convergent and discriminant validity. Other variables were dropped one by one from the data set because of its low factor loadings and cross-loading problems and the Cronbach's alpha of all extracted constructs shows its values of higher than 0.7. The name of each remaining construct was coded at the dataset as the below table (Table 5.3).

	Variables	Deleted variables	Remained Variables	Cronbach's alpha	Before	After
CPV	CPV1	CPV1		0.79	6	3
	CPV2		CPV2			
	CPV3		CPV3			
	CPV4		CPV4			
	CPV5	CPV5				
(Customer perceived value)	CPV6	CPV6				
CS	CS1		CS1	0.819	6	3
	CS2		CS2			
	CS3		CS3			
	CS4	CS4				
	CS5	CS5				
(Customer satisfaction)	CS6	CS6				
CL	CL1	CL1		0.8	5	3
	CL2	CL2				
	CL3		CL3			
	CL4		CL4			
(Customer loyalty)	CL5		CL5			
ISL	ISL1		ISL1	0.769	7	3
	ISL2		ISL2			
	ISL3		ISL3			
	ISL4	ISL4				
	ISL5	ISL5				
	ISL6	ISL6				
(In-store logistics)	ISL7	ISL7				
SQ	SQ1	SQ1		0.813	6	3
	SQ2	SQ2				
	SQ3	SQ3				
	SQ4		SQ4			
	SQ5		SQ5			
(Service quality related to service employees)	SQ6		SQ6			
ESQX2	ESQ1	ESQ1		0.796	10	6
	ESQ2	ESQ2				
	ESQ3	ESQ3				
	ESQ4		ESQ4			
	ESQ5		ESQ5			
(E-service quality related to E-S-QUAL)	ESQ6		ESQ6			
ESQX1	ESQ7		ESQ7	0.86		
	ESQ8		ESQ8			
	ESQ9		ESQ9			
(E-service quality related to W-S-QUAL)	ESQ10	ESQ10				(2 FACTORS)
PROQ	PROQ1		PROQ1	0.799	4	3
	PROQ2		PROQ2			
	PROQ3		PROQ3			
(Product quality)	PROQ4	PROQ4				
PRICE	PRICE1		PRICE1	0.807	3	3
	PRICE2		PRICE2			
(Price)	PRICE3		PRICE3			
CUSER	CUSER1		CUSER1	0.797	10	2
	CUSER2	CUSER2				
	CUSER3		CUSER3			
	CUSER4	CUSER4				
	CUSER5	CUSER5				
	CUSER6	CUSER6				
	CUSER7	CUSER7				
	CUSER8	CUSER8				
	CUSER9	CUSER9				
(Customer service)	CUSER10	CUSER10				
CUEXP	CUEXP1		CUEXP1	0.848	4	3
	CUEXP2		CUEXP2			
	CUEXP3		CUEXP3			
(Customer experience)	CUEXP4	CUEXP4				

RBEX	RBEX1		RBEX1	0.817	6	4
	RBEX2		RBEX2			
	RBEX3	RBEX3				
	RBEX4		RBEX4			
	RBEX5		RBEX5			
(Retail brand experience)	RBEX6	RBEX6				
STIMA	STIMA1		STIMA1	0.805	10	3
	STIMA2		STIMA2			
	STIMA3		STIMA3			
	STIMA4	STMA4				
	STIMA5	STMA5				
	STIMA6	STMA6				
(Store image)	STIMA7	STMA7				
COIMA (CONSTRUCT DELETED)	COIMA1	COIMA1			3	0
	COIMA2	COIMA2				
	COIMA3	COIMA3				
CSR	CSR1	CSR1		0.832	6	3
	CSR2	CSR2				
	CSR3		CSR3			
	CSR4		CSR4			
	CSR5		CSR5			
(Corporate social responsibility)	CSR6	CSR6				
TRUST	TRUST1		TRUST1	0.876	4	3
	TRUST2		TRUST2			
	TRUST3		TRUST3			
(Trust)	TRUST4	TRUST4				
HABIT	HABIT1		HABIT1	0.82	3	3
	HABIT2		HABIT2			
(Habit)	HABIT3		HABIT3			
STAC	STAC1		STAC1	0.911	3	3
	STAC2		STAC2			
	STAC3		STAC3			
(Store accessibility)	STAC3		STAC3			
ALA	ALA1	ALA1		0.838	4	3
	ALA2		ALA2			
	ALA3		ALA3			
	ALA4		ALA4			
(Alternative attractiveness)	ALA4		ALA4			
SWC	SWC1	SWC1		0.813	6	3
	SWC2		SWC2			
	SWC3		SWC3			
	SWC4		SWC4			
	SWC5	SWC5				
	SWC6	SWC6				
(Switching costs)	SWC6	SWC6				
LPRO	LPRO1	LPRO1		0.859	6	3
	LPRO2		LPRO2			
	LPRO3		LPRO3			
	LPRO4		LPRO4			
	LPRO5	LPRO5				
(Loyalty programs)	LPRO6	LPRO6				
PROE	PROE1		PROE1	0.847	3	3
	PROE2		PROE2			
(Promotion effect)	PROE3		PROE3			
Total					111	63

Table 5.3: All remained variables after EFA
Source: Results from the author's data analysis

5.5.2. Conclusion

There were 21 factors extracted with 63 remained variables which are named above, all constructs achieved reliability as all Cronbach's alpha coefficients are higher 0.7, there is no problem with convergent and discriminant issues in exploratory factor analysis (loading coefficients are higher than 0.5 and no cross-loading existed). Appendix 5.10 presents names of all measurement variables remaining after EFA. All variables of COIMA ("corporate image" construct) have been eliminated from the dataset due to convergent and discriminant issues. **"E-service quality" construct has been divided into two small constructs**, including e-service quality related to a core e-service quality scale (E-S-QUAL of ESQ4, ESQ5 and ESQ6), and e-service quality related to website quality scale (W-S-QUAL of ESQ7, ESQ8 and ESQ9). It can be noted that manifest variables for "e-service quality" constructs used in this research were created and tested by Zemblyte (2015). Via EFA process and with interaction between a number of factors, the statistical results revealed that scales for "e-service quality" constructs should be divided into two different constructs. Then, the researcher named these as noted above. In conclusion, **two constructs for e-service quality will be presented in the revised model and there is no "corporate image" factor included**. It means that hypothesis 23 and hypothesis 24 will not be able to be investigated, and hypotheses related to e-service quality (H17X1 and H17X2) will be changed to H17A, H17B, H17C and H17D which are:

H17A: E-service quality about X1 (W-S-QUAL) has a significant positive effect on customer perceived value

H17B: E-service quality X2 (E-S-QUAL) has a significant positive effect on customer perceived value

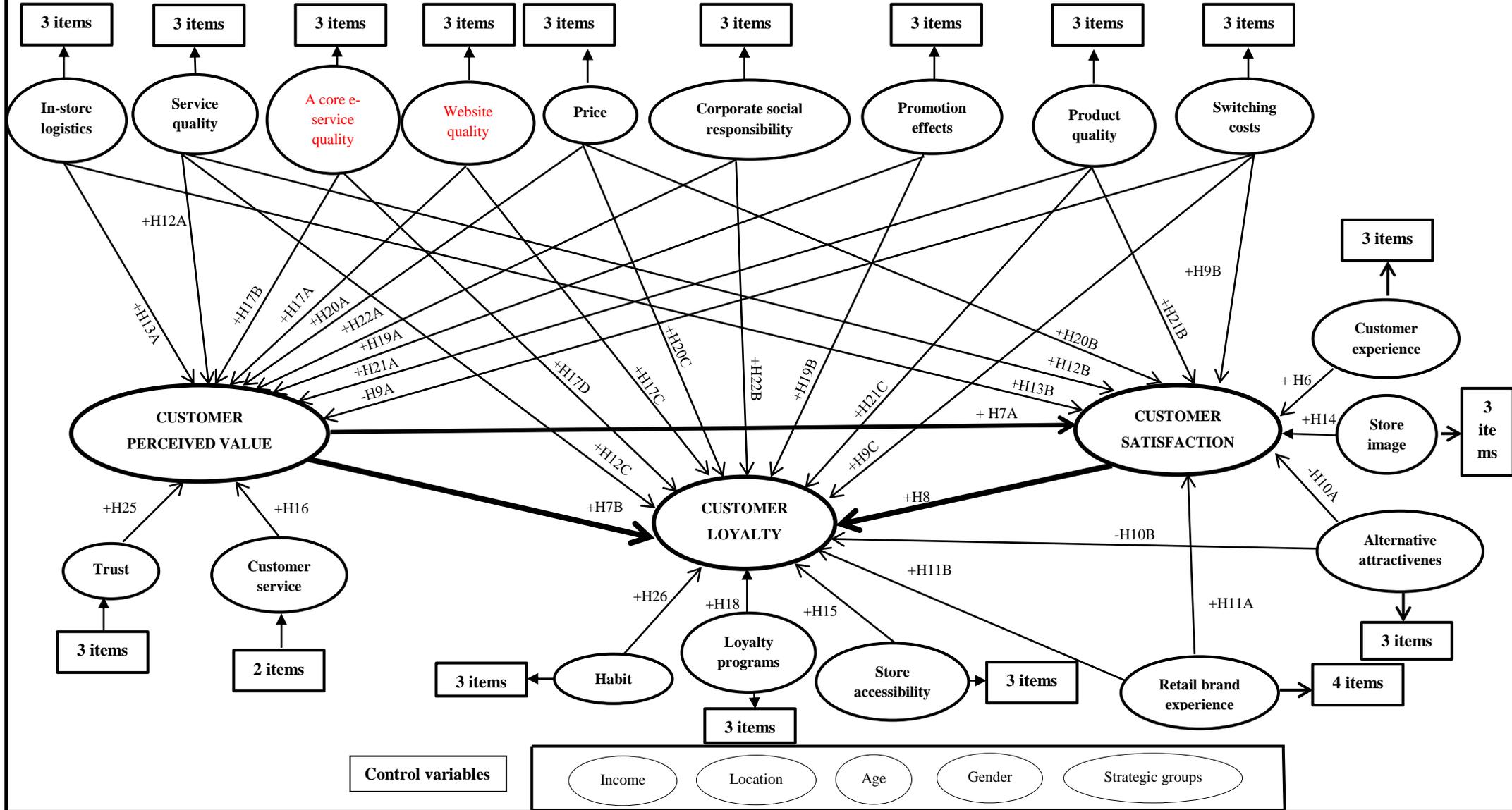
H17C: E-service quality X1 (W-S-QUAL) has a significant positive effect on customer loyalty

H17D: E-service quality X2 (E-S-QUAL) has a significant positive effect on customer loyalty

The next part will demonstrate the revised model after EFA and the next chapter will present construct validation and hypothesis testing.

5.6. The revised model

Figure 5.2: The revised model for main study



Chapter 6: Confirmatory factor analysis and structural equation modelling

(Construct validation and hypothesis testing)

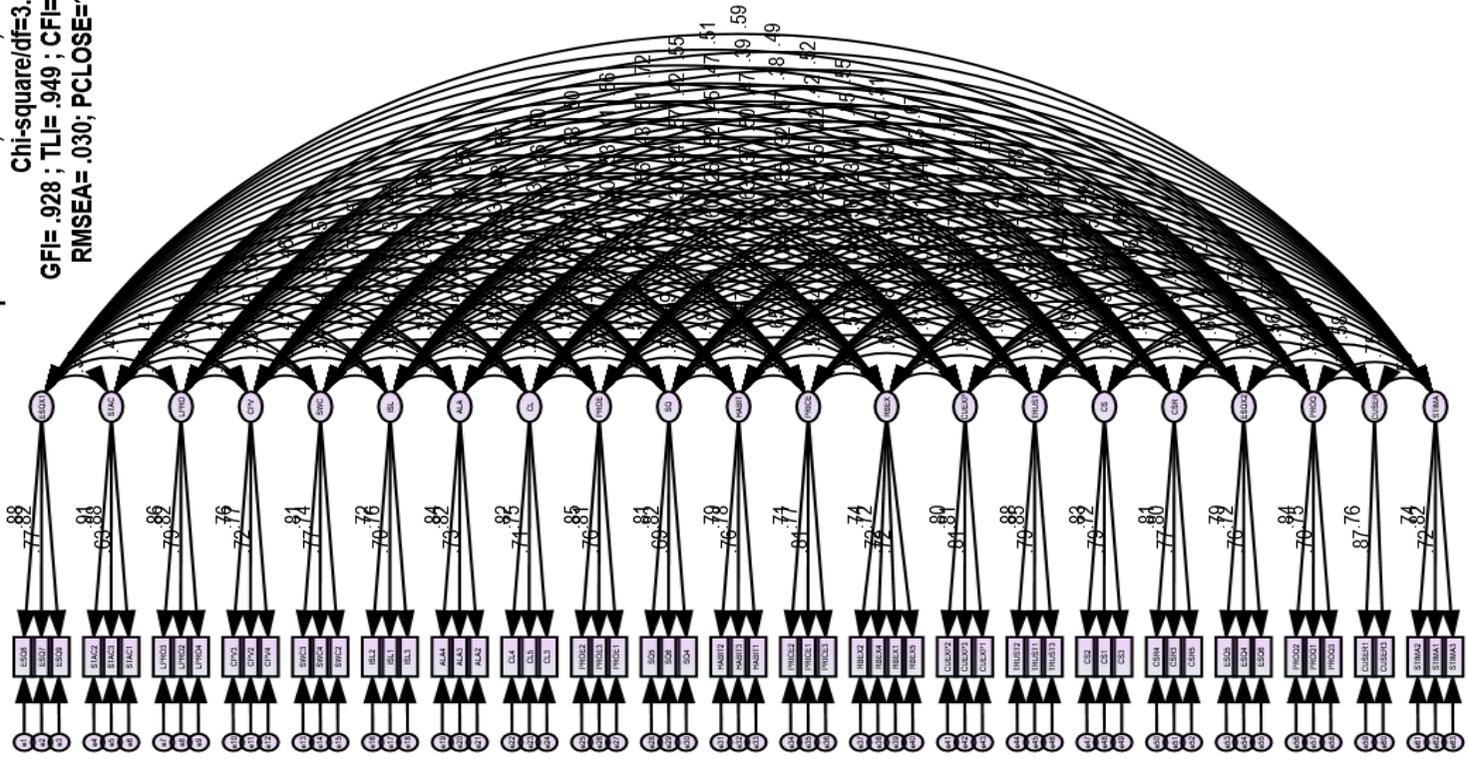
6.1. Introduction

This chapter is going to examine construct reliability and validity and test hypotheses proposed in section 2.5.13.2, including factors directly influencing customer perceived value, customer satisfaction, customer loyalty, and multigroup analysis across groups.

6.2. Unidimensionality - Initial model fit

According to Hair et al. (2010:696), “Unidimensionality measures mean that a set of measured variables (indicators) can be explained by only one underlying construct”. In order to investigate construct unidimensionality, initial model fit and other factors such as factor loadings (acceptable above 0.5), modification index and standardised residual should be checked.

Chi-square=6201.062 ; df=1680 ; P=.000;
 Chi-square/df=3.691 ;
 GFI= .928 ; TLI= .949 ; CFI= .956
 RMSEA= .030; PCLOSE=1.000



All factors extracted, including 63 variables were input to AMOS version 24 for confirmation factor analysis. The initial goodness of fit was checked and presented as follows:

Measure	Estimate	Threshold	Interpretation
CMIN	6201.062	--	--
DF	1680	--	--
CMIN/DF	3.691	<5	Acceptable
CFI	0.956	>0.95	Excellent
SRMR	0.029	<0.08	Excellent
RMSEA	0.03	<0.06	Excellent
PClose	1	>0.05	Excellent

Table 6.1: Model fit of CFA_1strun
(Source: Data analysis results from the author)

CFA_1strun: P-value =0.000, cmin/df = 3.691 < 5 which is the threshold of acceptable model, CFI=0.956>0.95, SRMR=0.029<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.949 >0.9, GFI=0.928>0.9. It means that the model fit is confirmed as excellent (Kelloway, 1998; Hair et al., 2010; MacCallum et al., 2009; Tabachnick and Fidell, 2007).

There are some ways to improve model fit by using MI (modification index) and residual moments to reduce CMIN/DF which expected to be lower than 3 to get the excellent level of fit. The threshold for MI was set above 4 and covariance had been drawn between the following variables within its constructs: e56-e58 (PROQ2-PROQ3), e45-e46 (TRUST1-TRUST3), e25-e26 (PROE2-PROE3), e2-e3(ESQ7-ESQ9), e32-e33(HABIT1-HABIT3), e35-e36(PRICE1-PRICE3), e62-e63(STIMA1-STIMA3), e47-e48(CS1-CS2), e41-e42 (CUEXP2-CUEXP3), e51-e52(CSR3-CSR5), e11-e12(CPV2-CPV4), e57-e58(PROQ1-PROQ3), e17-e18(ISL1-ISL3), e28-e29(SQ5-SQ6), e39-e40(RBEX1-RBEX5), e8-e9(LPRO2-LPRO4), e23-e24(CL3-CL5), e14-e15(SWC2-SWC4), e38-e40 (RBEX4-RBEX5). According to Hair et al. (2010), using MI is acceptable to improve model fit, but covariance should be drawn between variables in the same construct.

After MI, the whole model was run again, named CFA_2ndrun. The result is presented as follows: CFA_2ndrun: P-value =0.000, cmin/df = 3.294 < 5 which is the threshold of acceptable model, CFI=0.963>0.95, SRMR=0.024<0.08, RMSEA=0.028<0.06 and PCLOSE=1.000>0.05, TLI=0.956 >0.9, GFI=0.936>0.9. The model is considered as an excellent fit (Appendix 6.1).

6.3. Construct validity

“Construct validity is the extent to which a set of measured items actually reflects the theoretical latent construct those items are designed to measure” (Hair et al., 2010:708). The following contents will provide the criteria for construct validity test, followed by statistical results from construct validity testing.

6.3.1. Convergent and discriminant validity

6.3.1.1. Convergent validity

That all indicators of a specific construct converge or share a high proportion of variance is known as convergent validity (Hair et al., 2010). There are many ways to examine convergent validity through factor loading, construct reliability and average variance extracted. Firstly, factor loadings which should be higher than 0.5 or ideally 0.7 or higher. Secondly, the average variance extracted (AVE) is the mean variance extracted for the items loading on a construct. It is calculated by using standardised loading:

$$AVE = \frac{\sum_{i=1}^n L_i^2}{n}$$

While L_i represents the standardised factor loading and i is the number of items. That the value of AVE is 0.5 or higher suggests adequate convergence.

Thirdly, construct reliability (composite reliability) is also considered an indicator of convergent validity, it can be computed from the squared sum of factor loadings (L_i) for each construct and the sum of the error variance terms for a construct (e_i) as follows:

$$CR = \frac{(\sum_{i=1}^n L_i)^2}{(\sum_{i=1}^n L_i)^2 + (\sum_{i=1}^n e_i)}$$

The value of construct reliability is higher than 0.7 suggesting a good reliability.

6.3.1.2. Discriminant validity

“Discriminant validity is the extent to which a construct is truly distinct from other constructs” (Hair et al., 2010:710). There are two criteria used for discriminant validity: the variance extracted value should be higher than maximum shared variance (MSV) which is the

square of inter-correlation between two constructs and the square root of AVE should be greater than inter-construct correlations (Fornell and Larcker, 1981).

6.3.1.3. Criteria summarizing

The criteria can be summarised as follows:

Convergent validity: $CR > 0.7$, $AVE \geq 0.5$

Discriminant validity: $AVE > MSV$ and the square root of AVE should be greater than inter-construct correlations.

6.3.2. Results from construct validity

6.3.2.1. Convergent validity

Three main criteria of convergent validity were examined by the researcher. The results are shown as follows:

			Loadings	Squared loadings	AVE	1-squared loading		CR
ESQX1								
ESQ8	<---	ESQX1	0.844	0.712	0.707	0.288	(Total loadings)^2	6.360
ESQ7	<---	ESQX1	0.862	0.743		total (1-squared loading)	0.879	
ESQ9	<---	ESQX1	0.816	0.666		CR	0.879	
STAC								
STAC2	<---	STAC	0.91	0.828	0.665	0.172	(Total loadings)^2	5.837
STAC3	<---	STAC	0.879	0.773		total (1-squared loading)	1.006	
STAC1	<---	STAC	0.627	0.393		CR	0.853	
LPRO								
LPRO3	<---	LRPO	0.853	0.728	0.672	0.272	(Total loadings)^2	6.037
LPRO2	<---	LRPO	0.818	0.669		total (1-squared loading)	0.985	
LPRO4	<---	LRPO	0.786	0.618		CR	0.860	
CPV								
CPV3	<---	CPV	0.742	0.551	0.580	0.449	(Total loadings)^2	5.212
CPV2	<---	CPV	0.795	0.632		total (1-squared loading)	1.261	
CPV4	<---	CPV	0.746	0.557		CR	0.805	
SWC								
SWC3	<---	SWC	0.766	0.587	0.626	0.413	(Total loadings)^2	5.626
SWC4	<---	SWC	0.791	0.626		total (1-squared loading)	1.123	
SWC2	<---	SWC	0.815	0.664		CR	0.834	
ALA								
ALA4	<---	ALA	0.84	0.706	0.637	0.294	(Total loadings)^2	5.707
ALA3	<---	ALA	0.823	0.677		total (1-squared loading)	1.090	
ALA2	<---	ALA	0.726	0.527		CR	0.840	
ISL								
ISL2	<---	ISL	0.7	0.490	0.514	0.510	(Total loadings)^2	4.610
ISL1	<---	ISL	0.771	0.594		total (1-squared loading)	1.459	
ISL3	<---	ISL	0.676	0.457		CR	0.760	
CL								
CL4	<---	CL	0.807	0.651	0.571	0.349	(Total loadings)^2	5.117
CL5	<---	CL	0.758	0.575		total (1-squared loading)	1.288	
CL3	<---	CL	0.697	0.486		CR	0.799	
PROE								
PROE2	<---	PROE	0.781	0.610	0.602	0.390	(Total loadings)^2	5.406
PROE3	<---	PROE	0.733	0.537		total (1-squared loading)	1.195	
PROE1	<---	PROE	0.811	0.658		CR	0.819	
SQ								
SQ5	<---	SQ	0.758	0.575	0.557	0.425	(Total loadings)^2	5.013
SQ6	<---	SQ	0.763	0.582		total (1-squared loading)	1.328	
SQ4	<---	SQ	0.718	0.516		CR	0.791	
HABIT								
HABIT2	<---	HABIT	0.768	0.590	0.639	0.410	(Total loadings)^2	5.746
HABIT3	<---	HABIT	0.825	0.681		total (1-squared loading)	1.083	
HABIT1	<---	HABIT	0.804	0.646		CR	0.841	
PRICE								
PRICE2	<---	PRICE	0.676	0.457	0.648	0.543	(Total loadings)^2	5.765
PRICE1	<---	PRICE	0.847	0.717		total (1-squared loading)	1.055	
PRICE3	<---	PRICE	0.878	0.771		CR	0.845	
CUEXP								
CUEXP2	<---	CUEXP	0.775	0.601	0.635	0.399	(Total loadings)^2	5.707
CUEXP3	<---	CUEXP	0.793	0.629		total (1-squared loading)	1.096	
CUEXP1	<---	CUEXP	0.821	0.674		CR	0.839	

TRUST								
TRUST2	<---	TRUST	0.863	0.745	0.693	0.255	(Total loadings)^2	6.220
TRUST1	<---	TRUST	0.867	0.752		0.248	total (1-squared loading)	0.920
TRUST3	<---	TRUST	0.764	0.584		0.416	CR	0.871
RBEX								
RBEX2	<---	RBEX	0.75	0.563	0.518	0.438	(Total loadings)^2	8.283
RBEX4	<---	RBEX	0.699	0.489		0.511	total (1-squared loading)	1.927
RBEX1	<---	RBEX	0.731	0.534		0.466	CR	0.811
RBEX5	<---	RBEX	0.698	0.487		0.513		
CS								
CS2	<---	CS	0.805	0.648	0.588	0.352	(Total loadings)^2	5.262
CS1	<---	CS	0.687	0.472		0.528	total (1-squared loading)	1.237
CS3	<---	CS	0.802	0.643		0.357	CR	0.810
CSR								
CSR4	<---	CSR	0.804	0.646	0.634	0.354	(Total loadings)^2	5.703
CSR3	<---	CSR	0.806	0.650		0.350	total (1-squared loading)	1.099
CSR5	<---	CSR	0.778	0.605		0.395	CR	0.838
ESQX2								
ESQ5	<---	ESQ	0.786	0.618	0.567	0.382	(Total loadings)^2	5.094
ESQ4	<---	ESQ	0.715	0.511		0.489	total (1-squared loading)	1.299
ESQ6	<---	ESQ	0.756	0.572		0.428	CR	0.797
PROQ								
PROQ2	<---	PROQ	0.833	0.694	0.623	0.306	(Total loadings)^2	5.593
PROQ1	<---	PROQ	0.781	0.610		0.390	total (1-squared loading)	1.132
PROQ3	<---	PROQ	0.751	0.564		0.436	CR	0.832
CUSER								
CUSER1	<---	CUSER	0.761	0.579	0.670	0.421	(Total loadings)^2	2.667
CUSER3	<---	CUSER	0.872	0.760		0.240	total (1-squared loading)	0.660
							CR	0.801
STIMA								
STIMA2	<---	STIMA	0.733	0.537	0.608	0.463	(Total loadings)^2	5.448
STIMA1	<---	STIMA	0.844	0.712		0.288	total (1-squared loading)	1.177
STIMA3	<---	STIMA	0.757	0.573		0.427	CR	0.822

Table 6.2: Values of CR and AVE of all constructs

(Source: Data analysis results from the author)

All the above results were calculated in the case of the whole model achieving an excellent fit (CFA_2ndrun) with P-value =0.000, cmin/df = 3.294 < 5 which is the threshold of acceptable model, CFI=0.963>0.95, SRMR=0.024<0.08, RMSEA=0.028<0.06 and PCLOSE=1.000>0.05, TLI=0.956 >0.9, GFI=0.936>0.9. The model is considered as an excellent fit (Figure 6.2). It means that the results from construct validity and discriminant validity checking are reliable.

How to manually calculate the values of CR and AVE for ESQX1 will be presented in detail below:

$$(\text{Total loadings})^2 \text{ of ESQX1} = (0.844+0.862+0.816) ^ 2$$

$$\text{The sum of the error variance of ESQX1} = \text{total (1-squared loading)} = (0.288+0.257+0.334)$$

Construct reliability of ESQX1 is calculated as follows:

$$\begin{aligned} \text{CR (ESQX1)} &= \frac{(\text{Total loadings})^2 \text{ of ESQX1}}{(\text{Total loadings})^2 \text{ of ESQX1} + \text{total (1-squared loading)}} \\ &= \frac{(0.844+0.862+0.816)^2}{((0.844+0.862+0.816)^2 + (0.288+0.257+0.334))} \\ &= 0.879 \end{aligned}$$

Average variance extracted of ESQX1 is calculated as follows:

$$\text{Total squared loadings of ESQX1} = (0.712+0.743+0.666)$$

$$\begin{aligned} \text{AVE (ESQX1)} &= \frac{\text{total squared loadings}}{\text{the number of items in the construct}} \\ &= \frac{(0.712+0.743+0.666)}{3} \\ &= 0.707 \end{aligned}$$

The CR of ESQX1 is 0.879 which is higher than 0.7, and the value of AVE is 0.707 which is higher than 0.5 and all of loadings of ESQ8, ESQ7, ESQ9 are 0.844, 0.862, 0.816 respectively which are above 0.5. All values including CR, AVE and loading coefficients are satisfied. Therefore, ESQX1 has no problem with convergent validity.

Applying the same calculation techniques as presented above to investigate a convergent validity of other factors, all examined constructs have no problem with convergent validity when composite reliability are all higher than 0.7, the value of AVE of all constructs is higher than 0.5 and the loading coefficients of all variables in the same constructs are above 0.5 (See Table 6.2).

In conclusion, the whole model achieved excellent fit and all 21 extracted factors achieved convergent validity when all CR value of constructs are higher than 0.7, the value of

AVE of all constructs are higher than 0.5 and the loading coefficients of all items in each construct are higher than 0.5. All constructs have no problem with convergent validity.

6.3.2.2. Discriminant validity

By using Amos version 24 to compute the value of maximum shared variance (MSV), the square root of AVE, inter-construct correlations, the results are shown as follows:

	CR	AVE	MSV	MaxR (H)	ESQX1	STAC	LPRO	CPV	SWC	ISL	ALA	CL	PROE	SQ	HABIT	PRICE	RBEX	CUEXP	TRUST	CS	CSR	ESQX2	PROQ	CUSER	STIMA
ESQX1	0.879	0.707	0.505	0.880	0.841																				
STAC	0.853	0.665	0.352	0.899	0.387***	0.815																			
LPRO	0.860	0.672	0.492	0.863	0.402***	0.452***	0.819																		
CPV	0.805	0.580	0.410	0.808	0.395***	0.382***	0.408***	0.761																	
SWC	0.834	0.626	0.198	0.835	0.244***	0.195***	0.282***	0.177***	0.791																
ISL	0.760	0.514	0.487	0.766	0.488***	0.453***	0.412***	0.535***	0.120***	0.717															
ALA	0.840	0.636	0.198	0.849	0.161***	0.192***	0.243***	0.109***	0.445***	0.110***	0.798														
CL	0.799	0.570	0.497	0.806	0.460***	0.350***	0.429***	0.555***	0.345***	0.503***	0.101***	0.755													
PROE	0.819	0.601	0.492	0.823	0.471***	0.492***	0.701***	0.486***	0.368***	0.508***	0.263***	0.528***	0.776												
SQ	0.791	0.558	0.500	0.792	0.577***	0.441***	0.451***	0.526***	0.269***	0.630***	0.169***	0.600***	0.531***	0.747											
HABIT	0.842	0.639	0.452	0.844	0.407***	0.593***	0.497***	0.483***	0.268***	0.516***	0.158***	0.496***	0.546***	0.512***	0.799										
PRICE	0.845	0.648	0.409	0.871	0.485***	0.397***	0.409***	0.575***	0.320***	0.506***	0.161***	0.563***	0.495***	0.589***	0.526***	0.805									
RBEX	0.811	0.518	0.626	0.813	0.589***	0.478***	0.535***	0.507***	0.400***	0.521***	0.234***	0.651***	0.608***	0.686***	0.580***	0.640***	0.720								
CUEXP	0.839	0.635	0.626	0.840	0.558***	0.466***	0.513***	0.502***	0.299***	0.596***	0.160***	0.584***	0.584***	0.677***	0.566***	0.582***	0.791***	0.797							
TRUST	0.871	0.694	0.522	0.880	0.511***	0.534***	0.539***	0.556***	0.283***	0.610***	0.147***	0.549***	0.630***	0.598***	0.672***	0.587***	0.694***	0.670***	0.833						
CS	0.809	0.587	0.497	0.819	0.499***	0.416***	0.442***	0.640***	0.242***	0.647***	0.076***	0.705***	0.531***	0.656***	0.508***	0.581***	0.615***	0.646***	0.597***	0.766					
CSR	0.838	0.633	0.529	0.839	0.559***	0.506***	0.565***	0.504***	0.357***	0.547***	0.252***	0.556***	0.617***	0.682***	0.563***	0.579***	0.727***	0.692***	0.688***	0.570***	0.796				
ESQX2	0.797	0.567	0.505	0.800	0.710***	0.415***	0.449***	0.490***	0.316***	0.552***	0.227***	0.548***	0.543***	0.707***	0.485***	0.549***	0.653***	0.599***	0.549***	0.546***	0.658***	0.753			
PROQ	0.831	0.622	0.513	0.836	0.541***	0.456***	0.464***	0.541***	0.213***	0.698***	0.098***	0.531***	0.535***	0.637***	0.546***	0.610***	0.619***	0.666***	0.642***	0.600***	0.618***	0.617***	0.789		
CUSER	0.802	0.670	0.436	0.820	0.497***	0.390***	0.384***	0.411***	0.340***	0.407***	0.235***	0.440***	0.409***	0.559***	0.387***	0.512***	0.660***	0.615***	0.511***	0.466***	0.556***	0.527***	0.466***	0.818	
STIMA	0.822	0.607	0.522	0.833	0.572***	0.477***	0.505***	0.526***	0.289***	0.660***	0.165***	0.555***	0.603***	0.611***	0.552***	0.551***	0.713***	0.723***	0.723***	0.656***	0.703***	0.567***	0.717***	0.546***	0.779

Table 6.3: Results from CFA_2thrun_Discriminant validity checking

(Source: Data analysis results from the author)

Master validity plugin used is from Gaskin and Lim (2016)

As summarised in section 6.3.1.3, the criteria of constructs getting discriminant validity are: $AVE > MSV$ and the square root of AVE should be greater than inter-construct correlations. The results from table 6.3 show that all constructs achieved its discriminant validity except a RBEX construct when the square root of the AVE for RBEX is less than its correlation with CUEXP and CSR. While the square root of the AVE for RBEX is 0.720, its correlation with CUEXP and CSR are 0.791*** and 0.727*** respectively, and in this case, the value of AVE (0.518) is less than the value of MSV (0.626). Therefore, only RBEX could not get discriminant validity at the second run of CFA (CFA_2ndrun). In order to solve this problem, RBEX is examined. As the result of CFA_2ndrun, RBEX was found to have strong correlation with CUEXP, the correlation value is 0.791 and RBEX5 showed its lowest loading for RBEX with the coefficient of 0.698 (table 6.2). Therefore, RBEX5 was removed from the model after CFA_2ndrun. CFA_3rdrun was conducted in order to check RBEX discriminant validity.

RBEX	<-->	CUEXP	.791
RBEX	<-->	TRUST	.694
RBEX	<-->	CS	.615
RBEX	<-->	CSR	.727
RBEX	<-->	ESQX2	.653
RBEX	<-->	PROQ	.619
RBEX	<-->	CUSER	.660
RBEX	<-->	STIMA	.713

Table 6.4: Results from CFA_2nd run, the correlation between RBEX and other constructs

(Source: Data analysis results from the author)

After removing RBEX5, CFA_3rd run with P-value =0.000, cmin/df = 3.298 < 5 which is the threshold of acceptable model, CFI=0.964>0.95, SRMR=0.024<0.08, RMSEA=0.028<0.06 and PCLOSE=1.000>0.05, TLI=0.957 >0.9, GFI=0.937>0.9. The model is remaining as excellent fit.

Measure	Estimate	Threshold	Interpretation
CMIN	5282.769	--	--
DF	1602	--	--
CMIN/DF	3.298	<5	Acceptable
CFI	0.964	>0.95	Excellent
SRMR	0.024	<0.08	Excellent
RMSEA	0.028	<0.06	Excellent
PClose	1	>0.05	Excellent

Table 6.5: Model fit from CFA_3rd run
(Source: Data analysis results from the author)

	CR	AVE	MSV	MaxR (E)	ESQX1	STAC	LPRO	CPV	SWC	ISL	ALA	CL	PROE	SQ	HABIT	PRICE	RBEX	CUEXP	TRUST	CS	CSR	ESQX2	PROQ	CUSER	STIMA
ESQX1	0.879	0.707	0.505	0.880	0.841																				
STAC	0.853	0.665	0.352	0.899	0.387***	0.815																			
LPRO	0.860	0.671	0.492	0.863	0.402***	0.452***	0.819																		
CPV	0.805	0.580	0.410	0.808	0.395***	0.382***	0.408***	0.761																	
SWC	0.834	0.625	0.198	0.835	0.244***	0.195***	0.282***	0.177***	0.791																
ISL	0.760	0.514	0.487	0.766	0.488***	0.453***	0.412***	0.535***	0.120***	0.717															
ALA	0.840	0.636	0.198	0.849	0.161***	0.192***	0.243***	0.109***	0.445***	0.110***	0.798														
CL	0.799	0.571	0.496	0.807	0.469***	0.359***	0.429***	0.555***	0.344***	0.503***	0.101***	0.756													
PROE	0.819	0.601	0.492	0.823	0.471***	0.492***	0.701***	0.486***	0.368***	0.308***	0.265***	0.528***	0.775												
SQ	0.791	0.538	0.500	0.792	0.577***	0.441***	0.451***	0.526***	0.269***	0.630***	0.169***	0.600***	0.531***	0.747											
HABIT	0.841	0.639	0.452	0.844	0.407***	0.592***	0.497***	0.483***	0.268***	0.516***	0.158***	0.496***	0.546***	0.512***	0.799										
PRICE	0.846	0.649	0.401	0.872	0.485***	0.397***	0.408***	0.575***	0.319***	0.506***	0.161***	0.561***	0.495***	0.588***	0.525***	0.806									
RBEX	0.775	0.535	0.605	0.778	0.384***	0.473***	0.530***	0.507***	0.389***	0.525***	0.222***	0.644***	0.591***	0.681***	0.573***	0.632***	0.732								
CUEXP	0.839	0.634	0.605	0.840	0.559***	0.466***	0.513***	0.502***	0.299***	0.596***	0.160***	0.583***	0.584***	0.677***	0.566***	0.582***	0.778***	0.796							
TRUST	0.871	0.694	0.522	0.880	0.511***	0.534***	0.539***	0.556***	0.284***	0.610***	0.147***	0.549***	0.630***	0.598***	0.673***	0.586***	0.698***	0.670***	0.833						
CS	0.809	0.587	0.496	0.819	0.499***	0.416***	0.442***	0.640***	0.242***	0.647***	0.076***	0.705***	0.531***	0.656***	0.508***	0.580***	0.611***	0.646***	0.597***	0.766					
CSR	0.838	0.633	0.506	0.839	0.559***	0.506***	0.565***	0.505***	0.357***	0.547***	0.232***	0.556***	0.617***	0.683***	0.563***	0.578***	0.711***	0.692***	0.688***	0.570***	0.796				
ESQX2	0.797	0.567	0.505	0.800	0.710***	0.415***	0.449***	0.490***	0.316***	0.552***	0.227***	0.548***	0.543***	0.707***	0.485***	0.548***	0.637***	0.599***	0.549***	0.546***	0.658***	0.753			
PROQ	0.831	0.622	0.514	0.836	0.542***	0.456***	0.464***	0.541***	0.213***	0.698***	0.098***	0.531***	0.535***	0.637***	0.546***	0.610***	0.613***	0.667***	0.642***	0.600***	0.618***	0.617***	0.789		
CUSER	0.801	0.670	0.437	0.819	0.498***	0.391***	0.384***	0.411***	0.340***	0.407***	0.235***	0.440***	0.410***	0.560***	0.387***	0.512***	0.661***	0.615***	0.512***	0.466***	0.556***	0.527***	0.466***	0.818	
STIMA	0.822	0.607	0.523	0.833	0.572***	0.477***	0.505***	0.527***	0.289***	0.660***	0.165***	0.555***	0.603***	0.611***	0.552***	0.550***	0.706***	0.723***	0.723***	0.656***	0.703***	0.567***	0.717***	0.547***	0.779

Table 6.6: Results from CFA_3th run_ Discriminant validity checking
(Source: Data analysis results from the author)

Master validity plugin used is from Gaskin and Lim (2016)

The results from table 6.6 show that all constructs achieved their discriminant validity except a RBEX construct when the square root of the AVE for RBEX is still less than its correlation with CUEXP. While the square root of the AVE for RBEX is 0.732, its correlation with CUEXP and 0.788***, and this case, the value of AVE (0.535) is less than the value of MSV (0.605). Therefore, only RBEX could not get discriminant validity at the second run of CFA (CFA_3rdrun). In order to solve this problem, RBEX is examined. As the result of CFA_3rdrun, RBEX was found to have strong correlation with CUEXP, the correlation value is 0.778 and RBEX4 showed its lowest loading for RBEX with the coefficient of 0.697. Therefore, RBEX4 was removed from the model after CFA_3rdrun. CFA_4thrun was conducted in order to check RBEX discriminant validity, other constructs in the model have no problem with discriminant validity.

RBEX	<-->	CUEXP	.778		
RBEX	<-->	TRUST	.698		
RBEX	<-->	CS	.611		
RBEX	<-->	CSR	.711		
RBEX	<-->	ESQX2	.637		
RBEX	<-->	PROQ	.613	RBEX2	<--- RBEX .761
RBEX	<-->	CUSER	.661	RBEX4	<--- RBEX .697
RBEX	<-->	STIMA	.706	RBEX1	<--- RBEX .736

Table 6.7: Results from data analysis (CFA_3rdrun)

(Source: Data analysis results from the author)

After removing RBEX4, CFA_4thrun with P-value =0.000, cmin/df = 3.166 < 5 which is the threshold of acceptable model, CFI=0.966>0.95, SRMR=0.024<0.08, RMSEA=0.027<0.06 and PCLOSE=1.000>0.05, TLI=0.960 >0.9, GFI=0.941>0.9. The model is remaining as excellent fit.

Measure	Estimate	Threshold	Interpretation
CMIN	4882.727	--	--
DF	1542	--	--
CMIN/DF	3.166	<5	Acceptable
CFI	0.966	>0.95	Excellent
SRMR	0.024	<0.08	Excellent
RMSEA	0.027	<0.06	Excellent
Pclose	1	>0.05	Excellent

Table 6.8: Model fit of CFA_4thrun

	CR	AVE	MSV	MaxR (R)	ESQX1	STAC	LPRO	CPV	SWC	ISL	ALA	CL	PROE	SQ	HABIT	PRICE	RBEX	CUEXP	TRUST	CS	CSR	ESQX2	PROQ	CUSER	STIMA
ESQX1	0.879	0.707	0.505	0.880	0.841																				
STAC	0.853	0.665	0.352	0.899	0.387***	0.815																			
LPRO	0.860	0.672	0.492	0.863	0.402***	0.452***	0.820																		
CPV	0.805	0.580	0.410	0.807	0.395***	0.382***	0.408***																		
SWC	0.833	0.625	0.198	0.835	0.245***	0.195***	0.282***	0.177***	0.790																
ISL	0.760	0.514	0.487	0.766	0.488***	0.453***	0.412***	0.535***	0.121***	0.717															
ALA	0.840	0.636	0.198	0.849	0.161***	0.192***	0.243***	0.109***	0.445***	0.110***	0.798														
CL	0.799	0.571	0.496	0.807	0.460***	0.350***	0.429***	0.555***	0.344***	0.503***	0.101***	0.756													
PROE	0.819	0.601	0.492	0.823	0.471***	0.492***	0.701***	0.486***	0.369***	0.508***	0.263***	0.528***	0.775												
SQ	0.791	0.558	0.500	0.793	0.577***	0.441***	0.451***	0.526***	0.269***	0.630***	0.168***	0.600***	0.531***	0.747											
HABIT	0.841	0.639	0.453	0.843	0.407***	0.594***	0.497***	0.483***	0.268***	0.516***	0.158***	0.496***	0.546***	0.512***	0.799										
PRICE	0.845	0.648	0.395	0.870	0.485***	0.397***	0.409***	0.576***	0.321***	0.506***	0.161***	0.563***	0.495***	0.589***	0.526***	0.805									
RBEX	0.745	0.594	0.547	0.745	0.560***	0.438***	0.506***	0.492***	0.375***	0.503***	0.168***	0.637***	0.558***	0.615***	0.571***	0.629***	0.771								
CUEXP	0.838	0.634	0.547	0.840	0.559***	0.466***	0.513***	0.502***	0.299***	0.596***	0.160***	0.584***	0.584***	0.677***	0.567***	0.583***	0.740***	0.796							
TRUST	0.871	0.693	0.523	0.880	0.511***	0.534***	0.539***	0.556***	0.283***	0.610***	0.147***	0.549***	0.630***	0.598***	0.673***	0.587***	0.695***	0.671***	0.832						
CS	0.809	0.587	0.496	0.819	0.499***	0.416***	0.442***	0.640***	0.242***	0.647***	0.076***	0.705***	0.531***	0.656***	0.508***	0.581***	0.598***	0.647***	0.598***	0.766					
CSR	0.838	0.634	0.494	0.839	0.559***	0.506***	0.565***	0.504***	0.357***	0.547***	0.252***	0.556***	0.617***	0.682***	0.563***	0.579***	0.661***	0.692***	0.688***	0.570***	0.796				
ESQX2	0.797	0.567	0.505	0.800	0.710***	0.415***	0.449***	0.490***	0.316***	0.552***	0.227***	0.548***	0.543***	0.707***	0.485***	0.549***	0.598***	0.599***	0.549***	0.546***	0.658***	0.753			
PROQ	0.832	0.622	0.513	0.837	0.541***	0.456***	0.463***	0.541***	0.213***	0.698***	0.098***	0.531***	0.535***	0.637***	0.547***	0.610***	0.600***	0.667***	0.642***	0.600***	0.618***	0.617***	0.789		
CUSER	0.801	0.669	0.379	0.817	0.498***	0.391***	0.384***	0.411***	0.341***	0.408***	0.235***	0.440***	0.410***	0.560***	0.388***	0.513***	0.613***	0.615***	0.512***	0.467***	0.557***	0.527***	0.466***	0.818	
STIMA	0.822	0.607	0.523	0.833	0.572***	0.477***	0.504***	0.527***	0.289***	0.659***	0.164***	0.555***	0.603***	0.611***	0.552***	0.551***	0.683***	0.723***	0.723***	0.656***	0.703***	0.567***	0.716***	0.547***	0.779

Table 6.9: Results from CFA_4thrun_Discriminant validity checking
(Source: Data analysis results from the author)

At the fourth CFA running (CFA_4thrun), the results showed no discriminant validity concerns for all constructs when the AVE values were higher than 0.5 and higher than MSV, the square root value of AVE for all constructs is greater than that of inter-construct correlations. Therefore, all constructs achieved its discriminant validity. All values of AVE and CR of 21 constructs were re-calculated (Table 6.10).

Number	Constructs	CR	AVE
1	ESQX1	0.879	0.707
2	STAC	0.853	0.665
3	LPRO	0.86	0.672
4	CPV	0.805	0.58
5	SWC	0.833	0.625
6	ISL	0.76	0.514
7	ALA	0.84	0.636
8	CL	0.799	0.571
9	PROE	0.819	0.601
10	SQ	0.791	0.558
11	HABIT	0.841	0.639
12	PRICE	0.845	0.648
13	RBEX	0.745	0.594
14	CUEXP	0.838	0.634
15	TRUST	0.871	0.693
16	CS	0.809	0.587
17	CSR	0.838	0.634
18	ESQX2	0.797	0.567
19	PROQ	0.832	0.622
20	CUSER	0.801	0.669
21	STIMA	0.822	0.607

Table 6.10: Final results from CFA_4thrun_Values of AVE and CR of all constructs
(Source: Data analysis results from the author)

6.3.2.3. Conclusion

There are no convergent validity and discriminant validity concerns for all constructs. After CFA_4thrun, **RBEX5, RBEX4 have been eliminated**, there are 61 measured variables remaining in 21 factors in the dataset. The model is remaining as an excellent fit (Appendix 6.2). The following table summarises the four CFA running:

Measure	CMIN/DF	CFI	SRMR	RMSEA	Pclose	GFI	TLI	p-value		Model fit
CFA_1strun	3.691	0.956	0.029	0.03	1	0.928	0.949	0	With 63 variable, then MI checking	Excellent
CFA_2ndrun	3.294	0.963	0.024	0.028	1	0.936	0.956	0	Run after MI checking	Excellent
CFA_3rdrun	3.298	0.964	0.024	0.028	1	0.937	0.957	0	RBEX5 removed =>62 variables remained	Excellent
CFA_4thrun	3.166	0.966	0.024	0.027	1	0.941	0.96	0	RBEX4 removed=>61 variables remained	Excellent
Threshold	<5	>0.95	<0.08	<0.06	>0.05	>0.9	>0.9	<0.001		

Table 6.11: Summarising results of CFA model fit

6.4. Common method bias

	X ²	DF	Delta	P-value
Unconstrained Model	4857.06	1543	X ² =0.000	1.000
Zero Constrained Model	4857.06	1543	DF=0	

Table 6.12: Results from zero constraints test

(Tool used from Gaskin and Lim, 2017)

It can be noted that P-value is 1.000 >0.05. The null hypothesis cannot be rejected (i.e., the constrained and unconstrained models are the same or “invariant”). It was unable to detect any specific response bias affecting the model. Therefore, no bias distribution test was made (of equal constraints). With CLF, the model fit remained unchanged. The above result demonstrated that common method bias is not a threat in this research (Appendix 6.3 presents full results of common method bias testing).

6.5. Final measurement model fit

As presented above, the model fit after CFA_4thrun is considered as an excellent fit. The final model fit is demonstrated as below with P-value =0.000, cmin/df = 3.166 < 5 which is the threshold of acceptable model, CFI=0.966>0.95, SRMR=0.024<0.08, RMSEA=0.027<0.06 and PCLOSE=1.000>0.05, TLI=0.960 >0.9, GFI=0.941>0.9. The model is remaining as excellent fit.

6.6. Structural models

6.6.1. Multivariate assumptions

6.6.1.1. Outliers and influentials

“Outliers are observations with a unique combination of characteristics identifiable as distinctly different from the other observations” (Hair et al., 2010:64). The assumption of multivariate statistical analyses requires no multivariate outliers. Some methods to detect outliers in multivariate analysis, are Mahalanobis’S Distance (MD) or Cook’s D. In this research, Cook’s D method was used.

There are several different thresholds to detect outliers, if its value (Cook’s distance) is greater than 1, it is an influential record. Therefore, it should be removed from the dataset before multivariate analysis is conducted. In the graph, the bigger the number presented; the bigger influence that observation response has on the regression between the examined variables.

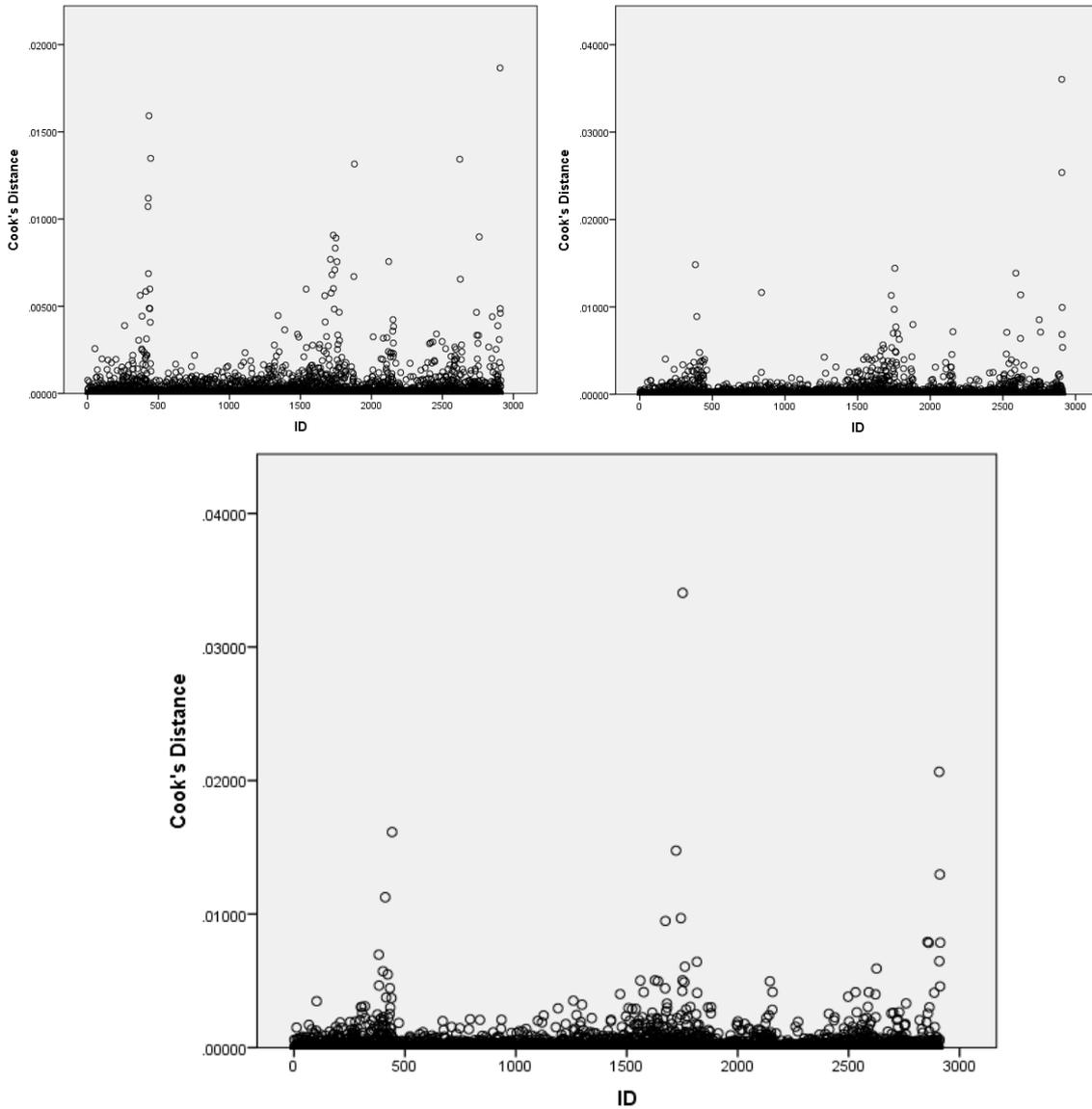


Figure 6.2: Results from outlier testing_Cook's distance analysis

In this research, Cook's distance analysis was checked three times between many dependent variables and independent variables to determine if any (multivariate) influential outliers existed. No case observed a Cook's distance greater than 1. The values of Cook's distances in all cases were lower than 0.035 (very small). Therefore, there is no problem with multivariate outliers.

6.6.1.2. Multicollinearity analysis

Multicollinearity occurs when two or more independent variables are highly correlated, it makes interpretation less reliable. The value of tolerance and MAX-VIF in regression can be

used to check this phenomenon (Hair et al., 2010). According to Hair et al. (2010), if the value of tolerance is higher than 0.1 and MAX-VIF is below 10, there will be no multicollinearity occurring.

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.702	0.065		10.762	0.000		
	ISL	0.199	0.024	0.203	8.479	0.000	0.27	3.707
	SQ	0.081	0.026	0.086	3.111	0.002	0.201	4.966
	ESQX2	0.097	0.024	0.111	4.005	0.000	0.2	4.99
	ESQX1	-0.083	0.016	-0.106	-5.084	0.000	0.358	2.796
	PRICE	0.26	0.017	0.297	15.431	0.000	0.416	2.406
	PROQ	0.023	0.022	0.027	1.082	0.280	0.257	3.897
	CUSER	0.048	0.015	0.06	3.07	0.002	0.401	2.497
	CUEXP	-0.045	0.026	-0.05	-1.735	0.083	0.188	5.32
	RBEX	-0.013	0.028	-0.014	-0.466	0.641	0.18	5.547
	SWC	-0.059	0.012	-0.074	-4.927	0.000	0.68	1.472
	CSR	-0.025	0.023	-0.028	-1.095	0.274	0.237	4.212
	TRUST	0.145	0.021	0.169	6.769	0.000	0.247	4.054
	PROE	0.127	0.019	0.137	6.765	0.000	0.374	2.677
	INCOME	0.000	0.008	0.000	0.029	0.977	0.913	1.095
	LOCATION	0.005	0.005	0.013	0.996	0.319	0.904	1.106
	AGE	-0.001	0.005	-0.004	-0.28	0.779	0.913	1.095
	GENDER	0.001	0.016	0.001	0.056	0.955	0.962	1.039
	Q4	-0.02	0.006	-0.041	-3.13	0.002	0.916	1.092

a. Dependent Variable: CPV

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.023	0.053		-0.444	0.657		
	ISL	0.275	0.019	0.264	14.788	0.000	0.26	3.844
	SQ	0.219	0.017	0.219	12.722	0.000	0.281	3.561
	PRICE	0.052	0.013	0.056	3.969	0.000	0.414	2.414
	PROQ	0.146	0.017	0.155	8.472	0.000	0.246	4.062
	CPV	0.318	0.014	0.301	22.584	0.000	0.467	2.139
	STIMA	0.178	0.018	0.181	9.699	0.000	0.239	4.188
	ALA	-0.089	0.009	-0.11	-10.297	0.000	0.721	1.388
	SWC	0.064	0.01	0.075	6.476	0.000	0.617	1.622
	CUEXP	0.138	0.018	0.143	7.806	0.000	0.246	4.069
	STAC	-0.015	0.009	-0.019	-1.674	0.094	0.643	1.554
	INCOME	0.015	0.006	0.022	2.364	0.018	0.92	1.087
	LOCATION	0.011	0.004	0.025	2.595	0.01	0.905	1.105
	AGE	0.003	0.004	0.006	0.643	0.521	0.916	1.091
	GENDER	0.024	0.012	0.018	1.939	0.053	0.959	1.043
	Q4	0.002	0.005	0.004	0.437	0.662	0.919	1.088

a. Dependent Variable: CS

Model		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	0.058	0.062		0.948	0.343		
	CS	0.56	0.019	0.501	29.909	0.000	0.336	2.975
	\$Q	0.042	0.023	0.038	1.832	0.067	0.225	4.445
	ESQX2	0.115	0.022	0.111	5.227	0.000	0.211	4.75
	RBEX	0.282	0.021	0.25	13.451	0.000	0.273	3.66
	ESQX1	-0.082	0.015	-0.089	-5.466	0.000	0.36	2.779
	PRICE	0.025	0.015	0.024	1.604	0.109	0.427	2.341
	\$WC	0.119	0.012	0.126	10.051	0.000	0.604	1.657
	ALA	-0.068	0.011	-0.076	-6.503	0.000	0.692	1.444
	LPRO	-0.031	0.015	-0.034	-2.07	0.039	0.36	2.78
	PROE	0.083	0.021	0.076	4.008	0.000	0.263	3.795
	HABIT	0.002	0.015	0.002	0.141	0.888	0.474	2.111
	LOCATION	-0.002	0.005	-0.004	-0.345	0.73	0.902	1.108
	AGE	-0.007	0.005	-0.014	-1.427	0.154	0.916	1.092
	GENDER	-0.001	0.015	-0.001	-0.057	0.955	0.958	1.044
	Q4	-0.012	0.006	-0.021	-2.106	0.035	0.931	1.074
	INCOME	0.015	0.008	0.02	1.926	0.054	0.918	1.09

a. Dependent Variable: CL

Table 6.13: Multicollinearity analysis
(Source: Data analysis results from the author)

The result shows that VIF of all constructs checked are lower than 10 and the values of tolerance are far higher than 0.1. Therefore, there is no problem with multicollinearity in this research.

6.6.2. Structural model validity

After modifying the model fit and drawing the links which represent relationships between constructs, in this step, 5 variables: INCOME, LOCATION, AGE, GENDER, Q4 (which strategic groups or supermarkets that respondents often choose to shop?) were input to the model to investigate the relationships between them and 3 dependent variables (CPV, CS, CL). The initial SEM was created. At SEM_1strun, the model is fit with P-value =0.000, cmin/df = 9.307, CFI=0.997>0.95, SRMR=0.005<0.08, RMSEA=0.053<0.06 and PCLOSE=0.207>0.05, TLI=0.955>0.9, GFI=0.995>0.9. The model fits and results are reliable (see Appendix 6.4 for the model and full statistical results).

6.6.3. Results from hypothesis testing

6.6.3.1. Direct effects

At SEM_1strun, the model is fit with P-value =0.000, cmin/df = 9.307, CFI=0.997>0.95, SRMR=0.005<0.08, RMSEA=0.053<0.06 and PCLOSE=0.207>0.05, TLI=0.955>0.9, GFI=0.995>0.9. The model is fit and results are reliable. The result shows that CUEXP, PROQ, RBEX, CSR, INCOME, GENDER, LOCATION, AGE do not affect customer perceived value (CPV); GENDER, AGE, Q4, STAC do not affect customer satisfaction (CS), Q4, LOCATION, AGE, GENDER, CSR, PROQ, CPV do not affect customer loyalty (CL) when its p-value is higher than 0.05. Therefore, the relationships between these items and CPV, CS, CL should be removed from the model in order to achieve a better fit.

SEM_2ndrun was conducted (Figure 6.3), P-value =0.000, cmin/df = 5.915, CFI=0.998>0.95, SRMR=0.006<0.08, RMSEA=0.041<0.06 and PCLOSE=0.991>0.05, TLI=0.978>0.9, GFI=0.995>0.9. The model retains its excellent fit (see Appendix 6.5 for full results)

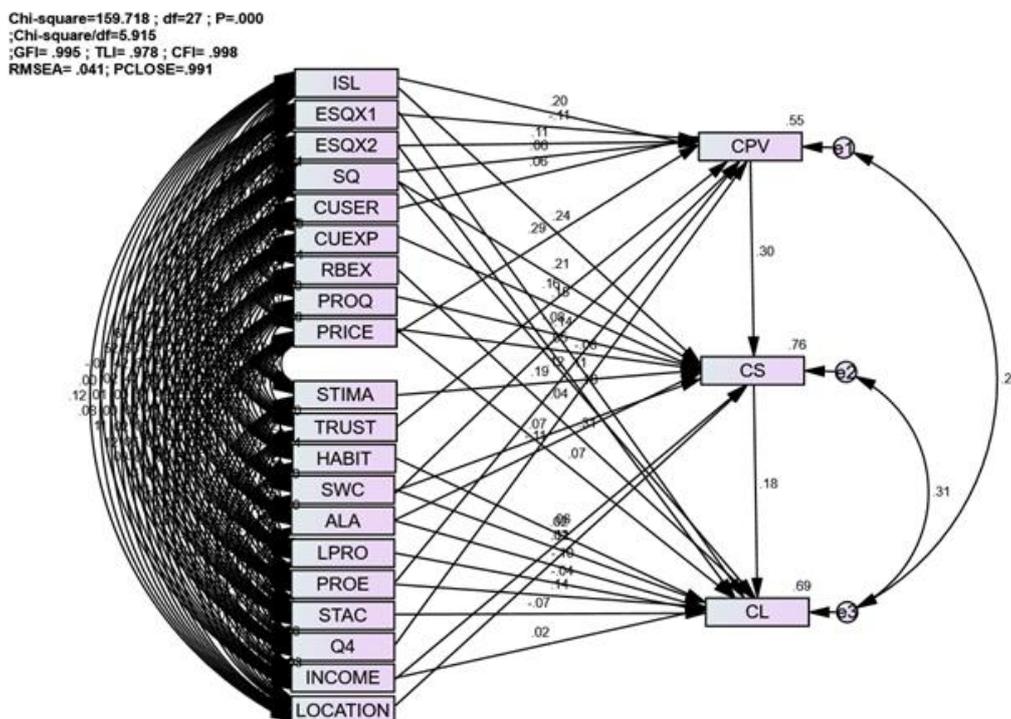


Figure 6.3: The second SEM (SEM_2nd run)

The results are summarised in the following table:

Measure		CMIN/DF	CFI	SRMR	RMSEA	Pclose	GFI	TLI	P-value		Model fit
SEM	SEM_1strun	9.307	0.997	0.005	0.053	0.207	0.995	0.955	0.000	Initial SEM, then remove all relationships that are not significant	Excellent
	SEM_2drun	5.915	0.998	0.006	0.041	0.991	0.995	0.978	0.000	Final SEM used	Excellent
Threshold			>0.95	<0.08	<0.06	>0.05	>0.9	>0.9	<0.001		

Table 6.14: Summarising results from SEM running (SEM_1strun, SEM_2ndrun)

The relationships between constructs relating to customer perceived value (CPV) have been presented at table 6.15. In that, H20A, H13A, H23, H19A, H17B, H9A, H12A, H16, H5A have shown statistically significant results as P-value was lower than 0.05, the “****” at p-value represents for its values of lower than 0.001. Therefore, these hypotheses were supported.

The hypotheses of H21A, H22A, H1A, H2A, H3A, H4A were not supported when its p-values were higher than 0.05. The hypothesis of H17A is statistically significant as its p-value was lower than 0.05 but not supported because the standardised loading was -0.113 which is inconsistent with the hypothesis that there is a positive relationship between ESQX1 and CPV.

In such tables, a light green colour represents “supported” result, light amber demonstrates “supported (weak)” and mixed pink and light red will illustrate “not supported”. Yellow presents for “significant but not supported”.

Hypothesis	Path		Standardised loadings	P-value	Results	
H20A	CPV	<---	PRICE	0.295	***	Supported
H13A	CPV	<---	ISL	0.199	***	Supported
H23	CPV	<---	TRUST	0.161	***	Supported
H19A	CPV	<---	PROE	0.124	***	Supported
H17B	CPV	<---	ESQX2	0.114	***	Supported
H9A	CPV	<---	SWC	-0.081	***	Supported (weak)
H12A	CPV	<---	SQ	0.061	0.019	Supported (weak)
H16	CPV	<---	CUSER	0.057	0.001	Supported (weak)
H5A	CPV	<---	Q4	-0.041	***	Supported (weak)
H21A	CPV	<---	PROQ	0.036	0.142	Not supported
H22A	CPV	<---	CSR	-0.04	0.11	Not supported
H1A	CPV	<---	INCOME	0	0.987	Not supported
H2A	CPV	<---	LOCATION	0.013	0.323	Not supported
H3A	CPV	<---	AGE	-0.005	0.687	Not supported
H4A	CPV	<---	GENDER	0.001	0.962	Not supported
H17A	CPV	<---	ESQX1	-0.113	***	Significant but not supported

Table 6.15: Results about the relationships between customer perceived value and its independent variables

(Source: Data analysis results from the author)

The relationships between constructs relating to customer satisfaction (CS) have been presented at table 6.16. In that, H7A, H13B, H12B, H14, H6, H21B, H10A, H19B, H20B, H1B, H2B have shown statistically significant results as P-value were lower than 0.05, the “****” at p-value represents for its values of lower than 0.001. Therefore, these hypotheses were supported.

The hypotheses of H11A, H3B, H4B, H5B were not supported when its p-values were higher than 0.05.

Hypothesis	Path		Standardised loadings	P-value	Results	
H7A	CS	<---	CPV	0.301	***	Supported
H13B	CS	<---	ISL	0.24	***	Supported
H12B	CS	<---	SQ	0.214	***	Supported
H14	CS	<---	STIMA	0.188	***	Supported
H6	CS	<---	CUEXP	0.148	***	Supported
H21B	CS	<---	PROQ	0.144	***	Supported
H10A	CS	<---	ALA	-0.113	***	Supported
H9B	CS	<---	SWC	0.071	***	Supported (weak)
H20B	CS	<---	PRICE	0.051	***	Supported (weak)
H1B	CS	<---	INCOME	0.025	0.007	Supported (weak)
H2B	CS	<---	LOCATION	0.02	0.024	Supported (weak)
H11A	CS	<---	RBEX	0.03	0.139	Not supported
H3B	CS	<---	AGE	0.006	0.546	Not supported
H4B	CS	<---	GENDER	0.018	0.05	Not supported
H5B	CS	<---	Q4	0.003	0.722	Not supported

Table 6.16: Results about the relationships between customer satisfaction and its independent variables

(Source: Data analysis results from the author)

The relationships between constructs related to customer loyalty (CL) have been presented at table 6.17. In that, H11B, H12C, H8, H19B, H9C, H17D, H10B, , H20C, H24, H1C have shown its statistical significantly results as P-value were lower than 0.05, the “***” at p-value represents for its values of lower than 0.001. Therefore, these hypotheses were supported.

The hypotheses of H7B, H22B, H21C, H5C, H2C, H3C, H4C were not supported when its p-values were higher than 0.05. The hypotheses of H17C, H15, H18 were statistically significant as its p-value was lower than 0.5 but not supported because the standardized loading was -0.076, -0.069, -0.038 respectively which is inconsistent with hypothesis that there are a positive relationship between ESQX1, STAC, LPRO and CS.

Hypothesis	Path		Standardised loadings	P-value	Results	
H11B	CL	<---	RBEX	0.306	***	Supported
H12C	CL	<---	SQ	0.179	***	Supported
H8	CL	<---	CS	0.178	***	Supported
H19B	CL	<---	PROE	0.141	***	Supported
H9C	CL	<---	SWC	0.113	***	Supported
H17D	CL	<---	ESQX2	0.106	***	Supported
H10B	CL	<---	ALA	-0.101	***	Supported
H20C	CL	<---	PRICE	0.069	***	Supported (weak)
H24	CL	<---	HABIT	0.057	***	Supported (weak)
H1C	CL	<---	INCOME	0.024	0.017	Supported (weak)
H7B	CL	<---	CPV	-0.158	0.126	Not supported
H22B	CL	<---	CSR	-0.013	0.547	Not supported
H21C	CL	<---	PROQ	-0.015	0.474	Not supported
H5C	CL	<---	Q4	-0.022	0.056	Not supported
H2C	CL	<---	LOCATION	0.009	0.441	Not supported
H3C	CL	<---	AGE	-0.016	0.135	Not supported
H4C	CL	<---	GENDER	0.009	0.4	Not supported
H17C	CL	<---	ESQX1	-0.076	***	Significant but not supported
H15	CL	<---	STAC	-0.069	***	Significant but not supported
H18	CL	<---	LPRO	-0.038	0.018	Significant but not supported

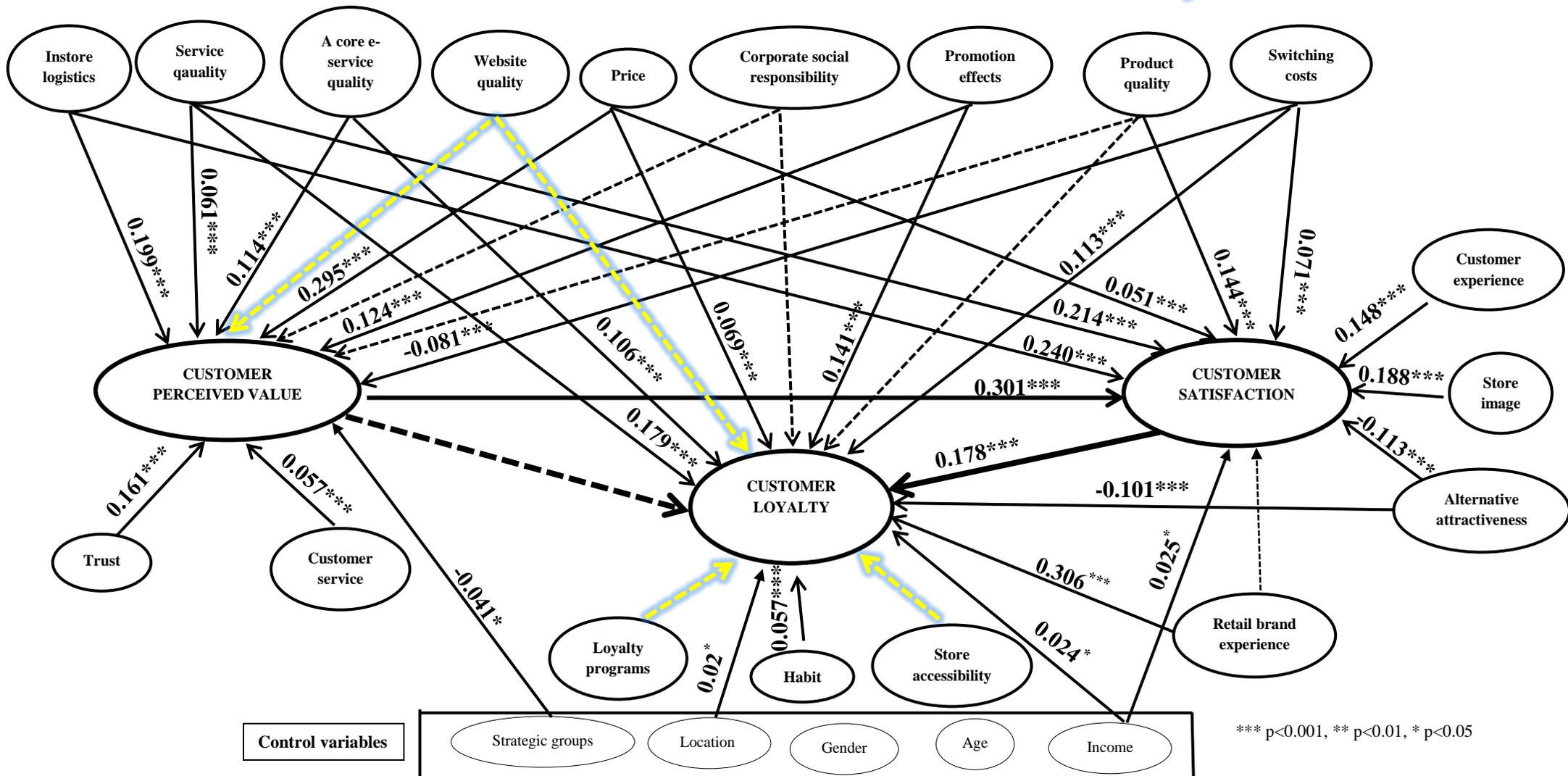
Table 6.17: Results about the relationships between customer loyalty and its independent variables

(Source: Data analysis results from the author)

The results can be summarized as follows (Figure 6.9) and the number is the path coefficients, the significant influences are black-solid lines, significant influences are black-dash lines and yellow dash lines represent for a statistically significant result but not supported compared with original proposed hypotheses.

Figure 6.4: The results of revised model of this research

 Having a direct effect
 Having no direct effects
 Significantly but not supported



*** p<0.001, ** p<0.01, * p<0.05

6.6.3.4. Multigroup analysis

Multigroup analysis is designed to investigate whether the model is the same between groups. Prior to the structural invariance test, measurement invariance should be assessed to determine if the model is invariant across examined groups. This test is regarded as another type of moderation test (Hair et al., 2006). The chi-square difference test is a well-known acceptable method for assessing measurement invariance. The chi-square test showing p-value being higher than 0.05 means that the measurement models are invariant. This research used the chi-square test to investigate between many groups including strategic groups (between different supermarket business models), gender, income, age ranges, locations, occupation and education levels. In addition, in some cases, when the chi-square test cannot present the whole results, critical ratio (z-score) will be used to investigate differences between groups (section 6.6.3.4.6.2 and 6.6.3.4.6.3). It should be noted that this section will only present all statistical results about differences across groups for factors related to customer perceived value, customer satisfaction and customer loyalty which are fully summarised at Appendix 7.1, 7.2, 7.3. Discussion will be presented in Chapter 7. However, based on the objectives of this research, the researcher is only going to fully investigate and discuss differences between groups for factors related to customer loyalty, which will be presented at section 7.5.

6.6.3.4.1. Comparison between retail strategic groups

The following contents will present the statistical results of multigroup analysis, see section 4.1.2 (Phase One - Section two-question 4) for understanding how supermarkets were divided into different strategic groups (different supermarket business models). The brief summary of the five main strategic Vietnamese supermarkets is demonstrated as below:

GROUP 1: The group of specialised daily consumer goods (Coopmart or BigC)

GROUP 2: The group of multipurpose premium supermarkets 1 (Lotte mart)

GROUP 3: Premium supermarket chains with convenience stores (Vinmart)

GROUP 4: The group of multipurpose supermarkets 2 (Aeon)

GROUP 5: Other supermarkets

Comparison between COOP or BIGC ad LOTTE MART

The model is fit with P-value =0.000, cmin/df = 3.083, CFI=0.997>0.95, SRMR=0.006<0.08, RMSEA=0.032<0.06 and PCLOSE=1.000>0.05, TLI=0.974>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	154.168	50
Constrained	213.898	83
P-Value	0.003	

Path Name	Coopmart or BigC Beta	Lotte Mart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.062†	0.209**	-0.147	0.069	The positive relationship between CPV and SQ is stronger for Lotte Mart.
ESQX2 → CL.	0.043	0.208***	-0.165	0.014	The positive relationship between CL and ESQX2 is stronger for Lotte Mart.
ALA → CL.	-0.060***	-0.228***	0.168	0.000	The negative relationship between CL and ALA is stronger for Lotte Mart.
ISL → CS.	0.208***	0.306***	-0.098	0.079	The positive relationship between CS and ISL is stronger for Lotte Mart.
PRICE → CL.	0.061**	0.158***	-0.096	0.055	The positive relationship between CL and PRICE is stronger for Lotte Mart.
INCOME → CS.	0.011	0.084***	-0.073	0.01	The positive relationship between CS and INCOME is stronger for Lotte Mart.
PROE → CPV.	0.153***	0.024	0.129	0.028	The positive relationship between CPV and PROE is stronger for Coopmart or BigC.
SQ → CS.	0.224***	0.107*	0.117	0.030	The positive relationship between CS and SQ is stronger for Coopmart or BigC.
RBEX → CL.	0.326***	0.219***	0.107	0.088	The positive relationship between CL and RBEX is stronger for Coopmart or BigC.
STIMA → CS.	0.216***	0.129**	0.087	0.088	The positive relationship between CS and STIMA is stronger for Coopmart or BigC.

Table 6.M.1: Multigroup analysis for COOP or BIGC ad LOTTE MART

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.003 which is lower than 0.1 (10%). Therefore, the model differs across groups.

The main differences between the two groups will present as follows. Consumers from the group of multipurpose premium supermarkets 1 (Lotte mart) are concerned more with service and e-service quality while consumers from the group of specilised daily consumer goods (Coopmart or BigC) are not. In that, there is a positive and strong relationship between service quality and customer perceived value, between e-service quality related to E-S-QUAL and customer loyalty was found in the group of multipurpose premium supermarkets while that relationship at the group of specilised daily consumer goods were not found.

The strong impact of promotion on customer perceived value of consumers from the group of specialised daily consumer goods was not replicated among consumers from the group of multipurpose premium supermarkets 1. The impact of service quality and store image on customer satisfaction is stronger for the group of specialised daily consumer goods and the level of consumers' retail brand experience affecting customer loyalty in this group is also higher than the group of multipurpose premium supermarkets 1.

Especially, at the group of multipurpose premium supermarkets 1, if consumers perceive high alternative attractiveness, the level of loyalty decreases by 22.8%, while this figure of consumers from the group of specialised daily consumer goods is only 6%. At the group of multipurpose premium supermarkets 1, price was found to have a strong and positive impact on customer loyalty. However, among the group of specialised daily consumer goods, price has a low impact on customer loyalty, and it can explain only 6.1% variation in customer loyalty.

The positive relationship between customer satisfaction and in-store logistics is stronger for the group of multipurpose premium supermarkets 1. Income was found to have a slightly positive influence on customer satisfaction at the group of multipurpose premium supermarkets 1 while this relationship could not be found at the group of specialised daily consumer goods. At the group of multipurpose premium supermarkets 1, consumers with higher income seem to be more satisfied than consumers with lower income.

Comparison between COOP or BIGC ad VINMART

The model is fit with P-value =0.000, cmin/df = 3.652, CFI=0.997>0.95, SRMR=0.008<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.976>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	181.62	50
Constrained	238.59	83
P-Value	0.006	

Path Name	Coopmart or BigC Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX2 → CL.	0.043	0.159***	-0.116	0.043	The positive relationship between CL and ESQX2 is stronger for Vinmart.
PRICE → CPV.	0.263***	0.365***	-0.102	0.015	The positive relationship between CPV and PRICE is stronger for Vinmart.
CUEXP → CS.	0.119***	0.219***	-0.1	0.045	The positive relationship between CS and CUEXP is stronger for Vinmart.
ALA → CL.	-0.060***	-0.172***	0.113	0.001	The negative relationship between CL and ALA is stronger for Vinmart.
STIMA → CS.	0.216***	0.107**	0.109	0.019	The positive relationship between CS and STIMA is stronger for Coopmart or BigC.

Table 6.M.2: Multigroup analysis for COOP or BIGC and VINMART

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.006 which is lower than 0.1 (10%). Therefore, the model differs across groups.

At the group of premium supermarket chain with convenience stores, higher perceived alternative attractiveness decreases the loyal level, alternative attractiveness can negatively explain 17.2 percent variation in customer loyalty, while the figure of the group of specialised daily consumer goods is only 6 percent. This research also revealed that e-service quality related to E-S-QUAL is one of the main indicators of customer loyalty at the group of premium supermarket chain with convenience stores, while there was no such relationship found at the group of specialised daily consumer goods.

The positive relationships between price and customer perceived value, customer experience and customer satisfaction are stronger for the group of premium supermarket chain with convenience stores. In contrast, the positive relationship between store image and customer satisfaction is stronger for the group of specialised daily consumer goods.

Comparison between Lotte Mart and Vinmart

The model is fit with P-value =0.000, cmin/df = 2.126, CFI=0.997>0.95, SRMR=0.009<0.08, RMSEA=0.035<0.06 and PCLOSE=0.997>0.05, TLI=0.968>0.9, GFI=0.990>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	106.32	50
Constrained	150.05	83
P-Value	0.1	

Path Name	Lotte Mart Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.209**	-0.032	0.241	0.014	The positive relationship between CPV and SQ is stronger for Lotte Mart.
PRICE → CL.	0.158***	0.009	0.149	0.016	The positive relationship between CL and PRICE is stronger for Lotte Mart.
CUSER → CPV.	-0.008	0.119**	-0.128	0.031	The positive relationship between CPV and CUSER is stronger for Vinmart.
SQ → CS.	0.107*	0.220***	-0.113	0.067	The positive relationship between CS and SQ is stronger for Vinmart.

Table 6.M.3: Multigroup analysis for Lotte Mart and Vinmart

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is much higher than 0.1. However, there are some small differences about relationships between constructs which should be examined.

Price was found to have no impact on customer loyalty and service quality has no influence on customer perceived value at the group of premium supermarket chain with convenience stores, while the above relationship was found at the group of multipurpose premium supermarkets 1. At the group of multipurpose premium supermarkets 1, service quality is one of the main indicators of customer perceived value and it can explain 20.9 percent variation in customer perceived value and the figure of how price influences customer loyalty is 15.8 percent. At the group of premium supermarket chain with convenience stores, no such relationships were found. In contrast, at the group of multipurpose premium supermarkets 1, customer service was found having no impact on customer perceived value while at the group of premium supermarket chain with convenience stores, customer service can describe 11.9 percent variation in customer perceived value. The final difference between these two groups is the effect of service quality on customer satisfaction which is strongest for the group of premium supermarket chains with convenience stores.

Comparison between COOP or BIGC and AEON

The model is fit with P-value =0.000, cmin/df = 2.847, CFI=0.997>0.95, SRMR=0.006<0.08, RMSEA=0.032<0.06 and PCLOSE=1.000>0.05, TLI=0.977>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	142.368	50
Constrained	186.359	83
P-Value	0.096	

Path Name	Coopmart or BigC Beta	Aeon Beta	Difference in Betas	P-Value for Difference	Interpretation
PROE → CL.	0.170***	0.019	0.151	0.034	The positive relationship between CL and PROE is stronger for Coopmart or BigC.
ESQX2 → CL.	0.043	0.173*	-0.13	0.094	The positive relationship between CL and ESQX2 is stronger for Aeon.
TRUST → CPV.	0.130***	0.278***	-0.148	0.063	The positive relationship between CPV and TRUST is stronger for Aeon.
ALA → CS.	-0.105***	-0.173***	0.067	0.065	The negative relationship between CS and ALA is stronger for Aeon.
SQ → CS.	0.224***	0.323***	-0.099	0.055	The positive relationship between CS and SQ is stronger for Aeon.
PROQ → CS.	0.119***	0.300***	0.181	0.006	The positive relationship between CS and PROQ is stronger for Aeon.

Table 6.M.4: Multigroup analysis for COOP or BIGC and AEON

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.096 which lower than 0.1 (10%). Therefore, the model differs across groups.

Promotion is one of the main indicators of customer loyalty at the group of specialised daily consumer goods but no above impact was found at the group of multipurpose supermarkets 2. In contrast, e-service quality related to E-S-QUAL can positively describe 17.3 percent variation in customer loyalty at the group of multipurpose supermarkets 2 but it has no effect on customer loyalty at the group of specialised daily consumer goods. The positive relationship between trust and customer perceived value, alternative attractiveness/service quality/product quality and customer satisfaction is stronger for the group of multipurpose supermarkets 2.

6.6.3.4.2. Comparison between gender

The model is fit with P-value =0.000, cmin/df = 3.652, CFI=0.997>0.95, SRMR=0.008<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.976>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	197.232	54
Constrained	250.172	88
P-Value	0.02	

Path Name	MALE Beta	FEMALE Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.220***	0.326***	-0.105	0.039	The positive relationship between CPV and PRICE is stronger for FEMALE.
ALA → CS.	-0.139***	-0.102***	-0.037	0.054	The negative relationship between CS and ALA is stronger for MALE.
PROE → CL.	0.212***	0.110***	0.102	0.032	The positive relationship between CL and PROE is stronger for MALE.

Table 6.M.5: Multigroup analysis for gender
 (Source: Data analysis results from the author
 Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.02 which is lower than 0.1 (10%). Therefore, the model differs across groups.

Detailed investigation of the relationship between constructs of male and female was conducted. The main differences between female and male perceptions are presented as follows. That the positive relationship between price and customer perceived value is stronger for females means that their perceived value is strongly affected by price; the influence level is weaker for male. The negative relationship between alternative attractiveness and customer satisfaction is stronger for males. Higher perceived alternative attractiveness leads to reductions in the level of satisfaction and this relationship is weaker for females. Another result relating to gender-group comparison is that the positive relationship between promotion and customer loyalty is stronger for males. It means that promotion effects lead to stronger loyalty behaviour for males where promotion can explain 21.2 % in variation of customer loyalty while that for females is 11%.

6.6.3.4.3. Comparison between income groups

Based on the market where the data for research was collected income which is less than 5 million VND (GB£170) is considered “low”; income from 5 to 10 million VND (GB£170-340) is considered “medium”; income from 10-20 million VND (GB£340-680) is considered “medium-high”, and income from 20-50 million VND (GB£680-1700GBP) is considered “high” (Based on comments of the retailing expert Pham Xuan Lan, who is an associate

professor at University of Economics Ho Chi Minh City in Vietnam, collected at Phase One in this research,)

Comparison between income of “under 5 million VND (GB£170GB)” and “from 5 to 10 million VND (GB£170-340 GBP)” groups

The model is fit with P-value =0.000, cmin/df = 3.084, CFI=0.997>0.95, SRMR=0.006<0.08, RMSEA=0.031<0.06 and PCLOSE=1.000>0.05, TLI=0.976>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	160.36	52
Constrained	238.89	84
P-Value	0.000	

Path Name	Under 5 million VND Beta	From 5-10 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.006	0.156**	-0.15	0.016	The positive relationship between CPV and SQ is stronger for From 5-10 million VND.
CUSER → CPV.	0.035	0.106***	-0.072	0.086	The positive relationship between CPV and CUSER is stronger for From 5-10 million VND.
PRICE → CPV.	0.351***	0.189***	0.162	0.000	The positive relationship between CPV and PRICE is stronger for Under 5 million VND.
CPV → CS.	0.287***	0.346***	-0.058	0.057	The positive relationship between CS and CPV is stronger for From 5-10 million VND.
STIMA → CS.	0.238***	0.121***	0.117	0.007	The positive relationship between CS and STIMA is stronger for Under 5 million VND.
SQ → CL.	0.131***	0.284***	-0.154	0.011	The positive relationship between CL and SQ is stronger for From 5-10 million VND.
PRICE → CL.	0.111***	-0.029	0.139	0.001	The positive relationship between CL and PRICE is stronger for Under 5 million VND.

Table 6.M.6: Multigroup analysis for “under 5 million VND (GB£170)” and “from 5 to 10 million VND (GB£170-340)” income groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.000 which lower than 0.1 (10%). Therefore, the model differs across groups.

The above results show that service quality which relates to how service employees treat their consumers and customer service only influence customer perceived value in a medium income group; while with low income consumers (under GB£170 per month), the relationship between service quality and customer service on customer perceived value was not supported. Besides that, price has a strong and positive impact on customer perceived value among low income consumers, with the influence level decreasing among medium income group. In particular, price can explain 35.1 % variation of customer perceived value in low income groups, while with an average income group, the figure is 18.9%.

At low income, service quality can explain 13.1 % in variation of customer loyalty, while the figure for the medium income group is 28.4 %. Consumers with medium incomes consider that service quality is one of the main indicators of their loyalty behaviour. The results also revealed that low income groups consider price is one of the main factors affecting their loyalty behaviour but price has no effect on customer loyalty in medium income groups. The positive relationship between store image and customer satisfaction is stronger for the group of low income consumers while the relationship between customer perceived value and customer satisfaction is stronger for the group of medium income consumers.

Comparison between income of “under 5 million VND (GB£170)” and “from 10 to 20 million VND (GB£340-680)” groups

The model is fit with P-value =0.000, cmin/df = 2.533, CFI=0.998>0.95, SRMR=0.006<0.08, RMSEA=0.028<0.06 and PCLOSE=1.000>0.05, TLI=0.981>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X ²	DF
Unconstrained	131.69	52
Constrained	167.27	84
P-Value	0.304	

Path Name	Under 5 million VND Beta	From 10-20 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
ISL → CS.	0.262***	0.145***	0.117	0.013	The positive relationship between CS and ISL is stronger for Under 5 million VND.
SQ → CS.	0.183***	0.282***	-0.099	0.063	The positive relationship between CS and SQ is stronger for From 10-20 million VND.

Table 6.M.7: Multigroup analysis for “under 5 million VND (GB£170)” and “from 10 to 20 million VND (GB£340-680)” income groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is much higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. The results show that the level of service quality affecting customer satisfaction is higher for the group of medium-high income consumers, service quality can explain 28.2% variation of customer satisfaction at medium-high income consumers while that of low income consumers is 18.3%. In-store logistics have a stronger impact on customer satisfaction at the group of low income consumers.

6.6.3.4.4. Comparison between location

Between Ho Chi Minh and Hanoi

The model is fit with P-value =0.000, cmin/df = 2.812, CFI=0.997>0.95, SRMR=0.008<0.08, RMSEA=0.036<0.06 and PCLOSE=1.000>0.05, TLI=0.969>0.9, GFI=0.991>0.9. The model is fit and results are reliable.

	X ²	DF
Unconstrained	140.606	50
Constrained	182.478	83
P-Value	0.138	

Path Name	HCM Beta	Hanoi Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.213***	0.377***	-0.164	0.002	The positive relationship between CPV and PRICE is stronger for Hanoi.
ISL → CS.	0.172***	0.277***	-0.105	0.053	The positive relationship between CS and ISL is stronger for Hanoi.
HABIT → CL.	0.108***	0.034	0.074	0.091	The positive relationship between CL and HABIT is stronger for HCM.
RBEX → CL.	0.238***	0.352***	-0.115	0.05	The positive relationship between CL and RBEX is stronger for Hanoi.
ESQX2 → CL.	0.158***	0.063	0.095	0.089	The positive relationship between CL and ESQX2 is stronger for HCM.

Table 6.M.8: Multigroup analysis for Ho Chi Minh and Hanoi

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is much higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. Based on the statistical results, the positive relationship between price and customer perceived value is stronger in Hanoi. It showed that supermarket consumers in Hanoi are concerned more about price and price can explain 37.7 percent variation in customer perceived value in Hanoi while that in Ho Chi Minh is 21.3 percent. That the positive relationship between in-store logistics and customer satisfaction is stronger for Hanoi means that consumers in Hanoi consider in-store logistic to be one of the important indicators of satisfaction, while the relationship between ISL and CS in Ho Chi Minh is weaker. In this research, habit and e-service quality related to E-S-QUAL were found to have a strong and positive impact on customer loyalty for consumers from Ho Chi Minh. However, in Hanoi, habit and e-service quality related to E-S-QUAL was found not to have a relationship with customer loyalty.

The level of retail brand experience (RBEX) affects customer loyalty is different across locations, in Hanoi, RBEX can describe 35.2 percent variation in customer loyalty but that of Ho Chi Minh is only 23.8 percent.

Between Ho Chi Minh and Da Nang

The model is fit with P-value =0.000, cmin/df = 1.946, CFI=0.998>0.95, SRMR=0.008<0.08, RMSEA=0.028<0.06 and PCLOSE=1.000>0.05, TLI=0.969>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	97.307	50
Constrained	152.317	83
P-Value	0.009	

Path Name	HCM Beta	Da Nang Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.213***	0.363***	-0.15	0.027	The positive relationship between CPV and PRICE is stronger for Da Nang.
SQ → CL.	0.268***	0.099	0.169	0.045	The positive relationship between CL and SQ is stronger for HCM.

Table 6.M.9: Multigroup analysis for Ho Chi Minh and Da Nang

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.009 which lower than 0.1 (10%). Therefore, the model differs across groups.

In Ho Chi Minh, service quality was found to have a strong and positive impact on customer loyalty. However, there was no such relationship in the case of Da Nang. That price positively affects customer perceived value is stronger in Da Nang means that consumers from Da Nang are more sensitive about price than consumers in Ho Chi Minh; price can explain 36.3 percent variation in customer perceived value in Da Nang while the figure for Ho Chi Minh is only 21.3 percent.

Between Can Tho and Binh Duong

The model is fit with P-value =0.000, cmin/df = 2.852, CFI=0.995>0.95, SRMR=0.008<0.08, RMSEA=0.043<0.06 and PCLOSE=0.928>0.05, TLI=0.958>0.9, GFI=0.988>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	143.125	50
Constrained	202.897	83
P-Value	0.003	

Path Name	Can Tho Beta	Binh Duong Beta	Difference in Betas	P-Value for Difference	Interpretation
ALA → CS.	-0.091***	-0.129***	0.038	0.069	The negative relationship between CS and ALA is stronger for Binh Duong.
SQ → CS.	0.145***	0.257***	-0.112	0.04	The positive relationship between CS and SQ is stronger for Binh Duong.

Table 6.M.10: Multigroup analysis for Can Tho and Binh Duong

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant as p-value is 0.003 which lower than 0.1 (10%). Therefore, the model differs across groups.

There are two main differences between Can Tho and Binh Duong: service quality has a stronger positive influence on customer satisfaction in Binh Duong - 25.7 percent variation in customer satisfaction in Binh Duong and only 14.5 percent in Can Tho. The negative relationship between alternative attractiveness and customer satisfaction is stronger for Binh Duong with significantly reducing satisfaction levels while the level at Can Tho is lower, where alternative attractiveness can negatively explain 9.1 percent variation in customer satisfaction.

6.6.3.4.5. Comparison between age groups

Comparison between 18-22 and 22-30

The model is fit with P-value =0.000, cmin/df = 2.788, CFI=0.997>0.95, SRMR=0.005<0.08, RMSEA=0.031<0.06 and PCLOSE=1.000>0.05, TLI=0.973>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	150.555	54
Constrained	203.086	88
P-Value	0.022	

Path Name	18-22 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
CUSER → CPV.	0.027	0.113**	-0.086	0.074	The positive relationship between CPV and CUSER is stronger for 23-30.
PRICE → CPV.	0.360***	0.189***	0.171	0.002	The positive relationship between CPV and PRICE is stronger for 18-22.
PROE → CPV.	0.082**	0.196***	-0.114	0.037	The positive relationship between CPV and PROE is stronger for 23-30.
TRUST → CPV.	0.206***	0.104*	0.103	0.08	The positive relationship between CPV and TRUST is stronger for 18-22.
SQ → CPV.	0.000	0.180**	-0.179	0.013	The positive relationship between CPV and SQ is stronger for 23-30.
STIMA → CS.	0.206***	0.109**	0.097	0.069	The positive relationship between CS and STIMA is stronger for 18-22.
SQ → CL.	0.105**	0.229***	-0.124	0.071	The positive relationship between CL and SQ is stronger for 23-30.

Table 6.M.11: Multigroup analysis for “18-22 and 22-30” age groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant when p-value of 0.022 is lower than 0.1 (10%). Therefore, the model differs across groups. Customer service and service quality were found to have a strong positive influence on customer perceived value among the group of 23-30 year-olds. However, a similar relationship could not be found among the group of 18-22 year-olds. Consumers of lower ages are concerned more about price and store image while consumers of older age groups are concerned more about service quality and promotions. The positive relationship between trust and customer perceived value is stronger for 18-22 year-old consumers.

Comparison between 22-30 and above 55 year-old groups

The model is fit with P-value =0.000, cmin/df = 2.174, CFI=0.997>0.95, SRMR=0.011<0.08, RMSEA=0.032<0.06 and PCLOSE=1.000>0.05, TLI=0.973>0.9, GFI=0.991>0.9. The model is fit and results are reliable.

	χ^2	DF
Unconstrained	119.679	54
Constrained	163.499	88
P-Value	0.121	

Path Name	23-30 Beta	above 55 Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.180**	-0.008	0.188	0.046	The positive relationship between CPV and SQ is stronger for 23-30.
STIMA → CS.	0.109**	0.217***	-0.108	0.067	The positive relationship between CS and STIMA is stronger for above 55.
SWC → CS.	0.059*	0.148***	-0.088	0.014	The positive relationship between CS and SWC is stronger for above 55.
SWC → CL.	0.117***	0.234***	-0.117	0.011	The positive relationship between CL and SWC is stronger for above 55.

Table 6.M.12: Multigroup analysis for “22-30 and above 55” age groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. The above results show that there is no relationship between service quality and customer perceived value to be found in the group of consumers who are over 55, while service quality can explain 18 percent variation in customer perceived value among the group of consumers who are 23-30 years old. Store image in the group of over 55s was found to have a positive and stronger impact on customer satisfaction than that of the group of 23-30 year-olds. The positive relationship between switching cost and customer loyalty is stronger for the group of over 55s; loyal consumers with higher perceived switching cost will continue to be loyal and at the group of over 55s, switching cost can explain 23.4 percent variation in customer loyalty while that of the group of 23-30 year-olds is only 11.7 percent. The positive relationship between switching costs and customer satisfaction is stronger for the group of over 55s. **Consumers with higher perceived switching cost will remain to be satisfied** and among the over 55s, switching cost can explain 14.8 percent variation in customer satisfaction while that of the 23-30 year-olds is only 5.9 percent.

Comparison between 18-22 and 41-55

The model is fit with P-value =0.000, cmin/df = 2.326, CFI=0.997>0.95, SRMR=0.011<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.975>0.9, GFI=0.993>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	125.618	54
Constrained	169.276	88
P-Value	0.124	

Path Name	18-22 Beta	41-55 Beta	Difference in Betas	P-Value for Difference	Interpretation
TRUST → CPV.	0.206***	0.061	0.145	0.070	The positive relationship between CPV and TRUST is stronger for 18-22.
CS → CL.	0.304***	0.023	0.281	0.063	The positive relationship between CL and CS is stronger for 18-22.
SWC → CL.	0.090***	-0.001	0.091	0.092	The positive relationship between CL and SWC is stronger for 18-22.
SQ → CPV.	0.000	0.198*	-0.198	0.041	The positive relationship between CPV and SQ is stronger for 41-55.
PROE → CL.	0.112***	0.390***	-0.278	0.001	The positive relationship between CL and PROE is stronger for 41-55.
PRICE → CL.	0.050*	0.160*	-0.109	0.076	The positive relationship between CL and PRICE is stronger for 41-55.
SQ → CL.	0.105**	0.295**	-0.190	0.061	The positive relationship between CL and SQ is stronger for 41-55.

Table 6.M.13: Multigroup analysis for “18-22 and 41-55” age groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is much higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. The positive relationships between trust and customer perceived value, customer satisfaction and customer loyalty, switching costs and customer loyalty are only significant among the group of 18-22 year-olds. Among the 41-55 year-olds, customer satisfaction was found to have no relationship with customer loyalty; trust has no impact on customer perceived value, and switching costs do not affect customer loyalty. In contrast, service quality was found to have no impact on customer perceived value among 18-22 year-olds while it significantly influences customer perceived value among 41-55 year-olds. The positive relationships between promotion/price/service quality and customer loyalty are much stronger for 41-55 year-olds.

Comparison between “23-30 and 31-40” age groups

The model is fit with P-value =0.000, cmin/df = 2.645, CFI=0.995>0.95, SRMR=0.011<0.08, RMSEA=0.042<0.06 and PCLOSE=0.929>0.05, TLI=0.954>0.9, GFI=0.987>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	142.841	54
Constrained	192.766	88
P-Value	0.038	

Path Name	31-40 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
SWC → CPV.	-0.015	-0.123***	0.107	0.046	The negative relationship between CPV and SWC is stronger for 23-30.
CPV → CS.	0.214***	0.327***	-0.112	0.03	The positive relationship between CS and CPV is stronger for 23-30.
PRICE → CL.	-0.051	0.084*	-0.135	0.02	The positive relationship between CL and PRICE is stronger for 23-30.
ESQX2 → CL.	-0.017	0.120**	-0.137	0.089	The positive relationship between CL and ESQX2 is stronger for 23-30.

Table 6.M.14: Multigroup analysis for “23-30 and 41-40” age groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant when p-value of 0.038 is lower than 0.1 (10%). Therefore, the model differs across groups. The relationships between e-service quality related to E-S-QUAL/price and customer loyalty, switching costs and customer perceived value are only supported among 23-30s. Price and e-service quality relating to E-S-QUAL have no effect on customer loyalty and switching costs have no impact on customer perceived value among 31-40 year-olds. The positive relationship between customer perceived value and customer satisfaction is stronger for the group of 23-30 year-old consumers.

6.6.3.4.6. Comparison between occupation

Comparison between housewife and office staffs

The model is fit with P-value =0.000, cmin/df = 2.065, CFI=0.998>0.95, SRMR=0.007<0.08, RMSEA=0.026<0.06 and PCLOSE=1.000>0.05, TLI=0.982>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	111.504	54
Constrained	153.266	88
P-Value	0.169	

Path Name	Housewife Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.312***	0.200***	0.112	0.04	The positive relationship between CPV and PRICE is stronger for Housewife.
SQ → CPV.	0.026	0.153**	-0.127	0.095	The positive relationship between CPV and SQ is stronger for Office staffs.
HABIT → CL.	0.024	0.105***	-0.081	0.052	The positive relationship between CL and HABIT is stronger for Office staffs.

Table 6.M.15: Multigroup analysis for “housewife and office staffs” occupation groups
 (Source: Data analysis results from the author
 Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. Service quality and habit was found to have a positive impact on customer perceived value among the group of office staff while service quality and habit was found having no influence on customer perceived value among the group of housewives. Housewives are more sensitive about price compared to office staff; price can describe 31.2 percent variation in customer perceived value among the group of housewives while that of office-staff is only 20%.

Comparison between students and self employment

In this analysis, some errors occurred; the researcher could not find p-value for difference between the two groups. Therefore, additional z-score based on critical ratios were examined to investigate differences between constructs. The results are shown as follows: The model is fit with P-value =0.000, cmin/df = 2.402, CFI=0.996>0.95, SRMR=0.007<0.08, RMSEA=0.036<0.06 and PCLOSE=0.999>0.05, TLI=0.966>0.9, GFI=0.990>0.9. The model is fit and results are reliable.

	X ²	DF
Unconstrained	132.155	55
Constrained	178.224	88
P-Value	0.065	

Path Name	Students Beta	Self employment Beta	Difference in Betas	P-Value for Difference	z-score
STIMA → CS.	0.231***	0.068	0.164	NaN	-2.318**
PROQ → CS.	0.157***	0.008	-0.165	NaN	2.137**
RBEX → CL.	0.332***	0.152*	0.18	NaN	-2.365**

Notes: *** p-value < 0.01; ** p-value < 0.05; * p-value < 0.10

Table 6.M.16: Multigroup analysis for “students and self employment” occupation groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant when p-value of 0.065 is lower than 0.1 (10%). Therefore, the model differs across groups. The positive impact between store image and product quality on customer satisfaction is only for the group of student consumers. For the group of self employed consumers, the positive relationships between store image/product quality and customer satisfaction were not supported. Besides that, the positive relationship between retail brand experience and customer loyalty is stronger for the group of student consumers.

Comparison between self employed and office staff

At this analysis, some errors occurred; the researcher could not find p-value for difference between the two groups. Therefore, additional z-score based on critical ratio were examined to investigate differences between constructs. The results are shown as follow: The model is fit with P-value =0.000, cmin/df = 2.276, CFI=0.997>0.95, SRMR=0.007<0.08, RMSEA=0.0376<0.06 and PCLOSE=0.994>0.05, TLI=0.968>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	124.682	55
Constrained	163.41	88
P-Value	0.227	

Path Name	Self employment Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	z-score
PROQ → CS.	0.008	0.119***	0.127	NaN	-1.768*
RBEX → CL.	0.152*	0.321***	-0.169	NaN	2.301**

Table 6.M.17: Multigroup analysis for “self employment and office staffs” occupation groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. The positive relationships between product quality and customer satisfaction only presents for the group of office staff. There is no relationship between product quality and customer satisfaction among the group of self employed. In addition, the positive relationship between retail brand experience and customer loyalty is stronger for the group of office staff.

6.6.3.4.7. Comparison between education levels

Comparison between “A levels and college, university” groups

The model is fit with P-value =0.000, cmin/df = 3.480, CFI=0.9978>0.95, SRMR=0.007<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.975>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	187.942	54
Constrained	229.499	88
P-Value	0.175	

Path Name	A levels Beta	College+ U Beta	Difference in Betas	P-Value for Difference	Interpretation
TRUST → CPV.	0.172***	0.343***	-0.171	0.056	The positive relationship between CPV and TRUST is stronger for College+ U.
CS → CL.	0.145**	0.406**	-0.262	0.097	The positive relationship between CL and CS is stronger for College+ U.

Table 6.M.18: Multigroup analysis for “A levels and college, university” groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is not significant at 10% as p-value is higher than 0.1. However, there are some small differences about relationships between constructs which should be examined. The relationship between customer satisfaction and customer loyalty; trust and customer perceived value is much stronger for the group of college and undergraduate consumers.

Comparison between “GCSE’s and college, university” groups

The model is fit with P-value =0.000, cmin/df = 2.794, CFI=0.989>0.95, SRMR=0.007<0.08, RMSEA=0.030<0.06 and PCLOSE=1.000>0.05, TLI=0.975>0.9, GFI=0.994>0.9. The model is fit and results are reliable.

	X²	DF
Unconstrained	153.039	55
Constrained	217.024	88
P-Value	0.001	

Path Name	GCSE’s Beta	College-U Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX1 → CL.	-0.150**	0.128*	-0.277	0.000	The relationship between CL and ESQX1 is negative for GCSE’s and positive for College-U.

Table 6.M.19: Multigroup analysis for “GCSE’s and college, university” groups

(Source: Data analysis results from the author
Tool used from Gaskin and Lim (2018))

The p-value of the chi-square difference test is significant when p-value of 0.001 is lower than 0.1 (10%). Therefore, the model differs across groups. The relationship between e-service quality related to W-S-QUAL and customer loyalty is negative for the GCSE's group of consumers and positive for college and undergraduate group of consumers.

6.6.3.5. Conclusion

This chapter presented a construct validation and hypothesis testing results and answered the research questions. In that, all constructs remaining had no problem with convergent and discriminant validity and achieved a high level of reliability. The direct relationships between constructs have also been investigated. In addition, multigroup analysis was conducted in order to investigate where factors affecting customer loyalty, customer satisfaction, and customer perceived value are different across groups of supermarket business models (strategic groups), income, location, age ranges, gender, and occupation. Full statistical results can be seen at Appendix 6.3 and Appendix 7.1, 7.2 and 7.3. The next chapter is going to discuss these findings.

Chapter 7: Discussion of the findings

7.1. Introduction

This chapter is going to discuss all research findings based on statistical tests found in previous chapters. Results of direct effects related to customer perceived value, customer satisfaction, customer loyalty will be presented first, followed by multigroup analysis. Then, general discussion between all constructs will also be demonstrated.

7.2. Direct effects' discussion

7.2.1. Results from all hypotheses related to customer perceived value (CPV)

In the retailing context, there are five main factors constituting customer perceived value, including Price, In-store logistics, Trust, Promotion and E-service quality related to E-S-QUAL. These factors positively affect customer perceived value. Besides that, switching costs are also considered, higher switching costs can slightly decrease customer perceived value to some extent. A good quality service related to in-store employees' knowledge and attitudes to consumers and customer service leads to quick checkout time (no waiting and quick transactions conducted) and also contributes to higher customer perceived value. However, the level of impact of these three factors (switching costs, service quality and customer service) on customer perceived value is lower compared to the first five indicators presented above. Besides that, in the Vietnamese retail market, strategic groups (different supermarket business models) are affecting the level of customer perceived value as well.

The following part will demonstrate and investigate all constructs having a direct effect on customer perceived value in detail. Based on the statistical results, factors having the most important impact on customer perceived value will be presented first.

Dependent variable	Hypotheses		Constructs	Loadings
CPV	H20A	1	PRICE	0.295
	H13A	2	ISL	0.199
	H25	3	TRUST	0.161
	H19A	4	PROE	0.124
	H17B	5	ESQX2	0.114
	H9A	6	SWC	-0.081
	H12A	7	SQ	0.061
	H16	8	CUSER	0.057
	H5A	9	Q4	-0.041
	H21A		PROQ	Not supported
	H22A		CSR	
	H1A		INCOME	
	H2A		LOCATION	
	H3A		AGE	
	H4A		GENDER	
H17A		ESQX1		

Table 7.1: Factors directly affecting customer perceived value

According to the statistical testing results, H20A was supported, good price offered positively affects customer perceived value (0.295). This finding is consistent with the study of Jiang et al. (2018) and Lloyd and Luk (2010) where they found price has a positive impact on customer perceived value. It must be noted that the results do not mean that when products price increases, customers will have a higher perceived value. In this context, there are 3 reliable items used for a “price” construct, including “Good at this store are reasonably priced”, “The prices of the products in this supermarket are cheaper than others”, and “Goods at this store offer value for money”. Therefore, the finding means that the more prices offer a reasonable value, the higher customer perceived value will be. The investigated structural model revealed that price is the most important factor affecting customer perceived value in the retail context. Again, this finding is similar with Lloyd and Luk (2010) as they listed price at the top three drivers of customer perceived value.

That H13A was supported means in-store logistics have a strong and positive effect on customer perceived value (0.199). In previous studies, there was no research on how in-store logistics affect customer perceived value; a majority of research only investigated the relationship between in-store logistics and customer satisfaction. In this retail context, in-store logistics are built by three main variables which relate to how well-stocked shelves are, the lack of problems when returning merchandise to stores and sufficient shopping carts being offered. Compared to other factors influencing customer perceived value, in-store logistics is in second position with a high loading of 0.199. This means that changes in in-

store logistics can explain 19.9 percent of changes in the value of how consumers' perceptions are. Therefore, in order to achieve a higher perceived behaviour from consumers, firms should invest more in their in-store logistics activities.

Trust was found to have a positive effect on customer perceived value (0.161) (H25 was supported). This relationship is significantly strong and positioned in third place in all possible factors affecting customer perceived value. This result shows that when consumers trust retailers, their perceived values are definitely high. The "trust" construct was built by three items, including "I trust this retailer", "I consider that to shop in the stores of this retailer is a guarantee", and "I believe that this retailer is honest/sincere towards its consumers". Based on the scales, consumers appreciate more how the retailer treats them and that leads them to believe shopping in the store is always guaranteed. This finding is consistent with some previous studies, such as Walter and Ritter (2003) and Ponte et al. (2015), who found that trust enhances customer perceived value by reducing non-monetary costs perception (such as the effort and time consumers take to find their appropriate providers). However, in this study, trust was found to have no direct relationship with customer satisfaction and loyalty, but that indirect relationships existed (). This finding is inconsistent with some previous studies, such as Lin et al. (2011), Martinez and Rodriguez del Bosque (2013), Rasheed and Abadi found that there is a positive relationship between trust and loyalty. In particular, Rasheed and Abadi stated that 35.3 percent of variation in customer loyalty can be explained by trust while Ningsih and Segoro (2014:1018) stated "if trust in the brand increased for one unit then the customer loyalty would increase for 0.114 points, assuming other independent variable value is fixed".

That H19A was supported means that promotions positively affect customer perceived value (0.124). In this research, the "promotion" construct is considered as one of the main drivers of customer perceived value. The more promotion activities are offered, the higher customer perceived value is. As presented in the literature review, a majority of research has investigated how promotion influences customer loyalty but left the relationship between promotion and customer perceived value under-researched. These results contribute how customer perceived value is constituted in the retail context. It can be explained as follows: when consumers notice promotion activities from a supermarket that are beneficial for them during a shopping trip, they are more likely to perceive higher values about that supermarket.

Regarding e-service quality, after EFA step, in this research e-service quality was divided into two areas as mentioned in the review part: e-service quality about website quality scale (W-S-QUAL) and about a core e-service quality scale (E-S-QUAL). However, only H17B (of e-service quality related to E-S-QUAL having a significant positive effect on customer perceived value) was supported and its statistical p-value is lower than 0.05 and the loading is 0.114. This finding is consistent with the studies of Yun and Good (2007), and Chang and Wang (2011) who found that e-service quality has a significant positive effect on customer perceived value. As presented in the literature review part, this construct related to reliability, fulfillment, efficiency and privacy/security; higher e-service quality about these terms will lead to higher perceived customer value. In the retail context, e-service quality (E-S-QUAL) is considered one of the main drivers of customer perceived value. The H17A (E-service quality about website (website quality scale: W-S-QUAL) has a significant positive effect on customer perceived value) was statistically significant but not supported with the loading of -0.113. In this research, website quality scale was found to have a significant negative impact on customer perceived value. This is an unexpected result. There are three main items used to measure this construct, including “Organisation’s site loads its pages fast and easy”, “Organisation’s site enables me to complete a transaction quickly”, “Organisation presents guarantee and privacy policy on its site”. Based on the statistical result, customer perceived value is high even though E-S-QUAL decreases. It contradicts the theory where the high e-service quality related to websites leads to higher customer perceived value. It means that e-service quality related to websites cannot explain consumers’ perceptions. In this case, low e-service quality related to websites in parallel with high e-service quality related to E-S-QUAL is possibly creating a higher customer perceived value.

That H9A was supported means that switching costs have a negative effect on customer perceived value (-0.081). It can be noted that there has been no previous research on how switching costs influence customer perceived value. This research indicates that even the relationship between these two constructs is weak but increasing switching costs will lead to lower customer perceived value. This can be explained as follows: consumers might claim that they are stuck in their current supermarkets’ clutches and the possibility of moving to other supermarkets is relatively low because of high switching costs. As a result, their perceived values toward a current chosen supermarket are more likely to decrease.

That H12A was supported means that there is a positive relationship between service quality and customer perceived value (0.061). The finding is compatible with previous studies, Rasheed and Abadi (2014), Malik (2012) and Jiang et al. (2018) which showed that service quality has a direct and positive impact on customer perceived value. In this research, service quality mostly related to in-store staff knowledge and attitudes toward consumers, but the positive relationship between service quality and customer perceived value is not as high as expected. Compared to other main drivers of customer perceived value, in-store employees' knowledge and behaviour explains just 6.1 percent of customer perceived value, while Rasheed and Abadi (2014:303) stated that "32.6 percent of variation in perceived value can be described by service quality". In addition, Lloyd and Luk (2010) listed service quality in the list of the top three drivers of customer perceived value. In Jiang et al. (2018), service quality is the most important indicator of customer perceived value. With the comprehensive research conducted, the findings of this research can be reliable, indicating that service quality is not considered to be one of the main drivers of customer perceived value. However, it is one of the main indicators of customer satisfaction and customer loyalty.

That H16 was supported means that higher customer service, the better customer perceived value (0.057). The finding is consistent with the study of Mangnale and Chavan (2012) who indicated that customer service has a positive impact on customer perceived value. In this research, customer service does not have a strong effect on customer perceived value and customer service can explain 5.7 percent of variation in customer perceived value. There are only 2 remaining main items used to measure customer service in this research (see Appendix 5.10), including "having a short waiting time at the checkouts", "doing faster transactions without waiting customers". The finding demonstrates that customer perceived value will be higher if there are short checkouts times and transactions are completed faster. However, if compared to other antecedents of customer perceived value, the customer service effects are not so powerful. The above result is also consistent with Kursunluoglu's study (2014).

That H5A was supported means that people who choose different groups of supermarkets for shopping have different customer perceived value. In this research, "Q4" qualitative variable covers supermarkets where consumers usually choose to shop (different supermarket business models), 1 was coded for "Cooopmart and BigC", 2 was "Lotte Mart", 3 was "Vinmart", 4 was "Aeon", and 5 was "other supermarkets". That the loading value is -0.041

means that the higher choice of Q4, the lower customer perceived value is. In other words, consumers who choose to shop at Coopmart or BigC, Lotte Mart and Vinmart will have a higher perceived value compared to that of Aeon or other supermarkets in general.

According to the test results, H21A (Good product quality is positively associated with customer perceived value) was not statistically significant or supported. This finding is inconsistent with previous research where Jiang et al. (2018) found a positive relationship between product quality and customer perceived value; Lloyd and Luk (2010) found that product quality is in the list of the top three drivers of customer perceived value. In general, this research shows that higher product quality will lead to increases in the level of customer satisfaction (see section 7.2.2). In addition, there was no relationship found between corporate social responsibility and customer perceived value (H22A). According to the statistical testing results, H1A, H2A, H3A, H4A (income has an effect on customer perceived value, location where people stay has an effect on customer perceived value, age range affects customer perceived value, Gender affects customer perceived value) were not supported. These variables are not statistically found to have an affect on customer perceived value.

7.2.2. Results from all hypotheses related to customer satisfaction (CS)

There are 7 main factors directly influencing customer satisfaction in the retailing industry, which will be named in decreasing order of importance: customer perceived value, in-store logistics, service quality related to in-store employees' knowledge and attitudes toward consumers, store image, customer experience, product quality and alternative attractiveness. Besides that, switching costs and price also have a relatively slight direct impact on customer satisfaction. Considering qualitative variables, income and the location in which consumers stay slightly affects a satisfied behaviour. The results show that people with higher income seem to be more satisfied; supermarkets' consumers in Ho Chi Minh, Binh Duong and Can Tho are more satisfied compared to those of Ha Noi and Da Nang. Retail brand experience was found not to have a relationship with customer satisfaction in this study. In addition, age range, gender and strategic groups also do not influence customer satisfaction.

This following part will demonstrate and investigate all constructs having a direct effect on customer satisfaction in detail. Based on the statistical results, factors having the most important impact on customer satisfaction will be presented first.

Dependent variable	Hypotheses		Constructs	Loadings
CS	H7A	1	CPV	0.301
	H13B	2	ISL	0.239
	H12B	3	SQ	0.214
	H14	4	STIMA	0.188
	H6	5	CUEX	0.148
	H21B	6	PROQ	0.144
	H10A	7	ALA	-0.113
	H9B	8	SWC	0.071
	H20B	9	PRICE	0.051
	H1B	10	INCOME	0.025
	H2B	11	LOCATION	0.02
	H11A		RBEX	Not supported
	H3B		AGE	
	H4B		GENDER	
	H5B		Q4	

Table 7.2: Factors directly affecting customer satisfaction

According to the statistical test results, H7A was supported, customer perceived value has a positive influence on customer satisfaction (0.301). In this study, customer perceived value is measured by three main reliable and validated items, including “Prices are fair”, “Products are worthwhile”, and “Compared to the price we pay, we get a reasonable quality”. It is clearly proved that customer perceived value can explain 30.1 percent of changes in customer satisfaction. This is the strongest factor affecting customer satisfaction. The result implies that those who perceive high values will be more likely to be satisfied with a supermarket. This finding is consistent with previous studies, El-Adly and Eid (2016), Babin et al. (2007), Chebat et al. (2014), Johnes et al. (2006), Zameer et al. (2015), Chen and Tsai (2008), Ryu et al. (2008), Sands et al. (2015), Walsh et al. (2011), Cronin et al. (2000), Brady et al. (2005), Mangnale and Chavan (2012), Lin and Wang (2006), Tung (2004), where they confirmed that customer perceived value is one of the antecedents of customer satisfaction. The research shows that higher consumer perceived value will lead to higher levels of satisfaction.

That H13B was supported means that in-store logistics have a strong and positive effect on customer satisfaction (with high loading of 0.239). This finding is consistent with some previous studies where Bouzaabia et al. (2013), Samili et al. (2005), Arnold et al. (2005), Ltifi and Gharbi (2015), Mou et al. (2017) found that in-store logistics can be instrumental in

helping customers navigate the retail servicescape efficiently and effectively, thereby improving customer experience and satisfaction; and the future patronage intention would be adversely affected were customers to experience the consequences of inadequate in-store logistics. The scale of in-store logistics in this study is built by three reliable items and proved its validity via CFA: “In this supermarket, the shelves are well-stocked”, “no problems when returning merchandise”, and “in this supermarket, there are enough shopping carts”. In-store logistics is the second strongest factor affecting customer satisfaction (0.239), the first place is customer perceived value with loading of 0.301. It is clear that the better in-store logistics provided will lead to higher levels of customer satisfaction because consumers can more easily find and return products to shelves, while products always being available during consumers’ shopping process can improve consumer experience and make them happier.

H12B was supported, demonstrating there is a positive relationship between service quality and customer satisfaction (0.214). This finding is consistent with Cronin et al. (2000), Dauda and Lee (2016), Kim et al. (2004), Hsieh and Hiang (2004), Liu et al. (2011), Sivadas and Baker-Prewitt (2000), Chang and Yeh (2017) who found there is a strong positive relationship between service quality and customer satisfaction, while the studies from Bauer et al. (2006), Turel and Serenko (2006) and Wang et al. (2004), Hsu (2006), Zameer et al. (2015), Szwarc (2005); Baki et al. (2009) stated that service quality is a vital element in creating and increasing customer satisfaction, and more and more firms have stated that high customer satisfaction can be traced back to good service quality (Szwarc, 2005). Kitapci et al. (2013) examined the effects of specific dimensions of service quality on satisfaction in supermarkets, and found that “independent variables together describe 56 percent of customer satisfaction variability” (Kitapci et al., 2013:248). The above conclusion is slightly at odds with findings of this research, where service quality related to in-store staff knowledge and attitudes toward consumers can explain 21.4 percent of variation in customer satisfaction if other variables remain unchanged. In this research, service quality scale is built on many items and in the end, three main items used are related to in-store employees, including “Service employees at this store have a good product knowledge”, “service employees at this store are willing to help customers”, and “service employees at this store showed respect to me”. It can be seen that employee behaviour towards consumers and their knowledge are the important indicators for customer satisfaction. Therefore, it can be said that the behaviour of in-store employees strongly affects customer satisfaction. Based on our qualitative research

(data from the interviews), all respondents expressed the importance of staff behaviour to them; if consumers are happy with everything but in-store staff fail to show respect or support, consumers will choose not to shop at that store again if there are other available alternatives. The service quality related to in-store employees' knowledge and attitudes toward consumers is endorsed as one of the main drivers of customer satisfaction which is placed third among factors influencing customer satisfaction. It contradicts the finding of Gallarza and Saura (2006) where they did not find that service quality is an antecedent of satisfaction in a travel-related context.

According to the statistical test results, H14 was supported - store image is positively associated with customer satisfaction (0.188). This finding is consistent with previous studies where Bouzaabia et al. (2013), Poncin and Mimoun (2014), Carpenter and Moore, (2009), Shobeiri et al. (2013), Sivadas and Jindal (2017) found a strong association between store image and satisfaction. It is an important driver of customer satisfaction (Du Preez et al., 2008a) as it "provides value-added benefits to the shopper" (Saraswat et al. (2010:169). It reflects the set of beliefs about stores' relative attractiveness which are perceived by consumers. In the list of 11 main factors affecting customer satisfaction, store image has been placed fourth. The store image construct is built by three reliable items and proved its validity via CFA: "The supermarket offers high-quality merchandise", "All brands you planned to buy were available", and "Physical facilities are visually appealing". These factors in store image strongly contribute to the creation of customer satisfaction. In other words, higher achieved customer satisfaction can be traced back to higher perceived store image. However, the research of Andaleeb and Conway (2016) revealed a partly contradictory result of store image relating to atmospherics not having a significant impact on customer satisfaction.

That H6 was supported means that customer experience has a positive effect on customer satisfaction (0.148). It means that if other measured constructs remain unchanged, customer experience can explain 14.8 percent of variation in customer satisfaction. This finding is consistent with the studies of Lin and Bennet (2014) and Terblanche (2018), who found that customer experience is positively related to overall satisfaction. In this thesis, customer experience has been measured by the following three reliable and validated items: "The shopping experience is refreshing", "The store has a welcoming atmosphere and the temperature inside the store is comfortable", and "The shopping experience made me relaxed

and comfortable”. These factors could lead to higher customer satisfaction. In other words, the result from this research indicates that good consumer experience will lead to higher customer satisfaction.

According to the statistical test results, H21B was supported - good product quality is positively associated with customer satisfaction (0.144). As explained in the literature review, all judgments about product quality based on customers’ views and mindsets are regarded as subjective and there has been limited research on how product quality directly influences customer satisfaction. Most research has focused on the relationship between product attributes and customer satisfaction, Wang et al. (2018) found there are strong linkages between products’ attributes and customer satisfaction. The results of this research are consistent and indirectly endorse the study of Wang et al. (2018) and El-Adly’s research (2018) that the higher offered product quality will lead to higher levels of customer satisfaction and product quality is confirmed as one of the main indicators of customer satisfaction as consumers often expect to buy a product with good quality.

That H10A, H9B was supported means that high-perceived alternative attractiveness has a negative influence on customer satisfaction (beta value is -0.113), switching costs have a positive effect on customer satisfaction (beta value is 0.071). It means that when more competitors are available, consumers tend not to remain satisfied with their current supermarket. They might always be looking for a chance to switch if other benefits are available. In that, alternative attractiveness can negatively explain 11.3 percent of variation in satisfied behaviour, and if switching costs are high, consumers seem to be more satisfied with their current grocery retailers because they might be afraid of changing to new retailers with much effort in cost and time.

According to the results, H20B was statistically supported - good price offered positively affects customer satisfaction (0.051). The relationship between price and customer satisfaction is complicated. “Customers with lower incomes might have wished the product could be cheaper, so their satisfaction decreased with the increase in price” (Wang et al., 2018:4). Those who usually buy moderately-priced products might have a higher income compared to the above group medium priced items relatively correlates to their quality. In this case, the higher priced products would enhance customer satisfaction (Wang et al., 2018). Eid (2015), Eid and El-Gohary (2015), El-Adly’s research (2018) shows that price has a significant direct positive effect on customer satisfaction (0.140). It does not mean that

when price increases, consumers will be more satisfied. Based on the measured items of a “Price” constructs, the above result means that consumers will be more satisfied if products are offered at a reasonable price. The level of price influence on customer satisfaction in this study was found to have much lower effects compared to other main indicators presented above; not only that, Kim et al. (2016) could not find a relationship between price of smartphones and customer satisfaction.

Besides that, in this research, H1B was supported; income has a positive effect on customer satisfaction with beta value of 0.025. In that, if income increases, the level of customer satisfaction slightly increases. And H2B was also supported; the location where people stay has an effect on customer satisfaction (0.020). In this research, “1” was coded for “Ha Noi”, “2” was Da Nang, “3” was “Ho Chi Minh”, “4” was “Binh Duong”, and “5” was “Can Tho”. The positive relationship between location and customer satisfaction shows that supermarket consumers in Ho Chi Minh, Binh Duong and Can Tho tend to be more satisfied with their current supermarkets than that of Ha Noi and Da Nang. The reason could be that the consumption style in the south is more generous than that of the north, and consumers easily adapt and accept mistakes or changes.

Retail brand experience was found to have no direct relationship with customer satisfaction (H11A). This finding is inconsistent with previous findings such as Kim et al. (2015), Ha and Perks (2005), Khan and Rahman (2015), Ishida and Taylor (2012), where they verified that retail brand experience directly influences customer satisfaction. There are two main measured items of this construct, including “When I think of excellence, I think of this retail brand name”, “I feel good of this retail brand because of their simple and better structured bills”. Based on the statistical results, retail brand experience could not prove a direct and positive relationship with customer satisfaction. However, in this study, retail brand experience was found to be the most important indicator for customer loyalty (presented at section 7.2.3).

H3B, H4B and H5B (age ranges affect customer satisfaction, gender affects customer satisfaction, people who choose different supermarkets for shopping have different behaviour on customer satisfaction respectively) were not supported. It means that age ranges, gender, strategic groups do not show any impact on customer satisfaction.

7.2.3. Results from all hypotheses related to customer loyalty (CL)

There are 7 main indicators for customer loyalty in the retailing industry, which are, in descending order: retail brand experience, service quality related to in-store employees' knowledge and attitudes toward consumers, customer satisfaction, promotion effects, switching costs, e-service quality related to E-S-QUAL scale and alternative attractiveness. In this finding, switching barriers showed a strong relationship with customer loyalty. Besides that, price, store accessibility and habit also have a weak impact on customer loyalty. There is a negative relationship between store accessibility and customer loyalty found. This is an unexpected result. However, that consumers find it easy to access a supermarket does not guarantee that they will be loyal to that supermarket; in this research, the easier access to supermarkets, the lower the level of loyalty as a result because of consumers having a variety of choices (high alternative attractiveness) and other benefits from other competitors (better service quality, better brand name positioning and better promotion activities etc.). Higher income consumers were found to be more loyal than lower income consumers in general. Loyalty programmes were found as having a negative relationship with customer loyalty due to programmes frustrating consumers to some extent. Customer perceived value, product quality and corporate social responsibility were found to have no direct impact on customer loyalty. Qualitative variables including age, gender, location of consumers and which supermarkets they choose to frequent was found to have no influence on customer loyalty as well.

The following part will demonstrate and investigate all constructs having a direct effect on customer loyalty in detail. Based on the statistical results, factors having the most important impact on customer loyalty will be presented first.

Dependent variable	Hypotheses		Constructs	Loadings
CL	H11B	1	RBEX	0.306
	H12C	2	SQ	0.179
	H8	3	CS	0.178
	H19B	4	PROE	0.141
	H9C	5	SWC	0.113
	H17D	6	ESQX2	0.106
	H10B	7	ALA	-0.101
	H20C	8	PRICE	0.069
	H26	9	HABIT	0.057
	H1C	10	INCOME	0.024
	H7B		CPV	Not supported
	H22B		CSR	
	H21C		PROQ	
	H5C		Q4	
	H2C		LOCATION	
	H3C		AGE	
	H4C		GENDER	
	H17C		ESQX1	
	H15		STAC	
	H18		LPRO	

Table 7.3: Factors directly affecting customer loyalty

According to the statistical test results, H11B was supported, customer loyalty is positively affected by retail brand experience (0.306). This finding is consistent with previous studies where Khan and Rahman (2015:66), Ishida and Taylor (2012) verified that “retail brand experience influences brand loyalty”. In this research, retail brand experience was found to be the most important factor affecting customer loyalty and it can explain 30.6 percent of variation in consumer loyal behaviour. In SEM model, “retail brand experience” construct is built based on two main reliable items which have been validated at CFA, including “When I think of excellence, I think of this retail brand name”, “I feel good with this brand name because of their simple and better structured bills”. It is endorsed that when supermarkets can create good brand names in consumers’ minds and also generate a good brand experience, consumers will be more loyal to them; consumers are more likely to pay more for the brand that they are committed to because they perceive many values that other providers could not fulfill or imitate.

That H12C was supported means that the higher service quality offered leads to higher levels of customer loyalty (0.179). The finding is consistent with previous studies, such as Gallarza and Saura (2006); Eid (2015); Bolton and Drew (1991); Sivadas and Baker-Prewitt (2000); Siu and Cheung (2001); Cronin et al. (2000); Athanassopoulos (2000), they also found that service quality has a strong positive effect on loyalty. In this context, service

quality was built based on three main items related to in-store employees' knowledge and attitudes toward consumers and service quality was found having a significant direct positive impact on customer loyalty. If other variables remain unchanged, service quality can directly explain 17.9 percent of variation in customer loyalty. The qualitative research shows that 100 percent of consumers interviewed endorsed that they might not be loyal to supermarkets where service staff do not show respect or support to them even if other factors match with their demands. However, the research of Chang and Yeh (2017) shows that there is no direct relationship between service quality and customer loyalty, service quality affects customer loyalty via a mediation of customer satisfaction.

According to the statistical test results, H8 was supported, customer satisfaction is directly and positively associated with customer loyalty (0.178). This finding is consistent with many previous studies where Perez and Bosque (2015), Rahman et al. (2016), Carpenter (2008), Chen (2012), Bouzaabia et al. (2013), Kim et al. (2004), Babin et al. (2005), El-Adly and Eid (2016), Liu et al. (2011), Lin and Bennett (2014), Han and Hyun (2012), Chang and Yeh (2017), Kitapci et al. (2013), Han et al. (2011b) and Lee et al. (2007), Wong and Sohal (2003), Calvo-Porrall and Levy-Mangin (2015). They found that there are positively strong relationships between customer satisfaction and customer loyalty. Chang and Wang (2011:346) also concluded that "customer satisfaction has a significant impact on customer loyalty ($\beta=0.84$ t-value= 4.81)". However, in this research, the relationship between customer satisfaction and customer loyalty has not proved as strong as expected, if all other investigated variables remain unchanged, customer satisfaction can explain 17.8 percent of variation in customer loyalty. This finding is consistent with some studies where researchers have suggested that other groups of researchers have exaggerated the strength of the relationship between customer satisfaction and loyalty. Miranda et al. (2005), Baumann et al. (2012), Mutum et al. (2014), Cronin and Taylor (1992), Oliva et al. (1992), Mittal and Lassar (1998) presented that there is evidence that satisfaction and loyalty are not always strongly correlated. Mutum et al. (2014:947), suggests satisfaction might not be the best predictor of customer loyalty and "the presence (or lack) of switching barriers may be the reason why customers stay with (or leave) a firm". Kumar et al. (2013:246) also concluded "the variance explained by just satisfaction is rather small - around 8 percent". In contrast, Liu et al (2015) found that customer satisfaction itself is not an indicator for customer loyalty as they found no relationship between customer satisfaction and customer loyalty. It can be noted that satisfied consumers can be either loyal or not loyal to supermarkets, it might depend on

switching barriers, higher alternative attractiveness, and lower switching costs might lead satisfied consumers to switch to other providers and lower perceived alternative attractiveness and higher switching costs might keep satisfied consumers loyal to their current supermarkets. However, unsatisfied consumers might have no loyalty if they have an opportunity to switch. In the list of 7 main factors constituting customer loyalty, customer satisfaction is placed third, after retail brand experience and service quality.

That H19B was supported means that promotion has a positive effect on customer loyalty (0.141). This finding is consistent with previous studies which investigated the link between sales promotion efforts and customer loyalty. Tung et al. (2011), Thaler (1985), Zeithaml (1988), Grewal et al. (1998) found that promotion effects have a significant positive impact on loyalty (see Figure 2.4.13). Kim (2017) found that “the experience of the previous promotion in the initial stage could influence retention decisions substantially later”. In this study, in the list of 12 main factors affecting customer loyalty in the retailing industry, promotion effects are fourth with a relatively high loading of 0.141 compared to how customer satisfaction affecting customer loyalty (0.178). The “promotion effects” construct was built on three reliable scales and proved its validity via CFA, including “I find the promotional activities of this supermarket to be very persuasive and positive”, “My purchasing willingness arises from the promotional activities”, and “It is well worth going shopping during the period of a sales promotion”. That promotion effects have a significant positive relationship with customer loyalty can inform retailers that appealing promotion activities are not only one of the main drivers for higher customer perceived value but also one of the main indicators for customer loyalty as well. In this context, efficient promotion effects can contribute 14.1 percent of variation in customer loyalty.

According to the statistical test results, H9C was supported, high-perceived switching costs have a positive influence on customer loyalty (0.113) and H11B was also supported, high-perceived alternative attractiveness has a negative influence on customer loyalty (-0.101). These findings are consistent with previous research (Anderson and Narus, 1990; Colgate and Norris, 2001; Mutum et al., 2014, Kim et al., 2018) where they found that when the perception of alternative attractiveness is low, customers have a tendency towards retention and more loyalty due to low perceived benefits of switching providers. Hirschman (1970); Jones et al. (2007), Liu et al. (2011) and Mutum et al., (2014) presented that when switching barriers are high, the option to exit will be limited and customers might have a

tendency towards loyalty. Qui et al. (2015:92) also found that “*in the industries characterised by relatively low switching costs, customers are less likely loyal compared to service industries with relatively high switching costs*”. Tung et al. (2011:32) found that “higher perceived switching costs and lower attractiveness of competing alternatives are associated with higher repurchase intentions”. However, they could not find a link between alternative attractiveness and loyalty (p value is higher than 0.05). In this thesis, the relationship between switching cost and customer loyalty is positive, higher switching costs lead consumers to be more loyal to retailers and its loading is relatively high (0.113) as it explains 11.3 percent of loyal behaviour compared to that of 40% found by Koutsothanassi et al. (2017) and the finding from Ningsih and Segoro (2014:1018) that “if the variables of switching cost increased for one unit, the customer loyalty would increase for 0.241 points, assuming that other independent variable value was fixed”. Besides that, alternative attractiveness negatively affects customer loyalty, if there are more options, many competitors are available, and consumers tend not to be loyal to retailers. In other words, if alternative competitors are highly available, consumers’ loyal behaviour toward their current retailers is decreasing by 10.1 percent. These findings are slightly different with the study of Burnham et al. (2003) where they found that switching costs have the lowest influence on customer loyalty and the findings from Tung et al. (2011:35) which showed that “the relationship between the attractiveness of alternative and loyalty is not significant” (see Figure 2.4.13) and Kim et al. (2004) who found the impact of switching barriers on customer loyalty, but not much compared to the customer satisfaction dimension. In conclusion, in this study, switching barriers including switching costs and alternative attractiveness are considered as one of the main factors affecting customer loyalty.

H17D was supported, (E-service quality about a core e-service quality scale (E-S-QUAL)) has a significant positive effect on customer loyalty (0.106) while H17C (E-service quality about website quality scale (W-S-QUAL)) has a significant positive effect on customer loyalty was statistically significant, but not supported. The result showed that a website quality scale has a negative impact on customer loyalty (-0.076). This is an unexpected result: with a low loading website, consumers still remain loyal to supermarkets. This result can be explained as follows: because the study did not separate e-loyal consumers and offline loyal consumers, W-S-QUAL could not explain the whole customer loyalty behaviour. Besides that, as noted and proved in H17D, E-S-QUAL related to reliability, fulfillment, efficiency and privacy/security, the higher e-service quality about these terms will

lead to higher customer loyalty behaviour. E-S-QUAL can explain 10.9 percent of the variation in customer loyalty in general. In a retailing context, e-service quality (E-S-QUAL) is considered one of the main drivers of customer loyalty. Based on the statistical results, customer loyalty increases even as E-S-QUAL decreases. It contradicts the theory that high e-service quality relating to a website leads to higher customer loyalty. In this case, low e-service quality relating to a website in parallel with high e-service quality related to E-S-QUAL is still possible, creating a higher level of loyalty. The finding is partially consistent with Yun and Good's study (2007) where they confirmed that e-service can improve customer loyalty. Ribbink et al. (2004:446) found "the e-service quality dimension of assurance, i.e. trusting the merchant, influences loyalty via e-trust and e-satisfaction". And the study from Chang and Wang (2011:346) showed that e-service quality did not directly significantly affect customer loyalty, but "it does so indirectly through the mediation of perceived value and satisfaction". However, in this research, e-service quality related to E-S-QUAL was found to have a significant direct impact on customer loyalty.

In this research, H20C was supported - good price offered positively affects customer loyalty (0.069). The positive direct relationship was found. This finding is consistent with previous studies where Eid (2015), Eid and El-Gohary (2015), El-Adly's research (2018) shows that price has a direct positive effect on customer loyalty (0.088 with p-value <0.05). In this study, a realistic price paid can explain 6.9 percent of variation in consumers' loyal behaviour. Compared to other indicators, price shows a weak effect on customer loyalty.

According to the statistical test results, H26 (Habit positively affects customer loyalty) was supported. In this study, the "habit" construct was built on three reliable and validated items: "I have been doing for a long time (shopping at this supermarket)", "I have no need to think about doing (shopping at this supermarket)", "I do without thinking (getting used to knowing the products I need are, and in many convenient ways)". However, the effect of habit on customer loyalty is weak with a beta value of 0.057. This suggests that a habitual behaviour relatively contributes to customer loyalty to some extent. The study of Liu et al. (2015) was consistent with this research finding where they also found the positively direct linkage between customer loyalty and habit. However, in their studies, habit is a strong determinant of loyalty (beta value is 0.39). This can be explained as follows. Although it can not deny the role of habit in shopping, consumers are likely to choose where they often shop and be loyal to that place if alternative choice is limited. However, based on the results from

supermarket consumer interviews, the level of habit influencing customer loyalty is different across age ranges and locations where consumers stay. For instance, older consumers are afraid to change to a new store or a new brand name because they claim that they will be not familiar with where products are located at their new choice while young consumers are happy to try to shop at new places. Consumers who stay in an urban area where supermarkets are located near their houses or childrens' schools will choose to shop and be loyal to supermarkets surrounding these areas or those who do not have much time to shop might continue to shop at their current supermarkets, otherwise they will shop anywhere they want if there are no constraints. These reasons can lead to different statistical results between studies. This study can endorse that habit positively affects customer loyalty but the impact is relatively weak.

That H1C was supported means that income has a positive effect on customer loyalty. In this study, income shows it has a weak positive direct impact on customer loyalty with loading of 0.024. It reveals that consumers with higher incomes, might have slightly higher levels of loyalty than those who have lower incomes. There has been no previous research on how income affects consumer loyalty.

H7B (Customer perceived value has a direct positive impact on customer loyalty) was not supported. This can be explained as follows. Due to the existence of other constraints, such as time limitation, inconvenient locations, prices, and different interests between members of a family, consumers might perceive high value from a specific supermarket but it does not mean that they are definitely loyal to that supermarket. The finding of this research is inconsistent with the studies of Ishaq (2012), Cronin et al. (2000), Chen and Chen (2010), Ryu e al. (2012), Choi et al. (2004), Pura (2005), El-Manstrly (2016), they found that customer perceived values are positively and directly related to customer loyalty, Rasheed and Abadi (2014:303) stated that "46.5 percent of variation in customer loyalty can be described by perceived value". However, Bei and Chiao (2001), El-Adly and Eid (2016) found only an indirect relationship existing between these two variables. In this research, as explained above, customer perceived value was found only to have a direct impact on customer satisfaction and its indirect relationship with customer loyalty is mediated by customer satisfaction; no direct impact was found.

That H22B (Corporate social responsibility is directly and positively associated with customer loyalty) was not supported means that there is no direct relationship between CSR

and customer loyalty. This finding is consistent with some previous studies where Carrigan and Attalla's studies (2001), Kaplan et al. (2014), Chang and Yeh (2017), Salmones et al. (2005), Chang and Yeh (2017) also could not find a relationship. Chang and Yeh's results (2017) found that there is no direct effect between CSR and customer loyalty. The relationship will exist when a mediator, corporate image, existed, (Chang and Yeh, 2017; Gurlek et al., 2017). Therefore, corporate image could be tested as a mediator in the relationship between CSR and customer loyalty. However, in this research, measured items proposed for "corporate image" had been removed from the whole dataset due to its low loading or cross-factor loading reasons. Therefore, the proposed mediating relationships could not be tested. In contrast, Yusof et al. (2015) found CSR relating to customer centricity have a direct positive effect on customer loyalty and other groups of researchers, such as Perez et al. (2013), Mandhachitara and Poolthong (2011), Leaniz and Rodriguez (2015), Ofluoglu and Atilgan (2014), Liu et al. (2014) found that there is a positive relationship between CSR image and customer loyalty.

In this research, product quality was found to have no direct relationship with customer loyalty (H21C). As presented previously, product quality is one of the main indicators of customer satisfaction. That H2C, H3C, H4C, H5C (location where people stay has an effect on customer loyalty, age range affects customer loyalty, gender affects customer loyalty, People who choose different supermarkets for shopping have different behaviour on customer loyalty) were not supported mean that locations, age ranges and gender, supermarkets' choices do not show their impact on consumers' loyalty behaviour.

H15, store accessibility positively affects customer loyalty, is statistically significant but not supported. According to the statistical result, store accessibility has a slight negative impact on customer loyalty. This is an unexpected result. However, in this case, it can be explained as follows. If there is plenty of alternative attractiveness, other competitors are located near focal retailers where consumers usually choose to shop, the level of loyalty in this case could not be guaranteed and explained by store accessibility of a focal retailer. Consumers tend to compare focal retailers and other competitors if competition level is high and competitive advantages may erode (Seiders et al., 2005). Therefore, consumers have a tendency to be less loyal to a focal retailer. The finding is inconsistent with Swoboda et al. (2013) who found store accessibility of a focal retailer to have a positive impact on its store loyalty and store accessibility of competitors to have a negative influence on store loyalty

towards the focal retailer. However, Swoboda et al. (2013:253) and Gounaris and Stathakopoulos (2004) emphasised that “customers tend to be less loyal to a focal retailer when the brand schemes of its competitors are more positive, perceptions of competitors may affect store loyalty towards the focal retailer negatively if equally strong retailers are competing with one another”. Therefore, in this result, the hypothesis of store accessibility (of a focal retailer) having a positive effect on customer loyalty was not supported. And it can be noted that the effect of location accessibility on store loyalty depends on the local competitive context. Again, this finding partly endorsed the above statement of Swoboda et al. (2013).

H18 (Loyalty programmes have a positive effect on customer loyalty (-0.041)) was statistically significant but not supported. In this research, loyalty programmes were found to have a negative relationship with customer loyalty. The finding is consistent with Lin and Bennett (2014) and Stauss et al. (2005) who indicated that loyalty programmes can frustrate their customers and decrease the level of customer retention to some extent. As presented at the literature review part, Gustafsson et al. (2004), Lacey and Morgan (2008:9) stated “no evidence is found in support of H_{2b} for how membership in loyalty programmes increases customers’ willingness to share information”, “no evidence for H_{4b} is found to demonstrate that loyalty programme membership positively impacts the relationship between committed customers and their willingness to engage in word-of-mouth referrals” and “no evidence is found in support of H_{5b} that loyalty programme membership positively magnifies the influence of the relationship between commitment and increased repatronage intentions”. Stauss et al. (2005:231) explained “some operational problems in collecting promised incentives for loyal behaviour and complicated operational procedures of a telecom company’s customer club are perceived negatively by customers”. The finding from this research can be explained as above. Loyalty programmes somehow frustrate their customers if there are problems occurring during the rewarding process. In this research, loyalty programmes construct is built based on the three reliable scales and proved its validity via CFA; “collecting points is entertaining”, “When I redeem my points, I am good at myself”, and “I belong to a community of people who share the same values”, retailers should carefully consider how to use their loyalty programmes to stimulate shopping and retain their valuable consumers rather than frustrating them and make them feel uncomfortable. The finding is not compatible with Chen and Wang (2009), Walsh et al. (2008); Ho et al. (2009), Noordhoff et al. (2004), Gustafsson et al. (2004), Bowen and McCan (2015), Roehm et al.

(2002), Halberg (2004), Verhoef (2003), Lewis (2004), Bolton et al. (2000) where they found a positively strong relationship between the loyalty programmes offered and customer loyalty.

7.3. Multi-group comparisons' discussion (Comparisons across groups for factors related to customer loyalty)

This research used chi-square test to investigate between many groups, including strategic groups (between different supermarket business models), income, gender, age range, location, occupation and education level. The full statistical results were presented at section 6.6.3.4. Appendix 7.1, 7.2 and 7.3 systematically present the results from comparisons across groups for factors related to customer loyalty, customer satisfaction and customer perceived value respectively. However, based on the objectives of this research, only differences across groups for factors related to customer loyalty will be fully discussed (see Appendix 7.1).

Regarding differences between strategic groups, e-service quality related to E-S-QUAL has a strong and positive impact on customer loyalty at three groups, including the group of multipurpose premium supermarkets 1 (Lotte mart), premium supermarket chains with convenience stores (Vinmart), the group of multipurpose supermarkets 2 (Aeon) but e-service quality related to E-S-QUAL was found to have no effect on customer loyalty among the specialised daily consumer goods store (BigC or Co.opmart). The reason could be that consumers from the group of specialised daily consumer goods prefer to come direct to supermarkets and buy products, the rate of online shopping of this group would therefore be lower than other supermarket groups and therefore e-service quality is a factor that does not influence customer loyalty here. It can be seen that three other groups differently position their target markets and consumers; the real situation showed that these three groups are actively using e-stores for online grocery selling and participants who choose to shop at the group of specialised daily consumer goods might not use their e-stores. Besides that, consumers who choose to shop at the group of multipurpose premium supermarkets 1 (Lotte mart) are more likely to have a relatively high income and good education levels that enables them to shop online or groups of office workers who do not have much time for offline shopping. In addition, promotion effects have positive relationship with customer loyalty at the group of specialised daily consumer goods but at the group of multipurpose supermarkets 2 (Aeon), this relationship was not supported. It is noted that supermarkets at the group of specialised daily consumer goods usually offer a reasonable price and discount in order to

keep their target consumers and promotion is one of their tools to attract consumers. However, in the group of multipurpose supermarkets 2, there are a variety of attached products offered and services instead of just daily consumer goods. It means that promotion in this group is not an indicator for customer loyalty.

At the group of multipurpose premium supermarkets 1, higher perceived alternative attractiveness will lead to decreases in the level of consumer loyalty toward their current supermarket, alternative attractiveness can negatively explain 22.8 percent variation in customer loyalty, this figure at premium supermarket chains with convenience stores is 17.2 percent and at the group of specialised daily consumer goods is only just 0.6 percent. These findings showed that consumers from the group of multipurpose premium supermarkets 1 will be less loyal to their supermarkets than other groups when they perceive high alternative attractiveness. It can be noted that a majority of consumers from the group of multipurpose premium supermarkets 1 and premium supermarket chains with convenience stores have a medium and high income; they are concerned more about product quality and service quality, and they might be willing to switch to other providers since they can, even if it costs them more money and time to switch. Consumers from the group of specialised daily consumer goods usually choose daily consumer goods with reasonable prices; in this case, the low perceived alternative attractiveness could not be a main reason for them to stay loyal, and their loyal behaviour might be down to other factors. Besides that, the research found that price has a positive influence on customer loyalty at the group of multipurpose premium supermarkets 1 but this relationship was not supported at premium supermarket chains with convenience stores and at the group of specialised daily consumer goods, the effect was relatively weak (6.1%). As presented above, consumers of premium supermarket chains with convenience stores do not have much concern about price issues as consumers of this group have a high income and are concerned more about hygiene issues, product origins, location advantages, product quality, service quality and so forth; that price has a strong and positive influence on customer loyalty at the group of multipurpose premium supermarkets 1 does not mean that consumers in this group expect to buy products at low price, based on the measurement scales of price constructs and in this case, reasonable price means that “goods at this store offer value for money” (PRICE3 variable), in accordance with the results from consumer interview, consumers explained that price is important when they shop at supermarkets. However, in return, other factors such as good product quality, service and relaxing shopping environment are also important. Balancing between what they got and

what they sacrificed is a result of consumer perceived value, higher perceived value consumers of this group seem to be happy to pay more to get “good value” products. Therefore, price is also one of the indicators of customer loyalty to some extent.

Retail brand experience was found to have a stronger impact on customer loyalty for the group of specialised daily consumer goods, compared with the group of multipurpose premium supermarkets 1. At the group of specialised daily consumer goods, retail brand experience can explain 32.6 percent variation in customer loyalty, this figure for the group of multipurpose premium supermarkets 1 is 21.9 percent. In this research, that retail brand experience was found as the most important indicator of customer loyalty presents that consumers are concerned more about retail brand name and their brand experience. The difference between two above examined groups can be explained as follows: supermarkets of the group of specialised daily consumer goods have been one of the first supermarkets established in the Vietnamese grocery market; consumers remember their brand name with images of “supermarkets for the family”. Therefore, the brands created have been deeply ingrained in consumers’ memories. In addition, offering a variety of daily consumer goods connected with family-focused culture with a reasonable price can lead to a higher loyal behaviour among consumers.

Regarding gender, this research found that the positive relationship between promotion and customer loyalty is stronger for males. It means that promotion effects lead to loyalty behaviour is stronger for males; with males, promotion can explain 21.2 percent variation in customer loyalty, while for females it is 11 percent. In Vietnam, a female is normally the person in charge of grocery shopping. Their loyal behaviour can be explained by many factors. Males are regarded as easy consumers in terms of shopping behaviour. The finding above showed that males are more strongly influenced by the level of promotion. For instance, males are often in charge of shopping for household electrical appliances and technical equipment or ‘quick’ grocery shopping at supermarkets, where promotions can be linked with their behaviour.

Regarding income, at the low income group, service quality can explain 13.1 percent in variation of customer loyalty, while that of the medium income group is 28.4 percent. The medium income group considers that service quality is one of the main indicators of their loyalty behaviour. Due to the higher income, the medium income group of consumers expect to have a higher service quality, in the case of high perceived alternative attractiveness, they

are more likely to switch to other providers if service quality is low. There are other factors, such as price and promotion which are more important than service quality in explaining the loyal behaviour of consumers from the low income group. Coincidentally, the research found that the low income group considers price to be one of the main factors affecting their loyalty behaviour but price has no effect on customer loyalty at medium income group. It can be easily explained that low income consumers with limited budgets, price can be their most considered factor.

Regarding location, in Ho Chi Minh, habit and e-service quality related to E-S-QUAL have been considered as one of the main indicators of customer loyalty while in Hanoi, these relationships were not supported. Differences between locations can be explained as follows: different regions have different consumption styles and their perception of loyalty is different, these differences can be traced back to different cultures across the country. In addition, comparison with Ho Chi Minh, the level of retail brand experience influencing customer loyalty is stronger in Hanoi (see Appendix 7.1 for full comparisons across groups). It is noted that consumers in Hanoi have different spending lifestyles, formality is popular and a brand name seems to be more important. Those who have a good retail brand name tend to be more loyal in Hanoi; they are less likely to change to something new (such as choosing a new supermarket to shop when they are happy with a current supermarket brand name) and in general, consumers in Ho Chi Minh, with generous spending styles will find it easier to change or try new things. These differences can partly explain why the level of retail brand experience influence on customer loyalty is stronger in Hanoi. The research also found that service quality is also one of main indicators of customer loyalty in Ho Chi Minh but in Da Nang, service quality was found to have no direct impact on customer loyalty. This can be explained that with a high level of alternative attractiveness in Ho Chi Minh, consumers will find other better providers if the service quality of supermarkets is low and based on the statistical results, there are five main factors affecting customer loyalty in Da Nang: retail brand experience, customer satisfaction, alternative attractiveness, promotion and switching costs with coefficients of 0.347, 0.257, -0.172, 0.138 and 0.128 respectively; how supportive service employees are does not affect customer loyalty. Besides that, the results also show that in Da Nang service quality is one of the main indicators of customer satisfaction which is directly connected to customer loyalty. Consumers in Da Nang are satisfied because of high service quality which indirectly leads to loyal behaviour. For other places such as Binh

Duong and Can Tho, the researcher only found differences relating to customer satisfaction across locations.

Regarding age ranges, customer satisfaction has a strong and positive impact on customer loyalty among 18-22 year-olds, however, among 41-55 year-olds, customer satisfaction was found to have no relationship with customer loyalty. In Vietnam, consumers aged from 18 to 22 years old are more likely to have less money which leads to limited spending budgets compared with 41-55 year-olds; when they are satisfied they tend to be more loyal while the older group (41-55 year-olds) will normally having a higher shopping budget, higher demand for products and better alternative choices as well as brand name issues. Satisfaction in this case cannot guarantee for their loyal behaviour. In addition, higher perceived switching costs will lead the group of 18-22 year-olds to stay loyal to their current supermarkets while there is no linkage between switching costs and customer loyalty among 41-55 year old consumers. The reason could be that the group of 18-22 year-olds are afraid of switching costs and have an easier shopping behaviour than another group when their shopping budgets are limited. In contrast, among the 41-55 year-olds are not concerned about switching costs and are willing to pay more or travel a longer distance to their favourite supermarkets. They have a variety of choice, so satisfaction will not lead to loyalty. Their loyal behaviour could be explained by other factors. Besides that, as explained above, in Vietnam, a majority of consumers from the 18-22 year-old group have no income or low income compared to other groups as they are still experiencing their education at universities or colleges. Their shopping expenditure seems to be much lower than other groups. In addition, between these two groups, the impact of promotion/price/service quality on customer loyalty is much stronger among 41-55 year-olds. This group considers promotion/service quality as factors contributing towards a good and enjoyable shopping experience. They might be more loyal to supermarkets if good promotion programmes and higher service quality were offered.

Between the 23-30 and 31-40 year-old groups, e-service quality related to E-S-QUAL was found to only have a positive and strong relationship with customer loyalty with the group of 23-30 year-old consumers and at this group, price slightly affects customer loyalty while price has no influence on customer loyalty among the 31-40 year-olds. It can be noticed that the group of 23-30 year-olds are mostly actively using online shopping, and older groups of consumers might mostly choose to shop 'offline' at stores. These things explain why no

relationship could be found between e-service-quality and customer loyalty among 31-40 year-olds. Price was found to have no relationship with customer loyalty among the older consumer group as their loyal behaviour could be explained by other factors, such as product quality, brand name preference, habit or service quality. In addition, in this research, the relationship between service quality and customer loyalty is stronger for the group of 23-30 year old consumers, compared with the group of 18-22 year olds. Consumers aged from 23 to 30 might more likely choose to switch to other providers if low service quality is perceived. Again, it can be endorsed that the impact of service quality on customer loyalty is stronger for older groups as explained above.

The linkage between switching costs and customer loyalty is stronger for the group of over 55 year-olds, compared with the group of 23-30 year-olds. When switching costs are highly perceived, the group of over 55 year old consumers tends to remain to be loyal to supermarkets as they are afraid of change and investing time and money to find alternative providers.

Regarding occupation, the results show that habit is one of the main indicators of customer loyalty among office staff while no relationship between these two constructs was found at the group of housewives. The reason could be that office staff usually do not have sufficient time for shopping at supermarkets compared to housewives who always have plenty of shopping time. A construct "habit" includes three variables related to saving time (1 variable) and how familiar consumers are with where products are located in stores (2 variables). Therefore, habit strongly influences the loyal behaviour of office staff. Eventually, the office staff will choose to shop at their normal shopping place and are averse to change because of their limited shopping time and the convenience of supermarket locations will facilitate their shopping while the housewives loyal behaviour can be affected by other factors, such as retail brand experience, service quality, promotion, switching costs and price. The statistical results also demonstrate that customer satisfaction does not affect customer loyalty among housewives. In addition, between three groups (students, self employment and office staff), the positive relationship between retail brand experience and customer loyalty is strongest for the group of students, followed by office staff and retail brand experience can only explain 15.2 percent of the variation in customer loyalty among the self employed. The reason could be that self employed customers are more likely to be motivated by service quality rather than the retail brand experience while students and office staffs will likely have

a fixed route to and from their place of work or study, so they may be more likely to shop at supermarket that they perceive provide good retail brand experience and a good location.

Regarding education levels, two main differences were found between three groups. Among college/undergraduates, the relationship between customer satisfaction and customer loyalty is much stronger, compared with the group of A levels consumers. Customer satisfaction can positively describe 40.6 percent variation in customer loyalty among college and undergraduate consumers while the figure for the group of A level consumers is 14.5 percent. In fact, among college/undergraduate consumers, customer satisfaction is considered the most important indicator of customer loyalty while the top three factors deciding customer loyalty of A level consumers are retail brand experience, service quality and customer satisfaction. The reason could be that A-level consumers often stay with their parents, so their shopping choices will depend on their parent's decisions. In this case, satisfaction might not guarantee loyal behaviour from A-level consumers. The group of college/undergraduate consumers are more likely to have their own spending budgets and can control their shopping decisions, so when they are satisfied with a supermarket, they will be more loyal.

The results show that e-service quality related to W-S-QUAL (website quality scale) has a positive impact on customer loyalty among college/undergraduate consumers but a negative impact was found at the group among GCSE's consumers. The reason could be that consumers from the GCSE group are less likely to be in charge of supermarket shopping, the results show that even when good website quality is provided, consumers of this group still do not show loyalty to their supermarkets. In contrast, among consumers from the college/undergraduate group who can use the internet for supermarket online shopping, the provision of a good quality website can explain 12.8 percent of the variation in customer loyalty.

The next chapter completes the thesis with conclusion, contributions, limitation and futur research opportunities.

Chapter 8: Conclusion

8.1. Introduction

The aim of this thesis is to investigate factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector. In order to achieve this main aim, many interviews and tests were conducted and the results have been shown and discussed from chapter 4 to chapter 7. This chapter is going to summarise the main findings by briefly presenting conclusions relating to the research questions, followed by other main results found and contributions to theory, methodology and practice. Then, limitations of the research will be demonstrated as well as recommendations for future research.

8.2. Summary of main findings

8.2.1. Conclusions regarding the research questions

RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket sector and at which level?

The results show that there are seven main indicators for customer loyalty in the retailing industry, in descending order: retail brand experience, service quality related to service employees' knowledge and attitudes toward consumers, customer satisfaction, promotion effects, switching costs, e-service quality related to E-S-QUAL scale and alternative attractiveness. Retail brand experience can positively describe 30.6 percent variation in customer loyalty, service quality 17.9 percent and customer satisfaction 17.8 percent. The figures of promotion effects, switching costs, e-service quality related to E-S-QUAL scale and alternative attractiveness are 14.1%, 11.3%, 10.6% and 10.1% respectively. In the research findings, six out of the seven factors show a strong positive relationship with customer loyalty; the exception being alternative attractiveness. Thus, for example, when consumers' retail brand experience is high, their loyalty will be high; when service employees show respect and supportive knowledge to consumers, consumers will be loyal to firms. This research confirms that customer satisfaction has a positive impact on customer loyalty, but the influence's level is not as high as expected. Again, customer satisfaction can explain 17.8 percent variation in customer loyalty. Promotion is considered to be one of the main indicators of customer loyalty in the supermarket sector, being fourth in the list of main

elements influencing customer loyalty. Effective promotions will lead to higher loyal behaviour among consumers. Switching barriers were seen to have a strong relationship with customer loyalty. When satisfied consumers perceive higher switching costs, they retain loyalty with their current supermarket, while higher perceived alternative attractiveness leads to a low level of loyalty. Besides that, price, habit and income also have a slight positive impact on customer loyalty. Higher income consumers were found to be more loyal than lower income consumers in general.

A negative relationship between store accessibility and customer loyalty was found. This was an unexpected result. However, that consumers find it easy to access to supermarkets does not guarantee that they will be loyal to supermarkets; in this research, the easier access to supermarkets, the lower level of loyalty due to consumers having a variety of choices (alternative attractiveness) leading to better benefits offered from other competitors. For example: better service quality, better brand name positioning or better promotion activities. Loyalty programmes were found to have a negative relationship with customer loyalty in this research due to programmes often frustrating consumers to some extent. Customer perceived value, product quality and corporate social responsibility were found to have no direct impact on customer loyalty. The hypothesis that e-service quality related to W-S-QUAL scale has a positive impact on customer loyalty was not supported. Furthermore, qualitative variables including age range, gender and location where consumers stay and which supermarkets they choose to frequent were found to have no influence on customer loyalty.

RQ2: Is customer satisfaction a major indicator for customer loyalty or not?

The finding from this research confirmed that satisfaction is considered as one of the main indicators of customer loyalty (as presented above). However, the level of impact was not as high as expected - customer satisfaction can describe only 17.8 percent variation in customer loyalty.

RQ3: What factors directly affect customer perceived value and customer satisfaction in the Vietnamese supermarket sector and at what level?

Customer perceived value

This research found factors directly affecting customer perceived value which will be demonstrated as follows in descending order of importance: price, in-store logistics, trust,

promotion effects, e-service quality related to E-S-QUAL, switching costs, service quality and customer service (see Table 7.1). The majority of these factors have a positive impact on customer perceived value, with the exception of switching costs. For example, the better the price offered, the higher the perceived value for consumers, and effective in-store logistics will lead to higher customer perceived value. However, higher perceived switching costs will decrease customer perceived value.

Customer satisfaction

This research revealed seven main factors directly affecting customer satisfaction in the Vietnamese supermarket sector, which in decreasing order of importance are: customer perceived value, in-store logistics, service quality related to service employees' knowledge and attitudes toward consumers, store image, customer experience, product quality and alternative attractiveness. In particular, the first six factors showed a strong and positive relationship with customer satisfaction. Customer perceived value is considered the main indicator of customer loyalty, it can explain 30.1 percent variation in customer loyalty, in-store logistics also demonstrated its vital role with customer satisfaction: with 23.9 percent variation in customer satisfaction; the figures for service quality, store image, customer experience, and product quality are 21.4 %, 18.8%, 14.8% and 14.4% respectively. In order to maintain or improve customer satisfaction, these top six factors should be comprehensively considered. The research also presented that alternative attractiveness can negatively explain 11.3 percent variation in customer satisfaction. When customers perceive high alternative attractiveness, their level of satisfaction might decrease, and they might choose to switch to other retailers if necessary. Besides that, switching costs and price also have a slightly direct impact on customer satisfaction. Considering qualitative variables, income and location where consumers stay slightly affects satisfaction behaviour. The results show that people with higher incomes seem to be more satisfied than the group of lowincome consumers, consumers in Ho Chi Minh, Binh Duong and Can Tho are more satisfied compared to those in Ha Noi and Da Nang. Besides that, in this research, retail brand experience was found to have no relationship with customer satisfaction but it is a main indicator of customer loyalty which was presented in RQ1 at section 8.2.1. In addition, age range, gender, and supermarket business models do not influence the level of customer satisfaction.

RQ4: Are there any differences in terms of factors affecting customer loyalty between strategic groups in the Vietnamese retail industry?

In order to answer this question, multi-group analysis was conducted between researched supermarkets. As analysed in chapter 4, there are five main strategic groups in the Vietnamese supermarket sector (see section 4.1.2 for strategic group mapping). The researcher used AMOS version 24 to investigate all possible differences between supermarket business models. The full analysis was presented in section 7.5 and brief results can be summarised as follows.

E-service quality relating to E-S-QUAL has a strong and positive impact on customer loyalty in three groups, including the group of multipurpose premium supermarkets 1 (Lotte mart), premium supermarket chains with convenience stores (Vinmart), and the group of multipurpose supermarkets 2 (Aeon) but e-service quality relating to E-S-QUAL was found to have no effect on customer loyalty in the group of specialised daily consumer goods (BigC or Coopmart). In addition, promotion effects have a positive relationship with customer loyalty at the group of specialised daily consumer goods but this relationship was not supported at the group of specialised daily consumer goods. Price has a positive influence on customer loyalty at the group of multipurpose premium supermarkets 1 but this relationship was not supported at premium supermarket chains with convenience stores and at the group of specialised daily consumer goods, the effect was relatively small (6.1%). At the group of multipurpose premium supermarkets 1, higher perceived alternative attractiveness will lead to decreases in the level of consumer loyalty towards their current supermarket, alternative attractiveness can negatively explain 22.8 percent variation in customer loyalty, this figure at premium supermarket chains with convenience stores is 17.2 percent and at the group of specialised daily consumer goods is only 0.6 percent. Retail brand experience was found to have a stronger impact on customer loyalty for the group of specialised daily consumer goods, compared to the group of multipurpose premium supermarkets 1 (see Appendix 7.1 for full comparison across strategic groups).

RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, locations, age groups, occupation and education levels?

Differences in relationships between many constructs in the final researched model were presented and discussed in detail in section 6.6.3.4.2 (gender), 6.6.3.4.3 (income groups), 6.6.3.4.4 (locations), 6.6.3.4.5 (age ranges), 6.6.3.4.6 (occupation) (see Appendix 7.1 for full comparison across groups for factors related to customer loyalty). This section is going to briefly summarise the results.

Among the low income group, service quality can explain 13.1 percent variation in customer loyalty, while that of the medium income group is 28.4 percent. The medium income group considers that service quality is one of the main indicators of their loyalty behaviour. The research found that the low income group considers price is one of the main factors affecting their loyalty behaviour while price was found to have no effect on customer loyalty among the medium income group.

Regarding gender, this research found that the positive relationship between promotion and customer loyalty is stronger for males. It means that promotion effects lead to stronger loyalty behaviour among males; promotion can explain 21.2 percent variation in customer loyalty while for females it is 11 percent.

As for location, in Ho Chi Minh habit and e-service quality related to E-S-QUAL are considered the main indicators of customer loyalty while in Hanoi, these relationships were unsupported; service quality is also a main indicator of customer loyalty in Ho Chi Minh but in Da Nang, service quality was found to have no impact on customer loyalty. In addition, compared with Ho Chi Minh, the level of retail brand experience influencing customer loyalty is stronger in Hanoi. In other places such as Binh Duong and Can Tho, the researcher only found differences relating to customer satisfaction across locations.

In terms of age ranges, customer satisfaction has a strong and positive impact on customer loyalty among 18-22 year-olds, however, among 41-55 year-old consumers, customer satisfaction was found to have no relationship with customer loyalty. Higher perceived switching costs will lead 18-22 year old consumers to stay loyal to their current supermarket while there is no linkage between switching costs and customer loyalty among 41-45 year old consumers. Between these two groups, the impact of promotion/price/service

quality on customer loyalty is much stronger for 41-55 year- old consumers. Between the 23-30 and 31-40 year-old groups, e-service quality related to E-S-QUAL was found only to have a positive strong relationship with customer loyalty with 23-30 year-olds and in this group, price slightly affects customer loyalty while price has no influence on customer loyalty among 31-40 year-old consumers. In addition, the relationship between service quality and customer loyalty is stronger for 23-30 year-olds, compared with 18-22 year-olds; the linkage between switching costs and customer loyalty is stronger among over 55 yearolds, compared with 23-30 year-olds.

Regarding occupation, the results show that habit is one of the main indicators of customer loyalty in the group of office staff while no relationship was found between these two constructs among housewives. The statistical results also demonstrate that customer satisfaction does not affect customer loyalty among housewives. In addition, between three groups (students, self employed and office staff), the positive relationship between retail brand experience and customer loyalty is strongest for students, followed by office staff, and retail brand experience can only explain 15.2 percent of variation in customer loyalty in the self employed.

Regarding education levels, two main differences were found between three groups. Among college/undergraduate consumers, the relationship between customer satisfaction and customer loyalty is much stronger, compared with to the A level group. Customer satisfaction can positively describe 40.6 percent variation in customer loyalty among college and undergraduate consumers while that figure for the group of A level consumers is 14.5 percent. In fact, among college/undergraduate consumers, customer satisfaction is considered the most important indicator of customer loyalty while the top three factors deciding customer loyalty among A level consumers are retail brand experience, service quality and customer satisfaction. The results also demonstrated that e-service quality related to W-S-QUAL (website quality scale) has a positive impact on customer loyalty among college/undergraduate consumers but a negative impact among GCSE consumers.

8.2.2. Other conclusions

Regarding how qualitative variables affect three dependent constructs (customer perceived value, customer satisfaction and customer loyalty), supermarket business models (strategic groups) were found to have an impact on customer perceived value, meaning that

consumers who choose to shop at the specialised daily consumer goods group (Coopmart or BigC), the group of Multipurpose premium supermarkets 1 (Lotte Mart) and Premium supermarket chains with convenience stores (Vinmart) have a slightly higher perceived value compared to that of the group of Multipurpose supermarkets 2 (Aeon) or other supermarkets. Income and location have a slightly positive impact on the level of customer satisfaction, meaning that if income increases, the level of customer satisfaction slightly increases and supermarket consumers in Ho Chi Minh, Binh Duong and Can Tho tend to be more satisfied with their current supermarket than those of Ha Noi and Da Nang. Income was also found to have a slightly positive influence on customer loyalty, meaning that consumers with higher income, might in general have a higher.

8.2.3. Contributions to theory, methodology and practice

8.2.3.1 Contribution to theory

This research has three main contributions to the theory. Firstly, as presented at 2.4.5 (literature review section) and the results' discussion at 7.2.2, switching costs and alternative attractiveness in this research were treated as independent variables in comparison to customer satisfaction (dependent variables). This research argues that the relationship between customer satisfaction and switching barriers (switching costs and alternative attractiveness) can be mutual, that switching costs and increases in alternative attractiveness can influence the level of satisfaction. The higher perceived attractiveness of other providers might decrease satisfaction levels and if switching costs are highly perceived, customer perceived value might decrease and consumers tend to remain satisfied with current providers; in other words, dissatisfied consumers might feel trapped and forced to remain with current providers in the case of higher perceived switching costs. In previous research, some researchers found that alternative attractiveness and switching costs can be both mediators and moderators in the relationship between customer satisfaction and customer loyalty, meaning that they investigated how customer satisfaction affects perceived switching costs and perceived alternative attractiveness. In contrast, based on the above arguments and statistical results in this research, in the future, researchers can also examine how perceived switching costs and perceived alternative attractiveness influence the level of customer satisfaction.

Secondly, it is demonstrated in the review section that all theories related to the relationships between constructs has already existed but testing theories have generated many contrasting results and this research provides a comprehensive research model relating to customer loyalty, customer satisfaction and customer perceived value in that all possible factors which might affect these three dependent constructs were proposed (figure 2.5.19 - the proposed conceptual framework), particularly, in the Vietnamese supermarket sector, figure 6.4 has been chosen as a final model related to the research topic. The proposed conceptual framework (figure 2.5.19) can be employed to investigate relationships between many related constructs in different contexts, such as in different industries or in other developing countries or developed countries with mature life cycles in their supermarket sector. Besides that, the research indicated many qualitative variables such as age ranges, income, location, gender, and occupation could be regarded as control variables which might affect relationships between constructs; in this case, multigroup analysis should be examined.

Thirdly, the research has extended existing theories by investing and introducing the term “strategic groups” of supermarket business models in relationships between constructs in the proposed research model. The research findings presented the idea that the relationships between constructs are different across strategic groups. For instance, “consumers from the group of multipurpose premium supermarkets are concerned more about service quality and e-service quality while consumers from the group of specialised daily consumer goods do not. There is a positive and strong relationship between service quality and customer perceived value, between e-service quality related to E-S-QUAL and customer loyalty among the group of multipurpose premium supermarkets while that relationship was not found among the group of specialised daily consumer goods; at the group of multipurpose premium supermarkets, price was found to have a strong and positive impact on customer loyalty, however, at the group of specialised daily consumer goods, price has a low impact on customer loyalty, and it can explain only 6.1% variation in customer loyalty. Promotion is one of the main indicators of customer loyalty at the group of specialised daily consumer goods but no above impact was found in the group of multipurpose supermarkets 2.” (see detail analysis in section 7.5).

8.2.3.2. Contribution to methodological level

This research used the mix method of using both qualitative and quantitative research. The research shows that this mix method is the best way to deal with research topics related to

“What factors affect X (dependent variables) and at which level?”. Because of the nature of this research, mapping the strategic groups that investigated supermarkets belong to was conducted through expert interview; then, using qualitative research first via consumer interviewing allowed the researcher to amend questionnaires to include enquiries that were not included in the original proposed questionnaire. In this research, after consumer interviewing, two more constructs, “TRUST” and “HABIT” were added into questionnaires. The contents of questionnaires were also re-checked by experts in order to guarantee their content validity. These results can again emphasise the importance of mixed methods in this area; as the research focusing on how these two new constructs related to customer perceived value, customer loyalty has been limited, interviewing (a qualitative research) helps the researcher fully explore whether there are any other factors which might influence customer perceived value, customer satisfaction and customer loyalty in a specific context – the supermarket sector in Vietnam in this case. This process is highly recommended in exploring relationships between factors.

The next steps were using many statistical techniques in exploratory factor analysis to investigate the reliability of constructs, convergent and discriminant validity. Then, confirmatory factor analysis also allowed the researcher to test reliability, convergent and discriminant validity to re-endorse a valid and reliable level of all researched constructs. The final scales used for all constructs in this research can be employed in other research.

To date and to the author’s knowledge, this is the first research using multigroup analysis techniques in SEM to comprehensively investigate differences every single relationship in the whole research model. Multigroup analysis demonstrates its significant impact on marketing research, without this test, differences between groups might not be able to be explored. In this research, differences between age range, income, location, gender, occupation, supermarket business models and consumers’ education levels were examined, and the results indicated that there are significant differences between groups. In order to achieve these results, the newest updated function of AMOS version 24 and a Plugin tool named “Invariance” from Gaskin and Lim (2018) were utilised. These tools facilitated the conduct of the research conducted. It can be noticed that the “Invariance” tool cannot be run with previous versions of AMOS. In the future, all valuable Plugin functions of AMOS version 24 are strongly recommended for use in order to quickly and comprehensively achieve statistical results.

8.2.3.3. Contribution to practice

The research achieved the original objectives of investigating relationships between other independent constructs and customer loyalty. In addition, the research also revealed the list of factors directly influencing customer perceived value and customer satisfaction. Besides that, multigroup analysis, including age ranges, income, location, gender, occupation, educational levels and supermarket business models were investigated as well. These efforts have brought many advantages for both academia and practitioners. This section is going to demonstrate how the research contributes to practice.

The whole final research model revealed relationships between constructs. Practitioners can perceive a brief insight into the linkages between customer perceived value, customer satisfaction and customer loyalty.

In a supermarket sector, the top 9 factors affecting customer perceived value are price, in-store logistics, trust, promotion, e-service quality related to E-S-QUAL, switching costs, service quality and customer service (Table 7.1 presented the influence level). Therefore, in order to achieve higher perceived value from consumers, practitioners should offer a reasonable price, effective in-store logistics, build trust, offer more appealing promotion activities, improve e-service quality related to E-S-QUAL, customer service and service quality (especially service-employees' knowledge and how they treat consumers) should be considered carefully.

In a supermarket sector, the top 9 factors affecting customer satisfaction are customer perceived value, in-store logistics, service quality, store image, customer experience, product quality, alternative attractiveness, switching costs and price (Table 7.2 presented the influence level). Therefore, in order to achieve higher satisfaction from consumers, practitioners should consider how to improve their perceived value (the above presented contents); at the same time, in-store logistics, service quality (how service employees treat consumers), store image are also considered to be main indicators of customer satisfaction. Many consumers informed that in-store logistics had created comfortable feelings while shopping because they knew where products were located and other logistics activities facilitate their shopping; satisfaction will be a result if efficient in-store logistics are provided. Besides that, creating a decent shopping environment leads to good customer experience contributing to customer satisfaction. Price also affects the level of satisfaction. This research

found that switching costs and alternative attractiveness have an impact on customer satisfaction, but these are regarded as external factors. However, practitioners should be aware of the influencing level of these two factors in order to know how to keep current consumers satisfied and avoid switching to other providers.

In the supermarket sector, the top 9 factors affecting customer loyalty are retail brand experience, service quality, customer satisfaction, promotion, switching costs, e-service quality related to E-S-QUAL, alternative attractiveness, price and habit (Table 7.3 presented the influence level). Therefore, in order to keep consumers loyal, practitioners should be aware of the importance of brand experience and making efforts to build a good brand name in consumers' minds. Good service quality relating to employees' specialised knowledge and how they treat consumers are also vital to keeping consumers loyal. Therefore, training of staff should be one of the top priorities. The level of satisfaction also positively relates to the level of loyalty. This research indicates that satisfaction is not the only way to engender consumer loyalty. Practitioners should consider offering more appealing promotional activities, improving e-service-quality related to E-S-QUAL and offering reasonable prices. Again, two external factors (switching costs and alternative attractiveness) should be considered by practitioners in order to avoid and reduce the level of consumers' switching to other providers. Besides that, consumer habits have also proved to have a slight linkage with consumer loyal behaviour.

Apart from the contributions to practice presented above, the research explored multigroup analysis (section 7.5) which is also considered as a main contribution; practitioners can gain insights into how different relationships exist between constructs across location, gender, income, occupation, education levels and supermarket business models. Based on this, at each supermarket location, practitioners might employ different business strategies in order to ensure their consumers achieve higher perceived values, satisfaction and loyalty. Besides that, with each supermarket model, practitioners know where to improve to get a higher loyalty level from consumers.

Based on the above results and suggestions, retailers who are already present in a retail sector should know which strategic groups they belong to, and in order to gain more market share and improve their profits; enhancing customer loyalty should be considered as one of top priorities in firms. In addition, understanding the model applied in different groups can be beneficial to retailers to some extent, retailers can attract their potential consumers who are

currently loyal to different supermarkets by improving service quality, brand experience, in-store logistics as well as which promotion activities should be applied. For those who potentially enter the retail sector, in particular supermarkets – future investors; the findings from this research demonstrate its significant influence which domestic and foreign investors will notice which customer segmentations or which kind of business models they should invest to, based on their own competitive advantages in order to succeed in the Vietnamese supermarket sector.

8.3. Thesis limitations and Recommendations for future research

There are some limitations to this research which will be presented below, followed by recommendations for future research.

Due to a huge number of constructs researched, during exploratory factor analysis, “COIMA”-corporate image construct has been eliminated from the data set. In order to explain this problem, it is believed that the scale created for COIMA with 3 variables might have a weak correlation with other variables in the dataset or other strong variables loading for other constructs which can partly explain “corporate image” constructs such as store image, in-store logistics and corporate social responsibility. Therefore, other research should re-build the scales for corporate image.

The next limitation is that only three dependent variables have been investigated, including customer perceived value, customer satisfaction and customer loyalty; in the original proposed framework some other factors were also to be treated as dependent variables such as trust (<--satisfaction), corporate image (<-- corporate social responsibility), trust (<--store image), service quality (<--CSR), switching costs (<--customer satisfaction) and alternative attractiveness (<-- customer satisfaction). However, with the complicated research framework, the research could not cover every single relationship proposed and found by other researchers. In the future, researchers can investigate these relationships depending on research objectives.

Based on the main objectives of this research, mediation and moderation effects between some constructs have not been investigated. In future, researchers could explore whether customer satisfaction mediates relationships between customer experience, customer perceived value, alternative attractiveness, service quality and customer loyalty (as has been proposed by some researchers), and whether customer perceived value mediates relationships

between in-store logistics, customer service, trust and customer satisfaction. In addition, whether loyalty programme membership moderates the relationship between customer experience and customer satisfaction; whether switching costs moderate the relationship between customer satisfaction and customer loyalty; and whether alternative attractiveness moderates the relationship between customer satisfaction and customer loyalty.

One of the initial objectives of this research was to investigate the shopping behaviour of Vietnamese supermarket consumers. Therefore, at the section one of the research questionnaire, there are 20 questions relating to shopping behaviour. However, due to word limitations and the main objectives having been given a higher priority for investigation, this research did not investigate shopping behaviour generally and briefly presented at Appendix 5.5. In the future, depending on research objectives, researchers should explore shopping behaviour in order to fully explain later statistical results.

The data for this research was collected at five main locations in Vietnam, which have mainly contributed to total supermarket revenue. This means that the level of competitors in these areas is relatively high; so consumers might perceive higher alternative attractiveness and switching costs. Further research should also try to collect data in areas with lower competition to compare against this research to examine whether differences exist and which factors affect customer loyalty in areas of lower competition.

At multigroup analysis, the research could not investigate deeply every single difference between two constructs across groups due to word limitations, and the main objectives of this research are not to explore every single difference, only the main differences across strategic groups and factors relating to customer loyalty. The research showed statistical results at section 6.6.3.4 and briefly presented the findings but could not fully explain all findings at section 7.5. In future, researchers could conduct research by examining other groups and different relationships between constructs and customer satisfaction, customer perceived value (see statistical results at Appendix 7.2 and Appendix 7.3) more deeply. Furthermore, due to limited participants from high income groups, the researcher could not investigate how different the relationships between constructs are between low and high income groups. In future, other researchers could try to collect more data from consumers of a high income group in order to investigate these relationships. Besides that, even with up-to-date statistical tools, this thesis only explores the differences between two-groups through investigating the chi-square test due to limitation of the current research tool; in future, if new multigroup

analysis tools exist which allow researchers investigate differences between more than 2 groups, it would be ideal for researchers to compare differences between more than two groups.

Finally, the proposed research framework could be replicated in order to investigate whether results are different across markets (developing and developed countries), industries (an electronic sector and a retail sector) and contexts (between multichannel/omnichannel contexts and traditional ones). In addition, variations between the shopping behaviors of different generations should also be considered important to investigate in the future.

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APPENDICES

Appendix 2.1 - All hypotheses proposed in this research

Direct effects

H1A: Income has a positive effect on customer perceived value

H1B: Income has a positive effect on customer satisfaction

H1C: Income has a positive effect on customer loyalty

H2A: Location where people stay has a positive effect on customer perceived value

H2B: Location where people stay has a positive effect on customer satisfaction

H2C: Location where people stay has a positive effect on customer loyalty

H3A: Age positively affects customer perceived value

H3B: Age positively affects customer satisfaction

H3C: Age positively affects customer loyalty

H4A Gender positively affects customer perceived value

H4B Gender positively affects customer satisfaction

H4C: Gender positively affects customer loyalty

H5A: People who choose different supermarkets for shopping have different customer perceived value

H5B: People who choose different supermarkets for shopping have different behavior on customer satisfaction

H5C: People who choose different supermarkets for shopping have different behavior on customer loyalty

H6: Customer experience has a positive effect on customer satisfaction

H7A: Customer perceived value has a positive influence on customer satisfaction

H7B: Customer perceived value has a direct positive impact on customer loyalty

H8: Customer satisfaction is directly and positively associated with customer loyalty

H9A: Switching costs have a negative effect on customer perceived value

H9B: Switching costs have a positive effect on customer satisfaction

H9C: High-perceived switching costs have a positive influence on customer loyalty

H10A: High-perceived alternative attractiveness has a negative influence on customer satisfaction

H10B: High-perceived alternative attractiveness has a negative influence on customer loyalty

H11A: Customer satisfaction is positively affected by retail brand experience

H11B: Customer loyalty is positively affected by retail brand experience

H12A: There is a positive relationship between service quality and customer perceived value

H12B: There is a positive relationship between service quality and customer satisfaction

H12C: Service quality positively affects customer loyalty.

H13A: In-store logistics have a strong and positive effect on customer perceived value

H13B: In-store logistics have a strong and positive effect on customer satisfaction

H14: Store image is positively associated with customer satisfaction

H15: Store accessibility positively affects customer loyalty

H16: The higher customer service, the better customer perceived value

H17X1: E-service quality has a positive effect on customer perceived value

H17X2: E-service quality has a positive effect on customer loyalty

H18: Loyalty programs have a positive effect on customer loyalty

H19A: Promotion effects positively affect customer perceived value

H19B: Promotion has a positive effect on customer loyalty

H20A: Good price offered positively affects customer perceived value

H20B: Good price offered positively affects customer satisfaction

H20C: Good price offered positively affects customer loyalty

H21A: Good product quality is positively associated with customer perceived value

H21B: Good product quality is positively associated with customer satisfaction

H21C: Good product quality is positively associated with customer loyalty

H22A: Cooperate social responsibility is directly and positively associated with customer perceived value

H22B: Cooperate social responsibility is directly and positively associated with customer loyalty

H23: Corporate social responsibility positively affects corporate image

H24: Corporate image positively affects customer satisfaction

H25: Trust positively affects customer perceived value

H26: Habit positively affects customer loyalty

Appendix 2.2 - Linkage between hypotheses and research questions

Research questions	Hypotheses
RQ1: What factors directly affect customer loyalty in the Vietnamese supermarket and at which level?	Customer loyalty: H1C, H2C, H3C, H4C, H5C H7B, H8, H9C, H10B, H12C, H15, H17C, H17D, H18, H19B, H20C, H21C, H22B, H26
RQ2: Is customer satisfaction a major indicator for customer loyalty or not?	H8
RQ3: What factors directly affect customer perceived value, customer satisfaction in the Vietnamese supermarket and at which level?	Customer perceived value: H1A, H2A, H3A, H4A, H5A, H9A, H12A, H13A, H16, H17A, H17B, H19A, H20A, H21A, H22A, H25 Customer satisfaction: H1B, H2B, H3B, H4B, H5B, H6, H7A, H9B, H10A, H12B, H13B, H14, H20B, H21B, H24
RQ4: Are there any differences in terms of factors affecting customer loyalty between strategic groups in the Vietnamese retail industry?	Multigroup analysis
RQ5: Are there differences between the factors affecting customer loyalty in the retail industry based on income, gender, location, age groups, occupation and education levels?	Multigroup analysis

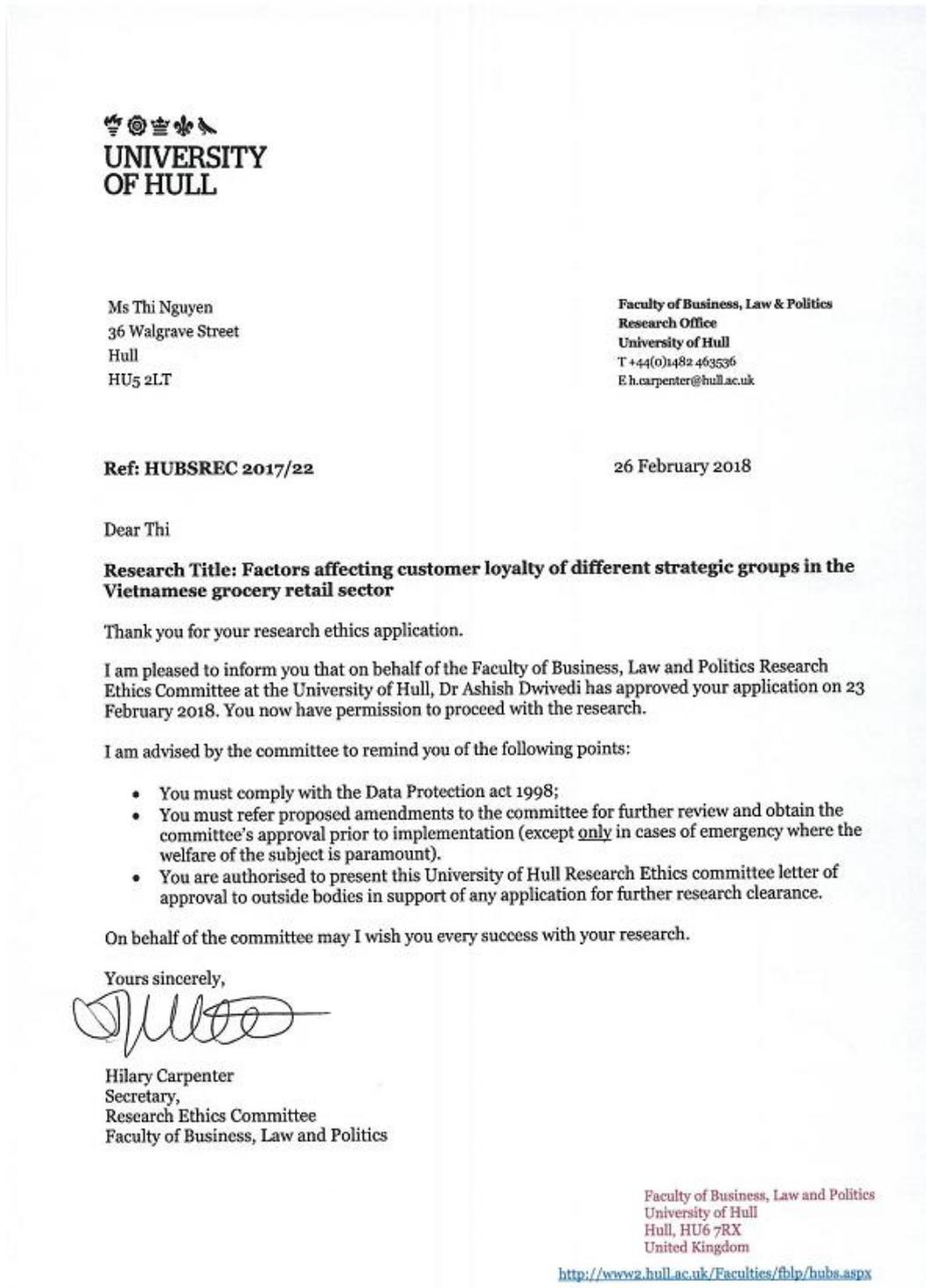
Appendix 2.3 - Latent factors and manifest variables used in this research

	Manifest variables	Sources
Customer perceived value		
CPV1	Products are valuable	Chang and Wang (2011)
CPV2	Prices are fair	
CPV3	Products are worthwhile	
CPV4	Compared to the price we pay, we get reasonable quality	Eggert and Helm (2000)
CPV5	Compared to the quality we get, we pay a reasonable price	
CPV6	The purchasing relationship delivers us superior net-value.	
Customer satisfaction		
CS1	Complete service offered by a supermarket is significantly above expected	Kitapci (2013)
CS2	In general, my satisfaction level related to the supermarket that I have already dealt with is high	
CS3	Assuming you view your entire experience with the supermarket, overall you are very satisfied with the supermarket	
CS4	Shopping at the supermarket has been an enjoyable experience	Lin (2014), El-Adly (2016)
CS5	I am disappointed to have been in this store	Bouzaabia (2013)
Customer loyalty		
CL1	In the near future, I am sure to repurchase at this supermarket and buy more at this one than at another retailer	Swoboda (2013)
CL2	I am willing to pay more as compared to other retailers for the products I buy from this retailer	Srivastava (2016)
CL3	I will say positive things about the retailers and recommend it to others	Srivastava (2016), El-Adly (2016)
CL4	I would consider the supermarket my first choice to do shopping	Lin (2014), Terblanche (2018)
CL5	I will always continue to choose the products of this grocery store instead others	Oliver (1997)
In-store logistics		
ISL1	In the supermarket, the shelves are well-stocked	Bouzaabia (2013)
ISL2	No problems when returning merchandise	
ISL3	In the supermarket, there are enough shopping carts	
ISL4	In this supermarket, sufficient carrier bags are provided by the cashiers	
ISL5	In this supermarkets, all products can be easily reached	
ISL6	Prices on the product labels are correct	
ISL7	The sell-by date is well indicated on the products	
Service quality		
SQ1	I would say that the quality of my interaction with the provider's employees is high	Liu et al. (2011)
SQ2	I always have an excellent experience when I interact with my service provider	
SQ3	I feel good about what my service provider provides to its customers.	
SQ4	Service employees at this store have good product knowledge	Jiang et al. (2018)
SQ5	Service employees at this store are willing to help customers	
SQ6	Service employees at this store showed respect to me	
E-service quality		
ESQ1	Organisation compensates me when what I ordered does not arrive on time	Zemblyte (2015)
ESQ2	Organisation picks up items I want to return with minimum hassle	
ESQ3	Organisation makes accurate services (accurate records of consumers, accurate account, etc..)	
ESQ4	Organisation provides me with different options for payment, delivering and/or returning items	
ESQ5	Organisation is truthful about its offerings, it has in stock the items it claims to have	
ESQ6	Organisation offers a clear return policy and guarantee	
ESQ7	Organisation's site loads its pages fast and easy	
ESQ8	Organisation's site enables me to complete a transaction quickly	
ESQ9	Organisation presents guarantee and privacy policy on its site	
ESQ10	My order is quickly confirmed and kept by the organisation	
Product quality		
PROQ1	This store has a lot of variety	Jiang et al. (2018)
PROQ2	Products in this store are of consistent quality	
PROQ3	Products available in this store are good workmanship	
PROQ4	Products in this store are of good design	
Price		
PRICE1	Goods at this store are reasonably priced	Jiang et al. (2018)
PRICE2	The prices of the products in this supermarket are cheaper than others	Emi Moriuchi, 2016
PRICE3	Goods at this store offer value for money	Jiang et al. (2018)
Customer service		
CUSER1	Having a short waiting time at the checkouts	Kursunluoglu (2014)
CUSER2	Having clean restrooms	
CUSER3	Doing faster transactions without waiting customers	
CUSER4	Having easy product return policy	
CUSER5	Always having an available slot in the car park	
CUSER6	Broadcasting nice music inside the supermarket	
CUSER7	Providing noiseless shopping possibility	
CUSER8	Having informative in-store employees in encounter stage	

CUSER9	Having a beautiful gift wrap	
CUSER10	Doing demonstrations about how to use the product	
Customer experience		
CUSEXP1	The shopping experience is refreshing	Srivastava (2016)
CUSEXP2	The store has a welcoming atmosphere and the temperature inside the store is comfortable	
CUSEXP3	The shopping experience made me relaxed and comfortable	
CUSEXP4	I did not feel deceived by the service staff (such as pricing, special deals, discounts, gifts etc)	
Retail brand experience		
RBEXP1	When I think of excellence, I think of this retail brand name	Khan and Rahman (2016)
RBEXP2	I feel good with this retail brand because of their simple and better structured bills	
RBEXP3	Point-of-sales contact produces a strong impression on my intellect	
RBEXP4	Helping nature of salespersons at this retail brand name has built a better shopping experience	
RBEXP5	I find events of this retail brand interesting in the sensory way	
RBEXP6	Stories of this brand stimulate my curiosity	
Store image		
STIMA1	The supermarket offers high-quality merchandise	Bouzaabia (2013)
STIMA2	All brands you planned to buy were available	
STIMA3	Physical facilities are visually appealing	
STIMA4	It is easy to find products in promotion	
STIMA5	Employees are well informed, courteous and supportive	Jiang et al. (2018)
STIMA6	The layout of this store is attractive	
STIMA7	The atmosphere in this store is pleasant	
Corporate image		
COIMA1	This company has a good image among consumers	Calvo (2015)
COIMA2	I have a good image about the company	
COIMA3	This company has a good image compared to other competing companies	
Corporate social responsibility		
CSR1	The supermarket concern with respecting and protecting the natural environment	Perez (2015)
CSR2	They contribute money to cultural and social events	
CSR3	This supermarket treats its customer honestly	
CSR4	This supermarket makes an effort to know customers' needs.	
CSR5	This supermarket offers safety at work to its employees	
CSR6	This supermarket treats its employees fairly (without discrimination and abuses)	
Trust		
TRUST1	I trust this retailer	Lombart (2014)
TRUST2	I consider that to shop in the stores of this retailer is a guarantee	
TRUST3	I believe that this retailer is honest/sincere towards its consumers	
TRUST4	This retailer regularly renews itself to meet the needs of its customers	
Habit		
HABIT1	I have been doing for a long time (shopping at this supermarket)	Olsen (2013)
HABIT2	I have no need to think about doing (shopping at this supermarket)	
HABIT3	I do without thinking (getting used to know where is the products I need, and in many convenient ways)	
Store accessibility		
STAC1	I can get to store X quickly	Swoboda (2013)
STAC2	I can get to store X without problems	
STAC3	I can get to store easily	
Alternative attractiveness		
ALA1	Probably, I would be satisfied with another company	Calvo (2015)
ALA2	There are other good companies to choose from	Tung (2011)
ALA3	I need to change the place for shopping, there are other good department stores to choose from	
ALA4	I would be more satisfied with the products and services of other department stores	
Switching costs		
SWC1	Switching to other providers will bring economic loss	Liu et al. (2011)
SWC2	Switching to other providers will bring psychological burden	Tung (2011)
SWC3	Search and evaluate the untested service department store costs you time and effort	
SWC4	An uncertainty feeling is relative to the untested service department store	
SWC5	In general, it will be a hassle switching to another hotel	Qui et al. (2015)
SWC6	If I switch to a new brand name, I will miss some of the services and benefits by the loyalty program from this brand name (mileage and membership service)	
Loyalty programs		
LPRO1	I shop at a lower financial cost (I save money)	Stathopoulou (2016)
LPRO2	Collecting points is entertaining	
LPRO3	When I redeem my points, I am good at myself	
LPRO4	I belong to a community of people who share the same values	
LPRO5	They take better care of me	
LPRO6	I feel I am more distinguished than other customers	
Promotion effects		

PROE1	I find the promotional activities of this online supermarket to be very persuasive and positive	Emi Moriuchi (2016)
PROE2	My purchasing willingness arises from the promotional activities	Tung (2011)
PROE3	It is well worth going shopping during the period of a sales promotion	

Appendix 3.1 – Research Ethics approval letter



Appendix 3.2 - Guide used for expert's semi-structured interviews

Expert's semi-structured interviews

Factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector

I am a lecturer at the University of Economics and Finance Ho Chi Minh City, Vietnam and a researcher at the University of Hull, United Kingdom. I am conducting a research study investigating factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector.

I believe this research may interest you as an expert in strategy and hence invite you to participate in this study. I would be grateful if you could spare between 60 and 75 minutes to complete the interview below. If you would like to receive a copy of the aggregate results of this interview, please provide your e-mail address at the end of the interview.

Participation in this study is voluntary. All information you provide is strictly confidential. Your name and other details will not appear in the report resulting from this study. Only the researchers associated with this project will have access to the data. There are no known or anticipated risks to you as a participant in this study.

Should you have any concerns about the conduct of this research study, please contact me as follows: Thi Diem Em Nguyen, Business School, University of Hull, Cottingham Road, Hull, HU6 7RX; Tel No (+44) 7895890826/ (+84) 963694050; Email t.nguyen@2016.hull.ac.uk.

If you are content to participate in this research project, I would be grateful if you could sign the following Statement.

By completing this interview, I consent and understand that

1. Answers to the interview questions will be coded and no names or other personal data other than general demographic data will be collected, i.e. participants will be fully anonymous to the researchers.
2. Aggregated results will be used for research purposes and may be reported in scientific and academic journals, but no individual results, i.e. at respondent level, will be released.
3. I am free to withdraw consent at any time during the interview simply by abandoning the interview in which case participation in the research study will immediately cease and any information obtained to that point will not be used.

Signed: _____

Date: _____

The current retail situation

Question 1: Can you give me a brief review of the current overall state of the Vietnamese retail industry?

Question 2: Do you have any comments on the situation in the supermarket sector as well as the competitive environment?

Strategic groups

Question 3: Normally, how can we group firms into their right strategic groups? Which techniques can we use?

Question 4: Based on the Table 2.3.1 (shown during interview process), there are 12 supermarkets in Vietnam, how can we group them into different strategic groups and why?

Customer loyalty

Question 5: Based on your previous research and experience, which possible factors might affect customer loyalty?

Question 6: Do you consider there is a linkage between customer perceived value, customer satisfaction and customer loyalty?

Appendix 3.3 – Questionnaire used in supermarkets’ consumer interviewing

SEMI-STRUCTURED INTERVIEW GUIDE FOR SUPERMARKET CONSUMERS

I am a lecturer at the University of Economics and Finance Ho Chi Minh City, Vietnam and a researcher at the University of Hull, United Kingdom. I am conducting a research study investigating factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector.

I believe this research may interest you as a supermarket consumer and hence invite you to participate in this study. I would be grateful if you could take between 50 and 60 minutes to complete the interview. If you would like to receive a copy of the aggregate results of this interview, please provide your e-mail address at the end of the interview.

Participation in this study is voluntary. All information you provide is strictly confidential. Your name and other details will not appear in the report resulting from this study. Only the researchers associated with this project will have access to the data. There are no known or anticipated risks to you as a participant in this study.

Should you have any concerns about the conduct of this research study, please contact me as follows: Thi Diem Em Nguyen, Business School, University of Hull, Cottingham Road, Hull, HU6 7RX; Tel No (+44) 7895890826/ (+84) 963694050; Email t.nguyen@2016.hull.ac.uk.

If you are content to participate in this research project, I would be grateful if you could sign the following Statement.

By completing this interview, I consent and understand that

1. Answers to the interview questions will be coded and no names or other personal data (other than general demographic data) will be collected, i.e. participants will be fully anonymous to the researchers.
2. Aggregated results will be used for research purposes and may be reported in scientific and academic journals, but no individual results, i.e. at participant level, will be released.
3. I am free to withdraw consent at any time during the interview completion by simply abandoning the interview in which case participation in the research study will immediately cease and any information obtained to that point will not be used.

Signed: _____

Date: _____

Time of the interview: _____ to _____

1. Which supermarkets do you have in your city? Please name them.
2. How many times a week do you visit a supermarket?
3. Do you prefer shopping at supermarkets or traditional markets, and for what reasons?
4. As regards supermarkets, which is uppermost most in your mind, and why? Is this always your top choice?
5. Can you tell me the main reason for preferring this supermarket?
6. Which factors influence your loyalty to the supermarket? Please list at least 5 factors in descending order of preference?
7. What factors affect your satisfaction with the supermarket?
8. Please recount your past experiences, both good and bad about the quality of service at this supermarket.
9. If you could switch to other supermarkets without incurring switching costs (such as time, finance), would you be willing to switch?
10. If you are not satisfied with the service or the quality of the products at a supermarket, will you continue to visit and shop there?
11. In your opinion, how does store image affect your perception of a supermarket perceptions and your satisfaction with the shopping experience?
12. At which kinds of supermarkets do you wish to shop? Please describe.
13. Does corporate image affect your choice as to which supermarkets to use?
14. Does corporate social responsibility affect your choice as to which supermarkets to frequent?
15. Do you think loyalty programmes such as bonus points, discounts and gifts will affect your decision?
16. If other supermarkets offer appealing promotions or discounts, would you be ready to switch to them?
17. If you are consistently loyal to a specific supermarket, would the opening of a rival supermarket in a convenient location near to you cause you to consider switching to the new supermarket (Suppose you are always loyal to specific supermarket A, if supermarket B opens a store near you or easier for you to get there, do you wish to switch to shop at supermarket B?)
18. Do you use online service at supermarkets (such as online ordering or home delivery or product discussions)? What do you expect from supermarkets online service?
19. Do you consider your preferred supermarket meets your needs in respect of products and services?
20. Do you think the prices at your preferred supermarket are reasonable?
21. With regard to customer service at this supermarket can you list what factors you are satisfied and dissatisfied with?
22. When you shop at the supermarket, how do you feel? (For example are you relaxed, are you respected, do you find the experience enjoyable?)
23. What are your views on the supermarket's branding? Please tell me more about your opinion of the importance of branding?
24. Please share with me your thoughts about the supermarket's in-store logistic services? (For example, are the shelves well-stocked, is it easy to make returns, can all products

- be easily located and reached, are there sufficient shopping carts, are correct prices displayed on the product labels?)
25. Are you loyal to that supermarket brand? Please rank from 1 to 5 (1 means “very loyal”, 5 means “not very loyal”)
 26. Are you satisfied with the service quality offered? On a scale of 1 to 5, how satisfied are you (with 1 suggesting “very dissatisfied”, and 5 meaning “very satisfied”)? Did staff respond enthusiastically and courteously when asked for assistance?
 27. Regarding supermarkets generally, what criteria will you use to choose your favourite?
 28. Do you consider price to be the main factor choosing which supermarkets you should use? If not, please explain.
 29. Does a supermarket’s brand name affect your choice?
 30. “I choose this supermarket’s brand name because it projects a good store image”. Do you agree with this statement?
 31. Suppose that there are two different supermarkets with which you feel satisfied, all other factors being equal, with one supermarket being a domestic brand name, and the other having a foreign brand name, which one will you choose, and why?
 32. In your family, who is responsible for buying grocery products? How many people live in your house? Do you cook/eat separately or together?
 33. Where do you usually go to buy daily food and groceries?
 34. Are you loyal to a particular supermarket brand name or a specific store?
 35. “In Vietnam, the majority of people who are responsible for buying foods and grocery products are housewives, men do not usually deal with these matters”. Do you agree with this statement?

- **Gender** :
- **Age** :
- **Location** :

Thank you for your participation!

With kind regards,

Thi Diem Em Nguyen

Appendix 3.4 – Questionnaire survey

FACTORS AFFECTING CUSTOMER LOYALTY OF DIFFERENT GROUPS IN THE VIETNAMESE SUPERMARKET SECTOR

I am a lecturer at the University of Economics and Finance Ho Chi Minh city, Vietnam and a researcher at the University of Hull, United Kingdom. I am conducting a research study investigating factors affecting customer loyalty of different strategic groups in the Vietnamese supermarket sector.

I believe this research may interest you as a supermarket consumer and hence invite you to participate in this study. I would be grateful if you could take between 15 and 20 minutes to complete the survey below. If you would like to receive a copy of the aggregate results of this survey research, please provide your e-mail address at the end of the survey.

Participation in this study is voluntary. All information you provide is strictly confidential. Your name and other details will not appear in the report resulting from this study. Only the researchers associated with this project will have access to the data. There are no known or anticipated risks to you as a participant in this study.

Should you have any concerns about the conduct of this research study, please contact me as follows: Thi Diem Em Nguyen, Business School, University of Hull, Cottingham Road, Hull, HU6 7RX; Tel No (+44) 7895890826/ (+84) 963694050; Email t.nguyen@2016.hull.ac.uk.

If you are content to participate in this research project, I would be grateful if you could sign the following Statement.

By completing this survey I consent and understand that

1. Answers to the survey questions will be coded and no names or other personal data other than general demographic data will be collected, i.e. participants will be fully anonymous to the researchers.
2. Aggregated results will be used for research purposes and may be reported in scientific and academic journals, but no individual results, i.e. at respondent level, will be released.
3. I am free to withdraw consent at any time during completion of the survey simply by abandoning the survey in which case participation in the research study will immediately cease and any information obtained to that point will not be used.

Signed: _____

Date: _____

Time of survey: _____ to _____

Section 1: Supermarket shopping behaviour

1. Overall, where do you prefer to go for grocery shopping?
 Supermarkets Traditional markets Other

2. How often do you go to traditional markets?
 Once a day Twice a week Three times a week
 Once a month Twice a month Other

3. How often do you go to supermarkets?
 Once a day Twice a week Three times a week
 Once a month Twice a month Other

4. Which supermarket do you usually go? (Please just choose one option)
 Co.opmart or Big C
 Lotte Mart
 Vinmart
 AEON
 Other; please name _____

5. Do you have any loyalty cards from the supermarket which you have just chosen as your answer to Question 4?
 Yes No

6. For how long have you possessed the card?
 I have no loyalty card
 Less than 1 year
 1-3 years
 More than 3 years

7. Do you consider you are loyal to the supermarket chosen in question 4?
 Yes No

From the following questions, when a supermarket is mentioned, please answer in respect of the supermarket you normally use as noted in your answer to Question 4 above.

8. How satisfied are you with the supermarket? (1 meaning “very dissatisfied”, 5 meaning “very satisfied”)
1 2 3 4 5

9. How satisfied are you with the service quality offered by this supermarket? (where 1 means “very dissatisfied”, and 5 means “very satisfied”)
1 2 3 4 5

10. Do you think your favourite supermarkets meet your needs?
 Yes No Partly met
11. If you are not satisfied with the service or the quality of the products at the supermarket, will you continue to visit and shop there?
 Yes No
12. Will you still stay with your favourite supermarket even if you see alternative attractiveness offered by other supermarkets?
 Yes No
13. "I choose this supermarket's brand name because it projects a good store image". Do you agree with the above statement?
 Yes No
14. Do you think loyalty programmes such as bonus points, discounts and gifts will affect your decision?
 Yes No
15. If other supermarkets offer appealing promotions or discounts, would you be willing to switch to them?
 Yes No
16. How many loyalty cards do you have for grocery shopping from different supermarkets?
 0 1 2 3 More than 4
17. If you are consistently loyal to a specific supermarket would the opening of a rival supermarket in a convenient location near to you cause you to consider switching to the new supermarket?
 Yes No
18. Does a supermarket's brand name affect your choices?
 Yes No
19. Suppose that there are two different supermarkets with which you feel satisfied, all other factors being equal, with one supermarket being a domestic brand name, and the other having a foreign brand name, which one will you choose?
 Domestic brand name Foreign brand name
20. Are you responsible for buying grocery products for the whole family or for yourself?
 The whole family Myself

- I am not in charge with buying grocery products

Section 2: Customers' response

Note: The following questions should still be answered by reference to the supermarket noted in your answer to Question 4, Part 1.

Please indicate your level of agreement towards the following statements using a scale from 1 to 5, where 1 means “strongly disagree” and 5 means “strongly agree”:

Statements	1	2	3	4	5
Customer perceived value					
Products are valuable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prices are fair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products are worthwhile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compared to the price we pay, we get reasonable quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compared to the quality we get, we pay a reasonable price	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The purchasing relationship delivers us superior net-value.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer satisfaction					
Complete service offered by a supermarket is significantly above expected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, my satisfaction level relating to the supermarket that I deal with is high	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assuming you view your entire experience with the supermarket, overall you are very satisfied with the supermarket	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shopping at the supermarket has been an enjoyable experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am disappointed to have been in this store	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer loyalty					
In the near future, I am sure to repurchase at this supermarket and buy more here than at another retailer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am willing to pay more as compared to other retailers for the products I buy from this retailer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will say positive things about the retailer and recommend it to others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would consider the supermarket my first choice for shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will always continue to choose the products of this grocery store ahead of others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 3: Perception of Quality

Note: as before, these questions should be answered by reference to the supermarket named in your answer to Question 4, Part 1.

Please indicate your level of agreement towards the following statements using a scale from 1 to 5, where 1 means “strongly disagree” and 5 means “strongly agree”:

Statements	1	2	3	4	5
In-store logistics					
In the supermarket, the shelves are well-stocked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have had no problems when returning merchandise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the supermarket, there are sufficient shopping carts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In this supermarket, sufficient carrier bags are provided by the cashiers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In this supermarket, all products can be easily located and reached	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prices on product labels are correct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The sell-by date is well indicated on the products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service quality					
I would say that the quality of my interaction with the supermarket's employees is high	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always have an excellent experience when I interact with my service provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel good about what my service provider provides to its customers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service employees at this store have good product knowledge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service employees at this store are willing to help customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service employees at this store showed respect to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-service quality					
Organisation compensates me when what I ordered does not arrive on time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation picks up items I want to return with minimum hassle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation makes accurate services (accurate records of consumers, accurate account, etc..)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation provides me with different options for payment, delivering and/or returning items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation is truthful about its offerings, it has in stock the items it claims to have	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation offers a clear return policy and guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation's site loads its pages fast and easy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation's site enables me to complete a transaction quickly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organisation presents guarantee and privacy policy on its site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My order is quickly confirmed and kept by the organisation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product quality					
This store has a lot of variety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products in this store are of consistent quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products available in this store display good workmanship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products in this store are of good design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Price					
Goods at this store are reasonably priced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, product prices in this supermarket are cheaper than other supermarkets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Goods at this store offer value for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4: Perception of Customer Service

Note: as before, these questions should be answered by reference to the supermarket named in your answer to Question 4, Part 1.

Please indicate your level of agreement towards the following statements using a scale from 1 to 5, where 1 means “strongly disagree” and 5 means “strongly agree”:

Statements	1	2	3	4	5
Customer service					
The supermarket has a short waiting time at the checkouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has clean restrooms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Offers faster transactions without waiting customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an easy product return policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Always has available slots in the car park	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broadcasts nice music	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provides noiseless shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has informative in-store employees in encounter stage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a beautiful gift wrap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does demonstrations about how to use the product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer experience					
The shopping experience is refreshing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The store has a welcoming atmosphere and the temperature inside the store is comfortable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The shopping experience made me relaxed and comfortable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I did not feel deceived by the service staff (such as on pricing, special deals, discounts, gifts etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retail brand experience					
When I think of excellence, I think of this retail brand name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel good with this retail brand because of their simple and better structured bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Points-of-sale contact produces a strong impression on my intellect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The nature of salespeople at this retail brand name has built a better shopping experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find events of this retail brand interesting in the sensory way	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stories of this brand stimulate my curiosity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 5: Perception of supermarket image

Note: as before, these questions should be answered by reference to the supermarket named in your answer to Question 4, Part 1)

Please indicate your level of agreement towards the following statements using a scale from 1 to 5, where 1 means “strongly disagree” and 5 means “strongly agree”:

Statements	1	2	3	4	5
Store image					
The supermarket offers high-quality merchandise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All brands you planned to buy were available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical facilities are visually appealing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is easy to find products on promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees are well informed, courteous and supportive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The layout of this store is attractive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The atmosphere in this store is pleasant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Corporate image					
This company has a good image among consumers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have a good image about the company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This company has a good image compared to other competing companies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Corporate social responsibility					
The supermarket respects and protects the natural environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
They contribute money to cultural and social events	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This supermarket treats its customer honestly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This supermarket makes an effort to know customers' needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This supermarket offers safety at work to its employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This supermarket treats its employees fairly (without discrimination and abuse)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 6: Other features of supermarkets

Note: as above

Please indicate your level of agreement towards the following statements using a scale from 1 to 5, where 1 means “strongly disagree” and 5 means “strongly agree”

Statements	1	2	3	4	5
Trust					
I trust this retailer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I consider that to shop in the stores of this retailer provides a guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I believe that this retailer is honest/sincere toward its consumers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This retailer regularly renews itself to meet the needs of its consumers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit					
I have been shopping at this supermarket for a longtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have no need to think about shopping at this supermarket	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do it without thinking (being used to where the products I need are located , and in many convenient ways)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Store accessibility					
I can get to store X quickly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can get to store X without problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can get to store easily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative attractiveness					
Probably, I would be satisfied with another company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There are other good companies to choose from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I need to change the place for shopping, there are other good department stores to choose from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be more satisfied with the products and services of other department stores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Switching costs					
Switching to other providers will bring economic loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Switching to other providers will bring psychological burden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Search and evaluate the untested service department store costs you time and effort	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An uncertain feeling is relative to the untested service department store	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, it will be a hassle switching to another provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I switch to a new brand name, I will miss some of the services and benefits of the loyalty programme from this brand name (mileage and membership service)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Loyalty programmes					
I save money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting points is entertaining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When I redeem my points, I feel good about myself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I belong to a community of people who share the same values	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
They take better care of me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel I am more distinguished than other customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotion effect					
I think all promotional activities of this supermarket are persuasive and have a positive effect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My purchasing willingness rises as a result of the promotional activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is well worth going shopping during the period of a sales promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 7: Demographic information

1. Where do you live?

- Ha Noi Da Nang Ho Chi Minh
 Binh Duong Can Tho

2. Please choose your gender:

- Male Female Other

3. Please choose your job:

- Student
 Self employed
 Office staff
 Housewife
 Unemployed
 Other

4. Your monthly income

- Lower than 5 million VND
 5-10 million VND
 10-20 million VND
 20-50 million VND
 Higher than 50 million VND

5. How much does your household spend monthly on grocery shopping?

- Lower than 5 million VND
 5-10 million VND
 10-20 million VND
 More than 20 million VND

6. Your age range:

Under 18

18-22

23-30

31-40

41-55

Above 55

7. Your education level:

GCSE's

A levels

College, undergraduate

Postgraduate

If you would like to receive a report of findings from this survey, please provide us your contact details. We understand and respect your rights to privacy.

▪ **Name** :

▪ **Mailing address:**

Thank you for your participation

With kind regards,

Thi Diem Em Nguyen

Appendix 3.5 - Measurement variables used from Section 2 to Section 6 in the questionnaire (Phase Two) and code book for other questions used in questionnaire Section 1 of questionnaire

Coding is presented in “**BOLD**” style as bellow:

Q1: Overall, where do you prefer to go for grocery shopping?

- 1** = Supermarkets
- 2** = Traditional markets
- 3** = Other

Q2: How often do you go to traditional markets?

- 1** = Once a day **2** = Twice a week **3** = Three times a week
- 4** = Once a month **5** = Twice a month **6** = Other

Q3: How often do you go to supermarkets?

- 1** = Once a day **2** = Twice a week **3** = Three times a week
- 4** = Once a month **5** = Twice a month **6** = Other

Q4: Which supermarket do you usually go? (Please just choose one option)

- 1** = Co.opmart or Big C
- 2** = Lotte Mart
- 3** = Vinmart
- 4** = AEON
- 5** = Other, please name it _____

Q5: Do you have any loyalty cards from the supermarket which you have just chosen at Question 4?

- 1** = Yes
- 2** = No

Q6: How long have you used it?

- 1** = I have no loyalty card
- 2** = Less than 1 year
- 3** = 1-3 years
- 4** = More than 3 years

Q7: Do you think that you are loyal to the above chosen supermarket (question 4)?

- 1** = Yes
- 2** = No

Q8: How satisfied are you with the above chosen supermarket on a scale of 1 to 5? (1 means “very dissatisfied”, 5 means “very satisfied”)

- 1** = 1

2 = 2

3 = 3

4 = 4

5 = 5

Q9: How satisfied are you with the offered service quality by this supermarket on a scale of 1 to 5? (1 means “very dissatisfied”, 5 means “very satisfied”)

1 = 1

2 = 2

3 = 3

4 = 4

5 = 5

Q10: Do you think your favorite supermarkets meet your needs?

1 = Yes

2 = No

3 = Partly met

Q11: If you are not satisfied with the service or the quality of the products at a supermarket, will you back to visit and shop there again?

1 = Yes

2 = No

Q12: Will you still stay with your favorite supermarket if you see an alternative attractiveness from other supermarkets?

1 = Yes

2 = No

Q13: “I choose this supermarket’s brand name because its good store image”. Do you agree with the above statement?

1 = Yes

2 = No

Q14: Do you think loyalty programs such as bonus points, discounts and gifts will affect your decision?

1 = Yes

2 = No

Q15: If other supermarkets offer appeal promotions or discounts, would you be ready to switch to them?

1 = Yes

2 = No

Q16: How many loyalty cards do you have for grocery shopping from different supermarkets?

1 = 0

2 = 1

3 = 2

4 = 3

5 = More than 4

Q17: Suppose you are always loyal to specific supermarket A, if supermarket B opens a store near you or easier for you to get there and suppose that other factors meet your requirements, do you wish to switch to shop at supermarket B?

1 = Yes

2 = No

Q18: Does the supermarket's brand name affect your choices?

1 = Yes

2 = No

Q19: Suppose that there are two different supermarkets that you feel satisfied, all other factors are the same, one of these is a domestic brand name, another is foreign brand name, which one will you choose?

1 = Domestic brand name

2 = Foreign brand name

Q20: Are you in charge with buying grocery products for the whole family or for yourself?

1 = The whole family

2 = Myself

3 = I am not in charge with buying grocery products

Coding for measured variables is presented as followed:

	Manifest variables	Sources
Customer perceived value		
CPV1	Products are valuable	Chang and Wang (2011)
CPV2	Prices are fair	
CPV3	Products are worthwhile	
CPV4	Compared to the price we pay, we get reasonable quality	Eggert and Helm (2000)
CPV5	Compared to the quality we get, we pay a reasonable price	
CPV6	The purchasing relationship delivers us superior net-value.	
Customer satisfaction		
CS1	Complete service offered by a supermarket is significantly above expected	Kitapci (2013)
CS2	In general, my satisfaction level related to the supermarket that I have already dealt with is high	
CS3	Assuming you view your entire experience with the supermarket, overall you are very satisfied with the supermarket	
CS4	Shopping at the supermarket has been an enjoyable experience	Lin (2014), El-Adly (2016)
CS5	I am disappointed to have been in this store	Bouzaabia (2013)
Customer loyalty		
CL1	In the near future, I am sure to repurchase at this supermarket and buy more at this one than at another retailer	Swoboda (2013)
CL2	I am willing to pay more as compared to other retailers for the products I buy from this retailer	Srivastava (2016)
CL3	I will say positive things about the retailers and recommend it to others	Srivastava (2016), El-Adly (2016)
CL4	I would consider the supermarket my first choice to do shopping	Lin (2014), Terblanche (2018)
CL5	I will always continue to choose the products of this grocery store instead others	Oliver (1997)
In-store logistics		
ISL1	In the supermarket, the shelves are well-stocked	Bouzaabia (2013)
ISL2	No problems when returning merchandise	
ISL3	In the supermarket, there are enough shopping carts	
ISL4	In this supermarket, sufficient carrier bags are provided by the cashiers	
ISL5	In this supermarkets, all products can be easily reached	
ISL6	Prices on the product labels are correct	
ISL7	The sell-by date is well indicated on the products	
Service quality		
SQ1	I would say that the quality of my interaction with the provider's employees is high	Liu et al. (2011)
SQ2	I always have an excellent experience when I interact with my service provider	
SQ3	I feel good about what my service provider provides to its customers.	
SQ4	Service employees at this store have good product knowledge	Jiang et al. (2018)
SQ5	Service employees at this store are willing to help customers	

SQ6	Service employees at this store showed respect to me	
E-service quality		
ESQ1	Organisation compensates me when what I ordered does not arrive on time	Zemblyte (2015)
ESQ2	Organisation picks up items I want to return with minimum hassle	
ESQ3	Organisation makes accurate services (accurate records of consumers, accurate account, etc..)	
ESQ4	Organisation provides me with different options for payment, delivering and/or returning items	
ESQ5	Organisation is truthful about its offerings, it has in stock the items it claims to have	
ESQ6	Organisation offers a clear return policy and guarantee	
ESQ7	Organisation's site loads it pages fast and easy	
ESQ8	Organisation's site enables me to complete a transaction quickly	
ESQ9	Organisation presents guarantee and privacy policy on its site	
ESQ10	My order is quickly confirmed and kept by the organisation	
Product quality		
PROQ1	This store has a lot of variety	Jiang et al. (2018)
PROQ2	Products in this store are of consistent quality	
PROQ3	Products available in this store are good workmanship	
PROQ4	Products in this store are of good design	
Price		
PRICE1	Goods at this store are reasonably priced	Jiang et al. (2018)
PRICE2	The prices of the products in this supermarket are cheaper than others	Emi Moriuchi, 2016
PRICE3	Goods at this store offer value for money	Jiang et al. (2018)
Customer service		
CUSER1	Having a short waiting time at the checkouts	Kursunluoglu (2014)
CUSER2	Having clean restrooms	
CUSER3	Doing faster transactions without waiting customers	
CUSER4	Having easy product return policy	
CUSER5	Always having an available slot in the car park	
CUSER6	Broadcasting nice music inside the supermarket	
CUSER7	Providing noiseless shopping possibility	
CUSER8	Having informative in-store employees in encounter stage	
CUSER9	Having a beautiful gift wrap	
CUSER10	Doing demonstrations about how to use the product	
Customer experience		
CUSEXP1	The shopping experience is refreshing	Srivastava (2016)
CUSEXP2	The store has a welcoming atmosphere and the temperature inside the store is comfortable	
CUSEXP3	The shopping experience made me relaxed and comfortable	
CUSEXP4	I did not feel deceived by the service staff (such as pricing, special deals, discounts, gifts etc)	
Retail brand experience		
RBEXP1	When I think of excellence, I think of this retail brand name	Khan and Rahman (2016)
RBEXP2	I feel good with this retail brand because of their simple and better structured bills	
RBEXP3	Point-of-sales contact produces a strong impression on my intellect	
RBEXP4	Helping nature of salespersons at this retail brand name has built a better shopping experience	
RBEXP5	I find events of this retail brand interesting in the sensory way	
RBEXP6	Stories of this brand stimulate my curiosity	
Store image		
STIMA1	The supermarket offers high-quality merchandise	Bouzaabia (2013)
STIMA2	All brands you planned to buy were available	
STIMA3	Physical facilities are visually appealing	
STIMA4	It is easy to find products in promotion	
STIMA5	Employees are well informed, courteous and supportive	Jiang et al. (2018)
STIMA6	The layout of this store is attractive	
STIMA7	The atmosphere in this store is pleasant	
Corporate image		
COIMA1	This company has a good image among consumers	Calvo (2015)
COIMA2	I have a good image about the company	
COIMA3	This company has a good image compared to other competing companies	
Corporate social responsibility		
CSR1	The supermarket concern with respecting and protecting the natural environment	Perez (2015)
CSR2	They contribute money to cultural and social events	
CSR3	This supermarket treats its customer honestly	
CSR4	This supermarket makes an effort to know customers' needs.	
CSR5	This supermarket offers safety at work to its employees	
CSR6	This supermarket treats its employees fairly (without discrimination and abuses)	
Trust		
TRUST1	I trust this retailer	Lombart (2014)
TRUST2	I consider that to shop in the stores of this retailer is a guarantee	
TRUST3	I believe that this retailer is honest/sincere towards its consumers	
TRUST4	This retailer regularly renews itself to meet the needs of its customers	

Habit		
HABIT1	I have been doing for a long time (shopping at this supermarket)	Olsen (2013)
HABIT2	I have no need to think about doing (shopping at this supermarket)	
HABIT3	I do without thinking (getting used to know where is the products I need, and in many convenient ways)	
Store accessibility		
STAC1	I can get to store X quickly	Swoboda (2013)
STAC2	I can get to store X without problems	
STAC3	I can get to store easily	
Alternative attractiveness		
ALA1	Probably, I would be satisfied with another company	Calvo (2015)
ALA2	There are other good companies to choose from	Tung (2011)
ALA3	I need to change the place for shopping, there are other good department stores to choose from	
ALA4	I would be more satisfied with the products and services of other department stores	
Switching costs		
SWC1	Switching to other providers will bring economic loss	Liu et al. (2011)
SWC2	Switching to other providers will bring psychological burden	Tung (2011)
SWC3	Search and evaluate the untested service department store costs you time and effort	
SWC4	An uncertainty feeling is relative to the untested service department store	
SWC5	In general, it will be a hassle switching to another hotel	Qui et al. (2015)
SWC6	If I switch to a new brand name, I will miss some of the services and benefits by the loyalty program from this brand name (mileage and membership service)	
Loyalty programs		
LPRO1	I shop at a lower financial cost (I save money)	Stathopoulou (2016)
LPRO2	Collecting points is entertaining	
LPRO3	When I redeem my points, I am good at myself	
LPRO4	I belong to a community of people who share the same values	
LPRO5	They take better care of me	
LPRO6	I feel I am more distinguished than other customers	
Promotion effects		
PROE1	I find the promotional activities of this online supermarket to be very persuasive and positive	Emi Moriuchi (2016)
PROE2	My purchasing willingness arises from the promotional activities	Tung (2011)
PROE3	It is well worth going shopping during the period of a sales promotion	

Section 7 of questionnaire (demographic information)

Coding is presented in “**BOLD**” style as bellow:

LOCATION = Where do you live?

- 1 = Ha Noi 2 = Da Nang 3 = Ho Chi Minh
4 = Binh Duong 5 = Can Tho

GENDER = Please choose your gender

- 1 = Male
2 = Female
3 = Prefer not to say

OCCUPATION = Please choose your job

- 1 = Students
2 = Self employment
3 = Office staffs
4 = Housewife
5 = Unemployment
6 = Other

COME = Your monthly income

- 1 = Lower than 5 million VND (170 GBP)
- 2 = 5-10 million VND (170-340 GBP)
- 3 = 10-20 million VND (340-680 GBP)
- 4 = 20-50 million VND (680-1700 GBP)
- 5 = higher than 50 million VND (1700 GBP)

FAMILY'S EXPENDITURE = How much does your household monthly spend on grocery shopping?

- 1 = Lower than 5 million VND (170 GBP)
- 2 = 5-10 million VND (170 - 340 GBP)
- 3 = 10-20 million VND (340 – 680 GBP)
- 4 = more than 20 million VND (680 GBP)

AGE = Your age range

- | | | |
|--------------|-----------|--------------|
| 1 = Under 18 | 2 = 18-22 | 3 = 23-30 |
| 4 = 31-40 | 5 = 41-55 | 6 = Above 55 |

EDUCATION = Your education level

- | | |
|---------------------------|------------------|
| 1 = GCSE's | 2 = A levels |
| 3 = College/undergraduate | 4 = Postgraduate |

Appendix 4.1 – Some more direct quote of supermarket's consumer interviewing in Phase One

Question 2: Do you often go to the supermarket? How many times a week?

BD2_F30 go to shop at a supermarket every day because she is working in the supermarket, she stated, *“I work at that supermarket, so I buy fresh food daily and other consumption products here after finishing my daily job, I am so happy and always choose supermarkets, I have no time to go to traditional markets”*.

HN4_26 stated, *“My family usually goes to supermarkets together, twice a month to buy long-term-used consumption products and spend around six to seven million VND (200-250 GBP) each time. I think a supermarket that I choose to shop, named Lotte is much expensive compared to other one, but I believed products provided with such amazing quality, most of them are foreign brand name, I prefer toothpaste, shower gel, foreign household utensils here, sometimes we also buy imported fresh fruits and fresh meat”*.

DN2_F35 stated, *“I go to a supermarket normally twice a month to buy milk and cheese for my baby, when I go there to buy these special products, I buy consumption stuffs as well, I have never wanted to buy milk the traditional markets, I think that buying milk should be done at supermarkets, especially, foreign brand name because I believe their guaranteed quality and there are also a variety of choices and price”*

Question 3: Do you prefer shopping at supermarkets or traditional markets? Why?

DN2_F35 showed her trust in supermarkets by saying *“I always choose to shop at a supermarket because I think that the quality of products here has been guaranteed, especially milks which I usually buy for my children, I have always been suspicious about the quality and origin of dairy products being sold outside and at traditional markets”*.

HCM6_33 stated, *“I prefer shopping at supermarkets as no one feel annoyed if I do not buy anything after checking for a while, I feel comfortable and relaxed, especially, I always know how much I am going to pay, I am happy to check and take products back if I feel I do not need or in the case I do not bring enough money”*, BD3_F26 stated *“I prefer to shop at supermarkets because they clearly state products’ origin, expire date and price, I feel safe with foods here. In addition, there are many promotion programs that I can consider to choose between two different types of brand name”*

However, there are some consumers preferring shopping at traditional markets such as CT1_M27, HN3_M24, CT3_M53. They explained some disadvantages of shopping at supermarkets and reasons why they choose traditional markets. CT1_M27 said: *“I think **shopping at traditional markets is very convenient**, it is near my house and I just drive my scooter to there and get what I want immediately; I do not need to wait for parking or long-queuing when checking out. Besides that, many fresh vegetables and meats are available there. Many special home-made products and some kinds of nice fishes are not sold in supermarkets. However, sometimes I am suspicious about the quality of meats or their origins; I usually go*

to specialised meat shops to shop separately. In general, I feel free to shop at traditional markets, easy to buy and choose”.

HN3_M24 said, *“It is very convenient to shop at traditional markets, it is near my house, products’ prices at traditional markets are cheaper, I do not usually buy a lot, so supermarkets are not a choice for me. However, sometimes I go there with family in the weekend to enjoy going around and using other services offered such as cinema, fast foods”*

CT3_M53 stated, *“Regarding buying daily food, I prefer to go traditional markets because fresh and delicious food is sold here every day, in supermarkets I feel that fish and vegetables might be presented there a little longer than at the traditional market. However, when I need to buy clothes, I choose supermarkets because as you know, I am a man, going to the traditional markets and buying is not convenient, in Vietnam, a man might not go to markets and choose clothes for himself, wife is doing these things, people might notice if I go there, I feel not comfortable, but with supermarkets, no one is going to notice. In addition, in-store staffs in a supermarket are not chasing me to buy, I feel uncomfortable with chasing-to-sell things which usually happen at the outside shops”*

HCM4_F45 prefer both, depending on situation, *“If I just buy some products with a small amount, I will choose traditional market because buying transaction is faster, I do not have a lot of time, when I need something, I run to the traditional market which is 200m away from my house, very convenient. I choose to buy long-term used products at supermarkets such as toothpaste, household products, salt, sugar, toilet roll, shower gel. And I just do it when I have a plenty of time, normally at evening”*

Question 4: Mentioning supermarkets, which one is in your top of mind? Why? Is it always your top choice?

CT1_M27 stated, *“Considering supermarkets, my top of mind is Coopmart, because it is a first supermarket established in my city, my mom and I always go there for shopping, I think that I will not change my habit, always choose Coopmart, I trust the firms more when they show their social responsibility, such as sponsoring many youth activities in my university and spending money to help narrowed families in my province”.* HCM4_F45 stated, *“I think about Auchan supermarket immediately and I always choose to shop there because it is next to my house, very convenient. More than that, I am happy with in-store staffs here, they show their respect to me and they are really supportive when I asked them to find products that I need, in-store decoration makes me feel relaxed and very comfortable, compared to the uncomfortable feelings perceived from other supermarkets with complicated decoration and close shelves allocated”.*

HN3_F24 explained more about why she always stays with her favorite supermarket, *“I choose Big C because its long business history, I trust the way they are doing their business, if I drive my scooter one to two kilometers more, I can easily find other supermarkets but their brand names could not give me the feeling of trust”.*

Question 5: Can you tell me the main purpose of going to this supermarket?

HCM4_F45 *“I buy many items that can be used for a long time, including: discounted item such as paper towels, soap, shower gel, toilet cleaning products; ingredients for cooking. Besides that, if I have a free time, just go there to enjoy a fresh atmosphere and have lunch with my children”*. Another respondent said *“I go to a supermarket 3-4 times a week to buy meats, fishes and vegetables for daily cooking, going around and checking many new products even I do not intend to buy is also my favourite thing to do. I do not care about many entertainment services attached in supermarkets due to no demand as getting older, I seem to be not interested to cinema or beauty services offered”*- HCM5_F60

Question 6: Which factors influence your loyalty to the supermarket? Please list at least 5 factors in descending order of preference?

For example, HCM3_F35 stated, *“For me, origin of products is the most important thing, I do not really care about prices charged because I think “the quality of products might depend on how much you pay for”, I am happy to pay more if I know a clearly stated origin and good quality. Besides that, I do care about supermarket brand names, I believe that it takes them a lot of time to build that such amazing brand name; I trust them who will not offer low quality products which can destroy their brand names. To be honest, this supermarket is far away from my house, I go there by car with family at the weekend, but getting a good-quality product with a trusty foreign brand name, I am still happy even this issue costs me more money to get there”*.

BD1_F18 stated, *“I am currently a student and live far away from my home town, I need to cook for myself, I am loyal to a supermarket near my house named Vinmart because of its convenient location which on the way to go my university, this one is premium supermarket, it charges more for every single products offered but I am happy with that because I think that the product quality is far more better compared to other cheap supermarkets, I can buy a fresh organic vegetables and meats everyday here”*.

HCM6_F33 stated, *“Products’ price, promotion programs, layout and the order of shelves allocated are very important to me, I find more comfortable if supermarkets’ shelves are allocated far apart from each other, it makes me easy to choose products. The one that I am loyal to could not offered a nice ordered shelves but other factors might be suitable to me, so I still decide to be loyal to them”*.

HN1_F24 explained, *“I have just graduated from a university, and being looking for a job, so I have a really tight budget, currently I am loyal to BigC because it offers an affordable price and comparative quality, I am happy to shop there. However, in the future, if I have more money, I might prefer to choose to shop at premium supermarkets”*.

HN2_F30 who stay at luxury apartment in a new urban area presented that products’ quality and convenient location accessibility are the most important factors in her case, she stated that *“I am currently a full-time office staff, I have no time to go for shopping, I need to pick*

up my baby every afternoon at 5:30 pm, after considering products' quality, the advantage of nice location is a reason I always choose Vinmart as it is located near my building. I have a quick shopping there every afternoon. Other grocery and consumption products, I will do it at the weekend at a bigger store, the same brand name (Vinmart) as well because I trust them, the Vingroup built this new urban city, with good reputation and long-business history in Vietnam, their supermarket brand name is Vinmart, everything I need, I can buy in this area, why not be loyal to them?"

HN5_F56 also choose Vinmart to be loyal to because Vinmart have a variety of product ranges and promotion program, a premium price is not a problem for her, she prefers to buy there because of big size supermarket which allows her to enjoy shopping there. In addition, she is currently a housewife, obtaining points as conducting any purchase is also here favorite thing, she stated *"accumulating points and getting a reward later stimulate my purchase, sometimes I just need to buy around 300,000 VND (10 GBP) but that the offer is buying 20 GBP and get a free gift or double-point offered at a specific day stimulate me to buy more. In the end, I usually buy more than what I intended to buy"*. HCM5_F60 also have the same point of view, *"When I buy products in Coopmart, accumulated points will be rewarded later, three months or at the end of the year, I got a really nice gift from them, thanks for being loyal, I was so happy last year when they sent a gift to my house. Although the value of a received gift is not high, the feeling of getting free gift made me feel happier. I think that all older people might have the same feeling like me. Besides that, for me habit is very important factor. I am 60 years old now, I am afraid to change and being used to with everything inside the supermarket. For example, I know where the products I need are located, I can easily reach them, by this way, I can save a lot of time"*.

HCM4_45 added some more information about promotion programs *"for some products, if a supermarket gives a huge discount, I will buy more and store them in my house, I am going to buy less and just enough to use in a short-term, wait for a next promotion campaign if I can not get a good deal"*. She also explained that stable prices charged is also her criteria, *"I do want to shop at supermarkets which constantly adjust their products' price, increase prices when they have a hot item or the demand of consumers is high, Auchan offered a bit higher price compared to other supermarkets but they keep their product prices stable"*.

Question 7: What factors affect your satisfaction with the supermarket?

CT2_F35 stated, *"I used to shop at BigC when it is first established in my city, but I had a bad experience with not very friendly staffs there, so I have decided to shop at Coopmart where staffs are more friendly and always support me with their happy faces and smiles, even Coopmart is far from my house compared to easily reached BigC, I still choose Coopmart"*. HN4_26 added, *"I think that the consultant way of in-store staffs is very important. I can say that all staffs at my favorite supermarkets are so nice, they walked me to the shelves to find stuffs with their smiling faces"*.

CT3_M53 considered that price is not the important factor when considering his satisfaction, in-store logistic should be mentioned; he said, *“I like that supermarket because all shelves are logically allocated, it makes me easy to find products that I need”*. DN4_F19 stated that *“to make me satisfied, product quality is the most important factor, then problems solved quickly by in-store staffs should be considered”*. DN2_F35 said, *“if other factors are the same, I might choose and be happy with supermarkets where I can pay for my products easier and quicker”*.

HCM6_F36 stated that *“Free home delivery service from my favorite market is very convenient to me as I always buy a large amount of products, I knowing their policy is to offer this free service when you buy more than 500,000 VND (17 GBP) within 7 kilometers. However, that time I bought 4 million VND (130 GBP), they were so flexible to send the items to my house”*.

Question 8: Tell me the experience you have/ have not enjoyed about the service at the supermarket you have been before?

HCM6_F33 told, *“The promotion program is generally written, so I was very confused. For example, consumers will get a free gift item if they buy more than 300,000 VND (approximately 10 GBP). I bought more than 900,000 VND (nearly 30 GBP), I requested for having 3 gifts, but cashiers said no to me and I wanted to split the bills, they were not flexible to solve these problems for me and cannot accept splitting the bills as well as giving me a three free gifts. I think in this case, they should clearly state the condition of this promotion program as well as being more flexible to support me”*.

HN3_M24 said *“I still remember that when I chose the discount product, 30% discount with the final price is 100, 000 VND, I bought many different items and forgot to check when they gave me a bill. When I backed home, I realized that that item was not selling with a sale price because there was no sale barcode in there. I think that some consumers take the new one to this area and no staffs came there to check. I was confused and paid a higher price than I expected. I felt not happy about that”*.

Besides that, HCM3_F35 said *“the only place for payment is located at the first floor, I drove my car and parked it the third floor and just need to buy some household utensils there, it took time for me to go down to the first floor and back to the third floor. I suggest the supermarket should have checkout areas at each floor”*.

BD2_F30 shared *“that supermarkets slightly change a product price in the upward direction, but the system has not updated as well as supermarkets have not put a new price on displayed products makes consumers so annoyed when they pay”*.

HN4_F26 complained that in-store staffs were not proactively introduce their promotional programs to her *“when I checked out, they did not tell me if I buy more than one million VND (33 GBP), they will give me a 5% direct discount at that day, I could not save my money as I bought 970,000 VND. I felt so regret”*

Question 11: In your opinion, how does store image affect your purchasing's perceptions and your satisfaction?

HCM6_F33 stated *“store image has a significant effect to my satisfaction and purchase perception, the good decoration as well as a layout of how well products being allocated makes me feel comfortable, I will buy more. My current supermarket arranges products logically, for example, next to dry food stalls like noodle, soy sauce will have condiments, canned food. If the supermarket constantly changes their store layout, I might feel disappointed as I could not easily find items”*, HN5_F56 *“store image is very important, if supermarkets are spaciouly and logically decorated, I feel better, when mention about store image, I immediately think about how I feel about store when shopping”*, HN4_26 emphasized that *“the main theme color covered inside supermarkets is very important, consumers might feel good with specific color, such as green, blue or red”*, BD3_F26 *“if that supermarkets have a good store image, clean and fresh atmosphere make me trust them more and might stimulate my purchasing decision, if a store is decorated in cramped conditions, I will not go there, I still have a plenty of choices”*.

BD2_30 *“I suppose that store image is a crucial factor as considering my purchase decision, it decides that whether should I spend money to buy products or not, spacious walkways are important, one more thing I can say, my favorite supermarket has a way and toilet for disable, I think they are really thoughtful, I do appreciate this thing”*. CT3_M53 added that *“Besides a logical and eye-catching store decoration, that how well in-store staffs treat me is also important, if the two presented factor happen, I will pay more because I feel satisfied. To me, product price is not the main factor”*. HN3_M24 *“Supermarket A always plays a relaxing music, easy to hear, the main color in the shop is not too glamorous, I feel comfortable, I will never shop at supermarket B again because it is too bright”*

Question 13: Does corporate image affect your choice in choosing which supermarkets to go?

HN2_F30 *“The positive feeling of corporate image creates my trust and commitment. For example, Vinmart supermarket is from Vingroup which is a biggest group in Vietnam investing into many projects and fields such as real estate, hospital, university and school with trusty reputation, when I think about Vinmart, I think about premium quality with fresh meats, clearly stated product origin and organic vegetables it does really affect my choice”*. BD3_F26 presented *“corporate image creates a credibility of that business, it is a first criteria when I choose which supermarkets to go”*. HCM1_M60 *“Considering a corporate image, my favorite supermarket gives me a safe and peaceful feeling when their marketing campaigns always emphasize how their consumption products build happiness within families. I think that they are so smart as using family-focused emotional marketing videos”*. CT1_M27 emphasized *“If firms cannot create a good image, I will never choose them. For example, I do not supermarket A because they have a bad image, people keep telling me*

about the not clearly stated origin of products offered and sometimes they offer an expired product with good deal but I think that it is so immoral". DN3_M18 added "if I need to choose one between two different supermarkets which are a new-developed supermarket and well-developed and trusty supermarket, I will go for the second one because it takes supermarket a long time to build their images, I do not want to give a try with untested one".

Question 14: Does corporate social responsibility affect your choice in choosing which supermarkets to go?

HCM4_F45 presented *"If supermarkets pay their employees a lower wage compared to what that position expected to be paid and firms not paying taxes, I will stop shopping there, even I am satisfied with all other things, I might choose different brand names, even it might be far away from my house"*

Question 15: Do you think loyalty programs such as bonus points, discounts and gifts will affect your decision?

HCM4_F45 clearly stated, *"There are a plenty of supermarkets which are located near my house, but I still choose supermarket A because I got a loyalty card there 5 years ago, currently, every single transaction above 1 million VND (approximately 33 GBP), I will get 5% off compared to other supermarkets which currently offer accumulating points or lower-rate discounts, thanks to being a long-term loyal customer, I got such an amazing deal, even supermarket A is not near my house, I definitely always choose them and encourage my family and other friends to shop there as well"*.

Question 17: Suppose you are always loyal to specific supermarket A, if supermarket B opens a store near you or easier for you to get there, do you wish to switch to shop at supermarket B?

DN2_F35 stated, *"if supermarket B offers an equal product quality compared to supermarket A, I will move to supermarket B because I can save much time"*, CT3_M53 added *"each supermarket has its own strength but I would give supermarket B a go and reconsider after shopping there"*. However, there are some participants explained *"I will not switch to supermarket B because I get used to with where my needed products are at supermarkets A, habit is more important. If consumers buy many products at the same time, I think that location might be not a big problem for them"* (HN3_M24).

Question 18: Do you concern about online service at supermarkets such as online ordering or home delivery, consulting chat? What do you want from supermarkets' online service?

HN6_F33 stated that *"To be honest, online services at supermarkets in Vietnam have been very ineffective, because consumers normally want to look at a needed product and pay on*

the chosen items, they are so afraid of low product quality if shopping online happen, especially with fresh fruits and meats and vegetables". CT2_F35 noted, "I do not care about this service at a supermarket because in-store shopping time makes me feel more comfortable and I can spend a good time with family there as well". "With an online service, supermarkets always set a minimum amount of money that consumers spend in order to deliver to consumers' house, I do not usually buy a lot. In addition, last time when I checked a supermarket A's website, I feel that the interface was not eye-catching, they did not update details on pricing, product description as well as size of products in the case I wanted to buy fruits. So, I do not care about these services. Currently, I am still vague about whether other supermarkets have online services or not" DN1_F24 said.

Question 20: Do you think the price at this supermarket is reasonable?

HCM4_F45 stated, "I have not compared the prices between supermarkets, I think that my current chosen supermarkets offer a bit slightly higher price, but I do not care much, above all other things, I feel respected as all of in-store staffs at the supermarket have treated me so well, I feel extremely satisfied"

Question 21: Your ideas about customer service at this supermarket? Can you tell me what things you are satisfied and not satisfied with their customer service?

CT2_F35 narrated "I feel satisfied with their consumer services such as free parking fee, fresh shopping atmosphere provided, quick checkout process with staffs always smiling, clearly noted that how to use products, friendly and supportive staffs, free wrapping service offered. I have never experienced any unsatisfied thing there". HCM4_F45 stated, "I did buy a washing machine there and there were some technical problems occurred after one week of using, I contacted to a supermarket and they offered me such quick and amazing service to solve my problems. I feel happy about that and I always choose them". HN2_F30 stated, "I am happy with the way how supermarkets solve occurred problems, when I paid for my shopping, the price charged was different with the stated prices that I saw on products, I claimed it and managers immediately came to the cashier to check and happily solved my problem and not forget to give me an excuse as keeping waiting that long".

Question 22: When you shop at the supermarket, how do you feel? (Relaxed, respected, enjoyable?)

HCM6_F33 "I feel freedom and comfortable as having much time to go around, it is not a tight squeeze, nice music played stimulate my purchase decision, compared to rushed shopping behaviors at traditional markets each morning, I feel more relaxed with supermarkets".

Question 23: What do you think about the brand? (Retail brand experience). Please tell me more about your brand experience?

HCM4_F45 *“the retail brand name gives me the feeling of trust as their stores are always clean, fresh, spacious and friendly decorated. They have created a nice shopping space which provides a pleasure and better shopping experience”*.

CT1_M27 always feel good about his current chosen supermarkets as considering their brand name, he explained *“Its high prestige with high social responsibility, unified system within supermarket chain, long history and good services and products offered make me trust them more and enjoy a comfortable feeling when shopping. The belief is far more compared to other factors, I have ever seen any brand name created and built better as my current one”*.

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Question 24: Give me your comments about their in-store logistic services? (The shelves are well-stocked, easy returning, all products can be easily reached, enough shopping carts, correct prices on the product labels..)

HCM5_F60 said, *“constantly checking products on shelves and supplementing new products have made a big difference between supermarkets, I might feel frustrated if I saw the information of temporarily out-of-stock products”*.

Question 25: Are you loyal to that supermarket brand? Please rank from 1 to 5 (1 means “very loyal”, 5 means “not very loyal”)

CT3_M53 explained, *“That I am loyal to supermarket X is not because I am completely satisfied with services and products offered, it is all because of its convenient store accessibility and habit, in the future, if there are some alternative choices, I might consider and experience other brand names”*. HN3_M24 added *“My chosen supermarket is not the best choice, I know, but I accept it and happy, but I need to admit that my loyalty level is not high, I am happy to try other supermarkets if needed”*.

HCM2_M28 said *“Although I have a loyalty card but I always forgot it at home and have no interested in accumulating points, for me convenient factor is the most important, I usually move around supermarkets for shopping, each supermarket has its own advantages and strength, I might not commit myself with any supermarkets”*.

Question 26: Are you satisfied with the offered service quality? How satisfied are you on a scale of 1 to 5? (1 means “very dissatisfied”, 5 means “very satisfied”, did staff respond enthusiastically when you asked?)

HN5_F60 narrated, *“My apartment is located at 25th floor, I always buy many items at a supermarket which is under my building and their service staffs help me bring these stuffs to my apartment, sometimes I bought grocery products and asked them send it to my son house which is 5 km away from their current store, they still offer me free delivery. Of course, I bought more than 700,000 VND each time (approximately 23GBP). I am so happy with this amazing service”*.

Question 30: “I choose this supermarket’s brand name because its good store image”. Do you agree with the above statement?

HN4_F26 said, *“Store image is not a main factor why I choose a supermarket to go for grocery shopping, there are a plenty of other crucial elements. However, if I say that store image do not influence my choice, maybe it is wrong too. If I need to rank a number of important factors which affects my choice, store image will be placed at the end of the list”*. BD2_F30 stated that the above presented statement provided by the interviewer is wrong *“because store image partly affects my choice, thanks to its convenience, I choose it”*

Question 31: Suppose that there are two different supermarkets that you feel satisfied, all other factors are the same, one of these is a domestic brand name, and another is foreign brand name, which one will you choose? Why?

HN2_F30 said, *“The foreign brand name seems to be really attractive, posh, considering psychological factor, I feel more confident to shop without constantly checking where products come from. Besides that, my experience proves me that a foreign firm has comprehensively and properly invested their stores and attached services provided, such as spacious parking areas, spacious stores designed with logically allocated shelves and decoration, for me, shopping there something like relaxing moment after a long-day work”*.

Question 33: Where do you usually go for daily food and grocery?

HN2_F30 explained, *“thanks to convenient attached services offered at my apartment, supermarkets are located at every single building, I pop to the store and get my foods and grocery products easily. I have no interested in shopping at traditional markets and other private grocery stores”*

Question 34: Are you loyal to a supermarket brand name or their specific store?

HN4_F26 said, *“I am loyal to that specific store as it is near my house because I bought a lot of things, it seems to be heavy and I might feel tired if I choose other stores. Furthermore, I get used to with their decoration and which areas products are allocated, habit is very important too, I save much time and feel more comfortable”*.

Appendix 5.1 – Results from Tests of normality

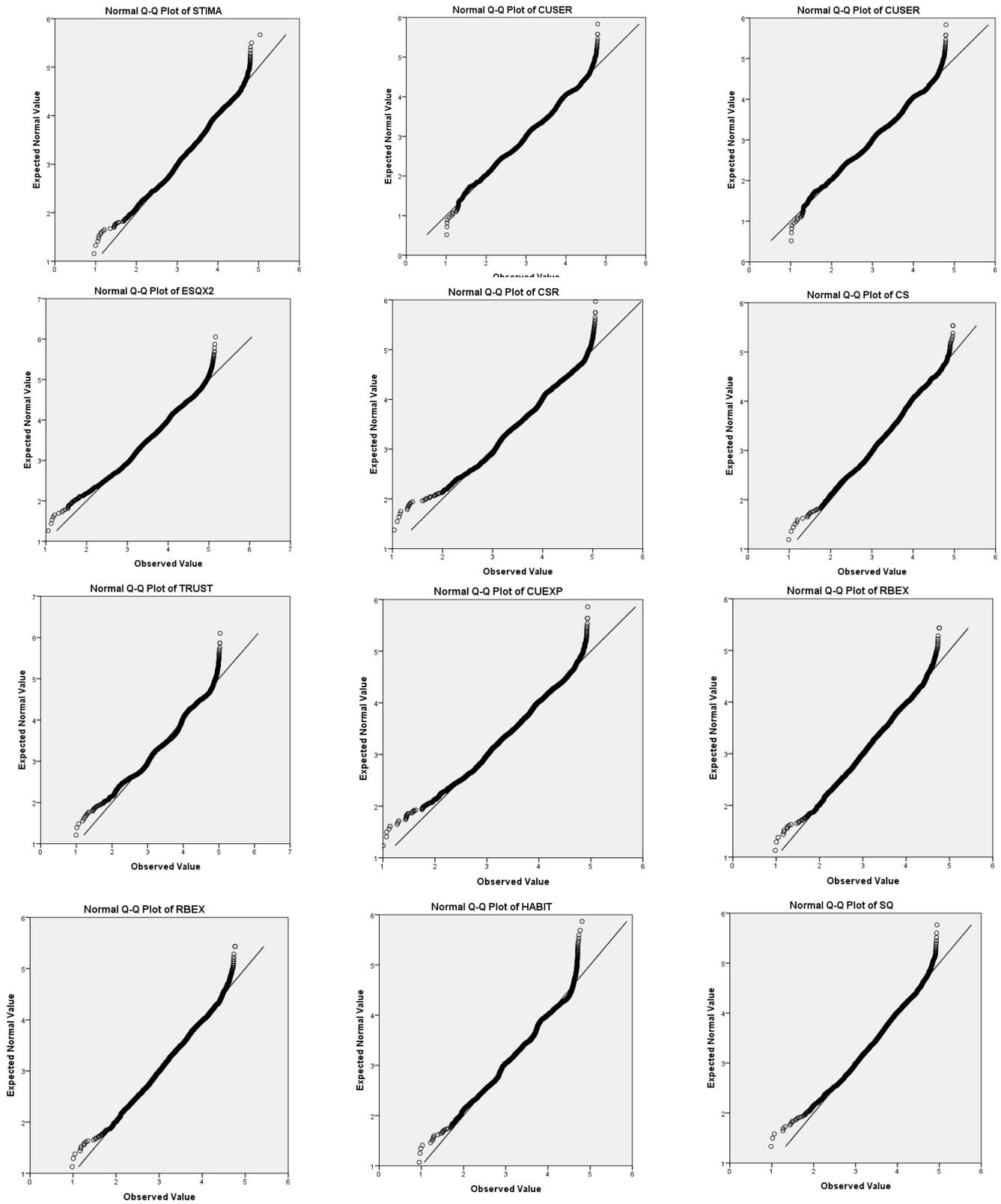
Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CPV1	.234	2913	.000	.875	2913	.000
CPV2	.227	2913	.000	.878	2913	.000
CPV3	.236	2913	.000	.874	2913	.000
CPV4	.242	2913	.000	.865	2913	.000
CPV5	.240	2913	.000	.874	2913	.000
CPV6	.229	2913	.000	.888	2913	.000
CS1	.257	2913	.000	.882	2913	.000
CS2	.225	2913	.000	.876	2913	.000
CS3	.251	2913	.000	.872	2913	.000
CS4	.222	2913	.000	.890	2913	.000
CS5	.219	2913	.000	.848	2913	.000
CL1	.209	2913	.000	.893	2913	.000
CL2	.189	2913	.000	.915	2913	.000
CL3	.213	2913	.000	.891	2913	.000
CL4	.233	2913	.000	.889	2913	.000
CL5	.192	2913	.000	.903	2913	.000
ISL1	.240	2913	.000	.887	2913	.000
ISL2	.248	2913	.000	.878	2913	.000
ISL3	.232	2913	.000	.855	2913	.000
ISL4	.245	2913	.000	.846	2913	.000
ISL5	.251	2913	.000	.858	2913	.000
ISL6	.241	2913	.000	.876	2913	.000
ISL7	.247	2913	.000	.860	2913	.000
SQ1	.205	2913	.000	.895	2913	.000
SQ2	.220	2913	.000	.885	2913	.000
SQ3	.256	2913	.000	.871	2913	.000
SQ4	.207	2913	.000	.892	2913	.000
SQ5	.251	2913	.000	.876	2913	.000
SQ6	.240	2913	.000	.873	2913	.000
ESQ1	.226	2913	.000	.897	2913	.000
ESQ2	.204	2913	.000	.905	2913	.000
ESQ3	.215	2913	.000	.893	2913	.000
ESQ4	.210	2913	.000	.893	2913	.000
ESQ5	.223	2913	.000	.886	2913	.000
ESQ6	.219	2913	.000	.886	2913	.000

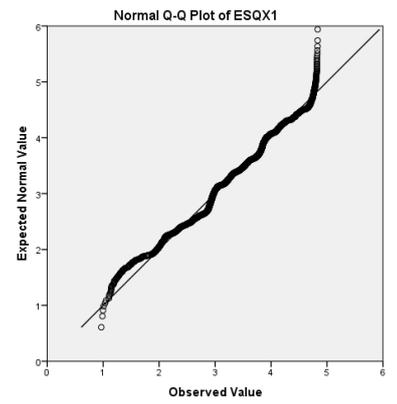
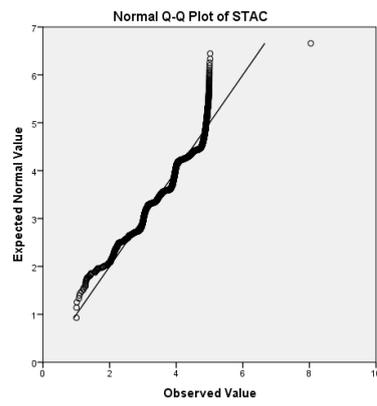
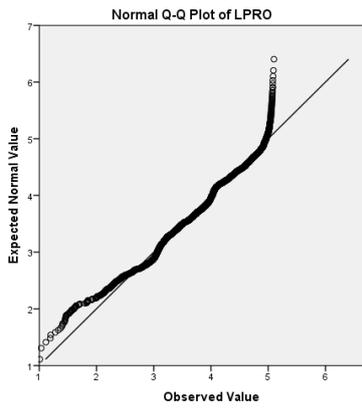
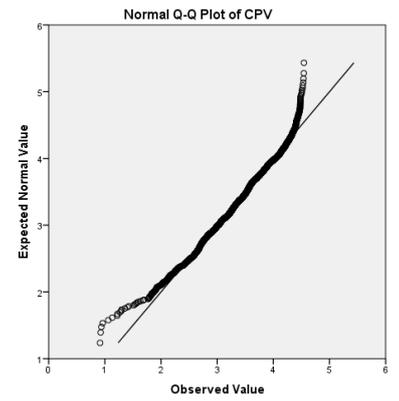
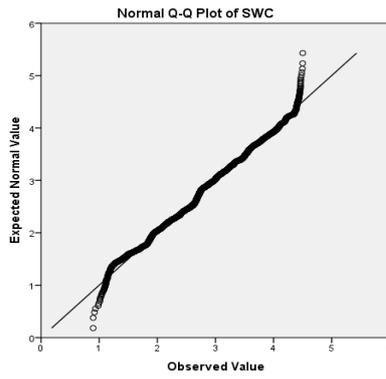
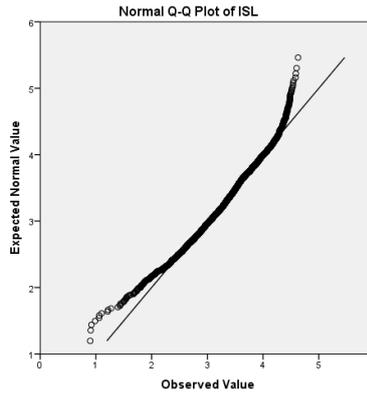
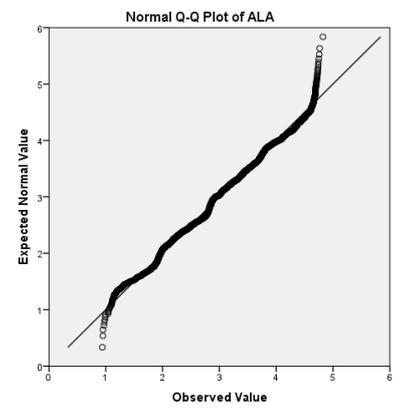
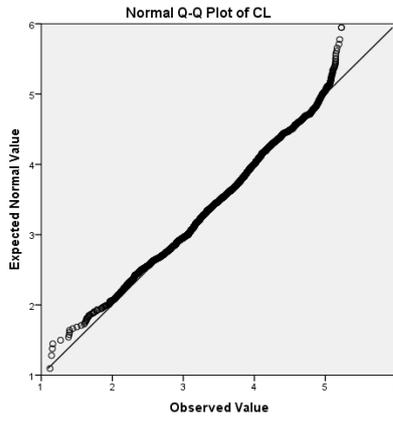
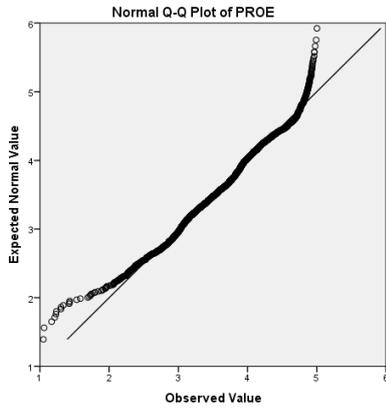
ESQ7	.199	2913	.000	.901	2913	.000
ESQ8	.213	2913	.000	.894	2913	.000
ESQ9	.212	2913	.000	.890	2913	.000
ESQ10	.202	2913	.000	.891	2913	.000
PROQ1	.268	2913	.000	.854	2913	.000
PROQ2	.271	2913	.000	.854	2913	.000
PROQ3	.236	2913	.000	.875	2913	.000
PROQ4	.234	2913	.000	.876	2913	.000
PRICE1	.248	2913	.000	.879	2913	.000
PRICE2	.187	2913	.000	.904	2913	.000
PRICE3	.220	2913	.000	.885	2913	.000
CUSER1	.187	2913	.000	.913	2913	.000
CUSER2	.213	2913	.000	.899	2913	.000
CUSER3	.191	2913	.000	.907	2913	.000
CUSER4	.206	2913	.000	.900	2913	.000
CUSER5	.240	2913	.000	.871	2913	.000
CUSER6	.228	2913	.000	.888	2913	.000
CUSER7	.237	2913	.000	.885	2913	.000
CUSER8	.213	2913	.000	.900	2913	.000
CUSER9	.190	2913	.000	.903	2913	.000
CUSER10	.209	2913	.000	.899	2913	.000
CUEXP1	.234	2913	.000	.879	2913	.000
CUEXP2	.227	2913	.000	.884	2913	.000
CUEXP3	.238	2913	.000	.874	2913	.000
CUEXP4	.245	2913	.000	.875	2913	.000
RBEX1	.209	2913	.000	.895	2913	.000
RBEX2	.230	2913	.000	.883	2913	.000
RBEX3	.199	2913	.000	.900	2913	.000
RBEX4	.228	2913	.000	.885	2913	.000
RBEX5	.211	2913	.000	.883	2913	.000
RBEX6	.213	2913	.000	.909	2913	.000
STIMA1	.230	2913	.000	.878	2913	.000
STIMA2	.222	2913	.000	.892	2913	.000
STIMA3	.228	2913	.000	.883	2913	.000
STIMA4	.256	2913	.000	.876	2913	.000
STIMA5	.228	2913	.000	.886	2913	.000
STIMA6	.221	2913	.000	.881	2913	.000
STIMA7	.241	2913	.000	.874	2913	.000
COIMA1	.254	2913	.000	.866	2913	.000
COIMA2	.254	2913	.000	.864	2913	.000
COIMA3	.227	2913	.000	.879	2913	.000
CSR1	.217	2913	.000	.882	2913	.000

CSR2	.226	2913	.000	.883	2913	.000
CSR3	.234	2913	.000	.875	2913	.000
CSR4	.247	2913	.000	.872	2913	.000
CSR5	.236	2913	.000	.868	2913	.000
CSR6	.220	2913	.000	.871	2913	.000
TRUST1	.261	2913	.000	.867	2913	.000
TRUST2	.270	2913	.000	.865	2913	.000
TRUST3	.250	2913	.000	.873	2913	.000
TRUST4	.248	2913	.000	.876	2913	.000
HABIT1	.245	2913	.000	.880	2913	.000
HABIT2	.222	2913	.000	.885	2913	.000
HABIT3	.234	2913	.000	.883	2913	.000
STAC1	.227	2913	.000	.879	2913	.000
STAC2	.233	2913	.000	.871	2913	.000
STAC3	.236	2913	.000	.868	2913	.000
ALA1	.194	2913	.000	.911	2913	.000
ALA2	.202	2913	.000	.901	2913	.000
ALA3	.200	2913	.000	.911	2913	.000
ALA4	.196	2913	.000	.907	2913	.000
SWC1	.192	2913	.000	.914	2913	.000
SWC2	.188	2913	.000	.916	2913	.000
SWC3	.200	2913	.000	.910	2913	.000
SWC4	.180	2913	.000	.911	2913	.000
SWC5	.183	2913	.000	.912	2913	.000
SWC6	.185	2913	.000	.905	2913	.000
LPRO1	.231	2913	.000	.886	2913	.000
LPRO2	.243	2913	.000	.875	2913	.000
LPRO3	.228	2913	.000	.879	2913	.000
LPRO4	.227	2913	.000	.882	2913	.000
LPRO5	.206	2913	.000	.892	2913	.000
LPRO6	.192	2913	.000	.902	2913	.000
PROE1	.245	2913	.000	.873	2913	.000
PROE2	.243	2913	.000	.871	2913	.000
PROE3	.250	2913	.000	.866	2913	.000

a. Lilliefors Significance Correction

Appendix 5.2 - Normal probability plots





Appendix 5.3 – Independent samples test (Non-bias response)

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CPV1	Equal variances assumed	0.441	0.507	1.924	1454	0.055	0.085	0.044	-0.002	0.172
	Equal variances not assumed			1.924	1453.716	0.055	0.085	0.044	-0.002	0.172
CPV2	Equal variances assumed	1.225	0.269	1.260	1454	0.208	0.058	0.046	-0.032	0.148
	Equal variances not assumed			1.260	1451.797	0.208	0.058	0.046	-0.032	0.148
CPV3	Equal variances assumed	0.408	0.523	2.745	1454	0.006	0.121	0.044	0.034	0.207
	Equal variances not assumed			2.745	1453.880	0.006	0.121	0.044	0.034	0.207
CPV4	Equal variances assumed	0.522	0.470	0.721	1454	0.471	0.032	0.044	-0.054	0.118
	Equal variances not assumed			0.721	1452.940	0.471	0.032	0.044	-0.054	0.118
CPV5	Equal variances assumed	0.787	0.375	2.214	1454	0.027	0.102	0.046	0.012	0.192
	Equal variances not assumed			2.214	1452.057	0.027	0.102	0.046	0.012	0.192
CPV6	Equal variances assumed	3.724	0.054	3.695	1454	0.000	0.170	0.046	0.080	0.261
	Equal variances not assumed			3.695	1453.130	0.000	0.170	0.046	0.080	0.261
CS1	Equal variances assumed	0.204	0.651	1.278	1454	0.201	0.058	0.045	-0.031	0.146
	Equal variances not assumed			1.278	1453.066	0.201	0.058	0.045	-0.031	0.146
CS2	Equal variances assumed	0.025	0.875	0.317	1454	0.752	0.014	0.043	-0.071	0.099
	Equal variances not assumed			0.317	1453.760	0.752	0.014	0.043	-0.071	0.099
CS3	Equal variances assumed	0.090	0.764	-0.569	1454	0.569	-0.025	0.043	-0.110	0.060
	Equal variances not assumed			-0.569	1452.483	0.569	-0.025	0.043	-0.110	0.060
CS4	Equal variances assumed	0.202	0.653	-0.641	1454	0.521	-0.030	0.047	-0.123	0.062
	Equal variances not assumed			-0.641	1453.311	0.521	-0.030	0.047	-0.123	0.062
CS5	Equal variances assumed	5.667	0.017	2.882	1454	0.004	0.181	0.063	0.058	0.305
	Equal variances not assumed			2.882	1453.120	0.004	0.181	0.063	0.058	0.305
CL1	Equal variances assumed	0.435	0.510	1.138	1454	0.255	0.056	0.049	-0.041	0.153
	Equal variances not assumed			1.138	1453.650	0.255	0.056	0.049	-0.041	0.153
CL2	Equal variances assumed	0.743	0.389	3.008	1454	0.003	0.163	0.054	0.057	0.270
	Equal variances not assumed			3.008	1452.908	0.003	0.163	0.054	0.057	0.270
CL3	Equal variances assumed	0.758	0.384	1.546	1454	0.122	0.073	0.047	-0.020	0.165
	Equal variances not assumed			1.546	1453.849	0.122	0.073	0.047	-0.020	0.165
CL4	Equal variances assumed	1.680	0.195	0.169	1454	0.866	0.008	0.049	-0.088	0.104
	Equal variances not assumed			0.169	1449.243	0.866	0.008	0.049	-0.088	0.104
CL5	Equal variances assumed	0.595	0.441	1.094	1454	0.274	0.056	0.051	-0.045	0.157
	Equal variances not assumed			1.094	1452.093	0.274	0.056	0.051	-0.045	0.157
ISL1	Equal variances assumed	0.569	0.451	-0.284	1454	0.777	-0.015	0.053	-0.120	0.089
	Equal variances not assumed			-0.284	1451.279	0.777	-0.015	0.053	-0.120	0.089
ISL2	Equal variances assumed	0.103	0.748	-0.448	1454	0.655	-0.022	0.049	-0.118	0.074
	Equal variances not assumed			-0.448	1451.932	0.655	-0.022	0.049	-0.118	0.074

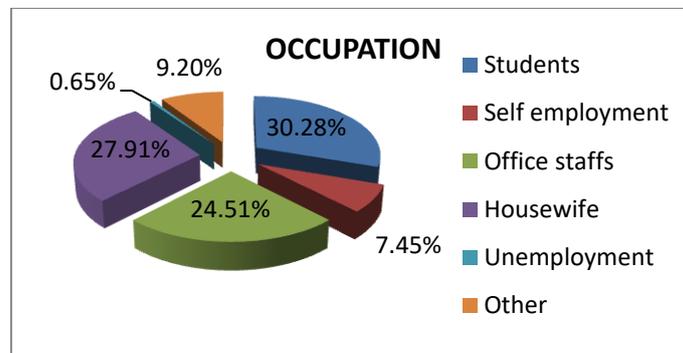
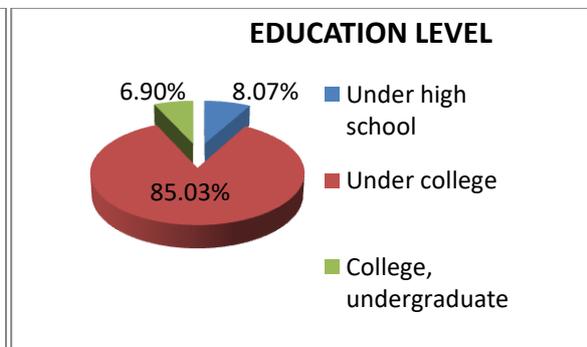
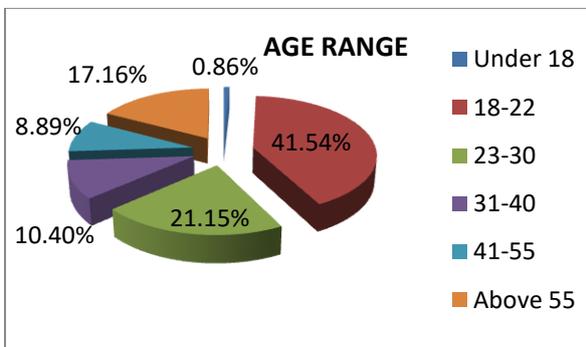
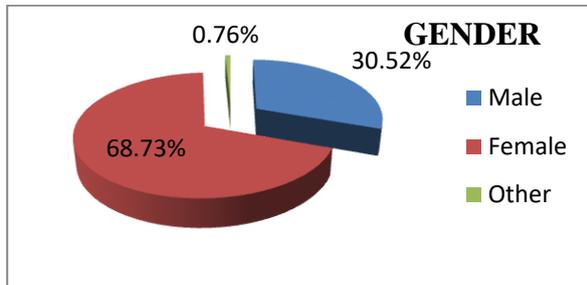
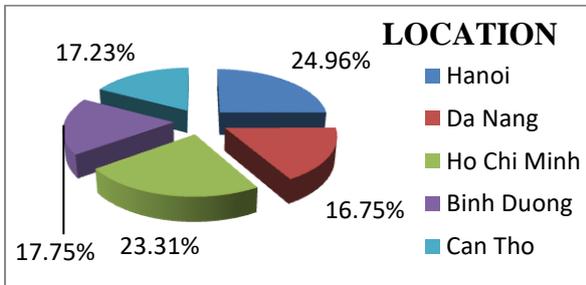
ISL3	Equal variances assumed	0.290	0.591	-1.348	1454	0.178	-0.066	0.049	-0.162	0.030
	Equal variances not assumed			-1.348	1453.739	0.178	-0.066	0.049	-0.162	0.030
ISL4	Equal variances assumed	0.147	0.701	-1.781	1454	0.075	-0.088	0.049	-0.185	0.009
	Equal variances not assumed			-1.781	1453.984	0.075	-0.088	0.049	-0.185	0.009
ISL5	Equal variances assumed	9.079	0.003	-2.541	1454	0.011	-0.121	0.048	-0.214	-0.028
	Equal variances not assumed			-2.541	1451.712	0.011	-0.121	0.048	-0.214	-0.028
ISL6	Equal variances assumed	0.551	0.458	-0.541	1454	0.589	-0.027	0.051	-0.127	0.072
	Equal variances not assumed			-0.541	1451.014	0.589	-0.027	0.051	-0.127	0.072
ISL7	Equal variances assumed	3.769	0.052	-0.574	1454	0.566	-0.027	0.048	-0.121	0.066
	Equal variances not assumed			-0.574	1438.059	0.566	-0.027	0.048	-0.121	0.066
SQ1	Equal variances assumed	1.540	0.215	2.396	1454	0.017	0.115	0.048	0.021	0.210
	Equal variances not assumed			2.396	1453.856	0.017	0.115	0.048	0.021	0.210
SQ2	Equal variances assumed	1.202	0.273	2.498	1454	0.013	0.114	0.046	0.024	0.204
	Equal variances not assumed			2.498	1453.458	0.013	0.114	0.046	0.024	0.204
SQ3	Equal variances assumed	0.332	0.565	0.063	1454	0.950	0.003	0.044	-0.083	0.089
	Equal variances not assumed			0.063	1452.934	0.950	0.003	0.044	-0.083	0.089
SQ4	Equal variances assumed	0.036	0.849	0.317	1454	0.751	0.015	0.048	-0.078	0.109
	Equal variances not assumed			0.317	1453.844	0.751	0.015	0.048	-0.078	0.109
SQ5	Equal variances assumed	0.155	0.694	0.634	1454	0.526	0.030	0.048	-0.063	0.124
	Equal variances not assumed			0.634	1453.882	0.526	0.030	0.048	-0.063	0.124
SQ6	Equal variances assumed	1.319	0.251	1.250	1454	0.211	0.059	0.047	-0.034	0.152
	Equal variances not assumed			1.250	1452.932	0.211	0.059	0.047	-0.034	0.152
ESQ1	Equal variances assumed	2.857	0.091	0.428	1454	0.668	0.022	0.051	-0.079	0.123
	Equal variances not assumed			0.428	1452.144	0.668	0.022	0.051	-0.079	0.123
ESQ2	Equal variances assumed	0.609	0.435	1.357	1454	0.175	0.073	0.054	-0.032	0.178
	Equal variances not assumed			1.357	1453.881	0.175	0.073	0.054	-0.032	0.178
ESQ3	Equal variances assumed	0.978	0.323	0.166	1454	0.868	0.008	0.050	-0.089	0.106
	Equal variances not assumed			0.166	1452.940	0.868	0.008	0.050	-0.089	0.106
ESQ4	Equal variances assumed	0.325	0.569	0.740	1454	0.459	0.037	0.050	-0.061	0.135
	Equal variances not assumed			0.740	1452.896	0.459	0.037	0.050	-0.061	0.135
ESQ5	Equal variances assumed	0.010	0.921	1.572	1454	0.116	0.077	0.049	-0.019	0.173
	Equal variances not assumed			1.572	1453.856	0.116	0.077	0.049	-0.019	0.173
ESQ6	Equal variances assumed	0.864	0.353	0.987	1454	0.324	0.049	0.050	-0.049	0.148
	Equal variances not assumed			0.987	1453.616	0.324	0.049	0.050	-0.049	0.148
ESQ7	Equal variances assumed	0.513	0.474	-0.295	1454	0.768	-0.015	0.051	-0.116	0.085
	Equal variances not assumed			-0.295	1453.210	0.768	-0.015	0.051	-0.116	0.085
ESQ8	Equal variances assumed	0.491	0.484	-0.678	1454	0.498	-0.033	0.049	-0.128	0.062
	Equal variances not assumed			-0.678	1450.699	0.498	-0.033	0.049	-0.128	0.062
ESQ9	Equal variances assumed	1.015	0.314	-1.538	1454	0.124	-0.074	0.048	-0.169	0.020
	Equal variances not assumed			-1.538	1450.551	0.124	-0.074	0.048	-0.169	0.020
ESQ10	Equal variances assumed	3.984	0.046	0.252	1454	0.801	0.012	0.049	-0.084	0.109
	Equal variances not assumed			0.252	1445.371	0.801	0.012	0.049	-0.084	0.109
PROQ1	Equal variances assumed	0.531	0.466	-1.350	1454	0.177	-0.063	0.047	-0.155	0.029
	Equal variances not assumed			-1.350	1453.171	0.177	-0.063	0.047	-0.155	0.029
PROQ2	Equal variances assumed	0.993	0.319	-0.709	1454	0.479	-0.032	0.045	-0.119	0.056
	Equal variances not assumed			-0.709	1453.694	0.479	-0.032	0.045	-0.119	0.056
PROQ3	Equal variances assumed	2.283	0.131	-0.875	1454	0.382	-0.038	0.044	-0.125	0.048
	Equal variances not assumed			-0.875	1451.641	0.382	-0.038	0.044	-0.125	0.048
PROQ4	Equal variances assumed	1.616	0.204	-0.490	1454	0.624	-0.022	0.045	-0.110	0.066
	Equal variances not assumed			-0.490	1453.373	0.624	-0.022	0.045	-0.110	0.066
PRICE1	Equal variances assumed	0.186	0.666	-0.782	1454	0.434	-0.037	0.047	-0.130	0.056
	Equal variances not assumed			-0.782	1452.335	0.434	-0.037	0.047	-0.130	0.056
PRICE2	Equal variances assumed	0.005	0.944	-0.909	1454	0.364	-0.048	0.053	-0.152	0.056
	Equal variances not assumed			-0.909	1453.990	0.364	-0.048	0.053	-0.152	0.056
PRICE3	Equal variances assumed	0.008	0.930	-1.272	1454	0.203	-0.059	0.046	-0.150	0.032
	Equal variances not assumed			-1.272	1453.486	0.203	-0.059	0.046	-0.150	0.032
CUSER1	Equal variances assumed	2.977	0.085	0.875	1454	0.382	0.049	0.057	-0.061	0.160
	Equal variances not assumed			0.875	1452.168	0.382	0.049	0.057	-0.061	0.160

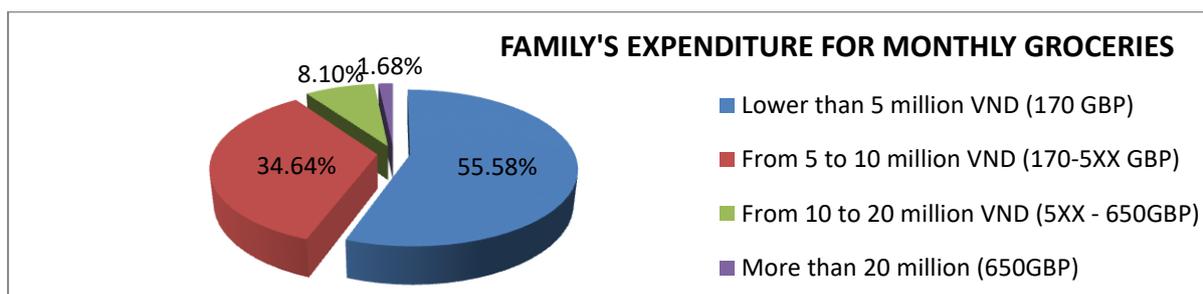
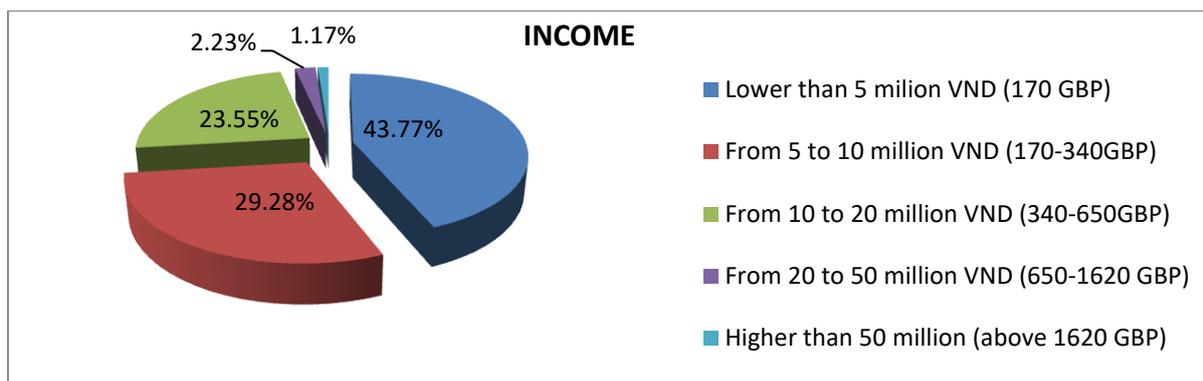
CUSER2	Equal variances assumed	0.040	0.842	-4.531	1454	0.000	-0.254	0.056	-0.364	-0.144
	Equal variances not assumed			-4.531	1453.977	0.000	-0.254	0.056	-0.364	-0.144
CUSER3	Equal variances assumed	3.012	0.083	0.462	1454	0.644	0.025	0.054	-0.080	0.130
	Equal variances not assumed			0.462	1450.344	0.644	0.025	0.054	-0.080	0.130
CUSER4	Equal variances assumed	0.026	0.873	-0.725	1454	0.468	-0.036	0.049	-0.132	0.061
	Equal variances not assumed			-0.725	1453.698	0.468	-0.036	0.049	-0.132	0.061
CUSER5	Equal variances assumed	4.047	0.044	-1.616	1454	0.106	-0.084	0.052	-0.186	0.018
	Equal variances not assumed			-1.616	1453.419	0.106	-0.084	0.052	-0.186	0.018
CUSER6	Equal variances assumed	0.466	0.495	-1.736	1454	0.083	-0.093	0.054	-0.199	0.012
	Equal variances not assumed			-1.736	1453.991	0.083	-0.093	0.054	-0.199	0.012
CUSER7	Equal variances assumed	0.369	0.544	-1.497	1454	0.135	-0.080	0.053	-0.184	0.025
	Equal variances not assumed			-1.497	1453.895	0.135	-0.080	0.053	-0.184	0.025
CUSER8	Equal variances assumed	1.620	0.203	-0.760	1454	0.448	-0.041	0.054	-0.148	0.065
	Equal variances not assumed			-0.760	1450.809	0.448	-0.041	0.054	-0.148	0.065
CUSER9	Equal variances assumed	1.926	0.165	-1.089	1454	0.276	-0.056	0.052	-0.158	0.045
	Equal variances not assumed			-1.089	1452.606	0.276	-0.056	0.052	-0.158	0.045
CUSER10	Equal variances assumed	0.011	0.918	0.924	1454	0.356	0.048	0.052	-0.054	0.150
	Equal variances not assumed			0.924	1453.925	0.356	0.048	0.052	-0.054	0.150
CUEX1	Equal variances assumed	7.772	0.005	-0.059	1454	0.953	-0.003	0.047	-0.095	0.089
	Equal variances not assumed			-0.059	1437.836	0.953	-0.003	0.047	-0.095	0.089
CUEX2	Equal variances assumed	0.826	0.364	-1.920	1454	0.055	-0.092	0.048	-0.186	0.002
	Equal variances not assumed			-1.920	1451.732	0.055	-0.092	0.048	-0.186	0.002
CUEX3	Equal variances assumed	0.064	0.800	-1.773	1454	0.076	-0.080	0.045	-0.168	0.008
	Equal variances not assumed			-1.773	1451.857	0.076	-0.080	0.045	-0.168	0.008
CUEX4	Equal variances assumed	0.658	0.417	-0.721	1454	0.471	-0.036	0.050	-0.133	0.062
	Equal variances not assumed			-0.721	1450.754	0.471	-0.036	0.050	-0.133	0.062
RBEX1	Equal variances assumed	3.396	0.066	1.847	1454	0.065	0.092	0.050	-0.006	0.190
	Equal variances not assumed			1.847	1446.559	0.065	0.092	0.050	-0.006	0.190
RBEX2	Equal variances assumed	0.461	0.497	-0.029	1454	0.977	-0.001	0.047	-0.093	0.091
	Equal variances not assumed			-0.029	1453.929	0.977	-0.001	0.047	-0.093	0.091
RBEX3	Equal variances assumed	0.003	0.958	0.607	1454	0.544	0.032	0.052	-0.071	0.134
	Equal variances not assumed			0.607	1453.881	0.544	0.032	0.052	-0.071	0.134
RBEX4	Equal variances assumed	1.356	0.244	0.550	1454	0.583	0.026	0.047	-0.067	0.119
	Equal variances not assumed			0.550	1451.469	0.583	0.026	0.047	-0.067	0.119
RBEX5	Equal variances assumed	0.257	0.612	0.356	1454	0.722	0.016	0.046	-0.074	0.107
	Equal variances not assumed			0.356	1453.608	0.722	0.016	0.046	-0.074	0.107
RBEX6	Equal variances assumed	1.198	0.274	-0.660	1454	0.509	-0.036	0.054	-0.142	0.070
	Equal variances not assumed			-0.660	1453.901	0.509	-0.036	0.054	-0.142	0.070
STIMA1	Equal variances assumed	2.362	0.125	-0.781	1454	0.435	-0.036	0.046	-0.125	0.054
	Equal variances not assumed			-0.781	1446.242	0.435	-0.036	0.046	-0.125	0.054
STIMA2	Equal variances assumed	0.000	0.995	-1.570	1454	0.117	-0.076	0.048	-0.170	0.019
	Equal variances not assumed			-1.570	1453.802	0.117	-0.076	0.048	-0.170	0.019
STIMA3	Equal variances assumed	0.646	0.422	-1.762	1454	0.078	-0.081	0.046	-0.171	0.009
	Equal variances not assumed			-1.762	1453.930	0.078	-0.081	0.046	-0.171	0.009
STIMA4	Equal variances assumed	0.014	0.907	-0.809	1454	0.419	-0.037	0.046	-0.127	0.053
	Equal variances not assumed			-0.809	1452.149	0.419	-0.037	0.046	-0.127	0.053
STIMA5	Equal variances assumed	0.164	0.685	-1.225	1454	0.221	-0.058	0.047	-0.150	0.035
	Equal variances not assumed			-1.225	1453.674	0.221	-0.058	0.047	-0.150	0.035
STIMA6	Equal variances assumed	1.113	0.292	0.331	1454	0.741	0.027	0.083	-0.135	0.190
	Equal variances not assumed			0.331	976.424	0.741	0.027	0.083	-0.135	0.190
STIMA7	Equal variances assumed	0.000	0.989	-1.220	1454	0.223	-0.056	0.046	-0.147	0.034
	Equal variances not assumed			-1.220	1452.561	0.223	-0.056	0.046	-0.147	0.034
COIMA1	Equal variances assumed	0.917	0.338	0.581	1454	0.561	0.026	0.045	-0.062	0.114
	Equal variances not assumed			0.581	1453.911	0.561	0.026	0.045	-0.062	0.114
COIMA2	Equal variances assumed	0.000	0.989	-0.031	1454	0.976	-0.001	0.045	-0.089	0.086
	Equal variances not assumed			-0.031	1450.589	0.976	-0.001	0.045	-0.089	0.086
COIMA3	Equal variances assumed	0.018	0.894	0.178	1454	0.859	0.008	0.046	-0.082	0.099
	Equal variances not assumed			0.178	1453.986	0.859	0.008	0.046	-0.082	0.099

CSR1	Equal variances assumed	0.082	0.774	-0.388	1454	0.698	-0.018	0.046	-0.108	0.072
	Equal variances not assumed			-0.388	1453.656	0.698	-0.018	0.046	-0.108	0.072
CSR2	Equal variances assumed	0.258	0.611	-0.176	1454	0.860	-0.008	0.047	-0.100	0.083
	Equal variances not assumed			-0.176	1453.853	0.860	-0.008	0.047	-0.100	0.083
CSR3	Equal variances assumed	0.122	0.727	-0.464	1454	0.642	-0.021	0.044	-0.108	0.066
	Equal variances not assumed			-0.464	1453.971	0.642	-0.021	0.044	-0.108	0.066
CSR4	Equal variances assumed	8.450	0.004	-1.535	1454	0.125	-0.069	0.045	-0.156	0.019
	Equal variances not assumed			-1.535	1448.714	0.125	-0.069	0.045	-0.156	0.019
CSR5	Equal variances assumed	0.048	0.827	-0.949	1454	0.343	-0.041	0.043	-0.126	0.044
	Equal variances not assumed			-0.949	1453.243	0.343	-0.041	0.043	-0.126	0.044
CSR6	Equal variances assumed	5.621	0.018	-1.089	1454	0.276	-0.051	0.047	-0.142	0.041
	Equal variances not assumed			-1.089	1450.275	0.276	-0.051	0.047	-0.142	0.041
TRUST1	Equal variances assumed	0.082	0.774	0.764	1454	0.445	0.036	0.047	-0.056	0.127
	Equal variances not assumed			0.764	1452.531	0.445	0.036	0.047	-0.056	0.127
TRUST2	Equal variances assumed	1.366	0.243	-0.537	1454	0.591	-0.023	0.043	-0.109	0.062
	Equal variances not assumed			-0.537	1453.912	0.591	-0.023	0.043	-0.109	0.062
TRUST3	Equal variances assumed	0.436	0.509	-0.301	1454	0.764	-0.014	0.046	-0.103	0.076
	Equal variances not assumed			-0.301	1453.761	0.764	-0.014	0.046	-0.103	0.076
TRUST4	Equal variances assumed	1.236	0.266	-0.503	1454	0.615	-0.023	0.046	-0.114	0.068
	Equal variances not assumed			-0.503	1453.827	0.615	-0.023	0.046	-0.114	0.068
HABIT1	Equal variances assumed	0.177	0.674	0.435	1454	0.664	0.022	0.051	-0.077	0.121
	Equal variances not assumed			0.435	1452.970	0.664	0.022	0.051	-0.077	0.121
HABIT2	Equal variances assumed	1.052	0.305	0.562	1454	0.574	0.027	0.049	-0.068	0.123
	Equal variances not assumed			0.562	1452.153	0.574	0.027	0.049	-0.068	0.123
HABIT3	Equal variances assumed	0.579	0.447	0.228	1454	0.819	0.011	0.048	-0.083	0.105
	Equal variances not assumed			0.228	1453.479	0.819	0.011	0.048	-0.083	0.105
STAC1	Equal variances assumed	5.340	0.021	3.069	1454	0.002	0.155	0.051	0.056	0.254
	Equal variances not assumed			3.069	1448.267	0.002	0.155	0.051	0.056	0.254
STAC2	Equal variances assumed	0.013	0.910	1.231	1454	0.218	0.060	0.049	-0.036	0.157
	Equal variances not assumed			1.231	1453.754	0.218	0.060	0.049	-0.036	0.157
STAC3	Equal variances assumed	0.367	0.545	1.372	1454	0.170	0.067	0.049	-0.029	0.164
	Equal variances not assumed			1.372	1453.246	0.170	0.067	0.049	-0.029	0.164
ALA1	Equal variances assumed	0.371	0.543	1.626	1454	0.104	0.087	0.053	-0.018	0.191
	Equal variances not assumed			1.626	1449.192	0.104	0.087	0.053	-0.018	0.191
ALA2	Equal variances assumed	0.669	0.414	1.405	1454	0.160	0.071	0.051	-0.028	0.171
	Equal variances not assumed			1.405	1450.032	0.160	0.071	0.051	-0.028	0.171
ALA3	Equal variances assumed	0.171	0.679	1.927	1454	0.054	0.104	0.054	-0.002	0.211
	Equal variances not assumed			1.927	1452.587	0.054	0.104	0.054	-0.002	0.211
ALA4	Equal variances assumed	0.396	0.529	1.536	1454	0.125	0.082	0.054	-0.023	0.188
	Equal variances not assumed			1.536	1453.999	0.125	0.082	0.054	-0.023	0.188
SWC1	Equal variances assumed	0.107	0.743	-1.376	1454	0.169	-0.076	0.055	-0.183	0.032
	Equal variances not assumed			-1.376	1453.567	0.169	-0.076	0.055	-0.183	0.032
SWC2	Equal variances assumed	4.637	0.031	-0.888	1454	0.375	-0.051	0.057	-0.163	0.061
	Equal variances not assumed			-0.888	1448.192	0.375	-0.051	0.057	-0.163	0.061
SWC3	Equal variances assumed	1.434	0.231	0.281	1454	0.779	0.015	0.054	-0.090	0.121
	Equal variances not assumed			0.281	1451.601	0.779	0.015	0.054	-0.090	0.121
SWC4	Equal variances assumed	1.754	0.186	-0.943	1454	0.346	-0.052	0.055	-0.161	0.056
	Equal variances not assumed			-0.943	1447.757	0.346	-0.052	0.055	-0.161	0.056
SWC5	Equal variances assumed	0.227	0.634	-1.415	1454	0.157	-0.080	0.056	-0.190	0.031
	Equal variances not assumed			-1.415	1452.241	0.157	-0.080	0.056	-0.190	0.031
SWC6	Equal variances assumed	0.055	0.815	-1.034	1454	0.301	-0.058	0.056	-0.167	0.052
	Equal variances not assumed			-1.034	1453.554	0.301	-0.058	0.056	-0.167	0.052
LPRO1	Equal variances assumed	0.022	0.881	0.348	1454	0.728	0.018	0.051	-0.083	0.118
	Equal variances not assumed			0.348	1453.859	0.728	0.018	0.051	-0.083	0.118
LPRO2	Equal variances assumed	2.626	0.105	0.559	1454	0.576	0.027	0.049	-0.069	0.124
	Equal variances not assumed			0.559	1450.758	0.576	0.027	0.049	-0.069	0.124
LPRO3	Equal variances assumed	1.205	0.272	1.412	1454	0.158	0.070	0.050	-0.027	0.167
	Equal variances not assumed			1.412	1451.670	0.158	0.070	0.050	-0.027	0.167

LPRO4	Equal variances assumed	0.704	0.402	-0.275	1454	0.783	-0.014	0.050	-0.112	0.084
	Equal variances not assumed			-0.275	1453.286	0.783	-0.014	0.050	-0.112	0.084
LPRO5	Equal variances assumed	2.404	0.121	-0.422	1454	0.673	-0.022	0.052	-0.124	0.080
	Equal variances not assumed			-0.422	1451.005	0.673	-0.022	0.052	-0.124	0.080
LPRO6	Equal variances assumed	5.606	0.018	-0.099	1454	0.921	-0.005	0.055	-0.114	0.103
	Equal variances not assumed			-0.099	1446.632	0.921	-0.005	0.055	-0.114	0.103
PROE1	Equal variances assumed	0.038	0.845	-0.781	1454	0.435	-0.036	0.046	-0.125	0.054
	Equal variances not assumed			-0.781	1453.913	0.435	-0.036	0.046	-0.125	0.054
PROE2	Equal variances assumed	0.072	0.788	0.059	1454	0.953	0.003	0.047	-0.089	0.094
	Equal variances not assumed			0.059	1453.909	0.953	0.003	0.047	-0.089	0.094
PROE3	Equal variances assumed	0.128	0.720	-0.847	1454	0.397	-0.040	0.047	-0.132	0.052
	Equal variances not assumed			-0.847	1453.952	0.397	-0.040	0.047	-0.132	0.052

Appendix 5.4 - Full pie-charts summarises all respondents' demographic information





Appendix 5.5 – The shopping behaviours of Vietnamese supermarket consumers

1. Overall, where do you prefer to go for grocery shopping?		
	Frequency	Percent
Supermarkets	1420	48.75
Traditional markets	1386	47.58
Others	107	3.67
Total	2913	100.00
2. How often do you go to traditional markets?		
	Frequency	Percent
Once a day	821	28.18
Twice a week	617	21.18
Three times a week	463	15.89
Once a month	339	11.64
Twice a month	256	8.79
Others	417	14.32
Total	2913	100.00
3. How often do you go to supermarkets?		
	Frequency	Percent
Once a day	164	5.63
Twice a week	612	21.01
Three times a week	216	7.42
Once a month	764	26.23
Twice a month	732	25.13
Others	425	14.59
Total	2913	100.00

4. Which supermarket do you usually go? (Please just choose one option)			
		Frequency	Percent
	Coopmart or BigC	1585	54.41
	Lotte Mart	398	13.66
	Vinmart	528	18.13
	AEON	268	9.20
	Others	134	4.60
	Total	2913	100.00
5. Do you have any loyalty cards from the supermarket which you have just chosen at Question 4?			
		Frequency	Percent
	Yes	1656	56.85
	No	1257	0.43
	Total	2913	100.00
6. How long have you used it?			
		Frequency	Percent
	I have no loyalty card	1242	42.64
	Less than 1 year	653	22.42
	1-3 years	665	22.83
	More than 3 years	353	12.12
	Total	2913	100.00
7. Do you think that you are loyal to the above chosen supermarket (question 4)?			
		Frequency	Percent
	Yes	1805	61.96
	No	1108	38.04
	Total	2913	100.00
8. How satisfied are you with the above chosen supermarket on a scale of 1 to 5? (1 means “very dissatisfied”, 5 means “very satisfied”)			
		Frequency	Percent
	1	26	0.89
	2	94	3.23
	3	936	32.13
	4	1495	51.32
	5	362	12.43
	Total	2913	100.00
9. How satisfied are you with the offered service quality by this supermarket on a scale of 1 to 5? (1 means “very dissatisfied”, 5 means “very satisfied”)			
		Frequency	Percent
	1	19	0.65
	2	131	4.50
	3	948	32.54
	4	1450	49.78
	5	365	12.53
	Total	2913	100.00
10. Do you think your favorite supermarkets meet your needs?			
		Frequency	Percent
	Yes	1004	34.47
	No	380	13.04
	Partly	1529	52.49
	Total	2913	100.00
11. If you are not satisfied with the service or the quality of the products at a supermarket, will you back to visit and shop there again?			
		Frequency	Percent
	Yes	1541	52.90
	No	1365	46.86
	Total	2913	100.00

12. Will you still stay with your favorite supermarket if you see an alternative attractiveness from other supermarkets?		
	Frequency	Percent
Yes	1468	50.39
No	1445	49.61
Total	2913	100.00
13. "I choose this supermarket's brand name because its good store image". Do you agree with the above statement?		
	Frequency	Percent
Yes	1699	58.32
No	1214	41.68
Total	2913	100.00
14. Do you think loyalty programs such as bonus points, discounts and gifts will affect your decision?		
	Frequency	Percent
Yes	2216	76.07
No	697	23.93
Total	2913	100.00
15. If other supermarkets offer appeal promotions or discounts, would you be ready to switch to them?		
	Frequency	Percent
Yes	2156	74.01
No	757	25.99
Total	2913	100.00
16. How many loyalty cards do you have for grocery shopping from different supermarkets?		
	Frequency	Percent
0	1056	36.25
1	777	26.67
2	655	22.49
3	322	11.05
More than 4	103	3.54
Total	2913	100.00
17. Suppose you are always loyal to specific supermarket A, if supermarket B opens a store near you or easier for you to get there and suppose that other factors meet your requirements, do you wish to switch to shop at supermarket B?		
	Frequency	Percent
Yes	2483	85.24
No	430	14.76
Total	2913	100.00
18. Does the supermarket's brand name affect your choices?		
	Frequency	Percent
Yes	2102	72.16
No	811	27.84
Total	2913	100.00
19. Suppose that there are two different supermarkets that you feel satisfied, all other factors are the same, one of these is a domestic brand name, another is foreign brand name, which one will you choose?		
	Frequency	Percent
Domestic brand name	1766	60.62
Foreign brand name	1147	39.38
Total	2913	100.00
20. Are you in charge with buying grocery products for the whole family or for yourself?		
	Frequency	Percent
The whole family	1390	47.72
Myself	1264	43.39
I am not in charge with buying grocery products	259	8.89
Total	2913	100.00

Appendix 5.6 – Internal consistency of all researched constructed before EFA

1. Internal consistency of customer perceived value (CPV)

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

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			CPV1	CPV2	CPV3	CPV4	CPV5	CPV6			
CPV1	3.57	0.887	1						0.525	0.831	0.819
CPV2	3.74	0.914	.508**	1					0.65		0.794
CPV3	3.71	0.87	.477**	.599**	1				0.667		0.791
CPV4	3.8	0.854	.380**	.529**	.543**	1			0.666		0.791
CPV5	3.69	0.89	.335**	.446**	.470**	.579**	1		0.617		0.801
CPV6	3.44	0.909	.302**	.332**	.374**	.427**	.476**	1	0.497		0.825

2. Internal consistency of customer satisfaction (CS)

Items	Mean	Std. Deviation	Inter-item correlations					Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			CS1	CS2	CS3	CS4	CS5			
CS1	3.08	0.889	1					0.594	0.659	0.527
CS2	3.42	0.847	.616**	1				0.592		0.534
CS3	3.53	0.844	.542**	.649**	1			0.567		0.545
CS4	3.45	0.901	.447**	.505**	.526**	1		0.529		0.556
CS5	2.28	1.268	.093**	-0.03	-0.04	.068**	1	0.032		0.827

3. Internal consistency of customer loyalty (CL)

Items	Mean	Std. Deviation	Inter-item correlations					Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			CL1	CL2	CL3	CL4	CL5			
CL1	3.46	0.95	1					0.587	0.821	0.794
CL2	2.88	1.063	.403**	1				0.517		0.817
CL3	3.38	0.915	.485**	.442**	1			0.65		0.777
CL4	3.53	0.949	.498**	.381**	.588**	1		0.675		0.769
CL5	3.39	0.995	.470**	.437**	.507**	.623**	1	0.656		0.773

4. Internal consistency of in-store logistics (ISL)

Items	Mean	Std. Deviation	Inter-item correlations							Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			ISL1	ISL2	ISL3	ISL4	ISL5	ISL6	ISL7			
ISL1	3.59	1.021	1							0.598	.855	0.838
ISL2	3.74	0.953	.553**	1						0.627		0.833
ISL3	3.94	0.948	.507**	.519**	1					0.645		0.831
ISL4	3.97	0.935	.382**	.442**	.560**	1				0.623		0.834
ISL5	3.89	0.908	.408**	.428**	.464**	.529**	1			0.631		0.833
ISL6	3.76	0.986	.415**	.406**	.395**	.430**	.513**	1		0.606		0.836
ISL7	3.88	0.929	.398**	.425**	.405**	.431**	.456**	.547**	1	0.597		0.837

5. Internal consistency of service quality (SQ)

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			SQ1	SQ2	SQ3	SQ4	SQ5	SQ6			
SQ1	3.34	0.930	1						0.678	.876	0.855
SQ2	3.45	0.879	.679**	1					0.712		0.849
SQ3	3.63	0.848	.532**	.632**	1				0.667		0.857
SQ4	3.45	0.919	.533**	.541**	.522**	1			0.676		0.855
SQ5	3.69	0.908	.486**	.479**	.511**	.553**	1		0.683		0.854
SQ6	3.75	0.909	.473**	.485**	.466**	.540**	.685**	1	0.665		0.857

6. Internal consistency of e-service quality (ESQ)

Items	Mean	Std. Deviation	Inter-item correlations										Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted	
			ESQ 1	ESQ 2	ESQ 3	ESQ 4	ESQ 5	ESQ 6	ESQ 7	ESQ 8	ESQ 9	ESQ10				
ESQ1	3.19	0.993	1											0.633	.908	0.901
ESQ2	3.26	1.021	.634**	1										0.650		0.900
ESQ3	3.42	0.952	.552**	.556**	1									0.680		0.898
ESQ4	3.51	0.950	.452**	.484**	.548**	1								0.657		0.900
ESQ5	3.58	0.937	.436**	.476**	.521**	.575**	1							0.660		0.900
ESQ6	3.63	0.952	.433**	.527**	.508**	.526**	.594**	1						0.653		0.900
ESQ7	3.30	1.002	.457**	.407**	.452**	.438**	.455**	.419**	1					0.672		0.899
ESQ8	3.36	0.937	.441**	.439**	.472**	.473**	.461**	.456**	.733**	1				0.720		0.896
ESQ9	3.44	0.938	.444**	.429**	.483**	.453**	.469**	.461**	.607**	.682**	1			0.704		0.897
ESQ10	3.50	0.954	.395**	.406**	.451**	.466**	.443**	.462**	.541**	.633**	.670**	1		0.665		0.899

7. Internal consistency of product quality (PROQ)

Items	Mean	Std. Deviation	Inter-item correlations				Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			PROQ1	PROQ2	PROQ3	PROQ4			
PROQ1	3.88	0.910	1				0.599	.824	0.802
PROQ2	3.87	0.855	.650**	1			0.727		0.743
PROQ3	3.60	0.868	.468**	.598**	1		0.672		0.768
PROQ4	3.64	0.871	.405**	.522**	.605**	1	0.602		0.799

8. Internal consistency of price (PRICE)

Items	Mean	Std. Deviation	Inter-item correlations			Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			PRICE1	PRICE2	PRICE3			
PRICE1	3.65	0.906	1			0.651	.807	0.740
PRICE2	3.44	1.037	.572**	1		0.653		0.744
PRICE3	3.57	0.899	.592**	.593**	1	0.668		0.724

9. Internal consistency of customer service (CUSER)

Items	Mean	Std. Deviation	Inter-item correlations										Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted	
			CUSER1	2	3	4	5	6	7	8	9	10				
CUSER1	3.05	1.076	1											0.571	.884	0.876
CUSER2	3.48	1.060	.450**	1										0.622		0.872
CUSER3	3.31	1.014	.664**	.555**	1									0.679		0.868
CUSER4	3.36	0.970	.478**	.463**	.574**	1								0.630		0.872
CUSER5	3.79	0.986	.280**	.443**	.383**	.420**	1							0.539		0.878
CUSER6	3.61	1.042	.274**	.413**	.351**	.403**	.504**	1						0.591		0.875
CUSER7	3.58	0.980	.406**	.412**	.451**	.412**	.414**	.578**	1					0.642		0.871
CUSER8	3.45	1.044	.361**	.400**	.426**	.417**	.359**	.466**	.519**	1				0.643		0.871
CUSER9	3.41	1.008	.338**	.411**	.417**	.396**	.326**	.400**	.434**	.581**	1			0.617		0.873
CUSER10	3.48	1.008	.397**	.391**	.437**	.422**	.326**	.387**	.422**	.536**	.607**	1		0.619		0.873

10. Internal consistency of customer experience (CUEXP)

Items	Mean	Std. Deviation	Inter-item correlations				Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			CUEXP1	CUEXP2	CUEXP3	CUEXP4			
CUEXP1	3.59	0.894	1				0.691	.848	0.805
CUEXP2	3.63	0.910	.643**	1			0.727		0.789
CUEXP3	3.70	0.871	.645**	.666**	1		0.742		0.784
CUEXP4	3.70	0.940	.476**	.526**	.552**	1	0.591		0.848

11. Internal consistency of retail brand experience (RBEX)

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			RBEX1	RBEX2	RBEX3	RBEX4	RBEX5	RBEX6			
RBEX1	3.48	0.956	1						0.834	0.803	
RBEX2	3.59	0.894	.594**	1						0.797	
RBEX3	3.37	1.001	.474**	.510**	1					0.804	
RBEX4	3.59	0.909	.465**	.532**	.540**	1				0.798	
RBEX5	3.58	0.901	.500**	.502**	.529**	.576**	1			0.797	
RBEX6	3.06	1.042	.348**	.339**	.318**	.351**	.371**	1		0.439	0.844

12. Internal consistency of store image (STIMA)

Items	Mean	Std. Deviation	Inter-item correlations							Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			STIMA1	2	3	4	5	6	7			
STIMA1	3.54	0.889	1							.848	0.825	
STIMA2	3.47	0.926	.614**	1							0.823	
STIMA3	3.55	0.879	.561**	.561**	1						0.816	
STIMA4	3.67	0.891	.471**	.519**	.564**	1					0.823	
STIMA5	3.56	0.904	.428**	.436**	.475**	.498**	1				0.825	
STIMA6	3.60	1.281	.304**	.335**	.395**	.361**	.391**	1			0.860	
STIMA7	3.71	0.875	.471**	.428**	.520**	.477**	.568**	.412**	1		0.645	0.823

13. Internal consistency of corporate image (COIMA)

Items	Mean	Std. Deviation	Inter-item correlations			Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			COIMA1	COIMA2	COIMA3			
COIMA1	3.74	0.870	1			0.714	0.831	0.742
COIMA2	3.81	0.865	.720**	1		0.741		0.714
COIMA3	3.65	0.893	.555**	.590**	1	0.617		0.837

14. Internal consistency of corporate social responsibility (CSR)

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			CSR1	CSR2	CSR3	CSR4	CSR5	CSR6			
CSR1	3.55	0.879	1						0.691	.886	0.867
CSR2	3.48	0.898	.611**	1					0.662		0.872
CSR3	3.63	0.863	.594**	.595**	1				0.741		0.859
CSR4	3.65	0.864	.539**	.535**	.647**	1			0.724		0.862
CSR5	3.70	0.852	.558**	.485**	.597**	.626**	1		0.720		0.863
CSR6	3.71	0.893	.492**	.467**	.534**	.564**	.629**	1	0.659		0.873

15. Internal consistency of trust (TRUST)

Items	Mean	Std. Deviation	Inter-item correlations				Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			TRUST1	TRUST2	TRUST3	TRUST4			
TRUST1	3.61	0.902	1				0.766	.866	0.808
TRUST2	3.71	0.851	.758**	1			0.782		0.803
TRUST3	3.69	0.877	.642**	.709**	1		0.725		0.825
TRUST4	3.62	0.907	.559**	.523**	.527**	1	0.599		0.876

16. Internal consistency of habit (HABIT)

Items	Mean	Std. Deviation	Inter-item correlations			Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			HABIT1	HABIT2	HABIT3			
HABIT1	3.71	0.953	1			0.640	.820	0.785
HABIT2	3.65	0.937	.604**	1		0.708		0.716
HABIT3	3.67	0.925	.558**	.647**	1	0.672		0.753

17. Internal consistency of store accessibility (STAC)

Items	Mean	Std. Deviation	Inter-item correlations			Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			STAC1	STAC2	STAC3			
STAC1	3.76	1.356	1			0.590	.813	0.889
STAC2	3.82	0.940	.569**	1		0.751		0.680
STAC3	3.84	0.940	.550**	.801**	1	0.734		0.695

18. Internal consistency of alternative attractiveness (ALA)

Items	Mean	Std. Deviation	Inter-item correlations				Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			ALA1	ALA2	ALA3	ALA4			
ALA1	3.14	1.021	1				0.695	.866	0.838
ALA2	3.38	0.965	.619**	1			0.701		0.836
ALA3	3.19	1.026	.592**	.597**	1		0.729		0.824
ALA4	3.29	1.006	.604**	.609**	.692**	1	0.741		0.819

19. Internal consistency of switching costs (SWC)

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			SWC1	SWC2	SWC3	SWC4	SWC5	SWC6			
SWC1	3.04	1.063	1						0.640	.879	0.865
SWC2	2.95	1.102	.680**	1					0.724		0.851
SWC3	3.17	1.040	.526**	.617**	1				0.710		0.854
SWC4	3.24	1.062	.472**	.548**	.614**	1			0.709		0.854
SWC5	3.21	1.078	.461**	.531**	.558**	.629**	1		0.694		0.856
SWC6	3.33	1.054	.434**	.489**	.501**	.552**	.589**	1	0.636		0.866

20. Internal consistency of loyalty programs (LPRO)

Items	Mean	Std. Deviation	Inter-item correlations						Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			LPRO1	LPRO2	LPRO3	LPRO4	LPRO5	LPRO6			
LPRO1	3.59	0.982	1						0.668	.888	0.874
LPRO2	3.73	0.938	.671**	1					0.723		0.866
LPRO3	3.72	0.941	.604**	.709**	1				0.741		0.863
LPRO4	3.65	0.941	.561**	.626**	.677**	1			0.768		0.859
LPRO5	3.53	0.986	.502**	.488**	.549**	.620**	1		0.706		0.868
LPRO6	3.44	1.061	.411**	.443**	.461**	.593**	.690**	1	0.631		0.882

21. Internal consistency of promotion effects (PROE)

Items	Mean	Std. Deviation	Inter-item correlations			Corrected Item-Total Correlation	Cronbach's alpha	Cronbach's Alpha if Item Deleted
			PROE1	PROE2	PROE3			
PROE1	3.65	0.874	1			0.661	.847	0.836
PROE2	3.79	0.896	.639**	1		0.762		0.738
PROE3	3.81	0.894	.585**	.717**	1	0.720		0.780

Appendix 5.7- KMO and Bartlett's Test- Communalities (EFA)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.966
Bartlett's Test of Sphericity	Approx. Chi-Square	105721.538
	df	1953
	Sig.	0

Communalities		
	Initial	Extraction
CPV2	0.497	0.623
CPV3	0.467	0.602
CPV4	0.431	0.495
CS1	0.479	0.566
CS2	0.572	0.709
CS3	0.535	0.595
CL3	0.438	0.493
CL4	0.544	0.735
CL5	0.491	0.556
ISL1	0.480	0.574
ISL2	0.437	0.575
ISL3	0.415	0.494
SQ4	0.468	0.497
SQ5	0.565	0.704
SQ6	0.569	0.682
ESQ4	0.444	0.526
ESQ5	0.518	0.643
ESQ6	0.493	0.565
ESQ7	0.613	0.684
ESQ8	0.650	0.826
ESQ9	0.543	0.588
PROQ1	0.527	0.559
PROQ2	0.591	0.809
PROQ3	0.479	0.500
PRICE1	0.548	0.623
PRICE2	0.487	0.649
PRICE3	0.556	0.608
CUSER1	0.496	0.645
CUSER3	0.550	0.706
CUEXP1	0.585	0.651
CUEXP2	0.567	0.677
CUEXP3	0.579	0.658
RBEX1	0.506	0.552
RBEX2	0.515	0.579
RBEX4	0.509	0.565
RBEX5	0.489	0.536
STIMA1	0.597	0.663
STIMA2	0.504	0.609
STIMA3	0.481	0.539
CSR3	0.549	0.624
CSR4	0.563	0.659
CSR5	0.520	0.592
TRUST1	0.684	0.765
TRUST2	0.688	0.788
TRUST3	0.603	0.646
HABIT1	0.523	0.574
HABIT2	0.532	0.706
HABIT3	0.534	0.612
STAC1	0.667	0.730
STAC2	0.728	0.827
STAC3	0.701	0.779
ALA2	0.459	0.534
ALA3	0.561	0.694
ALA4	0.563	0.705
SWC2	0.506	0.604
SWC3	0.514	0.681
SWC4	0.457	0.546
LPRO2	0.576	0.661
LPRO3	0.615	0.769

LPRO4	0.558	0.623
PROE1	0.540	0.578
PROE2	0.616	0.782
PROE3	0.578	0.663
Extraction Method: Principal Axis Factoring.		

Appendix 5.8 - Total Variance Explained (EFA)

Total Variance Explained							
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	21.243	33.718	33.718	20.881	33.145	33.145	9.209
2	3.098	4.918	38.636	2.733	4.339	37.484	10.622
3	2.422	3.845	42.481	2.111	3.351	40.834	10.098
4	1.931	3.065	45.546	1.575	2.500	43.334	10.424
5	1.735	2.754	48.300	1.427	2.266	45.600	5.398
6	1.663	2.639	50.939	1.285	2.040	47.639	10.500
7	1.485	2.357	53.296	1.132	1.797	49.436	3.374
8	1.352	2.146	55.442	1.003	1.593	51.029	11.408
9	1.292	2.051	57.493	0.920	1.460	52.489	10.644
10	1.287	1.916	59.410	0.867	1.376	53.865	11.436
11	1.273	1.782	61.191	0.760	1.206	55.071	12.226
12	1.265	1.720	62.911	0.713	1.132	56.203	11.375
13	1.247	1.578	64.489	0.678	1.076	57.279	14.268
14	1.235	1.554	66.043	0.634	1.007	58.287	13.655
15	1.189	1.548	67.591	0.607	0.964	59.251	14.068
16	1.176	1.452	69.044	0.552	0.876	60.127	12.544
17	1.135	1.342	70.385	0.495	0.785	60.912	14.347
18	1.102	1.316	71.701	0.456	0.724	61.636	12.698
19	1.094	1.294	72.995	0.433	0.687	62.323	13.459
20	1.047	1.263	74.259	0.417	0.662	62.985	9.087
21	1.022	1.094	75.353	0.325	0.515	63.500	13.718
22	0.921	0.986	76.339				
23	0.871	0.906	77.245				
24	0.743	0.861	78.106				
25	0.620	0.826	78.932				
26	0.504	0.800	79.731				
27	0.490	0.778	80.510				
28	0.484	0.769	81.279				
29	0.468	0.744	82.022				
30	0.465	0.738	82.760				
31	0.454	0.720	83.480				
32	0.447	0.709	84.189				
33	0.441	0.700	84.889				
34	0.417	0.662	85.552				
35	0.409	0.650	86.202				
36	0.402	0.638	86.839				
37	0.393	0.623	87.462				
38	0.384	0.609	88.072				
39	0.377	0.598	88.670				
40	0.374	0.594	89.264				
41	0.370	0.587	89.851				
42	0.364	0.577	90.429				
43	0.357	0.567	90.995				
44	0.347	0.552	91.547				

45	0.338	0.536	92.083				
46	0.332	0.527	92.610				
47	0.330	0.523	93.133				
48	0.323	0.512	93.646				
49	0.317	0.503	94.149				
50	0.309	0.490	94.639				
51	0.303	0.480	95.119				
52	0.298	0.473	95.593				
53	0.294	0.466	96.059				
54	0.289	0.459	96.518				
55	0.284	0.451	96.969				
56	0.276	0.438	97.407				
57	0.270	0.429	97.836				
58	0.267	0.424	98.260				
59	0.253	0.402	98.663				
60	0.231	0.367	99.029				
61	0.228	0.362	99.392				
62	0.201	0.318	99.710				
63	0.183	0.290	100.000				

Extraction Method: Principal Axis Factoring.

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

Appendix 5.9 - Pattern matrix (EFA)

Pattern matrix																					
Cronbach's alpha	Factor																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
	STAC	ESQX1	LPRO	CPV	SWC	ISL	ALA	CL	PROE	HABIT	SQ	PRICE	CUEXP	TRUST	RBEX	CS	CSR	ESQX2	PROQ	CUSER	STIMA
	0.911	0.86	0.859	0.79	0.813	0.769	0.838	0.8	0.847	0.82	0.813	0.807	0.847	0.876	0.817	0.819	0.832	0.796	0.799	0.797	0.805
STAC2	0.914																				
STAC3	0.884																				
STAC1	0.841																				
ESQ8		0.961																			
ESQ7		0.771																			
ESQ9		0.647																			
LPRO3			0.919																		
LPRO2			0.797																		
LPRO4			0.728																		
CPV3				0.813																	
CPV2				0.785																	
CPV4				0.629																	
SWC3					0.871																
SWC4					0.743																
SWC2					0.708																
ISL2						0.804															
ISL1						0.659															
ISL3						0.646															
ALA4							0.831														
ALA3							0.826														
ALA2							0.724														
CL4								0.922													
CL5								0.685													
CL3								0.635													
PROE2									0.918												
PROE3									0.805												
PROE1									0.565												
HABIT2										0.914											

Extraction Method: Principal Axis Factoring.

Rotation Method: Promax with Kaiser Normalization.

a. Rotation converged in 9 iterations.

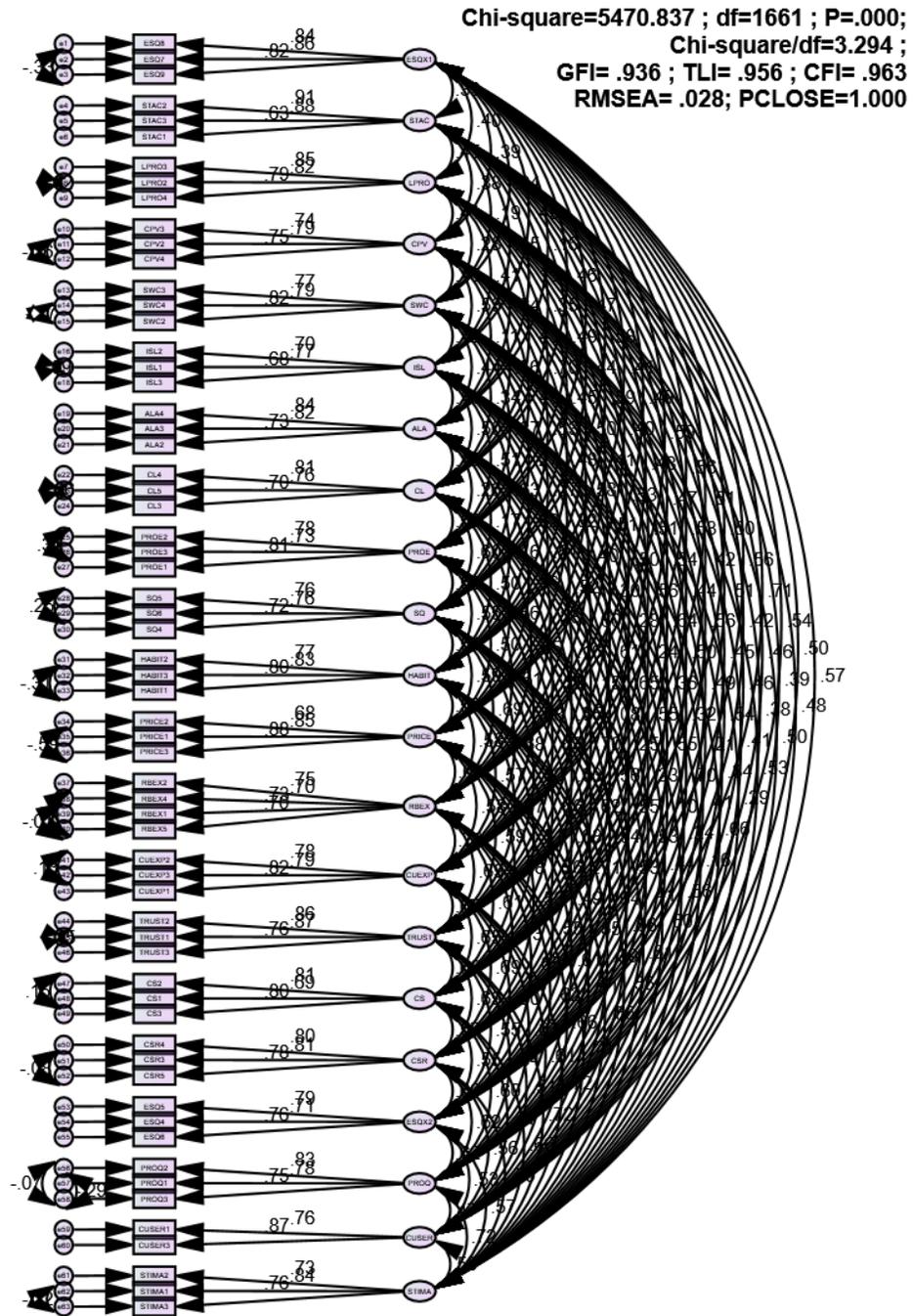
Appendix 5.10 – All measurement variables remained after EFA

	Factors and its variables
	Customer perceived value (CPV)
CPV2	Prices are fair
CPV3	Products are worthwhile
CPV4	Compared to the price we pay, we get reasonable quality
	Customer satisfaction (CS)
CS1	Complete service offered by a supermarket is significantly above expected
CS2	In general, my satisfaction level related to the supermarket that I have already dealt with is high
CS3	Assuming you view your entire experience with the supermarket, overall you are very satisfied with the supermarket
	Customer loyalty (CS)
CL3	I will say positive things about the retailers and recommend it to others
CL4	I would consider the supermarket my first choice to do shopping
CL5	I will always continue to choose the products of this grocery store instead others
	In-store logistics (ISL)
ISL1	In the supermarket, the shelves are well-stocked
ISL2	No problems when returning merchandise
ISL3	In the supermarket, there are enough shopping carts
	Service quality (SQ)
SQ4	Service employees at this store have good product knowledge
SQ5	Service employees at this store are willing to help customers
SQ6	Service employees at this store showed respect to me
	E-service quality 1 (ESQX2)
ESQ4	Organisation provides me with different options for payment, delivering and/or returning items
ESQ5	Organisation is truthful about its offerings, it has in stock the items it claims to have
ESQ6	Organisation offers a clear return policy and guarantee
	E-service quality (ESQX1)
ESQ7	Organisation's site loads its pages fast and easy
ESQ8	Organisation's site enables me to complete a transaction quickly
ESQ9	Organisation presents guarantee and privacy policy on its site
	Product quality (PROQ)
PROQ1	This store has a lot of variety
PROQ2	Products in this store are of consistent quality
PROQ3	Products available in this store are good workmanship

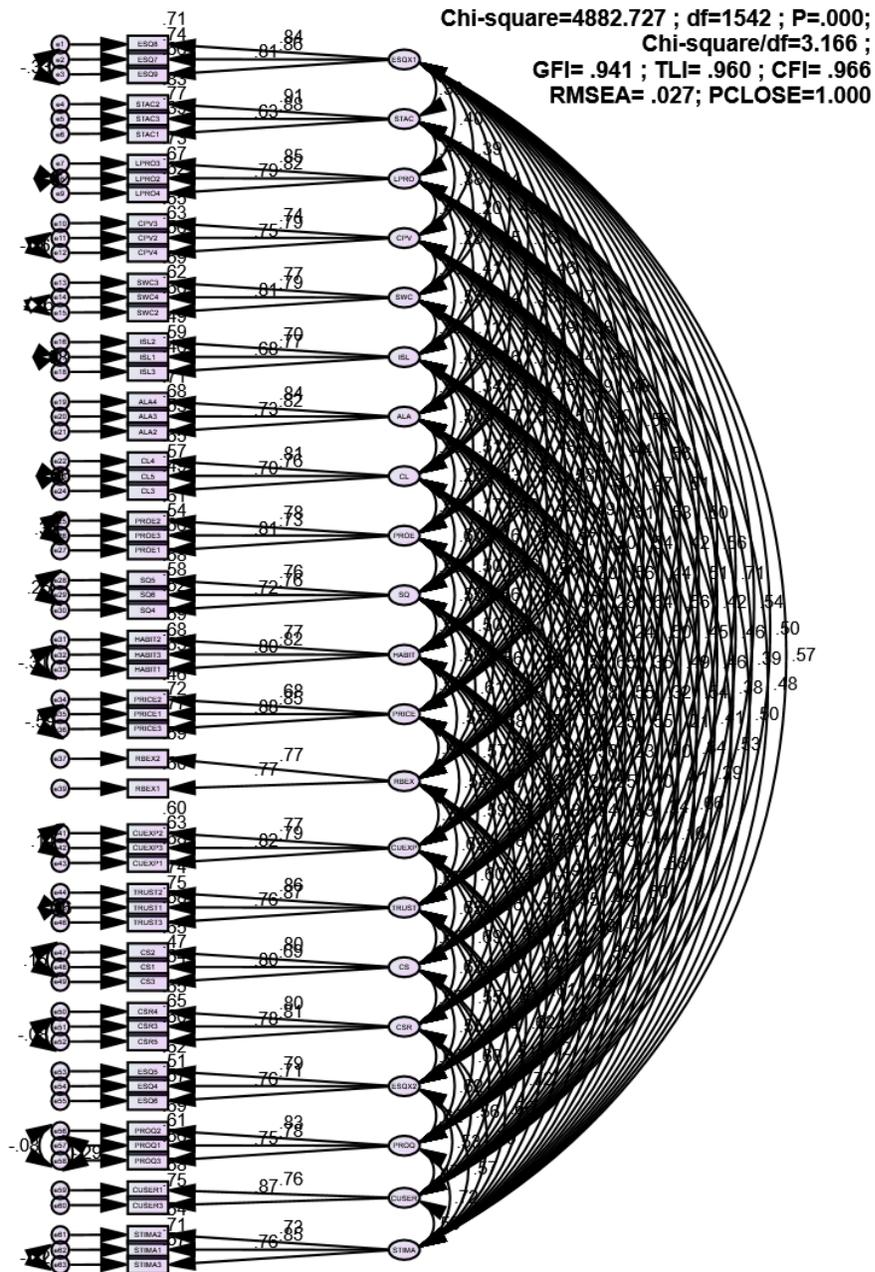
	Price
PRICE1	Goods at this store are reasonably priced
PRICE2	The prices of the products in this supermarket are cheaper than others
PRICE3	Goods at this store offer value for money
	Customer service
CUSER1	Having a short waiting time at the checkouts
CUSER3	Doing faster transactions without waiting customers
	Customer experience
CUSEXP1	The shopping experience is refreshing
CUSEXP2	The store has a welcoming atmosphere and the temperature inside the store is comfortable
CUSEXP3	The shopping experience made me relaxed and comfortable
	Retail brand experience
RBEXP1	When I think of excellence, I think of this retail brand name
RBEXP2	I feel good with this retail brand because of their simple and better structured bills
RBEXP4	Helping nature of salespersons at this retail brand name has built a better shopping experience
RBEXP5	I find events of this retail brand interesting in the sensory way
	Store image
STIMA1	The supermarket offers high-quality merchandise
STIMA2	All brands you planned to buy were available
STIMA3	Physical facilities are visually appealing
	Corporate social responsibility
CSR3	This supermarket treats its customer honestly
CSR4	This supermarket makes an effort to know customers' needs.
CSR5	This supermarket offers safety at work to its employees
	Trust
TRUST1	I trust this retailer
TRUST2	I consider that to shop in the stores of this retailer is a guarantee
TRUST3	I believe that this retailer is honest/sincere towards its consumers
	Habit
HABIT1	I have been doing for a long time (shopping at this supermarket)
HABIT2	I have no need to think about doing (shopping at this supermarket)
HABIT3	I do without thinking (getting used to know where is the products I need, and in many convenient ways)
	Store accessibility
STAC1	I can get to store X quickly
STAC2	I can get to store X without problems
STAC3	I can get to store easily

	Alternative attractiveness
ALA2	There are other good companies to choose from
ALA3	I need to change the place for shopping, there are other good department stores to choose from
ALA4	I would be more satisfied with the products and services of other department stores
	Switching costs
SWC2	Switching to other providers will bring psychological burden
SWC3	Search and evaluate the untested service department store costs you time and effort
SWC4	An uncertainty feeling is relative to the untested service department store
	Loyalty programs
LPRO2	Collecting points is entertaining
LPRO3	When I redeem my points, I am good at myself
LPRO4	I belong to a community of people who share the same values
	Promotion effects
PROE1	I find the promotional activities of this online supermarket to be very persuasive and positive
PROE2	My purchasing willingness arises from the promotional activities
PROE3	It is well worth going shopping during the period of a sales promotion

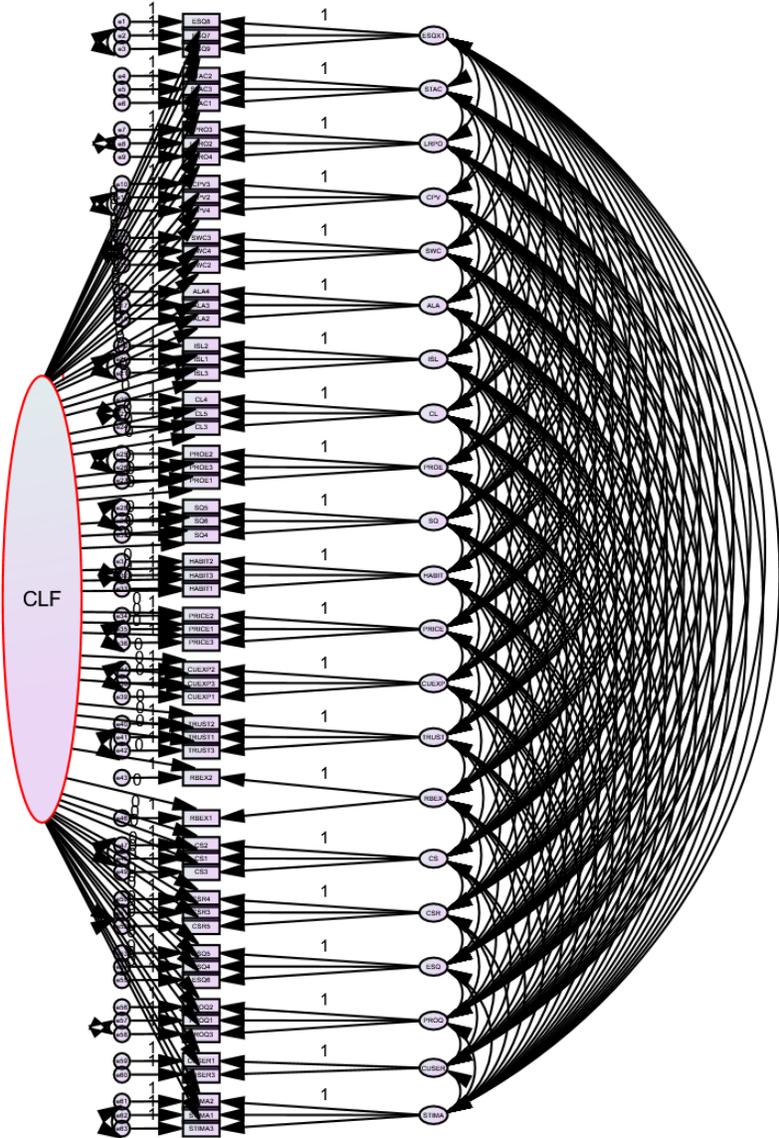
Appendix 6.1 - Results from CFA_2ndrun



Appendix 6.2 - The final CFAModel_Results from CFA_4thrun_after construct validity checking

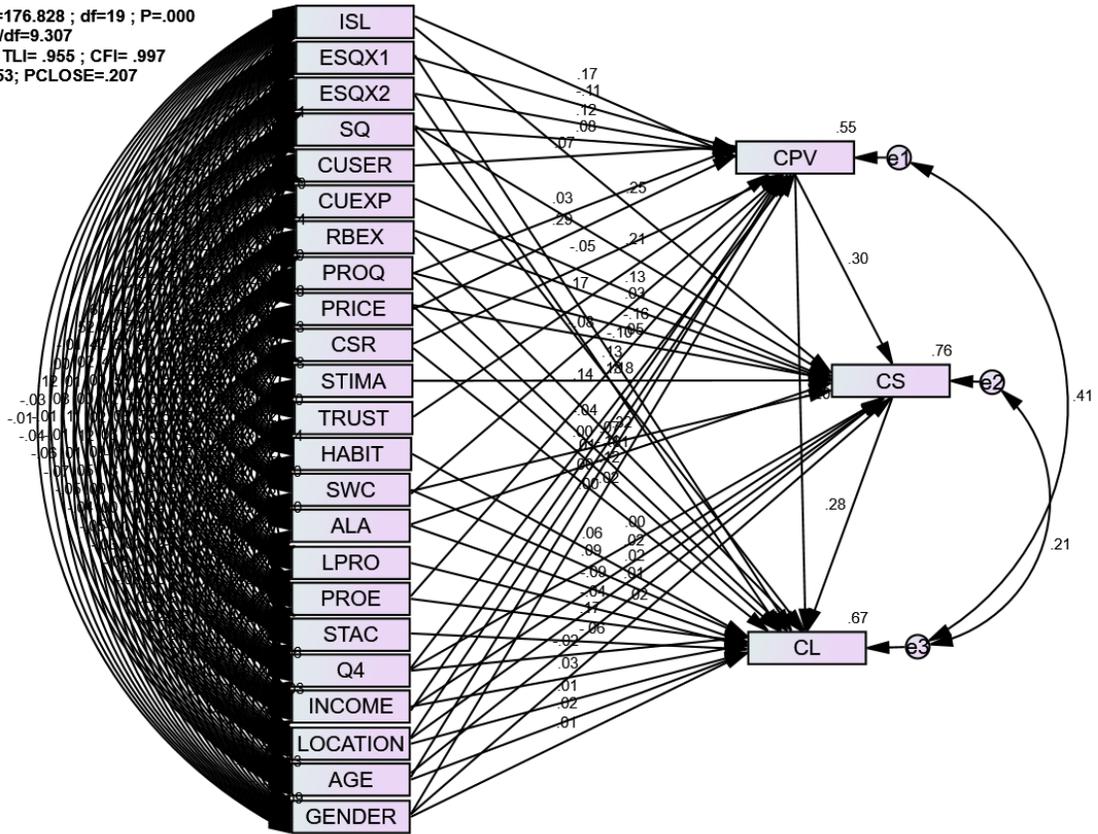


Appendix 6.3 - Common method bias testing



Appendix 6.4 - The initial SEM (SEM_1strun) and its results

Chi-square=176.828 ; df=19 ; P=.000
 ;Chi-square/df=9.307
 ;GFI= .995 ; TLI= .955 ; CFI= .997
 RMSEA= .053; PCLOSE=.207



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	332	176.828	19	0	9.307
Saturated model	351	0	0		
Independence model	26	60829.115	325	0	187.167

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	0.002	0.995	0.915	0.054
Saturated model	0	1		
Independence model	0.21	0.152	0.085	0.141

Baseline Comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	0.997	0.95	0.997	0.955	0.997
Saturated model	1	1	1	1	1
Independence model	0	0	0	0	0

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	0.058	0.058	0.058
Saturated model	0	0	0
Independence model	1	0	0

NCP

Model	NCP	LO 90	HI 90

Default model	157.828	118.947	204.18
Saturated model	0	0	0
Independence model	60504.115	59696.987	61317.53

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	0.061	0.054	0.041	0.07
Saturated model	0	0	0	0
Independence model	20.889	20.778	20.5	21.057

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0.053	0.046	0.061	0.207
Independence model	0.253	0.251	0.255	0

AIC

Model	AIC	BCC	BIC	CAIC
Default model	840.828	847.043	2825.172	3157.172
Saturated model	702	708.57	2799.906	3150.906
Independence model	60881.115	60881.601	61036.52	61062.52

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	0.289	0.275	0.305	0.291
Saturated model	0.241	0.241	0.241	0.243
Independence model	20.907	20.63	21.186	20.907

HOELTER

Model	HOELTER	HOELTER
	0.05	0.01
Default model	497	596
Independence model	18	19

Appendix 6.5 - SEM_2rdrun_Final

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	249	159.718	27	0	5.915
Saturated model	276	0	0		
Independence model	23	55899.123	253	0	220.945

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	0.003	0.995	0.952	0.097
Saturated model	0	1		
Independence model	0.222	0.154	0.077	0.141

Baseline Comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	0.997	0.973	0.998	0.978	0.998
Saturated model	1		1		1

Independence model	0	0	0	0	0
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Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	0.107	0.106	0.106
Saturated model	0	0	0
Independence model	1	0	0

NCP

Model	NCP	LO 90	HI 90
Default model	132.718	96.628	176.318
Saturated model	0	0	0
Independence model	55646.123	54872.365	56426.167

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	0.055	0.046	0.033	0.061
Saturated model	0	0	0	0
Independence model	19.196	19.109	18.844	19.377

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0.041	0.035	0.047	0.991
Independence model	0.275	0.273	0.277	0

AIC

Model	AIC	BCC	BIC	CAIC
Default model	657.718	661.857	2145.976	2394.976
Saturated model	552	556.587	2201.635	2477.635
Independence model	55945.123	55945.506	56082.593	56105.593

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	0.226	0.213	0.241	0.227
Saturated model	0.19	0.19	0.19	0.191
Independence model	19.212	18.946	19.48	19.212

HOELTER

Model	HOELTER	HOELTER
	0.05	0.01
Default model	732	857
Independence model	16	17

Appendix 6.6 - Summarising all hypothesis testing results

CUSTOMER PERCEIVED VALUE				
H20A	Good price offered positively affects customer perceived value	PRICE	0.295	Supported
H13A	In-store logistics have a strong and positive effect on customer perceived value	ISL	0.199	Supported
H25	Trust positively affects customer perceived value	TRUST	0.161	Supported
H19A	Promotion effects positively affect customer perceived value	PROE	0.124	Supported
H17B	E-service quality X2 (E-S-QUAL) has a significant positive effect on customer perceived value	ESQX2	0.114	Supported
H9A	Switching costs have a negative effect on customer perceived value	SWC	-0.081	Supported
H12A	There is a positive relationship between service quality and customer perceived value	SQ	0.061	Supported
H16	The higher customer service, the better customer perceived value	CUSER	0.057	Supported
H5A	People who choose different supermarkets for shopping have different customer perceived value	Q4	-0.041	Supported
H21A	Good product quality is positively associated with customer perceived value	PROQ		Not supported
H22A	Cooperate social responsibility is directly and positively associated with customer perceived value	CSR		Not supported
H1A	Income has a positive effect on customer perceived value	INCOME		Not supported
H2A	Location where people stay has a positive effect on customer perceived value	LOCATION		Not supported
H3A	Age positively affects customer perceived value	AGE		Not supported
H4A	Gender positively affects customer perceived value	GENDER		Not supported
H17A	E-service quality about X1 (W-S-QUAL) has a significant positive effect on customer perceived value	ESQX1		Significant but not supported
CUSTOMER SATISFACTION				
H7A	Customer perceived value has a positive influence on customer satisfaction	CPV	0.301	Supported
H13B	In-store logistics have a strong and positive effect on customer satisfaction	ISL	0.239	Supported
H12B	There is a positive relationship between service quality and customer satisfaction	SQ	0.214	Supported
H14	Store image is positively associated with customer satisfaction	STIMA	0.188	Supported
H6	Customer experience has a positive effect on customer satisfaction	CUEX	0.148	Supported
H21B	Good product quality is positively associated with customer satisfaction	PROQ	-0.144	Supported
H10A	High-perceived alternative attractiveness has a negative influence on customer satisfaction	ALA	-0.113	Supported
H9B	Switching costs have a positive effect on customer satisfaction	SWC	0.071	Supported
H20B	Good price offered positively affects customer satisfaction	PRICE	0.051	Supported
H1B	Income has a positive effect on customer satisfaction	INCOME	0.025	Supported
H2B	Location where people stay has a positive effect on customer satisfaction	LOCATION	0.024	Supported
H11A	Customer satisfaction is positively affected by retail brand experience	RBEX		Not supported
H3B	Age positively affects customer satisfaction	AGE		Not supported
H4B	Gender positively affects customer satisfaction	GENDER		Not supported
H5B	People who choose different supermarkets for shopping have different behavior on customer satisfaction	Q4		Not supported
CUSTOMER LOYALTY				
H11B	Customer loyalty is positively affected by retail brand experience	RBEX	0.306	Supported
H12C	Service quality positively affects customer loyalty.	SQ	0.179	Supported
H8	Customer satisfaction is directly and positively associated with customer loyalty	CS	0.178	Supported
H19B	Promotion has a positive effect on customer loyalty	PROE	0.141	Supported
H9C	High-perceived switching costs have a positive influence on customer loyalty	SWC	0.113	Supported
H17D	E-service quality X2 (E-S-QUAL) has a significant positive effect on customer loyalty	ESQX2	0.106	Supported
H10B	High-perceived alternative attractiveness has a negative influence on customer loyalty	ALA	-0.101	Supported
H20C	Good price offered positively affects customer loyalty	PRICE	0.069	Supported
H26	Habit positively affects customer loyalty	HABIT	0.057	Supported
H1C	Income has a positive effect on customer loyalty	INCOME	0.024	Supported
H7B	Customer perceived value has a direct positive impact on customer loyalty	CPV		Not supported
H22B	Cooperate social responsibility is directly and positively associated with customer loyalty	CSR		Not supported
H21C	Good product quality is positively associated with customer loyalty	PROQ		Not supported
H5C	People who choose different supermarkets for shopping have different behavior on customer loyalty	Q4		Not supported
H2C	Location where people stay has a positive effect on customer loyalty	LOCATION		Not supported
H3C	Age positively affects customer loyalty	AGE		Not supported
H4C	Gender positively affects customer loyalty	GENDER		Not supported
H17C	E-service quality X1 (W-S-QUAL) has a significant positive effect on customer loyalty	ESQX1		Significant but not supported
H15	Store accessibility positively affects customer loyalty	STAC		Significant but not supported
H18	Loyalty programs have a positive effect on customer loyalty	LPRO		Significant but not supported

Appendix 7.1- Comparison across groups for factors related to customer loyalty

Supermarket business model

Path Name	Coopmart or BigC Beta	Lotte Mart Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX2 → CL.	0.043	0.208***	-0.165	0.014	The positive relationship between CL and ESQX2 is stronger for Lotte Mart.
RBEX → CL.	0.326***	0.219***	0.107	0.088	The positive relationship between CL and RBEX is stronger for Coopmart or BigC.
PRICE → CL.	0.061**	0.158***	-0.096	0.055	The positive relationship between CL and PRICE is stronger for Lotte Mart.
ALA → CL.	-0.060***	-0.228***	0.168	0.000	The negative relationship between CL and ALA is stronger for Lotte Mart.

Path Name	Coopmart or BigC Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX2 → CL.	0.043	0.159***	-0.116	0.043	The positive relationship between CL and ESQX2 is stronger for Vinmart.
ALA → CL.	-0.060***	-0.172***	0.113	0.001	The negative relationship between CL and ALA is stronger for Vinmart.

Path Name	Lotte Mart Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CL.	0.158***	0.009	0.149	0.016	The positive relationship between CL and PRICE is stronger for Lotte Mart.

Path Name	Coopmart or BigC Beta	Aeon Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX2 → CL.	0.043	0.173*	-0.13	0.094	The positive relationship between CL and ESQX2 is stronger for Aeon.
PROE → CL.	0.170***	0.019	0.151	0.034	The positive relationship between CL and PROE is stronger for Coopmart or BigC.

GENDER

Path Name	MALE Beta	FEMALE Beta	Difference in Betas	P-Value for Difference	Interpretation
PROE → CL.	0.212***	0.110***	0.102	0.032	The positive relationship between CL and PROE is stronger for MALE.

INCOME

Path Name	Under 5 million VND Beta	From 5-10 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CL.	0.131***	0.284***	-0.154	0.011	The positive relationship between CL and SQ is stronger for From 5-10 million VND.
PRICE → CL.	0.111***	-0.029	0.139	0.001	The positive relationship between CL and PRICE is stronger for Under 5 million VND.

LOCATION

Path Name	HCM Beta	Hanoi Beta	Difference in Betas	P-Value for Difference	Interpretation
HABIT → CL.	0.108***	0.034	0.074	0.091	The positive relationship between CL and HABIT is stronger for HCM.
ESQX2 → CL.	0.158***	0.063	0.095	0.089	The positive relationship between CL and ESQX2 is stronger for HCM.
RBEX → CL.	0.238***	0.352***	-0.115	0.050	The positive relationship between CL and RBEX is stronger for Hanoi.

Path Name	HCM Beta	Da Nang Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CL.	0.268***	0.099	0.169	0.045	The positive relationship between CL and SQ is stronger for HCM.

AGE RANGES

Path Name	18-22 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CL.	0.105**	0.229***	-0.124	0.071	The positive relationship between CL and SQ is stronger for 23-30.

Path Name	18-22 Beta	41-55 Beta	Difference in Betas	P-Value for Difference	Interpretation
CS → CL.	0.304***	0.023	0.281	0.063	The positive relationship between CL and CS is stronger for 18-22.
SWC → CL.	0.090***	-0.001	0.091	0.092	The positive relationship between CL and SWC is stronger for 18-22.

PROE → CL.	0.112***	0.390***	-0.278	0.001	The positive relationship between CL and PROE is stronger for 41-55.
PRICE → CL.	0.050*	0.160*	-0.109	0.076	The positive relationship between CL and PRICE is stronger for 41-55.
SQ → CL.	0.105**	0.295**	-0.19	0.061	The positive relationship between CL and SQ is stronger for 41-55.

Path Name	23-30 Beta	above 55 Beta	Difference in Betas	P-Value for Difference	Interpretation
SWC → CL.	0.117***	0.234***	-0.117	0.011	The positive relationship between CL and SWC is stronger for above 55.

Path Name	23-30 Beta	31-40 Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CL.	0.084*	-0.051	-0.135	0.020	The positive relationship between CL and PRICE is stronger for 23-30.
ESQX2 → CL.	0.120**	-0.017	-0.137	0.089	The positive relationship between CL and ESQX2 is stronger for 23-30.

OCCUPATION

Path Name	Housewife Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	Interpretation
HABIT → CL.	0.024	0.105***	-0.081	0.052	The positive relationship between CL and HABIT is stronger for Office staffs.

Path Name	Students Beta	Self employment Beta	Difference in Betas	P-Value for Difference	z-score
RBEX → CL.	0.332***	0.152*	0.18	NaN	-2.365**

Path Name	Self employment Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	z-score
RBEX → CL.	0.152*	0.321***	-0.169	NaN	2.301**

EDUCATION LEVEL

Path Name	A levels Beta	College+ U Beta	Difference in Betas	P-Value for Difference	Interpretation
CS → CL.	0.145**	0.406**	-0.262	0.097	The positive relationship between CL and CS is stronger for College+ U.

Path Name	GCSE's Beta	College+U Beta	Difference in Betas	P-Value for Difference	Interpretation
ESQX1 → CL.	-0.150**	0.128*	-0.277	0.000	The relationship between CL and ESQX1 is negative for GCSE's and positive for College-U.

Appendix 7.2- Comparison across groups for factors related to customer satisfaction

Supermarket business model

Path Name	Coopmart or BigC Beta	Lotte Mart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CS.	0.224***	0.107*	0.117	0.03	The positive relationship between CS and SQ is stronger for Coopmart or BigC.
STIMA → CS.	0.216***	0.129**	0.087	0.088	The positive relationship between CS and STIMA is stronger for Coopmart or BigC.
ISL → CS.	0.208***	0.306***	-0.098	0.079	The positive relationship between CS and ISL is stronger for Lotte Mart.
INCOME → CS.	0.011	0.084***	-0.073	0.01	The positive relationship between CS and INCOME is stronger for Lotte Mart.

Path Name	Coopmart or BigC Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
CUEXP → CS.	0.119***	0.219***	-0.1	0.045	The positive relationship between CS and CUEXP is stronger for Vinmart.
STIMA → CS.	0.216***	0.107**	0.109	0.019	The positive relationship between CS and STIMA is stronger for Coopmart or BigC.

Path Name	Coopmart or BigC Beta	Aeon Beta	Difference in Betas	P-Value for Difference	Interpretation
ALA → CS.	-0.105***	-0.173***	0.067	0.065	The negative relationship between CS and ALA is stronger for Aeon.
SQ → CS.	0.224***	0.323***	-0.099	0.055	The positive relationship between CS and SQ is stronger for Aeon.
PROQ → CS.	0.119***	0.300***	0.181	0.006	The positive relationship between CS and PROQ is stronger for Aeon.

Path Name	Lotte Mart Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CS.	0.107*	0.220***	-0.113	0.067	The positive relationship between CS and SQ is stronger for Vinmart.

INCOME

Path Name	Under 5 million VND Beta	From 5-10 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
CPV → CS.	0.287***	0.346***	-0.058	0.057	The positive relationship between CS and CPV is stronger for From 5-10 million VND.
STIMA → CS.	0.238***	0.121***	0.117	0.007	The positive relationship between CS and STIMA is stronger for Under 5 million VND.

Path Name	Under 5 million VND Beta	From 10-20 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
ISL → CS.	0.262***	0.145***	0.117	0.013	The positive relationship between CS and ISL is stronger for Under 5 million VND.
SQ → CS.	0.183***	0.282***	-0.099	0.063	The positive relationship between CS and SQ is stronger for From 10-20 million VND.

LOCATION

Path Name	HCM Beta	Hanoi Beta	Difference in Betas	P-Value for Difference	Interpretation
ISL → CS.	0.172***	0.277***	-0.105	0.053	The positive relationship between CS and ISL is stronger for Hanoi.

Path Name	Can Tho Beta	Binh Duong Beta	Difference in Betas	P-Value for Difference	Interpretation
ALA → CS.	-0.091***	-0.129***	0.038	0.069	The negative relationship between CS and ALA is stronger for Binh Duong.
SQ → CS.	0.145***	0.257***	-0.112	0.04	The positive relationship between CS and SQ is stronger for Binh Duong.

AGE RANGES

Path Name	18-22 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
STIMA → CS.	0.206***	0.109**	0.097	0.069	The positive relationship between CS and STIMA is stronger for 18-22.

Path Name	23-30 Beta	above 55 Beta	Difference in Betas	P-Value for Difference	Interpretation
STIMA → CS.	0.109**	0.217***	-0.108	0.067	The positive relationship between CS and STIMA is stronger for above 55.
SWC → CS.	0.059*	0.148***	-0.088	0.014	The positive relationship between CS and SWC is stronger for above 55.

Path Name	31-40 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
CPV → CS.	0.214***	0.327***	-0.112	0.030	The positive relationship between CS and CPV is stronger for 23-30.

GENDER

Path Name	MALE Beta	FEMALE Beta	Difference in Betas	P-Value for Difference	Interpretation
ALA → CS.	-0.139***	-0.102***	-0.037	0.054	The negative relationship between CS and ALA is stronger for MALE.

OCCUPATION

Path Name	Students Beta	Self employment Beta	Difference in Betas	P-Value for Difference	z-score
STIMA → CS.	0.231***	0.068	0.164	NaN	-2.318**
PROQ → CS.	0.157***	0.008	-0.165	NaN	2.137**

Path Name	Self employment Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	z-score
PROQ → CS.	0.008	0.119***	0.127	NaN	-1.768*

Appendix 7.3- Comparison across groups for factors related to customer perceived value

Supermarket business models

Path Name	Coopmart or BigC Beta	Lotte Mart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.062†	0.209**	-0.147	0.069	The positive relationship between CPV and SQ is stronger for Lotte Mart.
PROE → CPV.	0.153***	0.024	0.129	0.028	The positive relationship between CPV and PROE is stronger for Coopmart or BigC.

Path Name	Coopmart or BigC Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.263***	0.365***	-0.102	0.015	The positive relationship between CPV and PRICE is stronger for Vinmart.

Path Name	Lotte Mart Beta	Vinmart Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.209**	-0.032	0.241	0.014	The positive relationship between CPV and SQ is stronger for Lotte Mart.
CUSER → CPV.	-0.008	0.119**	-0.128	0.031	The positive relationship between CPV and CUSER is stronger for Vinmart.

Path Name	Coopmart or BigC Beta	Aeon Beta	Difference in Betas	P-Value for Difference	Interpretation
TRUST → CPV.	0.130***	0.278***	-0.148	0.063	The positive relationship between CPV and TRUST is stronger for Aeon.

INCOME

Path Name	Under 5 million VND Beta	From 5-10 million VND Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.006	0.156**	-0.15	0.016	The positive relationship between CPV and SQ is stronger for From 5-10 million VND.
CUSER → CPV.	0.035	0.106***	-0.072	0.086	The positive relationship between CPV and CUSER is stronger for From 5-10 million VND.
PRICE → CPV.	0.351***	0.189***	0.162	0.000	The positive relationship between CPV and PRICE is stronger for Under 5 million VND.

LOCATION

Path Name	HCM Beta	Hanoi Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.213***	0.377***	-0.164	0.002	The positive relationship between CPV and PRICE is stronger for Hanoi.

Path Name	HCM Beta	Da Nang Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.213***	0.363***	-0.15	0.027	The positive relationship between CPV and PRICE is stronger for Da Nang.

AGE RANGES

Path Name	18-22 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
CUSER → CPV.	0.027	0.113**	-0.086	0.074	The positive relationship between CPV and CUSER is stronger for 23-30.
PRICE → CPV.	0.360***	0.189***	0.171	0.002	The positive relationship between CPV and PRICE is stronger for 18-22.
PROE → CPV.	0.082**	0.196***	-0.114	0.037	The positive relationship between CPV and PROE is stronger for 23-30.
TRUST → CPV.	0.206***	0.104*	0.103	0.080	The positive relationship between CPV and TRUST is stronger for 18-22.
SQ → CPV.	0.000	0.180**	-0.179	0.013	The positive relationship between CPV and SQ is stronger for 23-30.

Path Name	23-30 Beta	above 55 Beta	Difference in Betas	P-Value for Difference	Interpretation
SQ → CPV.	0.180**	-0.008	0.188	0.046	The positive relationship between CPV and SQ is stronger for 23-30.

Path Name	18-22 Beta	41-55 Beta	Difference in Betas	P-Value for Difference	Interpretation
TRUST → CPV.	0.206***	0.061	0.145	0.070	The positive relationship between CPV and TRUST is stronger for 18-22.

SQ → CPV.	0.000	0.198*	-0.198	0.041	The positive relationship between CPV and SQ is stronger for 41-55.
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Path Name	31-40 Beta	23-30 Beta	Difference in Betas	P-Value for Difference	Interpretation
SWC → CPV.	-0.015	-0.123***	0.107	0.046	The negative relationship between CPV and SWC is stronger for 23-30.

GENDER

Path Name	MALE Beta	FEMALE Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.220***	0.326***	-0.105	0.039	The positive relationship between CPV and PRICE is stronger for FEMALE.

EDUCATION LEVEL

Path Name	A levels Beta	College+ U Beta	Difference in Betas	P-Value for Difference	Interpretation
TRUST → CPV.	0.172***	0.343***	-0.171	0.056	The positive relationship between CPV and TRUST is stronger for College+ U.

OCCUPATION

Path Name	Housewife Beta	Office staffs Beta	Difference in Betas	P-Value for Difference	Interpretation
PRICE → CPV.	0.312***	0.200***	0.112	0.04	The positive relationship between CPV and PRICE is stronger for Housewife.
SQ → CPV.	0.026	0.153**	-0.127	0.095	The positive relationship between CPV and SQ is stronger for Office staffs.