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FACULTY OF BUSINESS ECONOMICS
Master of Management: International Marketing Strategy

Masterproef

A strong store personality: A comparative study between Belgium and Jordan

Case study: H&M stores

Promotor :
Prof. dr. Alexandra STREUKENS

Suleiman Al Helou

*Master Thesis nominated to obtain the degree of Master of Management , specialization
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December, 2013

Supervised by: Prof.dr.Sandra Streukens

PREFACE

This thesis is made on the topic of “A Strong Store Personality: A Comparative Study between Belgium and Jordan”. It is submitted by Suleiman Al-Helou in partial fulfillment of the requirements for the Master of Management degree from Hasselt University. It contains work done from May 2013 to december 2013. It was made under the supervision of Prof.dr. Sandra Streukens. The thesis has been solely made by the author; however, many parts of the text are based on other researches which I have provided the references of their resources.

In fact, the students were given a list of options for the studies that we can work on, however, the reason behind choosing “Store Personality” as the field of study for my thesis, was that I was interested in this topic after reading many articles about it. Of course, after taking the course of “International Marketing Strategy” during the first semester, I was more confident of my choice, as it certainly helped me in reaching to a better understanding of cultural differences and how it affects business. I have also relied on reading a lot in marketing and documentations of similar international projects to be able to fulfill the objectives of this thesis.

Writing this thesis has been hard, especially at the beginning. However, I have gained a broad knowledge about how to write my thesis in a very scientific and professional way through taking the course of “Market Research Methodology”. Yet, I am glad that I have learned a lot in the process of writing as I consider it as a valuable challenge. I have dealt with a lot of subjects in an attempt to give this thesis a broad perspective of the “Store Personality”.

ACKNOWLEDGMENT

The final outcome of this project required a lot of guidance and assistance from many people and I am extremely fortunate to have got this all along the completion of my project work. Whatever I have done is only due to such guidance and assistance and I would not forget to thank them.

I respect and thank Prof.dr. Sandra Streukens, for giving me an opportunity to do the project work under her supervision in Hasselt University and for providing me her support and guidance. I am thankful for providing me with her comments that I took into consideration in completing my thesis.

I am fortunate enough to get constant encouragement, inspiration and guidance from my supportive family which helped me in successfully completing my project work, during my absence from my country.

Suleiman Al-Helou

December, 2013

EXECUTIVE SUMMARY

This thesis covers a comparative study between two different cultures Belgium and Jordan in the perspective of how can store personality be as a source of customer value and it affects the customer evaluative judgments. H&M store is taken as a case study in this thesis.

This thesis contains five chapters; first chapter includes the introduction of the subject in general, the importance of the study, problem statement, research question and the structure of the thesis. Chapter two covers all the background and literature review of the subject while chapter three is about the research methodology. Chapter four includes the statistical analysis of the data and the results, it also includes the hypothesis testing and hypothesis comparison between (Belgium & Jordan). Finally, chapter five includes the conclusion of the thesis, recommendations, limitations and suggestions for future research.

In this study, we came up with the results that in both countries Belgium and Jordan; the store personality in general has a positive relationship with customer evaluative judgments (customer value, customer satisfaction and customer loyalty), and customer value has a positive relationship with customer satisfaction and customer loyalty. Both studies were somehow similar but of course with some differences. In the end, we concluded that the relationship between store personality and customer evaluative judgments vary between Belgium and Jordan but not in a significant way.

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CHAPTER 1

INTRODUCTION

Chapter outline:

1.1 INTRODUCTION

1.2 Problem Statement

1.3 Research Questions

1.4 structure of the thesis

1.1 Introduction

Today, the most challenging issue that retailers are facing in markets is how to differentiate from their competitors; the concept of “customer value” is the pivotal aspect of building the competitive differentiation of the retailer. Since differentiation is a key driver to customer satisfaction thus customer loyalty, best retailers focus on innovating and developing around the items that give a life time value for the customer and lead to long-term relationship with the customer.(Woodruff, R.B. 1997)

The importance of the study to note that store personality is a way from many ways to achieve differentiation for retailers and to build up customer value. The research chose store personality instead of many elements that also affect customer value such as (quality and price) because the relationship between store personality and customer value has limited attention from researchers, yet it strengthens the image the store has in customers eyes substantially, specifically in fashion stores. It is indeed based on more stable elements than the products offered, which change with every fashion cycle. It thus builds an element that can affect competitive advantage on a more long term basis. That is why we have selected it as the object of our research on value creation in the fashion industry.(Newman & Patel,2002)

Store personality refers to” the way in which a store is defined in the shopper’s mind partly by its functional qualities and partly by an aura of psychological attributes” (d’Astous and Levesque 2003).Pierre Martineau introduced the concept that the stores have a personality that can affect customer behavior and shopping activities. He identified the following aspects, which he termed “personality factors”, as potential sources of inference for the construction of a store personality: layout and architecture, symbols and colors, advertising and sales personnel. (d’Astous and Levesque 2003).The concept of store personality plays an important role in creating a unique competitive strategic position and builds long-term relationship between the shop and the customer. (d’Astous and Levesque 2003).

The relationship between store personality and customers’ evaluation is also influenced by culture as culture is one of the factors influencing customer behavior and shopping activities. Yet culture has in research on store personality been somewhat neglected. Only He and Muhkerjee (2007) refer to it at the end of their research and consider it to be one of the elements influencing store personality that need further

investigation. Therefore, the researcher wants to take different perceptive about the relationship between store personality and customer evaluative judgments so he chose two different countries from two different regions (Belgium and Jordan) that have different cultural contexts .Moreover, Jordanian customers could differ significantly from the Belgian customers in terms of value creation customer behavior. In chapter two, the differences between the two different cultures are discussed.

1.2 Problem Statement

The purpose of this study is to assess the relationship between store personality and customer evaluative judgments such as (perceived value, satisfaction, and loyalty) and compare these relations between Jordan and Belgium market.

H&M (Hennes & Mauritz) fashion stores will be taken as a case study to examine the store personality dimensions and their influence on Jordanian market and compare it with the Belgian market and to see if the perceived customer evaluative judgments will change or not.

1.3 Research Questions

The study aims to respond to the main research questions; first, ***How does store personality affects customer evaluative judgments (customer perceived value, customer satisfaction and customer loyalty)?*** In order to answer research question some sub questions were derived.

The sub questions for the first research question are:

- a. What do we mean by store personality?
- b. What are the store personality dimensions?
- c. What are customer value, customer satisfaction and customer loyalty and how important are they for stores?
- d. What is the relationship between the store personality dimensions and the customer value?

- e. What is the relationship between the store personality dimensions and customer satisfaction, and the relationship between store personality dimensions and customer loyalty?

The second research question is: ***How does this relationship between store personality and customers' evaluative judgments vary between different cultures?***

This research question also has sub questions which are:

- a. What are the cultural differences between Belgium and Jordan?
- b. How do cultural differences effect on perceiving value?

1.4 structure of the thesis

In the following chapters, the literature review related to the study, hypothesis development and the conceptual model are covered in chapter two. The next two chapters (chapter 3 and 4) include research methodology ,results, analysis and hypothesis testing. In the end, discussion and conclusion in chapter 5.

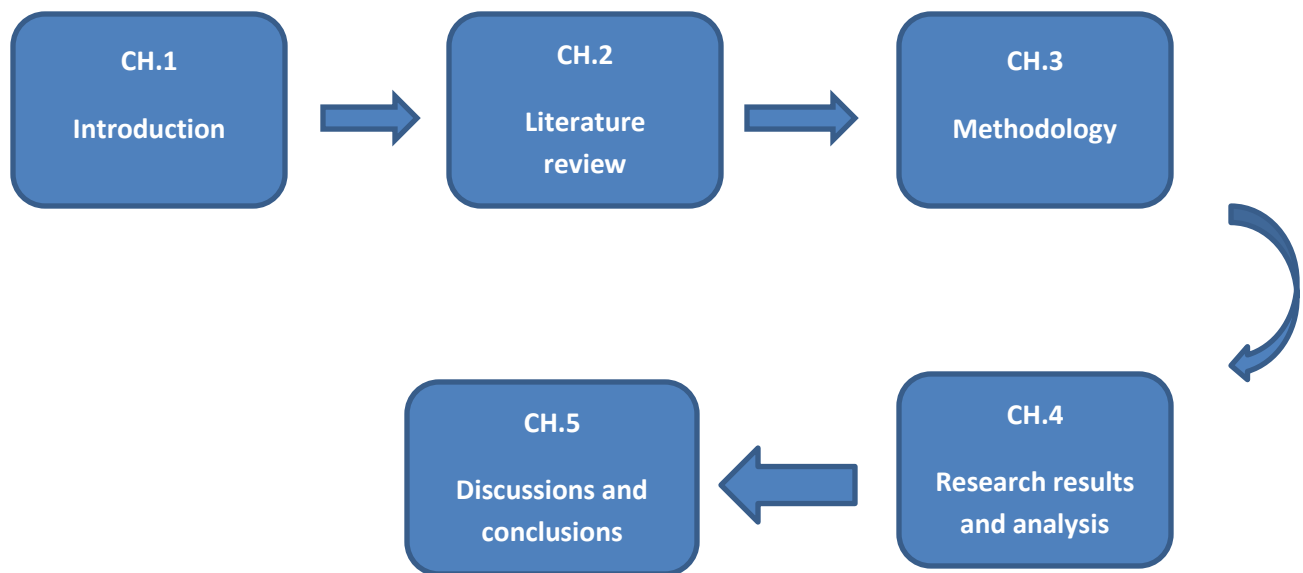


Figure (1-1): The structure of the thesis.

CHAPTER 2

LITERATURE REVIEW

Chapter outline

2.1 Overview

2.2 Customer perceived value, customer satisfaction and customer loyalty

2.2.1 Customer perceived value

2.2.2 Customer satisfaction

2.2.3 Customer loyalty

2.3 Store image, Store personality and brand personality

2.4-Cultural differences

2.5 Hypothesis development and conceptual model

Literature Review

2.1 Overview

Since the purpose of this study is to measure the impact of store personality perceptions on customer evaluative judgments, the initial part of the literature review section will be devoted to describe the store personality dimensions (sophistication, solidity, genuineness, enthusiasm and unpleasantness) and their impact on customer perceived value. We start by describing customer perceived value and how it has an effect on customer satisfaction and on the relationship between customer satisfaction and customer loyalty. Then we talk about store image, store personality and brand personality. The next part of the literature review section will be devoted to describe the dimensions of culture and which consequences those differences have and how these differences between culture may significantly affect customer evaluative judgments.

2. 2. Customer perceived value, customer satisfaction and customer loyalty.

In this subsection we will not only define these different concepts but try to make the links between them clearer.

2.2.1 Customer perceived value

The concept of 'perceived value' became as the defining business issue of the 1990s, and many researches have done in the present century. The development and the deep researches reflect the great interest that has been achieved by the concept of "value creation" among marketing researches in both academic and industrial fields.

Nowadays, organizations are recognizing the importance of the perceived value as a key factor in strategic management and companies capabilities. Indeed, Slater (1997: 166) has observed that "The creation of customer value must be the reason for the firm/s existence and certainly for its success". That means the creation of customer perceived value has become critical and essential approach from companies perspectives in building and sustaining a competitive advantage. Loyalty, satisfaction

and profits are strongly linked to the customer value, and the concept of customer value is the fundamental issue in every marketing activity. (Fernandez and Bonillo 2007).

Yet the value offered to customers is only real in as far as customers perceive this value as relevant and real to themselves. That is why we are talking in this dissertation about “perceived customer value”. But what is perceived value exactly?

The concept of “perceived value” has overused and misused in the social sciences in general and in the management literature in particular. Holbrook (1999), Woodruff (1997), and Zeithaml (1988) have offered many definitions of “perceived value”. One of the most popular definitions is for Zeithaml who defined value as “the consumer’s overall assessment of the utility of a product based on perceptions of what is received and what is given”. (Fernandez and Bonillo 2007). Also customer value has been considered a trade-off between the perceived benefits and costs of a product or service. (e.g., Flint et al. 2002; Rintamäki et al. 2007; Ruiz et al. 2008; Slater and Narver 2000).

Some marketing academic have assumed that the concepts “value” and “values” are the same but in fact there is a big difference between them.” Value is the outcome of an evaluative judgment, whereas the term values refer to the standards, rules, criteria, norms, goals, or ideals that serve as the basis for such an evaluative judgment” (Holbrook, 1994, 1999). “Value implies a ‘trade-off’ between benefits and sacrifices; moreover, it implies an interaction between a customer and a product or service (Payne and Holt, 2001)”. In contrast, “values are important personal beliefs that people hold with respect to themselves and the goals for which they strive” (Rokeach, 1968, 1973). Aberrantly there is critical difference between the two concepts; value and values.

Although there are several meanings and definitions of the concept “perceived value”, there are some points that gained the general agreement. First, customer value is linked in a way or another to the use of some products and services. Second, value is something perceived by customers rather than objectively determined by a seller. Finally, the perceived value involved some form of trade-off between what the customer receives (e.g., quality, good service, benefits) and what he or she gives up to attain and use a product (such as time, price, sacrifices). (He and Mukherjee 2007).

Though there are various methods provided throughout literature that enable measuring customer value Willems et al. (2011) suggested that Holbrook’s typology is

one of the most successful typologies that aids in determining customer value .Four main reasons contributed in the success of this typology. First, this typology takes into consideration the holistic aspects of customer value, in support of that Sánchez-Fernandez (2009) suggested that “the most comprehensive approach to the value construct because it captures more potential sources of value than do other conceptualizations”. Second, Holbrook’s typology is capable to gain insights on the practical and experimental events a customer perform .Therefore this capability enable typology to analyze and understand the real shopping incidents that play an important role in constituting customer value. (Babin et al. 1994; Jones et al. 2006; Kerin et al. 1992; Rintamäki et al. 2007). Moving to the third reason ,it can be said that Holbrook’s typology takes into account both utilitarian and hedonic aspects that the multifaceted shopping experience imposes. (Gallarza and Gil-Saura 2006; Dabholkar et al. 1996).Finally, in an attempt to compare between various measurement methods according to their predictive ability Leroi-Werelds and Streukens (2011) concluded that Holbrook typology is capable to measure customer value in a multi-dimensional consequence-based way.

As tables (2.1) and (2.2) show the typology of customer value, Holbrook’s (1999) typology reflects three underlying dimensions: (1) extrinsic versus intrinsic; (2) self-oriented versus other-oriented; (3) active versus reactive. First, the shopping experience can be appreciated because it helps the customer to achieve some specific goal (extrinsic) or it can be enjoyed for its own sake (intrinsic). Second, a shopping experience can be prized for the effect it has on oneself (self-oriented) or for the effect it has on others (other-oriented). Third, the shopping experience may be experienced as the consequence of active or reactive interaction with the products, services, or shopping environment: the customer acts on the object (active) versus the object acts on the customer (reactive). Although each dimension is treated as a dichotomy, it should be considered as a range of possibilities running from one extreme to the other with gradations in between (Holbrook 1999).

	Active/Reactive	Extrinsic	Intrinsic
Self-oriented	Active	Efficiency	Play
	Reactive	Excellence	Aesthetics
Other-oriented	Active	Status = Social value Esteem	Ethics =Altruistic value Spirituality

Table (2-1): The typology of customer Value (Holbrook, 1999)

Value type	Definition	
Efficiency	“Efficiency is the extrinsic value resulting from the active use of an object to achieve some self-oriented purpose “(Holbrook 1999).	According to (Baker et al. 2002; Kerin et al.1992; Mathwick et al. 2002) convenience in doing shopping is an important aspect in a shopping experience besides the prices and qualities at the retail store.
Excellence	“Excellence entails a reactive response in which the subject appreciates the object for its capacity to accomplish some self-oriented goal” (Holbrook, 1999).	According to (Baker et al,2002) product quality(excellence) considered as separate constructs than service quality (excellence).
Social	“Social value evolves when one’s own consumption behavior is intended to affect the responses of others “(Holbrook 2006).	Customers take into consideration the social consequences when they evaluate a service or a product (Sweeney and Soutar (2001)).According to hofstede, Eastern people may concern the social value more than the western people because of high collectivism they have

play	Play is a self-oriented experience that is actively sought and enjoyed as an end in itself. Play involves having fun and is thus intrinsically motivated” (Holbrook 1999).	Shopping for some people can be for fun and enjoyment, and for some people shopping is a hobby or an activity in their free time. Mathwick et al. (2002)
Aesthetics	“Aesthetics is the reactive appreciation of a consumption experience valued as a self-oriented end in itself “(Holbrook 1999).	(Baker et al,2002) mentioned that the store environment affect the response of the customer and his emotions.
Altruistic	“Altruistic value can be described as an apprehension of the customer for how his/her own consumption behavior influences other people where this experience is viewed as a self-justifying end-in-itself “(Holbrook 2006).	According to Biong et al,2010)It is important to know that customer do not focus in price and quality in retails, but also focus the retail’s socially responsible reputation.

Table (2-2): The Typology of Customer Value in a Retail Context (Willems et al.2011)

2.2.2 Customer satisfaction

There are two general conceptualizations of customer satisfaction exist in the literature: “service encounter or transaction- specific satisfaction and overall or cumulative satisfaction (Bolton and Drew 1991; Cronin and Taylor 1994; Shankar et al. 2003). While transaction-specific satisfaction may provide specific diagnostic information about a particular product or service encounter, cumulative satisfaction (i.e., satisfaction that accumulates across a series of transactions or service encounters) is a more fundamental indicator of the firm’s past, current, and future performance” (Bitner and Hubbert 1994; Oliver 1996; Rust and Oliver 1994)cited in (Lam,Shankar,Erramilli and Murthy,2004)

Customer satisfaction is an important objective of the retailing activities. Retailers develop their marketing strategies trying to meet their customers’ expectations of their products or services (He and Mukherjee,2007). In the retailing literature, satisfaction is the outcome of the retailing strategies and environment (Harrell and Hut 1976; Eroglu

and Harrell 1986).When the store personality consists with the customer personality and with his shopping experience, thereby that leads to a high level of satisfaction(He and Mukherjee,2007).

Many definitions of satisfaction have been offered by researchers. Howard and Sheth (1969) argued that satisfaction is “the buyer’s cognitive state of being adequately or inadequately rewarded for the sacrifice he has undergone.” Also Hunt (1977) defined satisfaction as “the evaluation of the product or experience.”

Many previous studies mentioned that there is a positive relationship between customer perceived value and customer satisfaction.Heskett (1997) remarked that “customer satisfaction is the result of a customer’s perception of the value received in a transaction or relationship. “Moreover, there is an indirect relationship between a store personality and customer satisfaction since a store personality has a positive effect on customer perceived value. Also customer satisfaction is a liaison between retailers and customer loyalty.

2.2.3 Customer loyalty

Building a long-term relationship with the customer is the final and optimum objective of retailers. All marketing activities flows in maintaining and enhancing the customer’s loyalty toward the product or service. Retailers always try to build and develop this concept “customer loyalty” to obtain a durable and sustainable competitive advantage (He and Mukherjee,2007).

In the retailing literature, store loyalty is frequently related to store image. Hirshman (1981) remarked that a favorable store image leads to store loyalty. According to Mazurski and Jacoby (1986), there are three factors contributing to a store’s image: merchandise-related aspects, service-related aspects, and pleasantness of shopping at the store. (He and Mukherjee, 2007).

From marketing strategy point of view, customer brand loyalty is considered as one of the most significant upshots (Chaudhuri, 1999; Reicheld and Schefter, 2000).Oliver (1999) defined brand loyalty as” Customer brand loyalty is a sort of commitment towards the brand that induces a re-buy behavior into the customer in spite

of the potential marketing attempts by competitors to break up the coalition between the brand and the consumer.”

According to (Day, 1969; Jacoby and Chestnut, 1978; Aaker, 1991) there are two types of customer loyalty; attitudinal and behavioral loyalty. Behavioral (or purchase) loyalty relates to re-purchasing of the product and attitudinal loyalty relays the commitment of customers to the brand due to some distinctive value coupled with the product (Chaudhuri and Holbrook, 2001). Both the dimensions of customer brand loyalty (attitudinal and behavioral) need to be included while evaluating customer loyalty (Gremler, 1995).(Alam,Arshad and Shabbir,2012).

Since there is a positive relationship between customer satisfaction and customer loyalty.Heskett et al.(1997) suggested that “customer loyalty should increase rapidly after customer satisfaction passing a certain threshold.” Many studies have shown that customer satisfaction affects variables that are indicators of customer loyalty or orientation toward a long-term relationship (e.g., Ganesan 1994; Mittal and Kamakura 2001; Mittal, Ross, and Baldasare 1998).Customer satisfaction can drive customer loyalty and customer loyalty can drive customer satisfaction, so there is a reciprocal influence between the two constructs.

2.3 Store image, Store personality and brand personality

2.3.1 Store personality

In the last few decades, there have been substantial changes in the retail sector , and modern retailing strategies are developed based on customer lifestyle trends and attitudes. The new trends of modern retailing favor more profit and importance for retailers' shops in general. Traditional concepts of buying consumer goods simply to fulfill Day to day customer needs have been replaced by modern concepts that shopping trips may give hedonistic value to the whole family. Therefore modern retailers try to provide special shopping experiences for customers and to fulfill their expectations. Building a store personality comes by the time, sustain for a long-term and obtains the retailers a unique competitive advantages in the market. In such a competitive environment, modern retailers may find it difficult to distinguish their stores on the basis of products, place, people, price or promotion(4p's).Hence, visual merchandising has become an increasingly important element for attracting customers of retail stores.

Visual merchandizing consists of some popular tactics such as product displays, flat screen videos or graphics, lighting systems, and attractive in-store layouts (Wanninayake and Randiwela, 2007). In addition to visual stimulation and multi-media communication, retailers can create a unique store environment and impressive shopping experience to the customers by using orienting factors, ambient conditions (Davies and Ward, 2002); signage (Bitner, 1992); spatial factors, background music (Marsh, 1999), in-store fragrance (Wanninayake and Randiwela, 2007) and excellent sustainable customer services. Also fashionable store environment with nice music attract young fashion customers and affect their shopping activities specially when young fashion customers consider fashion and stylish clothes to be a great importance in their lifestyles comparing with other customers groups. (Newman & Patel, 2002).

After implementing the previous factors, retailers can build a strong store personality; therefore it will be a unique competitive advantage.

The concept of store personality is very recent trend in the marketing research and it was introduced under the idea that stores do have personality. One of the clearest definitions of this concept is “the way in which the store is defined in the shopper’s mind, partly by its functional qualities and partly by an aura of psychological attributes” (Martineau, 1958). The same author came up with the aspect that a store personality has its basics in the so called “personality factors” such as: layout and architecture, symbols and colors, advertising and sales personnel. Fournier (1998) suggests that “consumers may see brands as relationships partners” and he discovered that these relationships are very similar to the relationships that represent the typical human being interactions. A mixed approach to store personality is given by Babin and Harris, which state that store personality “is the way in which a store is defined in the mind of a shopper based on the combination of functional and affective qualities”.

But the discussion regarding the personality of a store is also partially centered around its difference with the concept of store image. On the one hand, store image is considered to be the mental illustration that reflects aspects which are related to a store, for instance value for money, product selection and quality of service (Marcus, 1972), whereas on the other hand the personality of a store is limited to the mental illustration that is closely related to the “human” characteristics of a store, in other words, the

correspondence of them with the human characteristics of the shopper or customer. An example is given by the authors Batra, Lehmann and Singh (1993), who indicate that product variety is a very important attribute when it comes to store image, but obviously it's not a characteristic for personality as long as it's not naturally related to a human being. We are only referring to store personality here .

Constructing and managing an adequate unique personality for a store will enhance brand management leading to build brand equity. The store environment plays an essential role in customers satisfaction so in order to keep the largest number of customers possible and to sustain their dedication towards the store, retailers should provide customers with a suitable environment that takes their self-concepts and personality in to account. (Orth, Heinrich and Malkewitz ,2012) Store personality” plays an essential role in retail branding.

The dimensions that determine store personality however and criteria that a retailer should follow to build a strong store personality are still blurred since “many of the results in store personality studies are too general to be of use to retail managers”. (Breneman and Willems, 2009)

According to d'Astous and Levesque (2003), store personality is “the way in which a store is defined in the shopper’s mind partly by its functional qualities and partly by an aura of psychological attributes .” Store personality is comprised of five dimensions, termed sophistication, solidity, genuineness, enthusiasm, and unpleasantness. They can be seen as an estimate of the store personality. Because this model will be used in this dissertation a better understanding of these five terms is needed, so the following definitions and explanations are provided (d'Astous and Levesque 2003).

Sophistication = the process or result of change from the natural or simple to the knowledgeable or cultured; worldliness

Solidity = the quality of being substantial or reliable in character

Genuineness = possession of the alleged or apparent attribute or character

Enthusiasm = great excitement for or interest in a subject or thing

Unpleasantness = the feeling caused by disagreeable stimuli; one pole of a continuum of states of feeling

Table(2-3) shows the scale for determining store personality according to d'astous and levesque.

Sophistication	Solidity	Genuineness	Enthusiasm	Unpleasantness
Chic	Hardy	Honest	Welcoming	Annoying
High-class	Solid	Reliable	Enthusiastic	Irritating
Elegant	Reputable	Sincere	Lively	Loud
Stylish	Thriving	True	Dynamic	Superficial

Table (2-3) :Scale for determining store personality

2.3.2. Brand personality and store image

In the next paragraphs, a detailed description about brand personality and the overlap between store personality and brand personality, because brand personality leads to store personality and they have a relationship, so we can't talk about store personality without mentioning brand personality. According to (Aaker, 1997), there is no essential differences between the dimensions of both brand personality and store personality ,however there are some overlaps between them.

Brand personality refers to “the set of human characteristics that consumers associate with a brand” (Aaker, 1997).Therefore building a brand personality is an important goal of brand management (Zentes et. al., 2008). Customers are more likely to buy brands that have personalities that closely match their own self-image (Schiffman and Kanuk, 2007). Further, Govers and Schoormans (2005) noted that consumers prefer brands that have a personality which fits their own personality. Similarly, consumers express themselves by selecting brands whose personalities are recognized to be consistent with their own personalities (Aaker, 1997). Therefore, to differentiate themselves from other brands, brand personality should be built.

Aaker (1997) provides a conceptual and operational basis for the concept of brand personality. She employs the “Big Five” personality factors of Extroversion, Agreeableness, Conscientiousness, Emotional Stability and Openness to operationalize

the concept and develop a scale to measure customer perceptions of a brand's personality. The scale consists of five dimensions, namely:

- (1) Sincerity – down-to-earth, honest, wholesome, cheerful.
- (2) Excitement – daring, spirited, imaginative, up-to-date; Silver medal winner effects.
- (3) Competence – reliable, intelligent, successful, efficient.
- (4) Sophistication – upper class, charming.
- (5) Ruggedness – outdoorsy, tough.

The scale provides a useful, psychometrically sound instrument that has been used to measure brand personality for different offerings, within different markets and in different countries (Kim, 2000; Rojas-Me´ndez et al., 2004; Siguaw et al., 1999; Sung and Tinkham, 2005).

According to Aaker (1997), “brand personality attributions are based on person-related associations (i.e. perceived personality traits of people associated with a brand come to describe the brand's personality, e.g. typical user) and product-related associations and inferences”. A store personality is affected by many aspects such as (store environment store personnel, store name, quality, services ...etc) (Martineau, 1958; Baker et al., 1994). While a (product) brand personality is affected from sources such as (Brand name, brand users, advertising style, brand name, symbol and logo, price policies and distribution channels (Batra et al., 1993)

Both are different, but clearly related. There is indeed some overlap between sources of inference for product brand and store personality such as (advertising, logos and symbols),there are specific sources of inference for store personality such as (store environment, sales personnel, merchandise carried)(d'Astous and Le´vesque,2003).Furthermore, some sources of inference, common to both brand and store personality, may affect them differently because of the ease with which consumers can learn about them. Also, while mainly positive cues are transmitted in the case of product brand personalities (as advertising is the main source of inference), in the case of stores, there are many ambient, design and social components of shopping environments that may evoke adverse personality traits (d'Astous and Le´vesque, 2003). According to Madrigal and Boush (2008), all the marketing activities in which retailers

engage can be regarded as a set of behaviors from which trait inferences are made about the retailer's personality (in the same way that a person's behaviors affect other people's perceptions of that person's personality)(Breneman and Willem,2009).

There are many studies on consumer psychology show that brand personality affect consumers' self-expression, consumer behavior and brand loyalty. The proceeding discussion implies that a well-designed brand personality can be used for appealing to consumer choice, and subsequently can be used as a decisive factor in the store. Brand personality in the retail industry is becoming an increasingly important concept as fashion shops and supermarkets develop in the global market. According to d'Astous and Levesque, (2003) the personality of retail brands can be considered as "store personality". Store personality was discussed in marketing literature more than 40 years ago. According to Martineau (1958), store personality is "the way in which the store is defined in the shopper's mind, partly by its functional qualities and partly by an aura of psychological attributes". He identified that architecture and store layout, symbols and colors, advertising, and sales personnel are the main personality factors for retail stores.

2.4 Cultural differences

The core of this study relates customer perceived value to store personality characteristics. However, customer value and customer behavior are largely influenced by cultural differences. We also want to link these to differences in the relationship between perceived value and store personality. Thus we have to indicate what we understand culture to be. Culture is mostly described as the set of values, opinions and attitudes a group distinguishes from another one and that group members are learned through a system of rewards and punishment by the group(Chen,2011). It is thus a social learning concept. Culture has several dimensions and different authors have developed different models about it. The most well-known model is the one proposed by Hofstede, that contains five dimensions. Contrary to other models (the model of Pinto and Hall are the most cited ones), Hofstede's model proposes a scientific measurement system, which makes it more apt to use in our kind of study.

Hofstede's five dimensions are: power /distance ,individualism, uncertainty avoidance, masculinity and long-term orientation. We try to define them more accurately in the next paragraphs.

1. Power/Distance (PD)

This refers to the degree of inequality that exists – and is accepted – among people with and without power. A high PD score indicates that society accepts an unequal distribution of power, and that people understand "their place" in the system. Low PD means that power is shared and well dispersed. (Hofstede, 1985)

2. Individualism (IDV)

This refers to the degree to which people are interconnected to each other and effected by the surrounding environment. A high IDV score indicates loose connections. In countries with a high IDV score there is a lack of interpersonal connection, and little sharing of responsibility beyond family and a few close friends. A society with a low IDV score would have strong group relations, and there would be a sufficient amount of loyalty and respect for members of the group. The group itself is also larger and people take more responsibility for each other's well-being (Hofstede ,1984)

3. Masculinity

This refers to the degree of how much a society takes into account values and traditional gender roles. High masculinity scores are found in countries where men are expected to be "tough," to be the provider, and to be dogmatic. If women work outside the home, they tend to have separate professions from men. Low masculinity scores do not reverse the gender roles. In a low MAS society, the roles are about the same. When it comes to work, there will be no discrimination and they both equally across many professions. (Hofstede, 1985)

4. Uncertainty/Avoidance Index (UAI)

This relates to the degree of fears society members feel towards anonymous circumstances. High UAI-scoring nations try to avoid ambiguous situations whenever possible. They are governed by rules and instructions seeking to a collective "truth." Low UAI scores indicate the society enjoys novel events and values differences. People are

not limited with regulations and they are motivated to discover their own truth. (Hofstede, 1985)

5. Long-term orientation

This refers to how much society values long-standing – as opposed to short-term – traditions and values. This is the fifth dimension that Hofstede added in 1991 after finding that Asian countries with a strong link to Confucian philosophy acted differently from western cultures. In countries with a high LTO score, delivering on social obligations and avoiding "loss of face" are considered very important. (Hofstede, 1991)

The following tables describe the dimensions of Hofstede and the cultural differences between the two different countries according to him.

	0	50	100
PDI	Low		High
IDV	Collectivist		Individualist
MAS	Feminine		Masculine
UAI	Low		High
LTO	Low		High

Table (2-4): Hofstede's 5 Dimension model

	PDI	IDV	MAS	UAI	LTO
Belgium	65	75	54	94	-
Jordan	80	38	52	68	-

Table (2.5): Belgium-Arab world scores on Hofstede's 5 Dimension model

Table (2.4) shows each dimension and its score while (table 2.5) shows the cultural differences between Belgium and the Arab - world since there is no specific study made for Jordan. Obviously there is substantial difference between the two cultures (Belgium and Jordan), the Arab world has higher score in the power distance index (80) than Belgium (65), while the Belgian culture is more individualistic (75) than the Arab world culture (38). The degree of masculinity is approximately the same between Belgium (54) and Arab world (52), while the degree of uncertainty avoidance in Belgium is very high comparing with the Arab-world (68-96 respectively).

On the following chapter we will see if the cultural differences between Belgium and Jordan have an impact on customer evaluative judgments (customer value, customer satisfaction and customer loyalty) or not.

2.5 Hypothesis development and conceptual model

2.5.1 The relationship between store personality and customer value

Though there are no specific studies that mentioned an obvious direct relationship between store personality and customer value, there are many studies that mentioned the congruence between human and brand personality that can lead to a relationship with customer value. The question here is in which

way store personality and customer perceived value can be related to one another.

Levy(1959) remarked that the products a consumer buys have personal and social meaning and they reinforce the way the consumer thinks about himself. Also (Belk, 1988; Sirgy, 1982) mentioned that Brands act as social signals with congruity between brand and user self-image, which is regarded as a key motivational factor in consumer choice. Many studies prove that there is congruity between brand image/personality and human personality. Dolich (1969) also investigated the relationship between self-image and brand preference and found that favored brands were consistent to self-concept and reinforced it.

Brand personality and store personality are linked together and each one leads to the other. Aaker (1997) thought that the dimensions underlying store personality should not be much different from those defining brand personality, although the measurement dimensions mentioned previously differ from the dimensions d'Astous and Levesque (2003) developed for the measurement of store personality. In spite of the difference between brand and store personality, previous research (Martineau, 1997) shows that it would be relevant to use brand personality dimensions in order to measure the personality of a store. This also shows that store personality will be linked in the same way as brand personality to perceived customer value and will be congruent with one another and that the factors constituting store personality are a source of perceived customer value. Remains the question how they are related. Consumers shop not only for goods and services, but also for emotional reasons (Hirschman and Holbrook, 1982). This means that the way the customer considers the shop itself as a factor influencing the value he or she obtains from the shopping experience. Shopping is perceived as a positive experience where customers meet a satisfying experience that has a great impact on their mood and emotions. This satisfactions may be derived from the ambiance, entertainment, browsing and social experiences outside the home (Babin, 1994), thus from the elements of store personality. This mainly hedonic motivation of shopping (see the typology of Holbrook before) was observed as being directly linked with excitement, joy, arousal, festive, fantasy and so on (Hirschman, 1983) These emotions and feelings are positively influencing the satisfaction the customers gets from

shopping and thus the balance between costs and benefits derived from the shopping experience. This balance was previously indicated as one of the definitions of customer perceived value. Thus the store personality factors influence the perceived value positively

Therefore, taking into consideration also the objective of this study and the statements mentioned above, the following hypothesis is developed:

H1: Sophistication dimension has a positive relationship with customer perceived value.

H2: Solidity dimension has a positive relationship with customer perceived value.

H3: Genuineness dimension has a positive relationship customer perceived value.

H4: Enthusiasm dimension has a positive relationship with customer perceived value.

H5: Unpleasantness dimension has a negative relationship with customer perceived value.

2.5.2The relationship between customer value, customer satisfaction and customer loyalty

According to the previous literature, there is a positive relationship between customer perceived value with customer satisfaction and customer loyalty. Heskett (1997) remarked that “customer satisfaction is the result of a customer’s perception of the value received in a transaction or relationship.

Therefore these hypotheses are positioned:

H6: Customer perceived value has a positive relationship with customer satisfaction.

H7: Customer perceived value has a positive relationship with customer loyalty.

2.5.3 The relationship between customer satisfaction and customer loyalty

As what mentioned before in the literature review, there is a positive relationship between customer satisfaction and customer loyalty according to many authors such as, Heskett et al. (1997) that suggested “customer loyalty should increase rapidly after customer satisfaction passing a certain threshold.” Also many studies have shown that customer satisfaction affects variables that are indicators of customer loyalty or orientation toward a long-term relationship (e.g., Ganesan 1994; Mittal and Kamakura 2001; Mittal, Ross, and Baldasare 1998). Customer satisfaction can drive customer loyalty and customer loyalty can drive customer satisfaction.” Heskett et al. (1997) also suggested that “customer loyalty should increase rapidly after customer satisfaction passing a certain threshold.” Therefore this hypothesis is positioned:

H8: Customer satisfaction has a positive relationship with customer loyalty.

2.5.4 The influence of cultural differences on customer perceived value

Although there are no specific studies about the influence of cultural differences on customer perceived value, many studies shown that differences in cultural background have an effect on customer decision-making styles and that there is definitely a relationship between customer perceived value and customer decision-making styles.

According to Sproles and Kendall (1986), there are eight different decision –making styles. quality-conscious, brand-conscious, innovative/fashion-conscious, recreation conscious, price-conscious, impulsive, confused by over choice and brand-loyal. (Leo et al., 2005) In the next paragraphs we will discuss deeply the decision-making styles that relate to this study and how the different cultural background effects these decision-making styles, we will discuss brand conscious decision-making style and brand loyal decision making style .

They were in the study by Leo defined on the basis of differences in cultural factors between Eastern and Western cultures in general. In terms of the previously mentioned cultural dimension by Hofstede, two dimensions have relevance to these decision making styles: individualism/collectivism and uncertainty avoidance.

Brand Conscious Decision-Making Style:

Brand conscious decision making refers to customer's intentions towards buying expensive and famous brands.

As Eastern cultures show a higher power distance and collectivism than Western cultures, customers will tend to identify their own personality more by the likeliness it has compared to the personality of the group in Eastern cultures (He and Mukherjee, 2007, p.454). Brands and brand personality will play a large role as symbols in doing so. Therefore, people in Eastern cultures will be more concerned with brands as giving them as customers a symbolic personal prestige and high social status. Therefore in Eastern cultures customers are expected to maintain the prestige and luxurious lifestyle more and thus they are more likely to show a brand conscious decision-making style than Western cultures.

This will also be true for the congruence Eastern customers are seeking with store personality. Stores that have a personality closely related to the personality the group wants to project to the outside world will be patronized more and related to their social self-image (He and Mukherjee, 2007, p. 454).

Brand Loyal Decision-Making Style :

Brand loyalty measures the extent to "which consumers form habitual purchases and remain with their favorite brands or stores" (Sproles & Kendall, 1986). There is one dimension that relates with this decision-making style, namely uncertainty avoidance. Western cultures have high uncertainty avoidance than Eastern cultures, therefore to avoid uncertainty and risk; western cultures prefer to deal with familiar brands and with brands that have experience with.

Applied to store image, shoppers with high levels of uncertainty avoidance will moreover tend to regulate their shopping behavior by patronizing stores whose images are seen to match closely their actual self-image more than their ideal or

ideal social images. This is because actual self-features low uncertainty than ideal selves or ideal social selves (he and Muhkerjee, 2007 , p. 454)

Thus, based on the limited literature available there is certainly some influence of the culture to which the customer belongs on store patronage. This is based on the view different cultures attach to the importance of store and brand image and personality and loyalty to them. We can infer that the shopping experience these customers have is different because the culture to which they belong mediates in the value they can derive from this shopping behavior. Their satisfaction and loyalty are influenced by it indeed and these constructs have a positive relationship with perceived value, as previously mentioned. Thus culture influences the value customers will derive from shopping at stores.

Due to the relationship between customer perceived value and customer decision making styles and how cultural differences effected decision making styles as shown in the previous points, so we conclude that the relationships between store personality, customer perceived value, customer satisfaction and customer loyalty differ between different cultures, thus we took in our study **Belgium** and **Jordan** as a sample so we built up this hypothesis.

H9: The relationships between store personality, customer perceived value, customer satisfaction and customer loyalty differ for Belgium and Jordan .

2.6 The conceptual model

A conceptual framework is a structured form of a set of broad ideas and theories that helps a researcher to identify the problem in a proper way and frame the questions (Smyth, 2004). Moreover, a conceptual framework helps to find a link between the existing literature and the objective of the study (Haralambos and Holborn).

Taking into consideration the previous sections of the literature review and based on the ideas and hypotheses mentioned there, the following conceptual framework model was developed (Figure 2.1.).

This model proposes that the traits that build the personality of a store (enthusiasm, genuineness, solidity, sophistication and unpleasantness) are a source of customer value. This customer value is positively related to customer satisfaction and customer loyalty, whereas cultural factors mediate the influence store personality has on perceived customer value.

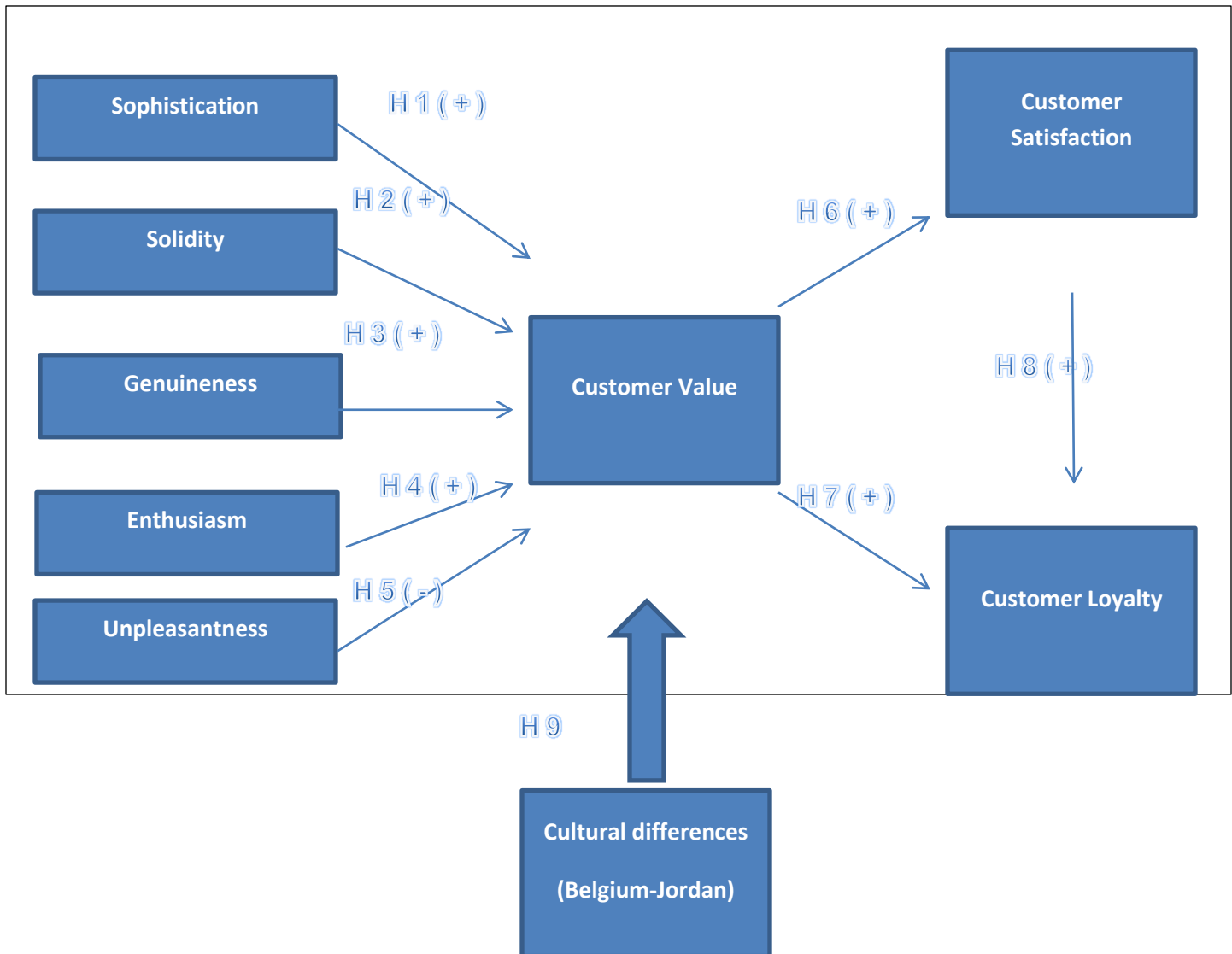


Figure (2-1): The conceptual model.

CHAPTER 3

RESEARCH METHODOLOGY

Chapter outline:

3.1 Introduction

3.2 Data collection

3.3 Research approach

3.4 Research design

3.5 The population of the study

3.6 Overview of H&M store

3.1 Introduction

This chapter discusses the methodological techniques that are used to deal with the hypotheses described in the previous chapters and applied to this research. This chapter describes the research approach that had been applied in this research to investigate how the relationship between the store personality and the customer evaluative judgment vary across cultural differences (Belgium-Jordan). In the end of this chapter, an overview of H&M store is mentioned.

3.2 Data collection

Taking into consideration the problem and the objective of this study, the best options for data collection are literature review and empirical research, which imply both primary and secondary data.

The secondary data for this study are external secondary data acquired from previous published research papers, articles, books, websites and marketing journals, dealing directly with the subject of this dissertation.

In the process of collecting primary data an internet-based questionnaire was used as an instrument because it is capable of obtaining data in a very structured way. Moreover very large amounts of data could be gathered given the size of the sample and at a relatively modest cost. It was used for collecting the data about Jordanian customers. For the comparison with Belgian customers, data previously obtained in other research by Prof. Streukens and Wilems (Willems et al., 2011) were used. This meant that our questionnaire did not deviate substantially from the one previously used in Belgium.

3.3 Research approach

Research approaches are divided into two major kinds: quantitative and qualitative approaches or techniques, in this study, quantitative approach has been used. Quantitative approach consists of survey about properties and variable and their relations; where features are classified, analyzed, and statistical models are constructed to justify what is observed. Quantitative research begins from a specified hypothesis that must be proved or disproved. A questionnaire has been used as a research instrument,

According to Lanthier (2002) a questionnaire is a set of questions distributed on a sample of people, with a purpose of collecting information about the people's attitudes, behavior and beliefs, about a certain subject. A survey has been made for H&M customers in Jordan. A survey has been made in the form of Questionnaire to investigate the relationship between store personality and customer evaluative judgments (customer value, customer satisfaction and customer loyalty) in the Jordanian market.

3.4 Research design

There are two types of questionnaire: open ended and closed ended question. In open ended questions the respondents can answer without limitations but it difficult to be categorized. On the other hand closed ended questions have limited and precise answers. The researcher in this thesis use the close ended questions, because the survey method used with large number of population in order to take their answers and analyze them then generalize the results (Saunders et al., 2007).

Perceived store personality was assessed using the 20-item scale developed by d'Astous and Lévesque (2003). Perceived customer value was measured using Holbrook's (1999). As what has been mentioned before, customer perceived value is divided into seven value types(product excellence, service excellence, social value, altruistic value, play, aesthetics, and efficiency) according to Holbrook's (1999) . Altruistic value was measured using the scale developed by Du et al. (2007), product excellence was assessed by Oliver's (1997) scale, social value was measured using Sweeney and Soutar's (2001) measurement instrument, and play was measured using the items suggested by Petrick (2002). Customer satisfaction was tapped using a single-item scale (Wirtz and Lee 2003) and customer loyalty was measured using the scale suggested by Chaudhuri and Ligas (2009).

In appendix (2) you can find an overview of the questionnaire, all constructs were measured using the 7-point likert scales(7 strongly agree/ 6 agree/ 5 somewhat agree/ 4 neutral/3 somewhat disagree/ 2 disagree/ 1 strongly disagree).

3.5 The population of the study

In order to fulfill the objectives of this study, the researcher has chosen to conduct an online survey to the H&M clients in Jordan through the social media and emails. 220 questionnaires were distributed and the researcher received 127 responses. The majority of the respondents consisted of women 59.8% (76/127), while men respondents were 40.2% (51/127). The figure below shows the distribution of respondents according to gender. The researcher focused on young people and he took into consideration that all the respondents know H&M brand since this brand is somehow new to the Jordanian market and located in just two big malls.

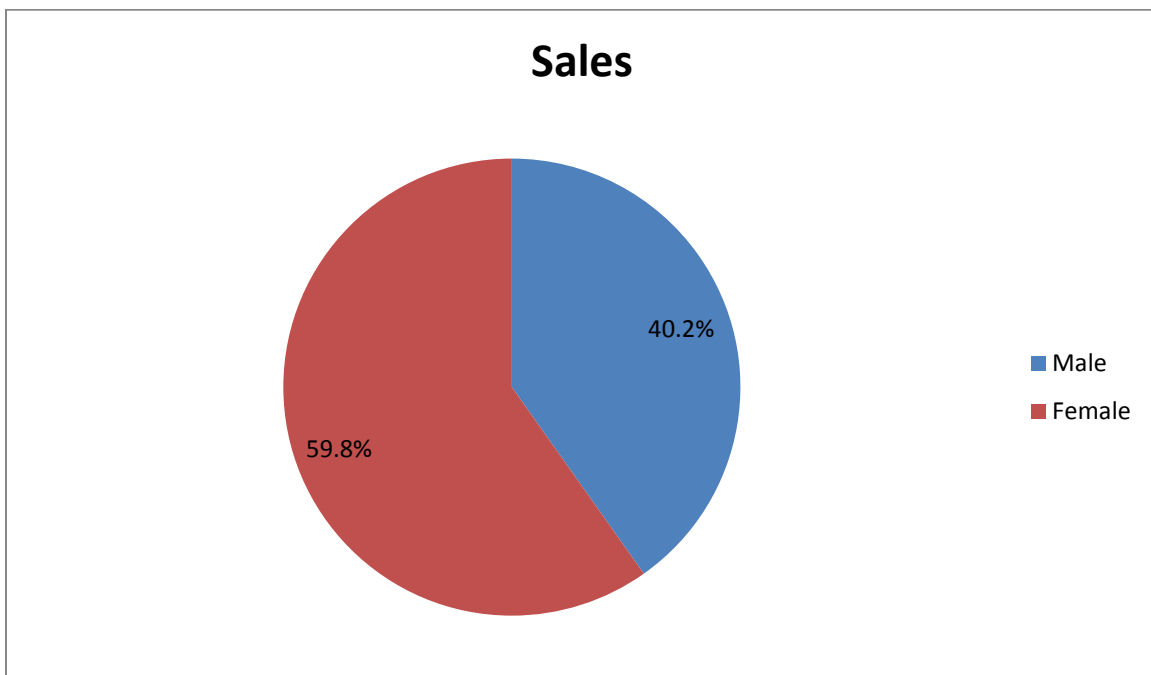


Figure (3-1): Distribution of respondents according to gender.

3.6 Overview of H&M store

H&M (Hennes & Mauritz) is a Swedish multinational retail-clothing company, known for its fast-fashion clothing for men, women, teenagers and children. It was established in Västerås, Sweden in 1947 by Erling Persson. Today, the company operates in 38 countries and employs 87 000 workers all around the world. (H&M 2011a.)

The main idea of H&M is to offer its customers a wide range of fashionable products with good quality and affordable prices, and the brand of H&M continuously seeks to develop its collections so that each customer can find something new every time he comes into the store, where the collections are created centrally with approximately 100 designers, buyers and pattern makers. In addition to its permanent designers, H&M connects with top designers to create a fashion campaign, such as Stella McCartney, Madonna and Karl Lagerfeld. (H&M 2011a.)

H&M's collections include women's, men's, teenagers' and children's apparel, accessories, cosmetics and footwear. Apart from this, H&M has recently developed an interior design collection. And the unique selling point of H&M is that its customers include people at all ages and tastes, which is what H&M is going for. (H&M 2011a.)

In addition to 2200 stores all around the world, H&M provides internet shopping and catalogue sales in Sweden, Norway, Finland, the Netherlands, Germany and Austria (H&M 2011a). It is worth noting that H&M outsources all production, hence, it has approximately 700 independent suppliers, which are mainly situated in Asia and Europe along with 16 production offices. The suppliers have their own subcontractors and the overall amount of manufacturer units adds up to 2700. (H&M 2011a.) H&M has recently expanded to reach Jordanian Market, opening branches in TAJ lifestyle and Citymall. Below a picture for H&M store in TAJ-mall-Jordan.



Figure (3-2): A picture for H&M in Jordan.

Source: www.Jordansun.com

Chapter four

Statistical Results

Chapter outline:

4.1 Data analysis

4.2 Model to test the effect of store personality on customer values

4.3 Regression Model- Results

4.4 Models for studying the association among the customer traits

4.5 Comparison of Belgium and Jordan by the Chow Test

4.1 Data analysis

We have observed the continuous response of the score for different customer outcomes like value, loyalty and satisfaction. We also have the scores for the store personality. For our analysis, we are interested in checking how the store personality affects the customer outcomes from the observed data at hand. One of the most common statistical techniques to evaluate the effect of the continuous covariates on the continuous response and the one that is also suitable for this study is using multiple linear regressions. The statistical package SPSS 16 is used to analyze the observed data and make inferences. Moreover, the moderator variable, which is the *country*, must be analyzed and is classified as either Belgian data or Jordanian Data. The person is assigned to the category of Belgium (coded as 1, for country in our data), or category of Jordan (coded as 0, for country in our data) otherwise. The analysis is performed twice, once including the moderator variable and once excluding the moderator variable. The results of the analysis are presented below.

We obtain the average scores for each of the variables, by combining the scores of the individual questions for every variable, divided by the number of questions. Also we could see that for Belgium, Customer Satisfaction was on the scale of 1-10, whereas all other questions were answered on a scale of 1-7. Thus we obtain the score for Customer Satisfaction, as 1.5 times the original score, rounded off to the nearest integer, so as to bring it to the scale of 1-7, as observed in all the other variables. This is an approximate method of scaling down the scores. For the score of Customer Value, we combine the scores of Efficiency, Product Excellence, Service Excellence, Social Value, Play, Altruistic Value, and Aesthetics. We finally obtain an average score combining the outcomes of all these variables and their corresponding questions.

Here we present the summary statistics of the Store Personality Traits:

Variable	Min.	1st Qu.	Median	Mean	3rd Qu.	Max.
Enthusiasm						
Belgium	1.50	4.25	5.00	4.86	5.50	7.00
Jordan	1.75	4.50	5.25	5.01	5.75	7.00
Combined	1.50	4.25	5.00	4.92	5.75	7.00
Genuineness						
Belgium	1.00	4.25	5.00	4.94	5.75	7.00
Jordan	2.25	4.50	5.25	4.91	5.63	6.75
Combined	1.00	4.25	5.00	4.93	5.75	7.00
Solidity						
Belgium	1.00	4.00	4.75	4.57	5.25	7.00
Jordan	2.00	4.50	5.25	5.03	5.75	6.75
Combined	1.00	4.00	5.00	4.75	5.50	7.00
Sophistication						
Belgium	1.00	2.75	3.50	3.57	4.50	7.00
Jordan	2.75	4.25	4.75	4.72	5.25	7.00
Combined	1.00	3.00	4.00	4.01	5.00	7.00
Unpleasantness						
Belgium	1.00	1.50	2.25	2.43	3.25	6.00
Jordan	1.00	2.00	3.00	3.22	4.25	6.50
Combined	1.00	1.75	2.50	2.73	3.75	6.50

Table (4.1).: Summary Statistics for the Store Personality variables

As a first step, it can be observed from Table 1.1. that in terms of personality traits, H&M store can be described as *Enthusiastic, Genuine and has solidity*, Median = 5 and *less unpleasant*; Median=2.5 using information from Belgium and Jordan combined. We also see that the scores for Jordan as compared to Belgium indicate a better performance in terms of almost all store personality values, except unpleasantness where Belgium indicates a better performance on an average.

Similarly from Table 1.2 looking at the customer scores, we see that the scores of Jordan indicate much better results as compared to Belgium. The scores of Customer Satisfaction, does not show satisfactory results of H&M in the sample, for Belgium.

Variable	Min.	1st Qu.	Median	Mean	3rd Qu.	Max.
Customer Value						
Belgium	1.90	3.89	4.40	4.44	4.90	6.74
Jordan	2.86	4.76	5.07	5.01	5.33	6.33
Combined	1.90	4.17	4.71	4.65	5.14	6.74
Customer Satisfaction						
Belgium	1.00	3.00	3.00	2.97	1.00	4.00
Jordan	1.00	5.00	5.00	5.24	6.00	7.00
Combined	1.27	2.83	3.40	4.12	6.00	6.00
Customer Loyalty						
Belgium	1.00	4.25	5.00	5.03	5.75	7.00
Jordan	1.25	4.25	5.00	4.95	5.75	7.00
Combined	1.00	4.25	5.00	5.00	5.75	7.00

Table (4.2).: Summary Statistics of the Customer Scores

We are interested in obtaining how each of the Store Personality traits is related to the customer Value. Hence the outcome variable is the Customer Value, and the covariates are, Sophistication, Enthusiasm, Genuineness, Solidity and Unpleasantness. We use the Jordanian data set for the main analysis.

We are also interested in studying the association between the Customer Value, Customer Loyalty and the Customer Satisfaction. We present the correlation table between the 3 variables.

	Customer.Value	Customer.Satisfaction	Customer.Loyalty
Customer. Value	1.00	0.64	0.71
Customer.Satisfaction	0.64	1.00	0.74
Customer.Loyalty	0.71	0.74	1.00

Table (4.3): The association between the Customer Value, Customer Loyalty and the Customer Satisfaction.

4.2 Model to test the effect of store personality on customer values

We can see that Unpleasantness has a slightly negative relationship with Customer Value, whereas the other covariates have a positive relationship with customer value. This can be seen in the correlations of the outcome versus the individual predictors.

	Sophistication	Enthusiasm	Genuineness	Solidity	Unpleasantness
Customer.Value	0.57	0.73	0.68	0.55	-0.65

Table (4.4): Testing the effect of store personality on customer values.

As already mentioned above, it is crucial to see how store personality factors have an influence on customer value, so it's necessary to analyze them individually. For this, the overall model for the regression analysis is the following:

H_0 : None of the dependent variables are significant or all the regression coefficients are equal to zero.

H_1 : At least one of the regression coefficients is not equal to zero.

Further, the multiple regression analysis will be proceeded in order to check the following statistical hypothesis:

H_0 : Coefficient β_i is equal to zero, or the independent variable is not significantly affecting the Efficiency

H₁: Coefficient β_i is not equal to zero or the independent variable is significantly affecting the Efficiency

Where β_i = Sophistication, Enthusiasm, Genuineness, Solidity, Unpleasantness

4.3 Regression Model- Results

By running the F-Test, the **P-value** is obtained: **< 2.2e-16**. Thus, the null hypothesis is rejected and it can be concluded that there is at least one coefficient which is significantly affecting the Customer Value.

The hypothesis will be checked for each of the coefficients in the model. The obtained table with the regression coefficients is reported below. For this multiple linear regression analysis, the obtained adjusted R^2 value is 0.58, which indicates that the coefficients explain for 58 % of the variability that is observed in the Efficiency dimension.

	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	3.03	0.44	6.88	0.00
Sophistication	0.08	0.05	1.72	0.08
Enthusiasm	0.21	0.05	4.01	0.00
Genuineness	0.11	0.05	2.17	0.03
Solidity	0.01	0.05	0.24	0.81
Unpleasantness	-0.05	0.04	-1.38	0.17

Table (4.5): The regression coefficients table.

From the above table we see that all the coefficients, except for Unpleasantness, are positive in magnitude, indicating a positive association. We can also see that

Enthusiasm and Genuineness are significant at 5% level, where as if we consider a level of significance of 10% then Sophistication also comes out to be significant.

4.4 Models for studying the association among the customer traits

We try to formally check the following hypotheses by using a simple linear regression analysis to come up with a conclusion about the translated statistical hypotheses.

1: Customer Value has a Positive relation with Customer Satisfaction.

Independent Variable is Customer Value, Dependent Variable is Customer Satisfaction.

The hypothesis to be tested is as follows.

H_0 : Coefficient of Customer Value is equal to zero, or the independent variable is not significantly affecting the Customer Satisfaction

H_1 : Coefficient of Customer Value is not equal to zero or the independent variable is significantly affecting the Customer Satisfaction

	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	-1.11	0.69	-1.61	0.11
Customer.Value	1.26	0.14	9.27	0.00

Table (4.6): Model(1) for studying the association among the customer traits

We obtain the p value of the coefficient for Customer Value to be less than 0.05, and hence we reject the null hypothesis at 5% level of significance, and we conclude that the customer value is positively related to the customer satisfaction. However we obtain an adjusted R square value of 0.40, indicating that the model explains only 40% of the variability observed in the Customer Satisfaction.

2: Customer Loyalty has a Positive relation with Customer Satisfaction and Customer Value.

Independent Variable is Customer Loyalty; Dependent Variable is Customer Value and Customer Satisfaction. The hypothesis to be tested is as follows.

H_0 : Coefficient of Customer Value/Satisfaction is equal to zero, or the independent variable is not significantly affecting the Customer Loyalty

H₁: Coefficient of Customer Value/Satisfaction is not equal to zero or the independent variable is significantly affecting the Customer Loyalty

	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	-1.22	0.51	-2.39	0.01
Customer.Value	0.76	0.13	5.97	0.00
Customer.Satisfaction	0.46	0.07	6.92	0.00

Table (4.7): Model (2) for studying the association among the customer traits

We obtain the p value of the coefficient for Customer Value to be less than 0.05, and hence we reject the null hypothesis at 5% level of significance, and we conclude that the customer value and customer satisfaction is positively related to the customer loyalty. However we obtain an adjusted R square value of 0.64, indicating that the model explains only 64% of the variability observed in the Customer Loyalty.

4.5 Comparison of Belgium and Jordan by the Chow Test

The next step of the analysis consists in incorporating the moderator variable, which is the Country of the individual and repeat all the analysis. Country is a binary variable, coded as 1 for Belgian respondents, and 0 for Jordanian respondents. What is to be found out is the country being Jordan has a larger impact on the customer value dimension than the country being Belgium. We consider 2 cases Belgium only, and Jordan only, and a complete model which includes both, to see the differential effect of the country of the individual. We use the Chow Test to come up with the conclusions. We use five covariates (independent variables) throughout our analysis, and ESS refers to the Error Sum of Squares.

The overall model for this analysis is the following:

H₀: Regression parameters for the Belgian and the Jordanian respondents are equal, or there is no difference in the effect, for both groups

H_1 : At least one of the regression coefficients is not equal to zero. And hence there is a difference in effect between the two groups

We do this analysis for all the models considered, 1- the model of customer value on store personality traits , 2- customer satisfaction on customer value, 3- customer loyalty on customer value and customer satisfaction.

In all the cases, we have to reject the null hypothesis, and conclude that the regression coefficients for the Belgian and the Jordanian respondents are significantly different at 5% level of significance.

Model No	Outcome	ESS (Combined)	ESS(Belgium)	ESS(Jordan)	Chow Test Value	p-value	Sample Size(Belgium)	Sample Size(Jordan)
1	Customer Value	76.97	49.08	17.78	9.77	1.00	206	127
2	Customer Satisfaction	352.33	17.82	103.70	641.39	1.00	206	127
3	Customer Loyalty	235.26	154.69	55.63	19.48	1.00	206	127

Table (4.8): Comparison of Belgium and Jordan by the Chow Test

The high p-value is because of the non-significant difference between the relationships observed in the Belgium data and the Jordan data. Thus we could conclude that the relationships expressed through the used models are very similar, statistically, in the two countries. On further inspection it is observed that the intercepts are different for the two countries. This was somehow also seen in the table of the summary statistics for the two countries, which showed the difference.

CHAPTER 5

CONCLUSION

Chapter outline:

5.1 Conclusion

5.2 Recommendations

5.3 Limitations

5.4 Suggestions for future research

5.1 Conclusion

The purpose of the study was to measure and evaluate how store personality can effect on customer evaluative judgments and how can be as a source of customer value. The study conducted on H&M fashion store. The study focused on the Jordanian market and then we compared it with the Belgian study. Previous literature review ensured that there are positive relationships between store personality dimensions and customer evaluative judgments. Also we conclude that the relationships expressed through the used models that mentioned in chapter four are very different in the two countries.

From our analysis, we see that among store personality traits, enthusiasm, sophistication and genuineness, have a positive relationship with the customer value, and it is significant at 5% level for the data that was obtained from the Jordanian Survey. However for the Belgian Survey, in addition to the above store personality traits, solidity and unpleasantness were also statistically significant. From the Chow test, we also see that the nature of the relationship between the store personality traits on the customer value is significantly similar for Belgium and Jordan. Even the association between the different customer traits are significantly similar for Belgium and Jordan.

Thus based on the empirical evidence obtained from the surveys conducted in Belgium and Jordan, we can establish, our assumed theoretical hypotheses, as described in chapter 3, where we assume that , sophistication, solidity, genuineness and enthusiasm have a positive relationship with customer value, where as unpleasantness has a negative relationship with customer value. We can also establish that customer loyalty depends on customer satisfaction and customer value in a positive way, as well as customer satisfaction depends on customer value in a positive way

In the end we came up with the concept that the relationship between store personality and customer evaluative judgments(customer value, customer satisfaction and customer loyalty) vary across Belgium and Jordan but not in a significant way.

5.2 Recommendations

Based on the previous results, the researcher recommends the following points to be followed in H&M stores in Jordan specifically and in retail shops generally.

1. H&M store should take into account the store personality dimensions and try to develop these dimensions to meet their customers wants and needs.
2. Retailers should recognize the importance of the store personality in effecting customer value and that leads to customer satisfaction then to customer loyalty.
3. A strong store personality plays an important role in creating a unique competitive advantage and builds a long-term relationship between the shop and the customer.
4. Retailers should take suggestions and feedback from customers in terms of how to improve the store environment.
5. Brands should take into account the cultural differences of their customers while going global without losing their international standards.

5.3 Limitations

Every thesis has limitations; First the choice of populations was limited to the Jordan market due to two reasons; the survey distributed online via emails and social media so it was hard to get sufficient number of responses and there are just two branches for H&M in Jordan and located just in two malls in Amman so it was really hard to get people who already visited H&M at least once. Another limitation that all aspects were assessed by using one research approach which is the quantitative approach without using qualitative approach because it was hard to access any of H&M workers or managers in Jordan. Finally, the language of the questionnaire was in English, some of respondents faced difficulties in translating the questionnaire into Arabic then fill it again in the English form.

5.4 Suggestions for future research

Many elements can lead to customer value than store personality, therefore the researcher suggests a future research replicating this exact study but with bigger sample and taking another aspects or elements that leads to customer value such as (quality, price, location,etc).Also future research can benefit by applying the same study in different cultural contexts. Another study that can be made is to know the perception of the Middle East about store personality and how it's affect their own attitudes in shopping.

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Appendix :

H&M Questionnaire

-Describe the H&M store that you visit by using the following words:

	Strongly disagree	Somewhat disagree	Disagree	Neutral	Somewhat disagree	Agree	Strongly agree
Welcoming							
Enthusiastic							
Lively							
Dynamic							
Honest							
Sincere							
Reliable							
True							
Hardy							
Solid							
Reputable							
Thriving							
Chic							
High-class							
Elegant							
Stylish							
Annoying							
Irritating							
Loud							
Superficial							

-Give your opinion on the following statements:

	Strongly disagree	Somewhat disagree	Disagree	Neutral	Somewhat disagree	Agree	Strongly agree
This store is accessible							
The store lay-out at this store makes it easy for customers to find what they need							
This store often has interesting bargains							

This store's offerings are reasonably priced							
This store offers good value for the price I pay							
This store's dressing rooms are comfortable							
This store has convenient operating hours							
waiting time at the cash registers is not too long							
The offerings of this store are of excellent quality							
This store is one of the best with respect to quality clothing							
The offerings of this store are high quality							
The offerings of this store is superior in comparison to that of other stores							
This store has high standards for its offerings							
The store's personnel does its best to resolve any customer problem directly							
The store's personnel is always courteous to customers							
The store's personnel is never too busy to respond to customer requests							
The store's personnel has the knowledge to answer customers' questions							
The store's personnel does its best to solve customer complaints							

immediately							
The store's personnel is honest							
The store's personnel offers prompt service to its customers							
The store's personnel is approachable							
The store's personnel listens to the customers							
The store's personnel gives customers individual attention							
The store's personnel is not pushy							
Shopping at this store helps me to feel acceptable							
Shopping at this store improves the way I am perceived by others							
Shopping at this store makes a good impression on other people							
Shopping at this store gives me social approval							
This store is a socially responsible company							
This store makes a real difference through its socially responsible actions							
Shopping at this store makes me feel good							
Shopping at this store gives me pleasure							
Shopping at this store gives me a sense of joy							
Shopping at this store makes me feel delighted							
Shopping at this store gives me							

happiness							
The store's layout is appealing							
The appearance of the staff is appropriate							
The store is tidy							
The dressing rooms are clean							
The shopping window looks attractive							
The store lighting is attractive							
The offerings are presented in an appealing way							

-The next question is to evaluate your satisfaction with H&M:

	Strongly disagree	Somewhat disagree	Disagree	Neutral	Somewhat disagree	Agree	Strongly agree
In general, how satisfied are you with this store							

-The next group of questions to know to what extent are you loyal to H&M:

	Strongly disagree	Somewhat disagree	Disagree	Neutral	Somewhat disagree	Agree	Strongly agree
I intend to do business with this store again in the future							
This store is my first choice when							

shopping for clothes							
It is very likely that I return to this store in the future							
When I need new clothes, I will definitely return to this store							

Gender: ☐ Male ☐ Female

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A strong store personality: A comparative study between Belgium and Jordan
Case study: H&M stores

Richting: **Master of Management-International Marketing Strategy**

Jaar: **2014**

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