



# Cultural influence on loyalty tendency and evaluation of retail store attributes

## An analysis of Taiwanese and American consumers

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### Abstract

**Purpose** – The purpose of this paper is to examine the cultural influences on young consumers' loyalty tendency and evaluations of the relative importance of apparel retail store attributes in Taiwan and the USA.

**Design/methodology/approach** – A structured questionnaire was developed to collect the data. Factor analysis was employed to identify dimensions of apparel retail store image attributes. Pillai's Trace multivariate analysis of variance and hierarchical multiple regression analysis were used to examine the hypotheses.

**Findings** – Results of the study showed that American consumers have significantly greater collectivistic characteristics than Taiwanese. The paper also found that country of residence is a significant and stronger indicator in predicting loyalty tendency than individualism and collectivism dimensions. The results of the study showed that evaluation of the relative importance of retail store attributes was influenced by culture. Among the five apparel retail store attribute dimensions identified in the study, Taiwanese and US respondents' evaluation of the importance of "convenience", "product" and "information communication" factors of retail store image attributes differed significantly.

**Research limitations/implications** – The paper may contribute to international retailers' understanding of the similarities and differences between Taiwanese and US markets and in determining the ideal components for these retailers to create an optimized apparel retail store image in two different countries' markets. The findings from the study could serve as an important benchmark for retailing strategy, helping retailers to effectively redesign their apparel stores to attract consumers in different markets and foster consumers' loyal to the company.

**Originality/value** – Despite the growing internationalization of fashion retailing, this particular sector has attracted little research attention, and no research has been done to investigate the cultural differences of consumers' evaluations of apparel retail store image attributes.

**Keywords** Culture, Consumer behaviour, Customer loyalty, Retail trade, Taiwan, United States of America

**Paper type** Research paper



### Introduction

With a trend towards open trade and a desire for globalization, more and more retailers have been entering into the global market, spending millions of dollars each year to reach out to consumers around the world. However, global marketing is difficult due to the increased global economic uncertainty and intense competition. Moreover, despite some similarities in consumers' attitudes toward retailers' marketing efforts across countries (Wulf and Odekerken-Schotter, 2003), culture is often considered as a critical

determinant in explaining heterogeneous consumer behaviors. Certain types of values may be considered more important to consumers in one country than to those in another country (Kim *et al.*, 2002). Thus, international retailing requires understanding cultural differences of consumers in different markets. The ability to gain insight into cultural differences and consumer behavior in each target market and develop appropriate marketing strategies will determine international marketers' success in different countries (Kawabata and Rabolt, 1999; Lam, 2007).

Over the past decades, due to aggressive competition in the retail business environment, a company's success largely depended on the satisfied customers who are willing to purchase products or services repeatedly (Siu and Cheung, 2001; Srinivasan *et al.*, 2002). As the ultimate goal of any business is to establish a loyal customer base in order to ensure the profit and longevity of the business, understanding consumers' patronage behavior has been identified as the key to the success of a retail business and has become a premier objective for marketers (Sirgy *et al.*, 2000). Furthermore, researchers suggested that creating a positive retail store environment plays a critical role in satisfying customers and maintaining their loyalty to the store in foreign markets (Chang and Tu, 2005). Much research also showed that certain retail store attributes influence store choice and patronage behavior (Baker *et al.*, 2002; Hu and Jasper, 2006; Pan and Zinkham, 2006; Sherman *et al.*, 1997; Sirgy *et al.*, 2000). Thus, effectively managing the retail store environment encountered by customers has been identified as a viable and essential retail management tactic. Moreover, previous studies revealed that consumers' evaluations of retail stores (Burt and Carralero-Encinas, 2000; Grewal *et al.*, 2003; Jin and Kim, 2003) and loyalty towards those stores (Chang and Chieng, 2006; Straughan and Albers-Miller, 2001) differ across countries. Since global marketing has become a general trend in the retail industry and cultural differences can impede successful marketing in foreign markets, it is crucial to investigate loyalty tendency and retail store attributes that are important to customers in foreign markets in order to attract them to stores and remain competitive in those markets. Thus, retailers must gain in-depth, empirical understanding of their target consumers' patronage behavior and evaluation of retail store attributes in the global market.

The present study aims to examine the cultural influences on consumers' loyalty tendency and evaluation of the relative importance of retail store environment attributes across two countries. This study especially focused on apparel retail stores in Taiwan and the USA. Apparel companies have evolved to become the most prolific and dynamic presence in global markets during the past two decades (Ferne *et al.*, 1997; Wigley and Moore, 2007). With the increased disposable income and purchasing power resulting from successful industrialization, Taiwanese consumers have demanded the increase of brand-name goods and fashion items such as clothing, jewelry and accessories (Trappey and Lai, 1996). They often shop at retail centers located in Hong Kong, Tokyo and Singapore in search of a wide array of consumer goods. Taiwan might be a substantial and lucrative retail market for international apparel retailers. In addition, these two countries are known to have distinctive cultural characteristics. According to Hofstede's (1980) individualism index (IDV), Taiwan possesses one of the least individualistic cultures and exhibits a high degree of collectivism, while the culture of the USA, in contrast, values individualism over collectivism. The present study of cultural influence on consumer shopping behaviors in two countries may contribute to international apparel retailers' understanding of the similarities and differences

between Taiwanese and US markets and may aid retailers in determining the ideal components for optimizing the apparel retail store environment in two different countries' markets.

### Literature review

#### *Store loyalty and retail store attributes*

Store loyalty, defined as "the repeat purchase behavior at a particular store for either the same products or any other products" (Osman, 1983, p. 135), has received a great deal of interest from retail management for the past few decades (Bloemer and Ruyter, 1998). According to Reichheld and Teal (1996), customer store loyalty is essential for retailers not only to amplify revenues through increased customer spending by cross selling and reduced operating costs but also to enhance the power of word of mouth (WOM) and build switching barriers. Meyer and Dornach (1998) revealed that loyal customers tend to make more purchases in future visits and are more proactive in recommending the store to other consumers. Researchers suggested that certain retail store attributes play a vital role in store loyalty behavior (Baker *et al.*, 2002; Hu and Jasper, 2006; Pan and Zinkham, 2006; Sherman *et al.*, 1997; Sirgy *et al.*, 2000).

Schlosser (1998) noted that, facing increased market competition, retailers' sole reliance on promotional techniques tied with sales incentives was inadequate. He suggested that retailers also offer a pleasant shopping experience in order to attract and retain customers. Mano (1999) supported Schlosser's notion that store environments influence consumers' willingness to purchase or entice them to stay in the store for a longer period of time. Turley and Milliman (2000) pointed out that the physical store environment experienced at the point of purchase influences consumers' shopping behavior in marketing research and, therefore, the practice of creating influential atmospheres should be an important marketing strategy for most exchange environments. Other researchers (Burt and Carralero-Encinas, 2000; Grace and O'Casey, 2005; Jin and Kim, 2003) also suggested that retail stores often offer motivations for customers to shop and patronize stores.

Recognizing the importance of environmental cues within a retail store, retailers have tried to develop effective retail store environments in order to attract their target customers and increase their profitability (Sirgy *et al.*, 2000). In fact, retailers have been spending millions of dollars every year to refurbish their stores in order to keep the stores up-to-date and project an image that appeals to their target markets (Roy and Tai, 2003); not surprisingly, these retailers have reported a positive connection between improving the retail store environment and increasing sales ("Store Atmospherics", 2005). In order to draw customers into stores and develop customer loyalty, retailers must understand what their target consumers consider important when shopping at a store.

Lindquist (1974) identified nine environmental attributes that contribute to consumer attitude toward retail stores: merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors and post-transaction satisfaction. Of all these factors, Lindquist claimed that the merchandise, service and locational convenience aspects were the most dominant attributes in formulating consumers' attitudes toward retail stores. Two years later, Mark (1976) identified six attributes as the key factors of retail stores: fashionability, advertising, convenience, outside attractiveness, salesmanship and service. Mazursky and Jacoby (1986) discovered that the merchandise-related aspects (quality, price and assortment), service-related

aspects (quality in general and salespeople service) and pleasantness of shopping at the store are among the most critical components of store image attributes. Loyalty tendency

Rabolt *et al.* (1988) found that merchandise assortment and price range were the two most important store attributes for US college students. Velde *et al.* (1996) surveyed college students in Canada and England and found that price range and merchandise assortment were the second and the third most important store selection criteria, respectively. The most important store attribute was merchandise quality. Paulins and Geistfeld (2003) studied US adult women aged 18 and older and consistently found that the style of merchandise that the store carries was the most important store attribute influencing consumers' store preference.

### *Collectivism and individualism*

Culture is defined as the "collective programming of the mind which distinguishes the members of one group or category of people from those of another" (Hofstede, 1991, p. 5). Many researchers assert that each culture has its own cultural traditions, which are deeply ingrained in their social norms and values and thus have a strong impact on their attitudes and behaviors. In 1980, Hofstede analyzed cultural characteristics that influence values, attitudes and behaviors and identified four dimensions of national culture: individualism, uncertainty avoidance, masculinity and power distance. Among four cultural dimensions, collectivism-individualism has been one of the major cultural variables discussed by researchers across disciplines and is widely used as a basis for cultural differentiations in behavioral studies in different countries (Fam and Merrilees, 1998; Hui and Triandis, 1986; Liu *et al.*, 2000; Mortenson, 2002).

According to Hofstede (1991), "individualism" is the degree to which people in a country prefer to act as individuals rather than as members of groups. In individualist societies, its members learn very early to think of themselves as "I" instead of as part of "we." In collectivist societies, on the other hand, its members learn to respect the group to which they belong, usually the family, and to differentiate between in-group members and out-group members. In addition, those in collectivist societies are more susceptible to social influence than those in more individualistic cultures and are also more interested in enhancing in-group harmony (Hui and Triandis, 1986). Noordin *et al.* (2002) also pointed out that the emphasis in collectivist cultures is on belonging to an in-group and connectedness within the group, while the emphasis in individualistic cultures is on individual preferences, needs and achievement. Thus, people who scored high in individualism are more likely to believe in themselves and do things that benefit themselves, whereas those who scored low in individualism, indicating high collectivism, tend to conform to group and social norms (Matsumoto, 2000). These social patterns may influence consumers' shopping behaviors through their effect on a person's self-identity, responsiveness to normative influences and willingness to suppress internal beliefs to behave in socially acceptable ways.

One of the significant features of the national culture of Taiwan is "high collectivism" or "low individualism" with the characteristics of "group orientation" (Hofstede, 1980; Hofstede and Bond, 1988; Lockett, 1988; Yeh, 1988a, b). However, there are some inconsistent research findings and contradictory views regarding "collectivism" and "individualism." In the past, Chinese and Japanese peoples have been characterized in terms of collectivism, and the British and Americans have been characterized by individualism (Hofstede, 1980; Bond and Hwang, 1986; Tayeb, 1994). But, there are

changing patterns of individualism and collectivism in some of these countries. For instance, social changes in the USA and Japan have changed the nature of the individualism-collectivism dimension in the American and Japanese cultures (Matsumoto *et al.*, 1996). Ishii-Kuntz (1989) reported a trend toward more individualistic attitudes among the Japanese. Wu (2006) reported that Americans tend to exhibit more collectivistic characteristics than before. Although Hofstede's identification of collectivism-individualism has been used effectively, his study was conducted 30 years ago. It remains a question whether Hofstede's identification of collectivism-individualism is still valid for today's society and can be applied for consumer shopping behavior in the twenty-first century. Hence, the present study challenges the stereotypic notion of collectivism-individualism among Taiwanese and Americans today.

Existing academic research supports the influence of individualism and collectivism on consumer shopping behavior. In a study of service failures, Mattila and Patterson (2004) found that East Asian consumers in a collectivist culture tended to be more aware of situational constraints, more eager to maintain social harmony and more cautious of losing face than did Western consumers in an individualist culture. Pons *et al.* (2006) also found that consumers in a collectivist culture (Middle Eastern countries) appreciated crowded retail settings more than did those in an individualist culture (the USA). Lam (2007) studied cultural influence on proneness to brand loyalty within the USA. He found that individuals who scored highly in individualism had greater proneness to be brand loyal than those who scored lower, suggesting that people who scored highly in individualism were less likely to switch brands. He also suggested that individuals with low individualism scores are more likely to follow group norms and may follow behavior of their in-group members and change accordingly. Therefore, they are more likely to switch brands frequently.

#### *Country of residence*

Existing evidence from the research reveals that country of residence is one of the important cultural variations in shaping consumer shopping and purchase behavior. Kawabata and Rabolt (1999) conducted research comparing the clothing purchase behavior of American and Japanese female university students. The results showed that US students tended to pay more attention to fit, quality, fashion and brand/designer name while Japanese students were more economical, color- and style/design-oriented. Kim and Jin (2002) studied consumers' perceptions of the service quality of discount stores between the USA and South Korea and found that US and Korean consumers assigned a different importance to three service quality dimensions of discount stores. Among three service quality dimensions, Americans rated physical aspects as the most important dimension, followed by personal attention and, third, reliability; while South Korean consumers rated these dimensions in the reverse order. Kim and Chen-Yu (2005) compared the differences in the evaluation of the importance of discount store attributes between South Korea and the USA and found significant differences between South Korean and US consumers. South Korean consumers considered store-related attributes significantly more important but product-related attributes significantly less important than did US consumers. In their study, store-related attributes included store layout, salesperson, rest room, seating for resting, parking, etc. and product-related attributes included product assortment, product quality, prices, well-known brands, product variety, etc.

From the previous literature on culture and consumer shopping behavior, the following research hypotheses were formulated for the study: Loyalty tendency

- H1.* The degree of individualism and collectivism will significantly differ between Taiwanese and US consumers.
- H1-1.* Taiwanese consumers will exhibit significantly greater collectivistic characteristics.
- H1-2.* US consumers will exhibit significantly greater individualistic characteristics.
- H2.* Consumer loyalty tendency will be significantly influenced by culture.
- H2-1.* Consumer loyalty tendency will be significantly influenced by the degree of individualism and collectivism.
- H2-2.* Consumer loyalty tendency will be significantly influenced by country of residence.
- H3.* Consumers' evaluation of the relative importance of retail store attributes will be significantly influenced by culture.
- H3-1.* Consumers' evaluation of the relative importance of retail store attributes will be significantly influenced by the degree of individualism and collectivism.
- H3-2.* Consumers' evaluation of the relative importance of retail store attributes will be significantly influenced by country of residence.

## Research methods

### *Instrument development*

A structured questionnaire was developed to collect data. The questionnaire was divided into five sections. The first section of the questionnaire consisted of 16 questions and was used to measure the respondents' degree of individualism (eight items) and collectivism (eight items) on a five-point Likert-type scale with a response format from "strongly disagree" (1) to "strongly agree" (5). The statements were adopted from Hofstede's (2001) individualism-collectivism measurement scale because that scale has been validated in numerous studies on culture. In the second section of the questionnaire, four questions were included to measure loyalty tendency. The first question, asking whether they have favorite retail stores they often visit to purchase apparel items, was used to remind the respondents of their loyalty behavior at the stores when shopping for apparel items and also to screen out unqualified respondents who do not show loyalty tendency in apparel shopping. Three questions were used to estimate the respondents' loyalty tendency in terms of the frequency of shopping, repeat purchase intention and positive WOM (Reichheld and Teal, 1996). Respondents were asked to indicate how often they visited their favorite apparel retail store(s) over the past six months, how often they made actual purchases on each shopping trip to that store over the past six months and how often they recommended that apparel retail store to family members or friends. A five-point Likert-type scale was used with 1 indicating "not at all" and 5 indicating "very much." The third section of the questionnaire consisted of 28 questions and was used to measure the respondents' evaluations of the relative importance of apparel retail store attributes in general on a five-point Likert-type scale with a response format from "very unimportant"



(1) to “very important” (5). Respondents were asked to indicate how important each store image attribute was when they evaluated an apparel retail store. The statements were adopted and compiled from previous studies (Dabholkar *et al.*, 1995; Finn and Kayande, 2004). The last section of the questionnaire inquired about the respondents’ basic demographic characteristics such as age, gender and country of residence.

The content validity of the questionnaire was assessed through examination by a panel of five experts in the area and through pilot testing with undergraduates. Initial changes were made to clarify or delete some statements according to recommendations or comments of the experts. Two different versions of a questionnaire were prepared utilizing cross-cultural validation and back-translation procedures. The questionnaire was first completed in English and then translated into Taiwanese by a bilingual Taiwanese translator who speaks both English and Taiwanese. The Taiwanese version of the questionnaire was then translated back into English by a different bilingual individual and compared to the original version for consistency. Several items were modified to improve accuracy. In order to assess construct validity for cross-cultural comparisons, a pilot test was conducted with both versions of the questionnaire. Ten college students in Taiwan and another ten college students in the USA participated in the pilot test to ensure the validity of the items and the scales in the questionnaire as well as to detect any unsuitable wording that might exist in the survey instructions and questions. A total of 20 participants were asked to answer all questions in the questionnaire and then to point out any inappropriate wordings in the questions as well as any unclear statements that were hard to understand. On the basis of the pilot test results, the content of the questionnaires for both versions were finalized. The questionnaire and research plan were submitted to our university’s Institutional Review Board and judged to be exempt from review. The final questionnaire was handed out by the researchers during classes over two weeks in the USA and another two weeks in Taiwan.

#### *Sample and data collection*

The study sample consisted of 456 young consumers aged 18-30 from two countries: 221 from the USA and 235 from Taiwan. According to Whiddon (1999), college students are expected to develop significant earning potential as they enter the workforce, and they have a tendency to select brands while in school and remain loyal to those brands after graduation. Data collections were implemented with convenience samples of college students from one of the major universities in the USA and one in Taiwan. In order to maintain sampling equivalence across the samples in two countries, two universities that have a compatible number of students and are located near a major city were used in the study. Thus, the two samples were comprised of comparable homogeneous populations. A structured questionnaire was distributed to 300 students in the USA and 300 students in Taiwan. Of the 485 questionnaires returned, 456 qualified questionnaires were used for the data analysis after eliminating those surveys completed incorrectly or missing too many questions, for example, missing more than half of the items in a scale. Overall, 67.5 per cent of the respondents were female and 32.5 per cent were male. The US sample consisted of 157 females (71 per cent) and 64 males (29 per cent), while the Taiwanese sample included 151 females (64.3 per cent) and 84 males (35.7 per cent). A total of 91 per cent of US respondents were between 18 and 22 years of age, whereas 87 per cent of Taiwanese respondents were in that age range. In addition, 82 per cent of US respondents were undergraduate students and 18 per cent

were graduate students, whereas 76 per cent of Taiwanese respondents were undergraduate students. A series of chi-square tests were implemented to ensure sampling equivalence of the two country samples for cross-cultural comparisons. No significant differences were found between the two samples in age and gender distribution and academic level (graduate vs undergraduate status). Overall, the major demographic characteristics of the samples were comparable.

### Data analysis and results

Data gathered from the survey were analyzed using the Statistical Package for Social Science program. The data analysis consisted of exploratory factor analysis, multivariate analysis of variance (MANOVA), multiple regression analysis and analysis of variance (ANOVA). Cronbach's alpha values were computed to assess the internal consistency aspect of reliability of the multi-item scales measuring individualism, collectivism, the importance placed on retail store environment attributes and loyalty tendency. The reliability coefficients of the individualism and collectivism scales revealed alpha values of 0.65 and 0.70, respectively. The store attribute measure, consisting of 28 items, had an alpha value of 0.86. Exploratory factor analysis was employed separately for each sample to assess construct validity of the store attribute measure for cross-cultural comparison. The existence of six dimensions was supported for both samples. The reliability coefficient of the loyalty tendency revealed an alpha value of 0.71.

#### *Preliminary analysis*

In preparation for hypotheses testing, the construct of the relative importance of retail store attributes were determined by the principle components method of exploratory factor analysis with varimax rotation. To set the criteria for the factor analysis, factors with eigenvalues  $> 1.0$  and items rotated factor loadings of 0.50 or greater were retained because researchers (Hair *et al.*, 1998) suggest that factor loadings of 0.50 or greater are statistically and practically significant. To ensure that each item only loaded on one factor, items that did not load  $> 0.50$  and loaded on more than one factor with a loading score equal to or greater than 0.40 on each factor were eliminated from the analysis (Chen and Hsu, 2001). According to Hair *et al.* (1998), the communality of a variable represents the amount of variance in the factor solution explained by the variable; therefore, variables with communalities  $< 0.40$  were deleted as they insufficiently contributed to the explanation of variance. Variables that did not meet the above criteria and one-item factors were excluded from the analysis.

Among the 28 items for the relative importance of retail store environment attributes, 22 items were retained for the factor analysis and six constructs were identified, indicating that 63.97 per cent of the total variance was explained by those six retail store environment dimensions (Table I). Among the six constructs of retail store environment attributes, product assortment received the highest mean value for Taiwanese respondents ( $m = 4.43$ ), whereas service delivery scored highest for US respondents ( $m = 4.37$ ).

#### *Hypotheses testing*

*H1* examined differences in the level of individualism and collectivism between Taiwanese and US participants. In preparation for testing *H1*, each individualism



Factor	Item	Eigen value	Factor loading	Variance explained (%)	Cronbach alpha
1. Staff responsiveness	Trustworthiness of staff	2.65	0.80	12.06	0.79
	Confidence instilled in customers		0.74		
	Responsiveness to requests		0.54		
2. Customer care	Courteousness of staff	2.61	0.53	11.85	0.79
	Individualized customer attention		0.76		
	Understand each customer's needs		0.75		
	Care about customers		0.66		
3. Service delivery	Respect the customer's interests	2.46	0.57	11.20	0.83
	Dependability of service provided		0.78		
	Delivering on promises		0.71		
4. Store atmosphere	Accuracy of service delivered	2.37	0.69	10.75	0.74
	Attractiveness of physical facilities		0.79		
	Staff neatness and professional look		0.77		
	Attractive communication materials		0.73		
	Cleanliness and convenience of physical facilities (restrooms, fitting rooms)		0.61		
5. Shopping convenience	Waiting time	2.10	0.87	9.34	0.73
	Convenient shopping hours		0.81		
	Locational convenience		0.66		
6. Product assortment	Quality of products carried	1.93	0.78	8.77	0.68
	Selection of products carried		0.74		
	Range of brands offered		0.72		
Total				63.97	

**Table I.**  
Factor analysis of retail store attributes

and collectivism score was computed from eight items regarding individualism and eight items regarding collectivism. Each score was determined by calculating the average scores of eight questions for individualism and collectivism. Pillai's Trace MANOVA was used to examine *H1-1* and *H1-2* to identify differences in the degree of individualism and collectivism between the two groups. Pillai's criterion was used to test for significance because it is more robust than other multivariate test criteria (Hair *et al.*, 1998). The result of the MANOVA test revealed that a significant difference existed between Taiwanese and US participants:  $F(2, 446) = 8.40, p < 0.001$  (Table II). The univariate *F*-tests indicated that US respondents' level of collectivism ( $m = 3.91$ ) was significantly higher than that of Taiwanese respondents ( $m = 3.73$ ), whereas the

Effects	Means		Mean square	df	<i>F</i>	
	USA	Taiwan				
Country	MANOVA-Pillai's Trace			2	8.40	
	Univariate <i>F</i> -tests					
	Individualism	3.56	3.56	0.00	1	0.01
	Collectivism	3.91	3.73	3.00	1	16.82***

**Table II.**  
MANOVA for loyalty tendency

**Notes:** \* $p < 0.05$ , \*\* $p < 0.01$  and \*\*\* $p < 0.001$ ; independent variable: country of residence; dependent variables: individualism and collectivism

level of individualism was not significantly different between Taiwanese ( $m = 3.56$ ) and US respondents ( $m = 3.56$ ). Thus, neither *H1-1* nor *H1-2* was supported.

In order to assess the influence of culture (i.e. individualism and collectivism dimensions and country of residence) on the degree of loyalty tendency (*H2*), hierarchical multiple regression analysis using the enter method was conducted. The individualism and collectivism dimensions of the culture were first entered into the regression equation as a group and then country of residence of the respondents was entered into the equation. In this way, the correlations between individualism and collectivism dimensions and country of residence were partialled out of the regression analyses, allowing the researcher to determine the incremental effects of country of residence over individualism and collectivism dimensions in predicting loyalty tendency. The loyalty tendency was entered as a dependent variable.

Multicollinearity was assessed first because multicollinearity among the independent variables may be a threat to the interpretation regarding the influence of the independent variables on the dependent variables in the regression analyses. When the researchers checked the multicollinearity among the independent variables, the Pearson correlation matrix indicated no multicollinearity because all of the correlation coefficients did not exceed the cut-off value of 0.7 (Ott and Longnecker, 2001). Multicollinearity was also examined by the ratio of the largest to the smallest eigenvalue, which is called the condition number of the correlation matrix. The condition numbers presented in the Pearson correlation matrix table ranged from 1 to 29.38, which was not greater than the cut-off score of 1,000. Thus, no multicollinearity was found in testing *H2*.

In predicting the influence of culture on loyalty tendency (*H2*), the overall regression model was significant, with  $F(3, 443) = 23.52$  and  $p < 0.001$ , indicating that 13.7 per cent of the variance in loyalty tendency was explained by culture (i.e. individualism and collectivism dimensions and country of residence) (Table III). Thus, *H2* was supported. The test of the relative contributions of independent variables to explain respondents' loyalty tendency showed that country of residence ( $\beta = 0.35$ ,  $p < 0.001$ ) was the only significant variable in predicting the loyalty tendency. More specifically, when individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant, with  $F(2, 444) = 5.11$ ,  $p < 0.01$ , indicating collectivism ( $\beta = 0.15$ ,  $p < 0.01$ ) was a significant indicator of the loyalty tendency. *H2-1* was supported. Later, when the country of residence was entered into the equation, the overall model was significant, but only with country of residence as a significant indicator of loyalty tendency. When the regression analysis was implemented only with country of residence as an excluded variable, it was a significant predictor

Variables	Loyalty tendency	
	Model 1 ( $\beta$ )	Model 2 ( $\beta$ )
Individualism	0.04	0.04
Collectivism	0.15**	0.08
Country of residence		-0.35***
$R^2$	0.022	0.137
$F$	5.11**	23.52***

Notes: \* $p < 0.05$ , \*\* $p < 0.01$  and \*\*\* $p < 0.001$ ; independent variables: individualism, collectivism and country of residence; dependent variable: loyalty tendency;  $\beta$ , standardized coefficient

**Table III.**  
Hierarchical regression analysis: cultural influence on loyalty tendency

of loyalty tendency. Thus, *H2-2* was supported. ANOVA test was used to further identify the differences of loyalty tendency between Taiwanese and US participants. The univariate *F*-tests revealed a significant difference of loyalty tendency between Taiwanese and US participants,  $F(1, 455) = 66.81, p < 0.001$ . US participants ( $m = 3.43$ ) showed significantly higher loyalty tendency than the Taiwanese ( $m = 2.90$ ) did.

In order to assess the influence of culture (i.e. individualism and collectivism dimensions and country of residence) on the evaluation of the relative importance of retail store attributes (*H3*), hierarchical multiple regression analyses using the enter method were also conducted. Six separate hierarchical multiple regression analyses were implemented for each different retail store attribute construct. The individualism and collectivism dimensions of the culture were first entered into the regression equation as a group and then country of residence of the respondents was entered into the equation. The evaluation of the relative importance of each retail store attribute construct was entered as a dependent variable. Multicollinearity was also assessed and no multicollinearity was found in testing *H3*; the correlation coefficients were lower than the cut-off value of 0.7 and the condition number ranged from 1 to 29.46.

In predicting the influence of culture on the perceived relative importance of staff responsiveness, the overall regression model was significant, with  $F(3, 443) = 6.05$  and  $p < 0.01$ , indicating that 3.5 per cent of the variance in the evaluation of the relative importance of staff responsiveness was explained by culture (i.e. individualism and collectivism dimensions and country of residence; Table IV). The test of the relative contributions of independent variables to explain respondents' evaluation of staff responsiveness showed that collectivism ( $\beta = 0.18, p < 0.001$ ) was significantly and positively related to the evaluation of staff responsiveness aspect of the retail store attributes. However, country of residence was not a significant indicator of evaluation of staff responsiveness. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant, with  $F(2, 444) = 6.34, p < 0.01$ . However, when the regression analysis was implemented with country of residence as an excluded variable, it was not a significant indicator of the evaluation of staff responsiveness.

In predicting the influence of culture on the perceived relative importance of customer care, the overall regression model was significant, with  $F(3, 444) = 7.85$  and  $p < 0.01$ , indicating that 5.0 per cent of the variance in the evaluation of the relative importance of customer care was explained by culture (Table IV). The test of the relative contributions of independent variables showed that both individualism ( $\beta = 0.11, p < 0.05$ ) and collectivism ( $\beta = 0.18, p < 0.001$ ) were significantly related to the evaluation of customer care. In addition, country of residence ( $\beta = |-0.11|, p < 0.05$ ) was significantly related to the evaluation of the customer care. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant. In addition, when the regression analysis was implemented with country of residence as an excluded variable, it also appeared as a significant indicator of the evaluation of customer care.

In predicting the influence of culture on the perceived relative importance of service delivery, the overall regression model was significant, with  $F(3, 444) = 11.27$  and  $p < 0.001$ , indicating that 5.6 per cent of the variance in the evaluation of the relative importance of service delivery was explained by culture (Table IV). The test of the relative contributions of independent variables showed that collectivism ( $\beta = 0.18, p < 0.001$ )

Variables	Staff responsiveness		Customer care		Service delivery		Store atmosphere		Convenience		Product assortment	
	Model 1 (β)	Model 2 (β)	Model 1 (β)	Model 2 (β)	Model 1 (β)	Model 2 (β)	Model 1 (β)	Model 2 (β)	Model 1 (β)	Model 2 (β)	Model 1 (β)	Model 2 (β)
Individualism	0.06	0.06	0.11*	0.11*	0.09	0.09	0.08	0.08	0.12*	0.12*	0.02	0.02
Collectivism	0.16***	0.18***	0.19***	0.18***	0.18***	0.18***	0.16***	0.16***	0.15***	0.13**	0.14**	0.18***
Country of residence	0.05	0.05	-0.11*	-0.11*	-0.12*	-0.12*	0.02	0.02	0.036	-0.20***	0.18***	0.18***
R <sup>2</sup>	0.026	0.035	0.041	0.050	0.056	0.056	0.031	0.032	0.036	0.057	0.019	0.049
F	6.34***	6.05	7.85***	11.22***	8.76***	11.27***	7.24***	4.88***	8.03***	8.94***	4.24*	7.38***

**Notes:** \*  $p < 0.05$ , \*\*  $p < 0.01$  and \*\*\*  $p < 0.001$ ; independent variables: individualism, collectivism and country of residence; dependent variables: customer service, store atmosphere, convenience, product and information communication; β, standardized coefficient

**Table IV.** Hierarchical regression analyses: cultural influence on retail store attribute constructs

was significantly and positively related to the evaluation of service delivery. In addition, country of residence ( $\beta = | - 0.12|, p < 0.05$ ) was significantly related to the evaluation of service delivery. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant. In addition, when the regression analysis was implemented with country of residence as an excluded variable, it also appeared as a significant indicator of the evaluation of service delivery.

In predicting the influence of culture on the perceived relative importance of store atmosphere, the overall regression model was significant, with  $F(3, 445) = 4.88$  and  $p < 0.001$ , indicating that 3.2 per cent of the variance in the evaluation of the relative importance of store atmosphere was explained by culture (Table IV). The test of the relative contributions of independent variables to explain respondents' evaluation of store atmosphere showed that collectivism ( $\beta = 0.17, p < 0.01$ ) was significantly and positively related to the evaluation the store atmosphere aspect of the retail store attributes. However, country of residence was not a significant indicator of evaluation of store atmosphere. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant. However, when the regression analysis was implemented with country of residence as an excluded variable, it was not a significant indicator of the evaluation of store atmosphere.

In predicting the influence of culture on the perceived relative importance of convenience, the overall regression model was significant, with  $F(3, 428) = 8.94$  and  $p < 0.001$ , indicating that 5.7 per cent of the variance in the evaluation of the relative importance of convenience was explained by culture (Table IV). The test of the relative contributions of independent variables to explain respondents' evaluation of convenience showed that all three cultural variables, individualism ( $\beta = 0.12, p < 0.05$ ), collectivism ( $\beta = 0.13, p < 0.05$ ) and country of residence ( $\beta = | - 0.12|, p < 0.05$ ), were significantly related to the evaluation of convenience. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant. In addition, when the regression analysis was implemented with country of residence as an excluded variable, it was also revealed as a significant indicator of the evaluation of convenience.

In predicting the influence of culture on the perceived relative importance of product assortment, the overall regression model was significant, with  $F(3, 443) = 7.38$  and  $p < 0.001$ , indicating that 4.9 per cent of the variance in the evaluation of the relative importance of product assortment was explained by culture (Table IV). The test of the relative contributions of independent variables showed that collectivism ( $\beta = 0.18, p < 0.001$ ) and country of residence ( $\beta = |0.20|, p < 0.001$ ) were significantly related to the evaluation of product assortment. When individualism and collectivism were first entered into the regression equation as a group, this first regression model was significant. In addition, when the regression analysis was implemented with country of residence as an excluded variable, it also appeared as a significant indicator of the evaluation of product assortment.

Pillai's Trace multivariate analyses of variance (MANOVA) was used to examine whether the MANOVA test supports the hierarchical regression analyses results and to further identify differences in the perceived relative importance of retail store attributes between Taiwanese and American respondents. In this analysis, country of residence was independent variable and retail store attributes were dependent variables. The result of the MANOVA test was significant,  $F(6, 431) = 10.26, p < 0.001$ , supporting the results

of hierarchical regression analysis conducted to test *H3* (Table V). Univariate *F*-tests showed that the participants' evaluation of the relative importance of customer care, service delivery, convenience and product assortment dimensions of retail store attributes significantly varied by their country of residence. More specifically, US respondents evaluated customer care, service delivery and convenience features of shopping as being more important than did Taiwanese respondents, while Taiwanese respondents perceived product assortment features as being more important than did American respondents.

Pillai's Trace multivariate analyses of variance (MANOVA) was used to examine *H3* to identify the differences between male and female participants in their shopping orientations. Pillai's criterion was used to test for significance because it is more robust than other multivariate test criteria (Hair *et al.*, 1998). The result of the MANOVA test revealed that a significant difference existed between male and female participants,  $F(7, 880) = 38.050, p < 0.001$  (Table IV). Male and female college students had different clothing shopping orientations. Based on this result, *H3* was supported. The results showed that the respondents' shopping enjoyment, brand/fashion consciousness, price consciousness, shopping confidence and convenience/time consciousness were significantly different between male and female participants. Univariate *F*-tests showed that female participants had significantly higher shopping enjoyment, brand/fashion consciousness, price consciousness and shopping confidence than male participants, whereas male participants had higher convenience/time consciousness than female participants (Table IV). No significant differences were found in in-home shopping tendency and brand/store loyalty.

**Discussion and implications**

Most studies on culture have accepted the stereotypic notion of high collectivism of the Taiwanese and high individualism of the Americans; however, this paper challenges such popular assumptions of collectivism-individualism in Taiwan and the USA. The results of the present study indicate that American college students exhibit significantly greater collectivistic characteristics than Taiwanese students, whereas American and Taiwanese respondents did not demonstrate differences in degree of individualism. It is surprising to find that American college students have a higher collectivism score and are more likely to follow group norms and the behaviors of their in-group members than are Taiwanese students. This observation is particularly interesting because the result is contradictory to Hofstede's assertion of the IDV scores that characterize the cultural differences, in which

Effects	Retail store attributes constructs	Means		Mean square	df	F
		Taiwan	USA			
Country of residence	MANOVA-Pillai's Trace			-	6	10.256***
	<i>Univariate F-tests</i>					
	Staff responsiveness	4.34	4.25	0.73	1	2.455
	Customer care	4.02	4.15	1.80	1	4.977*
	Service delivery	4.21	4.37	2.72	1	7.712***
	Store atmosphere	3.85	3.87	0.04	1	0.120
	Convenience	4.04	4.21	3.36	1	9.014***
	Product assortment	4.43	4.27	2.92	1	8.805***

Note: \**p* < 0.05, \*\**p* < 0.01 and \*\*\**p* < 0.001

**Table V.**  
MANOVA for differences of evaluation of retail store attributes between Taiwanese and Americans



Taiwan is known as being a highly collectivist culture with a low IDV score, while the USA is a highly individualistic culture with a high IDV score. This result demonstrates that cultural values can change over time. When the political, societal and economic environments change, people's cultural values may also change. Local market conditions, system of exchange or transaction and other cultural forces may impact consumers' buying behavior. Although many cross-cultural studies on consumer behavior have been influenced by Hofstede's IDV score and have made conclusions accordingly, such assertions cannot be generalized and should be updated and re-evaluated periodically.

The results of this study provide further evidence that culture affects consumer loyalty tendency and retail store evaluations. Our results reveal, in particular, that young college students' loyalty tendency is influenced by culture. The findings of this study also suggest that country of residence is a significant and stronger indicator in predicting loyalty tendency than individualism and collectivism dimensions. When further examining the differences of the loyalty tendency between Taiwanese and US participants, US participants showed significantly higher loyalty tendency than the Taiwanese did, which is in line with our findings confirming *H1*. This finding implies that consumers' country of residence is a critical determinant to their loyalty tendency. However, when considering dimensions of individualism and collectivism, excluding the country of residence variable, the degree of collectivism has a significant influence on loyalty tendency. That is, individuals with high collectivism scores tend to be loyal to specific brands or stores. This result is contradictory to the previous finding (Lam, 2007) that individuals who score high in individualism are more prone to brand loyalty than those who score low because they tend to stick to their adopted brands regardless of outside influence. Lam (2007) also suggested that individuals with low individualism scores, who exhibit high collectivistic characteristics, are more likely to switch brands frequently because they want to follow behavior of their in-group members. However, the results of this study reveal that individuals who exhibit high collectivistic characteristics tend to stick to the brands or stores they selected. Such findings may reflect that individuals' eagerness to belong to and be approved by the people in their groups or society drive them to have common behavioral patterns within desired groups and thus exhibit the same taste with their group members, tending to favor peer-suggested brands or stores. The collectivist notion of interdependence with the in-group would seem to encourage loyalty tendency. As shopping and consumption activities are often considered as a communicative action of an individual and such practices are a major source of social solidarity (Warde, 1996), products, brands and stores that people select are often influenced by the peer groups they belong to. Considering the frequency of contact and the importance of peers for college students, this result seems likely and understandable.

When the influences of culture on the evaluation of retail store attributes were examined, the results showed that the degree of individualism had significant influence on the evaluation of the perceived relative importance of customer care and convenience. However, collectivism had significant influence on the evaluation of all aspects of retail store attributes. In addition, given the significant  $R^2$  changes by inclusion in the regression model, country of residence was revealed to be a significant determinant of the evaluation of customer care, service delivery, convenience and product assortment aspects of retail store attributes.

When further examining the differences in the evaluation of retail store attributes between Taiwanese and US participants, US respondents evaluated customer care,

service delivery and convenience of shopping as being most important, while Taiwanese respondents perceived product assortment features, such as the quality and selection of products a store carries and the range of brands a store offers, as being most important. This finding aligns with a study by Dawar and Parker (1994) that found that culture is a significant determinant of consumers' assessment of product quality. The results of the present study offer insight for international retailers who want to tap into the Taiwanese market for apparel business. The success of an international retailer who aims at the Taiwanese market and targets generation Y consumers may depend on offering a wide variety of product assortment in retail stores. International retailers need to consider introducing new brands with multiple sub-brands in order for Taiwanese consumers to have access to a wide selection of brands. Further, it might be effective for international retailers to use department stores, carries a variety of product categories with many different brands, as a major retail channel in offering their products in Taiwan. Placing extra emphasis on enriching the presentation of products with efficient signage may enable international retailers in providing differentiated features when striving to attract consumers.

International retailing may be an extremely challenging task because of the struggles involved in dealing with the reactions of very different consumers across the globe, as well as coping with many structural differences in international business environments (Keegan and Green, 2003; Terpstra and Sarathy, 2000). Our findings provide insight into young college student consumers' loyalty tendency behaviors and the evaluation of the relative importance of apparel retail store environment attributes in different markets and how consumers' evaluations of retail stores differ across countries. Marketers may benefit from recognizing what store attributes are important to consumers; by understanding their consumers' priorities in different countries, marketers may learn to enhance consumers' positive store image and thus encourage frequent store patronage. The findings from the study could serve as an important benchmark for retailing strategy. This information may aid retailers in effectively redesigning their retail stores to attract consumers in different markets and eventually increase sales. Because retail store environment is an accumulated idea made up of store attributes, such as product quality and selection, pricing policy, sales staff and location, the findings of the study suggest that international retailers who want to create optimized store environments and positive images should consider the different aspects of retail store environment attributes among various cultures.

This study has practical implications for international apparel retailers regarding how to position their stores and how to allocate their resources in creating attractive, optimized and localized retail store environments in different countries through the comparison of Taiwan and the USA. The study, however, has some limitations. Although the study may contribute to international retailers' understanding of the similarities and differences between Taiwanese and US markets and determining retail strategies to create differentiated apparel retail store environment in two different countries' markets, the findings from the study cannot be generalized to other countries. As previously mentioned, international retailers cannot generalize their marketing strategies even in countries that are known to have similar cultural characteristics, such as China, South Korea and Taiwan, and they should be careful in balancing their strategies between the standardization and the differentiation of products and store offerings in different markets. Therefore, further study with inclusion of other countries needs to be conducted.

As we conducted our study with subjects only from two countries, the sample limits the generalization of the results. In addition, the inclusion of only college students aged 20-30 at one major university in each country limits the ability to generalize the results to the larger population of generation Y consumers. Research using samples from different universities as well as including non-student samples is needed to provide evidence to verify our findings. College students in Taiwan and the USA may present significant socio-economic differences that influence their shopping behavior. Thus, demographic variables such as job status, income and monthly expenditure are recommended to be considered for the future study of cultural differences.

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