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SATISFACTION: EXPECTATION, POST-PURCHASE ATTITUDE,
AND POST-PURCHASE INTENTION

A THESIS
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DEDICATION

This thesis is dedicated to my husband, Scott Burgess, for his patience and understanding. Also, to my parents and sister who, through their encouragement and support, have taught me that all things are possible.

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Appreciation is sincerely expressed to my major professor, Dr. Mary Frances Drake, Professor of Textiles, Retail, and Interior Design, for her insight, and guidance throughout my master's program.

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ABSTRACT

The main objective of this study was to provide continuing information of the influences among these four variables: expectation, satisfaction, post-purchase attitude, and post-purchase intention.

A sample of 652 respondents returned, by mail, an initial questionnaire attached to insulated jackets and gloves as hang-tags in eight East Tennessee retail stores. The respondents were then mailed a follow-up questionnaire which had an 86% response rate.

Discriptive statistics, multiple linear regression analysis, and t-tests were used to analyze the data. Each of the four hypotheses were supported. Findings included evidence of positive relationships existing between the following variables: 1) expectation and satisfaction, 2) satisfaction and post-purchase attitude, 3) post-purchase attitude and post-purchase intention, and 4) satisfaction and post-purchase intention.

These findings lend support for Richard Oliver's (1980a) Cognitive Model Of The Antecedents And Consequences Of Satisfaction Decisions, which was the theoretical framework for this thesis.

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CHAPTER I

INTRODUCTION

The causes and effects of customer satisfaction have become increasingly important to researchers as well as retailers and manufacturers. Understanding satisfaction can aid retailers in preparing effective advertisements, product promotions, displays, and customer relations. Manufacturers can use this information to construct products that will better meet customers' needs and wants.

OBJECTIVE OF THE STUDY

The main objective of this thesis is to provide information, using real customers and products, on the influences among four variables: expectations, satisfaction, post-purchase attitudes, and post-purchase intentions.

SIGNIFICANCE OF STUDY

Customer satisfaction has been the focus of many researchers in recent years. Richard Oliver has developed a model of the antecedents and consequences of satisfaction (1980a) (Figure 1), which has presented a framework for other researchers (e.g., Oliver and Linda, 1980; Bearden, Crockett, and Teel, 1981; Bearden and Teel, 1983). This research follows Oliver's (1980a) model with the exception

of pre-purchase attitude, pre-purchase intention, and disconfirmation, for which data was not available. The present research uses actual customer responses from product purchase as opposed to hypothetical situations. It is believed that the results of this study will offer continued support to Oliver's model. The information presented in this study can be useful to retailers, manufacturers, and to other researchers. For instance, if manufacturers are more aware of the type of expectations a customer has, they may be able to develop a product to better meet those expectations. In the case of retailers, knowing how these variables interact can be beneficial in developing effective product promotions. Additionally, other researchers may use the information generated in this thesis to lend support for their own investigations, to develop a new model, or to expand existing models.

DEFINITIONS AND CLARIFICATION OF TERMS

Customer-The person who actually uses the product.

The customer may or may not be the customer, and may or may not be involved in the information search.

Customer-The person who makes the purchase. The customer may or may not be the one who gathers information regarding the purchase. For the purpose of this thesis, the term customer will be used to represent customer and/or customer.

Insulated Garment-Gloves and jackets in men's, women's, and children's ready-to-wear which have an added layer of various types, ranging from nonwoven webs to goose down, with the purpose of providing warmth for the customer.

Price-The dollar amount paid by the customer for the garment. The price ranges for the gloves and jackets are \$4.88-\$15.26, and \$17.00-\$115.00 respectively Williams (1991).

Stores-The garments used in this thesis were sold at these stores: Proffitt's, J. C. Penney's, Blue Ridge Mountain Sports, Watson's, Wal-mart, Rolph's Sporting Goods, Goodies, and Athletic House.

THEORETICAL FRAMEWORK

The theoretical framework for this thesis is Richard Oliver's (1980a) cognitive model of the antecedents and consequences of satisfaction decisions (see Figure 1).

This model is a path diagram which provides researchers with a clear map of satisfaction, including formation and results. Included in the model are seven states in which a customer may be classified. They are grouped into pre-purchase and post-purchase states. The pre-purchase states are expectation, pre-purchase attitude, and pre-purchase intentions. Between pre- and post-purchase states is a period of time in which the customer judges product

performance. This time period is referred to as the disconfirmation period. The post-purchase states include disconfirmation, satisfaction, post-purchase attitudes, and post-purchase intentions.

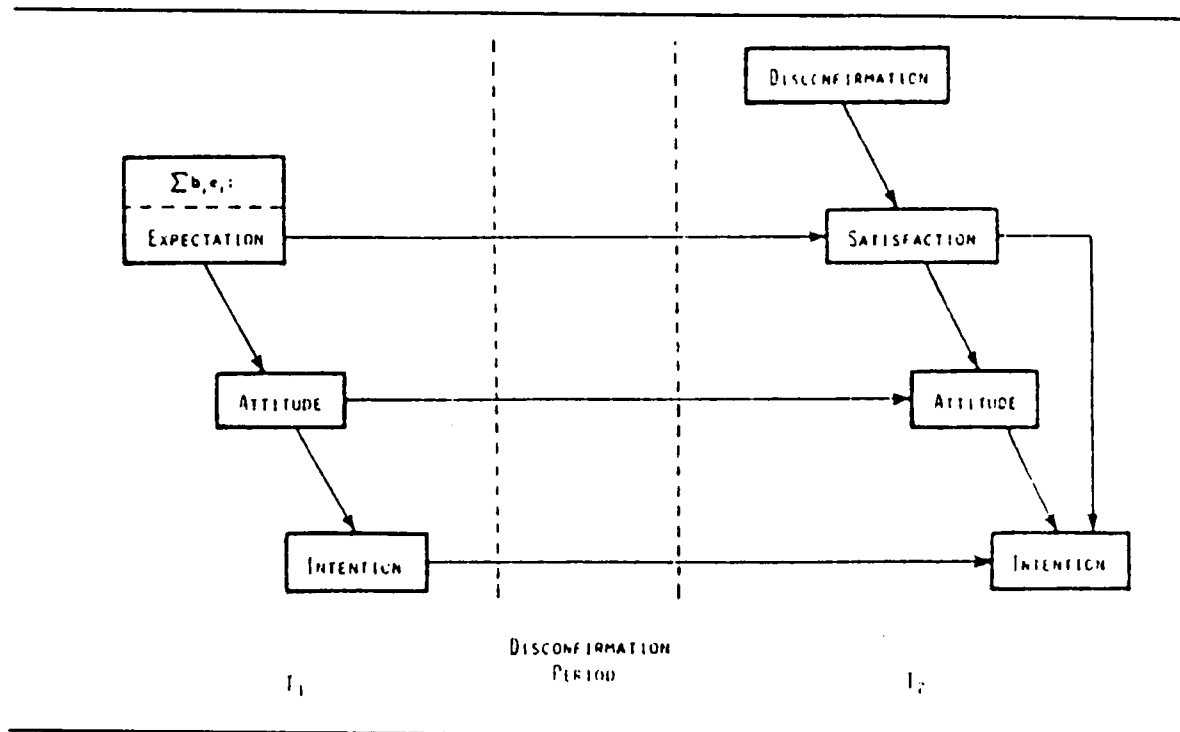


Figure 1
Cognitive Model Of The Antecedents And
Consequences Of Satisfaction Decisions

This thesis is part of a larger study, in which other researchers have participated. The data being used in this thesis has also been used by these researchers. Their research has included the following variables: lifestyle, demographics, type of insulation, complaint behavior, and price. To avoid duplication of these variables, this thesis has been limited to four which are: expectations,

satisfaction, post-purchase attitude, and post-purchase intention.

Oliver's model was influenced by various researchers (Weaver and Brickman, 1974; Watts, 1986; Helson, 1948). Oliver agreed with Watt's (1968) and Weaver and Brickman (1974), noting that "individuals implicitly make summary judgements apart from and as an input to their feelings of satisfaction" (Oliver, 1980a; p. 460).

Another major foundation for this model is that customers judge satisfaction as the difference in expected and perceived performance. Oliver used Helson's (1948) adaptation level theory to explain how customers' expectations are formed. Helson suggested that characteristics of the customer's past experiences, the context in which the product is purchased, and individual characteristics of the customer are instrumental in the formation of adaptation levels. Oliver refers to these adaptation levels as "expectations," which is the first step in his model. Expectation is a pre-purchase state which influences other pre-purchase states (pre-purchase attitude and pre-purchase intention), and in turn, post-purchase states (disconfirmation, satisfaction, post-purchase attitude, and post-purchase intention).

First, although not used in this thesis, the remaining pre-purchase states will be introduced. In addition to expectations, customers also develop pre-purchase attitudes.

Pre-purchase attitudes show favorability or unfavorability towards the purchase of a product, and are described by Katona (1960) as always having "affective connotations" (p. 34), which are positive, negative, or neutral. Pre-purchase attitudes according to Oliver's model are a function of expectations, that is, a combination of previous experiences combined with the surroundings of the current experience. Pre-purchase intentions seem to reflect these attitudes, according to Oliver's model. Pre-purchase intentions are basically the customer's planned course of action regarding product purchase, given a choice. A customer's pre-purchase intentions may vary from buying the least expensive item to buying the item with the most status. In any case, since pre-purchase intentions are a function of expectations and pre-purchase attitudes, they will generally be different for each customer.

After intentions are formulated, the product is purchased. There is a period of time (indicated in the model by vertically parallel lines) during which the customer evaluates the product against expectations and the perceived performance. The process of evaluation is called disconfirmation. Disconfirmation, the first state in the post-purchase side of the model, can be described as the difference between the expected and actual performance of a product. Disconfirmation can take one of three forms. First, it is positive when perceived performance is greater

than expected performance. Second, it is negative when perceived performance falls below expectations. Third, when there is little difference in expected and actual performance, the result is confirmation. In this case, the expected and actual performances are constant. Although not used as a variable in this study, the concept of disconfirmation is important, as it relates directly to satisfaction.

As noted earlier, influence from expectations flows across to the post-purchase states in this model. More specifically, expectation is linked to satisfaction, where satisfaction is a function of expectation and disconfirmation. Customers are satisfied with a purchase if the product performs as well or better than expected by the customer. Therefore, positive disconfirmation and confirmation (when expectation and perceived performance are very similar), generally yield satisfaction. Negative disconfirmation generally yields dissatisfaction. Oliver's model uses the term satisfaction to include dissatisfaction as well, indicating that satisfaction and dissatisfaction are the endpoints of a continuum.

In some cases, customers may be dissatisfied with specific dimensions of a product but satisfied overall. (see Thirkell, 1980) This can be explained by assimilation theory in which customers, in order not to admit these discrepancies, assimilate their perceptions of product

performance in the direction of their initial expectations. (Oliver and DeSabro, 1988)

Customers may also exaggerate the perceived performance level of a product in either a negative or positive direction. "In effect, customers are thought to magnify ratings in the direction of the disconfirmation" (Oliver and DeSabro, 1988; p. 496).

Post-purchase attitude is formed by combining the original (pre-purchase) attitudes and the satisfaction level. Pre-purchase attitudes are a function of expectation, which is a combination of the customer's past experience and the context of the experience (Helson, 1948). Each new experience is added to the collection of information forming expectations, therefore, pre-purchase attitudes may be reevaluated. These reevaluated attitudes may become stronger, weaker, or remain the same. The newly formed or updated attitudes are referred to as post-purchase attitudes.

Pre-purchase intentions are similar, that is, they are also reevaluated and may be strengthened, weakened or remain the same after the purchase evaluation. This results in post-purchase intentions. While post-purchase attitudes are a function of pre-purchase attitudes and satisfaction, post-purchase intentions are a function of satisfaction, pre-purchase intentions and post-purchase attitudes (Oliver, 1980a). Oliver (1980a) also suggests that pre-purchase

intentions serve as an adaptation level for post-purchase intentions.

In summary, this path diagram is a visual representation of the following equations:

$$\text{attitude}(t1) = f(\text{expectations})$$

$$\text{intention}(t1) = f(\text{attitude}(t1))$$

$$\text{satisfaction} = f(\text{expectations}, \text{disconfirmation})$$

$$\text{attitude}(t2) = f(\text{attitude}(t1), \text{satisfaction})$$

$$\text{intention}(t2) = f(\text{intention}(t1), \text{satisfaction}, \text{attitude}(t2))$$

ASSUMPTIONS

This thesis is based on the following assumptions:

1. Satisfaction of clothing can be reasonably estimated by the customer.
2. Clothing is of personal relevance to the customer and involves a high degree of decision making.
3. The instrument utilized provides an accurate measure of the variables of interest.

CHAPTER II

REVIEW OF LITERATURE

EXPECTATIONS

Today, shoppers are faced with a seemingly endless assortment of products to choose from. According to Oliver's (1980a) model, customers form expectations in order to help themselves determine which product will best serve their needs. Engel, Kollart, and Blackwell (1973), describe expectations as a kind of hypothesis that a customer develops regarding the outcomes of a particular purchase. These expectations can be thought of as an adaptation level. According to Helson (1948), adaptation levels are frames of reference developed by a person by which outcomes are judged as being higher, nearly the same, or lower when this level is compared to a current situation.

Oliver (1980a), notes that factors mentioned by Helson (1959) as affecting adaptation levels are also those which affect customer expectations. They are:

- (1) the product itself including one's prior experience, brand connotations, and symbolic elements,
- (2) the context, including the content of communications from salespeople and social referents, and
- (3) individual characteristics including persuasability and perceptual distortion. (p. 461)

Bearden and Teel (1983) also describe expectations in relation to adaptation level as "the standard against which subsequent performance is judged" (p. 22).

Thinking back to Helson's (1948) theory of adaptation level, the expectation held by a customer is used as a level of comparison by the customer. When a customer evaluates the actual product performance, one of three things can occur. First, the expectations can be exceeded. Second, the expectations and the product's performance can be equal or very near to being equal, and third, the products's performance can fall short of the expectations.

The difference in the expectations and actual performance evaluation is known as disconfirmation. More precisely, evaluations exceeding expectations result in positive disconfirmation. Evaluations falling short of expectations result in negative disconfirmation. Confirmation is recognized as the midpoint between positive and negative disconfirmation (Oliver, 1977a). Evaluations near this midpoint, on either the positive or negative side, are generally thought to result in satisfaction (Oliver, 1977a).

The greatness of the degree of disconfirmation (whether positive or negative) is directly related to the amount of discrepancy between the expectations and the evaluation (Oliver, 1980a). Hunt (1977) poses that even though an experience is "pleasurable," dissatisfaction is still possible if the experience wasn't "as pleasurable as it was supposed or expected to be" (p. 38). The higher the

customers expectations, the more difficult it will be for satisfaction to occur.

Overall, positive disconfirmation and confirmation lead to customer satisfaction and negative disconfirmation leads to dissatisfaction (Oliver and Linda, 1980). Since the outcomes of each comparison can be added to the customer's experiences, it seems that these outcomes can serve to raise or lower future expectations of that particular product or product type.

It should also be noted that since customers base their expectations on an individual basis, products that exceed or meet one customer's expectations may not exceed or meet another customer's expectations (Oliver, 1980a). Obviously, those customers whose expectations are met or surpassed are more likely to repeat the purchase of that product than those who's expectations were not met. The implication for retailers is that a better understanding of customer expectations can be useful in promoting a product. In this way it may be possible for manufacturers, advertisers, and retailers to focus customers' attentions on the product attributes which will best meet their expectations, and lead to repeat buying. Also, manufacturers and retailers should exercise caution in product promotion to insure that unrealistic expectations are not developed by customers which could cause higher occurrences of dissatisfaction.

In summary, expectations are adaptation levels whereby customers model perceptions as to how a particular product will perform. Disconfirmation, then, is the difference (whether positive or negative) between the customer's initial expectations and the product's deviation in actual performance from this initial frame of reference.

SATISFACTION/DISSATISFACTION

The subject of customer satisfaction has been the focus of much research (see variously Halstead, 1989; Tse and Wilton, 1988; Bearden and Teel, 1983; Swan, 1983; Oliver, 1980). Assimilation theory (Sherif and Hovland, 1961) has been used by some researchers to show how customers' feelings of satisfaction tend to "move toward their original expectation level if the discrepancy between expectations and product performance is not extreme" (Halstead, 1989, P.17). In this case, minor feelings of dissatisfaction may be reported as satisfaction through assimilation. An example is cited by Swan (1988) who uses Thirkell's (1980) dissertation involving the study of buyers of new automobiles. While customers reported dissatisfaction on some product dimensions, overall satisfaction prevailed in the same customers.

Satisfaction is described in Oliver's (1980a) model of the antecedents and consequences of satisfaction decisions (see Figure 1) as "a function of the expectation

(adaptation) level and perceptions of disconfirmation" (Oliver, 1980a, p. 461). As mentioned earlier, positive disconfirmation results from higher than expected performance and leads to satisfaction. Lower than expected performance causes negative disconfirmation and leads to dissatisfaction.

Customer satisfaction theory also claims expectation, performance, and disconfirmation as determining whether satisfaction will result.

EXPECTATIONS--Expectations, as a function of satisfaction has previously been discussed and will only be briefly reviewed here. When customers purchase a product, they have expectations as to how the product will perform. Adaptation level theory (Helson, 1948) is explained by Oliver (1980a) as being a frame of reference for evaluating product performance. Assimilation theory is also credited as an explanation of satisfaction by Anderson (1973) who explains how customers who experience little dissatisfaction may adjust their expectation level to result in satisfaction. PERFORMANCE--Swan (1988) explains the relationship between performance and satisfaction. Expanding on the value-percept disparity model presented by Westbrook and Reilly (1982), Swan submits four points.

In summary, the theoretical argument for a performance--->satisfaction relationship is as follows:

1. Products are chosen in order to meet customer needs/values.
2. The degree to which needs/values are realized depends on how well the product performs.

3. As product performance increases, needs/values are better met with increases [SIC] satisfaction.
4. Thus, as product performance increases, satisfaction increases. (p.41)

DISCONFIRMATION--Disconfirmation, also previously discussed as the difference between expected and actual product performance, is the final element in customer satisfaction theory. Other researchers, including Bearden and Teel (1983), Bearden, Crockett, and Teel (1981), Oliver (1980a), and Oliver and Linda (1980) have also come to this conclusion through their research.

Bearden and Teel (1983), tested the relationships between expectations, disconfirmation, and satisfaction, in addition to other constructs, while attempting to expand Oliver's model to include complaint behavior. Bearden, Crockett, and Teel (1981) conducted research as an extension of "research efforts by Oliver (e.g., 1977a, 1980a, and 1980b) and the work of Olson (1979) by exploring the antecedents of customer satisfaction/dissatisfaction in the retail setting" (p. 57). Oliver and Linda (1980) tested among other things, satisfaction as a function of expectations and disconfirmation, with similar results.

Satisfaction and dissatisfaction, according to Engel, Blackwell, and Miniard (1990) "represents extreme points on a continuum" (p. 482). They also point out that both high satisfaction or high dissatisfaction are likely to be expressed to others. It is this point that is valuable for

retailers. "The greater the satisfaction with past purchases, the lower the probability that external search will occur in the future when the same problem is recognized" (Engel, Kollart, and Blackwell, 1973; p. 484). This means that satisfied customers are less likely to try different brands or retailers, resulting in brand or store loyalty. In addition, satisfaction will lead to "...acceptance of other products in the line,...and, ultimately, higher profits and increased profit share" (Supernant, 1977; p.36). The higher the dissatisfaction with a product, the more likely the customer will be to try new brands or retailers, which will lead to decreased market share and profit loss for retailers and/or manufacturers. If the decision to purchase the product requires little effort or if the product is frequently purchased, the dissatisfaction "will most likely lead to brand switching." (Engel, Blackwell, and Miniard, 1990; p. 484) If the customer feels the dissatisfaction has been costly, in terms of time spent in the decision making process and the purchase has a high degree of importance, customers may choose other methods instead of, or in addition to, brand switching. Engel, Blackwell, and Miniard (1990), reviewed customer complaint behavior literature. Three broad categories developed by Singh (1988) were then used to categorize types of complaints. They are:

1. Voice responses--e.g., seeking redress from the seller.
2. Private Responses--e.g., negative word-of-mouth communication.
3. Third-party responses--e.g., taking legal action (p. 548).

POST-PURCHASE ATTITUDES

The degree of satisfaction experienced by the customer is reflected through the remaining post-purchase states.

Post-purchase attitudes, according to Oliver (1980a) are a function of pre-purchase attitudes and satisfaction (or dissatisfaction). In order to understand how post-purchase attitudes are formed, pre-purchase attitudes, or simply attitudes, must first be explained.

Although attitudes have been the subject of extensive research, researchers still offer a great variety of definitions (Engel, Blackwell, and Maniard, 1990). Allport (1935), defines attitudes as "a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related." (p. 8) McGuire (1969) breaks down Allport's definition into five parts and explains each.

(1) "It is a mental and neural state"--This means that attitudes are "an abstraction partially defined in terms of various antecedent conditions and consequence behaviors."

(p. 2)

(2) "readiness to respond"--This means that although a person may be ready to respond in a situation, the actual response may or may not take place.

(3) "organized"--Two questions arise when considering the organization of attitudes. The first is "whether the single attitude...is made up of components having a certain characteristic structure" (p. 5). The second question is "whether there is a characteristic structure within a set of several different attitudes..." (p. 5).

(4) "through experience" Allport (1935) suggests that we learn and refine our attitudes through experience.

(5) "Exerting a directive and/or dynamic influence on behavior" McGuire states it best by saying,

At issue here is whether attitudes are to be considered dynamic as well as directive. As directive only, they would channel the existing level of energy into one kind of behavioral outlet rather than another, or toward one target rather than another. If attitudes are dynamic also, they affect the absolute level of energy as well as determine its channel of expression. (McGuire, 1969; p. 97)

Doob (1947) offers a different definition of attitudes which can also be broken down in explanation. His definition defines attitude as:

(1) an implicit response (2) which is both (a) anticipatory and (b) mediating in reference to patterns of overt responses, (3) which is evoked (a) by a variety of stimulus patterns (b) as a result of previous learning or of gradients of generalization and discrimination, (4) which is itself cue- and drive-producing, (5) and which is considered socially significant in the individual's society. (p. 51)

This means that the response is unobserved by others and that reinforcements have been made to previous responses. The likelihood of continuing responses where reinforcements have been positive or discontinuing responses when negative reinforcements are received is probable. "A mediating response is made in an attempt to increase the likelihood of the occurrence of reward rather than punishment in connection with a goal response" (p. 44). Stimulus patterns may come from the person (internally), from the outside world (externally), or from a combination of the two.

The difference between discrimination and generalization can be explained by an example. If someone dislikes a particular brand of perfume, it is called discrimination. If someone dislikes all perfumes, it is called generalization. Attitudes can be either drive- or cue-producing. Depending on the strength of the attitude, cues are formed. Examples are images, thoughts, or stereotypes. Drive-producing refers to actually causing overt behavior. Therefore we see how attitudes may be held by an individual but not exhibited in behavior. For example, a customer may be dissatisfied with a product but not to the point of changing the attitude about the product into some recognizable behavior, such as complaining or brand switching. The social significance of an attitude is relative to the individual's society (Doob, 1947).

These two definitions offer insight into how attitudes are formed. Allport (1935) and Doob (1947) agree that attitudes can not be seen (that they are abstract), that attitudes are the result of experience, and that they may pave the way for some overt behavior.

Beliefs are sometimes hard to distinguish from attitudes because the two are similar and often referred to simultaneously. Fishbein (1967) identifies the primary difference in this statement: "Attitudes have been viewed as learned mediating evaluative responses, and beliefs about an object have been viewed in terms of the probability (or strength) of stimulus-response associations" (p.390).

The work of Day (1970), who lends his definition of attitudes to products and brands will now be discussed. Day (1970), offers a "contemporary" definition of attitudes as "a concept containing an *affective* or liking component, a *cognitive* or belief component, and a *conative* or action tendency component" (p. 40). Day goes on to explain that most research focuses on one of these components, primarily the affective component.

Attitudes towards a specific product can be measured as the amount of affect the customer has toward the product. As a result, customers' attitudes may have favorable or high affect, unfavorable or low affect, or a neutral affect as it relates to satisfaction or dissatisfaction experienced by the customer. These attitude changes have been addressed by

researchers using various theories (see variously Malec, 1971; Howard and Sheth, 1969; Fishbein, 1967).

One theory of attitude change is psychoanalytic theory. According to this theory, attitudes provide specific functions for the individual. In order to change these attitudes, they must be replaced with another attitude which is "functionally equivalent." (Malec, 1971; p. 39)

While psychoanalytic theory deals "primarily with the unconscious and with motivation..." behaviorist theories deal with "overt acts or responses, and their causes or stimuli...." Behaviorists study attitudes as being "formed or modified by some learning principle" (Malec. 1971; p. 43). Therefore, attitude is included between stimulus and response in explaining behavior. (Malec, 1971)

Another theory of attitude change is cognitive consistency theory. According to Howard and Sheth (1969), "Cognitive consistency is perhaps the most generally accepted explanation of attitude change" (p.131). This theory calls for consistency in attitudes. When something happens which causes inconsistency, the customer will try to regain the consistency. In an example given by Howard and Sheth, a customer seeing an advertisement for a product that appears to be better than the product previously purchased by the customer will result in inconsistency. The customer strives to regain the consistency in one of four ways. First, the customer may change his/her perception of the

advertisement. Second, particular dimensions of the attitude can be reinterpreted or reevaluated. Third, the credibility of the source can be questioned and finally, the customer can regain consistency by changing the attitude (Howard and Sheth, 1969; McGuire, 1960).

All of these theories have useful points. Psychoanalytic theory, behaviorist theories and cognitive consistency theory are in agreement in that attitudes are changed or modified by some event or learning situation.

Since cognitive consistency theory lends itself well to retail situations (Howard and Sheth, 1969), retailers can use information provided in the theory to increase customer satisfaction, brand loyalty, and ultimately store loyalty. In a study by Smith and Swinyard (1983) it was found that actual product trial had more impact on attitudes than advertisements.

According to Oliver (1980a), the expectation level held by the individual, which leads to initial attitudes, and the level of satisfaction, which is the learning experience, work together to determine if attitudes are to be strengthened, weakened, or constant. Other studies have also been conducted and help support this point. Oliver himself (1980a) studied and found this relationship to be valid in people's attitudes towards flu inoculations. Bearden, Crockett, and Teel (1981) also came to the same conclusion through replicating the work of Oliver's (1980a)

study in a retail service setting, namely attitudes towards automobile repair and maintenance.

Bearden and Teel (1983) incorporated complaining behavior into Oliver's (1980) model while at the same time generating supporting evidence of a relationship between expectations, satisfaction, and post-purchase attitudes.

POST-PURCHASE INTENTIONS

"Attitude gives direction to purchase behavior--the tendency to buy one brand instead of another--but it does not incorporate a number of other forces that bear upon purchase." (Howard and Sheth, 1969; p. 132) Intentions differ from attitudes in that intentions "link the person to a behavior..." while attitudes place "an individual on a bipolar affective dimension" (Fishbein and Ajzen, 1975; p. 13).

Post-purchase intention is the final variable to be examined in the model. According to the conceptual model (Oliver, 1980a), post-purchase intentions are a function of post-purchase attitudes, satisfaction, and pre-purchase intentions. As with attitudes, intentions are reevaluated after the product has been used by the customer. The new intentions are referred to as post-purchase intentions. The following is an explanation of initial intentions and how they are formed.

Shim and Drake (1990) define intentions as "an individual's likelihood of engaging in the behavior of interest." (p. 24) Fishbein and Ajzen (1975) describe intentions as being determined by content and strength. "The content of an intention is determined by the behavior that is to be performed." (p. 59) The strength of intentions refers to the magnitude of the person's intent to behave in a given way. In other words, strength is the measure of probability.

Fishbein and Ajzen (1975) also identify three major influences on the magnitude of intention/behavior relationships. First is "the degree to which intention and behavior correspond in their levels of specificity." (p. 369) That is, a person's behavior at a specific time can be determined by their intentions to perform that specific behavior at the same exact time. Second is the stability of the intention. Intentions are apt to be more stable if the time between measurement of the intention and the actual behavior is small. This is due to the fact that new information may be introduced between measurement and actual behavior. (Fishbein and Ajzen, 1975; Howard and Sheth, 1969) The third influence is "volitional control." A person may not be able to carry out intentions because of inability, for instance, an inability to quit smoking may be the result of nicotine addiction. Howard and Sheth (1969) offer five reasons which may result in a customer's

inability to carry out intentions: "(a) high price of the brand, (b) lack of availability of the brand, (c) time pressure on the buyer, (d) the buyer's financial status, and (e) social influences." (p. 35)

In general, people do not intend to perform behaviors beyond their abilities. Rather, their intentions change to reflect ability (Fishbein and Ajzen, 1975).

CHAPTER III

RESEARCH METHODOLOGY

The four variables examined in this study are expectation, satisfaction, post-purchase attitude, and post-purchase intention. Included in this chapter are 1) hypotheses, 2) operational definitions, 3) research design, 4) sample, 5) instrument, 6) data collection, and 7) data analysis procedure.

HYPOTHESES

This thesis will examine the four variables mentioned above using the following hypotheses:

1. Expectations will be positively related to satisfaction.
2. Satisfaction will be positively related to post-purchase attitudes.
3. Post-purchase attitudes will be positively related to post-purchase intentions.
4. Satisfaction will be positively related to post-purchase intentions.

OPERATIONAL DEFINITIONS

Expectations-Customers' expectations of the insulated garment's performance are measured on a five point scale, located in question six of the initial

questionnaire. This measure was modeled after Oliver (1980a) (Appendix I).

Satisfaction/Dissatisfaction-Customers' level of

satisfaction/dissatisfaction was measured according to Oliver (1980a) on a seven-point scale. Customers rated twelve categories from (1) terrible to (5) delighted. This measurement can be found in question three in the follow up questionnaire (Appendix II).

Post-purchase Attitudes-The attitude measure was modeled

after Oliver and Berger's instrument (1979). Customers were given nine sets of words and were asked to choose a point between the two words in each set which expressed their attitudes regarding their purchase of the insulated garment. This measure can be found in question one in the follow up questionnaire (Appendix II).

Post-purchase Intentions-Customers' intentions to repurchase

this type insulated garment in the future were measured on a scale from zero to ten. This measure was developed by the original researchers (1987), and can be found in question six in the second questionnaire (Appendix II).

RESEARCH DESIGN

The survey method, involving an initial and a follow up questionnaire, was used to gather data. The initial

questionnaire was attached to insulated gloves and jackets in hang-tag fashion, during the months of September, October, and November of 1987. These garments were sold at eight East Tennessee retail stores (Appendix I).

The follow-up questionnaire was mailed to those customers responding to the initial questionnaire in March of 1988. As promised in the questionnaire, a \$1.00 incentive was sent to each customer upon receipt of each questionnaire (Appendix II).

SAMPLE

An initial questionnaire was attached to insulated gloves and jackets for men, women, and children beginning in August 1987. These questionnaires, totaling 4,876, were placed in eight East Tennessee retail stores. After the purchase of the garment, the customer who returned the questionnaire received a \$1.00 incentive. Of the 4,876 questionnaires, 750 were returned, for a return rate of 15.6%. This initial questionnaire provided the data for the expectation variable for this study.

In March, 1988, a follow up questionnaire was sent to those responding to the initial questionnaire. Seven-hundred fifty follow up questionnaires were mailed, and 652 were returned, giving an 86% return rate. As before, each respondent was sent a \$1.00 incentive for their help. This

questionnaire provided the data for the satisfaction, post-purchase attitude, and post-purchase intention variables.

INSTRUMENT

Two questionnaires, one in the form of a hang-tag and one mailed, were used to collect data. The first, or initial, questionnaire was attached to insulated gloves and jackets, and measured 8 1/2" x 11" when fully opened. The size was reduced by folding the questionnaire twice, before being attached to the garment. When folded in this manner, the customer could view one side of the questionnaire showing a postage paid business reply card. The other visible side showed a reduced photo of a one dollar bill, the University of Tennessee logo, and the phrase, "Tell us what you think! And we'll give you \$1.00." (Appendix I).

When fully opened, the questionnaire revealed instructions for answering the questions as well as information on receiving the \$1.00 incentive. This questionnaire contained twenty-two questions in all, ranging from demographics to customer expectations pertaining to garment insulation performance. Expectations, being of interest in this study can be found in question six. Seventeen different items were rated as being "Not Important" (one) to "Very Important" (five). These items were: 1) Washability; 2) Lightweight; 3) Durability;

4) Breathability; 5) Nonallergenic; 6) No bunching/Thinning; 7) Moisture resistant; 8) Price; 9) Style/Appearance; 10) Warmth; 11) Comfort; 12) Good fit; 13) Guarantee; 14) Garment Manufacturer; 15) Insulation manufacturer; 16) Friend's/Relative's suggestion; 17) Other (please specify) (Appendix I, question 6).

Those customers responding to the initial questionnaire were mailed a second, or follow up, questionnaire in March of 1988. The mailing of this questionnaire took place after the wearing season of the garment had passed. This allowed customers time to have worn and cared for the garment.

Like the initial questionnaire, the follow-up questionnaire measured 8 1/2" x 11". When folded twice, this questionnaire had the same information visible as the initial questionnaire, that is, a postage paid business reply card on one side, and a reduced photo of a dollar bill, the University of Tennessee logo, and the phrase, "Tell us what you think! And we'll give you \$1.00." on the other side. (Appendix II)

Inside the follow-up questionnaire there were eight questions. The information of interest to this researcher is located in questions one, three, and six. Question one evaluates customers' post-purchase attitudes towards the garment. Customers were presented with nine sets of words and were asked to rank each set in the form of a continuum, circling the number between one and seven that corresponded

with their feelings about their purchase of the garment. The word pairs used were 1) Foolish-Wise; 2) Harmful-Beneficial; 3) Pleasant-Unpleasant; 4) Waste of time-Wise use of time; 5) Good for me-Bad for me; 6) Useful-Useless; 7) Worthless-Valuable; 8) Ineffective-Effective; 9) Responsible-Irresponsible. Customers who felt neutral were instructed to circle four on the continuum, the central point (Appendix II, question 1). Four of the nine word pairs (3,5,6,9) required reverse scoring. This form of measurement was modeled after Oliver and Berger (1979).

Question three measures customer satisfaction/dissatisfaction on a seven point scale. Customers rated the insulated garment from terrible (1) to delightful (5). There are twelve items in this question. The items measured 1) washability; 2) lightweight; 3) durability; 4) breathability; 5) nonallergenic; 6) no bunching/thinning; 7) moisture resistance; 8) style/appearance; 9) warmth; 10) comfort; 11) fit; 12) other. These same items were used to measure expectations in the initial questionnaire (Appendix II, question 3).

Questions six measures customers intentions to repeat the purchase on a scale of zero to ten, with zero being "No chance of purchase," ten being "a certainty," and six being a "50-50 chance." (Appendix Two, question six)

DATA COLLECTION

The data for this study were collected to two phases. In the initial phase, eight East Tennessee retail stores agreed to allow attachment of questionnaires to insulated gloves and jackets. The questionnaires were secured to the garment as hang-tags, during September, October, and November of 1987. Information as to the insulation type, store, and price, along with the questionnaire number was recorded by the research worker who attached the questionnaire to the garment.

As each customer returned a questionnaire, a letter of appreciation, along with the \$1.00 incentive was mailed back to each customer (Appendix III) (Quist, 1989; p. 32).

The second phase of data collection began in March of 1988. Those customers responding to the initial questionnaire were mailed a follow-up questionnaire. Once again, as questionnaires were returned, a letter of appreciation and a \$1.00 incentive was mailed to each respondent. "In October of 1988, the remaining 225 respondents who had not answered the second questionnaire were sent a follow-up letter asking for their response. The follow-up letter contained a cover letter and a copy of the second questionnaire." (Williams, 1991; p. 77).

DATA ANALYSIS PROCEDURE

To test the hypotheses, several procedures were utilized including multiple regression analysis and t-tests.

Multiple regression was performed on the dependent and independent variables to test their relationships. The R-squared value measures the amount of variation in the dependent variable which can be accounted for by the regression equation.

T-tests were conducted to determine if the hypotheses had sufficient support. T-tests show the probability of the strength of a relationship between two variables occurring by chance. The probability level used in this study was .01, indicating that there was a one percent probability that the relationship between the variables occurred by chance.

Descriptive statistics, means and standard deviations, were also used to illustrate how the data is positively skewed. The mean for a variable is the average of the total number of scores for that variable along one dimension.

Standard deviations can be explained as a distance from the mean. More specifically, and under normal circumstances, approximately sixty-six percent of scores will lie within the first standard deviation of the mean. Approximately ninety-five percent of the scores can be found within three standard deviations of the mean. The result is

a bell shaped curve with the mean in the center and three standard deviations to either side of the mean.

CHAPTER IV

PRESENTATION AND DISCUSSION OF FINDINGS

This chapter is divided into two parts. The first part consists of the presentation of findings regarding the hypotheses. The second part will be the discussion of the findings.

PRESENTATION OF FINDINGS

Responses to each of the questionnaires were tested using multiple linear regression. The mean scores and standard deviations are shown in Table 1.

TABLE 1
TABLE OF MEANS AND STANDARD DEVIATIONS

<u>Variable</u>	<u>Mean</u>	<u>Standard Deviation</u>
Expectation	3.651	1.158
Satisfaction	5.929	0.812
Post-Purchase Attitude	5.716	1.572
Post-Purchase Intention	7.973	2.604

NOTE: Measures for expectation ranged from 1-5, with 1 representing the least amount possible.
 Measures for satisfaction ranged from 1-7, with 1 representing the least amount possible.
 Measures for post-purchase attitude ranged from 1-7, with 1 representing the least amount (note that 3,5,6, and 9 require reverse scoring).
 Measures for post-purchase intention ranged from 1-10, with 1 representing the least amount.

A summary of the significant regression coefficients can be found in Table 2. Several things should be pointed out. First, satisfaction is shown to be a function of expectations. Second, post-purchase attitudes are shown to be a function of satisfaction and expectations. Third, post-purchase intention appears to be a function of satisfaction and attitude. These relationships are more easily identified in Table 3. It should be noted that the data used in this analysis were collected from a non-normal sample. The scores were highly skewed to the right.

TABLE 2
REGRESSION COEFFICIENTS OBTAINED FROM THE DATA

Variable	Structural Equation	R ²	T-value
R1 Expectation	-----	-----	2.8138
R2 Satisfaction	.1279R1	.0164	5.2029
R3 Post-purchase Attitude	.2210R1 + .2526R2	.1000	2.5110
R4 Post-purchase Intention	.2571R2 + .1785R3	.0804	2.5110
p>.01 in all cases			

TABLE 3
SUMMARY OF SIGNIFICANT COEFFICIENTS

<u>Dependent Variable</u>	<u>Independent Variable</u>
Satisfaction	Expectation
Post-purchase Attitude	Satisfaction, Expectation
Post-purchase Intention	Attitude, Satisfaction

HYPOTHESIS I

Hypothesis 1: Expectations will be positively
related to satisfaction.

By examining the R-squared value in Table 2 for the regression equation for satisfaction, it can be seen that 1.64 percent of the variation is explained by this model.

A t-test was conducted to determine whether this hypothesis was supported by the data. The calculated t-value for the first hypothesis is 2.8138. This value is higher than the expected t-value of 2.236 at the .01 level of significance with 383 degrees of freedom. Therefore support for the Hypothesis I exists.

HYPOTHESIS II

Hypothesis 2. Satisfaction will be positively related
to post-purchase attitudes.

The R-squared for the second hypothesis is a bit higher than that of the first hypothesis. In this case, 10 percent of the variation between the variables can be explained.

The t-test results for this hypothesis yielded a calculated t-value of 5.2029. Since the expected t-value was 2.236, this hypothesis is supported at the .01 significance level with 383 degrees of freedom.

HYPOTHESIS III

Hypothesis 3. Post-purchase attitudes will be positively related to post-purchase intentions.

For the variable intention, the R-squared is .080. Therefore 8.04 percent of the variance between the variables is explained.

In this case, the results of the t-test reveal an expected t-value of 2.236 at the .01 significance level with 383 degrees of freedom, and a calculated t-value of 2.5110. This value is large enough to lend support for the hypothesis under investigation.

HYPOTHESIS IV

Hypothesis 4. Satisfaction will be positively related to post-purchase intentions.

The R-square value for this variable is .0804. The amount of variance explained between these two variables is 8.04 percent.

The t-test which tests this hypothesis has a calculated value of 2.5110 and an expected t-value of 2.236 with 383 degrees of freedom and a significance level of .01. Therefore, there is support for the hypothesis stated above.

DISCUSSION

The data used in this study were not selected randomly, but for a purpose. The purpose was to obtain information of customers who had experienced actual purchase and use of the garment. This explains why the sample is non-normal. The scores were skewed highly to the right. That is, the scores were highly positive. For example, the mean score for expectation is 3.651, with a range from 1-5. Another example is the mean score for post-purchase intention. On a scale from 1-10, the average score was 7.973 (Table 1). The lack of a normal distribution explains in part why the R-square values were weak. An additional reason is the fact that the model only tests one variable on another. For example, the low r-square for the expectation/satisfaction relationship may have occurred because other factors may have been left out of the regression model. By adding age, income, or other variables, for example, the model may have been strengthened resulting in higher r-square values. This

study still offers valuable information in that this is the first study using Oliver's (1980a) model with actual customers and actual apparel.

The results of this study indicate that a positive relationship exists between expectations and satisfaction. This finding is in line with the findings of various researchers (Halstead, 1989; Oliver and DeSabro, 1988; and Bearden and Teel, 1983). Bearden and Teel (1983) attempted to link expectations and disconfirmation to satisfaction in the context of retail repair service patrons. They concluded that although there was little support for the disconfirmation variable, the expectation --> satisfaction relationship did indeed exist.

In another study, by Halstead (1989), new carpet owners were asked to recall their purchases to see if expectations along with disconfirmation were accurate predictors of customer satisfaction. The results of the study yielded that expectation and disconfirmation were accurate predictors of satisfaction 76% of the time. Oliver and DeSabro (1988) were also interested in these variables. They conducted a study to examine possible determinants of satisfaction in which subjects were given scenarios dealing with the stock market. The results show that expectation is related to satisfaction.

These studies, along with the current research, support Oliver's (1980a) (Figure 1) model which states "that one's

expectations serve to set the stage for later satisfaction by providing an anchor for later processing." (p. 504) In other words, customers use their expectations as a foundation for evaluating products in terms of satisfaction.

The findings of this study show that satisfaction does have a positive relationship with post-purchase attitudes. This means that as customers judge their satisfaction with a product, their attitudes are re-evaluated. These re-evaluated attitudes are post-purchase attitudes. The current finding is in agreement with those of Bearden, Crockett and Teel (1981). In their study, customer satisfaction with retail repair services were examined. They found that satisfaction was indeed related to customers' post-purchase attitudes. These findings are also in agreement with those of Oliver (1980a) in which volunteers were asked to participate in a study which evaluated satisfaction in relation to swine flu inoculations.

In Bearden and Teel's (1983) study including automobile repairs and services, satisfaction was shown to be positively related to post-purchase attitudes and also as a link between disconfirmation and post-purchase attitudes. These findings are supportive of Oliver's (1980a) model (Figure 1).

The current study has also found evidence supporting the portion of Oliver's (1980a) model (Figure 1) which shows

expectations being positively related to post-purchase attitudes (Table 2).

Post-purchase attitudes have been found in this study to have a positive relationship with post-purchase intentions. When attitudes are re-evaluated, as described above, the resulting post-purchase attitudes affect the customers existing intentions in regards to future purchase of the garment. The result is post-purchase intention. In a replication of Oliver's (1980a) study of swine flu inoculations, Bearden, Crockett, and Teel, (1981) found that post-purchase attitudes are indicators of post-purchase intentions. An interesting difference is that Bearden, Crockett, and Teel used a panel of customers who recalled previous experiences in retail repair service, and Oliver used volunteers. However, the same results were concluded in both instances as well as the current study in which actual products and customers were used.

Results from this study also indicated that satisfaction has a positive relationship with post-purchase intentions. The meaning of this finding is that the customer's satisfaction plays an important role in whether the customer intends to buy the product in the future. Also of importance is the fact that expectation, which was found by Oliver (1980a) and Bearden, Crockett, and Teel (1981) to be positively related to post-purchase intentions, was not

found to be significant in this study (see Figure I and Table 2).

A possible explanation for this break in the relationships among these variables as posed by Oliver (1980a), is the length of time (six months) between the first questionnaire, which measured expectation, satisfaction, and post-purchase attitudes, and the second questionnaire which measured post-purchase intentions. During this time, the customer may have adjusted their expectations to match their level of satisfaction.

CHAPTER V

CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

CONCLUSIONS

The determinants of satisfaction have been the topic of research by various authors (Halstead, 1989; Oliver and DeSabro, 1989; Swan, 1988; Bearden and Teel, 1983; Day, 1982; Oliver and Linda, 1980; Thirkell, 1980; Oliver, 1980a, 1980b, 1977a, 1977b). The conceptual framework for this study was Richard Oliver's (1980a) Cognitive Model Of The Antecedents and Consequences of Satisfaction Decisions (Figure 1). The results of this study support the equations posed by Oliver. That is, that expectations are a determining factor in customer satisfaction. In turn, the findings showed that post-purchase attitudes are comprised of expectations and satisfaction. The determinants of post-purchase intentions differed in this study from Oliver's (1980a, 1980b, 1977a, 1977b) findings, in that, the effect of expectation on this variable was not found to be significant. However, satisfaction and post-purchase attitude were found to be determinants of post-purchase intentions.

There were four questions of particular interest in this study. First, does a positive relationship exist between satisfaction and expectation? Second, does a

positive relationship exist between satisfaction and post-purchase attitude? Third does a positive relationship exist between post-purchase attitude and post-purchase intention? The final question was whether a positive relationship existed between satisfaction and post-purchase intentions? These questions are presented in the form of hypotheses in Chapter III. Through the use of multiple linear regression analysis and t-tests, these four hypotheses were supported.

LIMITATIONS

The following limitations apply to this study:

1. The sample was purposive, rather than random. Therefore, generalization of the results must be made with this fact in mind.
2. The number of female vs. male respondents was disproportionately female. Though this may not accurately represent the population, it is similar to the typical population of shoppers.
3. The customer who actually used the garment may not have been the customer who purchased, cared for the garment, or filled out the questionnaire. Due to the fact that the questionnaires were returned by mail, there

was no way to double check the respondent's identification.

4. The study is limited to insulated garments and cannot be generalized to other types of garments.
5. This study is limited to East Tennessee in scope and therefore is not generalizable to other regions of the United States.

RECOMMENDATIONS

The results of this study indicate where areas of future research might be beneficial. These areas are as follows:

1. The examination of these variables could be repeated using actual purchase and use of a garment by customers, but using a different garment classification, for instance ladies dresses as opposed to insulated jackets and gloves.
2. This study could also be expanded to include more of the variables present in Oliver's (1980a) model, such as pre-purchase attitudes, pre-purchase intentions and/or disconfirmation.
3. Oliver's (1980a) model could be expanded to include customer complaint behavior in a

study examining actual purchase experiences
by actual customers.

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APPENDIXES

APPENDIX I
INITIAL QUESTIONNAIRE

STAPLE OR TAPE CLOSED



UTK Consumer Research Group



Tell us what you think!
And we will give you \$1.00.

PLEASE FOLD HERE

1 2 3 4 5 6 7 8 9 10 11 12



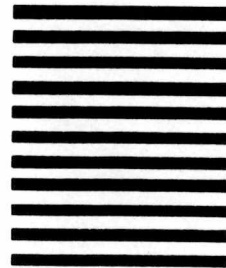
NO POSTAGE
 NECESSARY
 IF MAILED
 IN THE
 UNITED STATES

BUSINESS REPLY CARD

FIRST CLASS BULK PERMIT NO 477 KNOXVILLE, TN

POSTAGE WILL BE PAID BY ADDRESSEE

UNIVERSITY OF TENNESSEE
 CONSUMER RESEARCH
 230 JESSE HARRIS BUILDING
 KNOXVILLE, TENNESSEE 37996-0341



1 2 3 4 5 6 7 8 9 10 11 12



What you think Matters!

Please help The University of Tennessee, Knoxville with this consumer research by answering these questions about the clothing you bought. Return the completed questionnaire for \$1.00.

Computer

Card#

[1]

ID #

[2-5]

1. Will this clothing be worn by you or someone else? [✓]

1. ☐ You2. ☐ Someone else

Age _____

Sex M _____ F _____

[6]

[7-8]

[9]

2. What was your main reason for buying this clothing?

3. Have you ever bought clothing with this type/brand of insulation before? [✓]

1. ☐ yes2. ☐ no

[10]

4. When did you buy your first item with this insulation?

Month _____ Year 19 _____

[11-14]

5. How much did the type or brand of insulation in this garment influence you to make this purchase? Please circle the appropriate number.

No Influence

Great Influence

1

2

3

4

5

[15]

6. Why did you want this type or brand of insulation in this item? To indicate the importance of each of the following, please circle the appropriate number.

Not

Important

Very

Important

1. Washability	1	2	3	4	5	[16]
2. Lightweight	1	2	3	4	5	[17]
3. Durability	1	2	3	4	5	[18]
4. Breathability	1	2	3	4	5	[19]
5. Non-allergenic	1	2	3	4	5	[20]
6. No Punching/Thinning	1	2	3	4	5	[21]
7. Moisture resistant	1	2	3	4	5	[22]
8. Price	1	2	3	4	5	[23]
9. Style/Appearance	1	2	3	4	5	[24]
10. Warmth	1	2	3	4	5	[25]
11. Comfort	1	2	3	4	5	[26]
12. Good fit	1	2	3	4	5	[27]
13. Guarantee	1	2	3	4	5	[28]
14. Garment manufacturer	1	2	3	4	5	[29]
15. Insulation manufacturer	1	2	3	4	5	[30]
16. Friends/Relative's suggestion	1	2	3	4	5	[31]
17. Other (please specify)	1	2	3	4	5	[32]

7. How much did you learn about this insulation from the following sources? Please circle the appropriate number.

Nothing

A lot

1. Catalog/Direct mail	1	2	3	4	5	[33]
2. Newspaper advertisement	1	2	3	4	5	[34]
3. T.V. Commercial	1	2	3	4	5	[35]
4. Magazine advertisement	1	2	3	4	5	[36]
5. Friend/Relative	1	2	3	4	5	[37]
6. Classes/books	1	2	3	4	5	[38]
7. In-store display	1	2	3	4	5	[39]
8. Hangtag	1	2	3	4	5	[40]
9. Store salesperson	1	2	3	4	5	[41]
10. Other (please specify)	1	2	3	4	5	[42]

8. Please list other types or brands of insulation you can think of _____

9. By type or brand, how did you learn of these? _____

10. Your date of birth: Month _____ Year 19____ [43-46]

11. Your sex [✓]: 1. [] Male 2. [] Female [47]

12. Marital Status [✓]: [48]

1. [] Single 2. [] Married 3. [] Separated/divorced 4. [] Widowed

13. (Optional) Please check [✓] the range that best describes your yearly family income: [49-50]

- | | |
|----------------------------|-----------------------------|
| 1. [] Under \$ 9,999 | 7. [] \$35,000 - \$39,999 |
| 2. [] \$10,000 - \$14,999 | 8. [] \$40,000 - \$44,999 |
| 3. [] \$15,000 - \$19,999 | 9. [] \$45,000 - \$49,999 |
| 4. [] \$20,000 - \$24,999 | 10. [] \$50,000 - \$54,999 |
| 5. [] \$25,000 - \$29,999 | 11. [] \$55,000 - \$59,999 |
| 6. [] \$30,000 - \$34,999 | 12. [] \$60,000 and over |

14. How many people live in your home? _____ [51-52]

15. How many children 17 and younger live in your home? _____ [53-54]

16. What is your highest level of schooling [✓]: [55]

1. [] Some high school
2. [] Graduated from high school
3. [] Some college
4. [] Graduated from college
5. [] Post-graduate work

17. For your main home, do you [✓] [56]

- | | |
|--------------------------|-------------------------------------|
| 1. [] Rent a house | 5. [] Own a townhouse/condominium |
| 2. [] Rent an apartment | 6. [] Own a trailer |
| 3. [] Rent a trailer | 7. [] Other (please specify) _____ |
| 4. [] Own a home | |

18. Are you presently working full-time [✓]?

1. [] yes 2. [] no [57]

19A. Do you consider
your work to be a

1. [] Job
2. [] Career

19B. Are you planning to work? [58]

3. [] No
4. [] Yes

SKIP TO #21

20. Please check [✓] your main occupation (type of work): [59-62]

- | | |
|-------------------------------|---------------------------------|
| 1. [] Writer/Journalist | 14. [] Custodian/Janitor |
| 2. [] Craftsman/Blue collar | 15. [] Research & Development |
| 3. [] Physician/Dentist | 16. [] Receptionist |
| 4. [] Middle management | 17. [] Social worker/Counselor |
| 5. [] Clerical/White collar | 18. [] Professor/Teacher |
| 6. [] Homemaker | 19. [] Beautician/Cosmologist |
| 7. [] Technician | 20. [] Accountant |
| 8. [] Secretary/Bookkeeper | 21. [] Sales/Service |
| 9. [] Administrator/Owner | 22. [] Military |
| 10. [] Upper management | 23. [] Student |
| 11. [] Farmer | 24. [] Retired |
| 12. [] Nurse | 25. [] Other (specify) _____ |
| 13. [] Machinist/Maintenance | |

21. Please check [✓] your interests and the things you like to do on a regular basis.

Card #

[1]

ID#

[2-5]

[6-65]

- | | | | | | | |
|-----|-----|--------------------|-----|-----|--------------------------------|--------|
| 6. | [] | Swimming/Skiing | 36. | [] | Racquetball/Handball | [2-5] |
| 7. | [] | Tennis | 37. | [] | Reading books for pleasure | [6-65] |
| 8. | [] | Golf | 38. | [] | Sailing/Boating | |
| 9. | [] | Snow skiing | 39. | [] | White Water Rafting | |
| 10. | [] | Bicycling | 40. | [] | Camping/Hiking/Backpacking | |
| 11. | [] | Aerobics | 41. | [] | Hunting/Shooting | |
| 12. | [] | Fishing | 42. | [] | Motorbiking/Motorcycling | |
| 13. | [] | Gardening | 43. | [] | Physical Fitness/Exercise | |
| 14. | [] | Raising Dogs | 44. | [] | Health Natural Foods | |
| 15. | [] | Raising Cats | 45. | [] | Recreational Vehicle/4-WD | |
| 16. | [] | Raising Horses | 46. | [] | C.B. Radio/Ham Radio | |
| 17. | [] | Arts & Antiques | 47. | [] | Home Video Recording | |
| 18. | [] | Pottery/Ceramics | 48. | [] | Home Video Games | |
| 19. | [] | Crafts | 49. | [] | Sewing/Needlework | |
| 20. | [] | Records & Tapes | 50. | [] | Attending Cultural/Art Events | |
| 21. | [] | Music Appreciation | 51. | [] | Visiting Museums/Art Galleries | |
| 22. | [] | Astrology | 52. | [] | Home Furnishings/Decorating | |
| 23. | [] | Electronics | 53. | [] | Cruise/Travel for Pleasure | |
| 24. | [] | Photography | 54. | [] | Cooking for Pleasure | |
| 25. | [] | Wines | 55. | [] | Home Workshop/Do-It Yourself | |
| 26. | [] | Beer | 56. | [] | Automotive Work | |
| 27. | [] | Science Fiction | 57. | [] | Casual Activities | |
| 28. | [] | Fashion Clothing | 58. | [] | Outdoor Work/Activities | |
| 29. | [] | Running/Jogging | 59. | [] | Community/Civil Activities | |
| 30. | [] | Foreign Travel | 60. | [] | Stock/Bond Investments | |
| 31. | [] | Stamp Collecting | 61. | [] | Real Estate Investments | |
| 32. | [] | Coin Collecting | 62. | [] | Credit Card Usage | |
| 33. | [] | Collectibles | 63. | [] | Self Improvement Programs | |
| 34. | [] | Mountain Climbing | 64. | [] | Wild Life/Environmental Issues | |
| 35. | [] | Snowmobiling | 65. | [] | Other (specify) _____ | |

22. In the list above, please circle the things you do while wearing insulated clothing.

[66-115]

Your answers are strictly confidential and will be seen only by the UTK Consumer Research Group. Your name and address will be used to mail your \$1.00. A number will be given to your answers, so your name will never be seen with answers.

First Name Initial Last Name
Street
City State Zip
Date of Purchase: ___/___/___
Mo Day Yr

For Researcher's Use
23. Item# 1 [116]
24. Store# 3 [117-118]
25. Insul# TY [119-120]
Respond# 2522

Thank you.

**FOR PROVIDING THIS INFORMATION
UTK RESEARCH GROUP**

APPENDIX II
FOLLOW-UP QUESTIONNAIRE

STAPLE OR TAPE CLOSED

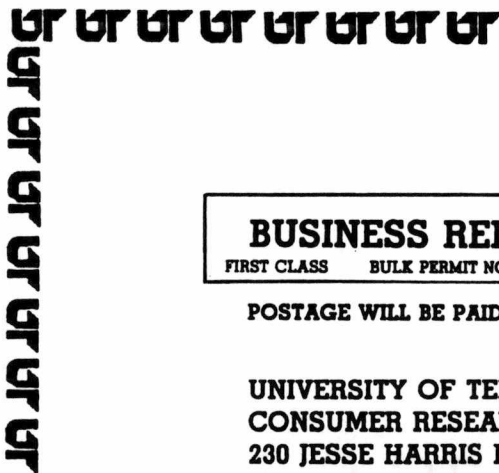
Tell us what you think!
And we will give you \$1.00.



UTK Consumer Research Group



PLEASE FOLD HERE



NO POSTAGE
 NECESSARY
 IF MAILED
 IN THE
 UNITED STATES

BUSINESS REPLY CARD

FIRST CLASS BULK PERMIT NO 477 KNOXVILLE, TN

POSTAGE WILL BE PAID BY ADDRESSEE

UNIVERSITY OF TENNESSEE
 CONSUMER RESEARCH
 230 JESSE HARRIS BUILDING
 KNOXVILLE, TENNESSEE 37916-9989



WHAT YOU THINK MATTERS!

Computer [1-5]

Please help The University of Tennessee, Knoxville with this consumer research by answering these questions about the clothing you bought. Return the completed questionnaire and we will send you another \$1.00 as a token of our appreciation.

1. Please indicate how you feel about purchasing this insulated garment by circling the appropriate number 1 through 7 for each of the following word pairs.

Overall, I feel that purchasing this garment was:

Neither							
Foolish	1	2	3	4	5	6	7 Wise [6]
Harmful	1	2	3	4	5	6	7 Beneficial [7]
Pleasant	1	2	3	4	5	6	7 Unpleasant [8]
Waste of Time	1	2	3	4	5	6	7 Wise use of time [9]
Good for me	1	2	3	4	5	6	7 Bad for me [10]
Useful	1	2	3	4	5	6	7 Useless [11]
Worthless	1	2	3	4	5	6	7 Valuable [11]
Ineffective	1	2	3	4	5	6	7 Effective [13]
Responsible	1	2	3	4	5	6	7 Irresponsible [14]

2. To indicate your general satisfaction with this insulated garment, please circle the appropriate number.

	Strongly Agree	Agree	Un- Certain	Dis- Agree	Strongly Disagree	
1. I am satisfied with my decision to buy this <u>item</u> .	1	2	3	4	5	[15]
2. I am satisfied with my decision to buy this type of <u>insulation</u> .	1	2	3	4	5	[16]
3. If I had it to do over, I would feel differently about buying this type of <u>insulation</u> .	1	2	3	4	5	[17]
4. My choice of <u>insulation</u> was a wise one.	1	2	3	4	5	[18]
5. I feel bad about my decision to buy this type of <u>insulation</u> .	1	2	3	4	5	[19]

6. I think I did the right thing when I decided to buy this type of insulation. 1 2 3 4 5 [20]

7. I am not happy that I bought this type of insulation. 1 2 3 4 5 [21]

3. How do you feel about the insulation in this item in terms of the following factors? Please circle the appropriate number for each.

	Terrible	Un- happy	Mostly unsatis- fied	Mixed feeling	Mostly satisfied	Pleased	De- Lighted	
1. Washability	1	2	3	4	5	6	7	[22]
2. Light Weight	1	2	3	4	5	6	7	[23]
3. Durability	1	2	3	4	5	6	7	[24]
4. Breathability	1	2	3	4	5	6	7	[25]
5. Nonallergenic	1	2	3	4	5	6	7	[26]
6. No bunching/ thinning	1	2	3	4	5	6	7	[27]
7. Moisture resistance	1	2	3	4	5	6	7	[28]
8. Style/ appearance	1	2	3	4	5	6	7	[29]
9. Warmth	1	2	3	4	5	6	7	[30]
10. Comfort	1	2	3	4	5	6	7	[31]
11. Fit	1	2	3	4	5	6	7	[32]
12. Other	1	2	3	4	5	6	7	[33]

(Please Specify) _____

4. To indicate how you feel about the following, please circle the appropriate number.

	Much less than expected		about as expected			much greater than expected		
1. How much benefit did you receive from the insulation in this item?	1	2	3	4	5	6	7	[34]
2. How great were the problems associated with the insulation in this item?	1	2	3	4	5	6	7	[35]

5. If you were seriously dissatisfied with the garment's insulation, how likely would you be to take the following actions? Please circle the appropriate response to each item.

	Highly Probable			Would not Consider		
1. Contact a lawyer or take some legal action.	1	2	3	4	5	[36]
2. Return the item for a replacement or refund.	1	2	3	4	5	[37]
3. Contact store to complain.	1	2	3	4	5	[38]
4. Contact the manufacturer to complain.	1	2	3	4	5	[39]
5. Resolve not to purchase this insulation again.	1	2	3	4	5	[40]
6. Resolve not to shop at this store again.	1	2	3	4	5	[41]
7. Urge family/friends to avoid this store.	1	2	3	4	5	[42]
8. Urge family/friends to avoid this insulation.	1	2	3	4	5	[43]
9. Take no action.	1	2	3	4	5	[44]
10. Other (Please specify) _____	1	2	3	4	5	[45]

6. If you were in the same situation, what are the chances that you would buy this type of insulation again. Circle the appropriate number.

0 1 2 3 4 5 6 7 8 9 10 [46-47]

No chance
of purchase

50-50
chance

a
certainty

7. Are you interested in participating in future consumer research such as wear study?
Please place an "x" in the appropriate blank.

1. _____ yes 2. _____ maybe 3. _____ no [48]

8. Would you like to receive a free copy of the research findings?

1. _____ yes 2. _____ no [49]

Thank you,

**FOR PROVIDING THIS INFORMATION
UTK CONSUMER RESEARCH GROUP**

FOLD IN HALF, THEN STAPLE OR TAPE TO CLOSE

APPENDIX III
LETTER OF APPRECIATION

THE UNIVERSITY OF TENNESSEE
KNOXVILLE

June 30, 1988



College of
Human Ecology

Textiles,
Merchandising
and Design

Dear Consumer:

You are a valued member of the UTK Consumer Research team. We thank you for completing the questionnaire regarding your satisfaction with the insulated garment you purchased. Enclosed is a dollar to express our appreciation. When the data are tabulated, you will be sent a summary of the findings.

Research projects such as this help manufacturers and retailers understand consumers' needs. Ultimately, this type of information can improve the products you buy.

Sincerely,

Mary Frances Drake, Ph.D.
Project Director
UTK Consumer Research Group

jrh

Enclosure

VITA

Brigitte West Burgess was born on August 13, 1966, in Waynesboro, Mississippi. She is the daughter of Jerry and Rebecca West of Petal, Mississippi. She received her Bachelor of Science in Home Economics at The University of Southern Mississippi, Hattiesburg, in December, 1989. She majored in Merchandising with a Marketing minor.

In the summer of 1990, she entered the Master's program at The University of Tennessee, Knoxville, with interests in Retail, Customer Science, and Management. She received a Master of Science, with a major in Retail and Consumer Science in December, 1992.

She is currently a Doctoral student in Human Ecology at The University of Tennessee, Knoxville, pursuing a degree in Customer Environments.