Relationship between satisfaction, loyalty and repurchase behavior of consumer under the impact of fashion style for shirt product market in Vietnam.

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Abstract

The article examines the relationship between satisfaction, loyalty and repurchase behavior, in which loyalty is considered under three dimensions: commitment, trust and word of mouth. A quantitative study of the relationship between satisfaction, loyalty and repurchase behavior have been conducted to determine the direction, magnitude, importance of relationships. Furthermore, the article have considered factors regulating effects of fashion style effect on this relationship as behavioral characteristics associated with consumer Vietnam’s gender and region.

This article presents the results of experimental studies in Hanoi and Ho Chi Minh City from June, 2013 to January, 2014 to test theoretical models and research hypotheses proposed. Results of the study showed that satisfaction has a positive relationship with the loyalty factor of commitment, trust and word of mouth. Word of mouth has a strong impact on satisfaction (0.638) and trust has the weakest influence on the satisfaction (0.43). Similarly, word of mouth is the most powerful factor to repurchase (0.773) and trust is the factor that has the weakest affect (0.533). While the impact of satisfaction to repurchase is not significant (0.489).

At the same time, the study results also showed the difference in repurchase behavior (reject Ho, sig = 0.01) of consumers in groups of different fashion styles. The element of commitment, trust, satisfaction, word of mouth has not very much difference between the groups of style this time

Keywords: Satisfaction, Loyalty, Repurchase, Shirt product, Fashion style, Relationship.

1. Introduction

Customer loyalty has always been a topic of administrators and marketers interested by the benefits that brings customers to the business. Research of J. Frederick Reichheld and W. Earl Sasser Jr. (Harvard, 1990) [5] have shown that maintaining a large number of loyal customers over time will bring major benefits to businesses, including: (1) profit from the high prices, (2) profit of word of mouth, referrals to new customers, (3) profit from reduced advertising costs, marketing, (4) Profit from increasing in the quantity and frequency of use / purchase your product over time . That is why in recent decades we did a lot of research in both theoretical and practical again to find effective measures to create and maintain customer loyalty.

Although many studies suggest that satisfaction often leads to loyalty and loyalty leads to repurchase (Dixon et al., 2005 [4]; C. Fornell, 1992 [15]; Hallowell, 1996 [16]; Heitmann et al., 2007 [17]) But others argue that less satisfaction related to less loyalty or repurchase (RI Oliver, 1999 [10]; Suh & Yi, 2006 [14]) .

Even the link between satisfaction and loyalty is not explicitly confirmed. Olsen (2002) [11] also pointed out the relationship between satisfaction and loyalty varied by sector and the strength of the relationship can be affected by many factors, including commitment, belief or level of embeddedness of consumers.

The relationship between satisfaction and loyalty is not simple or one-dimensional, customer still can leave eventhough they’re satisfied. Thus, which level of customer loyalty makes them have intention of repurchasing? This is a question that any scholars and manager wanted to find the answer.
2. Aims

2.1 The first and most major goal of this research is to discuss and examine the relationship between loyalty (through 3 dimensions: commitment, trust and word of mouth) with satisfaction and operating repurchase behavior.

2.2 The second goal is to discuss and examine the relationship of these variables under the regulation of the fashion style associated with sex, region.

3. Theory, concept of the research and related findings

• The relationship between loyalty and satisfaction

This study considered three aspects of loyalty: commitment, trust and word of mouth with satisfaction.

Oliver (1999) [10] maintained that the theoretical equivalent did not define clearly the connection between loyalty and satisfaction. Bloemer and Kasper (1995) [2] pointed out that many studies have failed because of not taking into account the difference between repurchase and loyalty, the difference between fake loyalty and real loyalty forged in investigating the relationship with satisfaction. Moreover, new studies focused on satisfaction as an independent variable and did not consider the differences between the types of satisfaction.

Two lines appeared perspectively when evaluating the theory of relationship satisfaction - loyalty is: The first point considered satisfaction is the main motive of loyalty (Dixon et al., 2005 [4]; Fornell, 1992) [15]. Heimann et al in 2007 [17] considered that satisfaction positively had an influence on the loyalty, willingness and word of mouth referral. Moreover, satisfaction affects future choices of consumers, this helps to improve consumer retention. Consumers remain loyal because they are satisfied, and want to continue the relationship with business.

The second side of opinion considered the relationship satisfaction - loyalty is that: the satisfaction of consumers can influence in a positive way to their loyalty in itself is not enough to make the form of loyalty (Oliver 1999) [10]. These scholars argued that although the loyal consumers really satisfied but not completely satisfy enough to translate into loyalty. Satisfaction is regarded as necessary steps in the formation of loyalty but it has little meaning if the loyalty comes from other mechanism as researchers Reichheld et al (2000) [20]; Suh and Yi (2006) [14] published research showing whether consumers loyal, satisfied but they are still attracted by a number of factors such situations coupons, discount competitors. Thus, the satisfaction can not play the role factors to predict the loyalty.

Rauyruen and Miller (2007) [13] proposed four determinants of loyalty of businesses including quality of service, commitment, trust and satisfaction. Morgan and Hunt (1994) [8] considered that commitment requires the consumer efforts to maintain relationships with suppliers. Trust can be defined by the functional reliability because it provides consumers feel assured. The trust between consumers and trade partners play an important role in building commitment. Suh and Yi (2006) [14] identified that the coherence is often regarded as an important mediating factor deciding to purchase. Positive proactive word of mouth is a general approach with the concept of loyalty while customers become loyal advocates for services or product.

Heimann et al (2007) [17] identified that the satisfaction has an active influence on the loyalty which makes customers ready referrals and ready mouth for others. The results of his research for that satisfaction and word of mouth has a relationship. Therefore, the following hypotheses are proposed.  

H1. Satisfaction and commitment have a strong positive relationship

H2. Satisfaction and trust have a strong positive relationship

H3. Satisfaction and word of mouth have a strong positive.

• The relationship between loyalty and repurchase behavior

The relationship between loyalty and repurchase has few scholars study deeply. Loyalty and repurchase behavior were often confused with each other. Researchers considered loyalty was a form of behavior (Dixon et al., 2005 [4]; RI Oliver, 1999 [10], SO Olsen, 2002 [11]; Reichheld et al, 2000) [20], while others viewed it as a form of
expression and attitude as well as its attitude (JM Bloemer & Kasper, 1995[2]; Butcher et al., 2001 [3]). The difference between these views is because loyalty is considered under many different angles and each angle will lead to a form of expression of loyalty.

However, the research considered loyalty as a form of psychology, and repurchase behavior is manifest. In this regard, customers often maintain relationships and commitments with vendors in a long time (Butcher et al, 2001) [3]. argued that repurchase behavior is often viewed as an indicator of loyalty. Therefore, the following hypothesis:

H4. The commitment has a close relationship with repurchase

Research (2009) showed variable trust and word of mouth is the intermediate stage affects the formation of intentions, repurchase behavior in e-commerce industry between two countries: Quat and Malaysia. The trust is considered as one of the key elements of a good relationship among the parties and was seen as one-sided loyalty (Morgan and Hunt, 1994) [8]. Word of mouth (WOM) is viewed as the transfer of information to other people about the experience and the shopping experience, with the use of a product or service (Kirby and Marsden, 2006) [21]. WOM has an important role in shaping the behavior, attitudes and making customer’s loyalty. The communication of the customers after purchasing or WOM behavior is considered that formed from satisfied / not satisfied when consumed. The following assumptions are made:

H5 : Trust has a strong positive relationship with repurchase

H6 : WOM has a strong positive with repurchase behavior

Moderator Fashion style:

The researchers found that fashion was an important characteristic of the consumer. The fashion style was defined as consumer attitudes, interests, and opinions related to the purchase of fashion products (Ko, Kim, Kwon, 2006) [18]. The concept of fashion is an important aspect in the segment of fashion customers. For example, Shim and Bickle (1994) [19] figured three fashion segments: The ones who use fashion as a tool (the practical, pragmatic), conservatives, and lethargy.

In addition, Ko et al (2006) [18] performed an analysis of 13 characteristics of style and fashion elements figured four fashion styles: brand reputation, personality, practical, and informative/fashion.

The authors Rafaeli, Dutton, Harquail. and Mackie - Lewis (1997) [12] conducted a study of consumer behavior, choice of business customer, the study group was divided into 4 different fashion styles:

Group 1 : Group of people choosing costumes based on individual perceptions of job titles (eg "director will not be able to dress like an ordinary employee").

Group 2: Group of people let emotional factors govern the decision to choose attire (example: "I chose clothes making me comfortable so I can work all day without minding about them").

Group 3: Group of ones using costumes as a tool to get social relationships (for example: " I wore to give the impression to people who meet me for the first time to create trust and respect with them").

Group 4: Group of the others (not belonging to the group 3).
The author decided to use the results of research on the distribution of the group's fashion style afael, Dutton, Harquail, and Mackie - Lewis (1997) [12] because: First, the credibility of the study by professors from the University of Michigan and the U.S. Virginia. Second, the appropriateness of the selection of respondents. A survey on usage behavior/choice of business costume, because of the complexity in the fashion industry, every product line (work clothes, fashion clothes, the clothes...) has different behavioral characteristics. From the above arguments, the author made a hypothesis about satisfaction, loyalty and repurchase behavior between different groups of people have different styles of fashion.

**H8** : The relationship between satisfaction - loyalty - repurchase among groups of people with different fashion styles are different.

*Research Model*

From the rationale presented above, three scales of loyalty include commitment, trust and word of mouth are studied and tested to determine which scales have a strong or weak relationship with the satisfaction and repurchase behavior of consumers when buying ready-to-wear Vietnamese shirts. In addition, the study also examined the relationship between satisfaction – repurchase behavior. Further, author also measured the relationship through moderator variables on fashion styles to realize how different it is. Therefore the model proposed the scales to study the relationship among satisfaction-loyalty-repurchase behavior under the impact of fashion styles shown in the following diagram: **Figure 1.**

Eight hypotheses were raised and divided into 2 groups of hypotheses. In particular, the hypothesis from H1 to H7 is the group of theory on the relationship among these factors without the impact of moderator variables of fashion style. Furthermore, to clarify the relationship among satisfaction, loyalty and repurchase behavior for product of ready-to-wear shirts, put author hypothesized H8 (“fashion” variable) to test the difference among the factors among groups of customers.

4. **Methodology**

State the important steps, population and sample group, sampling method, data collection and analysis tools, and statistical methods used.

The study was carried out through two steps which are preliminary inquiry and formal one. In particular, the preliminary one included a preliminary qualitative and quantitative preliminary inquiry, step two is to conduct formal quantitative survey. Specifically, in a qualitative preliminary inquiry, the author has conducted in-depth interviews and focus on interviewing group of experts to complete the first draft scale and create the second draft scale. Next, the preliminary quantitative inquiry was conducted with a sample of 200 elements and results of return element are 146 (N = 146), in order to test the reliability coefficient of the scales with reliability coefficient EFA and Cronbach Alpha to delete substandard variables.

Then, the complete research questionnaire was brought in the official quantitative inquiry in Hanoi and Ho Chi Minh City from June, 2013 to January, 2014. The overall object of the research is the whole customers having demand for shirts, they are of all ages with different living places and careers. From these two cities, the author will choose appropriate sample. The object sample is over 18 customers buying ready-to-wear shirts. The author conducted to interview clients at the regional districts according to reasonable population ratio. In particular, the sample results have the following characteristics: 58 % male 42 % female. Five age groups (18-24, 25-34, 35-44, 44 - 54, 55-64). Measurement model includes 31 observations on the principle of minimal elements for 1 in 5 measurement variables (Bentey & Chou, 1987) [22] Thus the original sample is calculated
22 * 5 = 110 elements. However, to increase the reliability of the research, in this research the author intends to collect samples with size of elements up to 1000 (n = 1000) and the return results are 730 elements (questionnaire). After screening and removing invalid votes, authors use 615 valid votes to use in formal analysis. To test the scale models and theoretical models. The author used the method of linear structural analysis SEM (Structural Equation Modeling). Specific expertise through the following steps:

1. Evaluating Preliminarily scale and reliability of measure variables by coefficient alpha Cronbach and the value by analyzing exploring factor EFA (Exploratory Factor Analysis).

2. Using confirming factor analysis techniques CFA (Confirmatory Factor Analysis) in order to test rigorously unitary, composite reliability, validity (convergent, discrimination) of the factors. Testing the hypothesis of a structural model and the overall model fit.

3. Analyzing ANOVA (Analysis Of Variance) one-way and also using inspection independent Sample T - Test among groups of different fashions with elements of the structural model having been tested to find out the meaningful difference between groups this fashion style.

5. Study/experiment results

Describe the research findings which fit the aims of the research, if a table, graph or image is included a description has to be included.

5.1. Assessment of preliminary scale

Using SPSS 18.0 software, the author has drawn analysis result of scale’s reliability (Cronbach Alpha) and the analysis results of exploratory factor EFA (Exploratory Factor Analysis) suggested to remove some observing variables to help scale to assess the concept more accurately. Calibration standard is Cronbach Alpha coefficient $\geq 0.6$ (Hair and Ctg) and the variance greater than 50%. Specific results are summarized in Table 1.1 below:

<table>
<thead>
<tr>
<th>No</th>
<th>Scale</th>
<th>Sample size</th>
<th>Cronbach Alpha</th>
<th>SE</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Commitment</td>
<td>7</td>
<td>0.897</td>
<td>62.52%</td>
<td>Supported</td>
</tr>
<tr>
<td>2</td>
<td>Trust</td>
<td>5</td>
<td>0.904</td>
<td>84%</td>
<td>Supported</td>
</tr>
<tr>
<td>3</td>
<td>WOM</td>
<td>4</td>
<td>0.852</td>
<td>69.37%</td>
<td>Supported</td>
</tr>
<tr>
<td>4</td>
<td>Satisfaction</td>
<td>5</td>
<td>0.805</td>
<td>56.42%</td>
<td>Supported</td>
</tr>
<tr>
<td>5</td>
<td>Repurchase</td>
<td>3</td>
<td>0.81</td>
<td>72.51%</td>
<td>Supported</td>
</tr>
</tbody>
</table>

5.2. Confirmatory factor analysis (CFA)

After assessing scales preliminarily, the author has continued using AMOS software version 18.0 to conduct a confirmatory factor analysis CFA (Confirmatory Factor Analysis) concept scales, test the coincidence of the model theory and hypotheses. Calibration standards used include: Chi-square adjusted degrees of freedom (Cmin / df), GFI index (Goodness of Fit Index), TLI index (Tucker & Lewis Index); CFI index (Comparative Fit Index); RMSEA index (Root Mean Square Error approximation). The model is considered appropriate when testing Chi-square has the P value $\geq 0.05$. However, Chi-square drawback is dependence on size of research sample. The larger size of research sample is, the larger Chi-square thereby reducing the relevance of the model. Therefore, besides P - value, the standards used is cmin / df, in some reality research there are two cases distinguished: $\chi^2/df < 5$ (with samples N > 200), or $< 3$ (when the sample size N < 200), the model is considered a good conformity [ Kettinger and Lee, 1995 ] [7]. In this research, due to the authors’ research sample N = 615 (N > 200), the author will use the standards of Kettinger and Lee 1995 [7] accepting cmin / df < 5; GFI, TLI, CFI $\geq 0.9$ ( Bentler & Bonett, 1990) [1] ; RMSEA $< 0.08$ . CFA analysis results on the scales is presented in Table 1.2 below:

<table>
<thead>
<tr>
<th>No</th>
<th>Satisfaction</th>
<th>Loyalty</th>
<th>Repurchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Chi-square/df</td>
<td>4,052</td>
<td>4,523</td>
</tr>
<tr>
<td>2</td>
<td>GFI</td>
<td>0,910</td>
<td>0,931</td>
</tr>
<tr>
<td>3</td>
<td>TLI</td>
<td>0,928</td>
<td>0,944</td>
</tr>
<tr>
<td>4</td>
<td>CFI</td>
<td>0,940</td>
<td>0,955</td>
</tr>
<tr>
<td>5</td>
<td>RMSEA</td>
<td>0,0/1</td>
<td>0,0/6</td>
</tr>
</tbody>
</table>

Table 1.2: Results of CFA accreditation scales.
Table 1.2 shows the GFI, AGFI, CFI indexes having the values greater than 0.9; Chi - Square / df <5 and RMEA <= 0.08 which proved the model appropriate with market data.

5.3. Testing theoretical models

After completing assessing scales, the author conducted to test an official theoretical model:

**Table 1.3: Results of testing the relationship (standardized regression coefficients)**

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment</td>
<td>Satisfaction</td>
<td>0.514</td>
<td>0.052</td>
<td>9.903</td>
</tr>
<tr>
<td>Trust</td>
<td>Satisfaction</td>
<td>0.434</td>
<td>0.049</td>
<td>8.854</td>
</tr>
<tr>
<td>WOM</td>
<td>Satisfaction</td>
<td>0.638</td>
<td>0.063</td>
<td>10.062</td>
</tr>
<tr>
<td>Trust</td>
<td>Repurchase</td>
<td>0.833</td>
<td>0.060</td>
<td>8.918</td>
</tr>
<tr>
<td>Commitment</td>
<td>Repurchase</td>
<td>0.872</td>
<td>0.062</td>
<td>10.190</td>
</tr>
<tr>
<td>WOM</td>
<td>Repurchase</td>
<td>0.773</td>
<td>0.074</td>
<td>10.481</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>Repurchase</td>
<td>0.899</td>
<td>0.092</td>
<td>9.442</td>
</tr>
</tbody>
</table>

Estimate: Average estimated value, SE: standard deviation; CR : critical value, P : level of significance; *** : p < 0.001 .

Besides, look at the model 1.3, among three factors: Commitment, Trust and Word of mouth, word of mouth does impact the most positively to the satisfaction (0.638) and trust has impact less than three expressions of loyalty (0.43). Word of mouth is a positive factor affecting repurchase the most (0.773) but satisfaction is the one having the least influence on repurchase(0.489).

4.4 Testing the research hypotheses:

The estimating results in Table 1.3 show that the number of significant relationships are positive and statistically significant (P <= 0.05) which proves that:

- The satisfaction with a brand of ready-to-wear shirts has a positive relationship with commitment, trust and word of mouth (H1 = 0.514, H2, H3 = 0.43).

- The commitment, trust and word of mouth to a brand of ready-to-wear shirts have positive relationships with repurchase that brand (H4 = 0.672, H5, H6 = 0.533 H5, H6 = 0.773).

- The satisfaction with the brand of ready-to-wear shirts has positive relationships with repurchase that brand (H7 = 0.489).

In summary, hypotheses H1, H2, H3, H4, H5, H6, H7 are acceptable.

To clarify more the relationship among satisfaction, loyalty and repurchase behavior of products shirts hypothesis H8 added to assess changes in the relationship under the influence of the group of people with different fashion styles. Inspection of the difference in the average value of the potential variables in the model according to groups of different fashion styles. Table 1.4 below presents the results of testing the average difference of the potential variables following groups of fasion styles.
Table 1.4: The average value of the sample group has different fashion styles

<table>
<thead>
<tr>
<th></th>
<th>Q10</th>
<th>N</th>
<th>Mean</th>
<th>Std.d</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 1</td>
<td>209</td>
<td>3.9055</td>
<td>1.08397</td>
<td></td>
</tr>
<tr>
<td>Group 2</td>
<td>255</td>
<td>3.7815</td>
<td>.98034</td>
<td></td>
</tr>
<tr>
<td>Group 3</td>
<td>49</td>
<td>3.9067</td>
<td>1.06168</td>
<td></td>
</tr>
<tr>
<td>Group 4</td>
<td>102</td>
<td>3.8669</td>
<td>1.11734</td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 1</td>
<td>209</td>
<td>4.1075</td>
<td>1.13537</td>
<td></td>
</tr>
<tr>
<td>Group 2</td>
<td>255</td>
<td>3.9637</td>
<td>1.10604</td>
<td></td>
</tr>
<tr>
<td>Group 3</td>
<td>49</td>
<td>4.2857</td>
<td>1.31200</td>
<td></td>
</tr>
<tr>
<td>Group 4</td>
<td>102</td>
<td>4.2353</td>
<td>1.23171</td>
<td></td>
</tr>
<tr>
<td>WOM</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 1</td>
<td>209</td>
<td>3.4541</td>
<td>1.22685</td>
<td></td>
</tr>
<tr>
<td>Group 2</td>
<td>255</td>
<td>3.3314</td>
<td>1.09580</td>
<td></td>
</tr>
<tr>
<td>Group 3</td>
<td>49</td>
<td>3.7857</td>
<td>1.26450</td>
<td></td>
</tr>
<tr>
<td>Group 4</td>
<td>102</td>
<td>3.4093</td>
<td>1.22666</td>
<td></td>
</tr>
<tr>
<td>Satisfaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 1</td>
<td>209</td>
<td>3.6232</td>
<td>.95726</td>
<td></td>
</tr>
<tr>
<td>Group 2</td>
<td>255</td>
<td>3.5435</td>
<td>.92487</td>
<td></td>
</tr>
<tr>
<td>Group 3</td>
<td>49</td>
<td>3.6898</td>
<td>.83072</td>
<td></td>
</tr>
<tr>
<td>Group 4</td>
<td>102</td>
<td>3.4941</td>
<td>.98492</td>
<td></td>
</tr>
<tr>
<td>Repurchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 1</td>
<td>209</td>
<td>3.8406</td>
<td>1.09467</td>
<td></td>
</tr>
<tr>
<td>Group 2</td>
<td>255</td>
<td>3.6837</td>
<td>1.08120</td>
<td></td>
</tr>
<tr>
<td>Group 3</td>
<td>49</td>
<td>3.6054</td>
<td>1.12767</td>
<td></td>
</tr>
<tr>
<td>Group 4</td>
<td>102</td>
<td>3.6863</td>
<td>1.08477</td>
<td></td>
</tr>
</tbody>
</table>

Thus, based on table 1.4 above we can conclude that:

Firstly, the commitment factor is rated higher than group 2 to emotional factors governing the decision to choose the costume by group 3 (mean = 3.9067) and group 1 (mean = 3.9055).

Secondly, the trust factor is similar is rated higher than group 2 by group 1 - group costume choice based on individual perceptions of job titles, Group 3 and Group 4 rated.

Thirdly, the word of mouth factor is rated the highest by the ones use costume as a tool to create social relationships (Mean = 3.7857) followed by group 1 and group 4, group 2 does not appreciate the role of this factor.

Fourthly, those in group 1 and 3 expressed higher satisfaction with the brand of ready- to-wear shirts that they use.

Fifthly, group 1 usually repurchase higher than the other groups (Mean = 3.8406) while the 3rd group that represents the lowest repurchase behavior among 4 groups (mean = 3.6054).

Inspection of the difference between potential variables by gender (Male - female) and region (North - South).

- By gender

The test results about the average values of both the overall sample - Independent (Independent Sample T-test) are two groups of male and female clients did not show the difference in the value of all scales Commitment, Trust and Word of Mouth, Satisfaction and Repurchase . (Appendix 1.1)

- According regions (North - South)

The test results are average values of both the overall sample - Independent (Independent - sample T-test) are two groups of customers living in the North and South shows the difference in the value of all scales (Sig = 0.00) : Commitment (CK), Trust (TT) and Word of mouth (WOM), Satisfaction (STM) and Repurchase (MLL) with a mean difference respectively: d = .86, d = .902, d = .856, d = .619, d = 0.45 . (Appendix 1.2)

Continuing testing the differences in the observing variables in the scale:

- The differences in Commitment is divided equally among the scale values: CK_1, CK_2, CK_3, CK_4, CK_5, CK_7 with the corresponding average difference d = 697 d = 0.733, d = .899, d = 1, 29, d = 0.729, d = .944, d = 0.724. That means, customers living in Hanoi (the North) evaluate their commitment to shirt brand that they love more closely than ones in the city (Southern).

- Similarly, differences about Trust are divided equally to item’s value: TT_1, TT_2 and TT_3 with the corresponding mean difference: d = .960, d = .804, d = .812. That is, the customers living in Hanoi (North) trust shirt brand that they love more than customers in Ho Chi Minh City (South).

- Differences in Word of mouth, is the same, which divided equally among the scale values : WOM_1, WOM_2, WOM_3, WOM_4 with the corresponding mean difference : d = .520, d = .883, d = 1.04 d = 0.973. That means, the customers living in Hanoi (North) generally positive do word of mouth about the shirt brand that they love with the others higher than the customer in Ho Chi Minh City (South).

- The difference in satisfaction appear at all scale values with corresponding mean difference : d = .753, d = .425, d = .713, d = .448, d = 0.757
- Differences in Repurchase appears at all values of the scale with an average difference value is $d = 0.620$ and $d = 0.271$, $d = 0.461$. This means that customers living in Hanoi (North) often repurchase shirt brand that they love more than customers in Ho Chi Minh City (South).

Thus, based on the data analyzed above, the author can conclude that:

- The difference in the geographical living area by groups of customers choosing outfits based on perception of job titles that have occurred in all potential variables, and the difference is approximately clear by the minimum average value $d= 0.271$ and the maximum difference $d= 1.29$.

6. Summary and explanation of results

The contribution of this research is to develop theoretical models, test hypotheses and calibrate of scales, thus to develope a new scale in the fashion sector in Vietnam, to quantify the magnitude of the impact of this variable of governing fashion styles on relationship among satisfaction, loyalty and repurchase behavior. Therein, word of mouth is the one impacting the most to satisfaction (0.638) and repurchase behavior (0.773) compared with other manifestations such as trust and commitment. The direct impact of satisfaction to repurchase behavior is low (0.0489) compared with the effects of indirect expression of loyalty.

Overall, the impact from satisfaction to loyalty and repurchase behavior are positive, but not all relationships are significant enough. This implies the behavior of consumers in the fashion market is complex, needs to have the strategies and tactics of marketing basically. The results of this research will be the basis for the administrator to know how to increase customer loyalty and especially which factors promote repurchase behavior in this kind of client. According to the result above, three factors - commitment, trust, word of mouth, the administrators when developing plans and programs need to focus on marketing elements to spread word of mouth (viral) to the target customer, this is quite true in Vietnam market as consumers have “crowd” psychology which is currently accounting much.

Specially, the relationship among satisfaction, loyalty and repurchase behavior associated with the fashion style variables, the research results have a lot of practical significance, specifically, in come back to repurchase. Commitment and satisfaction factors in two groups of fashion styles - group 1 and group 3 - was higher showed than the expression of trust factor and word of mouth. It shows that the customers have fashion style due to purpose of career and confirmed they are quite loyal, taking high commitment and satisfaction, easier to accept than the group choosing costumes emotionally.

At the same time, the research results also showed regional differences in the group of people with different fashion styles at all scales in the elements: Commitment, trust, word of mouth, satisfaction even repurchase behavior. According to the results, it can be seen that it is necessary for managers to prepare in case the northern customers are more grumpy and picky in choosing outfits and also more loyal and the behavior of coming back to buy products is higher.

7. Recommendations

7.1 Recommendations gained from the research

The research sample, the author did the research in Hanoi (North Vietnam) and Ho Chi Minh City (South), the product in research is ready-to-wear shirts. The different research sample about geographical areas and kinds of product may have different loyalty, the relationship between satisfaction and repurchase behavior.

7.2 Recommendations for further studies

First, there are only three levels of loyalty expression (commitment, trust, word of mouth) and fashion styles were tested about the relationships with variables satisfaction and repurchase. The additional survey expressed loyalty scale can provide a greater understanding of the relationship studied.

Second, word of mouth factor is considered to be positive and satisfaction is general satisfaction, overall satisfaction. The negative word of mouth and partial satisfaction in different period of purchase is not shown in this research.

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9.
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