Assessment of the Effects of Store Image, Perceived Risk and Customer Relations on Customer Satisfaction in the Textile Industry

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Abstract

Customer satisfaction (CS) is an important concept for the textile industry. Therefore, the aim of this research is assessment of the factors influencing CS in the textile industry such as store image, perceived risk and customer relations which can also be used for modeling CS and offering suggestions to improve CS. A consumer survey was applied on survey respondents and SPSS program was used for evaluating the data gained from the questionnaires, which is needed to be analyzed statistically to determine the factors influencing CS.

Keywords: customer satisfaction, store image, perceived risk, customer relations, textile industry, textile consumers.

1. Introduction

The expectation before purchasing process is beliefs of the customers on the performance of the products besides; the expectation of post-purchase process is the opinion of the customers on the performance of the products. Satisfaction is the expression indicating that the performance and benefits of the products surpass the expectations of the customers (Peter & Olsan, 2005). CS improves the existing customer loyalty, repurchase process and awareness of the people about the company, diminishes the price flexibility and the cost of having incoming customers and keep the customers from being influenced by the competitive enterprise. A company, satisfying their customers against its competitors, creates advantage so that its medium and long-term period profitability increases (Peter & Olsan, 2005). In addition to this, satisfied customers are easily communicated customers, so that the firm can easily and intensively learn the expectations of this kind of customers. In spite of the firm's high pricing, satisfied customers concur to give higher price for purchasing its products.

The aim of this research is to assess the factors that influence the CS in the textile industry such as store image (SI), perceived risk (PR) and customer relations (CR) and that can be used to create a CS model considering the factors having influence on CS and obtain some data to improve CS. Firstly, the fundamental concepts then the field and analysis processes of the study were explained. SPSS statistical package program was utilized for the statistical analysis of the survey.

1.1. Customer satisfaction

One of the biggest problems for the companies is the dissatisfaction of the customers. Dissatisfaction of the customer influences the relationship between the customer and the company negatively. To express their dissatisfaction to the people close to themselves, customers use the word of mouth as a tool. In this case it is crystal clear that the company is affected negatively. Therefore, CS means a lot for the textile industry as well as for the other industries. This indicates that CS should not be ignored however, should be considered in the marketing strategies of the textile companies.

1.2. Definition and content of customer satisfaction

According to Hunt, satisfaction is not only getting pleasure by the consumption experience, but it is also satisfying customers' hope of the consumption experience. Because satisfaction is one of the fundamental subjects of marketing concepts, it generates a relation between purchase and consumption processes and post-purchase phenomenon.

If the positive application of this relation is obtained, it results in not only satisfying the customers' demands but also the profitability of the company (Hicks, 2005). Satisfaction with store personnel, with special store sales, with products and services purchased at the store, with store environment and also with value price relationships offered by the store are the factors influencing CS in the order of importance which were mentioned in Westbrook's research (Westbrook, 1981). During the consumption experience, the total of affecting factors creates satisfaction or dissatisfaction of feelings of the customers about the store (Warrington, 2002). Bearden et al. explain that satisfaction of the customers is very important for the marketers, since repetitive sales, customer loyalty and positive word of mouth can be achieved only by satisfaction. In addition to this, satisfaction is an important phenomenon for individual consumer (Didier, 2003).

1.3. Customer satisfaction and importance of customer satisfaction for the textile industry

Customers' perceived importance of store attributes in shopping centers and in apparel retail setting can be associated with shopping orientations. Furthermore, in some studies store attributes and shopping orientations were discovered to be the significant predictors of apparel store patronage behaviors. The patronage criterion in purchasing apparel products is related with merchandising, price, service, location and advertisement (Ma & Niehm, 2006). The most significant factors that have both negative and positive effects on CS in the textile industry are fashion, fit of the garment, and retail environment (Otieno et. al., 2005). Lately, the influence of retail environment, pricing, sales people and merchandise on dissatisfaction has been investigated in recent studies (Otieno et. al., 2005). As it is mentioned in the study of Babin and Darden, since negative feelings may have more impressive effect on human mind, people that have negative feelings about a place avoid being in that environments making them dissatisfied. According to the findings of Babin and Darden, the most influential factors in retail environments are fashion, availability, fit, comfortable fitting rooms, admiration for cloths, personnel attitudes and body size characteristics, pricing perceptions and product exhibit (Babin & Darden, 1995). Women classified atmosphere of the store as a factor that influences their shopping experience negatively if the fitting rooms are shared, if there are no fitting rooms or if the temperature in the store is too high. Also, according to women, the store atmosphere should not be boring and there should be feed-back options that keep the customers updated about the store, company and products and that keep the relations strong with the customers (Otieno et. al, 2005).

When CS is considered with all its components, it is obvious that it is very important for different industries as well as the textile industry. In order to improve CS in the textile industry the results of the studies on CS should be considerably assessed, the points causing dissatisfaction should be stated and the solution suggestions of the problem should be offered.

2. Conceptual framework and determination of the research hypotheses

2.1. The customer satisfaction research variables

The variables of this research can be classified in two groups: dependent variable is the variable which can be influenced by the other variable or variables and independent variable is the variable which influences the other variable or variables. In this study while CS is the dependent variable, SI, PR and CR are the independent variables.

2.1.1. Store image

In the study of Amirani and Gates in 1993, retail store image was expressed as the most important factor of the company success. There are various studies in the literature in order to define store image. How SI affects customer choice is a really crucial point. Therefore, it is one of the most important factors that needs to be considered in CS researches. SI is dependent on purchasing process and can be affected very much by the experiences of the customers. Physical ambient conditions such as store atmosphere and order and arrangement in a store are known to affect consumer behavior. These kind of attributes are the most important components that constitute SI and have very important effects on CS. It is found that even small changes in store environment can have an effect on customer perceptions. More specifically it is stated in some researches that store entrance, cash points and the arrangement style of customer service field can cause unwillingness to the customer to stay in the store. Generally the researchers agree that the physical and social environment that constitutes the service are the most important and necessary component of retail store image. Moreover, physical and social environment are known to have affect on sense and emotions of the people.

In some researches. Store atmosphere is reported to be related with the image that the customer has about store settings, service personnel and retailer. Inside and outside setting plans help to create store atmosphere that is vital for the success. The details such as popular music and vivid decor prepare the store to the target market. Store atmosphere includes store setting arrangements that provide shopping convenience, fast cash opportunities and serviceability of the fitting rooms. Therefore, if the fields inside the store can be planned, used and managed in a strategically professional manner, retailers can differentiate their stores from their analogous competitors [Newman ve Patel, 2004].

2.1.2. Perceived risk

Perceived risk is defined as the expectation of the results, outcomes or events to happen that are negative and suspicious. PR is the expectation of subjective loss. PR is a term that consists of various risk types. These are financial risk, performance risk, time risk, psychological risk and social risk. CS and PR share a common effect on consumption emotions. The study of Johnson, Garbarino and Sivadas indicates that CS is affected from PR negatively [Johnson, 2005]. Trust achieved for the brand is defined as not only the positive thoughts that are perceived by the customers in the present but also the positive thoughts that will exist in their minds in the future. Therefore, there is a positive relation between service quality and trust [Aydın and Özer, 2005]. Trust also increases the reliability and credibility of the brand. Hence, the opportunism perception that the customers can have against the company would be definitely lowered by trust [Aydın and Özer, 2005]. At any time when the customers purchase a product, they take a risk. The price of a product plays a great role in the risk level that the customer feels. Therefore, this constitutes the reason or the cause of the attempt of the customer to purchase a product that benefits more from perceived risks [Hicks, 2005]. Currently retailers emphasis on customer education, warranties and satisfaction strategies very much.

In some researches it is stated that customer purchases are directly related with the ability of the retailer to satisfy the needs of the consumer. Some researchers specify that many retailers seek impressive and convenient places to sell their merchandises [Hicks, 2005]. In many studies in the literature the effect of product warranties are examined in detail. It is observed that if the warranties are provided for the consumer that purchases a product, CS of the consumer improves and objection to purchase the product decreases. More specifically when the consumers perceive the product more risky, warranties become the requirements that are unavoidable. The consumers that purchase a product having more perceived risk expect warranties that can lower the risk level in purchase process [Hicks, 2005]. One of the best methods for a company to achieve high level service quality is the service warranty. Service warranties fortify both the defensive and offensive marketing that affect the relationship of a company with its customers. Service warranties determine the customers' expectations and help the expectations to be better [Didier, 2003]. This means that service warranties are one of the most important factors that decrease the PR. Also in some researches service warranties are found to have positive effect on service quality by affecting the motivation and vision of the employees in a positive way. Moreover, in order to achieve high level service quality, managers need to make their employees motivated and make them have a clear vision about the importance of service quality for the company [Didier, 2003].

2.1.3. Customer Relations

Fulfilling the quality and performance goals of the company requires reliable information, data and analysis regarding customers, product and service performance, business, suppliers and competitive benchmarking. The basic idea regarding the usage of data and analysis in order to improve competitive performance includes the usage and creation of performance indicators that define CS and business performance best [Muffatto ve Panizzolo, 1995]. Customer relations is a very useful way of obtaining customer information that can be used for making strategic and tactical decisions and prompt feedback of the company prevents customer loss [Prashanth, 2000]. Actually, the relation with the customer is formed at the time of purchasing and this relation should be maintained as a post purchase service. Currently, it is accepted that there will be no customer when the relations is destroyed. The complaints that provide feedback from the customers are great opportunities for the companies to maintain the relations with their customers. By the help of this complaints, companies can increase their sales by finding various ways of offering service to their customers. Because, through the feedback from the customers enterprise can improve its service or can create new service possibilities. Therefore, dissatisfaction that might be encountered in the future is prevented before it happens.

Another benefit of customer relations for the company as being the indicator of customer oriented enterprise is to show the customers that they are their partners or associates of their business and the company itself desires to maintain and improve the relationship between each other [Plymire, 1991]. Therefore, since the customers feel that they are important for the enterprise, a positive relationship is formed between the customer and the enterprise. This indicates that an opportunity is created for the companies in order to provide CS [Aydın and Özer, 2005]. Customer-orientedness is the fundamental of customer relations. The level of customer-orientedness is shown to have affect on the relations of the company with its customers. In some researches it is stated that customer-oriented employers have positive effect on the customer relations satisfaction [Leverin ve Liljander, 2006]. Data obtained from the customers can be used for improving management, strategies and applications of customer relations. The relations between the company and the customer can be invigorated and maintained by the company in order to provide customer loyalty and prevent customer loss.

The customer relations help to enlighten the customers with the updated and complete information about the improvements in the product and service features, the changes in the service distribution structure and the performance enhancements of the company. Furthermore, this means to inform the customers about the mutual responsibilities, the potentials, the limitations and the operation methods. At the same time this creates ways that help to reach and flow the information easily for the customers to get help and support, notify the company of their complaints and make comments [Muffatto ve Panizzolo, 1995]. Purchasing process begins when the customer recognizes the need that is not satisfied. Customers inquire regarding how they can satisfy their needs such as which products they can benefit from and how these products can be purchased. Then the customers evaluate various alternative resources of the merchandise in the catalogues and the merchandise that electronic retailers have and after that they choose a store or an internet website to visit. In some researches it is stated that this meeting of the retailer and the customer provides much more information and stimulates the customers about the additional or extra needs [Didier, 2003]. In developed economies developing technology results in change from product to service. The service revolution has become the information revolution in an increasing manner because the information service is the fastest growing field in service sector. Information service is a kind of service type having a fundamental value that can exchange between two groups, the buyer and the seller.

Internet is also based on this concept of information service. Because of its nature, internet is a network that allows exchanging information. The basic commercial usage of the special features of internet is the interactive information service in which the unidirectional demands and needs of consumers and high level customized knowledge flowing in the reverse direction are used. It is specified in some studies that this interactive information service constitutes the backbone of the new e-economy and it takes a great role in understanding the role of e-service [Didier, 2003]. Therefore, internet is a resource of getting information for the customers and plays a huge role in reaching the customers by various resources which is the most important point in customer relations that must be provided by the company. The emphasis put on the various customer informing resources would definitely affect CS in a positive way. In different studies in the literature it is shown that customers use these kind of information resources [Arbuthnot, 1990]. In some researches it is indicated that the perceived importance of informing resources is related with perceived satisfaction of the customer regarding the apparel store [Arbuthnot, 1990]. It is specified that at the time of decision whether to buy a retail product information resources are proven to be very vital. Information resources are found to affect directly the expectations from the alternative suppliers [Arbuthnot, 1990]. In some researches the direct results of improving CS are stated to be decreasing customer complaints and increasing customer loyalty and sales. On the other hand if the customers are not satisfied they either go to the competitor or complain [Didier, 2003]. Because of that customers should be allowed to express their complaints and customer complaints should be listened and considered carefully.

2.2. Questions of customer satisfaction

In this study, three research questions based on the relations between the dependent and the three independent variables were prepared as one for each independent variable.

* Does any relation exist between CS and SI?
* Does any relation exist between CS and PR?
* Does any relation exist between CS and CR?

2.3. Analysis procedure & research hypotheses

Research hypotheses were created based on the relations of CS and the independent variables, and the difference in the independent variables considering customer age groups (CAG), customer educations (CE), total monthly personal incomes (TMPI), gender of the respondents and employment status (ES).

$H1_0$: No relation exists between CS and SI. / $H1_1$: There is a relation between CS and SI.
As shown in Table 1, when the relation between SI and CS was analyzed, the value of the significance level was found as "0.001". Since the significance value is less than 0.05 for 95% confidence interval, there is no sufficient evidence to reject $H1_1$ hypothesis which implies that a relation exists between SI and CS according to the customers. As a result of this analysis, there is a relation between SI and CS. The other results that were acquired by applying paired samples t-test are as follows (Table 1):

$H2_0$: No relation exists between CS and PR. / $H2_1$: There is a relation between CS and PR.
There is no sufficient evidence to reject $H2_1$, thus there is a relation between PR and CS.
$H3_0$: No relation exists between CS and CR. / $H3_1$: There is a relation between CS and CR.
There is no sufficient evidence to reject $H3_1$, thus there is a relation between CR and CS.

To analyze the hypotheses based on CAGs, as the number of age groups is more than two, ANOVA test was used. Then, firstly it was tested if the variances were scattered homogeneously or not. To do this, hypotheses related with homogeneity of variances were created.

$H4_0$: No difference exists in SI perception considering CAG.
$H4_1$: There is a difference in SI perception considering CAG.
H_0: The variances of hypothesis 5 are scattered homogeneously.
H_1: The variances of hypothesis 5 are not scattered homogeneously.

According to Table 2, the significance level of "SI according to CAGs" is "0.311" which is greater than 0.05 for the confidence interval 95%. Therefore, it can be said that there is no sufficient evidence to reject H_0 and it can be accepted that the variances belonging to hypothesis 4 are scattered homogeneously. Since the variances are scattered homogeneously, Scheffe test can be used as post-hoc test in ANOVA analysis. As shown in Table 3, the significance level of "SI according to CAGs" is "0.658" greater than 0.05 for 95% confidence interval. As a result, there is no sufficient evidence to reject the hypothesis $H4_0$. Thus, there is no difference in SI according to CAGs. Finally, in addition to ANOVA test to control if there is any difference between CAGs related with SI, Scheffe test was applied. Also, according to Scheffe statistics, since all the significance levels of the variables are greater than 0.05 for 95% confidence interval, there is no difference in SI according to CAGs (Table 4).
The hypotheses following below were analyzed with ANOVA test and assessed as explained in H4 (Table 2, 3, 5 and 6).

$H5_0$: No difference exists in PR considering CAGs.
$H5_1$: There is a difference in PR considering CAGs.
$H6_0$: No difference exists in CR considering CAGs.
$H6_1$: There is a difference in CR considering CAGs.

In the analysis of these hypotheses (H5 and H6) right above, since the variances are scattered homogeneously, Scheffe test was used (Table 2). In ANOVA test, as the significance levels obtained are 0.075 for H5, 0.659 for H6 which are greater than 0.05 (%95confidence interval), there is no sufficient evidence to reject the hypothesis $H5_0$, and $H6_0$ (Table 3). Thus, there is no difference in PR and CR perception according to CAGs. Also, these obtained results were proved by Scheffe statistics (Table 5 and 6).

In the analysis of the hypotheses H7, H8, and H9 since the variances are scattered homogeneously, Scheffe test was used (Table 2). In ANOVA test, as the significance levels obtained are 0.329 for H7, 0.081for H8 and 0.447 for H9 which are greater than 0.05 (%95confidence interval), there is no sufficient evidence to reject the hypothesis $H7_0$, $H8_0$ and $H9_0$ (Table 3). Thus, there is no difference in SI, PR and CR according to CE. Also, these obtained results were proved by Scheffe statistics (Table 7, 8 and 9).

$H7_0$: No difference exists in SI perception considering CE.
$H7_1$: There is a difference in SI perception considering CE.
$H8_0$: No difference exists in PR considering CE.

$H8_1$: There is a difference in PR considering CE.
$H9_0$: No difference exists in CR considering CE.
$H9_1$: There is a difference in CR considering CE.

In the analysis of hypotheses H10 and H12, since the variances are scattered homogeneously, Scheffe test was used (Table 2). As the significance levels obtained are 0.284 for H10 and 0.131 for H12 which are greater than 0.05 (%95confidence interval), there is no sufficient evidence to reject the hypotheses $H10_0$, and $H12_0$ (Table 3). Thus, there is no difference in SI and CR according to TMPIs. Also, these obtained results were proved by Scheffe statistics (Table 10 and 11).

$H10_0$: No difference exists in SI perception considering TMPIs.
$H10_1$: There is a difference in SI perception considering TMPIs.
$H11_0$: No difference exists in PR considering TMPIs.
$H11_1$: There is a difference in PR considering TMPIs.
$H12_0$: No difference exists in CR considering TMPIs.
$H12_1$: There is a difference in CR considering TMPIs.

In the analysis of hypothesis H11, since the variances are scattered homogeneously, Scheffe test was used as well (Table 2). In ANOVA test, as the significance level obtained is 0.031 which is less than 0.05 (%95confidence interval), there is no sufficient evidence to reject the hypothesis $H11_1$ (Table 3). Therefore; there is a difference in PR according to TMPI. Apart from this, Scheffe statistics were used to find out which groups have differences. Unfortunately, from Scheffe statistics differences in groups could not be determined since for none of the groups significance levels are lower than 0.05 (Table 12). Therefore; to identify the differences between groups, the independent samples t-test was used. Since independent samples t-test can be used for only two groups, to perform the test, the binary combinations of five groups of TMPIs, which generated 10 groups, were formed. Independent samples t-test was applied on each of these 10 groups. According to independent samples t-test results, the only group which demonstrates difference between each other is "501 - 1000 TL and 1501 - 2000 TL". As a result of this, by considering Table 13, it can be concluded that the TMPI group "501 - 1000 TL" cares about PR more than the other income level, since mean of the group "501 - 1000 TL" is 4.4200 and mean of the group "1501 - 2000 TL" is 3.9849 and also the mean difference between these two groups is 0.4351.

$H13_0$: No difference exists in SI perception considering gender of respondents.
$H13_1$: There is a difference in SI perception considering gender of respondents.

According to independent sample t-test; since there are two groups, the variances between two groups must be controlled. Because the tests of the groups with equal variances and not equal variances are different, the significance levels obtained from these tests are also different. To test if the variances are equal or not for H13, hypotheses related with variance equivalence were formed such as:

H_0: The variances of the groups based on gender related to H13 are equal.
H_1: The variances of the groups based on gender related to H13 are not equal.

To identify if the variances equal or not, the Levene's test was considered (Table 14). If the significance level obtained from Levene's test is greater than 0.05 for 95% confidence interval then, it is obvious that there is no sufficient evidence to reject H_0 implying the equivalence of variances. Then in this condition; the line of "equal variances assumed (EVA)" is considered and this line's significance 2-tailed value is valid. Otherwise, if equal variances are not assumed, the line of "equal variances not assumed (EVNA)" is considered and this line's significance 2-tailed value is valid. As H13 is considered; the significance level of Levene's test was obtained as 0.301 which means equal variances are assumed and since the significance 2-tailed value is 0.109, then there is sufficient evidence rejecting the $H13_1$, so that $H13_0$ is accepted. As a result, there is no difference in SI perception according to gender of respondents.

As H14 and H15 are considered; the significance levels of Levene's test are obtained as 0.409 and 0.549 respectively which means equal variances are assumed for all of the hypotheses and since the significance 2-tailed values are 0.574 for H14 and 0.423 for H15, then there is no sufficient evidence to reject $H14_0$ and $H15_0$ so that $H14_0$ and $H15_0$ are accepted (Table 14). As a result, there is no difference in PR and CR according to gender of respondents.

$H14_0$: No difference exists in PR considering gender of respondents.
$H14_1$: There is a difference in PR considering gender of respondents.
$H15_0$: No difference exists in CR considering gender of respondents.
$H15_1$: There is a difference in CR considering gender of respondents.

As H16, H17 and H18 are considered; the significance levels of Levene's test were obtained as 0.185, 0.957 and 0.337, respectively which means equal variances are assumed and since the significance 2-tailed values are 0.099 for H16, 0.223 for H17 and 0.473 for H18, then there is no sufficient evidence to reject $H16_0$, $H17_0$ and $H18_0$ so that $H16_0$, $H17_0$ and $H18_0$ are accepted (Table 14). As a result, there is no difference in SI perception, PR and CR according to ES of respondents.

$H16_0$: No difference exists in SI perception considering ES of respondents.
$H16_1$: There is a difference in SI perception considering ES of respondents.
$H17_0$: No difference exists in PR considering ES of respondents.
$H17_1$: There is a difference in PR considering ES of respondents.
$H18_0$: No difference exists in CR considering ES of respondents.
$H18_1$: There is a difference in CR considering ES of respondents.

3. Field process & data collection

To comprehend the importance of CS in the textile industry and to identify the factors affecting CS, the field process of this research includes the selection of sampling technique and data collection, handing out the prepared survey to the sample that is considered to respond, suppositions and constraints of the research and finally entering the data gathered from the respondents to SPSS program for determining the details of the sample.

3.1. Sampling technique

The sampling technique used in this research is nonprobability sampling. Convenience sampling, one of the nonprobability sampling technique, was chosen for this study. Since the application of convenience sampling is easy, and does not require a lot of time, while gathering the data convenience sampling was preferred and as a requirement in the collection of the survey the desired minimum number of the survey respondents was 100.

3.2. Data collection procedure

When applying the previously prepared survey forms, both face to face and e-mail techniques were used. The data collection method was determined by considering the factors such as sampling technique, sampling size and characteristics, number of questions and the time constraint.

3.3. Data analysis

3.3.1. Paired samples t-test

To identify the relationship hypotheses between four independent variables and the dependent variable the paired samples t-test was used.

3.3.2. ANOVA test

ANOVA test was used for the examination of some of the differences in the means of independent groups' hypotheses. In other words, by the help of ANOVA analysis; it was tested if there was any difference between different groups or categories in the independent variable affecting the dependent variable which is CS. After ANOVA analysis was performed, to identify which groups' means were different from the others and which groups made the differences, post-hoc tests were used. In this study, for the conditions that equal variances are assumed; Scheffe test was used.

3.3.3. Independent samples t-test

The hypotheses of each independent variable, based on only two independent different groups, were tested by independent samples t-test in this study.

4. Results and discussions

The results, received after the analysis process of the hypotheses, were assessed independently according to two different hypothesis groups.

4.1. The hypotheses between the independent variables and the dependent variable

When the results of this study are considered, it is crystal clear that SI perception, PR and CR variables should not be ignored by the textile companies in their marketing and also sales strategies since SI perception, PR and CR have direct effect on CS according to the perception of the textile consumers. Therefore, SI, PR and CR should be considered by the companies in order to increase the number of customers and create loyal customer profile. As a result, since SI, PR and CR are the factors influencing CS, the strategies of the textile companies are required to be based on these three factor variables.

4.2. The mean difference hypotheses between the independent groups

It is proven by the help of this analysis that no differences exist in SI, PR and CR perception when the age of the survey respondents are considered. Thus, for these three independent variables the age of the consumers are not required to be taken into account by the textile companies when creating marketing strategies. In other words, textile companies in the market do not need to make distinct segmentations with respect to SI, PR and CR perception in their marketing activities considering the ages of their customers.

No differences were found to exist in SI, PR and CR perception in accordance with genders of the survey respondents. For this reason, according to genders of the respondents, textile companies do not need to ponder different strategies for neither SI nor PR and CR.

No differences were discovered to exist in SI, PR and CR considering the educations of the respondents. Therefore, for these three independent variables the educations of the consumers are not required to be taken into account by the textile companies when creating marketing strategies. There is no need to make distinct segmentations with respect to SI, PR and CR perception in marketing activities considering the educations of the customers.

In the analysis according to the TMPI of respondents, also it is found that there is no difference in SI and CR but there is a difference in PR. The difference occur between the groups of “501 - 1000 TL and 1501 - 2000 TL”. In addition to this according to the survey data, PR of the respondents belonging to the “501 - 1000 TL” income level is higher than the other income level. Thus, PR according to these TMPI groups should be considered when marketing and sale strategies are required to be created.

The final result obtained in this analysis according to the ES of survey respondents is that there are no differences in SI, PR and CR perception. Because of this, according to ES of the respondents, textile companies do not need to create different strategies for SI, PR and CR.

5. Conclusions

The independent variables, SI, PR and CR were found to have influence on CS in the textile industry. For reaching customers and identifying marketing and sales strategies, it is useful for the textile companies to find out if the independent variables that influence CS show differences according to consumer age, gender, education, TMPI and ES. So that, the requirements for the consumer profile that is targeted to be satisfied can be discovered by the textile companies. As a conclusion, the results of this study can be used to provide CS for the textile industry and by including new independent variables to this study, the research can be improved to have a better and comprehensive CS model.

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Table 1. Paired samples t-test results referred to hypothesis 1, 2 and 3

Paired Samples T-Test						
		Sig. 2-		**Sig. 2-tailed**		**Sig. 2-tailed**
CS	**SI**	0,001	**PR**	0,000	CR	0,002

Table 2. Test of homogeneity of variances referred to hypothesis 4-12

Test of Homogeneity of Variances									
		Levene	**Sig.**		**Levene**	**Sig.**		**Levene**	**Sig.**
SI	**Age Groups**	1,194	0,31	**Education**	0,884	0,444	**TMPI**	1,281	0,283
P		1,000	0,43		0,230	0,870		0,949	0,434
C		1,176	0,53		0,652	0,476		1,171	0,365

Table 3. ANOVA tests referred to hypothesis 4-12

ANOVA (Between Groups)						
		Sig.		**Sig.**		**Sig.**
SI	**Age Groups**	0,658	**Education**	0,329	**TMPI**	0,284
PR		0,075		0,081		0,031
CR		0,659		0,447		0,131

Table 4. Scheffe tests referred to hypothesis 4

Multiple Comparisons / Dependent Variable: Store Image / Scheffe														
(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.
Below 20 years	20 - 25	0,99	26 – 30 years	< 20	0,9	36 – 40 years	< 20	0,98	46 - 50 years	< 20	0,99	56 – 60 years	< 20	0,99
	26 - 30	0,99		20 - 25	0,9		20 -	0,99		20 -	0,99		20 –	0,98
	31 - 35	0,98		31 - 35	0,9		26 -	0,99		26 -	0,99		26 -	1,00
	36 - 40	0,98		36 - 40	0,9		31 -	0,99		31 -	0,99		31 -	0,99
	41 - 45	0,94		41 - 45	0,9		41 -	0,99		36 -	1,00		36 -	0,99
	46 - 50	0,99		46 - 50	0,9		46 -	1,00		41 -	0,99		41 -	0,93
	51 - 55	0,99		51 - 55	0,9		51 -	0,99		51 -55	1,00		46 -	0,99
	56 - 60	0,99		56 - 60	1,0		56 -	0,99		56 -	0,99		51 -	0,99
	over 60	0,99		over 60	0,9		over	1,00		over	1,00		over	1,00
20 - 25 years	< 20	0,99	31 – 35 years	< 20	0,9	41 – 45 years	< 20	0,94	51 – 55 years	< 20	0,99	Over 60 years	< 20	0,99
	26 – 30	0,99		20 - 25	0,9		20 -	0,97		20 -	0,99		20 -	0,99
	31 - 35	0,99		26 - 30	0,9		26 -	0,98		26 -	0,99		26 -	0,99
	36 - 40	0,99		36 - 40	0,9		31 -	0,99		31 -	0,99		31 -	0,99
	41 - 45	0,97		41 - 45	0,9		36 -	0,99		36 -	0,99		36 -	1,00
	46 - 50	0,99		46 - 50	0,9		46 -	0,99		41 -	0,99		41 -	0,99
	51 - 55	0,99		51 - 55	0,9		51 -	0,99		46 -	1,00		46 -	1,00
	56 - 60	0,98		56 - 60	0,9		56 -	0,93		56 -	0,99		51 -	0,99
	over 60	0,99		over 60	0,9		over	0,99		over	0,99		56 -	1,00

Table 5. Scheffe tests referred to hypothesis 5

Multiple Comparisons / Dependent Variable: Perceived Risk / Scheffe														
(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.
Below 20 years	20 -	0,998	26 – 30 years	< 20	0,99	36 – 40 years	< 20	0,99	46 - 50 years	< 20	0,99	56 – 60 years	< 20	0,99
	26 -	0,999		20 -	0,99		20 -	0,99		20 -	0,75		20 –	0,99
	31 -	1,000		31 -	0,99		26 -	0,99		26 -	0,97		26 -	0,99
	36 -	0,999		36 -	0,99		31 -	0,99		31 -	0,99		31 -	0,99
	41 -	0,992		41 -	0,68		41 -	0,92		36 -	1,00		36 -	0,99
	46 -	0,999		46 -	0,97		46 -	1,00		41 -	0,99		41 -	0,99
	51 -	0,998		51 -	0,99		51 -	0,99		51 -	1,00		46 -	0,99
	56 -	0,996		56 -	0,99		56 -	0,99		56 -	0,99		51 -	1,00
	over	0,997		over	0,99		over	1,00		over	0,98		over	1,00
20 - 25 years	< 20	0,998	31 – 35 years	< 20	1,00	41 – 45 years	< 20	0,99	51 – 55 years	< 20	0,99	Over 60 years	< 20	0,99
	26 –	0,998		20 -	0,96		20 -	0,43		20 -	0,94		20 -	1,00
	31 -	0,961		26 -	0,99		26 -	0,68		26 -	0,99		26 -	0,99
	36 -	0,999		36 -	0,99		31 -	0,98		31 -	1,00		31 -	0,99
	41 -	0,432		41 -	0,98		36 -	0,92		36 -	0,99		36 -	1,00
	46 -	0,759		46 -	0,99		46 -	0,99		41 -	0,99		41 -	0,85
	51 -	0,941		51 -	1,00		51 -	0,99		46 -	1,00		46 -	0,98
	56 -	0,997		56 -	0,99		56 -	0,99		56 -	1,00		51 -	0,99
	over	1,000		over	0,99		over	0,85		over	0,99		56 -	1,00

Table 6. Scheffe tests referred to hypothesis 6

Multiple Comparisons / Dependent Variable: Customer Relations / Scheffe												
(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.	(I) Ages	(J) Ages	Sig.
Below 20 years	20 - 25	1,00	26 – 30 years	< 20	0,99	36 – 40 years	< 20	0,9	46 - 50 years	< 20	0,99	56 – 60 years	< 20	0,99
	26 - 30	0.99		20 -	1.00		20 - 25	1.0		20 -	0.99		20 –	0.99
	31 - 35	0.99		31 -	0.99		26 - 30	0.9		26 -	1.00		26 -	1.00
	36 - 40	0.98		36 -	0.99		31 - 35	0.9		31 -	0.98		31 -	0.99
	41 - 45	1.00		41 -	0.99		41 - 45	0.9		36 -	0.98		36 -	0.97
	46 - 50	0.99		46 -	1.00		46 - 50	0.9		41 -	0.96		41 -	0.98
	51 - 55	0.99		51 -	0.99		51 - 55	0.9		51 -	0.98		46 -	0.99
	56 - 60	0.99		56 -	1.00		56 - 60	0.9		56 -	0.99		51 -	0.97
	over 60	0.99		over	1.00		over	0.9		over	0.99		over	0.97
20 - 25 years	< 20	1,00	31 – 35 years	< 20	0,99	41 – 45 years	< 20	1,0	51 – 55 years	< 20	0,99	Over 60 years	< 20	0,99
	26 – 30	1.00		20 -	0.99		20 - 25	0.9		20 -	0.99		20 -	1.00
	31 - 35	0.99		26 -	0.99		26 - 30	0.9		26 -	0.99		26 -	1.00
	36 - 40	1.00		36 -	0.98		31 - 35	0.9		31 -	0.99		31 -	1.00
	41 - 45	0.99		41 -	0.97		36 - 40	0.9		36 -	0.99		36 -	0.99
	46 - 50	0.99		46 -	0.98		46 - 50	0.9		41 -	0.97		41 -	0.99
	51 - 55	0.99		51 -	0.99		51 - 55	0.9		46 -	0.98		46 -	0.99
	56 - 60	0.99		56 -	0.99		56 - 60	0.9		56 -	0.97		51 -	0.98
	over 60	1.00		over	1.00		over	0.9		over	0.98		56 -	0.97

Table 7. Scheffe tests referred to hypothesis 7

Multiple Comparisons / Dependent Variable: Store Image / Scheffe					
(I) Education	(J) Education	Sig.	(I) Education	(J) Education	Sig.
High school student or gradua	UGS/G	0,351	Master student or gradua	HSS/G	0,654
	MS/G	0,654		UGS/G	0,999
	DS/G	0,822		DS/G	0,998
Under gradua te student or	HSS/G	0,351	Doctor al student or	HSS/G	0,822
	MS/G	0,999		UGS/G	0,999
	DS/G	0,999		MS/G	0,998

Table 8. Scheffe tests referred to hypothesis 8

Multiple Comparisons / Dependent Variable: Perceived Risk / Scheffe					
(I) Education	(J) Education	Sig.	(I) Education	(J) Education	Sig.
High school student or gradua	UGS/G	0,575	Master student or gradua	HSS/G	0,262
	MS/G	0,262		UGS/G	0,762
	DS/G	0,173		DS/G	0,895
Under gradua te student or	HSS/G	0,575	Doctor al student or	HSS/G	0,173
	MS/G	0,762		UGS/G	0,484
	DS/G	0,484		MS/G	0,895

Table 9. Scheffe tests referred to hypothesis 9

Multiple Comparisons / Dependent Variable: Customer Relations / Scheffe					
(I) Education	(J) Education	Sig.	(I) Education	(J) Education	Sig.
High school student or gradua	UGS/G	0,335	Master student or gradua	HSS/G	0,654
	MS/G	0,654		UGS/G	0,853
	DS/G	0,739		DS/G	0,274
Under gradua te student or	HSS/G	0,335	Doctor al student or	HSS/G	0,739
	MS/G	0,853		UGS/G	0,511
	DS/G	0,511		MS/G	0,274

Table 10. Scheffe tests referred to hypothesis 10

Multiple Comparisons / Dependent Variable: Store Image / Scheffe					
(I) TMPI	(J) TMPI(TL)	Sig.	(I) TMPI	(J) TMPI(TL)	Sig.
Below 500 TL	501 – 1000	0,685	1001 - 1500 TL	below 500	0,930
	1001 - 1500	0,930		501 - 1000	0,675
	1501 - 2000	0,842		1501 - 2000	0,993
	over 2500	0,992		over 2500	0,973
501 - 1000 TL	below 500	0,685	1501 - 2000 TL	below 500	0,842
	1001 - 1500	0,675		501 - 1000	0,992
	1501 - 2000	0,992		1001 - 1500	0,993
	over 2500	0,683		over 2500	0,896
Over 2500 TL					
	below 500	0,992		1001 - 1500	0,973
	501 - 1000	0,683		1501 - 2000	0,896

Table 11. Scheffe tests referred to hypothesis 12

Multiple Comparisons / Dependent Variable: Customer Relations / Scheffe					
(I) TMPI	(J) TMPI(TL)	Sig.	(I) TMPI	(J) TMPI(TL)	Sig.
Below 500 TL	501 – 1000	0,773	1001 - 1500 TL	below 500	0,649
	1001 - 1500	0,649		501 - 1000	0,942
	1501 - 2000	0,885		1501 - 2000	0,663
	over 2500	0,578		over 2500	0,785
501 - 1000 TL	below 500	0,773	1501 - 2000 TL	below 500	0,885
	1001 - 1500	0,942		501 - 1000	0,832
	1501 - 2000	0,832		1001 - 1500	0,663
	over 2500	0,761		over 2500	0,666
Over 2500 TL					
	below 500	0,578		1001 - 1500	0,785
	501 - 1000	0,761		1501 - 2000	0,666

Table 12. Scheffe tests referred to hypothesis 11

Multiple Comparisons / Dependent Variable: Perceived Risk / Scheffe					
(I) TMPI	**(J) TMPI(TL)**	**Sig.**	**(I) TMPI**	**(J) TMPI(TL)**	**Sig.**
Below 500 TL	501 – 1000	0,463	**1001 - 1500 TL**	below 500	0,612
	1001 - 1500	0,612		501 - 1000	0,973
	1501 - 2000	0,970		1501 - 2000	0,422
	over 2500	0,994		over 2500	0,577
501 - 1000 TL	below 500	0,463	**1501 - 2000 TL**	below 500	0,970
	1001 - 1500	0,973		501 - 1000	0,192
	1501 - 2000	0,192		1001 - 1500	0,422
	over 2500	0,385		over 2500	0,987
Over 2500 TL					
	below 500	0,994		1001 - 1500	0,577
	501 - 1000	0,385		1501 - 2000	0,987

Table 13. Independent samples t-tests referred to hypothesis 11

Independent Samples Test				
		Levene's Test for Equality of Variances	t-test for Equality of Means	
		(501 - 1000 TL and 1501 – 2000 TL TMPI)		
		Sig.	Sig. 2-tailed	Mean Difference
PR	EVA	0,689	0,017	0,4351
	EVNA		0,017	0,4351

Table 14. Independent samples t-tests referred to hypothesis 13-18

Independent Samples Test							
			Levene's	**T-test For Equality of**		**Levene's**	**T-test For Equality of**
			Sig.	**Sig. 2-tailed**		**Sig.**	**Sig. 2-tailed**
SI	EVA	**Gender**	0,301	0,109	**ES**	0,185	0,099
	EVN			0,111			0,103
PR	EVA		0,409	0,574		0,957	0,223
	EVN			0,591			0,227
CR	EVA		0,549	0,423		0,337	0,473
	EVN			0,435			0,481