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The Impact of Perceived Service Quality on Customer Loyalty in Sports Clubs

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Abstract

With decreasing sport participation and stabilizing membership rates, sport clubs face low capacity utilization and increased competition. It becomes imperative for sport clubs to retain existing customers. Service quality is generally suggested to be a crucial factor to retain customers. The aim of this study is to examine the question: What is the impact of service quality on attitudinal and behavioral loyalty in sport clubs? PLS-SEM is used to test a comprehensive model in which service quality leads to satisfaction, trust, and ultimately loyalty. Data were collected among members of two sport clubs in the Netherlands (n=124). Notable finding is that although service quality has a significant direct effect on behavioral loyalty, the effect of service quality on behavioral loyalty is mostly indirect, via satisfaction, trust and attitudinal loyalty. The effect of service quality on attitudinal loyalty is fully mediated via satisfaction and trust. It becomes imperative for managers of a sport club to monitor service performance and its underlying drivers (Staff, Program and Installation), in order to keep informed about the impact of improvements made. As such, service quality becomes a powerful management instrument that helps sport management to decide upon resource allocation to enhance customer satisfaction, trust and loyalty.

Keywords: customer loyalty, service quality, sports clubs, customer satisfaction, PLS-SEM

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Introduction

In the latter half of the 20th century, we observe significant growth trends in the popularity and use of both commercial and not-for-profit Sports and Physical Activity Services (SPS), including sport clubs (Yildiz & Kara, 2012). An important factor contributing to this trend is the shift in consumer attitudes towards attaining a healthier lifestyle through the means of exercise and physical activity. Worldwide statistics on sports participation are not readily available, but many countries present their own statistics. Often these statistics show an increase in sports participation during the nineties. However, during the first decade of this century sports participation tends to stabilize or even decrease in many countries (Canadian Heritage, 2013; Van Bottenburg, Rijnen & Van Sterkenburg, 2005). This decline can be attributed to a combination of factors of which the aging population, and the fact that active participation in sport and physical activity tend to decrease with age (Tiessen-Raaphorst, 2010), are perhaps the most important (Baker, Fraser-Thomas, Dionigi, & Horton, 2010; Van Bottenburg et al., 2005). The research by Tiessen-Raaphorst (2010) on sport participation in the Netherlands also showed that membership of sports clubs tends to decrease with age. That is, elderly people are less likely to be a member of a sports club compared to young people. In the Netherlands, the country where we conducted our study, it is expected that in 2019 half of all adults will be 50 years of age or over (CBS, Statistics Netherlands).

Most recent figures for The Netherlands provided by Tiessen-Raaphorst and Van den Broek (2016) show a significant decrease in sport participation (from 73% in 2012 down to 70% in 2014) and a stabilizing number of people who do sports as a member of a sport club (32% in 2012 and 31% in 2014). People tend to favor to work out on their own, or for example, to go running with friends in an informal context (Van Bottenburg et al., 2005; Van den Berg & Tiessen-Raaphorst, 2011). As a result, sport clubs such as athletic clubs, survival clubs[i], fitness centers, sport centers and recreation centers face low capacity utilization in an ever more individual society full of athletes who no more need a sport club to get their work out.

With decreasing sport participation on the one hand and membership rates under pressure on the other hand, competition among sport clubs has intensified over the last

years, especially in the face of pressures to maintain or grow membership rates, and to stay financially healthy. Membership rates, after all, directly and indirectly impact revenues, since revenues not only include membership dues but also grants and funding from external parties (Hulsebos, Knaapen & Jentink, 2015). When the number of memberships decreases, organizations offering SPS receive less membership dues, less subsidies and the organization becomes less interesting for sponsors. On the other hand, costs (e.g., rent and maintenance of accommodation) tend to continuously increase over time (Hulsebos et al., 2015). Hence, it is imperative for sports management to retain existing customers. The aim of our study is to provide insight into how sports management can address the growing competition. More specifically, we address the factors that contribute to increasing loyalty among existing customers.

Service quality is suggested to be a crucial factor in acquiring and retaining customers, particularly within sport and leisure contexts (e.g., Avourdiadou & Theodorakis, 2014; Howat & Assaker, 2013; Yildiz & Kara, 2012). Although in the marketing literature holistic models, based on the SQ-loyalty chain are commonplace (e.g., Chiou & Droge, 2006; Harris & Goode, 2004; Sharma & Patterson, 1999), studies within sport and leisure contexts have been fragmented. Studies in this field have focused on isolated dimensions of service quality (Rial Boubeta, Varela Mallou, Rial Boubeta, & Real Deus, 2010; Howat & Assaker, 2013; Romo Pérez, Minguet & Freire, 2010; Tsitskari, Tsiotras & Tsiotras, 2006; Yildiz & Kara, 2012), and/or capture one or a few mediating variables in the service quality-loyalty link, such as satisfaction (Alexandris, Zahariadis, Tsorbatzoudis, & Grouios, 2004; Avourdiadou & Theodorakis, 2014; Rial Boubeta et al., 2010; Howat & Assaker, 2013; Murray & Howat, 2002; Nuviala, Grao-Cruces, Perez-Turpin, & Nuviala, 2012). Hence, a limitation of extant research within sport and leisure contexts is that we know very little about how all these variables act together in one holistic model. In our study, we investigate the causal direct and indirect relationships between perceived service quality, satisfaction, trust, behavioral loyalty and attitudinal loyalty (commitment) in one comprehensive model.

A second limitation of current empirical research within sport and leisure contexts is that although service quality is often regarded as a multi dimensional construct, its subdimensions are often measured with first order constructs. Recent service quality literature has suggested that perceived quality is hierarchical in nature. Service quality should be seen as a latent construct that is formed by several service quality dimensions (e.g. Howat & Assaker, 2013). In empirical sports literature we still lack studies that base

their conclusions on a comprehensive measure of service quality (Berry & Parasuraman, 1991; Grönroos, 1984, 1990; Howat, Murray & Crilley, 1999; McDougall & Levesque, 2000; Norman, 1984; Philip & Hazlett, 1997), incorporating first and second order constructs. Therefore, in our study we use perceived service quality as a hierarchical multidimensional construct.

In this study we aim to shed light on whether and how a multidimensional (second-order) construct of service quality is related to satisfaction, trust, behavioral loyalty and attitudinal loyalty (commitment). After gathering data in a survey among 124 sport club members, we use structural equation modeling (SEM) to test direct and indirect relationships between these factors.

Our present research contributes to the literature on service quality and customer loyalty in the SPS sector in several important ways. First, the present study investigates the causal direct and indirect relationships between perceived service quality and other critical measures of organizational performance in SPS, such as satisfaction, trust, customer commitment and a number of desirable behavioral outcomes, i.e. service retention, positive word of mouth and willingness to pay a price premium. Prior studies have only partially addressed these relationships. Second, we expand the limited research in the SPS sector that incorporates a multidimensional (second-order) construct for service quality. In this way we are able to address the limitations of previous studies that predominantly rely on a single-order construct. As a result, this paper provides sport management with valuable insights in how to improve customer satisfaction, trust and loyalty, through enhancing service quality and helps them addressing the growing competition and retaining existing customers.

The next section contains a review of literature on perceived service quality in sport clubs and presents a framework containing the building blocks of relationship marketing. Then, the research methodology is described and the results of the study are presented. The fifth section provides the main conclusions, followed by theoretical and managerial implications. The final section identifies possible limitations and addresses avenues for further research.

Literature Review and Hypothesis Development

Since in SPS service quality is suggested to be a crucial determinant of customer loyalty and a possibly powerful management instrument, several academics have investigated service quality in sport clubs (e.g., Avourdiadou & Theodorakis, 2014;

Howat & Assaker, 2013; Rial Boubeta et al., 2010; Yildiz & Kara, 2012). Research on the quality of sport services, however, is still in its infancy (Yildiz, 2012). Prior research on the process of building customer loyalty specifically in SPS is also limited, although there are many studies available in the broader marketing literature (Murray & Howat, 2002). This body of literature suggests that the ingredients of successful long-term relationships are satisfaction, trust, commitment, and loyalty. These are the four fundamental building blocks of relationships that are consistently identified (Payne & Frow, 2013). Until now these building blocks have never been integrated into one holistic model of service loyalty. Therefore, in this literature review we elaborate on both service quality in the SPS sector and customer loyalty, and introduce a conceptual model that links these factors through satisfaction, trust and commitment.

Loyalty

Customer loyalty is usually interpreted in terms of purchasing behavior (Payne & Frow, 2013). Also in the SPS related literature, loyalty mostly is referred to as (future) behaviors or behavioral intentions (e.g., Avourdiadou & Theodorakis, 2014; Howat & Assaker, 2013; Murray & Howat, 2002). Examples of loyal behavior in a sports environment include prolonging the membership to the same sport club, increasing the scale and/or scope of the membership, or recommending the club to others. Furthermore, behavioral loyal customers are not likely to switch memberships when a membership is cheaper somewhere else, as behavioral loyal customers are known to prefer to complain about issues instead of switching of service provider (Reichheld & Sasser, 1990).

A further crucial aspect of loyalty is the feeling of commitment on the part of the consumer to a product, brand, marketer, or service (Szmigin & Carrigan, 2001). This feeling of commitment has been labeled attitudinal loyalty (Payne & Frow, 2013). Attitudinal loyalty (commitment) is viewed as a general attitude of attachment (Beatty & Kahle, 1988), and is defined by Morgan and Hunt (1994) as an enduring desire to continue an attachment relationship. Commitment is a psychological sentiment of the mind through which an attitude concerning continuation of a relationship with a business partner is formed (Rauyruen & Miller, 2007). Drawing from the organizational behavior literature, commitment often is characterized by three distinctive attitudes, sometimes described as ‘have to’, ‘ought to’ and ‘want to’ (Allen & Meyer, 1990; Bansal, Irving & Taylor, 2004; Meyer & Allen, 1991). The stronger these three types of commitment, the

lower consumers' intention to switch service providers (Bansal et al., 2004). Thus, attitudinal loyalty can be seen as an antecedent of behavioral loyalty, as it results in repeat purchase or intentions to repurchase (Payne & Frow, 2013). Hence, attitudinal loyalty (commitment) is expected to have a direct effect on behavioral loyalty.

In a sports environment, it is expected that both forms of loyalty, attitudinal and behavioral, are at play. Attitudinal loyalty consists of an emotional attachment to the sport club ('my club'), a sense of obligation towards staying in the club, and having the feeling that there are few alternative clubs to switch to. As a behavioral result, members prolong their membership, increase the number of services they purchase from the club and recommend the club to friends and family. Hence, we hypothesize that in a sport club environment:

Hypothesis 1: Attitudinal loyalty (commitment) is positively related to behavioral loyalty.

Perceived Service Quality

Perceived service quality is defined as a consumer's attitude or judgment of the overall excellence or superiority of the service. It results from comparisons by consumers of their expectations of the service with their perceptions of the service as delivered by suppliers (Lewis, Orledge & Mitchell, 1994; Takeuchi & Quench, 1983; Zeithaml, 1988). Service quality is widely accepted to be an antecedent of satisfaction (Brady & Robertson, 2001; Chiou & Droge, 2006, Cronin & Taylor, 1994; Kim & Han, 2013; McDougall & Levesque, 2000; Murray & Howat, 2002; Newman, 2001; Norman, 1984; Oliver, 1999; Parasuraman, Zeithaml & Berry, 1994; Philip & Hazlett, 1997), and is also believed to be an antecedent of customer loyalty (Manimaran, 2010; Manjunath & Aluregowda, 2013; Mosahab, Mahamad & Ramayah, 2010). This reasoning is grounded in adaptation level theory (Oliver, 1980). Adaptation level theory suggests that expectations about service performance create a frame of reference against which the actual experience is judged. Consumer satisfaction with a sport club service will therefore be determined in comparison to consumer expectations of the service. These expectations pertain to several dimensions of service quality, including quality of the instructors (staff), the sports equipment (install), and exercise programs offered (programme) (see also Brady & Cronin, 2001, and Ko & Pastore, 2005, in this respect).

In a study about commercial banks in India, Manimaran (2010) found that while service quality is an important driver of customer loyalty, its indirect effect through e.g., satisfaction is overwhelmingly larger than the direct effect on customer loyalty. Similarly,

in a study about US service customers, Olorunniwo, Hsu and Udo (2006) found that, although the direct effect of service quality on behavioral intentions is significant, the indirect effect (with satisfaction playing a mediating role) is a stronger driver for behavioral intentions in the context of services. These findings suggest that the direct link between service quality and loyalty may not be as important as the indirect effect via e.g., customer satisfaction. Hence, we follow Manimaran (2010) and Olorunniwo et al. (2006), and we expect that in a sports environment:

Hypothesis 2a: The indirect effect of service quality on behavioral loyalty through e.g., customer satisfaction is larger than the direct effect on behavioral loyalty.

Hypothesis 2b: The indirect effect of service quality on attitudinal loyalty (commitment) through e.g., customer satisfaction is larger than the direct effect on attitudinal loyalty.

Customer Satisfaction

Customer satisfaction indicates the degree in which products and services meet or exceed customer expectations (Payne & Frow, 2013). Several authors have claimed that customer satisfaction drives loyalty (e.g. Bei & Chiao, 2006; Bolton & Drew, 1991; Dick & Basu, 1994), also in a sports context, e.g. health and fitness clubs (Pedragosa & Correia, 2009). It is likely that satisfaction determines behavioral loyalty as well as attitudinal loyalty. The link with behavioral loyalty in terms of future intentions and future purchase behavior towards the use and re-use of a service was demonstrated by McDougall and Levesque (2000), Murray and Howat (2002), and Taylor and Baker (1994). The willingness to recommend the service (word of mouth) is another aspect of behavioral loyalty and its relationship to customer satisfaction was suggested in studies by Howat et al. (1999) and Pedragosa and Correia (2009). In a study of customers of a cosmetics company Chiou and Droge (2006) demonstrated that satisfaction is also positively associated with attitudinal loyalty. Hence, in a sports environment we expect that:

Hypothesis 3a: Customer satisfaction is positively related to behavioral loyalty

Hypothesis 3b: Customer satisfaction is positively related to attitudinal loyalty (commitment)

Trust

Satisfaction is suggested to be a necessary though insufficient condition for loyalty (Hart & Johnson, 1999). Hence, it is necessary to look beyond satisfaction to

other variables that strengthen customer loyalty, such as trust. Satisfaction drives trust (Geyskens, Steenkamp & Kumar, 1999; Hart & Johnson, 1999; Selnes, 1998; Shpëtim, 2012), as satisfaction is a manifestation of the other party's ability to meet relational norms. Morgan and Hunt (1994) describe trust as the confidence in a partner's reliability and integrity. Trust as a building block of relationships reduces perceptions of the risk involved. Lack of trust often results in opportunistic behavior, leading to the termination of the relationship (Payne & Frow, 2013). Trust is based on recurring, dependable exchanges and adherence to expected behaviors (Chou, 2009). Before customers will conduct business with an organization, they must be able to trust the provider (Du Plessis, 2010). Thus, trust has a direct impact on behaviors that are vital for long-lasting, mutually beneficial relationships (Payne & Frow, 2013). In terms of behaviors, studies in the field of branding have found that trust generates behavioral and attitudinal loyalty (Delgado-Ballester & Munuera-Alemán, 2001; Ercis, Ünal, Candan, & Yildirim, 2012). Until now empirical evidence has focused on product brands, less is known empirically about relationships between satisfaction, trust and loyalty (both attitudinal and behavioral) in the sports service sector. However, we expect to find the same relationships. Hence, we hypothesize:

Hypothesis 4: Customer satisfaction is positively related to trust

Hypothesis 5a: Trust is positively related to behavioral loyalty

Hypothesis 5b: Trust is positively related to attitudinal loyalty (commitment)

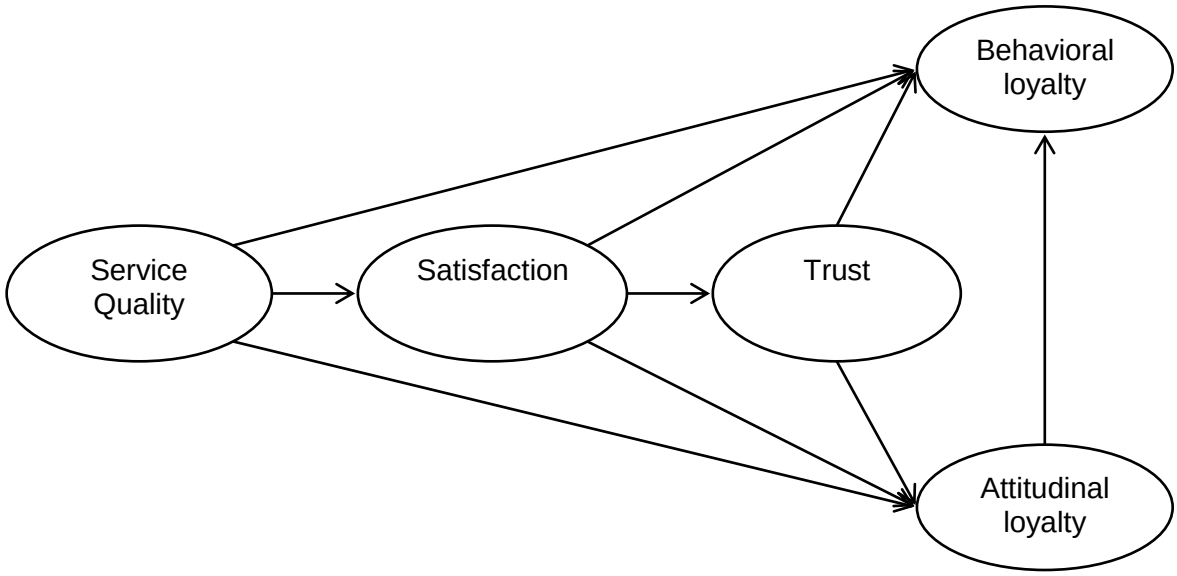

Figure 1. Conceptual (structural) model

Research Method

Sample and Procedure

To estimate our theoretical model of customer loyalty in SPS (see Figure 1), data were collected using an online survey sent to all members (of 16+ years of age) of two sport clubs (PSCs): one athletics club (152 members) and one survival club (88 members), both located in the centre of the Netherlands. After a week a reminder was sent and non-respondents were followed up by a personal request to fill out a hard copy of the questionnaire. The response rate was 56% (134 questionnaires).

The final dataset contained 124 responses (52% of the target group), as 10 questionnaires were omitted from further analysis because they were incomplete. More than 60% of the athletics club sample participants were male. For the survival club, more than 80% of the sample participants were male. Almost two-third of participants had a high vocational educational or university degree. In addition, more than two-third of participants are a member for at least two years. Three quarters of participants use services for 1 or 2 times per week. On average, the members of the athletics club are 46 years of age. In comparison, the participants of the survival club are 36 years of age. This difference is statistically significant, probably resulting from the fact that the survival sample does not contain 55+ members. At the athletics club, however, almost 40% of the sample is older than 55 years (See Appendix A).

Measures

Multiple-item scales, closely following previous studies, were used to measure each construct (for an overview, see Appendix B: Description of final survey items). Respondents rated the questions on balanced 5-point Likert type scales, ranging from 1 (strongly disagree) to 5 (strongly agree) to measure respondents' agreement levels on each item.

Research that links latent dimensions of **perceived service quality** to a higher-order, multidimensional service quality construct is limited in the context of SPS (Howat et al., 1996; Howat & Assaker, 2013). In our model, perceived service quality is a second-order reflective-formative factor composed of the first-order reflective constructs of Staff, Programme, and Installation. As a second-order reflective-formative measurement model, it is possible to assess the relative importance of the three dimensions, identifying key driver constructs for service quality. The indicators used to measure perceived service quality have been developed by e.g., Rial Boubeta et al.

(2010) and Yildiz and Kara (2012). The multidimensional performance-only measurement instrument as developed by Yildiz and Kara (2012) is suggested to offer a highly reliable and valid tool to measure service quality at SPS organizations such as sport clubs.

Satisfaction was measured by the five-item scale of Nuviala et al. (2012). Nuviala et al. (2012) used these indicators in their research on perceived service quality, perceived value and satisfaction in groups of users of sports organizations in Spain. Satisfaction is presented as a first-order reflective construct.

For **trust**, we used the five-item scale of Bansal et al. (2004). Trust is a first-order reflective construct.

Following the three-component conceptualization of customer commitment, in our study **commitment (attitudinal loyalty)** is presented as a second-order measurement model that includes the three reflective constructs of affective, normative and continuance commitment (Bansal et al., 2004; Hur & Kang, 2012). The indicators are retrieved from Bansal et al. (2004).

Following Zeithaml, Berry and Parasuraman (1996) we measure future **behavioral loyalty** (intentions) as a multidimensional construct. Specifically, it is measured as a second-order reflective factor composed of three reflective constructs: service retention, willingness to pay, and word-of-mouth (Hur & Kang, 2012; Pihlström & Brush, 2008).

Analytical Strategy

Our conceptual model is a causal model that is estimated using structural equation modeling (SEM). In our study we prefer PLS-SEM over CB-SEM for several reasons (Hair, Hult, Ringle, & Sarstedt, 2014; Lowry & Gaskin, 2014). First, the study is of an exploratory nature and primarily aims at identifying key driver constructs for service quality in sport clubs, which makes it suitable for PLS-SEM. CB-SEM is appropriate for studies of a confirmative nature. Furthermore, PLS-SEM is particularly useful for studies on the sources of competitive advantage and success driver studies (Hair, Ringle & Sarstedt, 2011). Third, PLS-SEM works efficiently with small sample sizes (Haenlein & Kaplan, 2004), where CB-SEM is merely a large-sample technique. Finally, PLS-SEM is a nonparametric method (Reinartz, Haenlein & Henseler, 2009) that is robust to violations of multivariate normal distributions (Lowry & Gaskin, 2014), and hence suitable for our data. For our analysis, we used version 3 of SmartPLS Professional (Ringle, Wende & Becker, 2014) and followed the procedures as described in Hair et al. (2014).

Results

In the multi-step process of purifying, identifying, validating and evaluating the measurement models and the structural model in order to meet a series of validity and reliability criteria, some items had to be removed because of poor outer loadings (less than the cutoff of 0.40 as suggested by Nunnally & Bernstein, 1994) or because deletion led to an increase in composite reliability (CR) and average variance explained (AVE) above the suggested threshold values of 0.708 and 0.50 respectively (Hair et al., 2014). The items we used for our analysis are reported in Appendix B.

In the sections that follow, the results of the final model are presented and interpreted. First we examine the reliability and validity measures for the measurement (i.e., outer) models. Then we evaluate the structural (i.e., inner) model.

Evaluation of the Measurement Models

Internal consistency reliability was assessed by evaluating composite reliability of all the constructs. In our study, all composite reliability values were well above the threshold of 0.70, suggesting that composite reliability of each reflective latent variable is acceptable and confirming construct reliability (Hair et al., 2014; Lowry & Gaskin, 2014). See Table 1.

Table 1. Internal consistency reliability (CR) and convergent validity (AVE).

Latent Variables	CR	AVE
Affective commitment	0.868	0.767
Behavioral loyalty	0.861	0.512
Attitudinal loyalty	0.894	0.518
Continuance commitment	0.881	0.715
Installation	0.807	0.677
Normative commitment	0.890	0.730
Programme	0.813	0.685
Satisfaction	0.899	0.640
Perceived Service Quality	0.862	0.513
Service retention	1.000	1.000

Staff	0.899	0.816
Trust	0.873	0.580
Word of Mouth	0.866	0.764
Willingness to Pay	0.903	0.756

Construct validity is the extent to which the items measure what they are expected to measure (Hair, Anderson, Tatham, & Black, 1995, p. 641). To examine construct validity, we examined convergent validity and discriminant validity.

Convergent validity is the extent to which a measure (e.g., an indicator or observed variable) correlates positively with alternative measures of the same construct (Hair et al., 2014, p. 115). A common measure to establish convergent validity is the Average Variance Extracted (AVE). AVE reflects the average communality for each latent factor (Garson, 2012) and should be 0.50 or higher (Hair et al., 2014). In our study, all AVE values are above 0.50, demonstrating unidimensionality and suggesting that convergent validity of each latent factor is acceptable (Table 1).

Another measure of convergent validity of measurement models is found by computing the standardized loadings for indicators and generating Bootstrap *t*-statistics for their significance. In our study all standardized loadings are found significant at a significance level of 0.001, confirming convergent validity (Hair et al., 2014). See Appendix C for the full table with the outer loadings of the indicators (in bold). Note that some indicators load on more than one construct, which is common when the involved constructs (i.e., affective, normative and continuance commitment) are theoretically related to a hierarchically higher order construct (i.e., commitment).

Discriminant validity reflects the extent to which a construct variable differs from other construct variables (Hair et al., 2014, p. 104). To determine the discriminant validity of our indicators, we examined the matrix of loadings and cross-loadings for all final reflective items in the model (Appendix C). Although in our study some cross-loadings are relatively high, there is no presence of cross loadings that exceed the indicators' outer loadings (Lowry & Gaskin, 2014, Table A1.2). Thus, the criteria for discriminant validity are met. The main reason that some indicators load on more than one construct, is that the involved constructs (i.e., service retention, willingness to pay and word-of-mouth) are theoretically related to a hierarchically high order construct (i.e., behavioral loyalty).

To further confirm discriminant validity, we calculated the Fornell-Larcker Criterion (Fornell & Larcker, 1981). Appendix D shows that the AVE square roots (on the diagonal) exceed the latent variable correlations (the offdiagonal elements for the same row and column) in most cases (Lowry & Gaskin, 2014; Hair et al., 2014). Wherever the AVE square roots do not exceed the latent variable correlations it concerns correlations between a higher-order component (HOC) and its lower-order components (LOCs), and hence the high correlations are acceptable. For example, affective commitment, normative commitment and continuance commitment are the LOCs that belong to the HOC commitment. A high(er) correlation is to be expected between the HOC and its LOCs. In sum, our evaluation indicates that adequate discriminant validity has been established.

Based on our evaluation of the measurement models we conclude that all the constructs show evidence for acceptable internal consistency reliability, convergent validity and discriminant validity.

Evaluation of the Structural Model

We assessed the structural model estimates with respect to collinearity, size and significance of path coefficients, R^2 values, f^2 effect sizes, predictive relevance Q^2, q^2 effect sizes, and total effects.

Just as in regular multiple regression, the estimation of path coefficients in the structural model is based on Ordinary Least Squares regressions of each endogenous latent variable on its corresponding predecessor constructs. Therefore, the path coefficients may be biased if the estimation involves significant collinearity among the predictor constructs (Hair et al., 2014). A bias would make the coefficients quite unstable and not generalizable (Hair et al., 1995). To assess collinearity, we consider the variance inflation factor (VIF). As can be concluded from Table 2, VIF values in our study are well below the threshold value of 5, indicating that collinearity is not an issue (Hair et al., 2011).

Table 2. Collinearity Assessment.

First set		**Second set**		**Third set**	
Constructs	VIF	Constructs	VIF	Constructs	VIF
Install	1.454	Service Quality	1.335	Service Quality	1.337
Programme	1.915	Satisfaction	1.482	Satisfaction	1.590
Staff	1.837	Trust	1.647	Trust	1.823
				Attitudinal loyalty	1.413

Table 3 presents the estimates of path coefficients of the proposed model and respective *t*-values, significances and confidence intervals. We find that attitudinal loyalty has the highest (direct) impact on behavioral loyalty (*ß* = 0.35), followed by satisfaction (*ß* = 0.32), trust (*ß* = 0.25), and perceived service quality (*ß* = 0.14), respectively. With respect to attitudinal loyalty, trust has the highest impact (*ß* = 0.35), followed by satisfaction (*ß* = 0.28). All the hypothesized paths are statistically significant, with one exception: the path from perceived service quality to attitudinal loyalty (commitment).

Table 3. Significance testing results of the structural model path coefficients.

Path	**Path Coefficients**	***t* Values**	**Sign. Levels**	***p* Values**	**95% C.I. (low)**	**95% C.I. (high)**
BehLoy -> Sretent	0.65	10.34	***	0.000	-0.12	0.12
BehLoy -> WOM	0.71	12.28	***	0.000	-0.11	0.11
BehLoy -> Willingness to Pay	0.91	52.70	***	0.000	-0.03	0.03
AttLoy -> Affective	0.74	12.96	***	0.000	-0.11	0.11
AttLoy -> BehLoy	0.35	4.64	***	0.000	-0.15	0.15
AttLoy -> Continuance	0.90	52.44	***	0.000	-0.03	0.03
AttLoy -> Normative	0.84	22.10	***	0.000	-0.07	0.07
Install -> ServQual	0.36	11.74	***	0.000	-0.06	0.06
Programme -> ServQual	0.40	14.42	***	0.000	-0.05	0.05
Satisfaction -> BehLoy	0.32	4.32	***	0.000	-0.14	0.14
Satisfaction -> AttLoy	0.28	3.00	**	0.003	-0.18	0.18

Table 3. Significance testing results of the structural model path coefficients.

Path	Path Coefficients	*t* Values	Sign. Levels	*p* Values	95% C.I. (low)	95% C.I. (high)
Satisfaction -> Trust	0.56	9.11	***	0.000	-0.12	0.12
ServQual -> BehLoy	0.14	2.02	*	0.046	-0.09	0.18
ServQual -> AttLoy	-0.03	0.31	N.S.	0.758	0.57	0.95
ServQual -> Satisfaction	0.38	4.95	***	0.000	-0.15	0.15
Staff -> ServQual	0.42	16.56	***	0.000	-0.05	0.05
Trust -> BehLoy	0.25	3.69	***	0.000	-0.13	0.13
Trust -> AttLoy	0.35	3.31	***	0.001	-0.21	0.21

Note: N.S. = Not Significant; *$p \leq .050$; **$p \leq .010$; ***$p \leq .001$; C.I. = Confidence Interval

Table 4 shows the R^2 coefficients of the endogenous constructs satisfaction, trust, attitudinal loyalty (commitment) and behavioral loyalty. For trust and attitudinal loyalty R^2s are moderate (0.31 and 0.29 respectively). For satisfaction the coefficient of determination is weak (0.15). The explanatory power for behavioral loyalty, our focal construct, however, is substantial (0.66) and therefore provides strong support for the nomological validity of the proposed model.

Table 4. Coefficients of determination (R^2).

Endogenous latent variable	R^2 value	
Satisfaction	0.146	weak
Trust	0.308	moderate
Attitudinal Loyalty	0.293	moderate
Behavioral Loyalty	0.663	substantial

f^2 Effect sizes are used to evaluate whether an omitted predictor construct has a substantive impact on the endogenous construct (Hair et al., 2014). The effect sizes for evaluating the predictive importance of each determinant are shown in Table 5. f^2 Effect sizes confirm that behavioral loyalty is mainly explained (directly) by attitudinal loyalty

(commitment) and satisfaction. Furthermore, we find that attitudinal loyalty is mainly explained (directly) by trust.

Table 5. f^2 effect sizes.

Endogenous latent variable (DV)	Predecessor latent variable (IV)	R^2 included	R^2 excluded	f^2	Effect size
Behavioral Loyalty	Service Quality	0.6632	0.6488	0.042755	small
	Satisfaction	0.6632	0.5988	0.191211	medium
	Trust	0.6632	0.6306	0.096793	small
	Attitudinal Loyalty	0.6632	0.5782	0.252375	medium
Attitudinal Loyalty	Service Quality	0.2925	0.2918	0.000989	small
	Satisfaction	0.2925	0.2426	0.07053	small
	Trust	0.2925	0.2176	0.105866	small

Note: DV = Dependent Variable; IV = Independent Variable

The predictive relevance of constructs is reflected by Q^2 values larger than zero (Hair et al., 2014, p. 178). In our study, Q^2 values were obtained by applying the blindfolding procedure for an omission distance D=7. Table 6 shows that Q^2 values for both, behavioral loyalty and attitudinal loyalty are larger than zero, suggesting that the models have predictive relevance for these endogenous constructs.

Where the f^2 effect size assesses the relative impact of a predictor construct on an endogenous construct, the q^2 effect size assesses the relative predictive relevance of a predictor construct on an endogenous construct (Hair et al., 2014). Table 6 shows that the q^2 effect sizes are all positive. These results are consistent with the f^2 effect sizes and the *ß*'s.

Table 6. Predictive relevance (Q^2) and q^2 effect sizes.

Endogenous latent variable (DV)	Predecessor latent variable (IV)	Q^2 included	Q^2 excluded	q^2	Effect size
Behavioral Loyalty	Service Quality	0.3311	0.324	0.010614	small
	Satisfaction	0.3311	0.3013	0.044551	small
	Trust	0.3311	0.3158	0.022873	small
	Attitudinal Loyalty	0.3311	0.2898	0.061743	small
Attitudinal Loyalty	Service Quality	0.146	0.1429	0.00363	small
	Satisfaction	0.146	0.1222	0.027869	small
	Trust	0.146	0.109	0.043326	small

Note: DV = Dependent Variable; IV = Independent Variable

Table 7 shows the total effects, that is the direct plus indirect effects, for our focal construct behavioral loyalty, as well as attitudinal loyalty. The total effect indicates the relative importance of a construct in explaining other constructs in the structural model (Hair et al., 2014). Perceived service quality (0.37), satisfaction (0.62), trust (0.37) and attitudinal loyalty (0.35) have significant total effects on behavioral loyalty. Since the direct effect of perceived service quality on behavioral loyalty is 0.14, we conclude that the effect of perceived service quality on behavioral loyalty is mostly indirect (0.37-0.14=0.23), being mediated by satisfaction, trust and attitudinal loyalty.

Satisfaction (0.47) and trust (0.35) have significant total effects on attitudinal loyalty (commitment). Perceived service quality has a non-significant total effect on attitudinal loyalty (commitment). Since the direct effect of perceived service quality on attitudinal loyalty is non-significant (-0.03), this finding suggests that we find full mediation for the perceived service quality – attitudinal loyalty link.

Table 7. Significance testing results of the total effects.

	Total Effects	*t* Values	Sign. Levels	*p* Values	95% C.I. (low)	95% C.I. (high)
AttLoy -> BehLoy	0.35	4.64	***	0.000	-0.15	0.15
Trust -> BehLoy	0.37	4.53	***	0.000	-0.16	0.16
Satisfaction -> BehLoy	0.62	11.17	***	0.000	-0.11	0.11
ServQual -> BehLoy	0.37	4.22	***	0.000	-0.17	0.17

Trust -> AttLoy	0.35	3.31	***	0.001	-0.21	0.21
Satisfaction -> AttLoy	0.47	5.92	***	0.000	-0.16	0.16
ServQual -> AttLoy	0.15	1.53	N.S.	0.128	-0.06	0.32

Note: ***$p \leq .001$; N.S.=Not Significant

We performed an Importance-Performance Matrix Analysis (IPMA) to contrast the structural model total effects and the average values of the latent variable scores. In this way we identify management activities that generate the largest impact on behavioral loyalty (Hair et al., 2014, p. 206). When a construct's importance is high, but performance is low, there is need for improvement. Table 8 presents the results of the total effects (importance) and the average values of the latent variable scores (performance) used for our Importance-Performance Matrix Analysis. The IPMA graphical representation is shown in Figure 2. The analysis shows that satisfaction is of primary importance for establishing behavioral loyalty. Other constructs are of considerably lower importance but have a similar (staff) or considerably lower performance (e.g., trust).

Table 8. Data for the IPMA of the latent variable Behavioral Loyalty.

Construct	**Importance (Total Effects)**	**Performance**
Attitudinal Loyalty	0.35	55
Trust	0.37	53
Satisfaction	0.62	69
Service Quality	0.37	60
Install	0.13	60
Programme	0.15	62
Staff	0.15	69

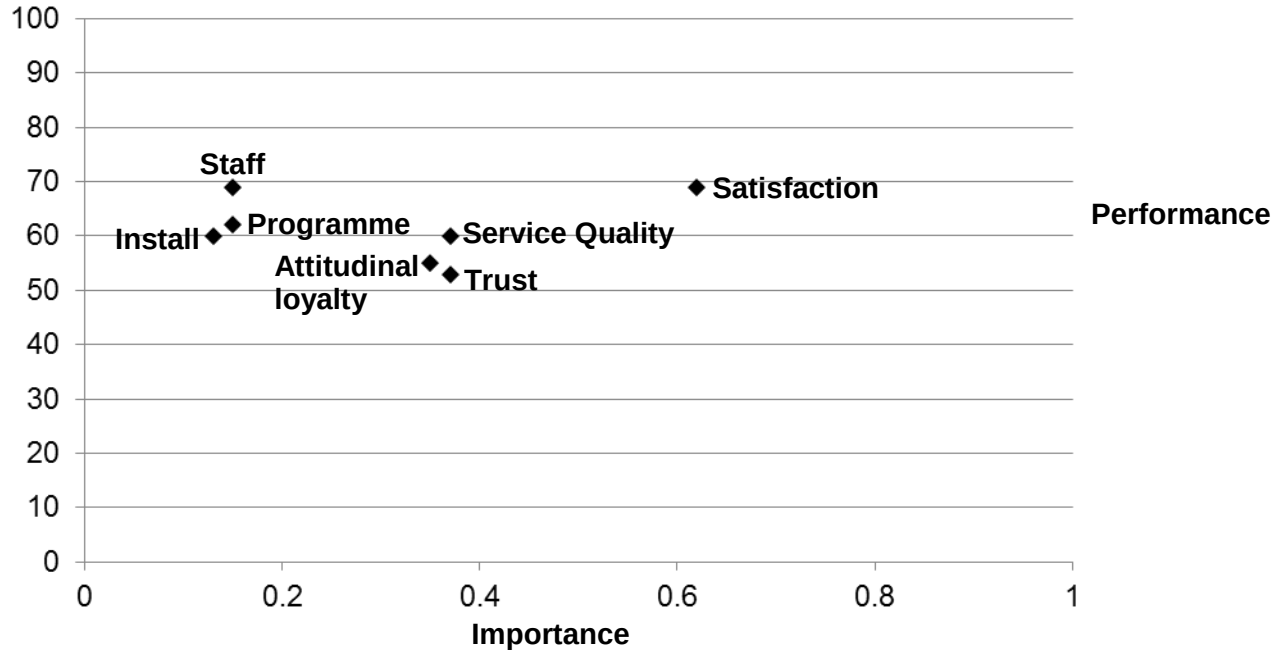

Figure 2. Importance-Performance Matrix Analysis (IPMA) of the variable behavioral loyalty.

To assess the degree to which the constructs Installation, Staff, and Programme contribute to service quality, service quality was modeled as a second-order, reflective-formative construct composed of the (first-order) reflective constructs of Staff, Programme, and Installation. The formative relationships between the LOCs (Installation, Programme, and Staff) and the HOC (Service Quality) reveal the relative contribution of each LOC in explaining the HOC. Based on the significance testing results of the structural model path coefficients (Table 3) we conclude that Staff has the most impact (*ß* = 0.42) followed by Programme (*ß* = 0.40) and Installation (*ß* = 0.36).

Discussion and Conclusion

The aim of this research was to develop and empirically test a comprehensive model which assesses the impact of perceived service quality on customers' loyalty in the SPS sector. More specifically, the goal of the conceptual model was to explain the effects of service quality in sport clubs on customer satisfaction, trust and, ultimately, customer loyalty (both behavioral loyalty and attitudinal loyalty). Service quality represents a sport club's service evaluation of staff, programme, and installation by its members. Whereas prior empirical studies merely focused on one or two relationships between key variables (Yildiz & Kara, 2012), we empirically investigate a more

comprehensive model that incorporates the main relevant factors that may impact loyalty, as was identified by prior partial studies.

Our analyses show that the model performs well in terms of reliability, convergent validity and discriminant validity, and provides strong support for the nomological validity of the proposed model. That is, the structural relationships among constructs is consistent with other studies.

The results of the assessment of the structural model indicate that perceived service quality shows significant positive (direct) relations to satisfaction and behavioral loyalty. However, while perceived service quality is a significant driver of behavioral loyalty, its indirect effect through e.g., satisfaction is larger than the direct effect on behavioral loyalty thus confirming hypothesis 2a. Also hypothesis 2b is supported, as the direct relationship between perceived service quality and attitudinal loyalty is non-significant. With this finding in a sports club environment we add to generalizing the findings of Manimaran (2010), who found similar results in a commercial banking setting, and Olorunniwo et al. (2006) who studied the US service sector and arrived at comparable findings.

Both, satisfaction and trust show significant positive relationships with behavioral and attitudinal loyalty thus supporting hypotheses 3a, 3b, 5a and 5b. These findings are in line with the notion that customer satisfaction and trust drive loyalty, for which support has been found by prior studies in various settings (e.g. Bei & Chiao, 2006; Ercis et al., 2012).

Furthermore, satisfaction is positively related to trust, thereby supporting hypothesis 4, and adding evidence to well-known studies into this topic such as Geyskens et al. (1999), but also recent studies such as Shpëtim (2012).

In addition, the attitudinal loyalty-behavioral loyalty path shows a significant positive relationship, which is supportive of hypothesis 1. Our finding is in line with findings from studies in strategic customer management. For example, Payne and Frow (2013) find a positive relation between attitudinal loyalty and customer's intention for repeat purchase as well as actual repeat purchase.

These findings altogether indicate that service quality is an important general driver of customer loyalty in a sport club. Also, although service quality has a significant direct effect on behavioral loyalty, we conclude that the effect of perceived service quality on behavioral loyalty is mostly indirect, and mediated by satisfaction, trust and

attitudinal loyalty, thereby supporting the findings of Manimaran (2010) and Olorunniwo et al. (2006).

In addition, we found positive f^2 and q^2 effect sizes and significant total effects for perceived service quality on loyalty. These results offer strong empirical support for the impact of perceived quality of sports services offered by a sport club on customers' loyalty, especially on behavioral loyalty. The results from the IPMA analysis with respect to behavioral loyalty suggest that although satisfaction and service quality are both important, satisfaction has a relative larger impact on establishing behavioral loyalty than service quality. Service quality mainly works indirectly on loyalty, via satisfaction. These findings are in line with Murray and Howat (2002) and Patterson and Spreng (1997) suggesting that affective responses (i.e. emotions) are better predictors of behavior than cognitive evaluations such as perceived service quality.

As a byproduct of our results we found evidence about the relative importance of the three dimensions of perceived service quality. All three dimensions have a significant impact on service quality, with Staff having the highest impact. Human factors such as staff seem to be more important than facilities or physical evidence (Bodet, 2006). This finding is in line with what one would expect in sports setting which is largely personnel-dominated (Murray & Howat, 2002).

Managerial Implications

The IPMA analysis indicated that managerial activities to improve behavioral loyalty should focus on satisfaction. Yet, as service quality positively affects satisfaction and ultimately loyalty to the sport club, it is important managers pay attention to all three components of service quality and are able to prioritize in case of restrictions (e.g., in budget).

The results of our study show that improvements made in the areas of Programme, Installations and, particularly, Staff contribute to the perceived service quality of a sport club and ultimately will be rewarded with higher customer loyalty. Therefore, our findings are especially relevant for sport management as they may guide adjustments on specific dimensions to improve service quality, leading to customer satisfaction and loyalty. These are less difficult to achieve when it is clear what customers feel is important in terms of quality (Tsitskari et al., 2006). Consequently, it becomes imperative for managers of a sport club to establish a formalized system for monitoring service performance and its underlying drivers, in order to keep informed

about the impact of improvements made. As such, service quality becomes a powerful management instrument that helps sport management to decide upon resource allocation to enhance customer satisfaction, trust and loyalty.

Limitations and Future Research

Our study is subject to several limitations. The results indicated that satisfaction is a core construct in improving behavioral loyalty. In our model we only included perceived service quality as driver of satisfaction. The low R^2 for satisfaction indicates that there are other factors at stake that possibly impact satisfaction. Service quality contains factors that the provider can influence directly. Yet, there may be other factors outside the control of the service provider, that have a significant impact on satisfaction and thus on loyalty. For example, the location, environment, parking facilities and accessibility (e.g. by public transport) of the sport club are factors that may influence satisfaction and should be taken into consideration in future research.

A second limitation stems from our measurement of service quality, which was based on the multiple-item, multidimensional and context specific scale from Rial Boubeta et al. (2010), which was further developed by Yildiz and Kara (2012). The scale includes the dimensions: staff, programme and installations. One may argue that these dimensions mainly reflect technical and functional quality (Grönroos, 1984, 2005) of the core services (the workout) and to a lesser extent the peripheral or secondary services (making the workout more attractive or making it possible at all to do the workout). This may explain our relatively low R^2 for satisfaction and the non-significant relationship with attitudinal loyalty. Means-end chain theory (Zeithaml, 1988) proposes that service attributes yield perceived benefits for the customer, which in turn contribute to fulfil customers' vision of a good life as described by their personal values. Membership of a sport club may have attributes that typically contribute to a customer's vision of their life and their body image. Not only staff, programme and installation, but also services not directly related to the workout itself, such as food and drink facilities and child-minding services, may contribute to this vision. In accordance with Howat et al. (1996) and Howat and Assaker (2013), future research may want to explicitly include the perceived quality of peripheral or secondary services (i.e. services not directly related to the workout itself) along with the three dimensions staff, installations and programme when measuring the perceived quality of services in a SPS context.

Finally, in our study, the group-specific sample sizes were too small to apply multigroup analysis (MGA). MGA is useful to identify whether path coefficients differ significantly across gender, consumption stage (novice and experienced) or type of sport club. Although we do not have a theoretical foundation to suggest heterogeneity based on, for example, gender or type of sport club, there is a possibility that females and males are heterogeneous in their perceptions and evaluations of service quality delivered by sport clubs. Or, that members of the athletics club and members of the survival club perceive and evaluate service quality differently. Future research should take possible heterogeneity into account.

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Appendix A. Sample characteristics.

	Total		Athletics		Survival	
	Frequency	%	Frequency	%	Frequency	%
Sample						
Total	124	100				
Athletics	80	65	80	100		
Survival	44	35			44	100
Gender						
Male	86	69	50	62	36	82
Female	38	31	30	38	8	18
Age						
16-25	28	23	19	24	9	21
26-35	23	19	9	11	14	32
36-45	21	17	9	11	12	27
46-55	21	17	12	15	9	20
> 55	31	24	31	39	0	0
Education						
Primary school	11	9	10	13	1	2
Secondary school	15	12	15	19	0	0
Intermediate Vocational education	17	14	6	8	11	25
High Vocational education	40	32	22	27	18	41
Academic	41	33	27	33	14	32
Duration of						
< 1 year	23	19	10	13	13	29
1-2 years	13	11	6	8	7	16
2-5 years	21	17	14	17	7	16
5-10 years	23	18	16	20	7	16
> 10 years	44	35	34	42	10	23
Frequency of training						
< 1 p.w.	11	9	7	9	4	9
1 p.w.	52	42	32	40	20	46
2 p.w.	44	35	28	35	16	36
3 p.w.	13	11	9	11	4	9
4 p.w.	3	2	3	4	0	0
≥ 5 p.w.	1	1	1	1	0	0

Appendix B. ***Description of final survey items.***

Construct (Latent variable)	Dimensions	Indicators	
Perceived Service Quality	Installation	Install2	Sports areas are very nice
		Install4	Sport equipment are modern and sufficient
	Programme	Prog1	Rigorous and rich exercise programmes are offered
		Prog4	Class sizes in exercise programs are very appropriate
	Staff	Staff2	Instructors are professional
		Staff3	Instructors are skilled and effective
Satisfaction		Sat1	I am satisfied at having joined this club
		Sat2	Choosing this club has been a good decision
		Sat3_R	I am disappointed with having joined this club (reversed code)
		Sat4	Joining this club was a good idea
		Sat5_R	I am not satisfied having joined this club (reversed code)
Trust		Trust1	I feel that I can trust this club completely
		Trust2	This club is truly sincere in its promises
		Trust3	This club treats me fairly and justly
		Trust4	I feel that this club can be counted on to help me when I need it
		Trust5	This club is honest and truthful with me
Attitudinal loyalty (Commitment)	Affective commitment	Affcomm1_R	I do not feel emotionally attached to this club (reversed code)
		Affcom3_R	I do not feel a strong sense of 'belonging' to this club (reversed code)
	Normative commitment	Normcomm1	Even if it were to my advantage, I do not feel it would be right to leave this club now
		Normcomm3	I would feel guilty if I left this club now
		Normcomm4	I would not leave this club right now because I have a sense of obligation to them
	Continuance commitment	Concomm1	It would be very hard for me to leave this club right now, even if I wanted to
		Concomm2	Too much of my life would be disrupted if I decided I wanted to leave this club now
		Concomm3	I feel that I have too few options to consider leaving this club
Behavioral loyalty	Service retention	Sretent2	I consider this club my first choice to join for sports services
	Willingness to pay	Wtopay1	I would continue being a member of this club if its prices increase somewhat
		Wtopay2	I would pay a higher price than competitors charge for the benefits I currently receive from this club
		Wtopay3	I would pay a higher price for the service received from this club
	Word of Mouth	WoM1	I say positive things about the club to other people
		WoM2	I recommend the club to someone who seeks my advice

Note: _R denotes a Reversed item

Appendix C. Outer loadings and significance of the indicators (in bold) & Cross loadings of the indicators.

	Affective Commitment	Behavioral Loyalty	Attitudinal Loyalty	Continuance Commitment	Install	Normative Commitment	Programme	Satisfaction	ServQual	Sretent	Staff	Trust	WOM	Willingness to Pay
Affcomm1_R	**0.90***	0.53	**0.70***	0.54	0.21	0.42	0.26	0.33	0.22	0.40	0.09	0.38	0.38	0.45
Affcomm3_R	**0.85***	0.43	**0.59***	0.43	0.18	0.32	0.18	0.44	0.16	0.37	0.06	0.35	0.32	0.35
Concomm1	0.51	0.48	**0.85***	**0.91***	0.11	**0.66**	0.23	0.38	0.16	0.40	0.06	0.39	0.24	0.46
Concomm2	0.47	0.46	**0.82***	**0.92***	0.07	0.59	0.16	0.37	0.08	0.41	-0.03	0.33	0.28	0.41
Concomm3	0.44	0.63	**0.59***	**0.68***	0.24	0.31	0.25	0.48	0.24	0.41	0.12	0.51	0.43	0.59
Install2	0.19	0.43	0.26	0.18	**0.83***	0.26	0.46	0.32	**0.65***	0.24	0.38	0.32	0.48	0.31
Install4	0.18	0.35	0.14	0.07	**0.82***	0.12	0.40	0.14	**0.63***	0.15	0.43	0.23	0.26	0.35
Normcomm1	0.42	0.46	**0.77***	0.61	0.27	**0.86***	0.20	0.30	0.22	0.47	0.09	0.35	0.22	0.42
Normcomm3	0.38	0.38	**0.74***	0.54	0.22	**0.90***	0.19	0.16	0.24	0.21	0.19	0.24	0.15	0.43
Normcomm4	0.28	0.32	**0.64***	0.46	0.09	**0.80***	0.16	0.17	0.10	0.25	0.00	0.25	0.19	0.30
Prog1	0.18	0.35	0.21	0.18	0.44	0.18	**0.85***	0.33	**0.76***	0.11	0.63	0.34	0.33	0.31
Prog4	0.25	0.32	0.26	0.23	0.42	0.17	**0.80***	0.30	**0.67***	0.26	0.44	0.35	0.28	0.24
Sat1	0.34	0.54	0.36	0.37	0.25	0.19	0.37	**0.80***	0.35	0.43	0.26	0.46	0.49	0.40
Sat2	0.36	0.62	0.39	0.37	0.18	0.26	0.34	**0.81***	0.34	0.47	0.33	0.46	0.41	0.55
Sat3_R	0.33	0.48	0.32	0.38	0.25	0.10	0.27	**0.82***	0.30	0.45	0.23	0.43	0.39	0.36
Sat4	0.38	0.60	0.46	0.47	0.30	0.29	0.30	**0.84***	0.33	0.48	0.22	0.48	0.51	0.46
Sat5_R	0.32	0.37	0.26	0.26	0.11	0.10	0.24	**0.73***	0.18	0.39	0.09	0.36	0.36	0.22
Sretent2	0.44	**0.65***	0.51	0.47	0.24	0.37	0.22	0.56	0.20	**1.00***	0.05	0.46	0.28	0.47
Staff2	0.08	0.28	0.13	0.11	0.46	0.12	0.62	0.23	**0.80***	0.01	**0.91***	0.42	0.31	0.25
Staff3	0.07	0.26	0.05	-0.02	0.42	0.09	0.56	0.31	**0.76***	0.07	**0.90***	0.39	0.26	0.22
Trust1	0.29	0.48	0.37	0.32	0.29	0.31	0.36	0.40	0.42	0.39	0.39	**0.83***	0.37	0.40
Trust2	0.21	0.57	0.27	0.30	0.30	0.15	0.35	0.47	0.43	0.31	0.42	**0.77***	0.49	0.49
Trust3	0.39	0.46	0.37	0.36	0.19	0.19	0.27	0.48	0.29	0.36	0.27	**0.65***	0.23	0.44
Trust4	0.44	0.53	0.52	0.49	0.27	0.37	0.29	0.39	0.31	0.37	0.22	**0.74***	0.40	0.45
Trust5	0.24	0.45	0.31	0.29	0.23	0.22	0.30	0.34	0.39	0.29	0.43	**0.81***	0.31	0.42
WoM1	0.36	**0.62***	0.31	0.28	0.40	0.17	0.30	0.50	0.41	0.28	0.32	0.40	**0.87***	0.35
WoM2	0.35	**0.63***	0.36	0.34	0.39	0.22	0.35	0.45	0.39	0.21	0.24	0.44	**0.88***	0.40
Wtopay1	0.46	**0.82***	0.52	0.46	0.35	0.37	0.28	0.50	0.32	0.47	0.18	0.50	0.44	**0.86***
Wtopay2	0.30	**0.74***	0.46	0.43	0.32	0.38	0.26	0.44	0.33	0.35	0.26	0.54	0.30	**0.85***
Wtopay3	0.44	**0.81***	0.58	0.56	0.37	0.43	0.33	0.41	0.37	0.40	0.25	0.49	0.38	**0.90***

Note: *Significant at < 0.001 level; _R denotes a Reversed item

Appendix D. Fornell-Larcker criterion.

	Affective	Behavioral Loyalty	Attitudinal Loyalty	Continuance	Install	Normative	Programme	Satisfaction	ServQual	Sretent	Staff	Trust	WOM	Willingness to Pay
Affective	***0.876***													
Beh.Loy.	0.553	***0.715***												
Att.Loy.	0.742	0.648	***0.719***											
Continuance	0.557	0.602	0.904	***0.846***										
Install	0.225	0.480	0.243	0.153	***0.823***									
Normative	0.429	0.461	0.842	0.633	0.237	***0.854***								
Programme	0.254	0.406	0.283	0.247	0.522	0.211	***0.828***							
Satisfaction	0.433	0.666	0.460	0.470	0.282	0.247	0.382	***0.800***						
ServQual	0.221	0.465	0.245	0.177	0.782	0.222	0.868	0.383	***0.716***					
Sretent	0.443	0.646	0.515	0.474	0.241	0.371	0.219	0.560	0.196	***Single-item***				
Staff	0.086	0.298	0.099	0.050	0.491	0.115	0.651	0.293	0.864	0.046	***0.903***			
Trust	0.419	0.660	0.491	0.471	0.336	0.331	0.418	0.555	0.482	0.457	0.449	***0.762***		
WOM	0.403	0.710	0.385	0.355	0.453	0.219	0.375	0.543	0.454	0.283	0.321	0.482	***0.874***	
Willingness to Pay	0.465	0.912	0.599	0.559	0.399	0.456	0.337	0.518	0.392	0.471	0.264	0.583	0.429	***0.870***

Note: Numbers shown in bold (on the diagonal) denote the square root of the average variance extracted (AVE); The nondiagonal elements represent the correlations between the latent variables.

[i] In this context survival is defined as "a voluntary form of spending free time in the open with the aim of experiencing an adventure, gaining knowledge, and honing skills related to surviving in oppressive conditions, including natural conditions" (Płoskonka, 2015, p. 94).