Urban destination loyalty drivers and cross-national moderator effects: the case of Barcelona

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1. Introduction

The mass arrival of tourists in cities represents a substantial percentage of the total volume of tourists in tourism countries and a notable contribution to the creation of wealth (Hwang, Gretzel, & Fesenmaier, 2006). In this sense, the city of Barcelona accumulates 42.2 per cent of the total number of tourists staying in hotels who visit the Autonomous Community of Catalonia, far above traditional sun-and-sand destinations like the Costa Brava and the Costa Dorada, with 18.9 per cent and 12.8 per cent of the total respectively (Idescat, 2010). Furthermore, in recent decades tourism has for many cities signified an opportunity to renew declining economies (Law, 1996), repositioning their economic structure in service activities, outstanding among which is tourism (Page & Hall, 2003), to attend to a multidimensional demand for urban tourism (Pearce, 2001). A substantial number of tourists who visit urban destinations do so for motives other than leisure, such as for example business, conferences, shopping, visiting friends and family (Edwards, Griffin, & Hayllar, 2008). It is what has been described as urban tourism which, though difficult to define because both tourists and local residents converge in the use of the same urban facilities (Ashworth, 2003), consists in a form of mass tourism that is practiced in cities which stand out for their own atmosphere and lifestyle, and involves cultural, gastronomic, sport, shopping, and business consumption and tends to produce more repeat visits by tourists than in cities of speciality tourism (Ashworth & Page, 2011). One of the paradigmatic cases of success in the economic transformation of a city, on the basis of a coordinated strategy of public and private actors which decisively placed its bets on urban tourism, is the city of Barcelona (Rogerson, 2002). Barcelona took advantage of two major events, the successful Olympic Games of 1992 and the Forum of Cultures in 2004, to change its landscape and turn itself into a city recognized internationally as a model of town layout and quality of life. In spite of the economic recession that followed the Olympic Games, Barcelona has continued to enjoy an uninterrupted growth of international prestige as well as a practically unanimous consensus as regards the quality and beauty of its urban development and habitability (Balibrea, 2001).

DMO management teams, given the increased competition among tourism destinations, need to identify and understand the mechanisms that lead tourists to be loyal to a destination (Chi & Qu, 2008), as well as the differences of perception caused by national cultures (Kozak, 2001).

Earlier research into tourism has approached the concept of loyalty to tourism destinations from the perspective of the intention to repeat visits and recommend the destination to friends and relatives, leaving aside the effects of affective loyalty on the tourist's behaviour (Chen & Chen, 2010; Ha & Jang, 2010; Lee, Yoon & Lee, 2007; Oppermann, 2000; Pearce & Kang, 2009; Petrick, 2004; Williams & Soutar, 2009). Nor is there evidence of the study of the process for achieving tourists' loyalty to urban destinations and of the same process moderated by nationality. Although some earlier studies have demonstrated the influence exercised by nationality on the decision to repeat visits (conative loyalty) to tourism destinations, none have identified the moderating role of nationality in the phases of behaviour prior to conative loyalty to urban tourism destinations. To fill the gap existing in the literature we propose to develop a theoretical model that will allow us to explain the process of construction of loyalty, by means of causal relationships among perceived value, satisfaction and loyalty, moderated by the tourists' nationality, on the basis of Hofstede's (1980, 2005) individualism and uncertainty avoidance dimensions in an urban destination, to subsequently test it in the city of Barcelona.

2. The conceptual background

2.1. Perceived value to tourism destination

Perceived value has been the object of much interest in the literature on relationship marketing since the early 1990s, in particular in the services sector (Oh, 2003; Peterson, 1995; Ravald & Grönroos, 1996). A review of the literature shows us that the concept has evolved with the passage of time (De Ruyter, Wetzels, Lemmink, & Mattson, 1997; De Ruyter, Wetzels, & Bloemer, 1998; Forgas, Moliner, Sánchez, & Palau, 2010; Sánchez, Callarisa, Rodríguez, & Moliner, 2006; Sheth, Newman, & Gross, 1991; Sinha & DeSarbo, 1998; Sweeney & Soutar, 2001; Woodruff, 1997). In general, perceived value is defined as the judgement or evaluation made by a customer on the basis of his/her comparison between the advantages or utility obtained from a product, service or relationship, and the perceived sacrifices or costs (Zeithaml, 1988).

Nevertheless this definition hides two different but complementary conceptual approaches (Sánchez et al., 2006, Sánchez, Moliner, Callarisa, & Rodríguez, 2007). On the one hand, it is defined as a construct configured by two parts: (a) benefits received of an economic, social and relational order; and (b) sacrifices made by the consumer in terms of price, time, effort, risk and convenience (Lin, Sher, & Shih, 2005). The benefits component, or what the consumer receives from the purchase, includes the perceived quality of the product or service as well as a series of psychological advantages (Zeithaml, 1988). The sacrifices component is formed by the monetary and non-monetary costs, i.e. money and other resources such as time, energy or effort that the customer must make. The non-monetary costs have been approached as dimensions of consumer sacrifices in the research into consumer value (Woodall, 2003) and as a construct in the conceptualization of service convenience (Seiders, Voss, Godfrey, & Grewal, 2007). They make reference to the importance of the time, effort and activities that a consumer requires in order to buy or use a service (Berry, Seiders, & Grewal, 2002; Seiders et al., 2007). Indeed, some tourism researchers have indicated the need to identify individual predispositions to make a (non-monetary) effort to stay at a destination (Alegre & Juneda, 2006; Nicolau, 2011) in order to evaluate the quality of service (Petrick, 2002). Furthermore, other studies in tourism of the effect of non-monetary costs on the perception of a service are based on Seiders et al. (2007) and consider consumers' effort, time and access as dimensions of customer value (Geissler, Rucks, & Edison, 2006; Martin-Ruiz, Castellanos-Verdugo, & Oviedo-García, 2010). Thus, for the customer to buy the product or to buy it again he/she must perceive value, incorporating benefits or reducing sacrifices (Dodds, Monroe, & Grewal, 1991).

The most recent conceptualization considers perceived value as a multidimensional construct, which, as well as the functional component, incorporates an emotional component and a social one (Forgas et al., 2010; Forgas, Moliner, Sánchez, & Palau, 2011; Sánchez et al., 2006; Sweeney & Soutar, 2001), thus overcoming one of the classic problems of perceived value: the excessive concentration on economic utility (Zeithaml, 1988). The academic literature has clearly differentiated the three dimensions – functional, emotional and social – of perceived value. Thus, functional or cognitive perceived value is the customer's valuation between the cognitive benefits received and the cognitive sacrifices made, and is closely related to the formation of beliefs about an object; for this reason, the totality of the beliefs serve as a basis for determining attitude, intention and behaviour. On the other hand, the emotional component refers to the value associated with the sentiments and emotions generated, such as happiness, amusement, enjoyment, fear, anger, envy, anxiety, pride, at the time of the transaction (Havlena & Holbrook, 1986; Oliver, 1997; Sánchez et al, 2006; Sweeney & Soutar, 2001). As for social value, it is circumscribed to the capacity of a product or service to increase the consumer's self-image (Sweeney & Soutar, 2001) and to the influence exercised by reference groups on the consumer's decisions (Sheth et al., 1991).

The multidimensionality of the construct has been reflected by the PERVAL scale, in a retailing context (Sweeney & Soutar, 2001), which identifies three major dimensions mentioned above -functional value, emotional value and social value. Subsequently, Sánchez et al. (2006), taking into account the previous studies, developed another scale called GLOVAL, more adapted to the tourism sector, in which they identified 6 dimensions -functional value of installations, functional value referring to the professionalism of the contact personnel, functional value of the product or service, functional value of the price, emotional value and social value. On the basis of the literature review described, of the non-existence of scales for perceived value in urban tourism destinations, and as a consequence of a better adaptation to the tourism sector, this study takes into consideration the six dimensions of the GLOVAL scale and, following earlier studies (Forgas et al., 2010) which take into account the importance of non-monetary costs in the perception of services, adds the non-monetary costs to perceived value as the seventh dimension.

As to the relationship between perceived value and loyalty, the literature defends a direct and positive relationship between them, such that when the value of products and services to customers increases, so does the latters' loyalty (Moliner, Sánchez, Rodríguez, & Callarisa, 2007; Sánchez et al., 2006; Singh & Sirdeshmukh, 2000; Sirdeshmukh, Singh, & Sabol, 2002). In tourism, recent academic research finds a direct and positive relationship between perceived value and affective loyalty in studies by Sánchez et al. (2006) in an investigation of travel agencies, and by Forgas et al. (2010, 2011) in studies of airline companies, so we put forward the following hypothesis:

H_1: The value perceived by a tourist with regard to an urban tourism destination directly and positively influences his/her affective loyalty.

Some studies test the relationship between perceived value and conative loyalty, such as Lee, Yoon, & Lee, 2007), who identify this relationship in war-related tourism and Gallarza and Gil (2006) in the tourism behaviour of students, which leads to the following hypothesis:

H_2: The value perceived by a tourist with regard to an urban tourism destination directly and positively influences his/her conative loyalty.

But, together with the relationships established between the two variables studied and loyalty, interrelationships also exist between the antecedent variables themselves. Thus, there exists sufficient literature that considers perceived value as an antecedent of satisfaction (Anderson, Fornell, & Lehmann, 1994; Durvasula, Lysonski, Mehta, & Peng, 2004; McDougall & Levesque, 2000; Oh, 1999; Patterson & Spreng, 1997; Ravald & Grönroos, 1996; Singh & Sirdeshmukh, 2000; Spreng, Dixon, & Olhavsky, 1993; Szymanski & Henard, 2001; Woodall, 2003) and this relationship has also been found specifically in tourism. In package tourism Lee, Yoon, and Lee (2007) observe that this relationship occurs in every dimension of perceived value. In cruises, Petrick (2004) also observes this relationship as well as the role of satisfaction as a mediator between perceived value and intention to repurchase. In catering, this relationship occurs in both the hedonic and the utilitarian dimensions of perceived value (Ha & Jang, 2010). Satisfaction is considered to be a comparison between perceived actual value and previous expectations of value, such that if the actual value offered by an urban destination is equal to or greater than that expected, the tourist will experience satisfaction. This permits us to present the following hypothesis:

H_3: The value perceived by a tourist with regard to an urban tourism destination directly and positively influences his/her satisfaction.

2.2. Satisfaction with tourism destinations

Previous studies have identified satisfaction as an antecedent of loyalty (Andreassen, 2001; Bloemer & Odekerken-Schröder, 2002; Bruner, Stocklin, & Opwis, 2008; Buttle & Burton, 2002; Cronin, Brady, & Hult, 2000; Mattila, 2004; McCullough, Berry, & Yadav 2000; Parasuraman & Grewal, 2000). Satisfaction, according to Tse & Wilton (1988) and Oliver (1980), is an evaluation made by a person between previously created expectations and the result obtained from the consumption of a product or service; i.e. the final psychological state resulting when the feeling around the disconformity of expectations meets the previous sentiments about the consumption experience (Oliver, 1981). Oliver (1997, 1999) also defines satisfaction as a consumer's sentiment regarding the difference between a standard of pleasure and not-pleasure in an act of consumption. Thus, according to the disconformity paradigm, satisfaction is a comparison between the result and the expectations, reflecting a component of a cognitive nature; however, to this cognitive element Oliver (1997, 1999) adds that there exists an affective component so as to produce a sentiment of pleasurable fulfilment. In this study we have considered satisfaction with an urban tourism destination in terms of overall satisfaction, defined as the overall assessment of the performance of a service provider in a specific period of time (Johnson & Fornell, 1991). Boulding, Ajay, Staelin, and Zeithaml (1993) indicate that overall satisfaction has many more possibilities of influencing consumers' word of mouth and repurchase decisions than the satisfaction with each specific purchasing episode.

There also exists a fairly widespread consensus in tourism research to the effect that the tourist's satisfaction is an antecedent of loyalty. Satisfaction is a comparison between the results of the tourist's experiences in the urban destination, the different acts of consumption and transactions made, and previous expectations. If as a consequence of these experiences the level of satisfaction is low, the tourist's level of loyalty to the urban destination will be affected. When the consumer experiences an increase in his/her satisfaction, loyalty also increases. However, some studies have identified an asymmetrical and non-linear relationship between satisfaction and loyalty (Bowen & Chen, 2001; Gómez, McLaughlin, & Wittink, 2004) and argue that increasing customer satisfaction does not mean producing higher levels of loyalty (Bennett & Rundle-Thiele, 2004; Wu, Zhou, & Wu, 2011). Other authors affirm that the consumer's ambivalence moderates the relationship between satisfaction and loyalty (Olsen, Wilcox, & Olsson, 2005) and still others that the antecedent of loyalty is the affective or emotional component of satisfaction and not the cognitive component (You & Dean, 2001). Studies such as Lee, Graefe, and Burns (2007) find a direct relationship between satisfaction and affective loyalty in visitors to the Umpqua National Forest. For this reason, we develop the following hypothesis:

> H_4: A tourist's satisfaction with an urban destination directly and positively influences his/her affective loyalty.

It is necessary to underline that in the marketing of products and services, trust is an antecedent that moderates the relationships between satisfaction and loyalty. Nevertheless, this does not occur in the marketing of tourism destinations in which the tourist receives the services of various providers and trust is defined as a customer's feeling of security and willingness to depend on a specific provider (Cheng & Kwon, 2009) rather than towards a tourism destination. For this reason, and taking into account recent studies, such as Zabkar, Brencic, and Dimitrovic (2010) into different tourism destinations in Slovenia, Williams and Soutar (2009) into adventure tourism, and Chen and Tsai (2007) on the Kengtin region, a coastal destination in southern Taiwan, find a direct relationship between satisfaction and conative loyalty, which leads us to put forward the following working hypothesis:

H_5: A tourist's satisfaction with an urban destination directly and positively influences his/her conative loyalty.

2.3. Loyalty to tourism destinations

The literature on marketing has proposed several classifications of loyalty, such as those of Aaker (1991) and Dick and Basu (1994), though one of the first contributions is that of Brown (1952), who distinguishes four categories of loyalty from greater to lesser: undivided loyalty, divided loyalty, unstable loyalty, and absence of loyalty, based on the purchase patterns of consumers. Later, loyalty is defined as a consequence of conduct in the repetition of the purchase of the same brand over time, to which Keller (1998) replies that loyalty to the brand has often been measured simplistically, via repetition of purchase, reaffirming previous studies in which the researchers already propose to study as a priority the attitudinal component of loyalty (Baldinger & Rubinson, 1996). Thus, subsequently, the attitudinal component of loyalty becomes more important in understanding the psychological phenomenon underlying conduct (Lee, Graefe, & Burns, 2007). In this line, Jacoby and Chestnut (1978) study the psychological meaning of loyalty and, jointly with Dick and Basu (1994), make important contributions to the exploration and elaboration of the different stages of loyalty, but it is Oliver (1999) who develops greater clarity and understanding of the construct, defining loyalty as the highest level of commitment, implying the transition from a favourable predisposition towards a product (affective loyalty) to a repeat purchase commitment (conative loyalty), as a step prior to the action of purchase.

The academic literature on tourism highlights the importance of relationship marketing in tourism destinations for the construction of long term loyalty (Fyall, Callod, & Edwards, 2003). In this sense, many studies treat tourists' level of loyalty to tourism destinations and products only as "behavioural intentions", i.e. intentions to revisit or repurchase and "willingness to recommend" (Chen & Chen, 2010; Ha & Jang, 2010; Lee, Yoon, & Lee, 2007; Oppermann, 2000; Pearce & Kang, 2009; Petrick, 2004; Williams & Soutar, 2009). Thus Chi and Qu (2008) note that tourists' positive experiences with tourism destination services and resources tend to produce repeat visits and to cause positive recommendations of the tourism destination to acquaintances, friends and family, by worth-of-mouth, which is considered the most important and most trusted source of information for potential tourists (Williams & Soutar, 2009; Yoon & Uysal, 2005).

This context shows, according to Oliver (1999), the need to approach loyalty to tourism destinations as a construct with several phases, from less to more: cognitive, affective, conative and action. Nevertheless, some authors believe that measuring the "behavioural loyalty" (action) phase by measuring attitudes in a certain period of time to verify repetition of the visit, is beyond the scope of researchers and is impractical in most cases (Oppermann, 2000). Furthermore, "behavioural loyalty" is only the static result of a dynamic process (Dick & Basu, 1994) which does not explain why or how tourists are willing to return or to recommend the destination to other potential tourists (Yoon & Uysal, 2005). According to these authors it is necessary to measure the attitudinal part of loyalty. In this sense, many researchers have considered visitors' positive experiences, the intention to return to the same destination, and the effects of word-of-mouth on friends and / or family to be suitable measurements for evaluation of loyalty to a tourism destination (Chen & Chen, 2010; Chen & Tsai, 2007; Chi & Qu, 2008; Prayag & Ryan, 2011; Yoon & Uysal, 2005). However this study approaches loyalty from the affective phase, where loyalty starts to be built, since according to Oliver (1999), the intention to purchase (conative loyalty) is anteceded by affective loyalty, which is the phase where an intentional loyalty towards a product or service really begins to be projected. Indeed, no studies have researched affective loyalty in urban destinations, and only a few authors have dealt with affective loyalty in contexts such as forest settings (Lee, Graefe, & Burns, 2007), sun and sand (Yuksel, Yuksel, & Bilim, 2010) and airlines (Forgas et al., 2010). For this reason this study, contextualized in an urban destination, proposes the following hypothesis:

H_6: The tourist's affective loyalty to an urban destination directly and positively influences conative loyalty.

2.4. Cross-national

Segmentation by national cultures is one of the techniques used by the industry to respond to the needs of groups that share lifestyles (Ko, Kim, Taylor, Kim, & Kang, 2007) and a set of values, beliefs, norms and behaviour guidelines, considered basic by the inhabitants of a nation-state, which are maintained and transmitted from the national culture to individuals (Leung, Bhagat, Buchan, Erez, & Gibson, 2005), and are reflected by the academic literature in studies related to consumers according to national composition (Bhaskaran & Gligorovska, 2009). Numerous earlier studies of cross-national differences in consumer behaviour in different consumption sectors have verified that cultural differences have a strong influence on consumers, to the extent that the same product or service may be perceived differently according to the culture of origin and determine individual behaviour (Mok & Amstrong, 1998; Mattila, 1999; Weber & Villebonne, 2002; Cunningham, Young, Lee, & Ulaga, 2006; Jin, Park, & Kim, 2008; Suiden & Diagne, 2009). Though it is true that the members of national communities have a wide diversity of individual cultural identities, it is also true that, over and above the individual cultural identity, there exists the national cultural identity (Tipton, 2009), although globalization and the internationalisation of markets has brought with it a process of transfer and construction of the meaning that implies new processes of identity formation, cultural hybridisation and "glocalization" (Gould and Grein, 2009). These in turn imply global values, lifestyles and consumption habits (Arnett, 2002), which fill "vacuums" in national cultures (Cornwell & Drenan, 2004). Nevertheless when working at the level of country or nation-state one must be very cautious, as physical frontiers in many cases do not coincide with cultural frontiers and furthermore it is frequent to find within a single country different territories with their own cultural identities forming multicultural nation-states (Usunier & Lee, 2005). Numerous models of cultural dimensions exist, but those of Hofstede and Schwartz are the conceptual frameworks most cited and, specifically, Hofstede's the most used in business and marketing studies (Tipton, 2009). Hofstede's model, based on comparisons and cultural distances between countries, has been criticised for its methodological development (Kirkman, Lowe, & Gibson, 2006), in the formulation of the fifth dimension (Fang, 2003), because the consumer's behaviour does not always correspond to the differences between countries expressed by Hofstede (Yuksel, Kilinc, & Yuksel, 2006), or because nation cannot be equated with culture (McSweeney, 2002; Myers & Tan, 2003), but it is the model that has been most used to identify the cultural differences between countries (Soares, Farhangmehr, & Shoham, 2007) and that has most influenced cross-cultural management (Steenkamp, 2001). Schwartz, for his part, as a critical response to Hofstede, developed a model with three dimensions in which he analysed the relations between individuals and groups, assuring responsible social behaviour and the relation of humankind to the surrounding natural and social world (Schwartz, 1994); however, its use has been limited (Steenkamp, 2001) and the results do not differ from those obtained with Hofstede's model (Drogendijk & Slangen, 2006). Hofstede (1980, 2005) found among the individuals that he studied common cultural elements that could not be generalised at the individual level, since individuals could have different learning processes (Blodgett, Bakir, & Rose, 2008), but could be generalised at country level, thus answering the critics since he states that the only units available for comparative evaluations are those corresponding to the nation-states (Hofstede, 2001, 2011); for this reason he developed a model of collective identity, multidimensional with five dimensions, determining a score for each dimension and country, as detailed in table 1 for the USA, Italy and World Average: (a) *power distance*, refers to the degree of hierarchical power distribution in a society, and the scores of USA and Italy indicate that they are countries with greater equality and closeness among the different social strata, governments and political and social organizations; (b) *individualism versus collectivism* explains the dialectical relationship between individuals and groups, and indicates some differences between the USA, with the highest score in individualism, and Italy, and signifies a more individualistic and independent attitude of its citizens, more concerned with themselves and their family circle than with the collective, which could be explained by the different cultural traditions of the United States and Italy, the first of the Anglo-Saxon tradition, more individualistic, and the second of the Latin/Catholic tradition, less individualistic; (c) *masculinity versus femininity*, meaning that gender differences exist in the society and that men dominate a substantial part of the power structures, and, as we observe in table 1, there is little difference between Italy and the United States;

(d) *uncertainty avoidance* explains the degree to which people are tolerant of uncertainties, and we observe a great difference between the United States and Italy, which identifies U.S. society as being more open to risk, less regulated and more tolerant to ideas, thoughts and beliefs; (e) *long term* versus *short term* orientation, in which the values of saving and perseverance are associated with the long term, and respect for tradition is associated with the short term. The low value observed for the United States (no values are available for Italy) indicates that its citizens appreciate traditions and the fulfilment of obligations.

On the basis of these data, and following previous research (Liu, Furrer, & Sudharshan, 2001), we have taken into account for the interpretation of the results those two of Hofstede's dimensions in which these two groups are furthest apart in absolute values: individualism and uncertainty avoidance (see table 1).

[TABLE 1]

With respect to the tourism industry, numerous studies take as reference the country dimension to explain different aspects of tourist consumer behaviour: information search behaviour (Chen & Gursoy, 2000; Gursoy & Chen, 2000; Gursoy & Umbreit, 2004), hospitality (McCleary, Choi, & Weber, 1998; Mok & Armstrong, 1998; Yuksel et al., 2006), destinations (Iverson, 1997; Kozak, 2002; Lee & Lee, 2009; Sakakida, Cole, & Card, 2004; You, O'Leary, Morrison, & Hong, 2000) and airline passengers (Kim & Prideaux, 2003). But although the presence of cultural differences and their impact has been dealt with in many aspects of human behaviour, very few studies analyse tourists' perceptions and their attitude and behaviour towards an urban destination in terms of their country of residence. On the other hand, in the literature we find studies of other sectors of activity that have analyzed the moderator effects of the uncertainty avoidance and individualism/collectivism dimensions. In respect of uncertainty avoidance, moderator effects have been identified in repurchase intentions (Wong, 2004), in the relationships between perceived service quality and satisfaction (Reimann, Lünemann, & Chase, 2008), between satisfaction and loyalty (Jin et al., 2008; Liu et al., 2001). As regards the moderator effects of individualism/collectivism, these have been identified in the relationships between satisfaction and loyalty (Liu et al., 2001) and between attitude (affective loyalty) and intention (conative loyalty) (Kacen & Lee, 2002). All this leads us to propose moderator effects for the model with the following hypothesis:

$H_{7:}$ Country of residence will have some moderating effects on the relationship between (a) perceived value and affective loyalty, (b) perceived value and conative loyalty, (c) perceived value and satisfaction, (d) satisfaction and affective loyalty, (e) satisfaction and conative loyalty, and (f) affective loyalty and conative loyalty.

[FIG 1]

3. Methodology

For the measurement of the seven dimensions of perceived value, we followed the GLOVAL scale (Sánchez et al., 2006), modified and adapted to the characteristics of an urban tourism destination with the contributions of Kozak (2001) for infrastructures; Forgas et al. (2010) for professionalism of personnel; Lee, Graefe, and Burns (2007) for quality of service; Chi & Qu (2008) for monetary costs; Martín-Ruiz et al. (2010), Beerli & Martín (2004) and Petrick (2002) for non-monetary costs; and Sweeney & Soutar (2001) for emotional and social values. We thus worked with a construct formed by seven dimensions and 34 items. For satisfaction (4 items) and loyalty (4 items), both in table 6, we had recourse to the studies by Oliver (1980, 1999).

Thereafter, the items of the questionnaire were examined by experts from the world of tourism, who were asked their opinion about them in order to assess the value perceived by tourists who visit Barcelona. Furthermore, to test the items of the questionnaire a pre-test with 50 personal interviews was carried out during the month of October 2008. All this allowed the wording of some of the items of the questionnaire to be improved. The items of the questionnaire were valued by means of a 5 point Likert scale where 1 = Totally Disagree and 5 = Totally Agree. Also, to ensure the quality of the questionnaires, the original version of the questionnaire, in Spanish, was adapted to English and to Italian using the inverse translation method (Brislin, 1970). The process takes place in three stages; in the first, the original is translated into English and Italian; in the second, the adapted version is translated back into Spanish, and finally, the possible divergences between the two Spanish versions (the original and the one translated-back) are reviewed and analyzed. Three linguists took part in the overall process.

A total of 927 personal interviews were carried out during the months of November and December 2008, 435 interviews with American tourists and 492 with Italian tourists, two of the nationalities that most visit the city of Barcelona and in which differences can be appreciated in the Hofstede scores (see table 1). According to statistical data from Barcelona Tourism (2009), 6,476,033 tourists visited the city. Among these, 3,151,433 were foreigners from Europe, of whom 541,521 were of Italian nationality - foremost European tourism market of Barcelona- and 1,313,250 were foreigners from other countries, 478,775 of them from the U.S. - its foremost non-European tourism market. The interviews took place in the airport of Barcelona with tourists over 18 years of age who had just visited the city and were returning home, thus ensuring recent perceptions of their experiences. To identify respondents' nationality we used, as recommended by Crotts & Litvin (2003), the country of residence instead of country of birth or citizenship, as this best represents cultural differences. The sample (table 2) is consistent with the data of Barcelona Tourism statistics (2009).

[TABLE 2]

The study of the data used structural equation models by means of a multi-group analysis, following recommendations from earlier studies for cross-national research (Calantone & Zhao, 2001; Garcia & Kandemir, 2006; Granzin & Painter, 2001; Keillor, Hult, & Kandemir, 2004). The models were estimated from the matrices of variances and covariances by the maximum likelihood procedure with EQS 6.1 statistical software (Bentler, 1995). First we carried out a study of the dimensionality, reliability and validity of the perceived value scale to ensure that we were measuring the construct that it was intended to measure. This analysis also permitted us to refine the scale, eliminating non-significant items. The final number of items is 20 (see table 3).

In the case of perceived value, the items sharing the same dimension were averaged to form composite measures (Bandalos & Finney, 2001; Bou-Llusar, Escrig, Roca, & Beltrán, 2009; Landis, Beal, & Tesluk, 2000). Composite measures of perceived value are combinations of items to create score aggregates that are then subjected to confirmatory factor analyses (CFA) together with the rest of the scales considered in the study, in order to validate them. In CFA, the use of composite measures is useful for two reasons. First, it enables us to better meet the normal-distribution assumption of maximum likelihood estimation. Second, it results in more parsimonious models because it reduces the number of variances and covariances to be estimated, thus increasing the stability of the parameter estimates, improving the variable-to-sample-size ratio and reducing the impact of sampling error on the estimation process (Bandalos & Finney, 2001; Bagozzi & Edwards, 1998; Little, Cunningham, Sahar, & Widaman, 2002; McCallum, Widaman, Zhang, & Hong, 1999). Also, for the perceived value scale the invariance of the instrument of measurement was verified, thus ensuring comparability among the parameters estimated taking composite measures as input (Satorra, 2011). Thus, a composite measure for each dimension of perceived value was introduced as an indicator variable in the analyses conducted to assess the dimensionality, reliability and validity of the scales. Subsequently, the invariance of the instrument of measurement was verified, in order then to be able to compare the regression coefficients of each of the two samples (moderator effect-hypothesis 7). Prior to this comparison, we determine the causal relationships for the whole sample in order to test hypotheses 1 to 6.

4. Findings

4.1 Validation of scales and invariance test

In the first phase of the analysis we focused on the study of the psychometrical properties of the perceived value scale for the whole sample. With regard to the measurement of perceived value, from the confirmatory factor analysis of the 20 items that finally make up the scale, we obtain seven dimensions: infrastructures, professionalism of personnel, quality, monetary costs, non-monetary costs, emotional value and social value. As can be observed in table 3 the probability associated with chi-squared reaches a value higher than 0.05 (0.06831), indicating an overall good fit of the scale (Jöreskog & Sörbom, 1996). The convergent validity is demonstrated in two ways. First because the factor loadings are significant and greater than 0.5 (Bagozzi, 1980;

Bagozzi & Yi, 1988; Hair, Black, Babin, Anderson, & Tatham, 2006); and second because the average variance extracted (AVE) for each of the factors is higher than 0.5 (Fornell & Larcker, 1981). The reliability of the scale is demonstrated because the composite reliability indices of each of the dimensions obtained are higher than 0.6 (Bagozzi & Yi, 1988).

[TABLE 3]

Table 4 shows the discriminant validity of the construct considered, evaluated through average variance extracted-AVE (Fornell & Larcker, 1981). For this a construct must share more variance with its indicators than with other constructs of the model. This occurs when the square root of the AVE between each pair of factors is higher than the estimated correlation between those factors; as does occur here, thus ratifying its discriminant validity.

[TABLE 4]

In addition, in table 5 we ratify the partial invariance of the factor loadings of the above CFI in terms of the nationality of the respondents. It is thus then possible to compare parameters estimated taking composite measures as input (Satorra, 2011). We next show the steps followed to ratify the partial invariance. The first step refers to the model considered individually for each of the two samples. As we observe in table 5, the model fits well, separately, in the two samples, Americans ($\chi 2$=271.55; df=132) and Italians ($\chi 2$=254.23; df=132). The second step is the simultaneous estimation of the model in both samples, to verify that the number of factors is the same, i.e. that they have the same form, and again the model also fits adequately ($\chi 2$=525.78; df=264). The third step refers to the equality of the factor loadings in the two groups (metrical invariance). When this restriction is introduced into the model we observe that the model fit is not significantly worse than that of the previous step, as deduced from the comparison between the χ^2 of steps 2 and 3 ($\Delta\chi2=27.70$; $\Delta df=20$; $p=0.1169>0,05$), so the invariance of the factor loadings is ratified.

[TABLE 5]

Subsequently, following Landis et al. (2000), Bandalos and Finney (2001) and Bou-Llusar et al. (2009), once composite measures have been formed of the items sharing the same dimension in the perceived value scale, we analyze the psychometrical properties of the scales forming the model. As can be observed in table 6, the probability associated with chi-squared reaches a value higher than 0.05 (0.20866), indicating a good overall fit of the scale (Jöreskog & Sörbom, 1996). Convergent validity is demonstrated on the one hand because the factor loadings are significant and higher than 0.5 (Bagozzi, 1980; Bagozzi & Yi, 1988; Hair et al., 2006) and, on the other hand, because the average variance extracted (AVE) for each of the factors is higher than 0.5 (Fornell & Larcker, 1981). As for the reliability of the scale, the indices of composite reliability of each of the dimensions obtained are higher than 0.6 (Bagozzi & Yi, 1988).

[TABLE 6]

Table 7 shows the discriminant validity of the construct considered, since the square root of the AVE between each pair of factors is higher than the correlation estimated between the factors, thus ratifying its discriminant validity.

[TABLE 7]

We will focus below on the development of the invariance of the instrument of measurement. This analysis is prior to the verification of the differences in the parameters that are common to the study variables between the two nationalities considered (Byrne, 2006; Hair et al., 2006). Following the same considerations as in the invariance test above, the invariance of the factor loadings is ratified (table 8), as deduced from the comparison between the $\chi 2$ of steps 2 and 3 ($\Delta\chi 2$=21.62; Δdf=15; p=0.118>0.05).

[TABLE 8]

4.2. Causal relationships and moderating effects

To test hypotheses 1 to 6 we next perform an analysis of the causal relationships for the total sample (table 9). This is adequate, because the probability of the chi-squared is higher than 0.05 (0.179235), GFI (0.941) is close to unity and RMSEA is close to zero (0.064).

The result of the analysis shows that four out of the six relationships posited in the model are supported for the sample as a whole. Thus, perceived value is an antecedent of satisfaction (H_3), and at the same time is directly related to affective loyalty (H_1). Regarding the perceived value construct, we observe that the emotional value and quality of the tourism destination are more important than the rest of the dimensions, as can be seen from table 6.

Satisfaction is in turn an antecedent of affective loyalty (H_4). Satisfaction is the construct that most influences this relationship, as demonstrated by Lee, Graefe, and Burns (2007). The mediating relationship exercised by satisfaction between perceived value and affective loyalty is consistent with earlier research into the tourism industry (Moliner et al., 2007).

Affective loyalty, for its part, fulfils in the overall sample the causal relationship noted in the model of Oliver (1999); that is to say, affective loyalty acts as a clear antecedent of conative loyalty (H_6).

[TABLE 9]

We next estimate the existence of significant differences in the causal relationships, to analyze the moderating effect exercised by the different nationalities. We add the restrictions that permit calculation of these significant differences between the parameters estimated, through the comparison of the χ^2 of the restricted structural model with the χ^2 of the unrestricted structural model, as shown in table (10). All this enables us to test the hypotheses put forward.

The analysis carried out to establish the causal relationships between the variables being studied is adequate, because the probability of the chi-squared is higher than 0.05 (0.142568), GFI (0.924) is close to unity and RMSEA is close to zero (0.070).

[TABLE 10]

Table 10 shows that hypothesis 7 is partially supported. First, we focused on the test investigating H_7 for all the relationships among latent variables simultaneously and the results have shown significant differences ($\Delta\ \chi 2= 13.93$; $\Delta df=6$; $p=0.03<0.05$). Secondly, we investigated H_7 separately for each single relationship between a pair of latent variables and we observed that significant differences are found in relationships between perceived value and affective loyalty (H_{7a}) and between satisfaction and affective loyalty (H_{7d}). The moderating effect of nationality on the relationship between perceived value and affective loyalty has a more significant influence on the sample of Italians (0.53) than on the Americans (0.30) ($\Delta\chi^2=4.10$; $p=0.04<0.05$). On the other hand, the moderating effect of nationality on the relationship between satisfaction and affective loyalty is greater on the sample of Americans (0.60) than on the Italians (0.31) ($\Delta\chi^2$=4.84; p=0.02<0.05). Thus, H_{7b}, H_{7c}, H_{7e}, and H_{7f} are rejected.

Therefore, on the basis of the data examined in this study, we confirm totally the hypotheses H_1, H_3, H_4, H_6, and reject H_2 and H_5 of the proposed structural model. Regarding the moderating effect of nationality, H_7 is only partially confirmed.

5. Discussion, conclusions and limitations

The aim of this study was to explain tourists' loyalty behaviour towards urban destinations, moderated by nationality, and we worked specifically on the case of American and Italian tourists visiting the city of Barcelona, from the perspective of their national culture. As stated in the introduction there are few contributions regarding the relationships among perceived value-satisfaction-loyalty in urban destinations. This paper makes such a contribution to the literature on loyalty to urban tourism destinations, as it tests a loyalty model in an international urban destination.

The results have tested the conceptual model proposed, verifying that perceived value is an antecedent of satisfaction and of loyalty (Duman & Mattila, 2005) and that satisfaction is the principal antecedent of loyalty, this relationship being confirmed in an urban destination, such as Singapore (Hui, Wan, & Ho, 2007). As to the construction of perceived value, we observe that the variables with most influence are the emotional value and quality of the tourism destination.

The analysis of moderating effect of nationality was performed on the basis of two of the dimensions of Hofstede (1980, 2005) in which Italians and Americans are most widely separated -individualism and uncertainty avoidance. The results of the study confirm the existence of some differences between the two cultures analyzed, agreeing with previous research that used the studies of Hofstede (Crotts & Erdmann, 2000; Kolman, Noorderhaven, Hofstede, & Dienes, 2003; Yuksel et al., 2006; Wang & Sun, 2010, Reisinger & Crotts, 2010).

The relationship between perceived value and affective loyalty has been found to be significantly higher among Italians than among Americans. This difference is consistent with the need to monitor events, environmental situations and the quality of products in order to trust firms, organizations and service providers in cultures with strong uncertainty avoidance (You & Donthu, 2002). Therefore, any improvement in the dimensions of the tourism destination's perceived value will have greater influence over Italians' affective loyalty than over that of Americans. Also, this result is consistent with Reimann et al. (2008) who affirm that consumers in cultures with a high degree of uncertainty avoidance do not accept a wide tolerance with respect to delivered service. Therefore, an improvement of services in the urban tourism destination will cause a greater effect on Italians, who are more uncertainty-avoidant than Americans.

The other significant difference is found in the relationships between satisfaction and affective loyalty, which are significantly stronger among the Americans than among the Italians. This result could be interpreted as contrary to previous studies which found that the relationship between satisfaction and loyalty is stronger in collectivists cultures with greater uncertainty avoidance (Jin et al., 2008). It would also confirm Van Birgelen, De Ruyter, De Jong, and Wetzels (2002) who affirm that in studies of consumer behaviour, the empirical results concerning national culture and services are not always consistent and univocal. However, Italians cannot be considered collectivistic even though Italy shows a 15 point difference from the United States in the Hofstede scores, but rather less individualistic; so, in less individualistic cultures to explain the difference in favour of Americans we could apply what Spreng & Chiou (2002) maintain for collectivistic cultures. These authors maintain that satisfaction, as a prior stage towards loyalty, does not arise solely from the consumer's expectations; agreement or discrepancy with the opinion of reference groups has to be taken into account. In any case, this result, indicating greater significance of the satisfaction-affective loyalty relationship in the sample of Americans, could also be explained by the fact that the American culture is considered the more individualistic. In consumer behaviour terms it is characterized by seeking self-satisfaction, feeling good, experiencing pleasure (Briley & Wyer, 2001) and they find their psychological lives improve with experiences of consumptions (Inglehart & Baker, 2000). Therefore, all actions that increase Americans' satisfaction will result in greater affective loyalty towards the urban destination.

The results obtained, on the basis of the research carried out in Barcelona, imply that DMOs should develop differentiated marketing strategies according to tourists' national origin. This means that, first, DMOs, to minimize the differences in perceptions between tourists of different cultures, need their employees to have a cross-cultural training adequate for interacting with the target public of the tourism destination. Second, DMOs must facilitate information to stakeholders so that they can differentiate tourists that come from individualistic and low uncertainty avoidance cultures from those that come from collectivistic cultures with high uncertainty avoidance. This information should enable the service providers of the destination invest in the satisfaction of individualistic tourists, since any improvement in satisfaction will have a greater effect on affective loyalty and commitment to the urban tourism destination. On the other hand, for tourists from cultures with high uncertainty avoidance, who for international destinations like Barcelona represent the most important potential growth market (e.g. China and Russia), DMOs need to promote among their network of stakeholders the improvement of services so that, as we have seen with the results of the study, they will have a direct influence on affective loyalty, and also, so that they become affectively committed to the urban tourism destination. Third, the major international urban destinations have to adapt tourism services to the tourists' cultural and social context, which is especially complicated in international tourism destinations, as is the case of Barcelona, visited by tourists from a wide variety of cultures. Consequently, DMOs have to contribute for the stakeholders of the destination strive to develop and adapt services with points of cultural intersection common to the target market segments. And, finally, communication towards the two market segments becomes strategic, and must influence emotional aspects of each national culture, as demonstrated by the results of this study.

One of the limitations of the study is that it is based only on two national cultures, American and Italian, which does not permit the results to be generalized. Future studies should be extended to other cultures to enable observation of behaviour in other national realities. Also, with the appearance of new tourist-origin markets in emerging countries, it is necessary to promote cross-national research between cultures much more distant which will probably offer more significant differences.

Another limitation of which we are conscious refers to the very concept of national culture, currently subjected to the pressure of globalization and to national realities inside and outside the nation-state. Part of the literature has argued that cultural differences are becoming increasingly diluted in a global world, and especially among developed countries where income levels, mass media and technology converge in such a way that consumers' needs, tastes and lifestyles tend to homogenize. But according to De Mooij & Hofstede (2002), this does not occur in Europe, where even though it is converging economically, each country has its own values strongly rooted in history and the historical nations (Catalonia, Scotland, Flanders) have been occupying a part of the political space in the interior of the current nation-states (Tipton, 2009), with their own languages and cultures that are protected by the institutions of the European Union (Todd, 2006). This means that there is no reason why a relationship should exist between the political entity, the nation-state, and the culture (Myers & Tan, 2003). For this reason this type of studies should also be done at the level of regions or stateless nations, which have their own cultures within and beyond the current nation-states. The expansion of the new cities open to tourism is creating areas of leisure consumption, which interrelate culture, space and consumption and are very favourable to the development of urban tourism (Ashworth & Page, 2011), so in the future more studies will be needed of tourism consumer behaviour in urban destinations.

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Fig. 1. Causal model.

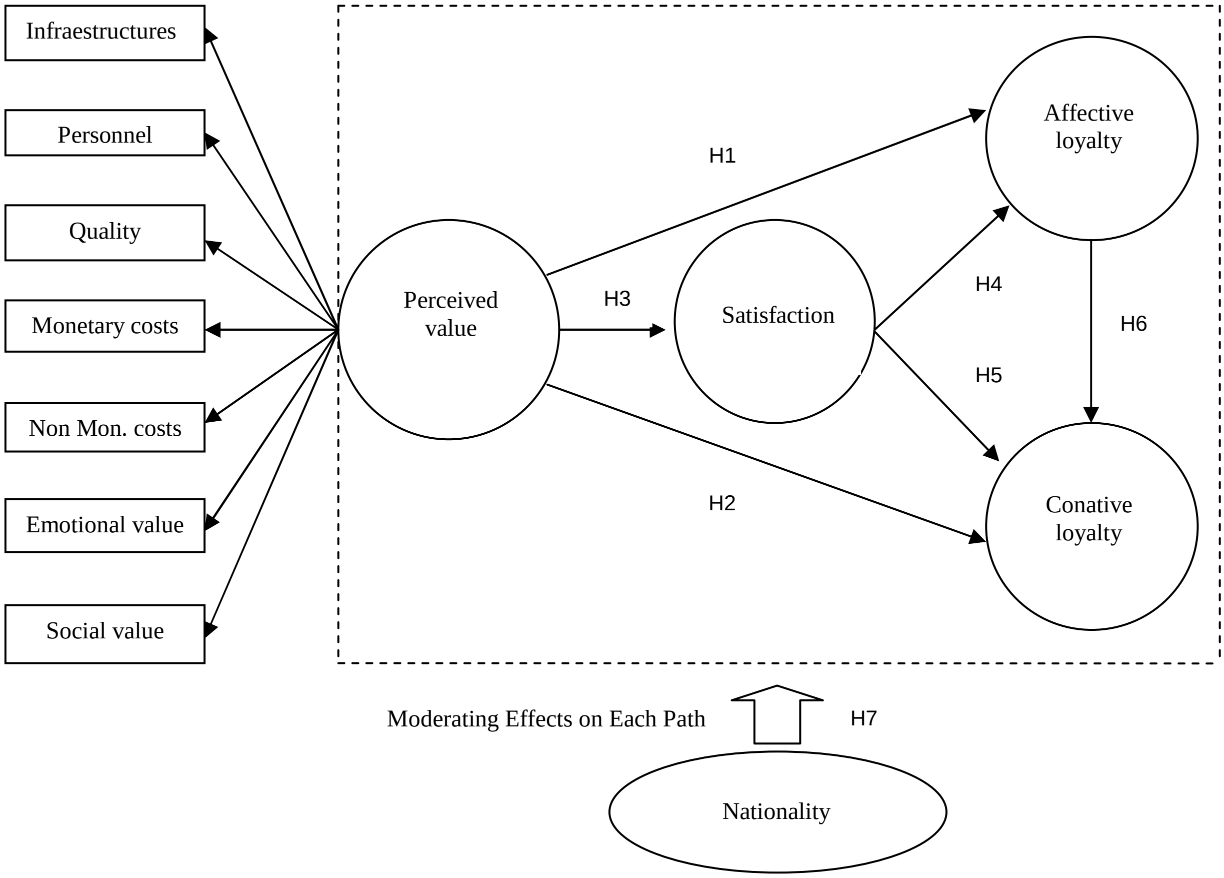

Table 1. A comparison of Hofstede cultural dimensions scores

	US country score		Italy country score		World average
Country/dimensions	Absolut	Rank/Total	Absolut	Rank/Total	
Power distance	40	53th/69	50	48th/69	55
Individualism	91	1st/69	76	8th/69	43
Masculinity	62	20th/69	70	7th/69	50
Uncertainty avoidance	46	57th/69	75	29th/69	64
Long versus Short term	29	26th/28	n/a		45

Source: Hofstede (2011)

Table 2. Sample profile

Demographic characteristics	Italians	(%)	North Americans	(%)	Total	(%)
Gender						
Male	280	56.91	253	58.16	533	57.49
Female	212	43.09	182	41.84	394	42.51
Age						
18-24	34	6.91	24	5.52	58	6.26
25-34	109	22.15	110	25.29	219	23.62
35-44	176	35.77	113	25.98	289	31.18
45-54	115	23.38	110	25.29	225	24.27
55-64	43	8.74	65	14.94	108	11.65
65 years and over	15	3.05	13	2.98	28	3.02
Occupation						
Employee	251	51.01	191	43.90	442	47.68
Self-employed	105	21.34	122	28.06	227	24.48
Students	59	11.99	44	10.11	103	11.11
Retired	22	4.49	32	7.35	54	5.84
Others	55	11.17	46	10.58	101	10.89
Education						
Without studies	10	2.03	17	3.91	27	2.93
Elementary school	47	9.55	52	11.95	99	10.67
High school	178	36.18	172	39.54	350	37.75
University degree	257	52.24	194	44.60	451	48.65
Income of households						
Below average	75	15.24	59	13.56	134	14.45
Average	300	60.98	197	45.29	497	53.61
Above average	117	23.78	179	41.15	296	31.94

Table 3. Analysis of the dimensionality, reliability and validity of the scale of perceived value (Fully standardized solution)

Items	Factor loading	t-Value
Infrastructures (CR=0.75; AVE=0.57)		
I believe the city is well communicated	0.75	4.46
I believe the city has a good airport	0.75	4.54
I believe it has a major port	0.61	4.50
Professionalism of personnel (CR=0.84; AVE=0.68)		
They are always ready to help	0.82	20.20
They are kind	0.82	18.43
They look smart	0.75	13.17
Quality (CR=0.74; AVE=0.57)		
I believe the city offers high architectural / monumental quality	0.62	6.04
I believe the city offers high quality leisure and entertainment	0.77	6.25
I believe it offers high quality in accommodation and restaurant services	0.71	6.25
Monetary costs (CR=0.84; AVE=0.69)		
Accommodation prices are good	0.77	12.31
Shop prices are reasonable	0.87	12.76
In comparison to other similar cities, Barcelona offers good prices	0.76	12.11
Non-monetary costs (CR=0.83; AVE=0.67)		
It is a safe city with very little crime	0.71	23.36
The degree of pollution is reasonable	0.85	30.48
The noises of the city are reasonable	0.81	27.82
Emotional value (CR=0.85; AVE=0.70)		
I feel content in this city	0.79	8.83
Its people give me good vibes	0.81	9.26
I enjoy the atmosphere of the city	0.82	9.01
Social value (CR=0.74; AVE=0.63)		
My acquaintances believe that It has a better image than other similar cities	0.60	8.39
People I know think my visiting Barcelona is a good thing	0.92	10.39

Note: Fit of the model: Chi-squared=156.9464, df=132, P=0.06831; RMSEA=0.042; GFI= 0.962; AGFI=0.940.

CR= Composite reliability
AVE=Average Variance Extracted

Table 4. Discriminant validity of the scales associated with perceived value

	1	2	3	4	5	6	7
1. Infrastructures	0.75						
2. Professionalism of personnel	0.51	0.83					
3. Quality	0.59	0.45	0.75				
4. Monetary costs	0.34	0.48	0.43	0.83			
5. Non-monetary costs	0.30	0.43	0.20	0.38	0.82		
6. Emotional value	0.59	0.56	0.59	0.47	0.40	0.83	
7. Social value	0.40	0.37	0.40	0.31	0.20	0.58	0.79

Below the diagonal: correlation estimated between the factors.
Diagonal: square root of AVE.

Table 5. Invariance measurement test for perceived value

	$\chi 2$	*df*	$\Delta \chi 2$	Δ *df*	*p*	RMSEA (90%CI)	SRMR	CFI	NNFI
Individual groups:									
Italians	254.23	132				0.043 (0.035-0.051)	0.034	0.971	0.958
North Americans	271.55	132				0.049 (0.041-0.058)	0.039	0.963	0.947
Measurement of Invariance:									
Simultaneous model	525.78	264				0.046 (0.040-0.052)	0.037	0.967	0.953
Model with restricted factor loadings	553.48	284	27.70	20	0.1169	0.045(0.040-0.051)	0.041	0.966	0.955

Table 6. Analysis of the dimensionality, reliability and validity of the scales of measurement (Fully standardized solution)

Item	Factor loading	t-Value
Perceived value (CR=0.86; AVE=0.56)		
Infrastructures	0.68	16.34
Professionalism of personnel	0.69	17.14
Quality	0.72	17.57
Monetary costs	0.62	15.38
Non-monetary costs	0.61	11.73
Emotional value	0.83	26.74
Social value	0.67	17.61
Satisfaction (CR=0.88; AVE=0.70)		
My expectations of the city have been fulfilled at all times	0.81	26.87
I am satisfied with the stay	0.83	27.17
I am satisfied with the services received	0.79	26.20
In general I am satisfied with the visit to Barcelona	0.84	25.69
Affective loyalty (CR=0.92; AVE=0.86)		
I like Barcelona	0.87	32.58
It is a good destination	0.88	33.21
Conative loyalty (CR=0.89; AVE=0.82)		
If I have the chance I will come back to Barcelona	0.86	26.15
I will recommend the city to my acquaintances, friends and family	0.88	24.59

Note: Fit of the model: Chi-squared=93.1781, df=83, P=0.20866; RMSEA=0.064; GFI= 0.941; AGFI=0.915.

CR= Composite reliability
AVE=Average Variance Extracted

Table 7. Discriminant validity of the scales associated with the model

	1	2	3	4
1. Perceived value	0.75			
2. Satisfaction	0.46	0.85		
3. Affective loyalty	0.23	0.40	0.89	
4. Conative loyalty	0.35	0.61	0.38	0.88

Below the diagonal: correlation estimated between the factors.
Diagonal: square root of AVE.

Table 8. Invariance measurement test

	$\chi 2$	*df*	$\Delta\,\chi 2$	Δ *df*	*p*	RMSEA (90%CI)	SRMR	CFI	NNFI
Individual groups:									
Italians	303.04	83				0.073 (0.065-0.082)	0.049	0.95	0.93
North Americans	236.12	83				0.065 (0.055-0.075)	0.040	0.96	0.95
Measurement of Invariance:									
Simultaneous model	539.16	166				0.070 (0.063-0.076)	0.044	0.95	0.94
Model with restricted factor loadings	560.78	181	21.62	15	0.118	0.067 (0.061-0.074)	0.071	0.95	0.94

Table 9. Structural model relationships obtained

Hypothesis	Path	Parameter	t	Results
H_1	Perceived value → Affective loyalty	0.39	4.51	Supported
H_2	Perceived value → Conative loyalty	0.05	0.60	No Supported
H_3	Perceived value → Satisfaction	0.89	23.30	Supported
H_4	Satisfaction → Affective loyalty	0.49	5.36	Supported
H_5	Satisfaction → Conative loyalty	0.02	0.29	No Supported
H_6	Affective loyalty→conative loyalty	0.84	9.61	Supported

Table 10. Cross-national relationships obtained

Hypothesis	Path	Italians Parameter	t	North Americans Parameter	t	$\Delta \chi2$	p	Results
H_{7a}	Perceived value → Affective loyalty	0.53	4.15	0.30	2.71	4.10	0.04	Supported
H_{7b}	Perceived value → Conative loyalty	0.04	0.23	0.07	0.69	0.50	0.48	No Supported
H_{7c}	Perceived value → Satisfaction	0.90	16.85	0.88	16.30	0.20	0.65	No Supported
H_{7d}	Satisfaction → Affective loyalty	0.31	2.48	0.60	5.08	4.84	0.02	Supported
H_{7e}	Satisfaction → Conative loyalty	0.11	0.95	0.00	0.00	0.51	0.47	No Supported
H_{7f}	Affective loyalty→Conative loyalty	0.84	6.14	0.85	8.96	0.47	0.49	No Supported

Simultaneously latent variables test: $\Delta \chi2= 13.93$; $\Delta df=6$; $p=0.03<0.05$