

**THE INFLUENCE OF TANGIBLE AND INTANGIBLE FACTORS ON
RETAIL IMAGE IN TRIPOLI OF LIBYA**

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Degree of Master of Science (Management)
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BY

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ABSTRACT

Using the theory reasoned action as its basis; the objective of this study is to identify the relationships among tangible and intangible factors on retail image. Furthermore, for body of knowledge, this study will present the clear description of retail image trends in Tripoli of Libya. This study proposes the tangible and intangible factors as the construct to enhance the understanding of an individual's on retail image of Tripoli context. The primary objective of this research is to test the research hypotheses, based upon the conceptual framework of this study. Questionnaire is designed and distributed to the sample of the research. This study use quantitative research approach and survey the user on retail image in Tripoli of Libya. Questionnaire is designed and distributed to the sample of the research. Based on the data of 120 respondents of retail imager stakeholder, the multi-items measures were subjected to a series of validity and reliability checks. For the multi-item scale, the set of items that correspond to each theoretical construct was initially subjected to an examination of Cronbach's alpha, item-to-total correlations and regression test. This chapter also provides a detailed discussion of the results of empirical testing of the research framework. The result of the final relationship variables and the testing of the influence of the variables are presented. This study confirmed tangible and intangible factors have a direct positive significant influence on retail image in Tripoli of Libya.

Keyword: Tangible factors, Intangible factors, Retail Image.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

Retail images in today's global marketplace are subject to increased competition and rapidly changing dynamics. As competition continues to increase, the role of retail images in relation to profits has never been greater. When managed properly, market oriented measures such as awareness and esteem to sell products increase company value. The concept of "think global, act local" has become the business phrase of the twentieth century and will continue into the twenty first century. It is the mantra for retail image positioning the firm's marketing mix (Tomkins, 2004).

The long term effect after satisfaction is loyalty or brand loyalty in brand-retailing context. Brand image has become the battlefield for retailers, as they try to attract shoppers to their outlets (Simon, 2003). Brand image influence consumers like and habitually visit the same brand to purchase a type of merchandise. Brand image can be defined as "the consumer inclination to patronize a given brands or chain of brands overtime". The image will determine the path of the business (Baron, 2004).

Retail image and the interest of customer are important to enhance the dynamism on the business performance (Baron, 2004). Its describes a consistency of commercial behavior that is likely to be advantageous to retailers. Patrons with high image may be the object

of strategies designed to retain their custom, while those with low image may be persuaded to give more of their spending to a brand by the use of appropriate promotions and loyalty schemes. Since the consumer patronage results in revenue for the firm, brand image is related to the firm's profit objectives. Good image with a larger share of loyal customers tend to be more profitable because they attract a larger share of consumer expenditures. In addition, customers are less costly to serve than non-loyal shoppers (Tischler, 2004).

Furthermore, securing consumer loyalty is cost effective, due to acquiring a new consumer can cost five to twelve times as much as keeping existing one. Loyal consumers encouraged by the influence and relationship building of loyalty-driven companies, increase their purchasing over time. Presently the term "**image**" is used in a variety of contexts such as brand image, public image, self-image, corporate image, brand image and so on. In general image can be defined as "the sum of beliefs, ideas and impressions that a person has of an object". Thus, image as discriminative stimuli for an actions expected reinforcement.

Defining brand image is not as simple as the term. One could easily substitute the word "brand" for the word "brand" for simplicity due to it associate with the attribute of the features in the image concept. Martineau (1958) is attributed with being one of the first to discuss "brand personality". Lindquist (1974-75) develops the distinction between "functional qualities" and "psychological attributes", brand image is a structure of some sort that tying together the dimensions that are at work. Brand image is a concept which

is “more than the sum of its parts..., it represents interaction among characteristics and includes extraneous elements..., it has some emotional content... a combination of factual and emotional material”.

Brand image related to the consumers’ evaluation of all salient aspects of the brand as individually perceived and weighted. Retail brand image is the total conceptualized or expected reinforcement that a person associates with shopping at a particular brand. This image is obtained by experience and is thus. In general, brand image is the overall thinking that the consumer has of the brand environment which is known brand attributes.

Lists of attributes which comprise brand image have been devised and in turn criticized by several authors. Martineau’s (1958) paper identified four core attributes: layout and architecture; symbols and color; advertising; and sales personnel. However, one of the most enduring sources is the nine attributes derived by Lindquist (1974) from a review of nineteen previous studies. These attributes are: *merchandise*, including factors such as quality, assortment, styling or fashion, guarantees and price; *service*, encompassing staff service, ease of return, credit and delivery service; *clientele*, consisting of social class appeal, self image congruency and brand personnel; *physical facilities*, such as layout and architecture; *convenience*, primarily location related; *promotion*, including sales promotions, product displays, advertising programs, symbols and colors; *brand atmosphere*, defined as “atmosphere congeniality” which represents a customer’s feeling of warmth, acceptance or ease; *institutional factors*, such as the conservative or modern

projection of brand, reputation and reliability; and *post-transaction satisfaction*, seen as returns and adjustments.

Retailers continue to operate in an increasingly competitive environment, striving to achieve greater profits. In endeavouring to do this, retail managers are aware that retail image perceptions play a critical role (Zimmer and Golden, 1988). Retail image is the second central construct considered and is defined as “the total conceptualised or expected reinforcement that a person associates with shopping at a particular store” (Berry, 1969 p.4). Lindquist (1974), defines retail image as “complex by nature and consisting of a combination of tangible or functional factors and intangible or psychological factors that a consumer perceives to be present.” Store image is perceived differently by each individual shopper, depending on the aura of psychological attributes and the functional qualities attributed to the store (Mazursky and Jacoby, 1986).

The basic components of the brand. Much of the established literature holds that the brand represents a firm’s memory and effectively embodies its history (Deichmann, 1991; Collesei, 2000). At the same time, however, the brand is a device for customers to express their own individuality and attitudes, as well as for manifesting the needs they are experiencing (Keegan, Moriarty, Duncan 1992). According to Zara (1997), the brand is composed of three fundamental components: a) the identificational component (signs of recognition); b) the perceptual component (cognitive associations and perceptions) (Peter, Olson, 1987) the trust component (confirmation of expectations). Furthermore, the reinforcement of the brand’s strategic dimension (Aaker, 1997; Aaker and

Joachimsthaler, 2003), and of its impact on perceptions and purchasing intentions, also springs from the fact that the contemporary customer is less and less in search of primary, *tangible*, and objective elements in products-services. Rather, customers seek emotional elements (Fabris, 1999; Fornari, 1995). These elements are destined to become the real basis for differentiation, and they are encapsulated in the brand. Thus, firms seek to create a “symbolic” universe around their products in order to reinforce consumer brand loyalty (Marzili, 1979).

Product brand by Levitt’s (1960) in-depth analysis of the differentiation theme emphasized that the product may be considered to be an amalgam of assets (tangible and intangible) aimed at satisfying the buyer’s needs. Among the intangible elements of differentiation is included the brand. In this sense, the literature has begun to distinguish between the product, on the basis of its physicality, and the brand, which is, in essence, intangible (see the review proposed by de Chernatony, 2002). In recent times, Kapferer (2004) and Keller (2003) have also stressed the interrelatedness that exists between product and brand; the product may, in fact, be considered “the physical embodiment or a *tangible* dimension of the brand.” However, as discussed in the preceding paragraph, the contents of the concept of brand have increasingly been enriched, rendering the boundaries of this concept extremely more complex and articulated.

Indeed, the brand goes well beyond the product, serving as a relational interface between the company and its stakeholders (Keller, 2003). Given this, Kapferer (1992) and Keller (1993) have argued that the brand is an entity that is embedded in the organisation,

rather than viewed as a “final” (end line) decision related to the naming of products (King, 1984). On the basis of these considerations, we will consider the concept of “product brand” to be that derivation of the brand (that is, the part of the concept) which is linked to both the products developed by the national manufacturer (manufacturer brand or industrial brand) and to those developed by the retailers.

Retail image consists of several key variables; most literature in the area devising similar conceptual and operational dimensions that derive from a wide range of sources. Porter and Claycomb (1997) postulate these constructs to be fashion selection, quality of merchandise, customer service, sales personnel and store atmosphere. Lindquist (1974) presents nine attributes that encompass the views of the majority of studies and are the most relevant to the present study; merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional features and post-transactional satisfaction; of which five will be later operationalised in the study. It is presented that a store’s perceived image is influenced by the quality and image of the brand’s it carries (Grewel *et al*, 1998).

Brand image serves as critical role in the brand selection process. The major source of competitive advantage for retailers is found in the value added delivered to customers, through the performance of functions or activities. This value added must be firmly based upon customer needs and values, and may comprise both tangible or functional and intangible or symbolic elements. Therefore, profitable retailers today are spending a great deal of time and effort making sure the right things happen in their brand and that

the right consumers enter the brand, shop, spend money and becoming loyal. For retailers, especially brand-retailers, the brand is “where the action is, which include s such minor details as the placement of merchandise, assortment of merchandise. Furthermore, brand satisfaction is defined as consumers’ overall evaluation of the brand experience, after post-purchase evaluative judgment. It is well established in the retail literature that brand satisfaction leads to brand loyalty due to the key to consumer loyalty is consumer satisfaction.

1.2 Problem Statement

Change is in the air in Libya. Today, there is a Marks & Spencer store in Tripoli, which Retail imageed in April 2008 - their first on the African continent. Not to be outdone, Bhs Retail imageed a store in Tripoli in April 2009. The business climate has therefore improved over the last two years, and Libya is well resourced to withstand shocks in the global business network. Personal relationships matter in Libya, as elsewhere in the Middle East –will not do business here long-distance.

Libya is moving slowly and patchily from centralized state control to engaging with globalization. The state earns more in oil revenues than it spends in the annual budget, and has no external debt. State control remains in areas such as insurance and banking. The playing field is improving, but is not yet level: foreign investors need to associate with the right Libyans, to get on. More investment projects are announced than those, which actually happen. A well-chosen Libyan partner will help you to know what is for

real. There is an acknowledged need to diversify the Libyan economy, and to provide quality jobs for its growing student population. The private sector is growing, cautiously, after the many years of nationalization and state control. The quality retail sector is set to grow.

Retail image has been identified in different types of focus based on tangible and intangible factors (Barron, 2004). Tangible factors emphasized as the expectancy of physical paradigm. In this view, tangible is the most immediate influence on the image of the products. Consumers are posited to form expectations to which they compare the brand's image and performance. Tangible and intangible are the result of comparison between expectations and perceptions. If brand perceptions exactly meet the consumers' expectations, it is known as confirmation. The measurement of tangible and intangible is the result of a difference between expectations and perceptions (Walters, 2005). A positive factor occurs when brand performance exceeds the consumers' prior expectations. Another focus of intangible factors might be perceived as a state of fulfillment, which is connected with reinforcement and arousal, which results terms such as image as a pleasure and as novelty. As consequence, tangible and intangible factors related to post-consumption evaluation as a consumers' fulfillment response.

Dissatisfied on retail image will influence consumer and may spread unfavorable word-of-mouth communication explicitly tell others about their bad experience. Other effect is they may not revisit to the brand and last impact is complaint or the worse thing is never come again. If dissatisfied consumers express their complaints, actually it will be

good opportunity for the brand to fix their problems and prevent more problems. Consumers sometimes refuse to complain due to their culture does not encourage or brand personnel do not encourage it (Barron, 2004).

Perception is used rather vaguely on everyday discourse but must be understood more precisely in order to explaining aspects of human behavior and attitude. It is a process whereby stimuli are received and interpreted by the individual and translated into response. People become aware of their environment and interpret it which will fit with their own reference. There are two important issues of perception. First, a person aware of the environment through the five senses and therefore sensation is the process with which sensation begins (Walters, 2005). However perception is not synonymous with sensation. The second issue is the process of interpretation which depends on the socio psychological meanings the individual attaches to the object perceived (the stimulus). Perception in reality differs from individual to individual and each person interprets physical and social stimuli so that they are harmoniously accommodated within his overall world-view.

Consumers' perception is critically affected the consumers' own-perception and motives, and depend on the environment around them. Consumers' perception vary depend on demographic factors (age, gender), socioeconomic (higher status consumers are more likely to rate supermarkets as lacking in friendliness), and culture. People derive meaning from the totality of a set of stimuli, rather than from any individual stimulus. It means that perception of stimulus takes place within a known context and

that the individuals' reaction is thus importantly affected by the people general world-view. There is still a scope that individual perception to be expected by previous experience (Walters, 2005).

Two important perception approaches, that can be used to understand consumer behavior, are closure and grouping. Closure is the first principle, where people tend to complete information which is presented to them only partially. Individuals tend to group stimuli so that they form a unified picture or impression, which facilitates his memory and recall the product or brand continuously. Perception varies also from culture to culture and with it the reactions of consumers to products and to the symbolic representation of products. Perception can be a selective observation of reality. The implication of selective perception is that people observe some aspects of reality and do not see other aspects. Selective perception is a universal phenomenon, but it is reinforced by culture (Baron, 2004).

The selective perception is stronger in the individualistic culture where people are universalistic and tend to expect that everybody has similar values. In the collectivistic culture more phenomena influence perception. Consumer perception is reality picture of organization. The perceptions of some consumers will be more accurate than those of others. Although consumers' memory is not accurate and often not up to date, but once the perception is formed, it will be a little bit difficult to change. Most people form perceptions and attitude quickly, but change them only slowly. Person perception theory focuses on the processes by which the impression or feelings about other persons are

performed. Such interactions mediated by the thoughts and feelings that individuals have about one another (Grewel *et al*, 1998).

People perception not only involves judgments about people as objects, but also is concerned with impressions formed about them. An important aspect about the theory is that, in the interaction of individuals and their environment, information is received from the external world which is resulted some modification of behavior. Much of consumer behavior and attitude varies substantially across borders. Cultural values are at the root of consumer behavior, so understanding the culture influence is necessary for those who want to succeed in the marketplace, especially global marketplace (Grewel *et al*, 1998).

1.3 Research Questions

1. How are the tangible factors influences on retail image in Tripoli of Libya?
2. How are the intangible factors influences on retail image in Tripoli of Libya?
3. How are the tangible and intangible factors influences on retail image in Tripoli of Libya?

1.4 Research Objectives

1. To examine the influence of tangible factors on retail image in Tripoli of Libya.
2. To examine the influence of intangible factors on retail image in Tripoli of Libya.
3. To examine the influence of tangible and intangible factors on retail image in Tripoli of Libya.

1.5 Significant of the Study

Using the theory reasoned action as its basis, this study is to identify the relationships among tangible and intangible factors on retail image. Furthermore, for body of knowledge, this study will present the clear description of retail image trends in Tripoli of Libya. This study proposes the tangible and intangible factors as the construct to enhance the understanding of an individual's on retail image of Tripoli context. The present study much influence retailer in Tripoli to enhance their knowledge on tangible and intangible factors. Practically, they will improve their business through the enhancement of the retail image on their business.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The purpose of this study is to examine the tangible and intangible factor which influence of retail images in the marketplace. The focus is on where they are and where are they going in the future. Simply stated, “What is the value of retail imaging in markets?” What motivates consumer purchases has become the question among many executives. Are retail images important to young adults, or are new technology and environmental factors the drivers?

Unethical behavior among corporate executives has created criticisms of company conduct. As a result, the corporate environment in general has suffered. Consumers enraged by executives actions, have started to actively seek out substitute products from competitors they feel practice more ethically sound ways of conducting business. Themes, according to Schmitt, Simonson and Marcus (1995), help to communicate positive retail image positioning. Themes in advertising serve as signs in communications associated with retail image identity. For example, Chinese advertising television themes tend to signify family values, tradition and technology (Cheng & Schweitzer, 1996). American advertisement themes symbolize the importance of enjoyment, cost savings and individualism.

Retail imaging policy requires building a foundation where equity and value are associated with the product name. Firms face many challenges in developing a retail imaging policy. These issues include global retail imaging drivers, retail image loyalty and the interaction of culture on retail imaging. Retail images face many challenges in the international marketplace. A multinational firm's retail imaging strategy must compete directly with regional, national and global retail imaging strategies (Douglas, Craig & Nijssen, 2001). Direct competition adds a new layer to the company's strategic plan to identify, attract and retain a new market.

2.2 Underpinning Theory to the Retail Marketing

Theory of Reasoned Action (TRA)

Fishbein and Ajzen (1975) proposed that customer behavior could be predicted and understood by eliciting respondent intentions and the determinants of these intentions. They suggested that there is a probability for individuals to undertake a voluntary action if there is an intention to behave in a certain way. The so-called 'Theory of Reasoned Action' is based on measurements of salient attributes by two basic determinants, one which is a personal evaluation of performing the behavior and another which is affected by social influences.

Ajzen and Fishbein (1980) proposed their model could be used for measuring attitudes within any field of consumer behavior. The Theory of Reasoned Action is used simply

as a framework for investigating these attributes, and for examining the degree of congruence between customer and retailer perceptions of store image.

Table 2.1 Approach-Avoidance Behaviors and Behaviors in Retail Setting

Approach Behaviors	Avoidance Behaviors	Behaviors in Retail Setting
a desire physically to stay in the environment (physical approach)	a desire physically to get out of the environment (physical avoidance)	related to store patronage intentions at a basic level
a desire or willingness to look around and to explore the environment (exploratory approach)	a tendency to avoid moving through or interacting with the environment or a tendency to remain inanimate in the environment (exploratory avoidance)	related to in-store search and exposure to a broad or narrow range of retail offerings
a desire or willingness to communicate with others in the environment (communication approach)	a tendency to avoid interacting with others or to ignore communication attempts from others (communication avoidance)	related to interaction with sales personnel and floor staff
the degree of enhancement of performance and satisfaction with task performances (performance and satisfaction approach)	the degree of hindrance of performance and satisfaction with task performances (performance and satisfaction avoidance)	related to repeat-shopping frequency, reinforcement of time and money expenditures in the store, loyalty to the store

Retail image structure evolves over time based on the firm's growth and strategic acquisitions. Corporate identity in conjunction with the diversity of the firm's products and divisions influence the number of retail images. According to Bartlett & Ghoshal (1989), the administrative heritage is instrumental in understanding retail imaging strategy. Firms with decentralized organizations and country managers located in many international locations may have a number of retail images. The same product is sold under different names such as Unilever's, Promise and Flora (Douglas et al., 2001).

The second consideration in retail image structure is the impact of international expansion. Firms who expand internationally acquire local retail images. These local retail images in many situations have high recognition and recall. The result is the international company retaining the retail image. This situation normally occurs when there is little overlap between the existing high positioned local retail images and minor market penetration of the other retail images. An example is Best Foods, which was acquired by Unilever in 2001. They expanded internationally through acquisitions of Pfanni, Telna and a sauce company in Chile. These companies are used as platforms to distribute Best Foods' other retail images (Douglas et al., 2001).

Corporate identity influences retail image structure. IBM and Apple according to Schmitt & Simonson (1997) place considerable value on corporate identity. For example, Big Blue is associated with IBM. The association reflects the company's mission to provide reliable products and services, which are recognized internationally. A separate issue affecting retail imageing structure is the diversity of the products. Firms that share a core competency in product lines often emphasize corporate retail images. General Electric markets a wide range of products worldwide and the retail image name invokes confidence and reassurance. The firm is recognized worldwide for its engineering competency and reliable products (Douglas & Craig, 1996).

2.2.1 Intangible Factors on Retail Image

A social psychology model frequently used to explain a variety of behavioral intentions is the Theory of Planned Behavior (TPB; Ajzen, 1999, 1991). The TPB is an extension of the theory of reasoned action (TRA; Fishbein and Ajzen 1999), and the TRA is an improvement over Theory of Information Integration (TII; Norman Anderson 1998). The TPB extended the TRA by the addition of Perceived Behavioral Control (PBC) because the TRA has difficulty explaining behaviors over which one does not have volitional control.

The TPB model proposes that intention to perform a behavior is the immediate antecedent of that behavior (Courneya, Bobick and Schinke 1999; Ajzen 2002). Whereas intention, in turn, is determined by three conceptually independent variables labeled *attitude*, *subjective norms* and *perceived behavioral control (PBC)*. TPB has successfully been used in previous studies to control undesirable behaviours, indicating good correlations between behaviour and planned behavioural control.

According to TPB, an individual's performance of a certain behavior is determined by his or her intent to perform that behavior. Intent is itself informed by attitudes toward the behavior, subjective norms about engaging in the behavior, and perceptions about whether the individual will be able to successfully engage in the target behavior. According to Azjen (1998), an attitude toward a behavior is a positive or negative evaluation of performing that behavior.

2.2.2 Attitudes

Attitudes are informed by beliefs, norms are informed by normative beliefs and motivation to comply, and perceived behavioral control is informed by beliefs about the individual's possession of the opportunities and resources needed to engage in the behavior (Ajzen, 1991). Ajzen compares perceived behavioral control to Bandura's concept of perceived self-efficacy (Bandura, 1997). TPB also includes a direct link between perceived behavioral control and behavioral achievement.

Attitude toward the behaviour is a person's overall evaluation of the behaviour. It is assumed to have two components which work together: beliefs about consequences of the behaviour (behavioural beliefs and the corresponding positive or negative judgements about each these features of the behaviour). Attitude toward the behaviour refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question (Ajzen, 1991). According to Ajzen (1991) the more favourable the attitude with respect to a behaviour, the stronger is the individual's intention to perform the behaviour under consideration.

2.2.3 Subjective Norm

Subjective norm is the perceived social pressure to engage or not to engage in a behavior. Drawing an analogy to the expectancy-value model of attitude, it is assumed that subjective norm is determined by the total set of accessible normative beliefs

concerning the expectations of important referents. Specifically, the strength of each normative belief is weighted by motivation to comply with the referent in question, and the products are aggregated, as shown in the following equation.

Subjective norms are a person's own estimate of the social pressure to perform or not perform the target behavior. Subjective norms are assumed to have two components which work in interaction: beliefs about how other people, who may be in some way important to the person, would like them to behave (normative beliefs),

2.2.4 Perceived Behavioral Control

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. Drawing an analogy to the expectancy- value model of attitude, it is assumed that perceived behavioral control is determined by the total set of accessible control beliefs, i.e., beliefs about the presence of factors that may facilitate or impede performance of the behavior. Specifically, the strength of each control belief is weighted by the perceived power of the control factor, and the products are aggregated, as shown in the following equation. To the extent that it is an accurate reflection of actual behavioral control, perceived behavioral control can, together with intention, be used to predict behavior.

Perceived behavioral control is the extent to which a person feels able to enact the behaviour. It has two aspects: how much a person has control over the behavior (e.g. low control over measuring blood pressure if the BP machine often malfunctions); and how

confident a person feels about being able to perform or not perform the behaviour (e.g. not sufficiently skilled in measuring blood pressure). It is determined by control beliefs about the power of both situational and internal factors to inhibit or facilitate the performing of the behaviour (e.g. 'Whether I measure a patient's blood pressure is entirely up to me'; 'I could measure my patient's blood pressure if I wanted to').

According to Ajzen (2002) perceived behavioural control can account for considerable variance in behavioural intentions and actions. Perceived behavioural control can be further divided into two components: perceived self-efficacy, which refers to ease or difficulty of performing the behaviour, and perceived controllability, which refers to the extent to which performance is up to the actor (Ajzen, 2002).

The present research drew upon one of the most established social psychology theories about the way in which perceptions influence actions, the **Theory of Planned Behavior** (TPB, Ajzen 1988, 1991). TPB has been widely applied to aid the understanding of a variety of health-related behaviors successfully. In this study of consumers' perceptions towards purchase behavior, the TPB provides a systematic and comprehensive framework which allows the assessment of personal, social and psychological factors. The main purpose of this study is to analyze psychosocial predictors that affect consumer purchase behavior and decision making and to test whether the TPB model is applicable to be used in UUM context alongside the TPB constructs.

Given two individuals with the same level of intention to engage in a behavior, the one with more confidence in his or her abilities is more likely to succeed than the one who has doubts (Ajzen, 1991). As a general theory, TPB does not specify the particular beliefs that are associated with any particular behavior, so determining those beliefs is left up to the researcher.

In the current study, TPB served as a useful foundation for helping explain Internet purchasing, even though the model use here departed from TPB traditions by not including intentions. One of the main indicators of the validity of a theory is that it needs to be demonstrated that the particular theory works under a variety of context (Bamberg, Ajzen and Schmidt 2003). Empirical reviews of the TPB have supported the predictive ability of behavioral intention in many different contexts. For instance, past research has tested the TPB model in a variety of behavioral intentions research, including exercise behavior (e.g. Courneya, Bobick and Schinke 1999; Norman, Conner & Bell 2000; Blanchard, Rhodes, Nehl, Fisher, Sparling and Courneya 2003; Rhodes and Courneya 2003a, 2003b;

Other than that, a number of previous studies have also used the TPB as conceptual model to explain consumer purchase intention and behavior (e.g. Chiou 1998; Kalafatis, et al. 1999; Magnusson, Arvola, Hursti, Åberg and Sjöden 2001; Puntoni 2001; Cook, Kerr and Moore 2002; Chiou, Huang and Chuang 2005; Tarkiainen and Sundqvist 2005). In all these studies, the researchers have introduced a modified version of the TPB model in their study and the results were different from those of the original

TPB model. As mentioned before, TPB is a well-researched model that has been shown to predict behavior across a variety of settings. As a general model, it is designed to explain most human behaviors (Ajzen 1991). Hence, it is reasonable to expect that TPB-based model could effectively explain consumer purchase behavior. Hence, this study aims to propose, operationalize, and empirically examine an extended model (i.e. with the inclusion of self-identity) that explains and predicts retail image in Tripoli of Libya.

2.3 Tangible Factors of Retail Image

During the late 1990s, research on enterprise competence is the hot topic in management research. However, most of the researches are focused on manufacturers. Retailers are also a kind of enterprises, whose market position depends on their competence, too. The competence of manufacturers affects their market performances of product in an industry, retailers' competence likewise. Retailers are also an important factor to affect manufacturers' competence because retailers as channel members are a link of supply chain or market chain for manufacturers. Retailers and wholesalers' competence can affect the efficiency of the whole supply chain, thus affecting manufacturers' market competence. Moreover, when manufacturers carry out their strategic management, they have to select competent wholesalers, retailers and suppliers to support each strategic business. As far as researches on corporation competence are concerned, researches on retailers and wholesalers' competence certainly cannot be ignored.

2.3.1 Selection

Selection on market factors influences the role of retail image architecture. The scope of the target market, cultural affinity and the competitive market structure affect the overall factors (Douglas et al., 2001). Global retail images have a significant impact when the marketer select their segments a relatively homogeneous group of purchasers with similar needs and interest worldwide. The strategies for segmenting markets vary by region and are developed by comparing similar interests and purchasing patterns. Global retail images can capitalize by implementing multiple retail imaging structure strategies. Global product retail images combined with the promotion of local retail images are an effective promotional strategy. An example, according to Erickson & Foust (2000) is in Turkey with Coca Cola introducing a pear flavored drink and in Germany, a berry flavored version of Fanta.

The political and economic integration of global trade has stimulated the growth of international retail imaging. Government's removal of tariffs and non-tariff barriers combined with the flow of information across borders has become more favorable for marketing international retail images. Main factors influencing these trends include the greater harmonization of product regulations and the global market infrastructure (De Mooij, 1997). Strong regional media support combined with recognition by manufacturers of retail image image provides increased retail space for retail imaging (Barwise & Robertson, 1992). This strong retail retail imaging position provides an effective negotiating tool for manufacturers.

2.3.2 Styling

Styling as consumer mobility has contributed greatly to the high recognition and acceptance of global retail imageing. The awareness and expectation of availability of international retail images in multiple countries enhances a firm's value and reinforces the strength and reliability of the name (Steenkamp & Bartra, 1999). Increased exposure to retail imageed names with recognition recall factors has generated greater receptivity to foreign origin products creating an international affiliation.

Styling totally related to the image as refers to the consumers' view of the company and its products. This image may or may not be the same as the one that the company wants the consumer to have. Retailer brand equity and strength are based heavily upon a well known and positive brand image, as well as a loyal and profitable customer base (Keller 2008). Borghini et al. (2009) report the results of an ethnographic study focused upon the themed brand retail environment, American Girl Place. The authors find that retail brand ideology is based upon the varied moral and social values reflected throughout the physical retail environment. As their qualitative data reveal and their article effectively argues, retailers should consider more multi-faceted depictions of their brands, as opposed to more focused and single-minded positioning strategies.

In a second article, the relationships between retailer offline and online images are investigated by Kwon and Lennon (2009). Based upon the results of two experiments, their findings demonstrate the important influence of offline brand image on online beliefs. Likewise, positive and negative online performance impacts subsequent beliefs

for both traditional and online channels. In addition, and similar to other findings in consumer research (Ahluwalia 2002; Mizerski 1982; Patrick, MacInnis, and Park 2007), both offline and online attitudes are impacted significantly by negative information on styling.

The nature of the retail 'product' has been the subject of considerable debate, but is essentially derived from a mix of activities, functions and relationships throughout the channel that ultimately provide goods and services to the customer. The contact point for most customers with the retail organization is through the store. Consequently the perceptions that consumers have of store image are central to establishing the retailer as a brand. A positive store image has been identified as one of the important determinants of economic success in retailing (Jacoby and Mazursky, 1984).

It is linked to customer store choice (Doyle and Fenwick, 1974; Burns, 1992), store loyalty (Osman, 1993), and successful store positioning (Davies and Brooks, 1989; Walters and Knee, 1989; Pessemier, 1980; Oppewal and Timmermans, 1997). In recognition of this, retailers have invested heavily in managing and projecting store image with an aspiration to be viewed as brands (Davies, 1992a, 1992b; Porter and Claycomb, 1997; Wileman and Jary, 1999; Burt and Sparks, 2002).

2.3.3 Quality

A retailer's brand quality is exhibited in consumers responding more favorably to its marketing actions than they do to competing retailers (Keller 2003). The image of the retailer in the minds of consumers is the basis of this brand equity. In an increasingly competitive retail market, in which innovation is readily copied, retailers have turned to branding in an attempt to differentiate themselves from competitors. The aim is to create a distinctive retail offer and, through manipulation of tangible and intangible assets, communicate their competitive strengths to consumers. An important element in developing a retail brand identity is the consumer perception of store image. For most retailers, the store is the prime contact point with consumers and the major means of communicating brand values. However, authors acknowledge that the conceptualization and measurement of store image is difficult.

The importance of retail store quality has been widely supported in retail literature. This is evidenced by the fact that the store itself can offer a unique atmosphere, or environment, which may influence the consumer's patronage decision (Kotler 1973). Store image has been defined in many different ways and has encompassed a variety of criteria. For example, store image has been defined in terms of individual store attributes (Pessemier 1980); global or overall impression (Keaveney and Hunt 1992); prototypes and/or exemplars (Zimmer and Golden 1988); and behaviors (Zimmer and Golden 1988). Further, store image has been stated as being the result of previous reinforced schemata as well as a cognition and/or affective state (Kunkel and Berry 1968).

Among issues of controversy is the argument surrounding the conceptualization and the operationalization of the construct (Keaveney and Hunt 1992). The problem being that the construct is conceptualized from a category-based approach but operationalized from a piecemeal-based approach. This study proposes a new seven-dimensional definition of retail image based upon the synthesis of this lengthy literature stream. First, a discussion of the theoretical perspectives offered is discussed, and then a review of different means of measuring this construct is presented.

2.3.4 Price

Retailing has become increasingly competitive price since the advent of the Internet. Multi-channel retailing that incorporates the Internet into its channel portfolios has become a standard business strategy for once-traditional in-store retailers such as department stores and specialty stores (Geyskens, Gielens, and Dekimpe, 2002). In-store retailers' expansion to the e-channel has brought tremendous shifts in the retailing paradigm and the market structure (Nicholson, Clarke, and Blakemore, 2002). The multi-channel strategy may help retailers foster customer loyalty by increasing customer contact points, offering channel selections for the customer's convenience, and providing diverse types of services (Cassab and MacLachlan, 2006). Price stated as one of the factors to measure the tangible factors on retail image.

Furthermore, this present study had examined the tangible resources mean that workers (labor forces), capital (capital on hand) and materials such as land, factory, equipment

and marketing logistics, which are generally tangible. Intangible resources mean the quantity and quality talents, comprehensive management skills, strategic decision, marketing capability such as brand reputation, product innovation, etc., which are generally intangible.

2.4 Tangible and Intangible Factors as Predictors of Retail Image

International and global marketing do not have a sharp dividing line. These two terms provide little clarity or direction on specific marketing strategies. Global marketing which incorporates the strategic retail imaging process is a form of international marketing. The parody is international marketing in the purest form does not exist (Mesdag, 2000). Global marketers strive to standardize retail imaging strategies among countries. The majority of retail images operating across national borders are either global or local. The best way to identify global retail imaging is to use the term “glocal” (Kapferer, 1992).

Retail image is a strategic component in retail image management (Martin, 1995). Global retail image management’s core foundation is based on the extent firms customize or standardize their retail image images. The global retail image management philosophy is embedded in the firm’s strategic position and marketing of their products. In the athletic market, Nike and Reebok, strong competitors, have very different retail imageing strategies (Sloan, 1993; Fireman, 1991). The different retail imaging strategies reflect their global retail image image management style.

Nike maintains a standardized fitness and performance image in all the markets it serves (Martin, 1995). This fitness and performance image is the core element used to promote the retail image globally. Nike uses locally known sports and athletes to endorse the products, unique communication, promotional messages and separate pricing strategies across markets. Nike's headquarters develops a global policy or theme, which in this case is high performance fitness image, but the local managers have flexibility to implement programs consistent with the global goal (Peebles, Ryan and Vernon, 1977; Walters, 1986). Reebok, a major competitor of Nike, adapts and customizes their retail imaging on a regional and national basis. The management team's philosophy is consumer tastes and preferences are different in markets across the continent. The planet Reebok advertising theme is used globally. Images are different across markets. The focus in the United States is to balance lifestyle and athletic image. Endorsers, color, and style in retail image advertising are the drivers in achieving product lifestyle images. In Western Europe, the retail image focus is on athletic performance (Roth, 1995). The result is fewer style variations and a reliance on athletic advertising themes. Flexibility in the retail image and marketing program is a key component in Reebok's marketing strategy.

2.5 Conceptual Development to the Model

Various market conditions are been determined as important prerequisites for determining brand image strategies (Jain, 1989). Jain (1989) identified five factors that

influence customization strategies. These five factors were target market, market position, and nature of the product, marketing environment, and organizational factors. The environmental aspects such as economics, social and cultural factors are signals firms should use in determining the best branding strategy (Onkvisit & Shaw, 1987). Cultural differences are indicators that consumers in different markets have unique needs, resulting in a tailored brand image. Hofstede (1984) typology of cultural characteristics is applied frequently in international marketing settings.

Levi's Dockers, which project social class status and affiliation, will have more appeal in the culture with a greater emphasis on strong power distance. Another example is Molson's Ice Beer, which projects innovative processing and great taste. This branding image may be unsuccessful in cultures with high degrees of uncertainty avoidance and risk adverse consumers (Roth, 1995). Jain (1989) argued that cultural factors were excellent ground for segmenting global markets. Cultural factors represent consumers' attitudes, behavior, and lifestyle. These needs are identified through purchases of goods and services. According to Belk (1996), cultures transform global meanings into unique local affiliations. Said another way, each country may attach a different meaning to a brand resulting in consumers perceiving various brand beliefs (Cheng & Schweitzer, 1996). Firms may benefit from seeking similar segments across markets. This approach to identifying a target market with distinct characteristics is a strategy employed by many U.S. firms.

These firms once used a single national strategy but are now establishing regional marketing programs (Mckenna, 1992). The use of regional socioeconomic factors can be useful in identify similar purchasing patterns. This may provide an opportunity for brand image standardization. Product usage based on consumption habits and conditions are important indicators of the feasibility of standardizing marketing programs. Wallendorf & Arnould (1998) attest the strong linkage to economics, consumer needs, and brand images. Countries with differing levels of GDP per capita should consider customizing brand image unless the product can be positioned as functional and low cost (Roth, 1995).

The meaning consumers associate with the product (Friedmann, 1986) should determine standardization. New market strategies for the introduction of established brands are influenced by the cultural and socioeconomic conditions. If conditions in the new market mirror those in markets currently served, a decision to standardize branding image may generate favorable brand performance. If research determines significant national and intermarket variables, different consideration for customization may need consideration. This will require customizing the marketing mix. The advertising campaigns that illustrate the brand's features, benefits and uses are customized to project the desired image.

Oliver describes loyalty as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand owner-brand purchasing, despite situational influences and marketing efforts

having the potential to cause switching behavior” (Oliver, 1997). In this study, the definition of retailer loyalty is a favorable behavioral intention. When retailers behave loyally, they may praise the brand owner, express preference for the brand owner over others; increase the volume of their purchase and so on (Zeithaml et al., 1996).

In general, trust is an essential ingredient for successful transaction relationships (Berry, 1995; Dwyer et al., 1987; Moorman et al., 1993; Morgan and Hunt, 1994). Morgan and Hunt (1994) conceptualize trust as existing when one party has confidence in an exchange partner's reliability and integrity. In this study, retailer trust refers to the retailer's expectation that the brand owner will act to benefit the retailer's interests, regardless of the retailer's ability to monitor such behavior (Anderson and Narus, 1990; Anderson and Weitz, 1989; Mayer et al., 1995). Similarly, consumer trust refers to a consumer's expectation that the brand owner will act to benefit the consumer's interests, regardless of his/her ability to monitor such behavior.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The literature review in the previous chapter indicates the definition of the key terms of this research and also the conceptual of the research. This chapter determined the research methodology which will consist of research design, hypotheses and the research method.

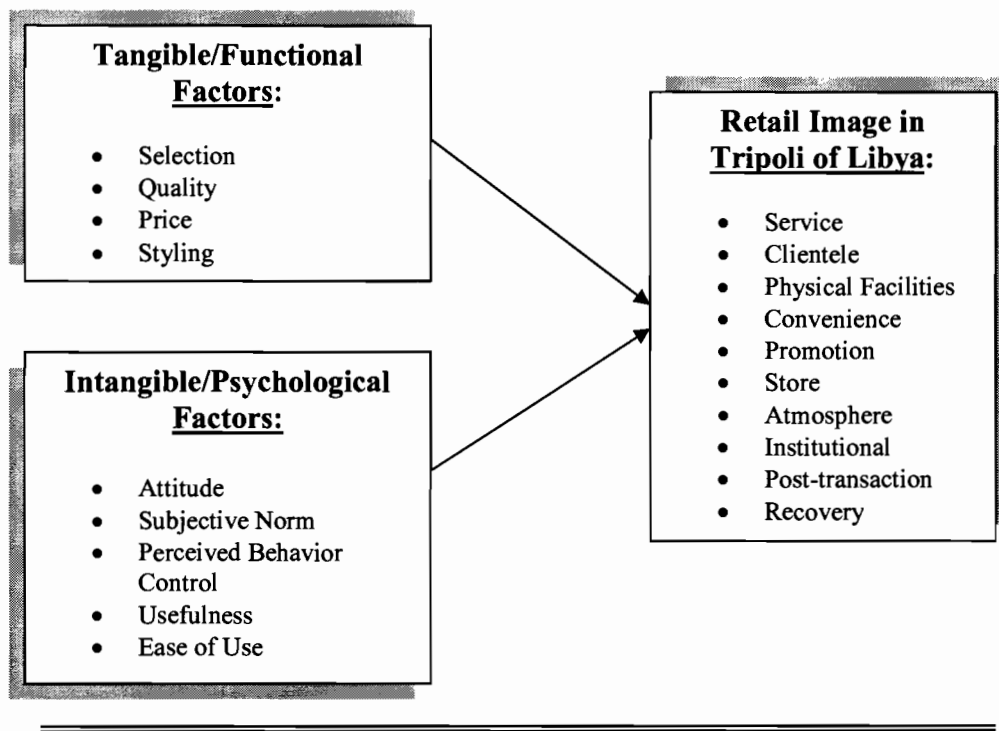
3.2 Research Design

This section describes the research methods used to test the hypothesis developed in the second chapter. The sampling procedure, data collection, questionnaire and data analysis had employed. Quantitative research method employed to determine the interaction of variables in the research framework. The relationship and level of variable influence through survey method to the respondents will explain.

A questionnaire using a seven-point scale had employed to collect the data for the constructs of the research framework (Figure 3.1). Items from previous studies were modified in the context of retail image context. The measure using a five-point Likert-scale ranging from “1” (strongly disagree) to “5” (strongly agree).

3.3 Research Framework

Figure 3.1 Research Framework
The Influence of Tangible and Intangible Factors on
Retail Image in Tripoli of Libya



3.4 Hypothesis

- H1** *Tangible factors has a direct significant influence on retail image*
- H2** *Intangible factors has a direct significant influence on retail image*
- H3** *Tangible and intangibles factors has a direct significant influence on retail image*

3.5 Population and Sample

The population is listed retail store in Tripoli of Libya and as they expected to come from the various personal backgrounds, which may represent better sample distribution. To identify the respondents, 120 samples selected based on the Stratified Random Sampling Technique as recommend from Sekaran (2006). The listed retailers were stated as respondents.

3.6 Data Analysis Technique

The primary objective of this research is to test the research hypotheses, based upon the conceptual framework of this study. Questionnaire is designed and distributed to the sample of the research. This study use quantitative research approach and survey the user on retail image in Tripoli of Libya. Questionnaire is designed and distributed to the sample of the research. The statistical software SPSS version 17.00 had used to ensure the relevant issues is examined in a comprehensive manner. Statistical tools and methods will use where appropriate for analyzing the relationship among the variables and the model. Multivariate statistical analysis had performed for the data analysis for this study.

CHAPTER 4

RESEARCH FINDINGS

4.1 Introduction

This chapter presents the findings of the study. This chapter discussed all the findings which through statistical analysis to show the analysis and discussions as the results of the data analysis. This research is conducted in term of descriptive study. Chapter 4 also deals with construct assessment of the variables in the main study. Firstly, the main study construct assessment discusses respondent's demographic profiles and purification of the measurement variables. Secondly, the hypothesis testing presented through correlation, linear regression and multiple regressions. This research is conducted in term of descriptive manner to determine the evidences and factor behind measures behavior of retailer to their performance. The observation made on the event that recorded in the form of questionnaire, and choosing an appropriate study design with adequate sample sizes.

4.2 Profiles of Respondents

Questionnaires were distributed to 120 listed retailers in Tripoli of Libya. The respondents randomly were identified through the association of Tripoli retailer. The subjects were 70 (58%) male and 50 (41%) female respondents. Based on total ethnic origin information, of our respondents, where 21.7% respondent belongs to Arabic

origin however 25% were Western respondents, 41.7% Indians and 11.7% were followed by African race. Based on length of business there were 5 % < 2 years, 30% were 3 – 5 years, 23.3% were 5 – 10 years, and 41.7% were > 10 years. Based on retailer status there were 22.5% less than 6 months, 16.7% 6 – 12 months, 25% 1 to 3 years, 35.8% more than 4 years. We believe that the in term of gender, race and retailer status using represent sample pool for this research. Table 4.1 below summarizes the profiles of respondents for more details.

Table 4.1: Profiles of Respondents (N=120)

Variable	Frequency	Percent
Gender:		
Male	70	58
Female	50	41
Race:		
Arabic	26	21.7
Western	30	25
Indian	50	41.7
African	14	11.7
Length of Business		
Less than 6 months	27	22.5
6 – 12 months	20	16.7
1 to 3 years	30	25
More than 4 years	43	35.8

4.3 Descriptive Frequency of Variable

Descriptive statistics such as mean and percentage will be used to measure the percentage of variables and also be used to describe the mean of dependent and independent variables. Table 4.2 below figure mean of tangible factors (3.15, 1.10), intangible factors (3.13, 1.35), and retail image (3.12, 1.09).

Table 4.2: Descriptive Statistics of Variables

	Variable Name	No of Items	Mean	Std. Dev
Y	Retail Image	10	3.12	1.09
X1	Tangible Factors	5	3.15	1.10
X2	Intangibles Factors	5	3.13	1.35
	Total	20		

4.4 Reliability of Variables and Measurements

All measures obtained from 120 individuals (N=120) were subjected to reliability analysis to assess the dimensionality of the measurement scale. Only items with a high factor loading and no cross loading greater than a 0.70 were retained. Scale reliability was assessed in term of items-to-total correlation and Cronbach's alpha to determine the internal consistency of the measurement scale. Reliability, which is a type of association used to correlate a variable with itself, usually in assessing inter-rater similarity on a variable, is also discussed. Reliability is the correlation of an item, scale, or instrument with a hypothetical one which truly measures what it is supposed to.

Cronbach's alpha is a measure of the intercorrelation of items. If alpha is greater than or equal to 0.60, then the items are considered unidimensional and may be combined in an index or scale. Researcher uses the more stringent cutoff of p.70. (Cohen and Cohen, 1988). Cronbach's alpha is the most common form of internal consistency reliability coefficient. Alpha equals zero when the true score is not measured at all and there is only an error component. Table 4.3 bellow shows the reliability results of behavior of internet purchasing. Overall, the output confirmed the reliable of the measurements.

Table 4.3: Reliability Statistic of Retail Image (N=120)

Items	Cronbach's Alpha
RETAIL1	0.942
RETAIL2	0.942
RETAIL3	0.942
RETAIL4	0.932
RETAIL5	0.942
RETAIL6	0.943
RETAIL7	0.940
RETAIL8	0.941
RETAIL9	0.943
RETAIL10	0.942
Retail Image	0.947

In this study, a measurement test using Cronbach's alpha will be conducted with a sample of respondents with a view to review and to measure reliability of the questionnaire. Cronbach's alpha is an adequate test of reliability (Cavana, Delahaye, & Sekaran, 2000). Generally, an alpha coefficient of 0.7 or higher is accepted, although

some suggest 0.6 and above is acceptable (Cavana, Delahaye, & Sekaran, 2000). The Cronbach's alpha obtained through Internet purchasing. Table 4.4 bellow shows the reliability results of tangible factors.

Table 4.4: Reliability Statistic of Tangible Factors (N=120)

Items	Cronbach's Alpha
TANGIBLE1	0.920
TANGIBLE2	0.914
TANGIBLE3	0.904
TANGIBLE4	0.905
TANGIBLE5	0.912
Tangibles	0.928

According to Babbie (1998), reliability is a matter of whether a particular technique, applied repeatedly to the same object, would yield the same result each time. The reliability of a measure is established by testing for both consistency and stability (Cavana, Delahaye, & Sekaran, 2000). Table 4.5 bellow shows the reliability results of intangible factors

Table 4.5: Reliability Statistic of Intangible Factors (N=120)

Items	Cronbach's Alpha
INTANGIBLE1	0.949
INTANGIBLE2	0.944
INTANGIBLE3	0.947
INTANGIBLE4	0.962
INTANGIBLE5	0.944
Intangibles	0.959

Table 4.3, 4.4 and 4.5 indicates that the items in each construct collapse as a set in measuring the concept therefore the reliability of the measures used in this study can be considered as internally consistent (Sekaran, 2003). Furthermore, the present study confirmed all measurement exhibited high reliabilities with coefficient alphas ranging from 0.79 to 0.92, exceeding or approaching the acceptable level of 0.70 (Cohen, 1988) in all cases. Overall, the measures performed well and in conclusion, according to the findings from the pretest study, all measures were considered reliable for hypothesis testing among independent and dependent variables.

4.5 Ranking and Correlations among Items and Variables

Correlation test used for inferential statistics. The Pearson correlation will be used to measure the significance of linear bivariate between the independent and dependent variables thereby achieving the objective of this study (Sekaran, 2003). Variable association refers to a wide variety of coefficients which measure the strength of a relationship. Correlation is a bivariate measure of association (strength) of the relationship between two variables. It varies from 0 (random relationship) to 1 (perfect linear relationship) or -1 (perfect negative linear relationship). It is usually reported in terms of its square (r^2), interpreted as percent of variance explained (Hair et al., 2006).

Table 4.6a: Correlations among Variables

Variables	(1)	(2)	(3)
Retail Image	1.00		
Tangibles	0.899	1.00	
Intangibles	0.660		1.00

** . Correlation is significant at the 0.01 level (2-tailed)

Table 4.6 shows that tangibles factors variables were significantly correlated in the strong positive correlation (0.89) and intangibles factors was significantly correlated in the strong positive correlation (0.78) with retail image. Pearson's r^2 is the percent of variance in the dependent variable explained by the given independent when (unlike the beta weights) all other independents are allowed to vary. A rule of thumb is that multicollinearity may be a problem if a correlation is $> .90$ in the correlation matrix formed by all the independents (Hair et al., 2006).

Descriptive statistics such as mean and percentage will be used to measure the rank of variables and also be used to describe the mean of dependent and independent variables. Table 4.6a figures mean of tangibles items such as selection (3.28), quality (3.13), price (3.09) and styling (3.28). Furthermore, table 4.6b also figures mean of tangible factors (3.15, 1.10) higher than intangible factors (3.13, 1.35). This study confirmed tangible factors more important in retail image in Tripoli of Libya.

Table 4.6b: Descriptive Statistics of Tangible Items

		Statistics			
		SELECTION	QUALITY	PRICE	STYLING
N	Valid	120	120	120	120
	Missing	0	0	0	0
Mean		3,28	3,13	3,09	3,28

Table 4.6c: Descriptive Statistics of Variables

	Variable Name	No of Items	Mean	Std. Dev
Y	Retail Image	10	3.12	1.09
X1	Tangible Factors	5	3.15	1.10
X2	Intangibles Factors	5	3.13	1.35
Total		20		

4.6 Results of Hypothesis Testing

4.6.1 Regression between Tangibles to Retail Image (Hypothesis 1)

Linear regression analysis table 4.7 was employed to determine whether tangible has an effect to retail image, the result of regression analysis revealed that, there was a positive relationship between these two variables at the significance level 0.00. The correlation analysis for these variables showed a positive coefficient R^2 is 0.80, therefore 80% of the cases will be correctly predicted by the regression equation and 20% not. The results (table 4.7) are statistically significant $F(1, 11) = 495.449$, $p < 0.000$.

The identified equation in table 4.7 to understand the equation between tangible and retail image was: $Retail\ Image = 0.343 + 0.884\ Tangibles + e$.

Table 4.7: Linear Regression between Tangibles to Retail Image

Variable	B	Se. B	β
Tangibles	.884	.040	.899

Note: R^2 0.80; $F = 1.11$; $Sig.F = .00^{**}$; ($p < .000$)

B= Unstandardized coefficient beta;

Se.B= Standard error of regression coefficient;

β = Beta coefficient

4.6.2 Linear Regression between Intangibles to Retail Image (Hypothesis 2)

Linear regression analysis was employed to determine whether has an effect to internet purchasing, the result of regression analysis revealed; there was a positive relationship between these two variables at the significance level 0.00. The correlation analysis for these variables showed a positive coefficient R^2 is 0.43, therefore 43% of the cases will be correctly predicted by the regression equation and 57% not. The results (table 4.8) are statistically significant $F(1, 11) = 91.175, p < 0.000$. The identified equation in table 4.9 to understand the relationship was: $Retail Image = 1.459 + 0.532 Intangibles + e$.

Table 4.8 Linear Regression between Subjective Norms and Internet Purchasing

Variable	B	Se. B	β
Intangibles	.532	.056	.660

Note: R^2 0.43; $F = 1.11$; $Sig.F = .00^{**}$; ($p < .000$)

B= Unstandardized coefficient beta;

Se.B= Standard error of regression coefficient;

β = Beta coefficient

4.6.3 Multiple Regressions of Tangibles and Intangibles to Retail Image (Hypothesis 3).

Multiple regressions used to determine the relationship between independent, and dependent variables, the direction of the relationship, the degree of the relationship and strength of the relationship (Hair et, al., 2006). Multiple regression analysis results in table 4.9 was employed to determine whether tangible and intangible has an effect to

retail image, the result of regression analysis revealed that, there was a positive relationship between these three variables at the significance level 0.00.

The correlation analysis for these variables showed a positive coefficient R^2 is 0.807, therefore 81% of the cases will be correctly predicted by the regression equation and 19% not. The results (table 4.9) are statistically significant $F(2, 11) = 249.805$, $p < 0.000$. The identified equation in table 4.9 to understand the relationship was: *Retail Image = 0.316 + 0.836 Tangibles + 0.057 Intangibles + e*.

Table 4.9: Multiple Regressions of Perceived Usefulness And Perceived Ease of Use to Behavior

Variables	B	Se.B	β
Tangibles	.836	.055	.850
Intangibles	.057	.045	.071

Note: R^2 0.810; $F = 249.805$; $\text{Sig. } F = .000^{**}$; $p < .000$

B= Unstandardized coefficient beta;

SEB= Standard error of regression coefficient

β = Beta coefficient

Furthermore Table 4.9 above shows that multiple regressions were conducted to determine the multiple regressions of tangibles and intangibles factors for retail image in Tripoli of Libya. The independent variables were significantly predicted the rail image variable. Multiple regressions was employed as statistical technique for determining what proportion of the variance of a continuous, preferably normally distributed, variable is associated with, or explained by, two or more other variables, taking into

account the associations between those other variables. For the third hypotheses testing, there are two main ways in which multiple regressions is used. One way is to determine which variables explain the greatest and significant proportions of the variance in the variable of interest and what these proportions are.

The beta weights suggest that the multiple regressions of tangibles and intangible factors contribute most predicting retail image. The adjusted r squared value was 0.81; this indicates that 80% of the variance in retail image was explained by the model. According to Cohen and Cohen (1988), this is a large effect.

4.7 Summary

Based on the data of 120 respondents of retail imager stakeholder, the multi-items measures were subjected to a series of validity and reliability checks. For the multi-item scale, the set of items that correspond to each theoretical construct was initially subjected to an examination of Cronbach's alpha, item-to-total correlations and regression test. This chapter also provides a detailed discussion of the results of empirical testing of the research framework. The result of the final relationship variables, and the testing of the influence of the variables are presented

CHAPTER 5

DISCUSSIONS, RECOMENDATIONS AND CONCLUSSIONS

5.1 Introduction

The previous chapter presents the results of data analyses intended to test the research model for this study. In this final chapter, the results of empirical tests are summarized and discussed from the perspective of their practical and theoretical implications, possible limitations and future research opportunities. This chapter also determined the discussion of the research framework. The examination was confirmed the direct relationship between tangible and intangible factors on retail image among retailer in Tripoli of Libya.

The questionnaire sees a complete picture of the way different things are connected, what to focus on and measure, together with direction and clarity. The independent variables and dependent variable of representation in used seems to look up the capacity to make things appear to be connected, making a kind of wholeness or optimum solution. It seems to generate a perceived relevance to the retail sector in Tripoli of Libya.

5.2 Discussions

The significant positive relationships between tangible and intangible factors offer a clear indication of the importance of features to explain retail image in Tripoli of Libya.

Hence, this study aims to propose, operationalize, and empirically examine an extended model (i.e. with the inclusion of self-identity) that explains and predicts retail image. The result of correlation, linear regression and multiple regressions in assessing the variables or the empirical relationship between tangible and intangible factors contribute were positively related to retail image as hypothesized. The positive association among all independent variables to dependent variable (adj. $r^2=80\%$) was supported.

The main objectives of this study to investigate the relationship between tangible and intangible factors to retail image were achieved. Tangible (adj. $r^2=80\%$) and intangible (adj. $r^2=43\%$) has a significant positive direct influence to retail image. These changes include the independent variables as the predictors in the research framework. At the end, it found answer to all research questions and research objectives and found evident to all hypotheses formulated. This study confirmed the influence of between tangible and intangible factors on retail image.

To expand the business, retail image source software is becoming the most interesting 'new' phenomenon of the entire information technology landscape, generating a level of interest similar to that of the first moments of the Internet. The Retail image source software phenomenon is not historically new, although in recent years it has reached a critical mass, which has allowed it to enter the mainstream software market.

The impact of Retail image source technology is expected to be quite noticeable in the software industry, and in society as a whole. It allows for novel development models,

which have already been demonstrated to be especially well suited to efficiently take advantage of the work of developers spread across all corners of the planet. It also enables completely new business models, which are shaping a network of groups and companies based on Retail image source software development. And it has, in general, a very positive impact as an enabler for the creation of new markets and business opportunities.

Despite these facts, many people think that the Retail image source movement is merely another temporary fashion in the software industry. On the contrary, many other believe that changes caused by Retail image source will be so deep that they will completely shape the software in retail industry of the first decade of the 21st century.

5.3 Conclusions

This study considered only two antecedents to attitudes toward retail image in Tripoli of Libya. There may well be others that should be considered in future research, such as other aspects of direct selling, such as Byford's (1998) customer relationship management and service quality improvement. Valid and reliable scales for these constructs need to be developed; however, in order to include them in future studies (George, 2002). Beliefs about online and offline marketing related to the image of retailer, distinguished from online marketing, could also be included, given the current media focus on computer interactive and network among business stakeholder. Also, this study asked respondents about the importance of the image of retail sector, length of

their service. For this sample, not all of these “important others” were viewed as influential. Future studies could test the importance of a normative structure based on other influences than the ones tested here. Online and offline marketing, including the Internet itself, seem likely candidates. TPB can be used to test these modified models of intangible factor on retail image, in order to provide additional insights into how to induce more consumers on retail image.

5.4 Limitations of the Study

As with any study, the findings obtained in the thesis display some shortcomings, these limitations need to be recognized when interpreting the findings of this thesis while also recognizing the opportunities they present for further research. The sample that was employed in this thesis has limited generalizability because of the sampling plan used since the questionnaire distribution was conducted only among listed registered retailer in Tripoli of Libya.

Future research could include measures of both intention to buy and actual purchasing behavior on retail sector. As intention measures future behavior, and actual purchasing measures past behavior, there should be a time lag between when intention is measured and when behavior is measured. How long such a time lag should be is not always clear. For example, Davis *et al.* (1989), in one of the first tests of the Technology Acceptance Model, which was based on TRA, waited 14 weeks between measuring intention and measuring behavior. Fourteen weeks may be too long a period to wait between measures

of intention and of buying for purchases, but some time lag is needed. Having measures of both intention and behavior strengthen the results of almost any TPB-based study, even though past studies have typically demonstrated a strong relationship between these two constructs (Azjen, 1991).

5.5 Recommendations

From a practical perspective, as a cumulative body of work on retail image, it will be better able to advise retail provider on the elements they need to address in order to increase their . In this study, the one area of findings that may help retail merchants the most concerns trust. It has been found that beliefs about the trustworthiness of the retail as a channel for conducting personal business were associated with positive attitudes toward purchasing, and these positive tangible and intangible factors were in turn associated with actual purchasing behavior.

The practical implication is that retailer can focus on promoting the retail image as trustworthy, and in doing so; they can generate positive tangible factors. Groups of merchants might go in together on advertising that promotes the trustworthiness of the retailer, and service providers in Tripoli of Libya. Such a strategy can be accompanied by steps to promote the trustworthiness of a particular retailer or vendor and is not considered a replacement for such a campaign. As it did not measure trust in retail merchants, it cannot address the relationship between trust in retail vendors based on tangible and intangible factors. Retail performances are effective in aligning an

organization's business areas and activities with its overall strategy, identifying critical financial and non-financial measures, identifying cause-and effect relationships among measures that may aid in problem diagnosis and encourage accountability across the organization. This perspective provides data regarding the internal business results against measures that lead to financial success. To meet the organizational objectives and customers expectations, organizations must identify the key business processes at which they must excel. Key processes are monitored to ensure that outcomes are satisfactory. Internal business processes are the mechanisms through which performance expectations are achieved.

Through retail image perspective its captures the ability of employees, information systems, and organizational alignment to manage the business and adapt to change. Processes will only succeed if adequately skilled and motivated employees, supplied with accurate and timely information, are driving them. This perspective takes on increased importance in organizations, In order to meet changing requirements employees may be asked to take on dramatically new responsibilities, and may require skills, capabilities.

From academic perspective, this study strongly recommends, tangible and intangibles factors as the predictors to measure the success of the retail image. Theory of reasoned action was employed to confirm the research framework. The existing model figure the success of the analysis through the descriptive analysis and using multivariate technique as sources to examine the influence among predictors on retail image.

5.7 Suggestions for Further Research

From a research perspective, the study results demonstrate once again the robustness of the TPB for helping to explain intangible factors on retail sector. Other studies have also successfully used the TPB or the TRA as a theoretical framework from which to explain intention toward purchasing or other commerce activity (Battacherjee, 2000; Jarvenpaa and Todd, 1997a, b; Pavlou, 2002; Song and Zahedi, 2001; Tan and Teo, 2000) or to explain actual purchasing behavior (George, 2002; Khalifa and Limayem, 2003; Limayem *et al.*, 2000; Suh and Han, 2003).

In addition to the importance of attitudes toward the behavior in question, some of these studies have found tangible factors also be important (e.g. Khalifa and Limayem, 2003), while others have found intangible factors to also be important (e.g, Tan and Teo, 2000). Both cases demonstrate the increased power of the TPB over the simple TRA. As more and more studies of Internet purchasing behavior and its antecedents are done within the TPB framework, we are more able to discover and confirm which antecedents are most important, helping us to implement the theories on marketing research. In order to improve the retail research, the present study recommends studying the antecedents of tangible and intangible factors. The variables have to improve in detail in order to get the complex understanding about the dynamic issue of purchase behavior among customer on retail product.

The research confirmed the relationship between tangible and intangible factors on retail image in Tripoli of Libya. Further research is needed to verify and refine the government rules, market environment and competition agenda that are listed here. The present study recommend to add mediating or moderating variable in the model to enhance the detail measurement of retail image study in the future.

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APPENDIX 1:
QUESTIONNAIRE



UNIVERSITI UTARA MALAYSIA

Dear Participant,

I am a final year Universiti Utara Malaysia MSc Management student, and now conducting a partial study in regard to the Influence of Tangible and Intangible Factors on Retail Image in Tripoli of Libya. This research is the fulfillment of completing my MSc Management. I would appreciate if you could spare some time and thought in completing the survey questionnaires. I hope that you would co-operate in completing the questionnaire with the best of your ability.

This questionnaire consists of two part / section. Part one consists questions about your demographic profile; continue with part two about the tangible and intangible factors on retail image in Tripoli of Libya.

Your response will be treated as confidential and used for research purposes only. There is no right or wrong answer. Thank you for your willingness to participate in this study.

Regards,

Khalel.A.A.ABAR

Tel:0176643561

Email:khalilalabar@yahoo.co.uk

(SECTION A):

(This section intends to get information the respondents' demographic background).

(Tick the box which answers is best describing you).

1. Gender

- ☐ Male
☐ Female.

2. Race:

- ☐ Arabic
☐ Western
☐ African
☐ Others. Please specify: _____

3. Length of Business

- ☐ < 2 years
☐ 3 – 5 years
☐ 5 – 10 years
☐ > 10 years

4. Length of time as Retailer

- ☐ Less than 6 month
☐ 6-12 month
☐ 1 to 3 years
☐ More than 4 years

Definition of scale:

1 – Strongly Disagree. 2 – Disagree. 3 – Neutral. 4 – Agree. 5- Strongly Agree

Section-B Retail Image

Please rate accordingly your requirements on the retail services offered by retailer in Tripoli.

No	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	<i>Checking the price of a product</i>	1	2	3	4	5
2	<i>Obtain more related information about a product. E.g.: Ingredient contained, expiry date and etc.</i>	1	2	3	4	5
3	<i>"How to use / apply" enquiries about a product. E.g.: Direction to use</i>	1	2	3	4	5
4	<i>Items on promotion</i>	1	2	3	4	5
5	<i>Online catalogues</i>	1	2	3	4	5
6	<i>Offline catalogues</i>	1	2	3	4	5
7	<i>Store assistant</i>	1	2	3	4	5
8	<i>Customer Service</i>	1	2	3	4	5
9	<i>Respond on Complain</i>	1	2	3	4	5
10	<i>Recovery service</i>	1	2	3	4	5

Section-C. Intangible Factors

Definition of scale:

1 – Strongly Disagree. 2 – Disagree. 3 – Neutral. 4 – Agree. 5- Strongly Agree

No	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	<i>I have high self-esteem to purchase through retailer</i>	1	2	3	4	5
2	<i>I would be willing to purchase through retailer</i>	1	2	3	4	5
3	<i>Buying things over the retailer is an idea I like</i>	1	2	3	4	5
4	<i>I feel the retailer give me inspiration and help me to live up to my my business</i>	1	2	3	4	5
5	<i>I believe membership on retail sector is almost essential to business life at its best</i>	1	2	3	4	5

Section-D. Tangible Factors

Definition of scale:

1 – Strongly Disagree. 2 – Disagree. 3 – Neutral. 4 – Agree. 5- Strongly Agree

No	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	<i>Using the retailer to buy things would be pleasant</i>	1	2	3	4	5
2	<i>People who influence my behavior would think that I should buy things over the retailer</i>	1	2	3	4	5
3	<i>It is expected of me that I will purchase on retailer in the forthcoming month</i>	1	2	3	4	5
4	<i>Interacting with the retailer does not require a lot of my mental effort</i>	1	2	3	4	5
5	<i>People believe the retailer has the ability to keep an accurate record of all transactions</i>	1	2	3	4	5

APPENDIX 2

STATISTICAL DATA ANALYSIS

Frequencies of Respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	70	58,3	58,3	58,3
	Female	50	41,7	41,7	100,0
	Total	120	100,0	100,0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Arabic	26	21,7	21,7	21,7
	Western	30	25,0	25,0	46,7
	African	50	41,7	41,7	88,3
	Other	14	11,7	11,7	100,0
	Total	120	100,0	100,0	

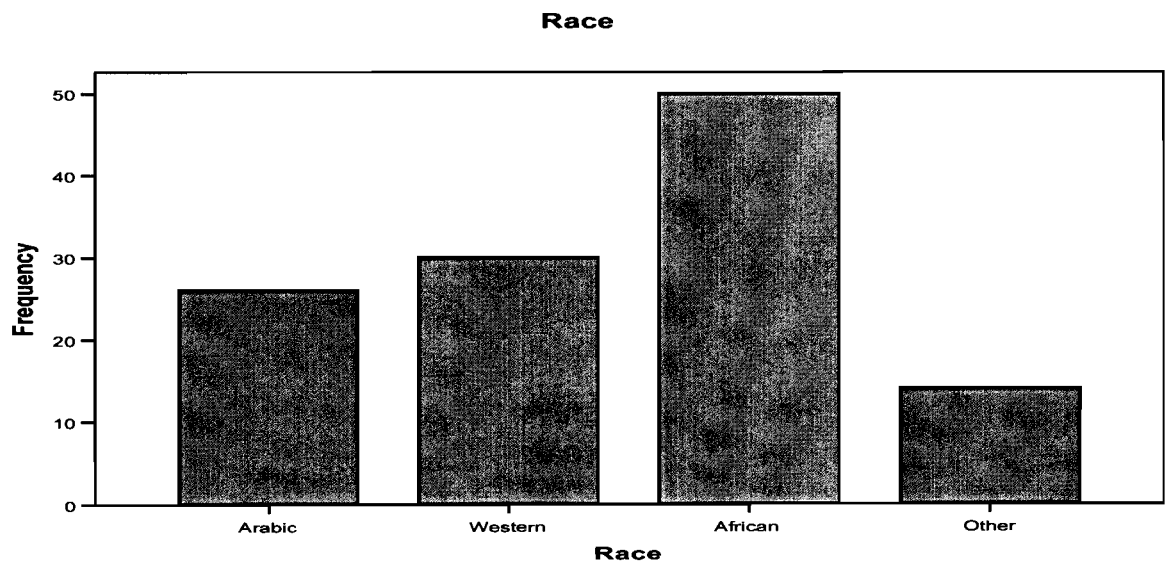
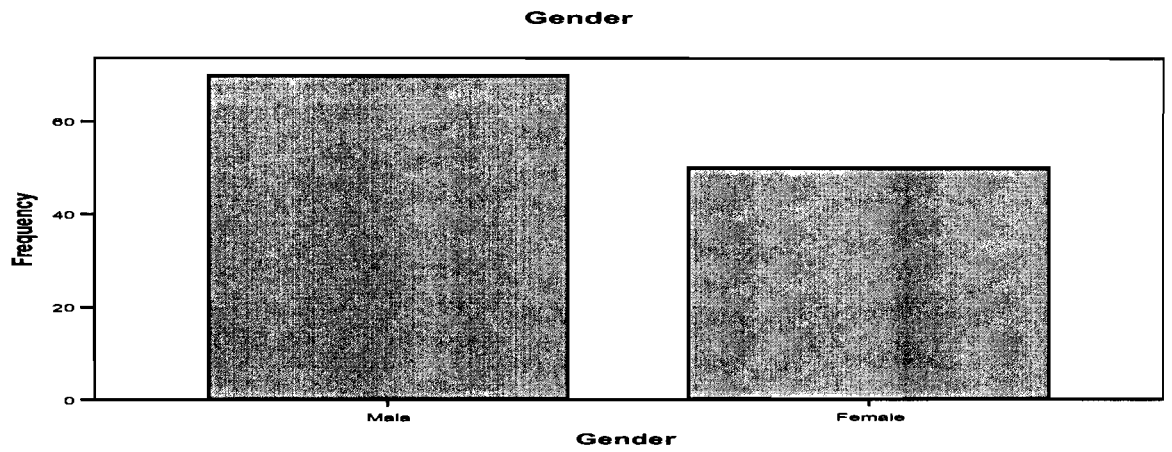
Length_of_Business

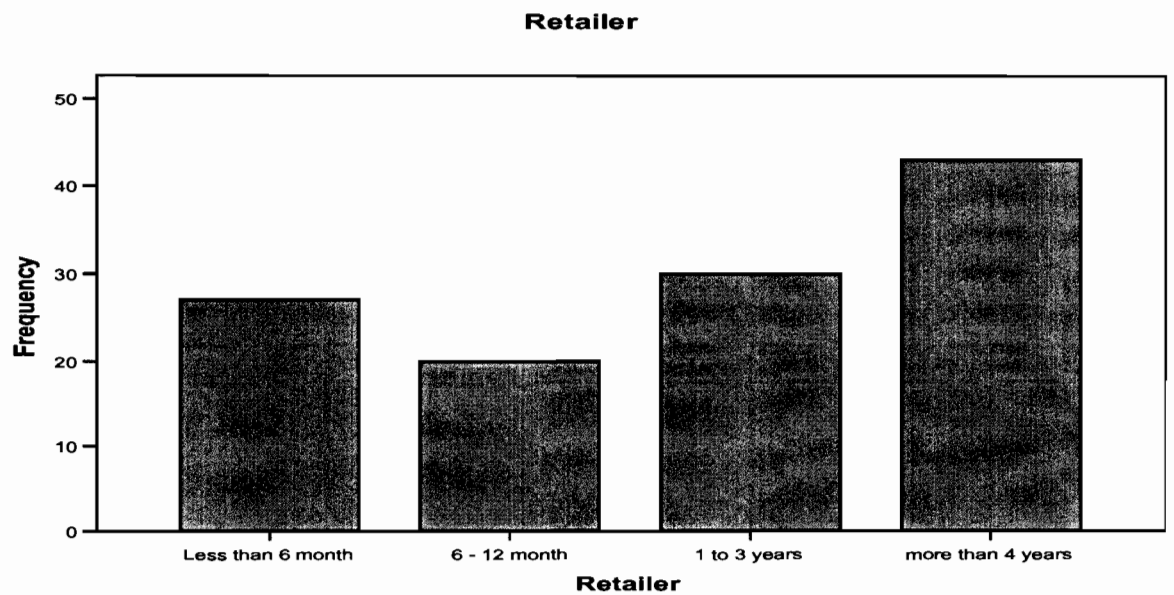
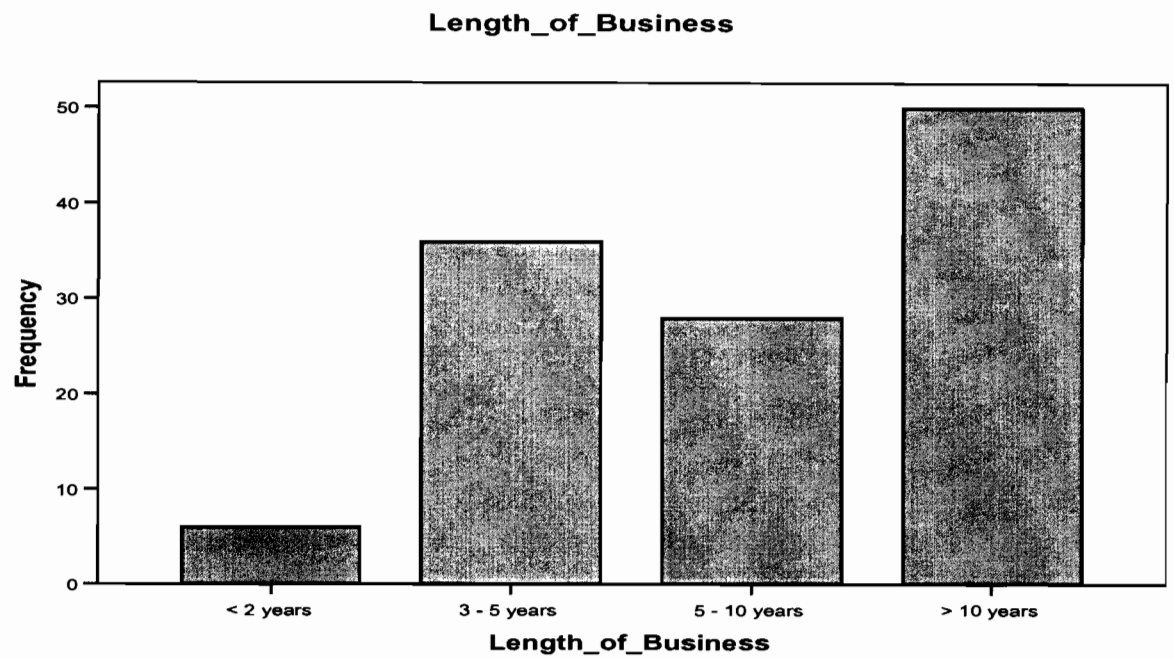
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 2 years	6	5,0	5,0	5,0
	3 - 5 years	36	30,0	30,0	35,0
	5 - 10 years	28	23,3	23,3	58,3
	> 10 years	50	41,7	41,7	100,0
	Total	120	100,0	100,0	

Retailer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 6 month	27	22,5	22,5	22,5
	6 - 12 month	20	16,7	16,7	39,2
	1 to 3 years	30	25,0	25,0	64,2
	more than 4 years	43	35,8	35,8	100,0
	Total	120	100,0	100,0	

Bar Chart





Reliability of Dependent Variable

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	120	100,0
	Excluded ^a	0	,0
	Total	120	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,947	10

Item Statistics

	Mean	Std. Deviation	N
RETAIL1	3,03	1,443	120
RETAIL2	3,08	1,319	120
RETAIL3	3,13	1,247	120
RETAIL4	3,17	1,305	120
RETAIL5	3,03	1,293	120
RETAIL6	3,14	1,292	120
RETAIL7	3,18	1,290	120
RETAIL8	3,21	1,365	120
RETAIL9	3,30	1,326	120
RETAIL10	2,98	1,350	120

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RETAIL1	28,21	94,889	,775	,942
RETAIL2	28,16	96,992	,770	,942
RETAIL3	28,12	98,121	,772	,942
RETAIL4	28,08	95,851	,830	,939
RETAIL5	28,22	97,331	,774	,942
RETAIL6	28,10	97,788	,755	,943
RETAIL7	28,06	96,509	,812	,940
RETAIL8	28,03	95,730	,792	,941
RETAIL9	27,94	97,736	,735	,943
RETAIL10	28,27	96,634	,765	,942

Reliability of Independent Variable 1

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	120	100,0
	Excluded ^a	0	,0
	Total	120	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,928	5

Item Statistics

	Mean	Std. Deviation	N
TANGIBLE1	3,28	1,161	120
TANGIBLE2	3,13	1,254	120
TANGIBLE3	3,09	1,250	120
TANGIBLE4	3,28	1,224	120
TANGIBLE5	2,95	1,389	120

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TANGIBLE1	12,45	21,174	,764	,920
TANGIBLE2	12,61	20,156	,795	,914
TANGIBLE3	12,64	19,728	,846	,904
TANGIBLE4	12,45	19,981	,841	,905
TANGIBLE5	12,78	18,927	,813	,912

Reliability of Independent Variable 2

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	120	100,0
	Excluded ^a	0	,0
	Total	120	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,959	5

Item Statistics

	Mean	Std. Deviation	N
INTANGIBLE1	3,05	1,477	120
INTANGIBLE2	3,13	1,498	120
INTANGIBLE3	3,08	1,369	120
INTANGIBLE4	3,19	1,468	120
INTANGIBLE5	3,24	1,396	120

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
INTANGIBLE1	12,64	28,551	,885	,949
INTANGIBLE2	12,57	27,928	,918	,944
INTANGIBLE3	12,61	29,467	,899	,947
INTANGIBLE4	12,50	29,630	,808	,962
INTANGIBLE5	12,45	28,939	,920	,944

Linear Regression (Hypothesis Testing 1)

Descriptive Statistics

	Mean	Std. Deviation	N
RETAIL	3,12	1,090	120
TANGIBLE	3,15	1,108	120

Correlations

		RETAIL	TANGIBLE
Pearson Correlation	RETAIL	1,000	,899
	TANGIBLE	,899	1,000
Sig. (1-tailed)	RETAIL	.	,000
	TANGIBLE	,000	.
N	RETAIL	120	120
	TANGIBLE	120	120

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	TANGIBLE ^b	.	Enter

a. All requested variables entered.

b. Dependent Variable: RETAIL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,899 ^a	,808	,806	,480	,808	495,449	1	118	,000

a. Predictors: (Constant), TANGIBLE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	114,136	1	114,136	495,449	,000 ^a
	Residual	27,184	118	,230		
	Total	141,320	119			

a. Predictors: (Constant), TANGIBLE

b. Dependent Variable: RETAIL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	,343	,132		2,587	,011					
TANGIBL	,884	,040	,899	22,259	,000	,899	,899	,899	1,000	1,000

a. Dependent Variable: RETAIL

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	TANGIBLE
1	1	1,944	1,000	,03	,03
	2	,056	5,875	,97	,97

a. Dependent Variable: RETAIL

Linear Regression (Hypothesis Testing 2)

Descriptive Statistics

	Mean	Std. Deviation	N
RETAIL	3,12	1,090	120
INTANGIBLE	3,13	1,352	120

Correlations

		RETAIL	INTANGIBLE
Pearson Correlation	RETAIL	1,000	,660
	INTANGIBLE	,660	1,000
Sig. (1-tailed)	RETAIL	.	,000
	INTANGIBLE	,000	.
N	RETAIL	120	120
	INTANGIBLE	120	120

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	INTANGIBLE ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: RETAIL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,660 ^a	,436	,431	,822	,436	91,175	1	118	,000

a. Predictors: (Constant), INTANGIBLE

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61,598	1	61,598	91,175	,000 ^a
	Residual	79,722	118	,676		
	Total	141,320	119			

a. Predictors: (Constant), INTANGIBLE

b. Dependent Variable: RETAIL

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1,459	,190		7,686	,000					
INTANGIBL	,532	,056	,660	9,549	,000	,660	,660	,660	1,000	1,000

a. Dependent Variable: RETAIL

Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	INTANGIBLE
1	1	1,919	1,000	,04	,04
	2	,081	4,854	,96	,96

a. Dependent Variable: RETAIL

Multiple Regression (Hypothesis Testing 3)

Descriptive Statistics

	Mean	Std. Deviation	N
RETAIL	3,12	1,090	120
TANGIBLE	3,15	1,108	120
INTANGIBLE	3,13	1,352	120

Correlations

		RETAIL	TANGIBLE	INTANGIBLE
Pearson Correlation	RETAIL	1,000	,899	,660
	TANGIBLE	,899	1,000	,694
	INTANGIBLE	,660	,694	1,000
Sig. (1-tailed)	RETAIL	.	,000	,000
	TANGIBLE	,000	.	,000
	INTANGIBLE	,000	,000	.
N	RETAIL	120	120	120
	TANGIBLE	120	120	120
	INTANGIBLE	120	120	120

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	INTANGIBLE, TANGIBLE ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: RETAIL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,900 ^a	,810	,807	,479	,810	249,805	2	117	,000

a. Predictors: (Constant), INTANGIBLE, TANGIBLE

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	114,505	2	57,252	249,805	,000 ^a
	Residual	26,815	117	,229		
	Total	141,320	119			

a. Predictors: (Constant), INTANGIBLE, TANGIBLE

b. Dependent Variable: RETAIL

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	,316	,134		2,362	,020					
	TANGIBLE	,836	,055	,850	15,194	,000	,899	,815	,612	,519	1,928
	INTANGIBLE	,057	,045	,071	1,268	,207	,660	,116	,051	,519	1,928

a. Dependent Variable: RETAIL

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	TANGIBLE	INTANGIBLE
1	1	2,880	1,000	,01	,01	,01
	2	,083	5,896	,76	,01	,38
	3	,037	8,801	,22	,98	,61

a. Dependent Variable: RETAIL