

1998

Examining the Association Between Personal and Cultural Values and Cross-National Customer Satisfaction

Adel A. Al-Weqaiyan
University of Rhode Island

Follow this and additional works at: https://digitalcommons.uri.edu/oa_diss

Terms of Use

All rights reserved under copyright.

Recommended Citation

Al-Weqaiyan, Adel A., "Examining the Association Between Personal and Cultural Values and Cross-National Customer Satisfaction" (1998). *Open Access Dissertations*. Paper 550.
https://digitalcommons.uri.edu/oa_diss/550

This Dissertation is brought to you by the University of Rhode Island. It has been accepted for inclusion in Open Access Dissertations by an authorized administrator of DigitalCommons@URI. For more information, please contact digitalcommons-group@uri.edu. For permission to reuse copyrighted content, contact the author directly.

EXAMINING THE ASSOCIATION BETWEEN PERSONAL AND CULTURAL
VALUES AND CROSS-NATIONAL CUSTOMER SATISFACTION

BY

ADEL A. AL-WEQAIYAN

A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF

DOCTOR OF PHILOSOPHY

IN

BUSINESS ADMINISTRATION

UNIVERSITY OF RHODE ISLAND

1998

DOCTOR OF PHILOSOPHY DISSERTATION

OF

ADEL A. AL-WEQAIYAN

APPROVED:

Dissertation Committee

Major Professor

Carol Surprenant

Lisa L. Harlow

MM Javelle

Thomas J. Rockett

DEAN OF THE GRADUATE SCHOOL

UNIVERSITY OF RHODE ISLAND

1998

ABSTRACT

Although most marketing scholars agree that customer satisfaction is a critical determinant of post purchase attitude and product choice, research has remained largely confined to the US and few Western European countries. Given the increasing size of markets in developing countries, and that customer satisfaction is at the heart of all marketing activities, international marketers should have a deeper understanding of the determinants of satisfaction responses of the international customer.

A review of present satisfaction literature reveals the domination of the expectation-disconfirmation paradigm. Proponents of this paradigm suggest that satisfaction following a product experience depends on the magnitude and direction of the perceived disparity between actual attribute performance and prior expectations. While much empirical evidence supports this linkage, relatively little is known about the extent to which elements of the cultural environment influence the satisfaction formation process especially in non-Western cultures. Research findings show that consumer values and performance expectations are associated. Building on these findings, the next research question becomes: "To what extent do personal and cultural values influence the formation of satisfaction judgments?"

This study investigates the extent to which cultural values and personal values are associated, and whether these values systems relate to benefits sought in products, expectations of attribute performance, and the formation of overall satisfaction judgments. To investigate these relationships, a conceptual framework is advanced that explains satisfaction both from a cognitive perspective via disconfirmation, and from a cultural perspective through consumer values. This framework is then formalized and

tested in two countries with different national cultures, namely Kuwait and the US.

Six hypotheses, derived from logical reasoning and from previous literature, were tested by data collected from a computer notebook study involving participants from each country. Results suggest the presence of a linear relationship between cultural values and consumer personal values, and between consumer values and benefits sought in notebook computer. The results also show a better fit of the valued-benefit performance congruency model (VB-P) in explaining satisfaction responses of the Kuwaitis when compared to the disconfirmed-expectancy model. Both models perform equally well in explaining the satisfaction responses of the US customers.

The conclusions of the study should be of a practical value to marketers seeking to sell their products in foreign markets and striving to maintain a high level of customer satisfaction relative to the competition. This goal can not be effectively obtained in the absence of a clear understanding of factors contributing to the generation of high satisfaction, and the particular process by which customer satisfaction evolves following a product consumption experience. Contrary to propositions of the disconfirmed-expectancy paradigm, it was shown that Kuwaiti consumers are more concerned with the kind of benefits the product is providing than what manufacturers are promising in terms of technical product attributes. The relative importance of these benefits was found to be different from one culture to another, depending on the type of dominant values held by the consumer. It is logical then to argue that value and benefit mapping should precede the introduction of products in every international market, and that competing solely on the basis of quality of technical attributes, which might be irrelevant to customer wants and preferences, could be the wrong approach in today's highly competitive markets.

AKNOWLEDGEMENT

The completion of this doctoral dissertation marks the end of doctoral program that started a bit over four years ago. While I am happy to complete this ambitious project, I feel that many parts of this work would have never been accomplished without the support and the help of many great individuals.

The starting point is to thank the Lord for providing me with such wonderful parents. Not only they brought me to life and took care of me when I couldn't sustain on my own, but they also planted in me that nothing is impossible with determination and hard work. It is very sad, though, that my dearest father did not live long enough to celebrate this achievement, may his soul rest in peace. But I am glad and thankful that my mother is still alive and has already shared my success with her tears of joy.

But closer than anybody else, my beloved wife was the best companion during this long endeavor. Bringing up two beautiful children and staying next to me away from her family and loved ones is indeed very graceful. Though words can hardly describe my great indebtedness, the next best thing is to say: thank you Hana for your genuine love and massive support!

While the former have provided me with the emotional and moral support that I needed at home, this work was in part the result of association with many brilliant professionals in the Marketing Department at the University of Rhode Island.

Perhaps the main contributor to this work has been my firm and friendly mentor, Dr. Carol Surprenant. During the course of my program, she provided me with thoughtful advice, constructive comments, and used her deep knowledge of the vast

literature of satisfaction and its related topics to guide and improve my work. Without her advice, I would have probably ended up with a complex dissertation project that would have taken many more years to complete and millions of dollars to finance. Thank you for believing in me and for supporting my projects throughout the program.

Many other individuals also deserve special thanks for their genuine help. Many thanks go to Dr. Lisa Harlow for her considerable help in teaching me much of the statistics used in this dissertation and for her great amicable teaching style. Thanks to Dr. Ven Venkatesan for being part of this long process and for his guidance on conducting international research. My thanks also go to my additional committee members, Dr. Jonathan Schroeder and Dr. Tim Tyrrell, for their insightful comments.

During the program I have met some wonderful people who have later become my good friends. My appreciation goes to Tim Greenlee for his companionship and support primarily in the first year of the program. Many thanks go to Jim Curran for his valuable assistance in running focus groups and student recruitment, and most importantly, for his humor. Thanks to Elizabeth Purinton for her kind help in student recruitment and thoughtful comments on this dissertation manuscript.

Finally, it would have been impossible to me to come to the U.S. for graduate study without the financial support of my alma mater, Kuwait University. I am very happy that I have successfully completed my program and looking forward to start my research and teaching as soon as possible.

TABLE OF CONTENTS

LIST OF TABLES AND FIGURES	VIII
<u>1. STATEMENT OF GOAL AND THE NEED FOR THE STUDY.....</u>	1
GLOBALIZATION AND CROSS-NATIONAL CUSTOMER SATISFACTION	1
<u>2. REVIEW OF RELEVANT LITERATURE.....</u>	6
NATIONAL CULTURE AND CONSUMER BEHAVIOR	6
<i>National Culture as a System of Values.....</i>	<i>8</i>
<i>Research on Consumer Personal Values.....</i>	<i>9</i>
<i>National Culture and Consumer Values.....</i>	<i>11</i>
RESEARCH ON CROSS-NATIONAL CUSTOMER SATISFACTION	18
<i>Present Customer Satisfaction Models.....</i>	<i>21</i>
<i>Disconfirmed-Expectancy Paradigm.....</i>	<i>22</i>
<i>Valued Benefits as Determinants of Satisfaction.....</i>	<i>28</i>
SYNOPSIS	30
<u>3. STUDY HYPOTHESES.....</u>	32
STUDY OVERVIEW.....	32
NATIONAL CULTURE AND CONSUMER VALUES.....	33
PERSONAL VALUES AND PRODUCT SATISFACTION.....	37
<u>4. METHODOLOGY.....</u>	43
MEASURES.....	47
<i>A. The "Values" Set.....</i>	<i>47</i>
<i>B. The Satisfaction Constructs Set.....</i>	<i>50</i>
<i>C. Possible Covariates.....</i>	<i>53</i>
PROCEDURES	54

ADMINISTRATION OF THE STUDY	62
<u>5. RESULTS</u>	64
DATA PREPARATION.....	64
VALIDATING STUDY ASSUMPTIONS.....	73
GENERAL FINDINGS AND HYPOTHESES TESTING.....	78
HYPOTHESES TESTING	89
<i>HYPOTHESES SET 1</i>	89
<i>HYPOTHESES SET 2</i>	95
<i>Valued Benefits Performance Congruency Model--Kuwait and the US</i>	96
<i>Disconfirmed Expectancy Model--Kuwait and US</i>	102
<u>6. DISCUSSION</u>	107
PERSONAL AND CULTURAL VALUE SYSTEMS.....	108
VALUES AND WANTED PRODUCT BENEFITS.....	113
VALUE BENEFITS VS. EXPECTATIONS.....	117
<u>7. CONCLUSIONS</u>	120
LIST OF APPENDICES	125
BIBLIOGRAPHY	172

LIST OF TABLES AND FIGURES

TABLE 2.1	CATEGORIES OF HUMAN VALUES AS SUGGESTED BY LOV SCALE IN SIX COUNTRIES [^]	13
FIGURE 1	CROSS-NATIONAL MODEL OF CUSTOMER SATISFACTION.....	33
TABLE 3.1	CORRELATION BETWEEN TWO DIMENSIONS OF NATIONAL CHARACTER AND CONSUMER PERSONAL VALUES IN SIX COUNTRIES [^]	35
TABLE 3.2	SUMMARY OF STUDY HYPOTHESES AND EXPECTED FINDINGS	42
FIGURE 2	VALUED-BENEFIT PERFORMANCE CONGRUENCY AND DISCONFIRMED EXPECTANCY MODELS OF CUSTOMER SATISFACTION: MAIN CONSTRUCTS	44
TABLE 4.1	SIMILARITIES AND DIFFERENCES BETWEEN RHODE ISLAND AND KUWAIT ON KEY DEMOGRAPHICS AND SCORES ON DIMENSIONS OF NATIONAL CHARACTER	46
TABLE 4.2	SAMPLE DEMOGRAPHICS	56
TABLE 4.3	CATEGORY CLASSIFICATION BY TYPE OF INCIDENT FOR BOTH COUNTRIES	59
TABLE 4.4	TABULATED DATA FROM US FOCUS GROUP (N=5).....	60
TABLE 4.5	RESULTS OBTAINED FROM 2ND FOCUS GROUP IN THE US (N=20)	61
TABLE 4.6	DESIRED BENEFITS USING TWO KUWAITI FOCUS GROUPS (N = 9, N = 15)	62
TABLE 5.1	ASSESSMENT OF SCALES' RELIABILITY	68
TABLE 5.2	ASSESSING SCALE DIMENSIONALITY USING FACTOR ANALYSIS	69
TABLE 5.3	MANOVA TESTS, POWER DISTANCE SCALE (ALL ITEMS), MAIN EFFECTS OF COUNTRY CITIZENSHIP ON PDS	74
TABLE 5.4	MANOVA TESTS, UNCERTAINTY AVOIDANCE SCALE (ALL ITEMS), MAIN EFFECTS OF COUNTRY CITIZENSHIP ON UAS.....	77
TABLE 5.5	MEASURES OF OVERALL MODEL FIT FOR CANONICAL CORRELATION ANALYSIS BETWEEN <u>LOV</u> AND <u>PDS</u> (POOLED SAMPLE).....	81
TABLE 5.6	CANONICAL STRUCTURE AND REDUNDANCY ANALYSIS FOR THE FIRST CANONICAL FUNCTION FOR <u>LOV</u> AND <u>PDS</u> (COUNTRY AND POOLED SAMPLES)	82
TABLE 5.7	MEASURES OF OVERALL MODEL FIT FOR CANONICAL CORRELATION ANALYSIS BETWEEN <u>LOV</u> AND <u>UAS</u> (POOLED SAMPLE)	85
TABLE 5.8	CANONICAL STRUCTURE AND REDUNDANCY ANALYSIS FOR THE <u>FIRST</u> CANONICAL FUNCTION FOR <u>LOV</u> AND <u>UAS</u> (COUNTRY AND POOLED SAMPLES)	87
TABLE 5.9	SUMMARY OF TESTED HYPOTHESES	90

TABLE 5.10	SUMMARY DESCRIPTIVE STATISTICS AND ONE WAY ANOVA FOR SOCIAL IMAGE, FAMILY TIES, AND BRAND LOYALTY BETWEEN THE TWO COUNTRIES.....	91
TABLE 5.11	CORRELATING PDS AND UAS WITH SOCIAL IMAGE, FAMILY TIES, AND BRAND LOYALTY USING THE POOLED SAMPLE.....	92
TABLE 5.12	MEASURES OF OVERALL MODEL FIT FOR CANONICAL CORRELATION ANALYSIS BETWEEN PERSONAL AND CULTURAL VALUES AND BENEFITS WANTED FROM COMPUTER NOTEBOOK	93
TABLE 5.13	CANONICAL STRUCTURE AND REDUNDANCY ANALYSIS FOR THE <u>FIRST</u> CANONICAL FUNCTION FOR <u>LOV</u> AND NOTEBOOK <u>VALUED BENEFITS</u> (POOLED SAMPLE).....	94
TABLE 5.14	BIVARIATE PEARSON CORRELATION COEFFICIENTS BETWEEN PERSONAL VALUES AND VALUED BENEFITS IN NOTEBOOK COMPUTER (N=241)	95
FIGURE 3	VALUED-BENEFIT PERFORMANCE CONGRUENCY MODELS: POOLED AND COUNTRY-LEVEL SAMPLES	97
TABLE 5.15	MEASUREMENT OF VALUED-BENEFIT PERFORMANCE CONGRUENCY MODEL.....	99
TABLE 5.16	VALUED-BENEFIT PERFORMANCE (VB-P) CONGRUENCY MODEL STANDARDIZED STRUCTURAL PARAMETER ESTIMATES.....	100
FIGURE 4	DISCONFIRMED-EXPECTANCY MODELS: POOLED AND COUNTRY-LEVEL SAMPLES	103
TABLE 5.17	ASSESSMENT OF THE EXOGENOUS CONSTRUCT DISCONFIRMED EXPECTANCY MODEL.....	105
TABLE 5.18	DISCONFIRMATION MODEL STANDARDIZED STRUCTURAL PARAMETER ESTIMATES.....	106

CHAPTER 1

1. STATEMENT OF GOAL AND THE NEED FOR THE STUDY

GLOBALIZATION AND CROSS-NATIONAL CUSTOMER SATISFACTION

Although most marketing scholars agree that customer satisfaction is a critical determinant of attitude and product choice, research has remained largely confined to the US and a few Western European countries. Given the increasing size of developing markets, and given that customer satisfaction is at the heart of all marketing activities, international marketers should have a deeper understanding of the determinants of the satisfaction responses of the international customer.

Customer satisfaction has been traditionally defined as the emotional outcome of a product use experience. Interest in studying customer satisfaction has grown as businesses strive to create sustainable competitive advantages in increasingly competitive markets. In response to mounting pressures from the consumer side, more marketers prefer utilizing satisfaction-focused strategies over price discounting strategies designed to encourage switching, or forced-loyalty strategies to inhibit exiting (through using, for example, tie-ins products and frequent flyer programs). Embracing the marketing concept as the modern marketing philosophy has also increased the interest in studying the satisfaction construct in consumer behavior. It is not surprising that Kotler (1991) considers customer satisfaction to be the best indicator of future profits.

The desirable effects of maintaining high level of customer satisfaction on post-purchase attitudes and behaviors are documented in the marketing literature. In his

review of the literature, Yi (1990) cites many articles showing a high level of satisfaction creates positive attitudes toward the brand relative to competing brands, motivates the dissemination of favorable information (e.g., positive word-of-mouth), and leads to a high level of repeat purchasing intentions (i.e., psychological loyalty). As a strategic focus, satisfaction is also a less expensive means to protect present customers from the competition. Dutka (1994) postulated that satisfaction-focused strategies minimize consumer attrition compared to price strategies designed to attract new customers and brand switchers through discounting. This means that by maintaining a stable customer base, marketing costs per customer should be lower since the cost of maintaining existing clients is three to five times cheaper than the cost of attracting new prospects (Lowenstein 1995, p. 2). Anderson and Sullivan (1993) have found empirical evidence linking high satisfaction to high quality perceptions, and hence, to stronger repurchase intentions. In acknowledging this pivotal role, many firms have tied executives' compensation to market measures of customer satisfaction.

Thus, the centrality of customer satisfaction to all marketing activities has made its study a vibrant area of marketing research. Investigation into this topic has been the focus of numerous marketing studies, and has produced a large, useful literature. Most of this literature, however, is derived from studies conducted in the US and few Western countries, a home for less than 6% of the world population. In today's world economy, the trend toward globalization is likely to continue. International trade has been steadily growing in terms of the number of nations involved and the volume of traded products (estimated at \$4.57 trillion of products annually, The World Bank Annual Report 1991, p 36). This global interdependency not only brought along valuable economic growth, but

also new challenges to international marketers. It is unknown whether existing Western literature on satisfaction and its antecedents can be applied to other international markets, or should be considered culture-bound.

Examining the cross-national applicability and validity of present customer satisfaction knowledge, and other marketing concepts and models, requires conducting more cross-cultural research. In this regard, Durvasula et. al (1993), among many others, called for more rigorous examination of cross-national applicability of present consumer behavior models and constructs, and the validity of between-construct linkages. The general lack of cross-cultural consumer research is not limited to satisfaction but also extends to other business research as well. Adler (1983) warned that the growth of published cultural validation of western business theories has fallen far behind the fast growth of international commerce. It is quite possible that this gap in the international marketing literature might have led many international marketers to be less sensitive to the diverse norms, values, lifestyles, and needs of the international consumer in foreign markets. Consequently, one might expect that an inadequate understanding of the intricacies of international consumers could lead to declining product sales and to diminishing product popularity, even though the product performs well in home markets.

Among the factors contributing to the failure to understand host national cultures has been the general acceptance of the convergence thesis (Heenan 1988). This simply represents the expectation that the fast growth of international travel, telecommunication, and international media should slowly dissolve much of existing cultural differences, paving the way for the world to be dominated by one global culture. It has been argued that success in such a world culture depends entirely on the ability to deliver products

that are technologically superior relative to the competition, focusing primarily on the wants and desires of the “typical” customer rather than on the specific preferences of the international customer (Levitt 1983). However, evidence from the existing consumer literature shows that, although people are becoming increasingly exposed to other cultures, their native culture still exerts a significant influence on many aspects of consumption behavior. (See for example, Arnould 1989, Engledow and Thorelli 1974, Maddox, Gronhaug, and May 1978, Holbrook and Schindler 1994, Walendorf and Arnould 1988, Ford, La Tour, and Henthorne 1995, Alden, Hoyer and Lee 1994, Graham, Kim, Lin, and Robinson 1988, Hernandez, Strahle, Garcia, and Sorensen 1991). Even within a single country, ethnographic studies have uncovered distinct consumption patterns among key ethnic groups (i.e., Blacks, Italian, WASPs, and Jews in the US society, Hirschman 1985). This suggests that culture continues to be the driving force behind many consumer attitudes and behaviors, including those pertaining to post purchase satisfaction.

Interest in studying the meaning and the antecedents of cross-national customer satisfaction has been rising. Sustained income growth and greater accessibility to foreign products provide the international customer with the freedom to choose between competing brands with varying features and prices, thereby creating intense competition between global and local brands. Also, given the limited knowledge about the determinants of cross-national satisfaction, a rise in negative consumer sentiment toward the multinational company’s products can easily damage its market share in foreign markets, especially when local manufacturers are competing with imported products on the basis of patriotism. While a great many companies doing business internationally

spend large amounts to measure satisfaction in their various national markets, these measures largely consist of simple adaptation/translations of measures developed in Western countries, notably the U.S.

Studying cross-national customer satisfaction can be viewed as a natural extension of present satisfaction research. One should view culture not as icons and artifacts, but more as a process, which predisposes people to think and behave in a distinctive manner. This leads to the development of social norms, value systems, as well as cultural schematization of things, objects, and activities. Given that activities are culturally determined and that the same product might convey different meanings in two or more cultures, this culture-specific meaning of objects and activities might have a profound impact of what might drive the customer to be satisfied or dissatisfied following a product experience. Investigating these cross-cultural differences should rely on a sound conceptual framework. As many authors have argued (e.g., Clark 1990), studying cross-cultural differences from a national character perspective can be a very useful approach to studying the pervasive effects of cultures on its members. Hofstede's empirical delineation of the dimensions of national character stands as the most notable example of this line of study, which seems to be a relevant framework of cultural studies.

The following chapter provides a contemporary literature review on: 1) defining national culture in terms of core cultural values; 2) establishing the conceptual linkages between cultural values and personal values; 3) examining existing customer satisfaction literature and the potential effects of values on customer satisfaction; and 4) advancing a number of hypotheses concerning the potential influence of cultural values on the various constructs involved in the satisfaction formation process at the consumer level.

CHAPTER 2

2. REVIEW OF RELEVANT LITERATURE

There is a growing body of literature relating national culture, as an environmental research variable, to many aspects of consumer behavior. However, only a tiny fraction of this literature has focused on identifying observed differences in satisfaction following a product experience between consumers within two or more cultures. The present author conducted an informal survey of the satisfaction literature which revealed that, of the 1,258 articles published since the first conference on Customer Satisfaction, Dissatisfaction, and Complaining Behavior in 1976, only 35 studies have investigated cultures other than the US, while only 13 studies have investigated cross-cultural similarities and differences. This scarcity in cross-cultural research can be attributed in part to the lack of a clear delineation of what culture means, to the inherent complexities of cross-cultural research compared to domestic studies, and to confusion as to how cultural elements fit into the domain of consumer behavior.

NATIONAL CULTURE AND CONSUMER BEHAVIOR

Although there may be many levels at which culture exists and operates (e.g., family, work, or the social class), the highest level is the culture of a nation or a geographical region (Trompenaars 1994, p. 8). National culture has been variously conceptualized in different disciplines, and it seems that the nature of the field and the context of the study determine what this term represents. Anthropologists, for instance, view national culture broadly as the peculiar way of life shared by a group of humans,

including elements pertaining to economics and technology, social structure, and ideology (Ronen 1986, p. 19). Marketing and business researchers, on the other hand, view national culture more as a dynamic process affecting a wide range of behaviors, particularly those relating to buying and consumption. Under both conceptualizations, cultural imprints on consumer behavior are profound and can be hardly missed. From native culture, people learn how to feel, think, and act. As Kotler views it, "Culture is the most fundamental determinant of person's wants and behavior." (Kotler 1994, p.174). Cultural influences on humans are unconscious and enduring. Individuals learn cultural meanings, concepts, and traditions without questioning early in their lives, and these elements become then the basis for solving life problems and for understanding the outside world. Core cultural elements, moreover, are relatively stable over time. Attempts aimed at changing centrally held cultural beliefs and values have usually been met with strong resistance. Through socialization, culture has been successfully transferred from one generation to the next.

While studying cultural influences on consumer behavior is of interest to international marketers, attempts to operationalize this seemingly discernible, yet illusive, concept have been generally unsatisfactory. Henry (1976) mentions that, at his time, almost 164 definitions of cultures emerged since 1952. Consequently, the presence of such numerous definitions has confused the meaning of culture, leading some researchers to overlook linkages between cultural influences and specific consumer behaviors because they consider it too broad to be relevant. To overcome such definitional ambiguity, a more specific delineation of national culture is advanced.

National Culture as a System of Values

National culture can be described as a multilevel concept in which consumer thinking and actions are reflective of a deeper, more abstract level consisting of internal cultural values, beliefs, and norms. It is argued here that conceiving national culture as a set of values is more suitable for consumer research because this operationalization focuses less on actions and more on the roots and mechanisms determining these actions. Therefore, Hofstede's (1980b) definition of national culture as the "collective mental programming that conditions peoples' values and perceptions" is adopted in this study.

Viewed as conceptions of the desirable, learned from the social and physical environment, core cultural values are social patterning that prescribe and proscribe many aspects of consumer behavior. For example, Gatignon and Robertson (1985) reported a cross-national study investigating women's status in different cultures found that female involvement in the work force seems to determine future sales of some products such as dishwashers. Henry (1976) found a strong correlation between consumer cultural values and preference for a particular category of automobiles. In a later study, Ness and Stith (1984) found significant differences between cultural values of mid-class white and black consumers and proposed that designing customized advertising to each group is instrumental to the success of an advertising campaign when targeting a mass market.

Existing consumer motivation research indicates that cultural values can be considered as the broadest set among other value systems (e.g., personal values, family values, workplace values) whereas personal values are considered the most specific. The possible interaction between cultural values and personal values is of primary interest to studies investigating cross-national similarity and differences in consumer behavior.

Research on Consumer Personal Values

“Personal Values” are an organized system of centrally held beliefs based on what individuals consider as important at various stages of their lives. Essentially, human values evolve very early in life, mainly in the first five years or so, and are stored in long-term memory in a hierarchical cognitive structure. Humans acquire values because they serve important cognitive functions. As social adaptation theory suggests, values are another way that humans can become efficient when dealing with their social and physical environments (Kahle 1996). Rather than remembering the details of each experience with a particular object or class of objects, people relieve the stress on their long-term memories by summarizing their experiences in the form of attitudes and values. The key difference between the two concepts, however, is that an attitude is a belief specific to a certain object while values are global beliefs that transcend both objects and object class.

Within consumer literature, consumer values were consistently shown to be a key determinant of consumer behavior (Rokeach 1973; Kahle 1983, 1986, and 1996). As Clawson and Vinson (1977, p. 400) put it, “...Values may prove to be one of the more powerful explanations of, and influences on, consumer behavior.” Once formed, these values influence consumer behavior in two major ways. First, values become important goals that need to be attained and fulfilled which then influence consumer consumption patterns and product/brand preferences, especially in situations where individuals must choose from several alternatives. Empirical research has shown that consumers with a high value for excitement preferred outdoor activities involving high level of energy, whereas people who ranked security highly preferred reading and watching more news

and exhibited less preference for outdoor activities. Second, values serve as moral standards upon which objects and events can be considered to be “just,” “right,” “fair,” and “appropriate” in life (Posner and Munson 1979). For example, the influence of values on personal judgment is apparent in views expressed about social issues (e.g., pro-life and pro-choice debate over abortion), in logic used to reason out arguments (economic benefits of child slavery), and in deciding whether or not to engage in specific behaviors when the situation seems conflicting (Should I gamble even though I consider it to be immoral?).

The number of personal values and the suitability of values for research vary greatly from one scale to another. The Rokeach Value Survey (RVS: Rokeach 1973) asks respondents to rank 18 Terminal Values that represent preferred end-estates of existence and 18 Instrumental Values representing preferred modes of conduct. Utilizing the RVS scale in value-measurement research has declined since it was found that human memories are incapable of ranking 18 values concurrently and because the ordinal data produced are unfit for most advanced multivariate statistical techniques. Value and Lifestyle scale (VALS II: SRI International, see Holman 1984 for a complete discussion) measures personal values using 34 questions about demographics and general attitudes. Researchers identified nine categories of American consumers based on their value systems; however, attempts at validating the results have failed because of the proprietary nature of the instrument. The last scale, termed List of Values (LOV), identifies nine categories of values that have been extensively validated in the literature (Beatty et. al. 1985, Kahle 1983). Post hoc refinement of the scale resulted in accepting eight personal values commonly shared by individuals with different rank order (Table 2.1).

The use of values in market segmentation is prevalent in modern marketing management (e.g., Kamakura and Mazzan 1991). Target marketing has been quite successful in optimizing business resources by eliminating the focus on the wrong customer. Several marketers use modern value scales such as VALS II (SRI International) and LOV to identify the best fit between marketing mix variables (product attributes, price positioning, brand image, themes of advertising campaigns, and selected distribution outlets) and the value structure of potential consumers. Of the three value scales (LOV, RVS, and VALS II), LOV seems the most appropriate for many consumer researchers. Because the VALS II scale is only available for commercial use, all data pertaining to factor loadings and scale reliability are proprietary information.

National Culture and Consumer Personal Values

Because humans are born into, and raised in, an existing culture, researchers posit that personal values are derived from, and modified by, several cultural institutions such as family, work, school, religious institutions, and social organizations (Clawson and Vinson 1977, p. 401). Consider, for example, how respect for the elderly is first learned and then reinforced in many Eastern and Middle-Eastern cultures. A child who observes parents and significant others treating older people respectfully tends to behave similarly, especially when that behavior is encouraged by rewards (verbal complements and positive facial gestures) and deviation is curbed with punishment (frowning, deprivation of valued possessions or privileges).

While both are called "values", personal values and cultural values differ on a number of characteristics. One key difference is that personal values represent what is important and desirable to an individual, whereas cultural values are viewed as what

society promotes as preferred and useful to the common good. These values has been accepted and carried from one generation to the next. Individuals are expected to abide by cultural values since they are realities that must be respected (i.e., cultural norms), yet personal values are desired modes of behavior and an end-estate of existence that reflect the needs and objectives in life for an individual. Another difference is that, unlike personal values, cultural values generally lack a specific rank order of importance, and are shared by members of a culture with varying intensity.

The hierarchy of consumer personal values in different regions in the U.S. and in a few other countries was investigated in a series of cross-national studies. Kahle (1986) studied the rank-order of personal values possessed by a probability sample composed of 2,000 residents living in nine geographical locations as suggested by the Census Regions in the United States. Findings showed that the ranking of individual values differed significantly from one region to another. In a series of studies conducted on measuring cross-national differences in the ranking of personal values, several authors utilized the LOV scale to measure the ranking of eight personal values in five Western countries, namely Great Britain, Germany, Denmark, Norway, United States, and the former Soviet Union, and in one Eastern country, Japan (cf. Beatty et al 1993, Grunert and Scherhorn 1990, Kahle, Beatty and Homer 1989, Kahle, Poulus, and Sukhdial 1988). As shown in Table 2.1, the citizens of each country exhibited significant differences in what they considered to be their most important value. Unfortunately, findings obtained from these studies merely indicate the presence of variations and do not add much to explain what creates such variations. In the absence of a guiding cultural framework, attempting to explain these observed variations would largely depend on researchers' guessing.

TABLE 2.1 Categories of Human Values as Suggested by LOV Scale in Six Countries ^a

VALUE	DESCRIPTION	UK	DEN-MARK	FRA-NCE	JAPAN	NOR-WAY	USA
Sense of Belonging	Accepted by significant others	28.6	13	1.7	2.3	33.4	5.1
Security	Preference for safety and protection	24.1	6.3	6.3	10.9	10	16.5
Self Respect	To be satisfied with the way you are	12.9	29.7	7.4	4.7	16.6	23
Fun, Excitement, and Enjoyment	Leading happy and joyful life	10.1	16.8	16.6	7.5	3.6	7.2
Warm Relationships	To be deeply attached with friends	7.9	11.3	17.7	27.6	13.4	19.9
Being Well-Respected	Well-liked and popular among others	6.1	5	4	2.1	8.4	5.9
Sense of Accomplishment	Leading successful life	5.4	10.9	15.4	8.3	6.8	15.9
Self-Fulfillment	Best use of abilities and talents	4.8	7.1	30.9	36.7	7.7	6.5

^a Adapted from Kahle (1996) with slight modification

Cultural Framework

Conducting cross-cultural and cross-national research has been generally avoided, not only because it requires a much more complex methodology than what indigenous research usually requires, but also due to the general lack of clear research paradigm that would guide the selection of countries and the explication of findings. When countries (as surrogates of cultures) are selected on the basis of a single dimension or even without a priori criteria, observed cross-country similarities and differences may be attributed to a variety of cultural and individual sources that can be extremely difficult to disentangle a posteriori. To avoid these conceptual shortcomings, it has been frequently emphasized that one should select an appropriate framework prior to proceeding with any cross-national research.

A particularly useful approach that has gained wide prominence in organizational behavior is studying the impact of culture on individuals' values from a National Character perspective (Clark 1990, Inkeles and Levinson 1969). Briefly defined, national character reflects the adult modal personality that is prevalent across social groups living in one nation. The characteristics of this common personality are the direct outcome of the interplay between the social environment and its members; group members consistently exhibit synchronous patterns of behaviors. Clearly, the aim of the national character is not to generate superficial stereotypes about how groups typically behave, but rather to characterize intramural values and subtle behavior traits. It is believed, therefore, that dimensions of national character be of "higher-order abstractions that refer to stable, generalized dispositions or modes of functioning ..." (Inkeles and Livinson 1969, p. 426).

The literature contains many methods that can be helpful in describing the traits of national character and can be generally classified into two main approaches: culture-centered or a personality-centered (Clark 1990). The culture-centered approach is a deductive framework that starts with critical observation of types of social structures, artifacts, and collective behavior, and identifies common elements that help sketch the modal personality that best represents the culture. Obviously, the underlying rationale behind this approach is that the institutions which make up a culture must have a psychological unity and an individual personality that reflects the national unity.

The personality-centered approach starts with the observation and measurement of representative random samples to generate evaluations and identify common traits of the group. It uses a modal personality to represent a culture where individual personality

traits are observed, enumerated, tabulated, and aggregated. Within the personality-centered approach, actual dimensioning of predominant cultural values may take any of two methods, purely conceptualized dimensions (Kluckhohn and Stradtbeck 1961) or empirical-based dimensions (Hofstede 1980b).

The first empirical effort to validate the concept of national character was started by Hofstede (1980b, 1983) and has revealed significant new findings. Methodologically, Hofstede surveyed workplace values possessed by 116,000 IBM workers of various occupations in 40 countries in two-wave studies. In the first study, a factor-analysis of the data revealed that nations can be relatively positioned on a bi-polar continuum in terms of (1) how members perceive their own power relative to others', and how they relate to authority (high/low Power-Distance), (2) the relative tolerance of ambiguity, lack of life structure, and risk-taking in life (high/low Uncertainty-Avoidance), (3) the degree to which society believes that members consider gender to be a determinant of specific roles and to what extent members endorse gender-specific values (Feminine cultures vs. Masculine cultures), and (4) how strongly members relate and show concern for others (Individualist cultures Vs. Collectivist cultures). A summary of these dimensions appears in Appendix (1).

The validity of these dimensions was demonstrated in two subsequent studies. In a follow-up study that included more countries, Hofstede conducted a factor analysis of worker responses to the same scale and managed to extract the same dimensions thereby lending more support to the validity and reliability of these dimensions. In addition, a subsequent qualitative analysis of data drawn from completely unrelated sources in these nations (e.g., data from surveys of managers values systems training at IMEDE in

Lausanne, Switzerland, and via content analysis of children's books) was found to be correlated with one or more of these dimensions (Hofstede 1980, p.11, 22).

Perception of the four dimensions of national character in organizational literature has been generally positive. Many researchers emphasized the logical appeal of these dimensions and their implications on questioning the applicability of theories of international management to foreign companies. For example, Triandis (1982) states:

The dimensions identified by Hofstede certainly make sense. One has a "deja vu" feelings about some of them...One can also bring empirical support for such dimensions from one's own experience. For example, the Power-Distance dimension seems to make sense in terms of such matters as the use of nonreciprocal forms of address (e.g., Usted-Tu) in some countries, in contrast to reciprocal forms (e.g., Du-Du/Site-Site) widely used in other countries. One can also think of the protection of the leader (King or President) in high power distance countries as opposed to the mingling of leaders with population in low power distance countries. Thus, there is something that the dimensions picks on that makes intuitive as well as empirical sense...[Hofstede study] will stand as one of the major landmarks of cross-cultural research for many years to come." Triandis (1982, p 87-90).

Despite such enthusiasm, a few researchers have expressed their reservations about the reliability of these dimensions, especially when studies employing these dimensions are conducted at the individual level. For example, Dorfman and Howell (1988) pointed out that Hofstede focused on between-countries similarities and differences rather within-countries variations. It follows that these dimensions have been constructed based on mean scores of values at the country level, therefore, these dimensions represent an "ecological" level of analysis unrelated to individual traits. In response to the doubt in the validity of these findings at the individual level, Hofstede and Bond (1984) conducted a follow-up study on data collected by Ng. et al. (1982) who surveyed student personal values in six Asian and Pacific countries. Their findings show that the importance of Rokeach's 18 terminal and instrumental values corresponds largely

to the positioning of each country on the four dimensions of national character.

Another criticism was directed at the validity of the some of the dimensions.

Robinson (1983) points out that while the measurement of power distance and uncertainty avoidance would have improved if more items were added, both Individualism and Masculinity dimensions have been operationalized based on items that have shown strong empirical significance rather than solid theoretical relationship.

Specifically, he points out that:

[items composing individuality] seems to be a hodgepodge of items, few of which are directly related to individualism/collectivism... Moreover, labeling the index a "masculinity" index tells us nothing about the specific value being measured. One could construct a number of indices based on current Western stereotypical polarizations of the sexes (e.g., emotional/rational, realistic/scientific, extrinsic/intrinsic) and label them "masculinity" index." Robinson 1983, p. 114).

Taking these concerns into account, it seems that the perceived power distance and relative tolerance of uncertainty are among the best conceptualized and measured dimensions in Hofstede's cross-cultural study of national character.

In sum, using the concept of national character as theoretical framework for cross-cultural studies seems to be an appropriate approach, with some recognized limitations. Hofstede's 1980 multinational study stands as the most notable empirical research that focused on identifying a few dimensions of national character, despite some of the shortcomings in the measurement of collectivism and masculinity. The differences between cultures in terms of power distance and uncertainty avoidance seem to be among the best-measured and more relevant to consumer behavior. The linkages between these cultural tendencies and the kind of values possessed by consumers might also be interesting to consumer researchers.

RESEARCH ON CROSS-NATIONAL CUSTOMER SATISFACTION

Prior to discussing recent developments in cross national satisfaction research, it seems appropriate to start with a formal definition of this concept. Customer satisfaction is the summary psychological state resulting from a product consumption experience, which encompass emotional elements (pleasure/displeasure), attitudinal consequences (positive/negative), and conative tendencies (complaining/promoting). Obviously, a poor product evaluation generates negative feelings of dissatisfaction that may trigger consumer voice, exit, or reduction in present consumption under monopolistic market conditions. A high appraisal of the product, however, improves future buying intention and presumably, brand loyalty.

Published research attempting to find differences in cross-national satisfaction and complaining behavior has reached some interesting yet inconsistent results. In a study designed to measure the cultural differences in complaining behavior between US and Puerto Rican consumers, Hernandez et al. (1991) found dissatisfied Puerto Rican consumers to be less likely to complain following products failures as opposed to their American counterparts. In a similar vein, Yaun's (1988) cultural analysis of customer satisfaction concept in China revealed that Chinese consumers don't blame their product when it fails but rather attribute it to their fate and destiny. While the preceding studies found behavioral differences, other comparative studies have found some similarities in postpurchase behaviors among international consumers. Alden, Stayman, and Hoyer (1994) conducted an experiment to examine the effects of the congruency between supplied product information and expectations of product performance on product evaluation strategies for American and Thai consumers. Participants from both countries

have shown a similar increase in evaluation efforts as information did not match up with actual attributes, especially under high risk conditions.

Recent developments in international marketing literature include two research streams that can be useful in studying cross-national satisfaction for international marketers and for social policy makers. The first stream is focused on improving the calibration of satisfaction data collected in a multinational context. Specifically, some researchers question whether satisfaction ratings of the same product provided by two different international consumers can be meaningfully used for between-country comparisons before adjusting for country-specific measurement biases. Agrawal and Desmet (1994) provided theoretical support for constructing the Transnational Index of Customer Satisfaction before companies can use consumers' feedback as a monitoring mechanism for assessing its present competitive standing. Unfortunately, they stopped short of providing the procedures required to construct such an index. Crosby (1992) has suggested that using standardized method and scales to collect satisfaction responses in different countries would probably minimize random measurement error. Data must be readjusted using a "Correction Factor" drawn from the baseline or "reference country" (i.e., the headquarters) prior to interpretation or identification of performance gaps. He concluded that companies should be attentive not only to the reliability via standardization, but also to insure validity through comparative scaling techniques.

Another stream of research has emphasized the need to evaluate consumer welfare by measuring overall customer satisfaction feelings toward leading brands within each industry over equal periods of time. The basic objective is to provide legislatures and business decision-makers with an adjunct measure of the economic activities that can

supplement the predominantly financial measures of economic performance reported periodically by government agencies. Fornell's (1992) original work on the Swedish Customer Satisfaction Barometer (SCSB) and the American Customer Satisfaction Index (Fornell et al. 1996) allowed for the first time a tracking of annual consumer satisfaction feedback in key industries to measure its improvement and to validate the much conceptualized links between satisfaction and other marketing variables such as homogeneity of market demand, brand loyalty, and profitability.

While each stream has made its unique contribution to enhance construct calibration for managerial and social policy use, a number of research gaps still exist in the literature. Obviously, enhancing cross-national satisfaction measures has been a useful diagnostic tool in judging whether or not customers were adequately satisfied following product consumption, yet the ability to identify performance inadequacies as an input for designing effective customer-focused strategies requires more grounded understanding of the primary determinants of satisfaction of the international consumer. Although much progress was made in delineating the antecedents of satisfaction at the individual level, published satisfaction studies have been exclusively focused, in their own right, on studying how the typical Western consumer views product satisfaction by defining its cognitive antecedents and emotional/conative consequences. While this has clearly advanced understanding of how satisfaction feelings interact with other key consumer behaviors, one could mistakenly generalize these definitions and linkages to the behavior of international consumer before cross-cultural exploratory and theory-testing research is conducted. In the next section, a brief review of Western satisfaction models is presented and evaluated.

Present Customer Satisfaction Models

The pervasiveness of the marketing concept as the main school of thought in academic and practitioner literatures has elevated the interest in studying the antecedents and consequences of customer satisfaction. Modern marketing approach prescribes satisfaction of consumer needs and desires to be the chief goal of modern marketing management. Research evidence has clearly shown that while discount strategies using price cuts to motivate brand switching succeed in increasing market share, manufacturers should strive to maintain the lowest price position in order to prevent price conscious customers from switching to other discounted brands. Strategies emphasizing customer satisfaction, on the other hand, were found to be strongly associated with a favorable postpurchase attitude about the brand, increased level of reported intent to repurchase, and strong consumer brand loyalty.

The early stream of research exploring the determinants of satisfaction has focused almost exclusively on identifying demographic/psychographic variables that describe highly satisfied customers as opposed to customers who are least satisfied. Results from these studies show that highly satisfied customers tend to be older, less educated, have more satisfaction with life in general while individuals with high income are less likely to be satisfied. While these studies might have identified some possible covariates, this stream does little to advance a fuller conceptual understanding of the satisfaction process.

To address more fundamental questions regarding the source of pre-consumption quality beliefs, the nature of the performance evaluation process and the set of intervening variables that moderate or enhance satisfaction, two theoretical structures

have been suggested in the consumer literature. Each structure has taken a different approach in defining the key constructs involved and the relationships among these constructs. While both theories seem to agree that satisfaction judgments are the main result of an evaluation process, each has a different basis against which performance evaluations are compared and comprise a different process of making evaluations.

Disconfirmed-Expectancy Paradigm

The primary satisfaction framework that has received strong empirical support is the disconfirmed-expectancy paradigm. According to this framework, satisfaction results from disconfirmation of expectations, which is the gap between expected attribute performance and the realized attribute performance. According to Howard and Sheth (1969) and Oliver (1980), a product performance that exceeds (lags) prepurchase expectations was found to evoke positive (negative) surprise emotions, which then creates an increased (decreased) level of reported satisfaction. The main constructs in this framework are described below.

Expectations of Attribute Performance. Studies attempting to model satisfaction at the individual level have operationalized expectations as a measure of consumer subjective anticipation of how the product will perform on a set of product attributes considered to be relevant. These subjective probabilities, then, become the standards against which post-use perceived attribute performances are evaluated.

To measure the role of expectations on performance evaluations, Cardozo (1965) designed an experiment in which subjects were presented with catalogues that featured high-quality and low-quality pens followed by a request to evaluate actual pens of different quality using catalogue pens as a frame of reference. Since it was found that

does objective performance, even though one might expect to find a strong (but not perfect) correlation between the two.

The impact of expectations on the evaluation of perceived performance was tested in many performance evaluation studies (e.g., Anderson 1973; Olson and Dover 1979; Olshavsky and Miller 1972). Some studies have found consumers to bias (assimilate) their performance evaluations toward their initial expectations when their expectations remained within their latitude of acceptance. Larger expectations-performance disparities caused consumers to shift their evaluations away from prior expectations.

Disconfirmation of Expectations. The theoretical support for including disconfirmation as an immediate antecedent of satisfaction originates from the axioms of Helson's (1964) adaptation level theory. This theory posits that a given object is always evaluated in relation to some chosen standard. Consistent with the traditional view that cognition precedes emotions, Helson suggests that a positive deviation from the standard can create pleasant feelings of surprise, which then enhance the final evaluation. A negative deviation from the chosen frame of reference will lead to disappointment and to a less favorable evaluation.

In the context of product-use experience, the studies that examined the relative impact of product performance on overall satisfaction have reached inconsistent findings. While Oliver (1980) demonstrated in a structural model of consumer satisfaction with an automobile that disconfirmation actually had an immediate and direct influence on satisfaction judgments, other studies found performance to be the only antecedent of satisfaction with a video disk player (Churchill and Surprenant 1982), phone services (Bolton and Drew 1991), and a compact disk player (Tse and Wilton 1988).

Assessment of Disconfirmed-Expectancy Paradigm

In the satisfaction literature, it is still controversial whether or not disconfirmed expectations and perceived performance are the only determinants of satisfaction responses to product experience. Proponents of the disconfirmed-expectancy model admit that the role of expectations in determining performance evaluation and satisfaction is not as clear as it had been originally suggested (cf. Oliver 1980). Some researchers are skeptical about whether “performance expectations” are in fact the main calibrations used by customers to evaluate postpurchase product performance (e.g., LaTour and Peat 1979, Churchill and Surprenant 1982, Cadotte, Woodruff, and Jenkins 1987, Westbrook and Reilly 1983). Miller (1977) argues that performance expectations is a broad concept that includes several types of expectations including (1) ideal performance which reflects the desired level of performance, (2) expected (i.e., predictive) performance that is based on the subjective probability of how the product will perform, (3) deserved (i.e., normative) performance, or what customers think they should be getting given the monetary and non-monetary sacrifices expended to acquire the product, and (4) minimum-tolerable, representing the least amount of performance acceptable from the standpoint of the customer. Among these four types of expectations, normative expectations play a stronger role in influencing satisfaction judgments than do predictive expectations, partly because normative expectations are contrived from previous experiences whereas predictive expectations are built around other consumer experiences and product claims supplied by manufacturers and retailers. In their model of satisfaction with restaurant experience, Cadotte, Woodruff, and Jenkins (1987) found that satisfaction arises mainly

by a comparison between product normative expectations and perceived performance rather than from predictive expectations alone.

Results from several product evaluation studies have shown that the credibility of the expectation source (experience, word of mouth, and manufacturers' claims, LaTour and Peat 1979) and the magnitude of initial performance expectations (high/low) moderate the direct effects of expectations on satisfaction. For example, Anderson (1973) suggests that a small variance between expectations and performance generates favorable evaluation of attribute performance, whereas large disparities between expectations and performance (above some intrinsic threshold called latitude of acceptance) trigger negative product evaluations and diminish satisfaction. Studies investigating whether initial expectations have an independent direct influence on satisfaction concluded that satisfaction judgments were found to be displaced toward expectations. This functional relationship has not been stable across various product classes. Churchill and Surprenant (1982) found an independent direct effect of expectations on satisfaction and an indirect effect of expectations through disconfirmation. Yet, when a non-durable product was used (i.e., plant), performance emerged as the only determinant of overall satisfaction.

When examined at the conceptual level, the inconsistent empirical relationship between expectations and satisfaction are expected to occur because performance expectation represents consumers' predictions of attribute performance and consumers are primarily concerned with receiving valued benefits which may not correspond totally to existing product attributes. Hence, there are some situations where a pleasant surprise resulting from a better-than-expected performance may enhance satisfaction responses,

while in other situations, positive disconfirmation appears to be totally unrelated to satisfaction. For example, regardless of whether this has been expected or not, mechanical failures while using a product will always create feelings of dissatisfaction (LaTour and Peat 1979), whereas one might expect that a superior performance of a less valued attribute (e.g., low calorie snacks) would not affect the satisfaction response of the indifferent customer (e.g., less health-conscious customers).

Furthermore, studies attempting to validate the propositions of the disconfirmed-expectancy paradigm have operationalized prepurchase expectations as if consumers are always capable of transforming their wants and desires from a general state to an attribute-specific level. While this transformation is relatively easy in products with predominantly experience attributes (i.e., attributes that can be easily evaluated through product use; sweetness of a beverage), the task is complicated by the absence of salient product attributes required to evaluate product performance, particularly when products lack a strong performance component upon which product quality can be unambiguously evaluated (i.e., credence products). For example, the inherent difficulty of evaluating the quality of a home air filter is much greater than the picture quality assessment of a television set.

Perhaps one of the more convincing arguments against the role of disconfirmed-expectancy on satisfaction and related postpurchase feelings and behaviors stems from the theoretical definition. Disconfirmation is basically the effect of surprise on evaluation, which might have an intense but highly perishable impact on satisfaction. As time passes, the impact of surprise on performance evaluation is less likely to impact attitude or repurchase intentions. This weakening in the linkage between the affective

and conative aspects of satisfaction is responsible for the recent suspicion among marketing practitioners about the usefulness of maintaining high satisfaction as opposed to strategies designed to increase consumer retention (Lowenstein 1995).

Valued Benefits as Determinants of Satisfaction

As consumers see it, products represent a bundle of benefits rather than a mere set of attributes. These benefits may or may not be isomorphic to the utilitarian features of the product. Desired benefits are needs that originate both from physiological and psychological/sociological needs. Because most products provide essentially the same level of satisfaction of the physiological need, products are actually competing on the basis of their ability to fulfill the psychological/sociological needs of the customer. Vehicles, for example, are perceived by consumers as not only a medium of transportation with specific mechanical features but also as a display of personal wealth or social status, as an entertainment instrument, and as a symbol about the personal life style, to name a few. If strongly held values play an important role in defining the psychological/sociological needs, it may be reasonable to expect that satisfaction with a chosen product is related to what is valued.

To introduce the notion of values to satisfaction, Westbrook and Reilly (1983) proposed an alternative satisfaction model labeled the Value-Precept Disparity Paradigm (VPDP). This model reconceptualized satisfaction as the difference between what is valued by the customer and what has been experienced during product use. According to the authors, the main contribution is that, unlike the disconfirmation model which is descriptive of the process, the VPDP model offers a more parsimonious explanation of the satisfaction process, and has much theoretical support in the marketing literature.

Indeed, this model seems to be in agreement with the theoretical proposition of Gutman's (1982) Means-End model, which postulates that consumer desires are extracted from high-end values, and that consumers are actively seeking products with attributes that can satisfy these desires. However, when the VPDP model was empirically tested against the **disconfirmation** paradigm, neither models fit the data properly.

A later study by Parakash (1984) attempted to investigate the relationship between personal values and customer expectation of product performance. Parakash **factor-analyzed** 18 terminal values and 18 instrumental values possessed by white and black U.S. consumers, and then correlated these factors to consumer normative expectations of product attributes (how the product should perform). His findings revealed that consumers basically derive their normative expectations from their personal values, which in turn exert more influence on satisfaction than did either predictive expectations (how the product will perform) or comparative expectations (how well the brand will perform compared to similar brands). These findings are important in light of the fact that normative expectations were found to be more directly related to satisfaction than were predictive expectations.

In a more recent study, Spreng, MacKenzie and Olshavsky (1996) used structural equation modeling to examine the relationships between consumer desires, expectations, and perceived performance, and their relative influence on overall satisfaction responses. In controlled experimental setting, participants were assigned to six experimental groups (high/low expectations, high/low desires, and high/low performance) and were asked to use and evaluate their satisfaction with a Camcorder. Their findings indicated that the congruency between desires and product performance strongly influenced attribute

satisfaction (structural path coefficient = .63) as opposed to disconfirmation of expectation (structural path coefficient = .34).

Within the context of identifying the key determinants of cross-national customer satisfaction, incorporating consumer personal values as the main explanatory variable of their satisfaction response to product use experiences appears to be appropriate. There is a strong conceptual linkage between consumer values and their needs, wants, and desires which subsequently determine what is wanted from the product. Furthermore, there is promising empirical evidence that supports the relationship between the hierarchy of consumer personal values and the favorableness of satisfaction responses. In light of the fact that the personal values of consumers are expected to be shaped by consumer culture and vary significantly from one nation to another, the extent to which heterogeneity of cross-cultural values impact the cross-national satisfaction with product and services process becomes an interesting research question. This question that had little or no been attention in consumer literature.

SYNOPSIS

In the world economy, the rapid proliferation of international business has increased the need to understand consumer behavior from a cross-national perspective. As competition increases in international markets, management places more emphasis on protecting their customer base from switching to competitors (i.e., customer retention) by making consumers more happy and satisfied relative to competing products. Although a number of satisfaction models have been accepted by researchers and practitioners, these models generally explain this phenomenon at the individual level, independent of the cultural environment of the consumers. Clearly, applying these models cross-nationally

without prior validation may mislead researchers as to what determines what satisfies the customer. Hence, in order to understand cross-national customer satisfaction, researchers need to study it within the context of cultural beliefs, social values, and accepted norms.

Among the various approaches to studying culture as a determinant of consumer behavior, defining culture as a system of values has proven to be quite useful in research on international organizational behavior. As one might intuitively expect, members of a particular culture transform their experiences with their physical and social surroundings to an abstract level of beliefs about what is desirable and what is not. Such encoded beliefs, called values, act as a general guide for day-to-day behaviors, including those pertaining to buying and consumption. Empirical evidence drawn from Hofstede's international study (1980, 1983) shows that cultural values differ significantly among nations along his four dimensions of national character.

In the satisfaction literature, some empirical support was found for the impact of valued benefits on satisfaction responses following consumption. Given that satisfaction can be viewed as the function of the congruency between perceived performance and valued benefits derived from consumer personal values, and that the formation of consumer values is influenced by dominant cultural values, the next logical step would be to investigate the extent to which the variability of national values actually affects the formation of customer satisfaction responses following the consumption experience.

CHAPTER 3

3. STUDY HYPOTHESES

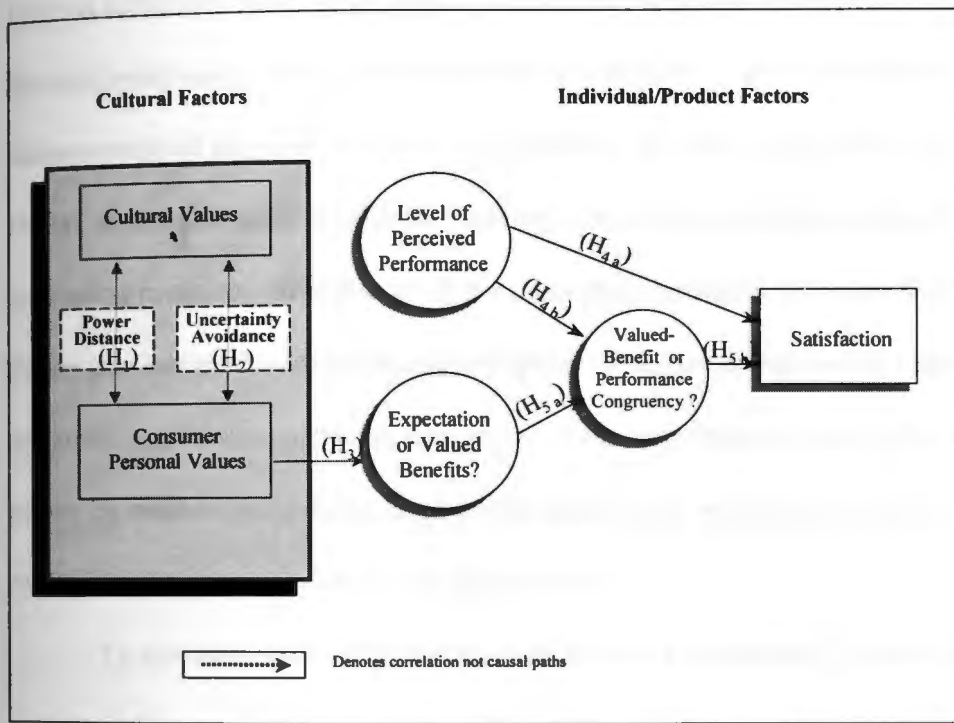
STUDY OVERVIEW

It should be clear at the outset that this study is exploratory in nature, particularly with respect to the empirical assessment of the proposed linkages between cultural values and consumer personal values. This conceptualized, but untested, association between cultural values and consumer personal values is important for consumer behaviorists to grasp the subtle and powerful role of culture as an environmental variable on the behaviors of its members. One useful method is first to provide a conceptual synthesis of the associations between Hofstede's cultural dimensions and personal values in general as measured by LOV. It is important to make clear that not all of Hofstede's four dimensions are clearly relevant to the explication of the roles of values on customer satisfaction, but two of his dimensions, namely power distance and uncertainty avoidance, seem to be more directly related to normative expectations, product evaluations, and satisfaction responses. Furthermore, it was argued that the specific meaning of individualism and masculinity seems to be culturally dependent, rendering scientific measurement controversial. It may also be true that cultures differ along many dimensions other than what Hofstede has studied and delineated, however, including all possible dimensions will undoubtedly jeopardize the scientific parsimony of study.

The second purpose is to compare the relative ability of the disconfirmation paradigm and the value-precept-disparity paradigm to explain observable variations in cross-national satisfaction judgments. The disconfirmation paradigm represents an individual model of satisfaction that excludes cultural values as a key construct, whereas

the valued-benefits performance congruency paradigm explicitly includes consumer values as a determinant of satisfaction judgment. A path model representing the major constructs and their relationships appears in Figure 1. A summary of all hypotheses of the study is provided in table 3.2 at the end of this chapter.

FIGURE 1 Cross-National Model of Customer Satisfaction



National Culture and Consumer Values

The first set of hypotheses is formulated to test the interaction between unequal power distance and disparate attitude toward uncertainty and risk in different cultures. While there might be numerous cultural values that might affect the ordering of personal values in different cultures, the study is restricted by those values that have been measured and validated in published research.

Power Distance. This dimension reflects the presence of human inequality created by disparate distribution of wealth, unequal political influence, and varying degree of family

prominence. A particularly interesting artifact of the disparity of power in a society is the development of personal status (in general, individuals who have high power usually enjoy an elevated social status and vice versa). More often than not, individuals with power and status enjoy advantages such as social respect, greater access to economic opportunities, and an ability to control others' behavior. Over time, a social equilibrium process occurs in which individuals with low power strive to eliminate the gap in status by employing one or more power expanding strategies. These strategies include enhancement of physical strengths (i.e., athletic), intellectual abilities (e.g., education, skills), accumulation of wealth (i.e., saving, investment), and possession of status-enhancing products. While each of the preceding strategies increases perceived social power, the last method is particularly popular since power enhancing effects are almost instantaneous compared to other methods. To counterbalance the effect of newly gained power by weaker individuals, high-power individuals will either increase their power or reduce another persons' attempt to gain power.

To test the relative effect of the variability of culture-wide power distance on the ordering of personal values within each culture, a correlation analysis was performed between scores given to different countries on the power distance index as measured by the Hofstede PDI scale (Power-Distance Index) and the ranking of eight values used in LOV in each of the six countries (Great Britain, Germany, Denmark, Norway, United States, the former Soviet Union, and Japan, table 3.1). Results of this preliminary analysis show that a higher score on PDI is negatively related to self-respect (Spearman $r = -0.84$, $p < .05$ level), while PDI is positively correlated with self-fulfillment (Pearson $r = .83$, $p < .05$ level, Spearman $r = .58$, $p < .25$).

According to the definition of personal values included in LOV, individuals who attach high importance to self-respect tend to maintain inner peace with themselves, like to be accepted by others the way they are, and generally feel more confident in themselves and their abilities irrespective of other's opinions. In comparison, self-fulfillers favor consuming self-enhancing products and, as accomplisners, they prefer symbols of achievement and success (Kahle 1996). Taking these preliminary findings into consideration, it is reasonable to expect that:

H₁: In general, consumers living in nations with large social power distance tend to value products that provide benefits which enhance status and social image more than consumers living in nations with low power distance.

TABLE 3.1 Correlation between Two Dimensions of National Character and Consumer Personal Values in Six Countries ^a

VALUE	POWER DISTANCE		UNCERTAINTY VOIDANCE	
	PEARSON	SPEARMAN	PEARSON	PEARMAN
Self-Fulfillment	.83 * (p< .04)	.58 (p< .23)	.95 * (p< .01)	.90 * (p< .02)
Self-Respect	-.84 * (p< .04)	-.77 (p< .07)	-.86 * (p< .03)	-.83 * (p< .04)
Warm Relationships	.62 (p< .19)	.66 (p< .16)	.80 (p< .06)	.77 (p< .07)
Accomplishment	.37 (p< .49)	.37 (p< .47)	.18 (p< .74)	.09 (p< .87)
Being Well-Respected	-.57 (p< .24)	-.58 (p< .23)	-.66 (p< .16)	-.46 (p< .35)
Fun and Enjoyment	.14 (p< .80)	.12 (p< .83)	-.03 (p< .95)	-.26 (p< .62)
Security	-.15 (p< .77)	.058 (p< .91)	-.32 (p< .54)	-.09 (p< .87)
Sense of Belonging	-.81* (p< .05)	-.60 (p< .21)	-.58 (p< .23)	-.57 (p< .24)

^a Ranking of eight personal values in Great Britain, Germany, Denmark, Norway, United States, former USSR, and Japan.

* Significant at the $\alpha < .05$

Uncertainty Avoidance. As the label of this dimension suggests, uncertainty avoidance reflects the degree to which members of a nation tolerate role ambiguity and lack of structure in life. This can be seen as a relative measure of fear of what the future might bring, a concept Hofstede labeled “National Anxiety”. Attempting to cope with future uncertainties produced several strategies that differ in terms of scope. On the individual level, guarding against the future requires continually enhancing personal skills, talents, and abilities. On the social level, individuals will try to reduce future uncertainties by pursuing strong interpersonal relationships with others and firm interfamilial ties.

Results from the preceding preliminary correlation analysis between country scores on Uncertainty-Avoidance Index (UAI) and personal values are promising. Of the eight values, self-fulfillment and the need for warm relationships were positively associated with UAI though one of these correlations was not significant due to low power ($r = .95$, $p < .01$ level; and $r = .8$, $p < .07$ respectively). While uncertainty-minimization strategies can be effective, they tend to produce negative consequences to individuals. Striving to enhance one’s abilities will more likely create personal dissatisfaction. This theoretical relationship is supported by significant negative correlation between self-respect and uncertainty avoidance ($r = -.86$, $p < .05$). Hence:

H2a: In general, consumers living in nations with low tolerance for uncertainty (high uncertainty avoidance) place more importance on personal abilities and interpersonal relationships than do individuals living in low uncertainty avoidance nations.

In the context of cross-national satisfaction, it was found that cultures do indeed differ in terms of their tolerance for future ambiguity. Within cultures, intolerance for risk can take one of many forms, including reducing risk in purchasing. In general, a major reason why consumers prefer known brand names products to generic products is

the level of confidence in the quality of performance. Well-known brands establish considerable trust and awareness with extensive promotional campaigns and standing behind their claims of product quality. Taking this linkage into consideration, it is expected that:

H_{2b}: Members of cultures with high uncertainty avoidance generally prefer familiar brands with known levels of attribute quality to unfamiliar brands.

Personal Values and Product Satisfaction

The other goal of this study is to examine the relationship between cross-national consumer values and customer satisfaction with products. Basically, consumers have needs that can be fulfilled by many alternatives available in the market, each of which has attributes that provide different benefits. After evaluating the quality of relevant attributes for each alternative, consumers choose the brand that is more likely to produce those desired consequences and that is least likely to lead to unwanted consequences. Satisfaction, then, becomes an emotional response that results from a comparison process between what consumers consider desirable consequences and actual postpurchase attribute performance.

Desired consequences, according to Gutman (1982), can be categorized based on the need fulfilled. These needs may be physiological, geared toward maintaining the survival of the person (e.g., hunger, thirst, and need for shelter and medicine). These needs could be psychological, satisfying innate emotional and cognitive needs of the individual (e.g., maintaining a high level of respect, motivation and strong self-confidence, and adopting healthy lifestyles), or these needs could be sociological, reflecting how an individual would like others to react to the product and to the self (e.g.,

the need to belong, association with a larger group, achieving social respect). While most researchers agree that there are few variations among individuals in terms of the number and hierarchy of physiological needs, they admit that consumers differ widely in terms of their psychological and sociological needs, which are partly determined by their cultural settings and personal values.

Valued-Benefit Performance (VB-P) Congruency Model of Satisfaction. Unlike the prediction of the disconfirmation paradigm which portrays satisfaction as a function of expectation-minus-performance, the (VB-P congruency) paradigm conceptualizes satisfaction as the level of congruency between valued benefits and the perceived quality of attribute performance. As the product is perceived to bring the customer closer to attaining his or her valued benefits, it becomes more likely that s/he will be satisfied.

Valued Benefits. Products can be viewed as providing benefits that have consequences for the customer. In order for these consequences to be relevant to the final evaluation of product, they should first be consequential to the customer. We know that what is desired in a product is derived primarily from what is valued by the individual, hence values as a favored end-state of existence and preferred mode of conduct can be considered as a primary source of consumers' needs, wants, and desires. Therefore, it is expected that:

H₃: Desired benefits expected to be fulfilled through product consumption are directly related to highly important consumer values.

Perceived Performance. As discussed earlier, it is expected that a high level of perceived performance is capable of overwhelming the emotional and cognitive state of

the customer. Satisfaction judgments will be swayed particularly in products with attributes that have a salient performance component. Evidence supporting the effect of performance on satisfaction can be found in several studies that have shown that the level of perceived performance has a direct and positive influence on satisfaction and an indirect and positive impact through the cognitive comparison between what was initially wanted and what was actually experienced. In a controlled experimental setting, Olshavsky and Miller (1972) examined the effects of high and low performance and expectations on product evaluations of tape recorders. They concluded that high levels of expectations and performances lead to a favorable evaluation of product performance, yet they did not measure their impact on satisfaction. In a study explicitly measuring satisfaction, Churchill and Surprenant (1982) have found that while both performance and disconfirmation had a positive and direct effect on satisfaction with the plant, only the perceived performance had a statistically significant impact on the reported satisfaction with a video disk player. It is expected that:

H_{4a}: Perceived performance will have a direct and positive influence on satisfaction.

H_{4b}: A high level of perceived performance will have an indirect positive impact on the value-performance congruency (or in other words, a negative impact on value-performance disparity).

Benefits-Performance Congruency. Much evidence from early research on product evaluation has demonstrated that customers are unable to evaluate the quality of product performance unless compared to some standard of choice. According to the adaptation level theory (Helson 1964), consumers evaluate product performance using a standard of comparison. An observed disparity between the performance and the chosen standard of comparison represents a conflict between internally held beliefs and

perceived reality. This often leads consumers to a negative emotional state. This cognitive conflict can be successfully removed by eliminating the disparity, which can be accomplished by shifting performance evaluation either toward or against the standard. Support for these relationships can be found in the Assimilation-Contrast theory, where Sherif and Hovland (1961) postulated that the magnitude of the disparity between actual performance and the chosen standard distorts performance ratings. They have shown that when the performance-standard disparity lies within the latitude of acceptance, individuals often assimilate their performance ratings toward their standard, but when the disparity falls outside the acceptance range, the consumer's evaluation of performance quality deteriorates, and consumers shift their performance away from their standard.

Utilizing valued benefits as a research variable has been evident in some disconfirmation studies. While Oliver's (1980) cognitive model of satisfaction advances expectations as the primary antecedent of reported satisfaction, subjects were explicitly asked to provide their subjective disconfirmation of whether the benefits and problems of the flu vaccine did or did not exceed original expectations.

In the context of cross-national satisfaction, valued benefits can be viewed as the desired level of product performance that justifies the monetary and non-monetary costs the consumer has undergone to acquire the product. With perceived performance held constant, an increase in the magnitude of valued benefits will be more likely to create a negative gap in the valued benefits-perceived performance construct. Hence:

H_{5a}: As the level of wanted benefits increases, the congruency between performance and value congruency decreases, *ceteris paribus*.

The level of the incongruity between acquired benefits (perceived performance) and desired benefits is expected to generate a negative effect on satisfaction. Evaluation

of products starts with the assessment of the perceived product benefits. These benefits will be evaluated relative to what the customer perceives to be valuable and important. As discussed earlier, customers' perception of the valued and desired stems from consumer personal values. Therefore, a superior performance on attributes that brings the customer closer to attaining their highly ranked personal values will lead them to greater satisfaction with products. Inferior performances of valued attributes will make customers less satisfied. Hence:

H_{5b}: Satisfaction with the product is expected to be inversely related to the disparity between valued benefits and perceived attribute performance.

Disconfirmed-Expectancy. Results from past research provide evidence of the direct effect of disconfirmation on the satisfaction outcome of consumption. As conventionally described, better-than-expected performance creates pleasant feelings of surprise while sub-expectation performance leads to feelings of disappointment and anger. When a customer finds out that the total savings from converting to a new heating system is 10 percent rather than the 35 percent that was initially promised, the outcome of purchasing the new heating system is more likely to be frustration and strong dissatisfaction.

The relative explanatory power of the disconfirmation paradigm vis-à-vis the value-congruency paradigm of cross-national customer satisfaction is tested. Specifically, the disparity between initial performance expectations and perceived level of performance should create feelings of pleasures, while a disappointingly poor performance should make the customer dissatisfied. Therefore, it is expected that:

H₆: Product satisfaction is expected to be a function of the perceived difference between expected attribute performance and realized attribute performance.

TABLE 3.2 Summary of Study Hypotheses and Expected Findings

TESTED CONCEPT	PATTERN OF RELATIONSHIP	EXPECTED FINDINGS
<i>Associations between cultural values and personal values. No specific hypothesis is formalized.</i>	Correlational linkages. Not directionality is assumed, however, because existence of culture precedes that of the individual, it is more likely that cultural values might be shaping, to some extent, personal values.	The presence of association between the magnitude of power distances in culture and tendency to avoid ambiguity and lack of structure in life will influence the kind personal value held by individuals in general.
<i>Power distance and ostentatious consumption.</i>	Correlational analysis, and no causality, is assumed due to the missing of many possible mediating variables from present analysis.	Based on power-equilibrium process, it is expected that high power distance promotes ostentatious conspicuous consumption.
<i>Uncertainty reduction strategies at the individual and social levels.</i>	Correlational analysis.	To deal with future anxieties and threats, individuals rely on their personal talents and pursue stronger familial ties.
<i>Personal values and Valued benefits in products (Notebook computer).</i>	Based on previous research on human values, desired product benefits are linked to what consumers' value at the personal level.	Previous research suggested that the kind of benefits wanted in notebooks are linked to the highly regarded personal values.
<i>Applicability of the disconfirmation model of satisfaction</i>	Structural equation analysis. The satisfaction responses of citizens of the two countries is related to the magnitude of disconfirmation observed between expected attribute performance and perceived quality of performance.	As consumer perceive a performance higher than what they initially expected, they become pleasantly surprised and hence, more satisfied, and vice-versa.
<i>Applicability of the valued-benefits-performance congruency model of satisfaction</i>	Structural equation analysis. Satisfaction of the international consumer is determined by the match between what the product is able to provide and what the consumer initially demands as the most important benefits.	A high level of satisfaction occurs when consumers perceive the products as providing the kinds of benefits wanted regardless of how expected attribute performance differed from actual performance.

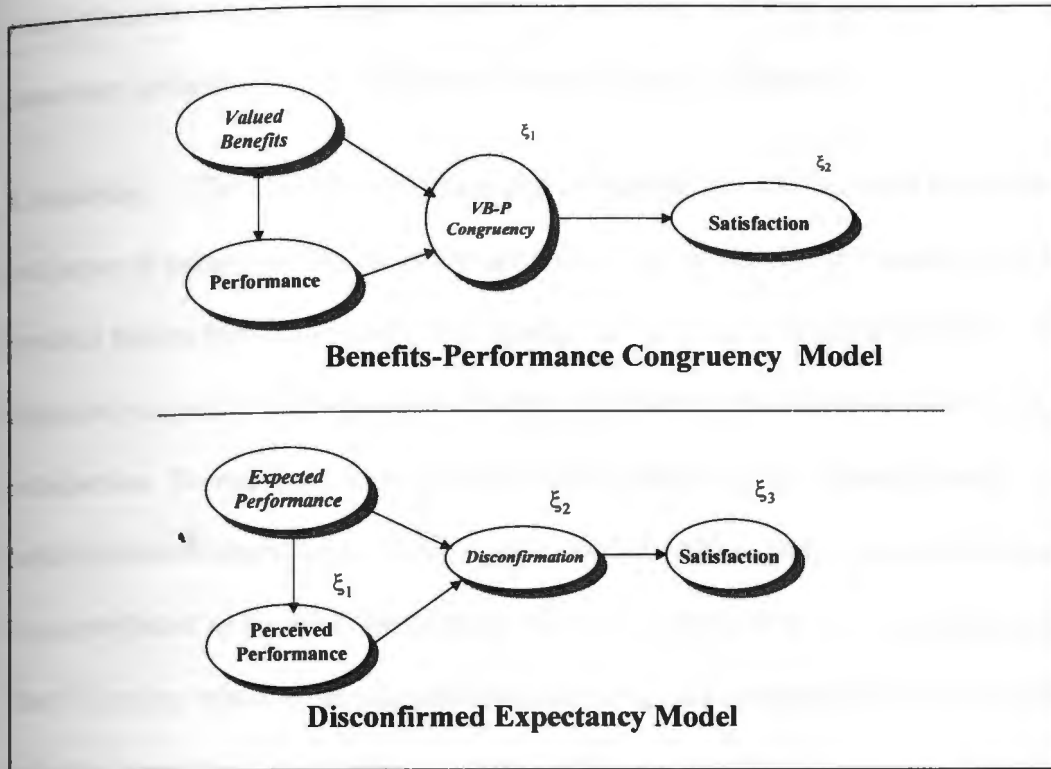
CHAPTER 4

4. METHODOLOGY

There are three basic objectives for this study. The first objective is to explore a cultural interaction between cultural values and personal values. Although the intention here is not to propose a direct causal relationship between the two sets of values, it is believed that, based solely on the temporal order of existence, formulation of individual-level values could be influenced, in part, by dominant cultural values, and thus, one expects to find an empirical linkage between the two constructs. The second objective is to examine the relationship between the two kinds of values and consumers preference for specific product benefits. The final objective is to evaluate the relative explanatory power of the disconfirmed-expectancy model of customer satisfaction in comparison to the value-congruency model in determining the correlates of cross-national customer satisfaction. A depiction of the two models including its dependent and independent constructs appears in figure 2.

Design. The research design specified for this study is a 2 x 2 between-group, quasi-experimental design with participants from two countries (U.S.A./Kuwait), and two levels of expectations (high/low). In each country, half of the sample was randomly assigned to each of the two levels of expectations. As illustrated in figure 2, expected performance and valued benefits are the two exogenous independent variables in the valued-benefit performance congruency model while expected performance is only exogenous variable in the disconfirmed-expectancy model. Attempting to manipulate expectations was deemed necessary to avoid the inadvertently grouping subjects with

FIGURE 2 Valued-Benefit Performance Congruency and Disconfirmed Expectancy Models of Customer Satisfaction: Main Constructs



homogenous expectations of attribute performance hence impeding the use of relevant multivariate statistical analysis techniques. True manipulation of valued benefits, on the other hand, is untenable because they are linked to higher order values. However, it was possible to try to polarize two of the most valued benefits by providing information that strengthened one of the valued benefits in the product at the expense of the other, similar to the procedures employed by Spreng, MacKenzie, and Olshavsky (1996).

In the context of this study, performance was treated as a measured variable and not as a manipulated variable. This decision was made in part because the performance of the computer is inherently multidimensional and complex, involving a large number of the evaluative criteria, or attributes. In addition, a true manipulation of computer performance is questionable because evaluation of perceived performance is

contaminated by attribution tendencies, such as attributing good or poor performance to many plausible sources including quality of hardware, software, perceived lack of necessary computing skills, or a combination of these contaminants.

Countries. The objectives of this research include the assessment of the relative influence of cultural values on consumer values and to examine the impact of non-product factors (personal values) and product-related factors (valued-benefits, attribute expectations, performance, valued-benefits congruency, and disconfirmation) on post use satisfaction. To test these underlying research hypotheses, two countries with heterogeneous cultural value systems were needed. Although the accessibility to subjects has contributed to the selection of these two nations, the aim was to select two countries that: (1) enjoy relatively similar standards of living and comparable marketing and retail industry structures; and (2) differ in terms of their cultural orientation (Western and Middle Eastern) and in terms of their relative positioning on the Hofstede dimensions of national character. A comparative analysis of the indicators presented in Table 4.1 reveals the similarity between the socioeconomic conditions of the residents of both countries. Furthermore, Kuwait, as a part of a cluster of Arab countries, scored high on both power distance and uncertainty avoidance, low on individualism, and average on masculinity. The United States, in comparison, scored low on power distance between individuals, low on uncertainty avoidance, high on both masculinity and individualism.

Stimuli Product. A new computer notebook (Dell Latitude XPi CD) was used as the stimulus product for both groups in this study. This product category was specifically chosen for the following reasons. First, Nelson (1970) and Zeithaml (1988) provided literature showing that evaluation of products with attributes that can be evaluated prior

TABLE 4.1 Similarities and Differences between Rhode Island and Kuwait on Key Demographics and Scores on Dimensions of National Character

INDICATORS	RHODE ISLAND (US)	KUWAIT
Population as of 1994 (thousands)	997	1,620 (41% nationals)
Income per Capita (after tax, 1994)	16,274	\$ 17,490
Literacy	98 %	63%
Number of autos (Car ownership ratio)	695,310 (1.4 person/car)	778,406 (2 persons/car)
Telephone per 1000s	5-20 telephone	5-20 telephone
<i>Scores on Hofstede's Dimension</i>		
Power distance (out of 110)	40	85
Uncertainty Avoidance (out of 95)	46	66
Masculinity (out of 112)	62	50
Individualism (out of 91)	91	38

to purchase (i.e., search attributes) or during actual use (experience attributes) are more likely to trigger a cognitive evaluation process than those composed of attributes that can never be evaluated (i.e., credence attributes). In this case, notebooks have an adequate number of search attributes to allow creation of expectations and predictions about the likelihood of obtaining desired benefits, and enough salient performance attributes to allow an evaluation of actual performance. Second, there has been a rapid diffusion of personal computer machines for business and household use in both countries, and the college student population has been one of the target markets for notebook makers. As such, participants are expected to possess ample prior knowledge to identify what kind of benefits and attributes are wanted in a computer and to judge its performance. Finally, an important objective of our model is to examine whether greater power distance leads consumers to adopt status-enhancing consumption. Because notebook computers are considered as high-end products with prices far exceeding their desktop counterparts, and

because they are portable and can be carried and used in public, notebook computers qualify as a status symbol, very similar to owning a cellular phone.

MEASURES.

As shown in the structural model (refer to Figure 1), satisfaction experience with a product is related to two levels: 1) non-product related factors including cultural (i.e., country) and individual level factors (valued benefits, attributes, and performance), and 2) product-related factors specific to the purchase-consumption experience. Thus, the variables used in this study consisted of 2 main sets: the first set included measures of cultural values and personal values while the second set included measures related to the constructs of consumer satisfaction. A complete copy of both questionnaires used in this study appears in appendix 2A and 2B.

A. The "Values" Set.

1. Cultural Values. Relating cultural values to personal values should be preceded by a discussion of a taxonomy of relevant cultural dimensions. Although previous work on cultural values has employed different frameworks to delineate relevant cultural dimensions, the focus of this research will be limited to exploring the interrelationships between Power Distance and Uncertainty Avoidance with personal values. The approach to measuring each of these two dimensions is described below.

POWER DISTANCE SCALE (PDS). This construct was traditionally measured using 3 items mentioned in the Hofstede original scale. All of these items dealt with employee perception of the behavior of their management (i.e., "To what extent employees are afraid to disagree with their manager?", "What is the present decision-making style of

your manager?”, and “what is the preferred decision-making style?”). It was feared that measuring such a broad societal tendency using only three items related to workplace values might be too restrictive and may not capture the true presence of power distance.

In order to improve the measurement of this cultural dimension, a broader scale has been constructed including two of the three original items and 9 additional questions related to behaviors and perceptions closely associated with these dimensions. These additional items were all derived from Hofstede's observation of the broad consequences of Power Distances in society. All questions are scored using an 11-point scale, ranging from strongly disagree (1) to strongly agree (11). This scale is represented by items 10 to 20 in the final questionnaire (appendix 2A).

UNCERTAINTY AVOIDANCE SCALE (UAS). The original scale measuring the uncertainty avoidance construct was composed of opinions expressed about three statements (Rules of the company should not be broken even when it is beneficial to break it; Perceived stress on the work place; and How long does the worker intend to stay with the company?). Again, concerns about the restrictive scope of these questions to behaviors in the workplace might risk the validity of the scale when introduced to a population other than company workers. The remedial approach taken here was similar to the power distance scale, where 7 more items were added based on Hofstede's conclusions about the ramifications of high/low Uncertainty Avoidance on some aspects of social perceptions and behavior. The expanded scale is represented by questions 22, and 24-32 in the final questionnaire.

2. Personal Values. The approach taken in measuring personal values was to use an already existing scale with established reliability and validity, called the List Of

Values Scale (LOV, Kahle, 1983). The original scale included 9 values (need to belong, wanting to live an exciting life, need for warm relationships, making the best use of talents, wanting other's respect and recognition, enjoying pleasurable life, wanting to feel safe, maintaining sense of self-respect, and the need to become successful). Post-modification of the LOV scale yielded 8 values, blending the *need for excitement in life* and *fun and enjoyment* into one category.

The scale's author conducted extensive testing to measure its reliability. Results from two studies designed to assess LOV's reliability over a month's time reported test-retest reliability coefficients of .92 and .85 (Kahle 1996). To maximize the scale's power of detecting the magnitude of individual preferences for each value on LOV, the author suggested using positive unbalanced scaling which ranges from important to most important as endpoints. The nomological validity of the LOV scale was established when the author observed a strong association between obtained scores and many aspects of personality traits and behaviors measured by other established scales. This scale is represented by items 1 to 8 in the questionnaire.

3. Relative Strength of Cultural Affiliation. This scale is composed of four items. The first two items are direct measures of cultural identification and strength of affiliation (With what culture the participant identifies, how strongly the person feels affiliated to the culture of choice, Deshpande et al. 1986). The remaining two items are indirect measures of the strength of cultural affiliation (wearing national clothes outside the country and observing social celebrations and festivities outside the country). These measures were included to detect the strength of cultural affiliation. This scale is represented by items 33 to 36 in the questionnaire.

B. The Satisfaction Constructs Set.

This set consisted of one dependent variable and three independent variables.

1. Satisfaction (dependent variable). The dependent measure used in this study is customer satisfaction. The satisfaction scale used in this study was designed to measure the emotional outcome of the notebook experience after completing the hands-on evaluation. Satisfaction with the computer was assessed using an overall satisfaction measure with bi-polar items anchored by “Delighted-Terrible”, “Very Dissatisfied-Very Satisfied”, and “Very Displeased-Very Pleased”. These items coincided with the widely accepted portrayal of satisfaction as an emotional construct following product experience (Westbrook, 1980). This scale is represented by items 83 to 85 in the final questionnaire.

It is important to mention that some cross-cultural studies implicitly assume the equivalence of constructs without any attempts to support this assumption. In this study, however, special attention was given to explore the nature of the satisfaction construct and to examine its conceptual equivalency in both cultures before empirical comparisons were conducted. Details of this effort are outlined in the procedures section.

2. Valued Benefits (independent variable). This measure was constructed specifically for this study. Indeed, identifying the relevant benefits is one of the objectives in this study. The conceptual distinction between attributes and benefits is straightforward; attributes reflect what the manufacturer claims a product can do for the consumer, while benefits represent the actual utility consumers receive from the product as they perceive it from their side. If a product performs in a manner identical to the engineering specifications but fails to provide what the consumer is willing to receive, the product may not succeed in creating high satisfaction. The approach taken to identify

these benefits in both countries is described in the "procedures" section. It was found that the common benefits valued in both cultures were four: portability, multimedia, accessibility to information, and social perception. The scale measuring valued benefits is represented by items 37 to 40 in the final questionnaire.

3. Expectation of Attribute Performance (independent variable). Measures of expected attribute performance were taken on 10 key attributes frequently mentioned in advertisements, review articles and frequently mentioned by computer salespeople. These attributes were technical in nature including the following items: lightness, size and keyboard comfort, CPU speed, screen quality and size, RAM size, modem speed, ease of upgrading, perceived quality of brand name, length of warranty period and after sale service, and being reasonably priced given expected performance (items 41-50).

Manipulation. Expectations of attribute performance were manipulated by providing two versions of ads for the notebook. The first version contained messages highlighting portability of the computer as well as technical specifications about the weight and the size of the notebook and the durability of the battery. The second version of the ad contained messages stressing the multimedia capabilities of the computer and its related technical features (screen size and quality, speakers, and game features). Refer to Appendix 3A-3D for a copy of both ads.

The response format used for this scale is an 11 point rank scale ranging from (1) representing highly unexpected to (11) highly expected. After the first pretest, many participants complained about the lack of identifying categories for the numbers in the scale. A typical question was "which number to choose for generally expected when the scale ranges from 7 to 10?". Subsequently, 7 categories were constructed to provide a

clear definition of the representation of each number. The second pretest was successful in the sense that respondents understood the scale and no complaints or questions were received about this uncertainty.

4. Perceived Attribute Performance. This is a 12-items scale designed to measure how participants evaluated attribute performance after using the product using an 11-point scale ranging from (1) bad performance to (11) exceptional performance. This 12-items scale is represented by questions 51-62. Initial pretest revealed that none of the 20 respondents selected a number below good performance, which eventually led to restricting answers to a smaller subset of the original scale. In response, the anchors were changed to 1-4 points reflecting ascending levels of good performance, 5-8 indicating excellent performance, and 9-11 representing exceptional performance. To examine the presence of boundary effects, a frequency table was constructed. Results did not show any sign of clumping at the lower side of the scale. (See appendix 4).

5. Desired Value and Performance Congruency. This four-item scale was constructed to measure respondents' judgement about attaining their desired benefits given the level of performance already experienced. More specifically, respondents were asked to evaluate the disparity, as they perceive it, between the four main benefits (portability, multimedia, accessibility to information, and social perception) and the perceived level of attribute performance. The four items have an 11-point response format, categorized into three groups as the following: 1-4 (less than what I expected), 5-7 (similar to what I expected), and 8-11 (more than what I expected). This scale is represented by questions 63-66 in the final questionnaire.

6. Disconfirmation. This subscale, consisting of 12 items (67-78), was constructed to measure the subjective difference between consumer initial expectations and perceived attribute performance. This widely accepted method measures the valence of the subjective expectation-performance discrepancy as opposed to simply using difference scores between expectations and performance. The response format chosen for this scale was an 11-point evaluation scale falling into three distinct groups (1-4 = less than expected, 5-7 = as expected, 8-11 = better than expected).

C. Possible Covariates

Although most of the research that identifies the determinants of customer satisfaction has traditionally focused on product-oriented factors, research on purchasing as a social exchange process led to the identification of two intervening (moderating) variables of satisfaction responses. Because computer evaluation is knowledge-based, familiarity with computers was measured.

Equity. This concept comprises fairness; individuals demand this in most dyadic relationships, particularly commercial transactions. A relationship is judged to be unequal when the proportion of outcomes to sacrifices of the individual parties varies beyond some idiosyncratic level of tolerance.

Within the context of customer satisfaction, consumers recall and compare their realized benefits to their monetary and non-monetary costs then they judge their relative benefits in relation to other customers or the seller. Sacrifices disproportionately higher than benefits (deficit) decrease satisfaction while large rewards (surplus) will enhance product satisfaction ratings. Given that perceived equity varies from one culture to

another, it seems necessary to measure the presence of (in)equity perceptions in both countries and to assess their relative association with satisfaction.

Attribution. The evaluation of a product can be influenced by the attributions consumers make about who is responsible for observed superior or inferior quality of product performance. Results from research on attribution show that because consumers are protective of their self-concept, they tend to attribute product failures to others while attributing successful performance to themselves (Oliver and DeSarbo 1988). Research on attribution effects uncovered these attribution tendencies. Valle and Wallendorf (1977) have shown that when a product fails to perform as anticipated, 75 percent of consumers blame others but when product performs well, nearly the same proportion attribute the superior performance to internal causes. As such, this tendency should be measured and controlled for, if necessary.

Prior Experience. In the context of this study, one could argue that knowledge about the category (computers) and the specific product (notebooks) may be different between the two countries. Single item measures of all three variables were included in the questionnaire (questions 86-88).

PROCEDURES

Participants. The aggregate sample used in this study consisted of two samples recruited from two presumably different student populations, namely Kuwait University and the University of Rhode Island (representing the Northeast region). These populations were chosen with many considerations in mind. First, within the local economy, the potential purchasing power of college students after graduation is greater

than their less-educated counterparts. Second, given that a college education is fully subsidized at Kuwait University and partially subsidized by the Rhode Island state government for resident students at the University of Rhode Island, diversity among college students tends to be larger than what can be found in private colleges. This probably provides a better representation of the state population. Third, the product used in this study is widely used by both student groups on both campuses.

A total of 126 participants were recruited from business classes taught at the Faculty of Administrative Sciences at Kuwait University. Recruitment was restricted to subjects who are Kuwaiti citizens educated in Kuwaiti schools. Students were asked to participate in a study on notebook computers by responding to a number of questions about themselves and their perception of their society followed by questions about the computer. Enrolment in the study was voluntary and no financial or course credits were offered. Six surveys were excluded from the analyses due to missing responses, reducing the number of usable surveys to 120.

The initial US sample consisted of 125 participants recruited from business classes taught at college of business at the University of Rhode Island. Only American students who completed all their formal education in the US were recruited. At the beginning, participation was voluntary, however, attendance was far less than anticipated. To encourage participation, students were offered a little extra credit in their class. Participants were asked to sign up for individual appointments. Five surveys were dismissed because of incomplete responses. The final sample consisted of 121 subjects. The characteristics of both samples are illustrated in table (4.2).

TABLE 4.2 Sample Demographics

SAMPLE	SEX	AGE	WORK	MARITAL STATUS	ANNUAL INCOME (MODE)
Kuwait (N=120)	Male 62	Mean 20.66	Yes 25	Single (112)	Below \$3,500
	Female 58	Range 17-28	No 94 Miss. 1	Married (7) Separated (1)	
US (N=121)	Male 58	Mean 21.52	Yes 71	Single (116)	Below \$3,500
	Female 63	Range 19-50	No 50	Married (4) Separated (1)	

Translation. Because of the concern that translation of Western scales into a different language may actually have altered the individual meaning of the items, a system of translation and back-translation procedures was adopted for this study. The original English questionnaire was given to four Kuwaiti bilingual individuals for translation into Arabic. Three of these translators were students graduated from English schools in Kuwait while the fourth was a Kuwaiti female student with an advanced English degree. The four copies of translated questionnaires were then compiled to produce one Arabic questionnaire. Three research assistants with graduate business degrees from the US translated these questionnaires back to English. Both the original versions and the back-translated versions were examined for textual differences, however no differences were observed and no necessary refinements were necessary. Copies of the questionnaire, ads, and consumer reports in both languages appear in appendix 2A-2D and 3A-3D.

Equivalency of Constructs.

The obvious linguistic and cognitive differences between cultures poses a unique problem to cross-cultural researchers--whether the constructs established in one culture mean the same thing in another culture. Several articles on cross-cultural methodology recommended establishing functional equivalence of main constructs rather than simply

assuming its existence without empirical validation. In the present research, the meaning of satisfaction and the determination of relevant valued benefits seem to be the two constructs with meanings that are entirely determined by the individual. Hence, it is possible that the definition of these two constructs might be culture-dependent.

Satisfaction Construct. While there has been extensive research on satisfaction in the US, no prior work exploring the concept of satisfaction from the perspective of the Kuwaiti consumer was found. One could argue that, although termed similarly, satisfaction with product and services in the US may represent a concept that can be different to Kuwaitis.

Approach to explore Satisfaction. The approach taken to explore satisfaction was the thought elicitation procedure using the Critical Incidence Method (e.g., Bitner et al. 1990). Briefly described, the method is a face-to-face, structured open-ended focus group interviews in which the interviewer asks the participants about memorable incidents that were particularly satisfying and dissatisfying. This method is especially effective in exploratory research because firsthand experiences are inherently much more accurate and reliable compared to archival complaining data or manager's perceptions of what might be satisfying or dissatisfying to the customer.

The effort to outline the satisfaction concept involved one focus group in the US and two focus groups in Kuwait. The US focus group consisted of 20 juniors (equal mix of males and females) taking a consumer behavior marketing course. Participants were asked to remember particularly satisfying or dissatisfying experience(s) and to describe, as clearly as possible, what caused them to feel that way. A total of seven incidents, four dissatisfying and three satisfying, were revealed at the meeting.

Two Kuwaiti focus groups were conducted. The first focus group consisted of 15 college students (3 males and 12 females) recruited from a business class taught in Kuwait University. Roughly half of the participants were business majors while the other half were not. The second focus group was conducted using 7 college students (6 males and one female) taking a different business class in a manner identical to the first group. The two focus groups provided a total of 9 satisfying experiences and 12 dissatisfying experiences. All of the experiences were then transcribed for further analysis. Refer to appendix 5 and appendix 6 for a summary of these transcribed experiences.

The content of the 25 experiences collected from all participants in both countries were first content analyzed to insure that (1) experiences were not vague, general to product class rather to a specific product, or were related to other people's experiences, and (2) experiences included direct causes of (dis)satisfaction as perceived by the participants. Consequently, two incidents (Incident # 13 and #15) were dropped from the Kuwaiti sample due to generality and perception of the category rather than a single brand, whereas one vague experience (Incident # 6) was dropped from the US responses.

The remaining 22 incidents were then enumerated, sorted, and coded. Two judges (research assistants), working independently, were asked to read the coded experiences carefully and check for pattern similarity and differences in order to construct categories for the satisfying and unsatisfying responses. The resultant categories in each country were similar, both for satisfying and unsatisfying experiences (See Table 4.3). On the basis of these results, one could conclude that satisfaction in both cultures is an emotional outcome of a consumption experience triggered by product and non-product factors, and leads to attitudinal and behavioral consequences.

TABLE 4.3 Category Classification by Type of Incident for Both Countries

KUWAIT ^a		US ^a	
SATISFYING	DISSATISFYING	SATISFYING	DISSATISFYING
Exceptional product features (incidents #1,2,4,6,10,12)	Product Failures (incidents # 5, 8, 11,18)	Better-than-expected quality (incidents # 5)	Failure to rectify service errors (incidents # 2)
Positive response to dissatisfying experiences (incident # 7)	Salesperson failure to redress customer complaint (incidents # 3)	Positive redress (incident # 1, 3, 4)	Product failures (incidents # 7)
Consistent performance in habitual product use (incident # 14)	Inability to deliver promised benefits (incidents # 9, 11, 17)	-	-

^a A total of 16 incidents were collected from the Kuwaiti sample and 6 incidents from the US sample. Incidents are numbered in a manner similar to appendix 4 and 5.

Valued Benefits Construct. While consumer reports can be used as a major source of information to define valued benefits from the consumer perspective, this evaluation leaves the door open for questions about whether residents of both cultures prefer the same benefits in computers. Therefore, many sources of information were employed to identify key relevant benefits. First, two review articles about computer notebooks in public domain magazines such as Computer Shopper and Consumer Reports were examined. It was found that most people were looking for computers that were small and light for the road and capable of running for long hours (i.e., best mobile computing, Road Warrior, Travel easier with., etc.). Another key benefit in notebooks was the quality of multimedia audio-video output (opening ad statements such as “Visual Feast..” and “the power of multimedia notebook”). It was also found that branded computers were desirable because they usually come with excellent technical service and longer warranty (i.e., the best of customer service and tech support). Unfortunately, review articles were directed at the American consumer and it would be a leap of faith to assume that other international consumers tend to value the same benefits.

The second source of information to define the main benefits was computer notebook advertisements found in a popular computer magazine (Computer Shopper) and in a local computer exhibition in Kuwait (INFO97). Ads collected were analyzed to identify the most important benefit highlighted in the ad, typically in boldface print and background image. After analyzing ads directed at personal users (business users were excluded), roughly the same benefits were highlighted (portability, power and multimedia, connectivity and information accessibility, and, finally, brand image). Still, the benefits outlined reflected the perception of the manufacturers and retailers about what consumers might be looking for.

Finally, two other focus groups were run in each country prior to conducting the study to identify relevant valued benefits and attributes relevant to the residents of both countries. The first focus group was composed of five college students. The method used was a free format and open-ended questions. Participants were asked about what they particularly liked and disliked in computers in general, and in a notebook, in particular. A summary of the key dimensions appears in table (4.4) after excluding those related to the retail outlet. None of these participants were recruited in the final study.

TABLE 4.4 Tabulated Data from US Focus Group (N=5)

DIMENSIONS	POSITIVE	NEGATIVE
Computer Size	Small (light)	Large (heavy)
Memory and CPU Speed	Large memory and faster CPU	Small memory and slow processor
Screen	Large screen with high resolution	Small, blurry graphical output
Communication and Internet connectivity	Compatibility with the Internet and mainframes	Restrictive configuration
Well Made	Branded but customizable	Generic "fall apart"
Value (features/price ratio)	Low price Useful software included	High Price bundled with useless software

The second US focus group consisted of 20 students (the same students who participated in the second focus group exploring satisfaction were reused here). Similar to the first group, the interviewer used the same free format and open-ended questions. Students were asked, among other things, to name the most important things to consider when buying a new computer. Results from this group are described in Table 4.5.

TABLE 4.5 Results Obtained from 2nd Focus Group in the US (N=20)

KEY PRODUCT DIMENSIONS	OTHER DIMENSIONS
Computer processing speed	Getting enough information about the product
Physical Size (small machines)	Helpful sales people (honest and Knowledgeable)
Memory size and Hard disk capacity	-
Reputation of the manufacturer (to determine quality)	-
Expandability and ungradability	-
Warranty and tech support	-
Quality of software included	-

Two focus groups were conducted in Kuwait. The same subjects in the two satisfaction focus groups were used here. The format was identical to the format used in the US focus group, specifically, free-form open-ended questions asked in the following form "Suppose that you are in the market to buy a computer [notebooks added later], what are the important things you would be looking for?." Responses collected from each group were combined and classified in Table 4.6. When data from the four focus groups were pooled and edited for redundancy and relevance, roughly all of the four benefits identified earlier using the two previous exploratory methods reemerged, namely mobility, performance, connectivity, and brand quality.

TABLE 4.6 Desired Benefits using two Kuwaiti Focus groups (N = 9, N = 15)

FEATURES/BENEFITS	LIKED	DISLIKED
Easy to carry and move around	Small size, light weight, solid structure	Large, heavy
Can be connected to other computers and to the Internet	Modem speed, Cell modem preferred, easy to configure	Slow modem, interrupted connection, crashing communication program
Power, Hard disk space, and Multimedia options	Fast processing of program, clear screen and high quality audio, large storage capacity	Slow refresh rate, "no enough memory" error, dull AV
Ease of operation	Easy to setup, no conflicts between hardware and software	Complicated computers (many disks and setup procedures)
Well-known Brand	High quality, good Warranty, after sale service, rounded and good-looking	Very Expensive
Generic Brands	Good price and value	Fear of inferior manufacturing, lack of reasonable warranty (risky)

Administration of the Study

Data were collected in face-to-face interviews with each subject that lasted between 30 to 45 minutes. Each participant signed up for a meeting and was given a informed consent form explaining the process and their right not to participate or to stop participation at any time. Only two individuals refused to participate in the Kuwaiti sample due to time restrictions, while no one refused to participate in US sample.

The final questionnaire constructed for this study consisted of 8 pages that included the following:

1. A cover letter directed to the participant containing information about the scope of the study, some important instructions for answering the questions, and the average time expected to be spent completing the study. Participants were informed that all data are strictly confidential and would be used for academic purposes only. They were also provided with the researcher's address and committee chairperson's address to

complain or comment, if necessary. No feedback was received.

2. Consumer Personal Values Scale, Power Distance and Uncertainty Avoidance, and Cultural Affiliation Scale.
3. Measures of satisfaction, its antecedents, and covariates.
4. Demographic variables.

Each participant was asked to respond to items in section 2. They were then given a one-page mock consumer review article that described notebook computers and the various benefits people often seek in such machines as identified in the previous section. This step is followed by taking a few measures of how important the four benefits were to the participants. After completing this step, each participant was then given one of two versions of commercial advertisements; one with messages and technical attributes emphasizing mainly portability features while the other displayed messages and technical specifications emphasizing multimedia features. After responding to a number of questions measuring their expectation of attribute performance, each participant was seated in front the computer and was allowed to examine all the features s/he wanted either physically (lifting the computer to evaluate its weight and size) or through using any number of preinstalled demo software. After finishing this hands-on experience, participants were instructed to complete the rest of the questionnaire. After completing the study, each person was debriefed about the purpose and the procedures of the study and was thanked. See appendix 2A-2D for the questionnaire and the consumer report in both languages.

CHAPTER 5

5. RESULTS

This chapter is divided into three main sections--Data Preparation, Validating Study Assumptions, and General Findings and Testing Hypotheses. In the Data Preparation section, results from pretesting and manipulation checks, standard data handling procedures, and validating primary statistical assumptions are reported. The second section, Validating Study Assumptions, focuses on measuring the differences between Kuwaitis and Americans in terms of power distance and uncertainty avoidance. In the third section, General Findings and Testing Hypotheses, statistical results are reported concerning the association between the personal values and these two dimensions of national character, as well as results obtained from a variety of statistical techniques designed to test study hypotheses.

DATA PREPARATION

Data Preparation. Prior to employing any of the proposed statistical analyses, each variable in both data sets was scrutinized for entry imperfections, missing data, and presence of data outliers using the following descriptive statistics: minimum-maximum values, number of missing values in each variable, and univariate distribution plots. All entered data appeared to be in the proper order and within the correct range of values. The number of variables with missing observations was low (47 variables in both sets, less than 25% of the total number), their frequency was low (29 variables have one missing response, 8 variables have 2, 7 variables have 3, and 2 variables have 4), and the pattern of their presence appears to be random. However, one variable, evaluation of

modem performance, was found to have a suspiciously large number of missing values in each (6 and 8 missing observations each set respectively). As a standard procedure, replacement with the mean was employed to correct this flaw in all variables, but in the case of modem performance, pre and post replacement comparisons were conducted and then later found to be minimal (pre-replacement standard deviations were 3.23 and 2.77 whereas post-replacement standard deviations were 3.14 and 2.67). This variable was, therefore, retained for further analyses.

Normality. Most statisticians recommend screening raw data prior to any advanced multivariate analysis to assess the extent to which each continuous variable departs from normality (Tabachnick and Fidell 1989). The third and fourth moments were used for this purpose, where a skewness range of -2 to $+2$ was acceptable, while for kurtosis, the permissible range was -1.5 and 6 . Descriptive analysis generated by the SPSS computer package showed that, except for three variables in the Kuwaiti data set, all skewness and kurtosis statistics appear to be within the acceptable range. These three variables were: one personal value statement (to be well-respected by others) and the first two measures of overall satisfaction with skewness equal to -3.66 , -2.45 , and -2.25 and kurtosis equal to 14.94 , 7.94 , and 7.33 respectively. The reflect-then-square root transformation method was used to smooth out high kurtosis in these three variables (Tabachnick and Fidell 1989).

Manipulation Check. Two separate ANOVA procedures were run on the consumer expectations to determine whether the two versions of ads have successfully created two different levels of expectations associated with the two most important benefits, namely portability and multimedia.

Results obtained from the Kuwaiti sample indicated a successful manipulation of expectations (See appendix 7A and 7B). Participants provided with portability-emphasizing ads were found to have higher expectations of unit lightness ($M_{\text{portability}} = 8.41$ and $M_{\text{multimedia}} = 7.39$, main effect for type of commercial $F_{[1,118]} = 10.81, p < .001$) and expectation of small size ($M_{\text{portability}} = 9.09$ and $M_{\text{multimedia}} = 7.84$, main effect for type of commercial $F_{[1,118]} = 21.93, p < .0001$). Conversely, participants who read a multimedia focused ad expected a high quality monitor ($M_{\text{multimedia}} = 8.22$ and $M_{\text{portability}} = 7.19$, main effect for type of commercial $F_{[1,118]} = 7.82, p < .006$) and a larger Random Access Memory though this was not at a statically significant level ($M_{\text{multimedia}} = 8.14$ and $M_{\text{portability}} = 7.74$, main effect for type of commercial $F_{[1,118]} = 1.26, p < .26$).

Likewise, manipulation of expectations in the US sample was generally successful. Participants receiving portability ads expected lighter weight at a statistically significant level ($M_{\text{portability}} = 8.63$ and $M_{\text{multimedia}} = 7.48$, main effect for type of commercial $F_{[1,118]} = 8.61, p < .004$), however, expecting smaller size was slightly high but not statistically significant ($M_{\text{portability}} = 8.47$ and $M_{\text{multimedia}} = 8.15$, main effect for type of commercial $F_{[1,118]} = .855, p < .32$). The multimedia ad succeeded in increasing expectations for monitor quality and larger RAM (for monitor quality, $M_{\text{multimedia}} = 8.26$ and $M_{\text{portability}} = 6.75$, main effect for type of commercial $F_{[1,118]} = 11.39, p < .001$, for RAM, $M_{\text{multimedia}} = 8.36$ and $M_{\text{portability}} = 7.62$, main effect for type of commercial $F_{[1,118]} = 3.99, p < .048$). In light of these findings, manipulation of expectations was considered successful.

Reliability Analysis. There are several criteria to help the researcher assess the reliability of each scale including the test-retest method, alternative form method, split-

halves method, and internal consistency method. From a conceptual standpoint, the validity of the test-retest method is prone to subject learning effects while results from split-halves method depends on how items were divided into halves. Given the absence of alternative forms of present scales, the reliability of each scale was examined by calculating Cronbach's alpha coefficient of internal consistency (see table 5.1), which is based on the average of inter-item correlations. According to Novick and Lewis (1967), this reliability measure is a conservative estimate of lower bound reliability of unweighted items in a scale. Even though there was no agreed-upon minimum value to judge reliability, a reasonable threshold frequently mentioned in the business literature has been set at .70, although some researchers considered alpha values below .70 to be acceptable in research of exploratory purposes (e.g., Hair et. al. 1995, p. 641).

Scale Dimensionality. Factor analysis can be a useful tool for examining the underlying structure of scales to assess its factorial validity, assuming that the scales used are theoretically sound. This procedure allows the researcher to identify the number of dimensions in each scale and the items that contribute to the formation of each dimension. The procedure becomes even more useful when some of the scales will be used as exogenous or endogenous constructs in structural model.

Exploratory Factor Analyses with Principal Component extraction procedures were applied to all items in each scale for each sample. In the statistical literature, many different criteria have been suggested to determine the number of factors to be retained. To improve the quality of this delicate decision, a combination of criteria was used in the following order. First, factors retained should explain at least 50% of the total variance. Second, scree plots were employed as a graphical tool to define a cutoff point separating

TABLE 5.1 Assessment of Scales' Reliability

Scale	Number of Original (Retained) Items	Alpha Reliability		
		Kuwait	US	Both
1. Personal Values (LOV)	8 (8)	.76	.81	.77
2. Power Distance (PDS)	11 (11)	.53	.55	.55
3. Uncertainty Avoidance (UAS)	10 (10)	.51	.65	.54
4. Valued Benefits	4 (4)	.65	.49	.58
5. Expectations	10 (10)	.70	.88	.83
6. Desire Congruency	4 (4)	.75	.79	.77
7. Performance Evaluation	12 (12)	.85	.88	.86
8. Disconfirmation	12 (12)	.86	.88	.86
9. Satisfaction *	3 (3)	.85	.91	.87

* Satisfaction was measured both at the overall level and at the benefit level. To make tested models equivalent in terms of their dependent construct, only the first scale was utilized.

main factors from marginal factors. Finally, only factors with an Eigenvalue of one or higher were retained, rounded to the second decimal point. In each scale, the pattern matrix was further analyzed using VARIMAX rotation procedures to improve the interpretability of the derived factors. Results are presented in table (5.2).

Scales with small alpha coefficient (below .7), namely Valued Benefits, PDS, and UAS, were further examined to uncover their factor structure. Exploratory factor analysis was employed using a PCA extraction and VARIMAX orthogonal rotation procedures, using a cut-off factor loading value (L_i) value of .40 to consider a variable as an indicator of a factor.

The Valued Benefits scale was found to be bidimensional, with factor loadings on the two factors ranging from .51 and .83. The VARIMAX-rotated matrix of factor loadings was used to help determine the nature of each factor. The first factor represented benefits related to portability and information accessibility ($L_{Kuwait} = .82$ and .79 and $L_{US} = .83$ and .70 respectively) while indicators for the second factor were benefits related to multimedia and social image ($L_{Kuwait} = .94$ and .56, $L_{US} = .49$ and .95).

TABLE 5.2 Assessing Scale Dimensionality Using Factor Analysis

SCALE	Kuwait		US	
	Factor (indicators)	R ²	Factor (indicators)	R ²
1. LOV	Factor 1 (1,2,3,6) Factor 2 (4,5,7,8)	52%	Factor 1 (1,2,3) Factor 2 (4,5,6,7,8)	60%
2. PDS	Factor 1 (9,11,16) Factor 2 (12,13,19) Factor 3 (10,16,17) Factor 4 (10,15,18) Factor 5 (11,14, 15,19)	57%	Factor 1 (9,11) Factor 2 (12,17,19) Factor 3 (10,14,15,16) Factor 4 (,18) Factor 5 (13,14)	58%
3. UAS	Factor 1 (26,27) Factor 2 (28,29) Factor 3 (23,24) Factor 4 (20,21,25) Factor 5 (25)	66%	Factor 1 (26,27) Factor 2 (28,29) Factor 3 (21,22,23,24,28) Factor 4 (20,24) Factor 5 (25)	70%
4. Valued Benefits	Factor 1 (37,39,40) Factor 2 (38,40)	69%	Factor 1 (37,38,39) Factor 2 (38,40)	62%
5. Expectations	Factor 1 (41,42,43,44,45) Factor 2 (46,48,49) Factor 3 (44,47,50)	57%	Factor 1 (41,42,43,48) Factor 2 (46,47,49,50) Factor 3 (44,45)	71%
6. Desire Congruency	All items	57%	All items	62%
7. Performance Evaluation	Factor 1 (53,56,58,59,62) Factor 2 (51,52) Factor 3 (54,55,57,60,61,62)	56%	Factor 1 (57,59,60,61,62) Factor 2 (51,52,52,55) Factor 3 (54,56,58)	62%
8. Disconfirmation	Factor 1 (70,72,73,74,76,78) Factor 2 (67,68,71) Factor 3 (69,75,77)	58%	Factor 1 (67,69,70,72,73,74,78) Factor 2 (72,73,75,76,77) Factor 3 (67,68,69,71)	62%
9. Overall Satisfaction	All items	77%	All items	85%

Factor analyzing the PDS scale with VARIMAX rotational procedures revealed a multidimensional factor structure for this scale (see Appendix 8A). Initial examination of the extraction sum of squared loadings table suggests that power distance scale consisted of 5 factors in each sample, with the following range of communalities; for Kuwaiti sample, .43-.78, and for US sample, .53-.81. Because of the exploratory nature of this

study, a special effort was made to explore this dimensionality and understand the nature of each factor in each sample. Visual inspection of the VARIMAX-rotated component matrix was employed to examine the similarity of the factor structure across the two samples. Though not completely reliable, the magnitudes and signs of factor loadings were used as criteria to examine the relative similarity of internal factor structure. It was concluded, based on the following discussion, that these five factors exhibited much more similarity than distinctiveness across the two samples.

The first component contained two variables, namely X9 “wanting child obedience” and X11 “wanting employee respect”, and was, consequently, catalogued as Power Expressing Behaviors” ($L_K = .78$ and $.41$, $L_{US} = .75$ and $.74$). The second component embodied two marker variables, X12 “student conformity to professors’ opinions” ($L_K = .81$ and $.52$ and $L_{US} = .70$ and $.74$) and X19 “people are considered to be inherently lazy” ($L_K = .78$ and $.41$ and $L_{US} = .75$ and $.74$), and one sample-specific variable which was disregarded. The content of these two variables refers to attitudinal consequences of power distance in society and was labeled “Consequences of Large Power Distances”. Two marker variables, “cherishing power” (X10) and “power leading to happiness” (X16) loaded highly on the third component (rotated loadings were $L_K = .55$ and $.68$, $L_{US} = .82$ and $.78$), and on the basis of the content of these variables, the factor was retained and named “Positive Attitudes Toward Power”. The composition of the fourth component was determined, to a large extent, by the common theme of these two variables; X18 “equality of peoples’ rights” and X15 “autocracy in decision making” ($L_K = .78$ and $.84$, $L_{US} = -.66$, second loading was insignificant). In a general sense, these variables can be viewed as reflecting the level of “Equality and Autocracy” in

society. The fifth extracted component was more perplexing because it included six variables, four of those were sample specific whereas only one variable was common across the two samples. This variable, X14, measured the extent to which rich and powerful people were perceived to be arrogant ($L_K = .76$ and $L_{US} = .48$), and therefore, labeled "Negative Perception of Power".

A similar factor analysis and VARIMAX rotation procedure was employed to explore the dimensionality of the UAS scale (Appendix 8B). Five factors were extracted explaining 66% and 70% of total scale variance in Kuwaiti and US samples, with communalities ranging from .39 to .71 and .56 to .88 respectively. The rotated matrix of factor loadings was closely investigated in each sample to determine the structure of retained factors.

The first component retained consisted of X26 "worrying about the future" and X27 "managers need to be experts" ($L_K = .72$ and $.83$ and $L_{US} = .90$ and $.63$ respectively) which collectively measure, in a general sense, "Anxiety of the Unpredictable". Two pure variables loaded highly on the second factor, X28 "intolerance of conflicting opinions" and X29 "felt stress in the workplace" ($L_K = .84$ and $.71$ and $L_{US} = .44$ and $.85$ respectively), and therefore were classified as "Consequences of Uncertainty Avoidance" factor. The third factor consisted of two variables, namely X23 "wanting detailed law" and X24 "work stability" ($L_K = .76$ and $.65$ and $L_{US} = .57$ and $.47$ respectively), as well three variables unique to the US sample which were eliminated. Thus, this factor can be looked upon as a "Social Stability" component. The fourth retained factor composed mainly of one unique sample-common variable, X20 "managers' freedom in making risky decisions" ($L_K = .71$ and $L_{US} = .85$ respectively) along with sample-specific

variables which were later deleted. This factor was, therefore, labeled "Attitude Toward Risk". The last factor extracted from each sample was extremely difficult to interpret because completely different indicators loaded on this factor in each sample, and therefore was considered as a complex component.

Because of the inherently subjective nature of a visual inspection method of rotated loadings, it was felt that a statistical test with more discriminatory power should be performed to examine the validity of these findings. Cattell's Salient Similarity Index, *s*, (Cattell and Baggaley 1960) was selected for this study (see Cattell et. al 1969 for a full explanation of this method and significance tables). To calculate the value of the *s* index, a frequency table was constructed for each factor extracted (refer to Appendix 8A and 8B). Factor loadings below .4 were considered "Hyperplane", whereas a value over the minimum was classified as either "Positive Salient" or "Negative Salient" depending on the sign. The obtained *s* value was then compared to a table value based on the Hyperplane percentage and number of variables in the factor. A p-value less than .05 was considered significant. Of the five factors extracted from PDS, the first four factors were found to be significantly similar for the two groups (p-value for these factors were in the following order: .008, .015, .028, and < .001) while factor 5 was not (p-value = .105). The similarity testing for the first two factors extracted from UAS were found to be significant (p-value for both factors < .001) while the third factor was not (p-value = .07). Testing the significance for the last two factors was indeterminate due to the absence of table values for Hyperplane proportions below 60% and the inapplicability of interpolation methods for this case. Out of the 10 factors examined in both sets, 7 were found to be similar, and therefore, were retained for further analyses and discussion.

despite the failing of some items to emerge at the desired level of significance. In the following sections, measurement findings from each scale in each country are reported.

Results of (M)ANOVA on (PDS). Multivariate Analysis of Variance

(MANOVA) was run using all items in PDS as continuous dependent variables and using country as the dichotomous independent variable (Table 5.3). Special attention was paid to insure that MANOVA assumptions were met including normality, independence among observations, and multivariate normality. Only results from the Box test showed an inequality of the variance-covariance matrix, however, this inequality is not problematic because the cell size is approximately equal (Hair et. al. 1995, p. 275).

TABLE 5.3 MANOVA Tests, Power Distance Scale (All Items), Main Effects of Country Citizenship on PDS

OVERALL EFFECTS						
EFFECT	VALUE	F	HYPOTHESIS DF	ERROR DF	SIG.	η^2
Pillai's Trace	.271	7.726	11.000	229.000	.000	.271
Wilks' Lambda	.729	7.726	11.000	229.000	.000	.271
Hotelling's Trace	.371	7.726	11.000	229.000	.000	.271
Roy's Largest Root	.371	7.726	11.000	229.000	.000	.271
ITEM LEVEL EFFECTS						
DEPENDENT VARIABLE	MEAN SQUARE	DF	F	SIG.	η^2	POWER
X9 Child Obey	5.543	1	1.569	.212	.007	.239
X10 Cherishing Power	70.439	1	14.423	<.0001	.057	.966
X11 Workers Respect	.804	1	.321	.571	.001	.087
X12 Student Fear	5.981	1	1.164	.282	.005	.189
X13 Richness Inherited	52.267	1	10.101	.002	.041	.886
X14 Power & Arrogance	.112	1	.022	.883	.000	.052
X15 Autocracy	96.487	1	32.583	<.0001	.120	1.000
X16 Power & Happiness	6.475	1	1.223	.270	.005	.196
X17 Strong Control	52.677	1	11.040	.001	.044	.911
X18 Equal rights	124.088	1	18.401	<.0001	.071	.990
X19 People are Lazy	16.769	1	3.666	.057	.015	.479

To measure general direction of this omnibus between-sample difference, all items on the scale were summed up to form a composite score (negatively framed questions were reversed) and then analyzed using one-way ANOVA. Results clearly showed that Kuwaitis score higher on power distance scale relative to Americans, ($M_K=75.89$ and $M_{US}=70.40$, main effect for country difference $F_{[1,239]} = 21.48, p < .0001$). A summary of ANOVA results is shown in Appendix 9A.

A follow up procedure was conducted to identify differences in individual items, both in terms of magnitude and direction (Appendix 9B). Of the 11 items used to measure power distance, 5 items were found to be statistically significant in the expected direction. Specifically, Kuwaitis were found to cherish power and wealth in society more than Americans ($M_K=6.83$ and $M_{US}=5.75$, main effect for country difference $F_{[1,239]} = 14.423, p < .0001, \eta^2 = .06$). They also believe that wealth is usually inherited ($M_K = 6.70$ and $M_{US} = 5.77$, main effect for country difference $F_{[1,239]} = 10.10, p < .002, \eta^2 = .04$), and they perceive present managers' decision making style to be autocratic ($M_K = 7.13$ and $M_{US} = 5.86$, main effect for country difference $F_{[1,239]} = 32.58, p < .0001, \eta^2 = .12$). To Kuwaitis, managers control of employees behavior is thought to be more essential than what Americans believe ($M_K = 7.14$ and $M_{US} = 6.21$, main effect for country difference $F_{[1,239]} = 11.40, p < .01, \eta^2 = .05$), while Kuwaitis' view of unequal individuals rights is higher when compared to Americans view ($M_K = 4.35$ and $M_{US} = 5.79$ respectively, main effect for country difference $F_{[1,239]} = 18.40, p < .0001, \eta^2 = .07$). The remaining six power distance items were found to be in the right direction but failed to reach the .05 level of significance. In conclusion, these results show that Kuwaitis differ markedly from Americans on some dimensions of power but not on the others. Despite

the failing of some individual items to reach the desired significance level, it was determined that, in order to obtain a coherent scale that can measure the multifaceted nature of power distance, all scale items would be retained for further analyses.

Results of (M)ANOVA on UAS. The retained item pool used in constructing this scale consists of 10 main questions measuring the extent to which individuals, as a whole, tolerate role ambiguity and lack of structure in life and society. According to the classification of cultures on this dimension, Kuwait should have strong uncertainty avoidance relative to Americans. Results obtained from applying MANOVA to all items in the UAS scale tend to support this view (as shown in Table 5.4, the main effect for country difference $F_{[10,221]} = 24.17, p < .0001, \eta^2 = .53$). A composite score for all items, similar to the power distance scale, was analyzed in a one-way ANOVA to examine between-country differences in terms of magnitude and direction (Appendix 10A). Results revealed that Kuwaitis were less tolerant toward uncertainty (high uncertainty avoidance) when compared to Americans ($M_K = 75.33$ and $M_{US} = 67.89$, main effect for country difference $F_{[1,239]} = 41.67, p < .0001, \eta^2 = .15$).

Follow up one-way ANOVAs were performed to identify the magnitude and significance of each item generated mixed results (Appendix 10B). Of the ten items employed to measure uncertainty avoidance, six were found to be significantly different at the .05 level, with mean order consistent with original hypotheses. The first two items measured attitude toward the future and toward religion. Kuwaitis were found to be more worried about their future than Americans ($M_K = 8.88$ and $M_{US} = 8.09$, country main effect $F_{[1,239]} = 7.63, p < .006$), and between-country differences in religiosity was also significant ($M_K = 9.20$ and $M_{US} = 6.11$, country main effect $F_{[1,239]} = 106.70, p < .0001$).

TABLE 5.4 MANOVA Tests, Uncertainty Avoidance Scale (All Items), Main Effects of Country Citizenship on UAS

OVERALL EFFECTS						
EFFECT	VALUE	F	HYPOTHESIS DF	ERROR DF	SIG.	η^2
Pillai's Trace	0.529	25.83	10	230	.000	0.53
Wilks' Lambda	0.470	25.83	10	230	.000	0.53
Hotelling's Trace	1.123	25.83	10	230	.000	0.53
Roy's Largest Root	1.123	25.83	10	230	.000	0.53
ITEM LEVEL EFFECTS						
DEPENDENT VARIABLE	MEAN SQUARE	DF	F	SIG.	η^2	POWER
X 20 (UAS) Manager Freedom	303.835	1	69.415	<.0001	0.225	1
X 21 (UAS) Rule Adherence	0.328	1	0.06	.807	0	0.057
X 22 (UAS) Adhering to Religion	575.597	1	110.40	<.0001	0.316	1
X 23 (UAS) Wanting Detailed Laws	20.288	1	6.644	.011	0.027	0.728
X 24 (UAS) Work Stability	50.896	1	13.377	<.0001	0.053	0.954
X 25 (UAS) Senior Managers Age	19.918	1	4.893	.028	0.02	0.596
X 26 (UAS) Worrying about Future	37.041	1	7.637	.006	0.031	0.786
X 27 (UAS) Mgrs. must be Experts	40.713	1	11.138	.001	0.045	0.914
X 28 (UAS) consensus in opinions	14.568	1	2.208	.139	0.009	0.316
X 29 (UAS) Degree of job pressure	40.884	1	10.861	.001	0.043	0.907

The second three items measured various traits of managers in the workplace.

Manager freedom in making risky decisions, showed a lower mean for Kuwaitis as opposed to Americans ($M_K = 4.28$ and $M_{US} = 6.52$ respectively) at a statistically significant level (country main effect $F_{[1,239]} = 69.41, p < .0001$). Key post managers were generally older in Kuwait than in the US ($M_K = 7.19$ and $M_{US} = 6.62$, country main effect $F_{[1,239]} = 4.85, p < .029$), while on average, Kuwaiti managers were required to be experts in their fields more than their American counterparts ($M_K = 9.47$ and $M_{US} = 8.64$, country main

effect $F_{[1,239]} = 11.14, p < .001$). Finally, Kuwaitis were less likely to change jobs except when subjected to strong pressure ($M_K=7.06$ and $M_{US} = 6.17$, country main effect $F_{[1,239]} = 12.09, p < .001$).

Mean scores and significance of the remaining four items were inconsistent with the prior predictions either due to insignificant between-country differences or to significant results but in the wrong order. Two items have means that were found to be significantly different from each other in the wrong direction (detailed laws are required in organizations and workers are perceived to be under more pressure than what they should be). Country means of one item were found to be in the correct order but at an insignificant level (attitude toward conflicting ideas in society), whereas another item generated two means with insignificant differences and in the wrong order (the need to adhere to social rules irrespective of agreement). To allow the full measurement of all aspects of uncertainty avoidance regardless of between country significance, all items were retained for further analyses.

GENERAL FINDINGS AND TESTING OF HYPOTHESES

Association between PV and Cultural Dimensions

One of the main objectives of this exploratory study was to examine the possible interaction between cultural values and personal values. There are different statistical analysis techniques that can be used to detect the presence and strength of the relationship between two sets of variables such as Canonical Correlation (CC), Discriminate Function Analysis (DFA), and Structural Equation Modeling (SEM). Because this research is primarily concerned with exploring the ways in which personal values and two dimensions of cultural values (i.e., PDS and UAS) are correlated without prior

knowledge about which set might be causing the other, canonical correlation analysis seemed to be the most appropriate. In addition, canonical analysis is an appropriate procedure in situations where the relationship involves multiple continuous dependent variables and multiple continuous independent variables.

Two analyses were performed. The first analysis explored the relationship between the 8-item LOV scale as variables in the criterion set and 11-item PDS as variables in the predictor set. The second explored the association between LOV and the 10-item UAS as a predictor set. To obtain an overall measure of the cross-country relationship between personal values and the two cultural dimensions, an aggregate canonical analysis was performed using the pooled observations from both countries, followed by two separate analyses performed on data set from each country. Statistical assumptions in terms of normality, and within-set multicollinearity requirements were met although our visual examination of bivariate scatter plots between variables in the each set of values did not show a firm linear pattern of association which in turn creates a downward bias in the observed linear canonical roots. The minimum rule of 5-10 observations for each variable required for performing this procedure was also met, since the variable sets contained 19 total variables while the sample size in each set is 120 and 121 respectively. All of the analyses were done using the SAS program (refer to Appendix 11A, 11B for bivariate correlation matrix between the two PDS, UAS and LOV scale).

Assessing the relative strength of association between the criterion variable set and the predictor variable set was performed by examining both the magnitude and the statistical significance of the canonical function (using F distribution tests) as well as the

redundancy index for each canonical variate derived from the data set. While inspection of the canonical coefficient provides a useful approximate measure of the strength of relationship between the variates formed in the two sets, this measure does not reveal the amount of the variance shared in one set with variables in the opposite set. Calculation of a redundancy index was done in the following order. First, the amount of variance explained in the criterion variable is calculated by averaging squared canonical loading (canonical loadings represent the correlation between the criterion variable and their canonical variate). Second, the canonical correlation coefficient between the criterion and the predictor variable was first squared and then multiplied by the average squared canonical loadings derived from the first step (Hair et. al., 1995).

CANONICAL CORRELATION ON LOV AND PDS--Pooled Sample

Performing canonical analysis between the 8-item LOV scale (criterion variables) and the 11-item PDS (predictor variables) generated a total of eight canonical functions along with four multivariate tests of statistical significance (see Table 5.5). Assessment of the overall model fit showed that, taken collectively, the full set of eight canonical functions was significantly different from zero, yet, of these 8 functions, only the first was significantly different from zero and seemed worthy of further investigation (Canonical correlation coefficient = 0.50, Eigenvalue = .34, F value = 1.79, $p < .0001$).

To obtain a better understanding of structure of this retained function, canonical loadings relating the variables in each set with their variate were obtained, using canonical loadings of .3 as a minimum acceptable criterion (see Table 5.6). Results show that, on the criterion side, sense of belonging (.72), need to be well-respected (.59), sense of security (.35), and sense of accomplishment (.31) formed most of this variate. The

TABLE 5.5 Measures of Overall Model Fit for Canonical Correlation Analysis between LOV and PDS (Pooled Sample)

CANONICAL FUNCTION	CANONICAL CORRELATION	ADJUSTED CANONICAL CORRELATION	APPROX. STANDARD ERROR	SQUARED CANONICAL CORRELATION	F STATISTICS	PROB.
1	0.5018	0.4396	0.0482	0.2518	1.7934	0.0001
2	0.3347	.	0.0573	0.1120	1.259	0.077
3	0.3144	.	0.0581	0.0988	1.119	0.261
4	0.2378	.	0.0608	0.0565	0.9058	0.6392
5	0.2147	.	0.0615	0.0461	0.8155	0.7392
6	0.1756	.	0.0625	0.0308	0.6657	0.8462
7	0.1368	.	0.0633	0.0187	0.4793	0.9036
8	0.0445	.	0.0644	0.0019	0.1141	0.9775
<i>Overall Measures</i>						
Statistic		Value	Approx. F.	Prob.		
Wilks' Lambda		0.5112	1.79341	0.0001		
Pillai's Trace		0.6170	1.73993	0.0001		
Hotelling-Lawley Trace		0.7337	1.83654	0.0001		
Roy's Greatest Root		0.3366	7.00813	0.0001		

first two items, being the largest contributors to this variate, can be viewed as social deficit values, representing what appears to be the dependence on, and judgement of relevant others. On the predictor side, except for X13 and X18, all other variables contributed to the formation of this variate with loadings above the minimum level.

The redundancy index computed for this analysis indicates that 14.4% of the variance in personal values is accounted for by the canonical correlation, while only 3.6% of the variance in LOV is accounted for by the variability in PDS. When looked at from the other side, 17.32% of the variance in PDS is explained by the extracted canonical correlation, while only 4.36% of the variance in PDS is explained by the variance in the LOV scale. Although no criteria has been established to define the minimum acceptable value required to evaluate the practical significance of canonical correlation function, these results suggest that the presence of a significant but small association between the level of power disparity in a culture and the importance of personal values to individuals.

TABLE 5.6 Canonical Structure and Redundancy Analysis for the First Canonical Function for LOV and PDS (Country and Pooled Samples)

<i>Criterion Set Variables (LOV)</i>	Canonical Loadings			Canonical Cross loadings (pooled sample)
	Kuwait ^a	US	Pooled	
X1 Sense of Belonging	0.427	0.467	0.719	0.361
X2 Excitement	-0.351	0.427	-0.261	-0.131
X3 Warm relationships with others	-0.056	0.015	-0.048	-0.024
X4 Self-Fulfillment	-0.153 ^a	-0.059	0.014	0.007
X5 Being well respected	0.106	0.287	0.586	0.294
X6 Security	0.382	0.607	0.351	0.176
X7 Self-Respect	0.187	0.096	0.058	0.029
X8 Accomplishment	-0.246 ^a	0.355	0.313	0.157
Percent of Variance	7.3%	12.4%	14.4%	
Redundancy	2%	4%	3.6%	
Canonical root	.513	.568	0.502	
R²	.263	.323	0.252	
p-value	.045	.033	0.0001	
Predictor Set Variables (PDS)				
X9 Children unquestionable obedience	0.610	0.166	0.490	0.246
X10 Cherishing power and wealth	0.384	0.296	0.557	0.279
X11 Employee respect	0.335	0.599	0.404	0.203
X12 Student fear of disagreement	0.450	0.189	0.385	0.193
X13 Wealth is generally inherited	0.263	0.217	0.388	0.195
X14 Arrogance of the rich & powerful	0.180	-0.105	0.235	0.118
X15 Autocratic management style	0.321	-0.033	0.599	0.300
X16 Power/wealth leading to happiness	-0.010	0.393	0.329	0.165
X17 Close supervision of employees	0.621	-0.432	0.392	0.197
X18 Equal rights in society	-0.027	-0.083	-0.280	-0.141
X19 Workers are inherently lazy	0.237	0.432	0.374	0.188
Percent of Variance	13.7%	10.1%	17.3%	
Redundancy	3.6%	3.2%	4.3%	

^a Being well respected and accomplishment were both inverted for transformation purposes.

CANONICAL ANALYSIS BETWEEN PDS AND LOV--Kuwait and US

A separate canonical analysis was performed on data collected from each country to assess whether the same results will hold in the two samples. Two canonical analyses were performed independently, one using the Kuwaiti data set while the other was run on

the US data (refer back to table 5.6). As expected, only one significant canonical function emerged in both samples (For Kuwaitis and Americans, Can. Root was .513 and .568, R^2 was .263 and .323, with p-value less than .045 and .033 respectively). Except for excitement (V2), all canonical loadings in the criterion set were roughly in the same magnitude and direction when compared to results obtained from the grand sample. An examination of the canonical loadings in predictor set reveals a somewhat mixed picture. Out of the 11 items, 5 were similar in magnitude and direction (X10, X1, X13, X18, and X19), whereas 2 differed in terms of loading size (X9 and X12), two loadings in terms of sign (X14 and X17), and two variables in terms of size and direction (X15 and X16). Results from redundancy analysis showed that 2% of the variance in PDS was accounted for by variance in LOV for the Kuwaiti group, while the percentage was twice as high for the US sample (4%). When viewed from the other side, the proportion of variance in variate derived from the predictor set (PDS) accounted for by the variation in the criterion set was 3.6% and 3.2%, for Kuwait and US, respectively.

Interpretation. The matrix of canonical loadings obtained from performing canonical correlation between PDS and LOV were used to help determine the composition of the canonical variate in each side. Pooled sample results showed the variate to be largely consisting of deficit personal values (i.e., dependence on the opinion of others) and power distance practices on the opposite side (preference for children obedience, autocratic management style, and cherishing power and wealth). Examination of the matrix of cross-loadings showed the same variables to be associated with the opposite variate. On the basis of these results, this pattern of relationship is retained.

Country-level analysis produced similar results in terms of the number of variates

retained for further analyses, yet the composition of the canonical variates was not always consistent across the two samples. For the Kuwaiti group, an examination of the matrix of canonical loadings showed that the canonical variate consisted of sense of belonging, security, and less preference for an exciting life, in descending order. Viewed from the opposite side, the largest loadings observed between PDS variables and the variate were between close employee supervision, child obedience, and student fear of disagreement. In a general sense, these variables can be tied together as behavioral consequences of the presence of high power distances.

Disaggregate canonical analysis performed on US sample showed the same two variables observed in the Kuwaitis sample to be the main determinants of the retained variate, namely sense of belonging and more life excitement in descending order. On the PDS side, the composition of the variate was different. It was found that employee respect, low level of employee supervision and positive attitude toward power and wealth were the main determinants of this variate.

CANONICAL CORRELATION BETWEEN LOV AND UAS--Pooled Sample

In this part, examining the magnitude and significance of association between personal values and uncertainty avoidance was accomplished by running a canonical correlation where LOV served as variables in the criterion set while the 10-item UAS used as variables in the predictor set (Table 5.7). To evaluate the strength of association between the two sets, eight canonical variates were extracted, of which two were found to be significant and were retained for further analyses (Canonical Correlation = .64 and .40, $F = 2.83, 1.50$, while $p < .0001$ and $.008$ respectively). A closer examination of the two functions at the country level reveals that, although the second canonical function was

statistically significant in the pooled sample, it failed to emerge as a significant canonical function at the country level and hence, was deleted from subsequent analyses. Follow-up canonical procedures aimed at uncovering the factor structure of the first retained variate revealed two LOV items to be the main contributors (see table 5.8, Sense of belonging and being well respected with loadings of .770 and .737 respectively), whereas 6 variables in the UAS had canonical loadings greater than .3 (items X20, X22, X24, X26, X27, and X28).

TABLE 5.7 Measures of Overall Model Fit for Canonical Correlation Analysis between LOV and UAS (Pooled Sample)

CANONICAL FUNCTION	CANONICAL CORRELATION	ADJUSTED CANONICAL CORRELATION	APPROX. STANDARD ERROR	SQUARED CANONICAL CORRELATION	F STATISTICS	PROB.
1	0.6418	0.6092	0.0379	0.4120	2.829	0.0001
2	0.3986	0.3225	0.0542	0.1589	1.501	0.0077
3	0.3040	0.2173	0.0585	0.0924	1.119	0.2701
4	0.2247	.	0.0612	0.0505	0.890	0.6529
5	0.2074	.	0.0617	0.0430	0.800	0.7393
6	0.1494	.	0.0631	0.0223	0.604	0.8724
7	0.1124	.	0.0637	0.0126	0.485	0.8668
8	0.0644	.	0.0642	0.0041	0.319	0.8110
<i>Overall Measures</i>						
Statistic		Value	Approx. F.	Prob.		
Wilks' Lambda		0.3920	2.82985	0.0001		
Pillai's Trace		0.7960	2.54159	0.0001		
Hotelling-Lawley Trace		1.1295	3.12382	0.0001		
Roy's Greatest Root		0.7007	16.1162	0.0001		

Redundancy analysis was performed to measure the relative explanatory power of each variable set in accounting for the variance on the other set (Table 5.8). The first extracted canonical variate explained 17.3% of the variance in the LOV scale (criterion set) and 7.1% of the variance in the UAS set (predictor set). Conversely, the amount of

variance in canonical root derived from the UAS set account for by its variables was 16.5%, whereas the amount of variance in UAS explained by LOV set was 6.8%.

Although the absence of minimum cut-off criteria to evaluate the practical significance of the obtained makes evaluation somewhat subjective, these results compare favorably with the previous results, hence interpreted as a moderate association.

CANONICAL ANALYSIS BETWEEN LOV AND UAS--Kuwait and the US

Part of the results reported in Table (5.8) were derived from correlating measures of personal values as criterion set with a 10-items scale measuring the relative tolerance of ambiguity (predictor set) in the two countries. Only one significant canonical root was extracted from the each data set, (for Kuwait and US, canonical root = .517 and .568, R^2 = .268 and .323, p-values less than .002 and .033 respectively), which was consistent with results previously obtained from the grand sample. The structure of the canonical variate extracted from the criterion set was similar across the two samples (self-fulfillment was the only exception) while the same was true for variable in the predictor set (only canonical loading of X20 was different in terms of the sign). Redundancy analyses performed on the Kuwaiti sample indicates that on the one hand, there was 14.5% of shared variance between the canonical variate extracted from criterion set (LOV) and its variables, while 3.90% of the variance of the variables in the predictor set (UAS) is explained by this variate. On the other hand, the canonical variate obtained from the predictor set explained 10% of the variance of its own variables, while the same variate explained 2.67% of the variances of the 8 variables composing the criterion set. Results obtained from performing redundancy analysis on the US sample were relatively stronger. Shared variance between the criterion set and its own variables was 24%, while

the shared variance between this variate and canonical variables on the predictor set was 9.35%. Taken from the other side, the canonical root derived from the predictor set explained 19.7% of the variance its own variables while it accounted for 7.6% of the variance in the criterion set.

TABLE 5.8 Canonical Structure and Redundancy Analysis for the First Canonical Function for LOV and UAS (Country and Pooled Samples)

<i>Criterion Set Variables (UAS)</i>	Canonical Loadings			Canonical Cross loadings (pooled sample)
	Kuwait ^a	US	Pooled	
X1 Sense of Belonging	0.836	0.615	0.770	0.494
X2 Excitement	0.139	0.223	-0.183	-0.118
X3 Warm relationships with others	0.390	0.250	0.185	0.118
X4 Self-Fulfillment	-0.114	0.422	0.217	0.140
X5 Being well respected	0.392 ^a	0.511	0.737	0.473
X6 Security	0.237	0.773	0.271	0.174
X7 Self-Respect	0.086	0.267	-0.091	-0.058
X8 Accomplishment	-0.246 ^a	0.581	0.233	0.150
Percent of Variance	14.5%	24.2%	17.3%	
Redundancy	4%	9.4%	7.1%	
Canonical root	.517	.62	0.642	
R²	.268	.38	0.380	
p-value	.021	.005	0.001	
Predictor Set Variables				
X20 Taking risky decisions	-0.264	0.338	-0.514	-0.330
X21 Adherence to society rules	0.449	0.458	0.157	0.101
X22 Following Religion	0.305	0.390	0.757	0.486
X23 Preference for detailed rules	0.079	0.551	0.084	0.054
X24 Preference for changing jobs	0.045	0.043	0.330	0.212
X25 Senior managers are older	0.105	0.216	0.076	0.049
X26 Worry about the future	0.653	0.654	0.533	0.342
X27 Managers should be the experts	0.102	0.550	0.487	0.312
X28 Need for consensus in opinions	0.369	0.578	0.383	0.246
X29 Overstress in the workplace	0.201	0.277	-0.010	-0.006
Percent of Variance	10%	19.7%	16.5%	
Redundancy	2.7%	7.6%	6.8%	

^a Being well respected and accomplishment were transformed using the reflect-then-inverse and the inverse methods respectively.

Interpretation. The previous results suggest that the pattern of variate structure observed in each sample was fairly similar with few exceptions. Inspection of the canonical loadings matrix revealed that sense of belonging and being well-respected were consistently the markers of the first pair from the criterion set, even though additional markers emerged in the US sample for this variate. The pattern of canonical loadings obtained for the predictor set were inconsistent across the two samples. Out of the six indicators of the variates observed in the pooled sample, three reemerged as markers across the two samples while the remaining three were unique to one sample.

The first variate obtained from the Kuwaiti sample contained the following marker variables in descending order: sense of belonging, warm relationship with others, and need to be well-respected. These three items can be labeled as outward-directed values involving the participation and judgements of others. Inspection of the canonical loadings computed between the variate and the variables in the predictor set revealed the following variables to be the main contributors in descending order: anxiety about the future, adherence to rules in society, intolerance of deviant beliefs, and adherence to religion. The first and the third variables represent causes for anxiety while the remaining variables represent ways to control such anxiety.

The retained canonical variate correlated highly with four criterion variables in the following order: security, sense of belonging, accomplishment, and need for being well-respected. This hybrid composition was difficult to label. While the second and fourth variables represent outer deficit values, there is no common thread linking the first and the third variables. Correlation between the variables in the predictor set and the canonical variate included those identified in pooled sample plus two more: adherence to

rules of society and preference for detailed laws. This seems to suggest that this variate extracts more indicators than does either the retained variate in the pooled sample or the Kuwaiti sample.

HYPOTHESES TESTING

This study contains six hypotheses that were developed on the basis of the arguments and findings of previous literature. For simplicity and clarity purposes, these hypotheses were divided evenly into two separate sets. In the first set, three hypotheses were included which contained predictions about the implications of cultural dimensions on some aspects of social and consumer behavior. In a sense, they are addressing macro-level predictions that exist on the country level. The second set consists of 3 hypotheses that are mainly concerned with specific predictions about the relationship between satisfaction constructs at the consumer level. Judged by the theme of predictions made in these hypotheses, this set addresses satisfaction relationships at the consumer level.

Table 5.9 presents a summary of these hypotheses and the test findings.

HYPOTHESES SET 1

Hypothesis One. One-way ANOVA and bivariate correlational analysis were used to test the first hypothesis as to whether consumers living in high power-distanced cultures value and consume status-enhancing products more than consumers living in cultures with relatively smaller power distances (see table 5.10). As reported earlier (see validating study assumptions), Kuwait was found to be higher both in terms of power distance and Uncertainty avoidance. Results obtained from running one-way ANOVA on item 9 (which measured the extent to which people are evaluated based on what they own

TABLE 5.9 Summary of Tested Hypotheses

Concept	Hypothesis	Findings
<i>Relationship Between Power Distance and Image Enhancing Consumption</i>	H ₁ : In the larger power distance country, consumers value products enhancing status and social image more than consumers living in nations with low power distance	Partially Supported
<i>Examining the relationship between Uncertainty Avoidance and main elements of personal values</i>	H _{2a} : In a country with high uncertainty avoidance, consumers place more importance on <u>personal abilities</u> and <u>interpersonal relationships</u> than do individuals living in a country with low uncertainty avoidance. H _{2b} : In country with high uncertainty avoidance, consumers prefer familiar brands with known levels of attribute quality to unfamiliar brands.	H _{2a} : Mixed. Use of personal abilities was similar across the two countries, while differences in valuing interfamilial ties were significant. H _{2b} : Not supported
<i>Personal Values and Desired Benefits</i>	H ₃ : Desired benefits are expected to be directly related to highly ranked consumer values.	Partial Support.
<i>Valued Benefits Congruency Model</i>	H _{4a} : Perceived performance will have a direct and positive influence on satisfaction H _{4b} : A high level of perceived performance will have an indirect positive impact on the value-performance congruency. H _{5a} : As valued benefits increase the congruency between performance and value congruency decreases. H _{5b} : Satisfaction with the product will be inversely related to the disparity between valued benefits and perceived attribute performance.	H _{4a} : Mixed Support H _{4b} Mixed Support H _{5a} : Rejected H _{5b} : Supported
<i>Disconfirmation Model of Satisfaction</i>	H ₆ : Product satisfaction is expected to be a function of the perceived difference between expected attribute performance and realized attribute performance.	H ₆ : Supported

such as clothing quality, vehicle luxury, and house elegance) showed that Kuwaitis scored higher ($M_K = 8.88$ and $M_{US} = 8.12$, main effect for country difference $F_{[1,239]} = 9.548, p < .002$). To assess the relative strength between perceived power distance and the tendency to consume status-enhancing products, a bivariate correlation was computed using individuals' composite score and scores obtained on item 9. Results revealed a fair correlation coefficient ($r = .279$) which is significant at .001 level (see Table 5.11).

TABLE 5.10 Summary Descriptive Statistics and One Way ANOVA for Social Image, Family Ties, and Brand Loyalty Between the Two Countries

VARIABLE	GROUP	N	MEAN	STD. DEVIATION	STD. ERROR		
Social Respect Derived from consuming Status enhancing products	Kuwait	120	8.88	2.12	.19		
	US	121	8.12	1.66	.15		
	Total	241	8.49	1.94	.13		
Strengthening Family ties to guard Against the Future	Kuwait	120	9.18	1.74	.16		
	US	121	7.87	1.80	.16		
	Total	241	8.53	1.88	.12		
Preference for well-known brands over generic	Kuwait	120	6.98	2.46	.22		
	US	121	6.74	2.38	.22		
	Total	241	6.85	2.42	.16		
ANOVA RESULTS							
VARIABLE	SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	η^2	SIG.
People judge other based on the quality of their possessions	Between Groups	34.735	1	34.735	9.55	.042	.002
	Within Groups	869.505	239	3.638			
	Total	904.241	240				
People should maintain strong familial ties to face future hardships	Between Groups	103.228	1	103.228	32.9	.127	.000
	Within Groups	749.097	239	3.134			
	Total	852.325	240				
Buying well-known brands over generic brands	Between Groups	3.455	1	3.455	.59	.002	.443
	Within Groups	1400.462	239	5.860			
	Total	1403.917	240				

The desirability for enhanced social image was also examined by assessing how respondents from each country differed in their preferences for reputation as a valued benefit in the notebook computer. Kuwaitis were found to place more emphasis on this benefit compared to their American counterparts at a statistically significant level ($M_K = 7.58$ and $M_{US} = 6.13$, main effect for country difference $F_{[1,239]} = 18.65548, p < .001$).

Hypothesis Two. This hypothesis consisted of two parts. In the first part, it was predicted that individuals living in cultures in which intolerance of ambiguity and lack of structure in life are relatively high (i.e., Kuwaitis) would tend to place more

importance on strengthening family ties to guard against future hardships (social level strategy) and making the best use of talents and abilities (individual level strategy) than others living in low uncertainty avoidance cultures (i.e., Americans). Results obtained from one-way ANOVA and correlation procedures were mixed (see table 5.10 and table 5.11). On the one hand, Kuwaitis expressed more emphasis on establishing strong familial ties to guard against future hardships than did Americans ($M_K=9.18$ and $M_{US} = 7.87$, country main effect $F_{[1,239]} = 103.288, p < .001$) while a moderate size correlation was found between UAS composite score and strengthening familial ties (bivariate $r = .39, p < .01$). On the other hand, no statistically significant differences were observed between the level of importance Kuwaitis and Americans assign to making the best use of their talents and abilities ($M_K=9.37$ and $M_{US} = 9.34$, country main effect $F_{[1,239]} = 0.047, p < .91$). In the second part, it was proposed that members of the high uncertainty avoidance culture prefer purchasing familiar brands to generics. Results obtained from between-countries ANOVA were statistically insignificant ($M_K=6.98$ and $M_{US} = 6.74$, country main effect $F_{[1,239]} = 3.455, p < .44$) and no further follow-up analysis was performed. It was, therefore, concluded that no support was found for this part.

TABLE 5.11 Correlating PDS and UAS with Social Image, Family Ties, and Brand Loyalty Using the Pooled Sample

VARIABLE NAME	1	2	3	3	5
1 Image-Enhancing Consumption	1.000				
2 Brand Loyalty	.115	1.000			
3 Strong Family Ties	.142*	.043	1.000		
4 PDS Composite Score	.279**	.119	.272**	1.000	
5 UAS Composite Score	.243**	.146*	.385**	.376**	1.000

* Correlation is significant at the 0.05 level (2-tailed).

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

Hypothesis Three. This hypothesis was intended to measure the relationship between consumer personal values with what consumers seek as benefits in products. The approach taken to test this hypothesis was to measure the practical and statistical significance of association between LOV with valued benefits in computer notebook, namely portability, multimedia, information, and reputation, using canonical correlation procedures. Table 5.12 illustrates the overall model fit.

TABLE 5.12 Measures of Overall Model Fit for Canonical Correlation Analysis Between Personal and Cultural Values and Benefits Wanted from Computer Notebook

CANONICAL FUNCTION	CANONICAL CORRELATION	ADJUSTED CANONICAL CORRELATION	APPROX. STANDARD ERROR	SQUARED CANONICAL CORRELATION	F STATISTICS	PROB.
1	0.395496	0.334526	0.054453	0.156417	2.7522	0.0001
2	0.284062	.	0.059341	0.080691	2.2126	0.0015
3	0.280127	.	0.059484	0.078471	2.1959	0.0111
4	0.169694	0.151786	0.062691	0.028796	1.3758	0.2342
<i>Overall Measures</i>						
Statistic		Value	F	Pr > F		
Wilks' Lambda		0.694078085	2.7522	0.0001		
Pillai's Trace		0.34437596	2.73193	0.0001		
Hotelling-Lawley Trace		0.387997399	2.75842	0.0001		
Roy's Greatest Root		0.185420332	5.37719	0.0001		

Canonical correlation procedure extracted 4 canonical variate between LOV and the valued benefits (table 5.13). Of the four canonical functions, three were found to be significant at the .05 level. A closer examination of these functions reveals that, although the second and the third functions were statistically significant, the magnitude of variance explained was low ($R^2 = .08$ for each functions) and neither of the two functions were significant at the country-level analysis. Therefore, they were deleted from subsequent analyses.

TABLE 5.13 Canonical Structure and Redundancy Analysis for the First Canonical Function for LOV and Notebook Valued Benefits (Pooled Sample)

<i>Criterion Set Variables (LOV)</i>	CANONICAL LOADINGS	CANONICAL CROSS LOADINGS
X1 Sense of Belonging	0.8582	0.3394
X2 Excitement	0.3122	0.1235
X3 Warm relationships with others	0.5973	0.2362
X4 Self-Fulfillment	0.2342	0.0926
X5 Being well respected	0.5444	0.2153
X6 Security	0.4249	0.1680
X7 Self-Respect	0.0480	0.0190
X8 Accomplishment	0.5038	0.1992
Percent of Variance	25%	
Redundancy	3.9%	
<i>Predictor Set Variables (Main Benefits)</i>		
Portability	0.3543	0.1401
Multimedia	0.6311	0.2496
Information	0.6608	0.2613
Social Image	0.8348	0.3302
Percent of Variance	42%	
Redundancy	6.5%	

The canonical structure analysis of the first canonical variate shows sense of belonging, attachment, need for respect, and accomplishment to be the main contributing variables. Interestingly, all of these personal values, unlike the remaining ones, can be viewed as outer directed values in the sense that they all require involvement with, or the judgment of, others. Examination of the structure of valued benefits reveals social image to be the marker variable followed by information seeking and multimedia features.

Identification of a general association between personal values and valued notebook benefits was further examined by running Pearson bivariate correlational procedures. As shown in table 5.14, the same pattern of results reemerged, where a need

for enhanced social image was found to be associated with high regard for being accepted by others and for warm relationships with others. For the “information” benefit, the largest correlation coefficients were between need for others’ respect and warm relationships with others, while for the multimedia benefit, the highest correlation was with belonging.

HYPOTHESES SET 2

The three hypotheses included in this set were formulated to test the directional relationship between the antecedents of customer satisfaction derived from previous literature. The first step in testing these hypotheses was to specify two structural equation models, one representing the disconfirmed-expectancy paradigm of customer satisfaction while the other tests the Valued-Benefit-Performance Congruency model (VB-P Congruency) of satisfaction. Each of the two specified models was then estimated using data collected from samples drawn from each country. All of the structural equation models were estimated with the AMOS program (Arbuckle 1997).

TABLE 5.14 Bivariate Pearson Correlation Coefficients between Personal Values and Valued Benefits in Notebook Computer (N=241)

LOV Scale	Portability	Multimedia	Information	Social Image
X1 Sense of Belonging	.112	.220**	.191**	.302**
X2 Excitement	.131*	.056	.115	.092
X3 Warm relationships	.138*	.067	.257**	.174**
X4 Self-Fulfillment	.224**	.074	.195**	-.021
X5 Being well respected	.063	.116	.285**	.101
X6 Security	.095	.162*	.174**	.068
X7 Self-Respect	.117	-.009	.080	-.018
X8 Accomplishment	.210**	.179**	.145*	.126

** Correlation is significant at the 0.01 level (2-tailed).
 * Correlation is significant at the 0.05 level (2-tailed).

Valued-Benefit Performance (VB-P) Congruency Model—Kuwait and the US

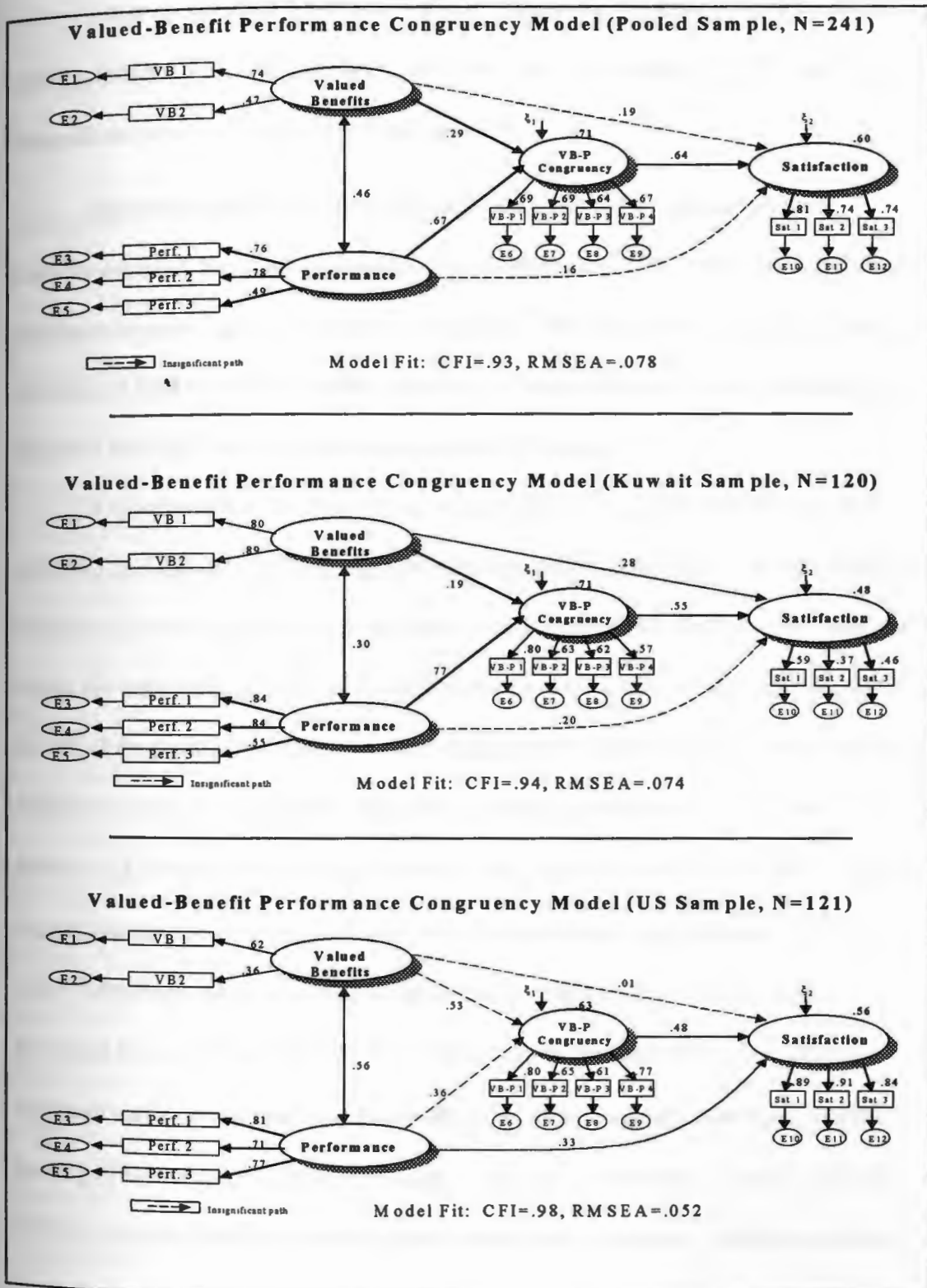
This model consists of two exogenous constructs, desired benefits in notebooks and perceived notebook performance, and two endogenous constructs, namely perceived benefits-performance disparity, and overall satisfaction judgements about notebook. Information about how each construct was measured and the dimensionality of each construct and their indicators were discussed in the measurement section. Model latent constructs, observed indicators, and directional relationships between constructs are presented in figure 3. The specified model consisted of 4 factors, each with two or more indicators. A test of the model had 78 sample moments and 30 parameter estimates (8 factor loadings, 12 error variances, two factor variances, two prediction errors, one factor covariance and 5 regression coefficients) yielding 48 degrees of freedom.

Prior to any interpretation, results obtained from fitting the model to each sample were closely screened to confirm the absence of offending parameter estimates such as negative variances, standardized coefficients over 1.0, or abnormally large standard errors. No offending parameters were found.

The first step in evaluating model adequacy was to examine the overall model fit indices. There are different criteria used to help assess the overall model fit either in an absolute sense or relative to alternative models. Among the widely acceptable fit indices are the Comparative Fit Index (CFI), and the Root Mean Squared Error of Approximation (RMSEA). The criteria for an acceptable fit is .9 and higher for the CFI while a RMSEA $< .08$ is considered to be good (Hair et. al 1995).

Results obtained from fitting the VB-P Congruency model to the Kuwaiti sample were generally strong (CFI = .94 and RMSEA = .074). The chi square statistic was, unexpectedly, significant ($\chi^2 = 79.40, p = .003$), showing some difference between the

FIGURE 3 Valued-Benefit Performance Congruency Models: Pooled and Country-Level Samples



observed and predicted matrices. It is hard to achieve an insignificant chi-square, and so other indices (e.g., CFI) are assessed instead (Bentler and Bonett 1980).

The overall model fit measures obtained from the US sample were found to be equally strong: CFI = .98 and RMSEA = .052. The chi square value obtained was insignificant at the .05 level ($\chi^2 = 63.87, p = .06$).

Measurement Model. The approach taken in building constructs with multidimensional factor structure was a two-step process. First the mean score for all indicators composing each factor was computed. The calculated averages were then used as indicators for each corresponding construct. The identification of each unobserved construct required fixing one measured variable to unity.

A Confirmatory Factor Analysis was performed to measure the empirical reliability and the validity of desired benefits and performance as the two exogenous constructs, in each country and at the pooled sample level (see Table 5.15). Obtained t-values for each factor loading were well above the 1.97 cutoff value associated with two-tail .05 alpha significance level. A more stringent method employed to assess construct reliability was to hand-calculate Cronbach alpha by squaring the sum of standardized loadings ($[\sum \text{standardized loadings}]^2$) and dividing the obtained squared sum over the sum of standardized loadings squared (i.e., the numerator) plus indicator measurement error. Empirical validity, as used in this context, refers to the purity of construct measured by how much variance was extracted from the indicators. Calculating extracted variance was achieved by dividing the sum of squared loadings ($\sum \text{standardized loadings}^2$) by the sum of the sum of squared loadings plus indicator error (Hair et al. 1995). An examination of obtained results from the two samples reveals a generally

strong reliability for all exogenous constructs with the exception of desired benefits for Americans. This construct fell short of the minimum established reliability value of .7, while the calculated validity was below the recommended minimum of .5.

TABLE 5.15 Measurement of Valued-Benefit Performance Congruency Model

<i>Indicators</i>	EXOGENOUS CONSTRUCTS					
	Valued Benefits			Performance		
	Kuwait	US	Pooled	Kuwait	US	Pooled
Variable 1 standardized loading (t-value)	.80 ^a (.000)	.62 (.000)	.47 (.000)	.84 (.000)	.81 (.000)	.76 (.000)
Variable 2 standardized loading (t-value)	.89 (5.46)	.33 (2.66)	.74 (4.39)	.84 (9.45)	.68 (7.17)	.78 (10.1)
Variable 3 standardized loading (t-value)	-	-	-	.55 (5.99)	.77 (7.93)	.49 (6.85)
Cronbach Reliability Measure	.83	.39	.54	.79	.80	.72
Extracted Variance Measure	.72	.26	.38	.57	.57	.48

^a Standardized loadings with t-values in parentheses. A t-value of ± 1.97 is significant at $\alpha=.05$, while a value of .00 indicates a factor loading fixed for model identification purposes.

For the purpose of improving the model fit in each sample, path coefficients with insignificant t-values were sequentially dropped from the model, starting with coefficients with the least proportion between the estimated coefficient and standard error of estimate (i.e., the lowest t-values). Hence, for the Kuwaiti sample, the path relating performance to satisfaction was dropped and the respecified model was resubmitted for estimation. Interestingly, results obtained from fitting the respecified model showed a significant path linking the DV-P congruency to satisfaction (standardized regression coefficient = .55, t-value = 4.05) while leaving all t-values of all remaining estimates and overall fit indices virtually unchanged (performance was a suppressor variable). Similar model respecification procedures were applied to the US sample, however, no improvement in parameter significance or overall model fit was observed.

**TABLE 5.16 Valued-Benefit Performance (VB-P) Congruency Model
Standardized Structural Parameter Estimates**

Endogenous Constructs	Valued Benefits	Performance	VB-P Congruency	Satisfaction
<i>Kuwaiti Sample</i>				
Performance	.30 (Correlation)	-	-	-
VB-P Congruency	.19 (2.01)	.77 (5.60)	-	-
Satisfaction	.28 (2.45)	.21 (.873)	.35 (1.36)	(.55)^a (4.05)^a
R ²	.72	.57	.71	.48
<i>US Sample</i>				
Performance	.56 (Correlation)	-	-	-
VB-P Congruency	.53 (1.75)	.36 (1.77)	-	-
Satisfaction	.01 (.04)	.33 (2.64)	.48 (2.44)	-
R ²	.26	.57	.63	.56
<i>Pooled Sample</i>				
Performance	.46 (Correlation)	-	-	-
VB-P Congruency	.29 (2.84)	.67 (6.49)	-	-
Satisfaction	.19 (1.74)	.16 (1.11)	.64 (5.85)	-
R ²	.38	.48	.71	.60

^a these estimates were obtained after respecifying the model.

In summary, overall fit indices, good reliability and validity of the measurement model, and the statistically significant parameter estimates obtained from fitting the VB-P Congruency model to the Kuwaiti sample lend strong support for its validity explanatory power. In comparison, the slightly less appealing validity results (i.e., the validity of the independent exogenous construct, desired benefits) obtained from applying the model to the US sample may cast some doubts about the validity of the measurement model and hence, the ability of the structural model to explain satisfaction responses.

Hypothesis Four. Hypothesis four predicted that the perceived performance would exert two kinds of effects in the VB-P Congruency model; a direct antecedent to satisfaction and a direct effect on the congruency between valued benefits and perceived product performance (See figure 3). The first part, H_{4a} , predicts perceived performance to have a direct and positive impact on satisfaction. Mixed support was found for this model. While the analysis of the structural coefficient paths obtained from fitting the model to the Kuwaiti sample showed an insignificant impact of performance on satisfaction ($\beta = .20$, $t\text{-value} = .87$), a significant regression path was observed when the model was fitted to the US sample ($\beta = .33$, $t\text{-value} = 2.64$). The second part of the hypothesis predicts the presence of a positive impact of performance on the congruency between desired benefits and perceived performance (VB-P Congruency). Support derived from the data was also mixed. Performance was found to have a direct positive impact on the DV-P congruency in the Kuwaiti sample ($\beta = .77$, $t\text{-value} = 5.60$) while the same path obtained from the US sample was insignificant ($\beta = .36$, $t\text{-value} = 1.77$).

Hypothesis Five. As argued earlier, there is reason to believe that the perceived level of VB-P Congruency is preceded by both the level of performance (tested earlier) and the initial level of valued benefits the consumer wants to receive from the product. The first part of this hypothesis was formulated to test the relationship between the level of valued benefits and the VB-P Congruency, predicting a negative relationship between the two constructs. Accordingly, an estimation of the path coefficients linking the two constructs was estimated for each sample. The obtained path coefficient was positive and significant in the Kuwaiti sample ($\beta = .19$, $t\text{-value} = 2.01$) but was insignificant in the US sample ($\beta = .53$, $t\text{-value} = 1.75$) due to large standard error.

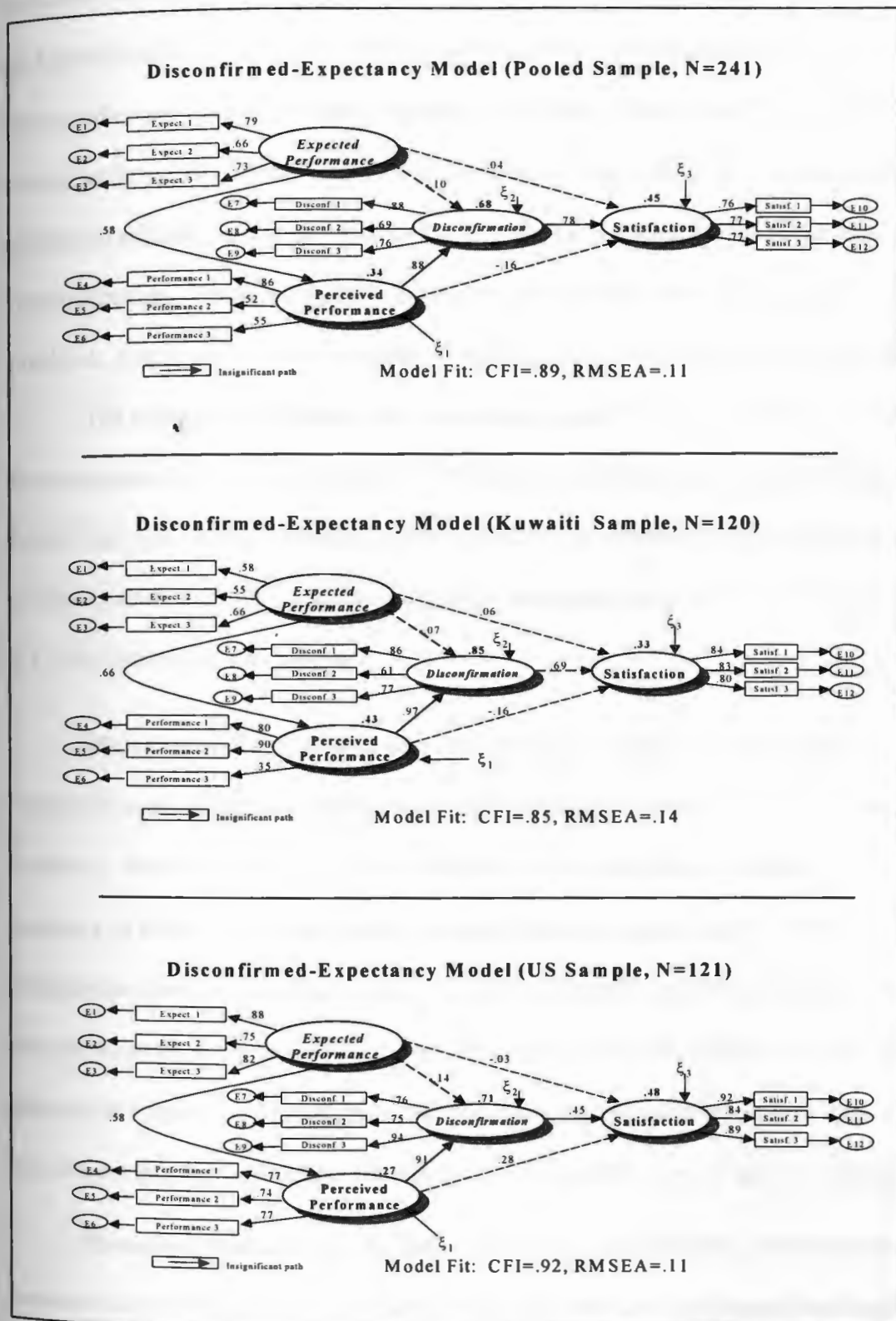
Taken together, these findings suggest that, contrary to what was hypothesized, initial level of valued benefits has shown a positive association with VB-P Congruency, leading to the rejection of H_{5a}.

The second part of the fifth hypothesis examines the relationship between VB-P Congruency and reported satisfaction. It has been argued that a positive congruency between the valued benefits and performance, assuming the performance is conducive to obtaining the desired benefits, will positively influence satisfaction rating of the products (Spreng, MacKenzie and Olshavsky 1996). Findings tend to support this contention in both samples (for Kuwait respecified model generated a $\beta = .55$ with $t\text{-value} = 4.05$; for US sample, $\beta = .48$ with $t\text{-value} = 2.44$).

Disconfirmed Expectancy Model—Kuwait and US

The disconfirmed-expectancy model, as specified for this study, consisted of four main constructs divided into one exogenous construct (expectation of attribute performance), and three endogenous constructs, namely, perceived performance of attributes (performance), perceived gap between expectations and performance (disconfirmation), and satisfaction judgements (See figure 4). The specified model consisted of 4 factors, each with three indicators. The model had 78 sample moments and 30 parameter estimates (8 factor loadings, 12 error variances, one factor variances, three prediction errors, and 6 regression coefficients) yielding 48 degrees of freedom. Output generated from fitting the model in each sample was screened for the presence of offending estimates. One out-of-boundary estimate was identified in which the variance associated with the disturbance parameter (error term) of the disconfirmation construct was negative (observed when fitting the model to the Kuwaiti sample and the

FIGURE 4 Disconfirmed-Expectancy Models: Pooled and Country-Level Samples



pooled sample but not to the US data). Encountering a negative variance can be attributed to many potential problems including non-normality of data, small sample size, and specification problems. Because the normality of data was fairly similar across the two samples and that sample size is practical restriction, it might have been a problem related to the specification of the model. Fortunately, this inadequacy was corrected by placing an equality restriction between the disturbance associated with performance and disconfirmation. Because these two constructs have roughly the same dimensions of the notebook, placing an equality constraint seemed logical yet admittedly, less than ideal.

The overall fit of disconfirmed-expectancy model for the Kuwaiti sample was less than acceptable (CFI = .85, RMSEA = .14), hence, the model was rejected (though further analyses will be performed to identify model imperfections). In comparison, results obtained from fitting the model to the US data was better (CFI=.92, RMSEA = .11), and that model was accepted.

Measurement Model. Two separate CFAs were applied to the exogenous variable in each sample to examine the empirical reliability and validity of the exogenous construct. Refer to appendix 12B for a depiction of the model and to table 5.17 for a summary of results. The calculated Cronbach reliability measure (alpha) for the Expectation construct was slightly lower than the acceptable minimum for the Kuwaiti sample, whereas the measure was strong for the US sample. Similarly, validity measures showed the variance extracted from each observed indicator was lower than 50%, for the Kuwaiti sample, but higher than that for the US sample (R^2 was .38 and .67 respectively).

Structural Model. For the purpose of assessing the strength of relationships between the model constructs, an assessment of the structural coefficients was undertaken

for each sample. Across the two samples, some estimates of path coefficients were found to be significant at the .05 level while others were not significant (table 5.18).

Interestingly, the pattern of parameter significance was consistent in both samples, although the model fitted to the Kuwaiti sample has already been rejected. Attempts to respecify the model by eliminating paths with insignificant t-values did not produce any marked improvement in model fit or in any t-values associated with other insignificant path coefficients. Consequently, only the US model was retained for further analyses.

TABLE 5.17 Assessment of the Exogenous Construct Disconfirmed Expectancy Model

<i>Indicators (manifest variables)</i>	Expected Attribute Performance		
	Kuwait	US	Pooled Sample
Variable 1 standardized loading (t-value)	0.58 (.00) ^a	.88 (.00) ^a	0.79 (.00) ^a
Variable 2 standardized loading (t-value)	0.55 (4.04)	.75 (8.89)	0.66 (8.84)
Variable 3 standardized loading (t-value)	0.66 (4.34)	.82 (9.68)	0.73 (9.39)
Cronbach Reliability Measure	.64	.86	.78
Extracted Variance Measure	.38	.67	.54

^a standardized loading (t-value). A t-value of .00 indicates a fixed coefficient.

Hypothesis Six. This hypothesis pertains to the effects of disconfirmation on overall satisfaction judgements. It has been postulated that a positive disparity between initial attribute expectations and perceived performance should lead to positive satisfaction judgements and vice versa. In essence, the expected path coefficient reflecting this pattern of relationship should be positive. An examination of the findings obtained from the pooled and US samples supports this hypothesis, (for pooled sample, $\beta = .78$ with t-value = 4.47; for US, $\beta = .45$ with t-value = 2.27). In the Kuwaiti sample, however, this

predicted relationship did not hold because the path coefficient was high but was not significant due to higher standard error. But since this model was rejected due to poor fit, the insignificant path observed in the Kuwaiti data is not reliable and should not affect these findings. Therefore, this hypothesis was supported.

TABLE 5.18 Disconfirmation Model Standardized Structural Parameter Estimates

Endogenous Constructs	Expectations	Performance	Disconfirmation	Satisfaction
<i>Kuwaiti Sample</i>				
Performance	.66 (3.20)	-	-	-
Disconfirmation	-.07 (-.56)	.97 (4.22)	-	-
Satisfaction	.06 (.34)	-.16 (-.34)	.69 (1.59)	-
R ²	.38	.43	.85	.33
<i>US Sample</i>				
Performance	.52 (4.78)	-	-	-
Disconfirmation	-.14 (-1.49)	.91 (6.42)	-	-
Satisfaction	-.03 (-.26)	.28 (1.22)	.45 (2.27)	-
R ²	.67	.27	.71	.48
<i>Pooled Sample</i>				
Performance	.58 (5.95)	-	-	-
Disconfirmation	-.10 (-1.11)	.88 (6.89)	-	-
Satisfaction	.04 (.39)	-.16 (-.79)	.78 (4.47)	-
R ²	.54	.34	.68	.45

CHAPTER 6

6. DISCUSSION

The results of this study were found to be consistent with predictions derived from previous research on cultural values, and provided some, though not complete, evidence supporting the effects of values on some important aspects of consumer behavior. This research has also shown that, as predicted by Hofstede (1980), Kuwaitis have a higher level of power distance and uncertainty avoidance compared to their American counterparts. Moreover, the general findings of this study tend to support the existence of a relationship between personal values and cultural values, though some of the results were not as strong as was predicted. As demonstrated by results obtained from canonical correlation analysis, it was found that there is, at least, one reliable form of linear association between each of the two dimensions of national character with personal values. The somewhat small size of redundancy variance explained by the canonical root did not lend equivocal support to practical significance of this root.

Another important objective of this study was to delineate the correlates of cross-national satisfaction at the individual level. Results obtained from notebook computer study have shown that while VB-P congruency model explained the satisfaction judgements both for Kuwaitis and for the US sample equally well, the disconfirmed-expectancy model emerged as a suitable paradigm to explain the satisfaction judgement of the US sample but not for the Kuwaiti sample. For the purpose of simplicity and clarity, the following discussion chapter has been divided into three sections to discuss the findings pertaining to each of these distinct but interrelated parts.

Personal and Cultural Value Systems

Findings obtained from applying canonical correlation procedures uncovered at least one reliable canonical root linking relative power distance and strength of uncertainty avoidance, separately, to personal values. The absence of rotational techniques in present statistical software hindered, to some extent, the interpretation of pairs of canonical variates, so the matrix of canonical loadings was examined to aid the decision as to identify the variables forming the extracted variates in each set.

For PDS, findings from the pooled sample reveal that a higher need for social acceptance and for others' respect is positively correlated with both social and managerial power-expressive behaviors. Follow up analysis performed on the Kuwaiti sample suggests that personal values related to the desire for more social acceptance, more security, and a less exciting life were all found to be associated with power-expressive social behaviors. In contrast, the same personal values reemerged in the US sample and were associated with power-expressive behaviors, but limited to managerial context. Taken together, the pattern of these results strongly suggests that power expressive behaviors, either social or managerial, are associated with outward personal values. Yet, the strength of these results should be cautiously interpreted, because the amount of variability LOV explained by the variability of PDS was on the low side (from 2% to 4%). One explanation for observing such a small redundancy is related to the way the index is built. Because the procedure involves averaging squared correlation coefficients between a variate and the variables composing the other variate using equal weights, the large number of variables with insignificant coefficients have diluted the effects of the smaller number of variables with significant coefficients.

The canonical association between LOV and UAS was relatively stronger than the relationship observed between LOV and PDS, both in terms of magnitude of canonical roots (.52 to .64) and redundancy (4% to 9.4%). For Kuwaitis, preference for outer-directed values (belonging, warm relationship and being well respected) was associated with the magnitude and sources of uncertainty (level of worry about the future and relative intolerance of socially conflicting opinions). For the US group, mostly inner-directed values (security, accomplishment, and belonging) were found to be related to future anxiety and preference for homogenous social opinions.

These forms of association do not, however, ascertain whether people with a stronger need for social acceptance and others' respect are driven to practice more power-expressive behaviors or conversely, the presence of large power distance (and its related behaviors) leads its members to favor this subset of personal values (the same argument applies to observed relationship between LOV and UAS). Yet, it is intuitive that the latter is more likely. Through socialization, individuals learn the values, norms, and attitudes of the community which then become a primary influence on the way individuals define themselves, their roles, and their interests at the personal level. Admittedly, answering this question requires a longitudinal analysis rather than the cross-sectional approach taken in this study.

PDS, UAS and Relative Importance of Personal Values. In the hypotheses section, a table was constructed to test the correlation between the ranking of personal values in six countries and the positioning of these countries on power distance and uncertainty avoidance (Table 2.1). According to the correlational analysis results shown in that table, it was expected that self-fulfillment would show a high and positive

correlation with both power distance and uncertainty avoidance, while self-respect would show a negative significant correlation. The table also shows a negative correlation between sense of belonging and power distance. Because the number of countries involved in this study was not adequate to construct meaningful correlation analysis, the only possible analysis was to see whether between-country mean scores on these values would vary according to patterns of correlation reported in the table. More specifically, one would expect to find individuals living in the country with the higher power distance and uncertainty avoidance (i.e., Kuwait) to have a larger mean score on self-fulfillment and lower mean scores on self-respect and sense of belonging.

Main effects of country on the importance of personal values were examined using one-way ANOVA, and yielded mixed results. Citizens of both countries equally valued self-fulfillment, Kuwaitis were found to value self-respect less than Americans (consistent with earlier prediction), while Kuwaitis expressed higher desire for sense of belonging than did Americans (contrary to earlier predictions).

One plausible explanation for these discrepancies is the incompatible measurement used for personal values in both cases. Specifically, the approach taken in the present research is to measure values in terms of importance scores, while the correlation table was formed on basis of ranking of personal values. An individual may provide a score of 10 on two values separately, however, when he or she is asked to rank these two values, one will be ranked higher, even though both were equivalent on the first measurement. It follows that a table of correlation coefficients should be reconstructed on the basis of importance scores and not on ranking scores.

Complexity of Cultural Values. The multidimensionality of factor structures of the PDS and UAS scales was viewed, paradoxically, as a point of interest and a cause for concern. Hofstede's measurement of workplace values involved three items for each of the two chosen cultural dimensions, but clearly, the relevance (and hence the validity) of such indicators become questionable when applied to cultural contexts other than the organizational culture. In response, the scale was expanded by adding items measuring the social and managerial consequences of power distance and uncertainty avoidance, items that Hofstede uncovered using qualitative analyses. Given the level of association that one might expect to find between indicators and consequences of a phenomenon, it was expected that two factors would emerge, the first measuring the magnitude of each dimension and the other measuring its consequences. However, results obtained from factor analyses suggested the presence of five reliable factors in each scale, with somewhat similar, but not identical, factor structures between the two countries. The retention of a 5-factor solution in each scale was immediately followed by an extensive factor labeling process that relied heavily on both the researcher's conceptual judgement of marker item contents and on the use of more objective similarity indices to ensure factor interpretability and cross-group validity.

It could be said that the elaborate factor structure uncovered in this study indicates both the richness and the complexity of these two dimensions of national character. These findings show that the extent to which power distances exist in society should be measured at many different levels including beliefs about sources of power, attitudes toward high power, and prevalence of power expressing behaviors in society. Likewise, the emergence of a 5-factor solution in the uncertainty avoidance scale suggests a

complex structure of this cultural dimension, more than what Hofstede initially had proposed and measured in his famous study. It is the contention of the present author that the measurement of relative tolerance for future risk and lack of structure in life would be greatly enhanced if a more coherent set of items can be generated and tested in future research.

Linearity. One of the possible explanations for not being able to derive a strong redundancy variance between the PDS, UAS and LOV values is the lack of strong linearity between the individual items in the criterion and the predictor set. Hair et. al (1995) points out that because canonical correlation estimation procedures are designed to detect linear forms of relationships, the presence of nonlinear relationship between the items decreases the chance to capture the true magnitude of associations. Present statistical procedures do not contain options for estimating canonical roots for nonlinear forms of associations.

Gender of Participants. There were some concern that observed differences in values scales, especially PDS and UAS, might have been gender-dependent. Because the Hofstede study was conducted in the late seventies where females in the workforce, especially in developing countries, might have been underrepresented, there was a chance that his scales might have been gender biased. The gender mix in the this study was fairly good, with almost 50% split between the two sexes in each sample. The application of one-way ANOVA procedures did not show any significant differences between males and females within each sample or between the two genders in the pooled sample.

The effects of gender on the preference for particular personal values over others were, unlike gender effects on cultural values, unexpected. According to the author of LOV (Kahle 1983), the level of importance assigned to some of the personal values in the LOV scale was expected to be different between males and females. For example, warm relationship with others and sense of belonging were expected to be valued more by women compared to men. One-way ANOVA results measuring main effects of LOV by gender in each sample were not generally supportive of Kahle's predictions. Of all values, American females reported higher value for warm relationships with others more than men did, but they unexpectedly placed higher importance on personal safety than did men. In comparison, Kuwaiti men valued fun and excitement more than Kuwaiti females, while they scored about the same on all other values. These results could be attributed to the specific nature of the sample in each group. Increased preference for security in life by US females may be attributed to the kind of threats present in living on campus while female students in Kuwait University live off-campus, and the crime rate is much lower than in the US.

Values and Wanted Product Benefits

Hypothesis one predicted that consumers in the country with high level of power distances (i.e., Kuwait) would exhibit more preference for products that provide enhanced social image compared to individuals living in countries with more power equality. The genesis of this hypothesis originates primarily from the theory of conspicuous consumption, which suggests that consumers may not consume products merely to satisfy themselves, but rather to satisfy others in their communities. But for ostentatious consumption to be prevalent in society, individuals should believe that evaluation of

others based on the luxury of possession is a common practice, and more importantly, individuals should also believe that ostentatious consumption should contribute to improving their social status. As such, question 9 in the questionnaire was coined to measure the presence of this practice in both countries at an absolute level, while measuring the relative importance of creating a favorable reputation when using a mobile computer measured this phenomenon at the product level. Results generated from running one-way ANOVA procedures on these two items provided ample support for this prediction, although estimates of effect size measures (η^2) were relatively small ($\eta^2 = .04$ and $.07$ respectively).

Theories of conspicuous consumption behavior were divided on identifying the main motive for pursuing this overt display of wealth (Mason 1981). In his book, he explained that the old school of thought attributes leisure consumption to innate personality traits that motivate the individual to favor distinctiveness from others, while the contemporaneous school considers this form of consumption as an effort on the part of the individual to improve social status. If one subscribes to the later view, overt display of power and wealth, and hence, ostentatious consumption, would then be more likely to occur in societies with large power disparities as opposed to societies with relatively even power structure. Fortunately, because the two cultures chosen for this study do not have family or birth-restricted social classes, social mobility of individuals can be achieved by means of conspicuous spending.

Because self-reporting was the approach taken in measuring the presence of conspicuous consumption, demand artifacts and social desirability may have inhibited the full measurement of this behavior. For Kuwaitis, admitting the presence of, let alone

engaging in, the practices of conspicuous consumption is susceptible to the moderating effects of religion. According to Islamic beliefs, lavish lifestyle and wasteful spending are highly discouraged, which, under the pressure of social desirability, some respondents might have been less open and candid about this behavior. This concern becomes more real in light of the fact that Kuwaitis have reported higher adherence to religion than did their Americans counterparts at a statistically significant level.

The second hypothesis contained two parts with two distinct predictions. In the first part, it was stated that nationals of cultures with a high level of uncertainty avoidance attempt to reduce the undesirable effects of uncertainty by enhancing personal talents and abilities and by building stronger ties with their families. In the second part, it was stated that, given that uncertainty avoidance is, in fact, a culture-wide measure of risk aversion in general, it would be expected that avoiding ambiguity in general might also affect personal preferences for familiar well-known brands over generic products with uncertain, and highly variant, quality.

Results generated from one-way ANOVA and bivariate correlational analyses (see "Results" section) failed to provide firm support for all the predictions made in the first part of hypothesis 2. Respondents in the Kuwaiti group were found to be more concerned with building stronger ties with their families to cope with the unpredictable future, however, both Kuwaitis and Americans were equally concerned with making the best use of their talents and abilities. Similarly, no support was found for predictions made in second part of hypothesis 2.

One possible explanation for this lack of association lies with the level at which uncertainty-avoidance tendency may be operating. Anxieties generated from a high level

of uncertainty are not manifested in individual level behaviors such as those related to consumption, but might be evidenced in other forms of social behaviors, such as more emphasis on familial unity.

Hypothesis three predicted that consumer needs, wants, and desires are directly related to consumers' personal values as measured by the LOV scale. Overall results obtained from canonical correlation analysis uncovered at least one significant canonical root. In depth analysis aimed at determining the nature of the retained root showed that outer-directed values were positively correlated with preference for social image, information, multimedia, and portability benefits in a descending order.

Generally, results generated from canonical correlation were supportive of the linkages between general human values and benefits wanted at the product level. In the consumer literature, it has been theorized that values guide many aspects of human behavior, including those pertaining to buying and consumption. Gutmans' (1982) means-end chain model conceptualizes values as "end states of existence" and products as "means" employed to satisfy an end. Thus, it is anticipated that in a competitive market with a variety of differentiated products, product choice, and ultimately the satisfaction with that choice, are dependent on the degree of match between initial personal values and the kind of benefits provided by the product.

From this study, and from other studies reported elsewhere, it was found that the cultural background of the consumer leads to subtle differences in the degree of importance assigned to some personal values. If one accepts the argument that values indeed guide consumer behavior, it might be reasonable to expect that cross-cultural

variability of importance assigned to values might very well lead to the display of different consumer behaviors, including product choice and evaluations.

Value Benefits vs. Expectations

In the previous discussion, it was shown that the kind of personal values consumers hold is directly related to the kind of benefits consumers look for in products. Taking this relationship a step further, this association was tested using a real product (notebook computer) to examine its effects not only on what consumers want in a product, but also if attainment of these benefits would, in fact, lead to higher levels of satisfaction. In this regard, Prakash (1984) stated that

“...Consumer research has shown that expectations and confirmation of expectations are important determinants of satisfaction (Oliver 1980; Parakash 1981). The causal sequence is: Expectations lead to confirmation of expectations, which leads to satisfaction. With the introduction of personal values in this relationship, the sequence can be modified: personal values leads to expectations, which leads to satisfaction...” Parakash, 1984, P. 147)

The approach of this study differs from Prakash in the sense that congruency between valued-benefits and perceived performance, and not the disparity between attributes expectations and perceived performance, should emerge as the determinant of satisfaction with the notebook.

Examining the suitability of disconfirmed-expectancy paradigm vs. the value-benefit congruency paradigm in explaining the satisfaction responses of the international consumer has shown an interesting finding. To Kuwaitis, satisfaction responses to the notebook computer seems to be determined by the degree to which wanted benefits matched perceived performance, whereas for the U.S. sample, the disconfirmation of expectations emerged as the prime antecedent of satisfaction.

Hypothesis 4 predicted that perceived notebook performance should exert two kinds of effects; a direct influence on expressed satisfaction judgements about the product (H_{4a}) and an indirect effect on satisfaction through the level of perceived consistency between wanted benefits and perceived performance (H_{4b}). Results generated from applying structural equation modeling on the pooled sample showed no direct effects of performance on satisfaction, while the conceptualized indirect effects of performance on satisfaction through disconfirmation were supported.

The absence of direct effects of attribute performance on satisfaction comes as a surprise because the level of performance saliency is quite high when compared to other product categories with ambiguous performance dimensions (coefficients obtained from pooled samples were $\beta = .16$ for the VB-P model and $\beta = -.01$ for disconfirmation model respectively). The effects of performance on satisfaction were completely mediated by the VB-P disparity in the better-fitting VB-P congruency model, or by the disconfirmation of attribute performance in the disconfirmed-expectancy model. From a conceptual standpoint, these findings suggest that while performance is an important construct in understanding the satisfaction formation process, its absolute level may be irrelevant with a valence that results from some form of comparative process.

Hypothesis five consisted of two parts. In the first part, it was predicted that a high level of valued benefits is expected to be inversely related to the observed congruency between valued benefits and perceived performance. Surprisingly, the regression path coefficient between valued benefits and VB-P congruency was positive, which fails to support the hypothesized prediction. The second part of hypothesis 5 was supported. In this part a prediction was made that satisfaction with the notebook would

be dependent on how closely product performance brought the consumer to attaining the benefits initially wanted.

Failing to support the linear relationship between valued benefits and VD-P congruency constructs is counterintuitive because as the level of benefits increases (as determined by the type of values), the ability to deliver a matching quality of performance becomes more difficult. This mediation of effects is consistent with the proposition of the contrast theory in the sense that consumers' satisfaction judgements seem to be shifting away from initial level of valued benefits.

Results generated from fitting the disconfirmed-expectancy paradigm to the data, despite its inadequate fit, supported the prediction that satisfaction is a function of subjective disconfirmation between initial expectation level and perceived level satisfaction. Similar to the VB-P congruency, the path coefficient observed linking disconfirmation to satisfaction was strong and positive, indicating a positive linear relationship.

The empirical support found for the association between disconfirmation and satisfaction is in line with the prediction of the adaptation level theory (Helson 1964), which suggests that consumers tend exaggerate the gap between expectation and performance in ways that affects satisfaction. More specifically, it has been suggested elsewhere (e.g., Yi 1990) that the surprise effects from resulting from performance surpassing (falling short of) initial expectations generates positive (negative) feelings that would then affect satisfaction.

CHAPTER 7

7. CONCLUSIONS

As expansion to foreign market continues to be the trend, reexamination of existing consumer theories, or perhaps the development of new ones, might be necessary to understand the intricacies of cross-national consumer behavior. Whether the consumer is local or international, it appears that the most basic motivation for buying products and services is to *satisfy* needs, wants, or desires, which can be physiological and/or psychosocial. The introduction of Bentham's law of diminishing utility marked the first theorization of the critical interplay between satisfaction and consumer decision making, however, the identification of critical antecedents of satisfaction really progressed as the focus shifted toward the incorporation of psychological antecedents. While this progress evidently shows that we probably now know more about the antecedents of customer satisfaction than ever before, studying the interaction between consumer culture and consumer psychology has been excluded from present satisfaction research. This study is one of the first attempts to address this issue and to fill some of these research gaps. This has been accomplished by studying cross-cultural differences in terms of values, and traced the effects of these differences to choice of valued benefits in products, and measured how these benefits affects overall satisfaction judgement.

This study uncovered some important differences in the types of values held by individuals in Kuwait and the US. Kuwaitis, in general, choose outer-directed personal values, such as the need to belong and need to be well-respected more than Americans did, whereas Americans preferred inner-directed values, such as self-respect and excitement more than the Kuwaitis did. In addition, there is a large perception of power

inequality between Kuwaitis, and there is also a greater tendency to engage in power expressive behaviors when compared to Americans. Kuwaitis were also found to express a general lack of tolerance toward uncertain situations and toward ambiguity in general, and consequently, were found to have stronger interfamilial ties to guard against future threats and unforeseen difficulties.

The specific links between values and consumers' desired benefits and overall satisfaction was formalized and tested in each country using a notebook computer as sample. The explanatory power of the valued-benefit congruency paradigm was a better explanation of satisfaction in the Kuwaiti sample, while the traditional disconfirmed-expectancy paradigm emerged as the better model to explain the satisfaction of the American sample. The adoption of several measures to cope with the complexities of cross-cultural research enhanced the validity of these findings. These measures include a careful system of translation and back-translation to preserve the content validity of each item on the scale, conducting qualitative research to explore the concept of satisfaction and valued benefits in each sample, and conducting a real product experiment and face-to-face administration of the study instead of using fictitious products or non-personal method of data collection. However, as explained in the next section, the study is not free of limitations.

Limitations of Study

As is the case with all studies, the generalizability and the validity of the study findings is constrained by the conceptual framework and design, characteristics of selected samples, and the exclusion of some potentially relevant variables. The identification of these limitations is instrumental for the proper interpretation of findings,

and should provide direction for future research.

This study investigates the impact of values on key benefits desired in products and on the satisfaction response of the customer. As someone might argue, portraying purchase events as goal-directed behaviors (products are considered as means to achieve desired consequences and valued end-states) is mainly derived from the expectancy-value approach in attitude and consumer research. Proponents of this approach consider the consumption experience as a purposeful behavior in which consumers create some form of subjective probability that the purchased product will eventually lead to the desired consequences. While this portrayal might be evident in big-ticket items, it is expected that such conceptualization may not include habitual and serendipitous buying, or "low-involvement" purchase decisions with little information search and limited cognitive evaluation. Even for highly involving purchase decisions, it is also possible that the relative importance of benefits as choice criteria could be moderated by subjecting the customer to immense advertising and point-of-purchase promotional pressures.

For parsimony purposes, the cultural analysis undertaken in this study used a limited set of all the potentially available dimensions of cultural values. Consequently, there might be other interactions between other sets of cultural values and personal values, and between values in general and valued benefits in products. Yet, even with this limited set, the reliability of the measurement of these two dimensions was unexpectedly low (Cronach alpha ranged from .51 to .65). These results show that the present scales are less than adequate, and therefore, more studies focusing on scale development of cultural values are needed.

It is also important to note that satisfaction is measured after exposing the

participants to the stimulus product for a limited period of time. While using product trials as a surrogate for a true consumption experiences studies has been generally accepted and adopted in consumer satisfaction research (for notable examples see Oliver 1980, Churchill and Surprenant 1982, Spreng, MacKenzie and Olshavsky 1996), it is possible that a more prolonged consumption experience might create different results. For example, it is possible that product knowledge increases with time (learning effects) and uses that seemed to be unimportant at first impression might become consequential benefits with time. In light of these time and learning effects, this study can be considered as a pilot research effort in the area of cross-national satisfaction. Future studies might improve their findings by adopting longitudinal research designs with purchased and consumed products, not just product trials.

The generalizability of these findings should be extended to populations from which the samples were drawn, namely college students. Age was restricted to a relatively similar mean and the sample was gender-balanced which allows good within-group homogeneity, however, only 25 % of the Kuwaiti participants were working compared to nearly 60% in American sample. Provided that work is another cultural institution that shapes the values of its members, it is possible that answers to questions related to work issues in the Kuwaiti sample were based more on expectations and perceptions and less on real experience when compared to the US sample.

Despite these limitations, some useful knowledge of the cross-national determinants of customer satisfaction was produced by this study. International marketers should take note that relying on a single model to explain the satisfaction responses of the international consumer may provide flawed conclusions about what

caused the consumer to be less satisfied and how to increase present satisfaction. The study also provided some insights about the role of values in shaping consumer benefits, and whether cross-cultural differences in values would indeed lead to different valued benefits in products. It is highly unlikely that Hofstede's dimensions of national character are the only dimensions of national character. Future research on cross-national satisfaction will be markedly improved if other important sets of cultural values can be identified and incorporated as explanatory variables.

LIST OF APPENDICES

APPENDIX 1	CULTURAL DIMENSIONS PROPOSED BY HOFSTEDE (1980, 1983).....	126
APPENDIX 2A	FINAL QUESTIONNAIRE (ENGLISH EDITION).....	127
APPENDIX 2B	FINAL QUESTIONNAIRE (ARABIC EDITION).....	136
APPENDIX 2C	CONSUMER REPORT (ENGLISH)	145
APPENDIX 2D	CONSUMER REPORT (ARABIC)	147
APPENDIX 3A	PORTABILITY-EMPHASIZING COMMERCIAL ADVERTISEMENT IN ENGLISH *.....	149
APPENDIX 3B	MULTIMEDIA-EMPHASIZING COMMERCIAL ADVERTISEMENT IN ENGLISH.....	150
APPENDIX 3C	PORTABILITY-EMPHASIZING COMMERCIAL ADVERTISEMENT IN ARABIC.....	151
APPENDIX 3D	MULTIMEDIA-EMPHASIZING COMMERCIAL ADVERTISEMENT IN ARABIC	152
APPENDIX 4	FREQUENCY ANALYSIS OF RESPONSES TO PERFORMANCE EVALUATION OF PRODUCT ATTRIBUTES.....	153
APPENDIX 5	CRITICAL INCIDENTS COLLECTED FROM 2 FOCUS GROUPS IN KUWAIT	154
APPENDIX 6	CRITICAL INCIDENT METHOD FROM ONE US FOCUS GROUP (N =20).....	158
APPENDIX 7A	MANIPULATION CHECK FOR TYPE OF AD BY EXPECTATION LEVEL OF 4 ATTRIBUTES, DESCRIPTIVE AND SUMMARY RESULTS OF ANOVA <u>KUWAITI SAMPLE</u>	160
APPENDIX 7B	MANIPULATION CHECK FOR TYPE OF AD BY EXPECTATION LEVEL OF 4 ATTRIBUTES, DESCRIPTIVE AND SUMMARY RESULTS OF ANOVA <u>US SAMPLE</u>	161
APPENDIX 8A	FACTOR STRUCTURE AND SIMILARITY INDEX, <i>S</i> , FOR PDS	162
APPENDIX 8B	FACTOR STRUCTURE AND SIMILARITY INDEX, <i>S</i> , FOR UAS.....	164
APPENDIX 9A	SUMMARY OF DESCRIPTIVE STATISTICS AND RESULTS OF ANOVA FOR MAIN EFFECTS OF COUNTRY CITIZENSHIP ON PDS COMPOSITE SCORE	166
APPENDIX 9B	ONE WAY ANOVA PDS SCALE (BETWEEN-COUNTRY DIFFERENCES).....	167
APPENDIX 10A	SUMMARY OF DESCRIPTIVE STATISTICS AND RESULTS OF ANOVA FOR MAIN EFFECTS OF COUNTRY CITIZENSHIP ON UAS COMPOSITE SCORE	168
APPENDIX 10B	ONE WAY ANOVA UAS SCALE (BETWEEN-COUNTRY DIFFERENCES)	169
APPENDIX 11A	BIVARIATE CORRELATION COEFFICIENTS BETWEEN LOV SCALE AND PDS USING GRAND SAMPLE (N=241)	170
APPENDIX 11B	BIVARIATE CORRELATION COEFFICIENTS BETWEEN LOV SCALE AND UAS SCALE, GRAND SAMPLE (N=241)	171

Dimension	Description	Measured Items
<i>Power Distance</i>	<p>⇒ All societies have power distance but with varying degrees ⇒ To what degree people are equal</p> <p>High power distance: Centralization and autocratic leaderships are rooted in organizations. The status quo will be maintained because it satisfies the need for dependence for those with no power</p> <p>Low power distance: Decentralized and more participating leadership</p>	<ol style="list-style-type: none"> 1. To what extent employees are afraid to disagree with their manager 2. Present decision-making style of the manager (autocratic-persuasive) 3. Desired decision-making style
<i>Uncertainty Avoidance</i>	<p>⇒ The degree to which society exercises control over the future</p> <p>Low uncertainty avoidance: Individuals accept days as they come, taking risk because they feel relatively secured, and people are passive in dealing with the future.</p> <p>Strong uncertainty avoidance: Institutions try to create security and avoid risk using technology, laws that do not tolerate deviant behavior, and religion including secular and ideological.</p>	<ol style="list-style-type: none"> 4. Rules of the company should not be broken even when it is beneficial to break it. 5. How long does the worker intend to stay with the company 6. Stress on the work place
<i>Individualism-Collectivism</i>	<p>Reflects the strength of the relationship between an individual and others</p> <p>Individualism: Relationship is very loose. Caring for oneself or his/her immediate family member is concern. There is great individual freedom and less social intervention in one's life</p> <p>Collectivism: People are born into collectivities or in-groups where everyone looks after the interest of his/her in-group in exchange for protection when this person is in trouble or in need.</p>	<ol style="list-style-type: none"> 7. Staying with one company is undesirable 8. It is better to work for smaller corporations 9. Corporations are not responsible for their employees 10. Earnings are more important than interesting work 11. Networking is key to promotion 12. Individual decisions are better than collective ones (repeated)
<i>Masculinity-Femininity</i>	<p>⇒ Reflects the division of sex roles in society</p> <p>Masculine societies: Men are always more assertive and dominant while women assume nurturing roles. Masculine values are dominant even for women These values are showing-off, making money, and the perception that big is beautiful.</p> <p>Feminine societies: Feminine values are dominant such as not showing off, putting relationships before money, helping others, and care about the environment.</p>	<ol style="list-style-type: none"> 13. Degree of stress 14. Individual decisions are better than collective ones (repeated) 15. It is better to work for smaller corporations (repeated) 16. Employees dislike work 17. Networking is key to promotion (repeated)

PART ONE

A. Each one of us has different notions about what is important and valuable in life. The following is a list of things that some people look for or want out of life. Please study the list carefully and then rate each one according to how important it is to your daily life. Circle the appropriate number, where (1) is the MEDIUM IMPORTANT and (11) is the EXTREMELY HIGH IMPORTANT.

I strive...		of Medium Importance	of High Importance	of Extreme Importance
1.	To be accepted by others around me	1 2 3 4	5 6 7	8 9 10 11
2.	To have a lot of fun, enjoyment and excitement in my life	1 2 3 4	5 6 7	8 9 10 11
3.	To have warm relationships with friends and others	1 2 3 4	5 6 7	8 9 10 11
4.	To make the best use of my talents and abilities	1 2 3 4	5 6 7	8 9 10 11
5.	To be well respected by others	1 2 3 4	5 6 7	8 9 10 11
6.	To be safe and protected from harm and attack (feeling secure)	1 2 3 4	5 6 7	8 9 10 11
7.	To have self respect and to be proud of myself as I am	1 2 3 4	5 6 7	8 9 10 11
8.	To be successful	1 2 3 4	5 6 7	8 9 10 11

B. People differ on how they view their societies. Please read each of the following statement carefully, and then circle the number that best represent your agreement or disagreement where (1) is TOTALLY DISAGREE and 11 is TOTALLY AGREE. Please remember that there are no right or wrong answers, so choose the number that BEST represent your opinion.

I believe that...		Strongly Disagree	Generally Disagree	Some-what Disagree	Neutral	Some-what Agree	Generally Agree	Strongly Agree
9.	In my country, people are evaluated based on what they own such as clothing quality, vehicle luxury, and house elegance	1 2	3 4	5	6	7	8 9	10 11
10.	Children should always obey their parents	1 2	3 4	5	6	7	8 9	10 11
11.	Power and wealth must be cherished in our society	1 2	3 4	5	6	7	8 9	10 11
12.	Any worker should be respectful toward his/her superiors	1 2	3 4	5	6	7	8 9	10 11
13.	Students are generally afraid to disagree with their professors	1 2	3 4	5	6	7	8 9	10 11

APPENDIX 2A (Cont.)

I believe that...		Strongly Disagree	Generally Disagree	Some-what Disagree	Neutral	Some-what Agree	Generally Agree	Strongly Agree
14	Most rich people where I live have inherited their wealth	1 2	3 4	5	6	7	8 9	10 11
15	Rich and powerful people are more likely to be arrogant and disrespectful to others	1 2	3 4	5	6	7	8 9	10 11
16	Most managers where I live make autocratic decisions without consultations	1 2	3 4	5	6	7	8 9	10 11
17	Power and wealth are important sources of success and happiness	1 2	3 4	5	6	7	8 9	10 11
18	Managers should not always supervise and control their employees	1 2	3 4	5	6	7	8 9	10 11
19	All people in the United States have equal rights, opportunities, and privileges	1 2	3 4	5	6	7	8 9	10 11
20	In my experience, people are unwilling to work unless they are forced to do so	1 2	3 4	5	6	7	8 9	10 11
21	I prefer buying well-known brands over generic brands even though the latter might be less expensive	1 2	3 4	5	6	7	8 9	10 11
22	Managers must be allowed to make as many decisions as they like--even risky ones	1 2	3 4	5	6	7	8 9	10 11
23	Individuals should build strong social relations with relatives and others to guard against the future.	1 2	3 4	5	6	7	8 9	10 11
24	People should follow the rules and regulations of our society even if they don't agree with them	1 2	3 4	5	6	7	8 9	10 11
25	Following all the teachings of my religion is very important to me	1 2	3 4	5	6	7	8 9	10 11
26	All organizations must have specific and detailed rules and guidelines	1 2	3 4	5	6	7	8 9	10 11
27	Most people I know change jobs only in extreme circumstances	1 2	3 4	5	6	7	8 9	10 11
28	Almost all managers of key posts are older than managers of lower positions in the company	1 2	3 4	5	6	7	8 9	10 11
29	I worry about the future and spend time thinking about it	1 2	3 4	5	6	7	8 9	10 11
30	Managers and leaders need to be experts in their field	1 2	3 4	5	6	7	8 9	10 11
31	Conflicting opinion in society is dangerous and undesirable	1 2	3 4	5	6	7	8 9	10 11
32	I think workers in many organizations are more stressed than they should be	1 2	3 4	5	6	7	8 9	10 11

APPENDIX 2A (Cont.)

C. This following set of questions describes how someone feels about his/her own culture. Please circle the number that represents your opinion.

33. To what culture do you think you identify with :

- 1) Black 2) Jewish 3) Hispanic 4) White 5) Others

		Moderate				Strong			Very Strong			
34	How strongly do you feel affiliated with your self-designated culture	1	2	3	4	5	6	7	8	9	10	11

I think that ...		Strongly Disagree	Generally Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Generally Agree	Strongly Agree
35	People should wear their national cloths both inside and outside their countries.	1 2	3 4	5	6	7	8 9	10 11
36	Social traditions and festivities must be strongly adhere to no matter where the person lives.	1 2	3 4	5	6	7	8 9	10 11

Wait!

Now, please ask the research attendant to hand you a copy of Consumer report

PART TWO

A. The following is a list of questions about what people typically want to get when buying and using a computer notebook. Please read each statement carefully and then circle the number that best represent your desirability for each of these benefits, using the provided scale.

To what Extent do you think this benefit is important to you?

To me, the following notebook benefits are →		To what Extent do you think this benefit is important to you?			
		of Low Importance	of Medium Importance	of High Importance	of Very High Importance
37.	I will have more freedom in my work since I can carry my computer with me and work almost anywhere I go	1 2 3	4 5 6	7 8 9	10 11
38.	Notebooks are entertaining since I can listen to my best music, view various pictures and camera movies, and play my favorite games	1 2 3	4 5 6	7 8 9	10 11
39.	I can access more information, read my email messages and surf the Internet almost at any place	1 2 3	4 5 6	7 8 9	10 11
40.	Users of notebook computers usually have a good image of being hardworking and successful	1 2 3	4 5 6	7 8 9	10 11

Wait!

Please ask the research attendant to provide you with the commercial advertisement

APPENDIX 2A (Cont.)

B. Assume that you are shopping for a computer notebook. The following is a commercial description for the notebook prepared by experts working for computer store. Please read the commercial ad carefully and then answer the next questions by circling the appropriate number that best represent your opinion.

After reading the ad, I expect that Dell Latitude XPI-CD to...		Highly Unexpected	Generally Unexpected	Somewhat Unexpected	Neutral	Somewhat Expected	Generally Expected	Highly Expected
41.	be light in weight	1 2	3 4	5	6	7	8 9	10 11
42.	be small in size and has a comfortable keyboard	1 2	3 4	5	6	7	8 9	10 11
43.	include a fast Central Processing Unit (CPU)	1 2	3 4	5	6	7	8 9	10 11
44.	have a large high quality screen (monitor)	1 2	3 4	5	6	7	8 9	10 11
45.	contain a large Random Access Memory (RAM)	1 2	3 4	5	6	7	8 9	10 11
46.	include a high speed modem	1 2	3 4	5	6	7	8 9	10 11
47.	be easily upgraded to improve performance	1 2	3 4	5	6	7	8 9	10 11
48.	have a well-known brand name	1 2	3 4	5	6	7	8 9	10 11
49.	be guaranteed by a long warranty and to have excellent after sale service	1 2	3 4	5	6	7	8 9	10 11
50.	be reasonably priced given it's performance	1 2	3 4	5	6	7	8 9	10 11

Wait!

Please, ask the attendant to try the notebook

APPENDIX 2A (Cont.)

C. After you tried the notebook, how would you evaluate the following attributes?

I found the to be →		Good	Excellent	Exceptional
51	Notebook weight	1 2 3 4	5 6 7 8	9 10 11
52	Notebook size	1 2 3 4	5 6 7 8	9 10 11
53	CPU Speed	1 2 3 4	5 6 7 8	9 10 11
54	Size and screen colors	1 2 3 4	5 6 7 8	9 10 11
55	Brand name	1 2 3 4	5 6 7 8	9 10 11
56	Speakers quality	1 2 3 4	5 6 7 8	9 10 11
57	Internet connectivity	1 2 3 4	5 6 7 8	9 10 11
58	Ability to run games	1 2 3 4	5 6 7 8	9 10 11
59	Price of the notebook given it's performance	1 2 3 4	5 6 7 8	9 10 11
60	Ease of upgrading	1 2 3 4	5 6 7 8	9 10 11
61	Length of Warranty and after sale services	1 2 3 4	5 6 7 8	9 10 11
62	Ability to display pictures and movies	1 2 3 4	5 6 7 8	9 10 11

D. Please think about the benefits you wanted to have after reading the summary Consumer Reports and before trying the notebook. Now imagine that you will use the demo notebook and it will perform the same way you have experienced when you tried the notebook. To what extent do you think this computer provided with the benefits you wanted?

The ability of this computer tois →		Less Than Expected	Similar to What I Expected	Better Than What I Expected
63	Provide me with more freedom in my work	1 2 3 4	5 6 7	8 9 10 11
64	Enable me to listen to my music, view various pictures and camera movies, and play my games	1 2 3 4	5 6 7	8 9 10 11
65	Allow me to access information, read my email messages and serf the Internet almost at any place	1 2 3 4	5 6 7	8 9 10 11
66	Be able to create a good image of myself as hardworking and successful person	1 2 3 4	5 6 7	8 9 10 11

APPENDIX 2A (Cont.)

E. Please think about what you expected after reading the commercial ad and compare that to your actual experience of the notebook. Please answer the following questions:

The performance of was		Worse Than Expected				As Expected			Better Than Expected			
67	Notebook weight	1	2	3	4	5	6	7	8	9	10	11
68	Notebook size	1	2	3	4	5	6	7	8	9	10	11
69	CPU speed	1	2	3	4	5	6	7	8	9	10	11
70	Screen size and colors	1	2	3	4	5	6	7	8	9	10	11
71	Brand name	1	2	3	4	5	6	7	8	9	10	11
72	Speakers quality	1	2	3	4	5	6	7	8	9	10	11
73	Internet connectivity	1	2	3	4	5	6	7	8	9	10	11
74	Ability to run games	1	2	3	4	5	6	7	8	9	10	11
75	Price of the notebook given it's performance	1	2	3	4	5	6	7	8	9	10	11
76	Ease of upgrading	1	2	3	4	5	6	7	8	9	10	11
77	Length of warranty and after sale services	1	2	3	4	5	6	7	8	9	10	11
78	Ability to display pictures and movies	1	2	3	4	5	6	7	8	9	10	11

F. Please think about the computer notebook that you have tried and specify your satisfaction about the following dimensions:

When considering , I feel →		Very Dissatisfied		Generally Dissatisfied		Somewhat Dissatisfied		Neutral		Somewhat Satisfied		Generally Satisfied		Very Satisfied	
79	Ease of transportation and portability	1	2	3	4	5	6	7	8	9	10	11	12		
80	Multimedia features and games	1	2	3	4	5	6	7	8	9	10	11	12		
81	Connectivity to Internet and mainframes	1	2	3	4	5	6	7	8	9	10	11	12		
82	Brand popularity	1	2	3	4	5	6	7	8	9	10	11	12		

APPENDIX 2A (Cont.)

G. Now, think about the computer notebook that you have tried in general then answer the following questions:

83. In general, I feel that the computer notebook was ...	Very bad		Generally Bad		Average			Generally Good		Excellent	
	1	2	3	4	5	6	7	8	9	10	11

84. I think I am ...	Totally Dissatisfied		Generally Dissatisfied			Neutral	Generally Satisfied			Highly Satisfied		About the notebook
	1	2	3	4	5	6	7	8	9	10	11	

85. In general, I am ...	Very Unhappy		Generally Unhappy			Neutral	Generally Happy			Very Happy		about the computer I used
	-5	-4	-3	-2	-1	0	1	2	3	4	5	

H. Imagine that you have bought the computer notebook that you have already tried and that you have paid the price mentioned in the commercial ad. Imagine further that you will be using the notebook in the same way that you have used the computer in the trial. The following statements reflect some of the thoughts that cross the minds of consumers after purchase. Please read each statement carefully and specify the extent to which you agree or disagree by circling the number that best represents your opinion.

	Strongly Disagree	Generally Disagree	Neutral	Generally Agree	Strongly Agree
86. Given the price I paid, I think the company has made more money than they should.	-5 -4	-3 -2 -1	0	1 2 3	4 5
87. In case the product does not perform as it should, the computer company is the one to be blamed.	-5 -4	-3 -2 -1	0	1 2 3	4 5
88. I possess enough general computer skills that allow me to work comfortably with computers.	-5 -4	-3 -2 -1	0	1 2 3	4 5

APPENDIX 2A (Cont.)

PART THREE

The following is a list of questions that will help us classify our data into groups. Please read the questions and circle the appropriate number.

89. Sex : 1) Male 2) Female
- 90.: Marital Status: 1) Never married 2) Married 3) Separated 4) widowed
91. Age:
92. Do you work now? 1) Yes 2) No
93. Approximately, how much is your monthly income?
1. Less than \$350 a month
 2. From \$350 to less than \$500 a month
 3. From \$500 to less than \$650 a month
 4. From \$650 to less than \$800 a month
 5. More than \$800 a month

***THANK YOU VERY MUCH FOR
PARTICIPATING IN THIS STUDY!***

الجزء الأول

I. لكل منا وجهة نظر فريدة بما هو مهم وقيم في الحياة. فيما يلي قائمة ببعض الأهداف التي يرغب بها ويسعى لتحقيقها العديد من الأفراد في حياتهم. من فضلك، اقرأ هذه الأهداف جيدا ، ثم قيم كل منها تبعا لأهميتها في حياتك اليومية وذلك بوضع دائرة حول الرقم المناسب حيث أن رقم (1) هو الأقل أهمية و الرقم (11) هو الأكثر أهمية.

أنا أسعى إلى :		نو أهمية متوسطة	نو أهمية عالية	نو أهمية عظيمة جدا
1	أن أكون مقبولا لدى الجميع حولي	4 3 2 1	7 6 5	11 10 9 8
2	أن أحصل على الكثير من المرح والسعادة في حياتي	4 3 2 1	7 6 5	11 10 9 8
3	أن تكون لدى علاقات حميمة مع الأصدقاء والآخرين	4 3 2 1	7 6 5	11 10 9 8
4	أن أستخدم قدراتي ومواهبى أفضل استخدام	4 3 2 1	7 6 5	11 10 9 8
5	أن أكون محترما جدا من قبل الآخرين	4 3 2 1	7 6 5	11 10 9 8
6	أن أشعر بالأمان والحماية من شر المخاطر والعدوان (الشعور بالأمن)	4 3 2 1	7 6 5	11 10 9 8
7	أن أكون محترم الذات وأن أعتز بنفسى كما أنا دون تغيير	4 3 2 1	7 6 5	11 10 9 8
8	أن أكون ناجحا دائما	4 3 2 1	7 6 5	11 10 9 8

II. يختلف الناس في إطباعاتهم حول مجتمعاتهم. أرجو قراءة كل عبارة من العبارات التالية بدقة وبعد ذلك ارسم دائرة حول الرقم الذي يمثل موافقتك أو عدم موافقتك مع هذه العبارات حيث أن الرقم (1) يمثل عدم الموافقة بينما يمثل الرقم (11) الموافقة التامة. تذكر بأنه لا توجد إجابات صحيحة أو خاطئة ، لذلك اختر الرقم المناسب الذي يعبر عن رأيك الصريح والتام دون مجاملة.

اعتقد بأن:		غير موافق تماما	غير موافق	محايد	موافق نوعا ما	موافق تماما
9	في بلدي، نظرة المجتمع للفرد مبنية على المقتنيات المادية كإثارة المظهر و رفاهية السيارة و فخامة المنزل.	1 2 3 4	5	6	7 8 9	10 11
10	على الأولاد طاعة والديهم على الدوام.	1 2 3 4	5	6	7 8 9	10 11
11	القوة والثروة رموز اجتماعية يجب أن نعتز بها في مجتمعنا.	1 2 3 4	5	6	7 8 9	10 11
12	على الموظفين والعمال احترام رؤسائهم.	1 2 3 4	5	6	7 8 9	10 11
13	الطلبة بشكل عام يخشون معارضة أساتذتهم.	1 2 3 4	5	6	7 8 9	10 11

APPENDIX 2B (Cont.)

موافق تماما	موافق	موافق نوعا ما	محايد	غير موافق نوعا ما	غير موافق	غير موافق تماما	اعتقد بأن:	
11	10	9 8	7	6	5	4 3	2 1	معظم الأغنياء الذين أعرفهم ورثوا ثروتهم.
11	10	9 8	7	6	5	4 3	2 1	الأغنياء والأقرباء في مجتمعاتنا عادة ما يكونوا غلظاء ومتكبرين ولا يحترمون الآخرين
11	10	9 8	7	6	5	4 3	2 1	في مجتمعي، معظم المدراء يأخذون قرارات انفرادية بدون استشارة.
11	10	9 8	7	6	5	4 3	2 1	القوة والثراء مصدران مهمان للنجاح والسعادة.
11	10	9 8	7	6	5	4 3	2 1	يجب على المدير مراقبة سلوكيات مرؤوسيهم والتحكم بها.
11	10	9 8	7	6	5	4 3	2 1	لكل الناس في الكويت حقوق وفرص عمل ومميزات متساوية.
11	10	9 8	7	6	5	4 3	2 1	من خبرتي، أعلم أن الناس لا يرغبون بالعمل ولا يادوه إلا إذا أجبروا.
11	10	9 8	7	6	5	4 3	2 1	أفضل شراء المنتجات التي تحمل ماركات مشهورة على مثيلاتها التي تحمل ماركات مخمورة حتى ولو كانت الأخيرة أرخص سعرا.
11	10	9 8	7	6	5	4 3	2 1	يجب السماح للمدراء باتخاذ أي عدد من القرارات كما يشاؤون، حتى لو كانت هذه القرارات خطيرة.
11	10	9 8	7	6	5	4 3	2 1	على الفرد إقامة علاقات اجتماعية قوية مع عائلته ومع الآخرين لمساعدته في التغلب على تحديات المستقبل.
11	10	9 8	7	6	5	4 3	2 1	على الناس اتباع القوانين والتعليمات حتى وإن لم يتفقوا معها.
11	10	9 8	7	6	5	4 3	2 1	اتباع كل تعاليم الدين مهم جدا بالنسبة لي.
11	10	9 8	7	6	5	4 3	2 1	أعتقد بأن معظم الهيئات الخاصة والعامة لديها قوانين مفصلة.
11	10	9 8	7	6	5	4 3	2 1	معظم الناس الذين أعرفهم لا يغيرون وظائفهم إلا تحت ضغط وإرهاق.
11	10	9 8	7	6	5	4 3	2 1	معظم المدراء في الإدارة العليا في الهيئات الخاصة والعامة أكبر سنا من المدراء في الإدارة الدنيا.
11	10	9 8	7	6	5	4 3	2 1	أنا قلق بشأن المستقبل وأقضي وقتنا للتفكير به.
11	10	9 8	7	6	5	4 3	2 1	المدراء و القادة يحتاجون إلى أن يكونوا خبراء في مجال عملهم.
11	10	9 8	7	6	5	4 3	2 1	تضارب الآراء في المجتمع خطر وغير مرغوب به.
11	10	9 8	7	6	5	4 3	2 1	أعتقد بأن معظم العاملين في المنظمات يعملون تحت ضغط نفسي كبير أكثر مما يجب.

APPENDIX 2B (Cont.)

.III فيما يلي مجموعة من الأسئلة التي تصف شعور الشخص تجاه انتمائه الثقافي. الرجاء وضع دائرة حول الرقم الذي يعبر عن رأيك.

33. إلى أي مجتمع تنتمي إليها : 1 الكويت 2 مجتمع عربي آخر 3 مجتمعات أخرى

انتفاء متوسط	انتفاء قوي	انتفاء قوي جدا
4 3 2 1	7 6 5	8 9 10 11

34 ما مدى قوة شعورك بالانتماء إلى المجتمع الذي اخترته ؟

غير موافق تماما	غير موافق	محايد	موافق نوعا ما	موافق تماما
1 2 3 4 5	6 7 8 9 10 11	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200	201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300

35 إلى أي حد تعتقد بأنه :
على الناس لبس ملابسهم الوطنية داخل وخارج دولتهم.

36 يجب على الفرد اتباع العادات والتقاليد والاحتفال بمناسباته الدينية والاجتماعية حتى ولو كان يعيش في دولة أجنبية.

والآن ، اطلب من مشرف التجربة قراءة تقرير حماية المستهلك قبل البدء في إجابة أسئلة الجزء الثاني

APPENDIX 2B (Cont.)

الجزء الثاني

أ. فيما يلي قائمة منافع يرغب الناس في الحصول عليها عند شرائهم جهاز الحاسب الشخصي النقال. من فضلك، اقرأ هذه العبارات بتمعن ثم ارسم دائرة حول الرقم الذي يعبر عن كل منفعة ترغب أنت شخصياً في الحصول عليها من الجهاز.

إلى أي حد تعتقد بان هذه المنفعة مهمة بالنسبة لك؟

ذات أهمية عالية جداً	ذات أهمية عالية	ذات أهمية متوسطة	ذات أهمية منخفضة	منافع أرغب في الحصول عليها من الحاسب النقال :-	
11 10	9 8 7	6 5 4	3 2 1	سوف أحظى بالحرية عند أداء عملي لأنني أستطيع حمل الجهاز واستخدامه في أي مكان أذهب إليه.	37
11 10	9 8 7	6 5 4	3 2 1	الحاسب الشخصي النقال ممتع حقاً لأنني أستطيع الاستماع للموسيقى أو الصوتيات المسجلة، أو أشاهد الصور وأفلام الكاميرا الشخصية والتجارية، أو أستمتع بالعباب الحاسب المفضلة لدي.	38
11 10	9 8 7	6 5 4	3 2 1	أستطيع الحصول على المزيد من المعلومات عبر الشبكة الدولية (الإنترنت) وقراءه بريدي الإلكتروني أينما ذهبت.	39
11 10	9 8 7	6 5 4	3 2 1	مستخدمي الكمبيوتر الشخصي النقال عادة ما يتمتعون بسمعة طيبة لأن الناس يرون أنهم يعملون دائماً بنشاط وهذا ما يجعلهم ناجحون في أعمالهم.	40

والآن ، اطلب من الباحث إعطائك الإعلان التجاري.
من فضلك، إقرأه جيداً ثم أجب عن الأسئلة التالية

APPENDIX 2B (Cont.)

|| افترض أنك تتسوق الآن لشراء جهاز حاسب شخصي نقال. التالي هو عبارة عن وصف تجاري للمنتج الذي ترغب فيه والمعد من قبل الخبراء في قسم المبيعات في محل لبيع أجهزة الحاسب الآلي. الرجاء قراءة هذا التقدير بدقة ثم اقرأ العبارات التي تلي التقرير وارسم دائرة حول الإجابة التي تعبر عن رأيك.

متوقع تماما	متوقع	متوقع نوعا ما	محايد	غير متوقع نوعا ما	غير متوقع	غير متوقع إطلاقا	بعد قراعتي للوصف التجاري للحاسب النقال، أتوقع بأن كمبيوتر Dell...
11 10	9 8	7	6	5	4 3	2 1	41 سوف يكون خفيف الوزن نسبيا.
11 10	9 8	7	6	5	4 3	2 1	42 حجمه صغير نسبيا وله لوحة مفاتيح مريحة.
11 10	9 8	7	6	5	4 3	2 1	43 مزود بوحدة معالجة بيانات مركزية ذات
11 10	9 8	7	6	5	4 3	2 1	44 له شاشة عرض كبيرة عالية النقاوة.
11 10	9 8	7	6	5	4 3	2 1	45 يحتوي على ذاكرة لحظية (RAM) كبيرة.
11 10	9 8	7	6	5	4 3	2 1	46 مزود بجهاز تبادل المعلومات عبر الهاتف (مودم).
11 10	9 8	7	6	5	4 3	2 1	47 من الممكن اضافة أجزاء جديدة للكمبيوتر لزيادة سرعته.
11 10	9 8	7	6	5	4 3	2 1	48 له ماركة معروفة ومشهورة جدا.
11 10	9 8	7	6	5	4 3	2 1	49 سيتمتع بمدة ضمان طويلة وبخدمة فلية متميزة لما بعد البيع.
11 10	9 8	7	6	5	4 3	2 1	50 سعره مناسب و معقول مقارنة بأداءه.

من فضلك، اطلب تجربة الحاسب الآلي النقال الآن
ثم اجب عن الأسئلة في الصفحة التالية.

APPENDIX 2B (Cont.)

III. الآن ، وبعد تجربة الجهاز ، كيف تقيم أداء الجهاز من النواحي التالية :

أداء كمبيوتر Dell من حيث كان			أداء جيدا	أداء ممتازا	أداء ممتازا جدا
			1 2 3 4	5 6 7 8	9 10 11
51	خفة وزن الجهاز.				
52	صغر حجم الجهاز.				
53	سرعة الجهاز (سرعة وحدة المركزية لمعالجة البيانات).				
54	حجم ونقاوة شاشة العرض.				
55	شهرة الماركة التجارية.				
56	جودة سماعات الصوت.				
57	امكانية وسرعة الاتصال بالانترنت.				
58	القدرة على تشغيل الألعاب.				
59	سعر الجهاز مقارنة بأداءه.				
60	سهولة اضافة قطع جديدة للجهاز.				
61	مدة الضمان ومميزات خدمة ما بعد البيع.				
62	جودة عرض الصور والافلام.				

IV. قارن كل فائدة رغبت بها بعد قراءتك لتقرير هيئة حماية المستهلك مع ما لمستته من أداء خلال تجربتك مع الجهاز ، كيف كان الفرق؟

المنافع الرئيسية للحاسب النقال :			أسوأ مما توقعت	كما توقعت	أفضل مما توقعت
			1 2 3 4	5 6 7	8 9 10 11
63	سوف أحظى بالمزيد من الحرية في عملي.				
64	سأستمتع بالصوتيات المسجلة وبمشاهدة الصور وأفلام الكاميرا ، والاستمتاع بالعباب الحاسب المفضلة لدى.				
65	لا شك بانني سوف أستطيع الحصول على معلومات جمة في أي مكان أكون فيه.				
66	كمستخدم لجهاز الحاسب الشخصي النقال سوف أكون مجتهدا وناجحا في عملي.				

APPENDIX 2B (Cont.)

V. والآن .. فكر بما كنت تتوقعه من الجهاز بعد قراءتك للإعلان التجاري وبما توصلت إليه من قناعات بعد استخدامك الفعلي للجهاز ، ثم أجب عن الأسئلة التالية:

أعتقد أن كانت

67	خفة وزن الجهاز	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
68	صغر حجم الجهاز	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
69	سرعة الجهاز	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
70	حجم ونقاوة شاشة العرض	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
71	شهرة الماركة التجارية.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
72	جودة سماعات الصوت.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
73	امكانية وسرعة الاتصال بالانترنت.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
74	القدرة على تشغيل الألعاب.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
75	سعر الجهاز مقارنة بأداءه.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
76	سهولة اضافة قطع جديدة للجهاز.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
77	مدة الضمان ومميزات خدمة ما بعد البيع.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8
78	جودة عرض الصور والاقلام.	أسوأ مما توقعت 4 3 2 1	كما توقعت 7 6 5	أفضل مما توقعت 11 10 9 8

APPENDIX 2B (Cont.)

VI رجاء... فكر في جهاز الحاسب الشخصي النقال الذي جربته ، ثم حدد رضاك الشخصي عند هذه الأبعاد.

درجة رضائي عن هذه المميزات ← هي....	غير راض تماما	غير راض	غير راض نوعا ما	لامبالي	راض نوعا ما	راض	راض جدا
79	2 1	4 3	5	6	7	8 9	10 11
سهولة الحمل والتنقل							
80	2 1	4 3	5	6	7	8 9	10 11
تعدد الوسائط السمعية والبصرية وتشغيل الألعاب							
81	2 1	4 3	5	6	7	8 9	10 11
الاتصال بالحاسبات الآلية المركزية العملاقة الإنترنت							
82	2 1	4 3	5	6	7	8 9	10 11
سمعة وشهرة الماركة.							

VII. الآن فكر بالمنتج بشكل عام ثم أجب عن الأسئلة التالية. لاحظ بان لكل سؤال مقاييسه الخاصة به.

83	عموما أنا أشعر بان الحاسب النقال	سعيد جدا 2 1	سعيد 4 3	لا بأس به 7 6 5	جيد 9 8	رائع 11 10
84	أعتقد بانني	غير راض أبدا 2 1	غير راض 5 4 3	محايد 0	راض 9 8 7	راض بشده 11 10
85	بشكل عام أنا	غير سعيد بالمرّة -4 -5	غير سعيد -1 -2 -3	محايد 0	سعيد 3 2 1	سعيد جدا 5 4
	عند الجهاز الذي استخدمته					

APPENDIX 2B (Cont.)

VIII. تصور الآن بأنك قد اشتريت الجهاز بالسعر المبين في الوصف التجاري الذي قدم لك مسبقاً، وتصور أيضاً بأنك سوف تستخدم الجهاز بنفس الطريقة التي استخدمت به الجهاز الذي قمت بتجربته. العبارات التالية تعكس بعض أفكار المستهلكين لما بعد الشراء. الرجاء قراءة كل عبارة بدقة وحدد مدى موافقتك أو عدم موافقتك مع هذه العبارات وذلك برسم دائرة حول الرقم الذي تراه مناسباً.

موافق بشده	موافق	محايد	معارض	معارض بشده								
5	4	3	2	1	0	-1	-2	-3	-4	-5	بالنظر إلى السعر الذي دفعته ، أعتقد أن الشركة ربحت من المنتج أكثر من اللازم	86
5	4	3	2	1	0	-1	-2	-3	-4	-5	في حالة عطل الجهاز أو أن الجهاز لا يؤدي وظائفه كما تم الوعد به أساماً، فإن اللوم يقع على عاتق الشركة.	87
5	4	3	2	1	0	-1	-2	-3	-4	-5	أعتقد بأنني امتلك خبرات ومعلومات كافية عن الجهاز تمكنني من استخدام الحاسب بسهولة ويسر.	88

الجزء الثالث

فيما يلي مجموعة من الأسئلة التي سوف تساعدنا على تلخيص الإجابات في مجموعات. الرجاء قراءة الأسئلة ثم ارسم دائرة حول الإجابة المناسبة.

89. الجنس : (1) ذكر (2) أنثى
90. الحالة الاجتماعية: (1) لم يسبق له الزواج (2) متزوج حالياً (3) منفصل (مطلق) (4) أرمل
91. العمر :
92. هل تعمل حالياً : (1) نعم (2) لا
93. كم يبلغ دخلك السنوي تقريباً ؟

- (1) أقل من 1,000 دينار سنوياً
- (2) من 1,000 دينار سنوياً إلى أقل من 1,500 دينار سنوياً
- (3) من 1,500 دينار سنوياً إلى أقل من 2,000 دينار سنوياً
- (4) من 2,000 دينار سنوياً إلى أقل من 2,500 دينار سنوياً
- (5) 2,500 دينار سنوياً أو أكثر

مسح جسريل الشمسك والاستفسار لعملائكم
الطبيعية مسعنا لسي إتحاح همدو السفراصة

Consumer Reports

Notebook Computers



In the past few years portable computing has managed to draw a large chunk of the personal computer market away from traditional desktop systems. This trend is due, in part, to the light weight and small size of notebooks that results from combining the three main components of computers (monitor, CPU, and keyboard) into a single unit. This feature allows business people and educators to fit the notebooks into a carry-on travel case and run presentations and office work from a single piece of equipment.

But many consumer experts state that this type of computer is considered to be fairly new to the market compared to its desktop counterpart. It is expected that consumers may not know how to shop for the appropriate system that matches their needs. The purpose of this summary is to provide objective information about the benefits typically sought in mobile computing systems free from hyping techniques generally used by commercial advertisers. Results from recent focus groups revealed several benefits are being sought by consumer. For simplicity purposes, we categorized into the four following groups:

- 1) Portability; the ability to do work anywhere without needing electricity;
- 2) Fun and excitement; Notebooks with multimedia capabilities allow users to use many audio and 3-D games either alone or through game servers on the net;

APPENDIX 2C (Cont.)

- 3) Connectivity: Users can use their notebooks as communication center through which they send and receive faxes, email, and access information on the World Wide Web through modular or cellular phones;
- 4) Social perception. More often than not, people perceive notebook users as having good computing knowledge and as being hardworking achievers. To many, notebooks are state of the art machines that are priced at about two or three times higher than desktops with similar features. People perceive notebook owners as members of medium or high income group.

Although consumers want to buy the finest notebook that provides all the above benefits, doing so seems to be extremely difficult. Results from our research has shown inverse relationships among these benefits such as:

Multimedia capabilities versus portability. Multimedia notebooks provides high quality audio video especially when using 3-D games yet these devices are typically larger and heavier than non-multimedia notebooks. It was also found the battery drains much faster when using multimedia features thereby limiting the ability to work on the run.

Price vs. brand names. It was also found that notebooks with well-known brands have better design and stronger outer shell as well as better after-sale services, however, they are priced higher than generic brands.

We concluded that it is important to decide ahead of time what you want from a notebook before buying one. Those who are looking for the best sound and graphic displays should buy machines with fast Central Processing Unit and large Random Access Memory, whereas those looking for portability should select light weight machines with long battery life.

تقارير حماية المستهلك: دليلك إلى الاختيار الصحيح

جهاز الحاسب النقال



في الآونة الأخيرة تزايد بشكل ملحوظ استخدام الحاسب الآلي النقال (Computer Notebook) كبديل مناسب لأجهزة الحاسب الآلي الثابتة (Computer Desktop) بين مستخدمي الكومبيوتر. فالحاسب النقال يتميز بكونه صغير الحجم والوزن و يمكن حمله بسهولة أثناء السفر. هذه الميزة الفريدة مكنت كثيري التنقل كرجال الأعمال والمحاضرين من استخدام أجهزتهم خلال سفرهم في السيارة أو الطائرة أو الباخرة و في أي مكان يذهبون إليه. و من الملاحظ أن الحاسب النقال لا يحتاج إلى شغل مساحة كبيرة من مكتب المستخدم ، لأنه تم دمج الشاشة ولوحة المفاتيح والمعالج المركزي في وحدة واحدة بدلا من ثلاثة أجزاء كما هو الحال في الكمبيوتر العادي.

ونظرا لحدائثة هذا النوع من الأجهزة في السوق مقارنة بنظيرها الثابت ، فإنه قد لا تتوفر لغالبية المستهلكين المعلومات و الإرشادات المطلوبة عن أفضل الطرق للتسوق و الشراء ، مما قد ينتج عنه شراء جهاز لا يتناسب مع رغبات الشخص ومتطلباته. وتداركا لهذا الأمر ، فقد دأبت جمعيات حماية المستهلك على توفير المعلومات الصحيحة والموضوعية بعيدا عن أسلوب المبالغات الإعلانية و التسويقية التي عادة ما يتبعها المنتجين والمروجين.

ومن خلال مقابلاتنا مع قطاع عريض من مستخدمي الحاسب النقال تبين لنا أن المنافع الرئيسية لهذه الأجهزة تنحصر في:

- (1) سهولة الحمل والتنقل ، حيث يمكن إنجاز العمل في أي مكان دون الحاجة إلى كهرباء.
- (2) المتعة و الإثارة باستخدام الوسائط الصوتية والبصرية (Multimedia). فلا يقتصر دور هذه الأجهزة على تنفيذ المهام الرسمية فحسب، بل انه يمتد ليوفر جو مفعم بالمتعة. فالحواسيب النقالة تعرض كافة الصوتيات والصور أثناء عمل الجهاز و يستطيع المستخدم الدخول في مناقسات ذكية وشيقة مع الكومبيوتر أو مع مستخدمين آخرين باستخدام ألعاب الحاسب المتطورة الثلاثية الأبعاد المصممة للكبار.

(3) القدرة على الاتصال. إذ يستطيع كثيرون التنقل تحويل حواسيبهم النقالة إلى مراكز اتصال يقوموا من خلالها بإرسال واستقبال الفاكسات والبريد الإلكتروني والحصول على أية معلومات في الحال من خلال شبكة الانترنت العالمية (World Wide Web) أو الحاسبات المركزية بسهولة ويسر سواء باستخدام نقاط الهاتف التقليدي أو خطوط الهواتف النقالة.

(4) المكانة الثقافية والاجتماعية للمستخدم. فمستعمل الحاسب النقال يتصف بين الناس بكونه مجتهد و نشيط وجاد في عمله. كذلك ، فان سعر الحاسب النقال مكلف و غالي الثمن مقارنة بنظيره الثابت ، إذ يتراوح سعره ثلاثة أمثال نظيره من الحاسبات الثابتة. لذلك، عادة ما يكون ممتلكيه من ذوي الدخل المتوسط والعالي.

وعلى الرغم من أن المستهلك يرغب في الحصول جهاز يتمتع بأفضل المزايا ، إلا أن دراسائنا المسحية والكشفية للسوق وجدت أن ذلك يبدو صعبا للغاية. فنتائج بحثنا تشير إلى وجود هذه العلاقات العكسية بين هذه المزايا:

تعدد القدرات مقابل سهولة النقل. الأجهزة ذات الوسائط المتعددة (السمعية والبصرية) تزود المستهلك بصور متميزة وصوتيات فائقة الجودة خاصة عند استخدام شبكة الاتصال العالمية (الانترنت) وعند استخدام ألعاب الكمبيوتر الثلاثية الأبعاد المصممة للكبار، إلا أن هذه الأجهزة أثقل من الأجهزة التي لا تحتوي على هذه القدرات و تستهلك البطارية بسرعة أكبر مما يحد من سهولة حملها والتنقل بها.

سمعة الماركة مقابل السعر. الأجهزة التي تحمل علامات تجارية معروفة تتميز بأناقة التصميم و تتمتع بعمر أطول وخدمات متميزة بعد البيع لكنها في نفس الوقت أعلى بكثير من مثيلاتها التي تتميز بنفس المواصفات ولكنها تحمل ماركات مغمورة.

وهكذا يتضح لنا جليا ضرورة تحديد ما يريده المستهلك من الجهاز النقال بوضوح قبل البحث و الشراء. فنحن ننصح من يرغب بالحصول عل أجود الصور والصوتيات و سرعة إرسال واستقبال المعلومات بالبحث عن أجهزة ذات معالجات عالية الأداء وذاكرة ذات سعة لحظية عالية. بينما ننصح من يرغب في الحصول على جهاز للتنقل والعمل بعيدا عن المكتب المنزلي بالحصول على جهاز خفيف الوزن و الذي يتميز بطول عمر البطارية و يحمل ماركة تجارية معروفة.

Enjoy The Best of Portable Computing With DELL Latitude Notebooks

Who has enough time to do all the work in the office?

Whether you are in your car, on the plane, or laying on the beach, you can do all your computing work with our newest Dell Latitude XPi CD. These superb systems provide you with:

Only for
\$4,900.00

- ✓ Light weight system of only 6.7 pounds including the transformer and the battery
- ✓ Complementary travel accessories including travel case, additional battery and cell modem weighing only 1.7 pounds
- ✓ 10-hour battery rechargeable 500 times
- ✓ A fast 150 MHz CPU with 32 MB RAM and 1.34 GB hard Disk
- ✓ Wireless infrared mouse
- ✓ Built-in 10-speed CD drive and 3.5" disk drive
- ✓ Comfortable hand set keyboard with built-in track ball mouse
- ✓ One-year labor and parts warranty (add \$600 for two additional years)



Created light for the road

- All Ads used were larger and printed in a landscape-format

Enjoy the best of multimedia with Dell Latitude notebooks

Would you like a substitute for your TV, CD player, run video games, and do all your computer work ?

This is Dell Latitude XPi CD , our newest notebook computer. These systems can substitute many of your traditional machines with superb quality. Our systems are equipped with *:

**Only for
\$4,900.00**

- A fast 150 MHz CPU with 32 MB RAM and 1.34 GB hard Disk**
- High quality monitor capable of displaying 65,000 colors and providing life-like pictures**
- 10 speed CD-ROM drive able to run movies and sounds**
- Full-Duplex sound card with Hi-Fi stereo speakers**
- Ready to run all 3-D games**
- Wireless infrared mouse**
- Comfortable hand set keyboard with built-in track ball mouse**
- One-year labor and parts warranty (add \$600 for two additional years)**



*** System DOES NOT include a modem, or travel case accessories (travel case, additional battery and cell modem weighing a total of 4 pounds)**

total weight 10 pounds

استمتع بحرية التنقل مع كمبيوتر Dell Latitude

من منا لديه الوقت الكافي لانجاز كل عمله في المكتب ؟

لا تنقل ، فسواء كنت في السيارة أو الطائرة أو على شاطئ البحر ، فانت تستطيع انجاز كافة أعمالك بعيدا عن مكتبك بجهاز كمبيوتر Dell Latitude XPI CD الدفترى النقال، والذي يوفر لك:

فقط بسعر

1650 دينار

RETURN TO

DELL
LATITUDE
NOTEBOOKS



خفيف الوزن للعمل على الطريق.

✓ معالج مركزي بسرعة 150 ميغاهيرتز و ذاكرة أساسية سعة 32 ميغابايت، وقرص ثابت سعة 1.34 غيغا بايت.

✓ جهاز خفيف بوزن 3.4 كيلوغرام مع محول الكهرباء والبطارية.

✓ يشمل إكسسوارات التنقل تشمل حقيبة حمل مبطنة، بطارية إضافية ، شاحن السيارة ، ومودم الهاتف النقال (الوزن الإجمالي 800 جرام)

✓ بطارية تدوم لغاية 10 ساعات عمل و قابلة للشحن 500 مرة مع برنامج لاقتصاد الطاقة.

✓ الطباعة واستخدام جهاز 'الماوس' عن بعد بدون أسلاك

باستخدام الأشعة تحت الحمراء (Remote Control)

✓ يحتوي على ومشغل أقراص الليزر ب 6 سرعات و مشغل أقراص عادي MB 1.44

✓ لوحة مفاتيح متكاملة مع مؤشر كروي الشكل (Track Ball Mouse) مع مساحة أمامية لراحة الكف عند الطباعة

✓ ضمان سنة واحدة شاملة لأجور العمل وقطع الغيار (سنتين إضافيتين، اضع مبلغ 200 دينار)

تمتع بالإثارة والمرح مع كمبيوتر Dell Latitude

هل ترغب باقتناء جهاز يغنيك عن المسجلة و التلفزيون و أجهزة ألعاب الكمبيوتر ويستطيع إنجاز كل ما تحتاجه من الحاسب المكتبي؟


انه جهاز Dell Latitude XPI CD الدفترى النقال الذي يوفر لك*:

فقط بسعر

1650 دينار

RETURN TO

DELL
LATITUDE
NOTEBOOKS



وزن الجهاز 6 كيلوجرام بدون
مستلزمات الطريق
لا يحتوي الجهاز على جهاز نقل واستقبال البيانات
(مودم) ولا على مستلزمات الطريق (حقيبة حمل
مبطنة ، بطارية إضافية ، شاحن السيارة ، ومودم
الهاتف النقال الوزن الإضافي 2.5 كيلوجرام).

✓ معالج مركزي بسرعة 150 ميغاهيرتز و ذاكرة أساسية سعة 32 ميغابايت ، وقرص ثابت سعة 1.34 غيغا بايت.

✓ أنقى شاشة عرض مفلترة في العالم مقاس 12.1 انش تعرض 65 ألف لون حتى نجعل صورك حية وتطابق الواقع.

✓ مشغل أقراص الليزر (CD-ROM) سريع ب 10 سرعات (10X) لعرض أفلام أقراص الليزر.

✓ كارت صوتي ثلاثي الأبعاد و سماعات هاي فاي ستيريو عالية الجودة قادرة على تشغيل اجمل المقطوعات الصوتية من خلال جهاز الليزر.

✓ جاهز لتشغيل جميع ألعاب الكمبيوتر الثلاثية الأبعاد.

✓ جهاز التحكم عن بعد بالأشعة تحت الحمراء (Remote Control) للاستخدام المكتبي.

✓ لوحة مفاتيح متكاملة مع مؤشر كروي الشكل (Track Ball Mouse) مع مساحة أمامية لراحة الكف عند الطباعة

✓ ضمان سنة واحدة شاملة لأجور العمل وقطع الغيار (سنتين إضافيتين ، أضف مبلغ 200 دينار)

APPENDIX 4

Frequency Analysis of Responses to Performance Evaluation of Product Attributes

ATTRIBUTE	Kuwaiti Sample (N=120)				US (N=121)			
	Frequency of Responses (Percentage) to 3 lowest values				Frequency of Responses (Percentage) to 3 lowest values			
	1	2	3	<i>Skewness</i>	1	2	3	<i>Skewness</i>
Weight	8 (6.7%)	4 (3.3%)	9 (7.5%)	.185	5 (4.1%)	2 (1.7%)	7 (5.8%)	-.053
Size	3 (2.5%)	3 (2.5%)	2 (1.7%)	-.730	1 (0.8%)	0	0	-.364
CPU	3 (2.5%)	0	0	-1.39	2 (1.7%)	0	1 (0.8%)	-1.06
Screen	4 (3.3%)	1 (0.8%)	2 (1.7%)	-.794	1 (0.8%)	0	0	-1.40
Brand	4 (3.3%)	0	7 (5.8%)	-.542	3 (2.5%)	0	1 (0.8%)	-.716
Speaker	4 (3.3%)	0	8 (6.7%)	-1.09	0	0	5 (4.2%)	-.588
Connectivity	18 (16%)	4 (3.3%)	2 (1.7%)	-.458	9 (7.5%)	3 (2.5%)	1 (0.8%)	-.572
Games	1 (0.8%)	1 (0.8%)	0	-1.28	2 (1.7%)	0	0	-1.22
Value	8 (6.7%)	3 (2.5%)	1 (0.8%)	-.584	12 (9.9%)	5 (4.2%)	3 (2.5%)	.017
Upgrading	8 (6.7%)	2 (1.7%)	2 (1.7%)	-.798	8 (6.7%)	2 (1.7%)	5 (4.2%)	-.371
Warranty	9 (7.5%)	2 (1.7%)	4 (3.3%)	-.446	9 (7.5%)	5 (4.2%)	5 (4.2%)	-.218
Display	5 (4.2%)	3 (2.5%)	2 (1.7%)	-1.07	1 (0.8%)	2 (1.7%)	0	-1.217

Question: *Please recall a product use or a service encounter that was particularly satisfying or dissatisfying to you. What was the product or the service, and what had lead to your feelings?*

Incident # 1. This person is very satisfied with the optical glasses he has bought lately. He was particularly liked the amazing flexibility of the frame where it could be stretched 180 degrees easily without breaking. He was happy with the extremely lightweight (3 grams) because he has no longer feel it on his nose, or see any marks on his upper nose. This price was high but he believed it worth it.

Incident # 2. Although drinking salted yogurt drink was popular in Kuwait, this female student did not like any of these products since she was young. At one time, she tasted a new yogurt product called (Nadek) imported from a neighboring country (Saudi Arabia) and she liked it ever since. She specifically liked the taste and the thickness of the drink. After discovering this brand, she was ever since a loyal customer, even if she has to pay a higher price than other cheaper competing brands.

Incident # 3. The subject of this unsatisfactory experience was a female student shopping in one of the most elegant shopping centers in Kuwait. The student was shopping with her brother in one of the shops with a beautiful interior design and decoration when she found nice selection of well-known brand of shoes with really good prices. They bought two pairs of shoes and using them at home, they found the two pairs to be uncomfortable and the label was counterfeited and was used to hide the name of the real country of origin, which is famous for counterfeiting popular brands. When they attempted to return the product, the saleswoman met them with a very angry face and rough treatment saying that one of the conditions posted throughout the shop and on the sales invoice was that "sold goods can not be returned or exchanged".

Incident # 4. This experience was related to the use of mobile phones. This female student has an unlimited loyalty to one particular model of phones sold by the only cell Phone Company in Kuwait. She said that although the cell phone she likes a bit heavy and larger in size compared to the other phones, she likes the crystal clear connection and the quality of the speakers when calling anywhere in the country. She jokingly said that her father tried to offer her another phone and she turned his offer down.

APPENDIX 5 (cont.)

Incident # 5. This unsatisfactory experience was related a brand new car the student bought "Dodge Intrepid" which had so many unexpected problems. Few days after purchasing the car, he noticed that the car shuts off few minutes after starting. He took it to the dealer to fix it. After many attempts to fix it, he was told that the car has no mechanical problems and the real problem is in the kind of fuel used. The chief of the maintenance department claimed the car requires unleaded gasoline and what is available in Kuwait is leaded, therefore, he should live with the problem and should not annoy them again. Few months later, he sold the car in the secondary market for great loss just to get rid of it. He vowed never to buy a Chrysler car again!

Incident # 6. This female student cooks for her family and she admits that she is very picky about the ingredients. She frequently uses tomato pastes in her cooking and she believes that the cartoon-packaged Kuwait-Danish Diary (KDD) brand to be the best in the market. She said that she mistakenly bought an identically cartoon-packaged tomato paste produced in a neighboring country (Bahrain) and she immediately recognized the thin texture and fade red coloring when she mixed it with the rest of the ingredients. She said that she missed the tomato taste she usually feels when eating the food. She said the price difference between the two brands were negligible. One of the participants asked if she ever used canned tomato paste, she said that she did not like them because the container swells because of the intense heat which makes opening them quite messy. The paste also changes color and become more acidic.

Incident # 7. This student was happy about how she was treated in the US when bought things and complained about the quality. She traveled to the US last year and while shopping in one of the malls, she found what she thought to be a nice pair of shoes. She bought it, but upon using it, she found the leather behind her ankle to be very irritating and lead to many sores. When she visited the mall again, she went to the shop, without the pair of shoes, only to complain about her experience so they can inform the producer about it. She was pleasantly surprised when the salesperson offered to get her money back or to exchange it with any other pairs in the shop. The student stressed the fact that she has already used it many times but she even surprised that the salesperson did not mind at all. She did not return it back because she was uncomfortable thinking that she is taking advantage of the store if every thing bought and used could be returned for full money back.

APPENDIX 5 (cont.)

Incident # 8. A water pump was the focus of this unsatisfactory incident. Four years ago, the student wanted to buy a water pump to improve the water pressure in his house, and since then the pump ran very well without a problem. A few days ago, the pump broke down because of heavy winter rain soaked the pump and caused an electrical short circuit. A technician from another company was called to inspect it. He suggested that the pump was old and it is a good time to replace it with new pump that operates automatically whenever the water pressure drops when opening a water fountain. Eager to use this technology of convenience, he bought the new pump. Two days later the pump unexpectedly stopped and he contacted the company's technician. Few days later, he had the same trouble, and made an appointment this afternoon to discuss the problem with the company. He knows that he won't get his money back and regretted disposing the old pump for a failing technology.

Incident # 9. The product reported in this unsatisfying incident was a "teeth cleaning machine" promoted in an infomercial aired by a satellite channel. The product claimed to clean all deposits in the teeth when used according to instructions. The student read the instructions carefully and used the machine. She experienced gum bleedings and tooth was drilled, not cleaned. To her dismay, the painful experience did not lead to cleaner teeth as promised by the ad. She could not return the product because the local agent refused to do so.

Incident # 10. This incident involves a student who is very happy about how the "Sanyo Memory" day planner worked. He was particularly pleased with the large storing capacity of the machine, it's small size, its ability to be programmed using any regular computer, and the possibility of adding more memory. He said that it made his life easier.

Incident # 11. A female student was totally dissatisfied about the quality of a "Walk Master" exercise machine she has recently bought. The machine she used caused a sever pain in a group of muscles located at the lower part of the feet which caused her to stop exercising. The machine is electricity powered, and that, according to her, may have shifted the workout pressure to the wrong group of muscles.

Incident # 12. The satisfying product in this experience was a set of reusable contact lenses. His tried to use optical glasses but found them be uncomfortable, and especially heavy on the nose. He does not mind the tedious routine of daily washing and disinfecting, and he does not prefer wearing the disposable lenses because they are lesser in terms of quality.

Incident # 13. The student was very dissatisfied with the quality of high priced pens. He said that these pens are beautifully designed (golden engraved and plated) and cost so much money but fail to provide nice lines. He was very upset with these pens when they stop working while he takes notes in the lecture.

APPENDIX 5 (cont.)

Incident # 14. This student has been delighted with the concentrated milk he drinks every morning. His experience with his favorite brand “Carnation” started when he was young. The taste is very delicious and he can’t get this kind of satisfaction from any other brand. He said that when the product is in short supply, he usually drives long distances, even traveling, to get it.

Incident # 15. This male student has been frustrated about many children toys he bought last time. He is particularly angry at how easy these new toys break in his children’s hands in very short period of time. In his opinion, this is not a coincidence. He explained that toy companies sell inferior toys so parents has to repurchase new ones, especially when many brands are produced by the same company.

Incident # 16. For the second time, the cellular phone was the subject of unsatisfying incident. This male student said that his new phone has a very loud speaker because the magnet used in the speaker was far more powerful than speakers of other competing brands. He read few articles in the papers about the grave health ramifications of exposing to such fields. To demonstrate to the group how powerful the magnet was, he took one of his keys out and was able to left the whole phone by attaching the keys to the speaker magnet.

Incident # 17. A male student has complained about the quality of frozen food product he bought for himself and his family. The delicious photos displayed on the outer package lured him to buy the product, but was disappointed when he prepared them at home. “...the food was partially thawed in the center, and the taste was really awful”, he said. He couldn’t return tem back because the package is opened. One participant suggested using the microwave oven instead of the traditional oven may make the food cook evenly, but the student expressed grave concerns over the radiation emitted from these types of ovens.

Incident # 18. A cellular phone was also the subject of another incident but in negative sense. The male student purchased a small-size mobile phone with a car installation kit. Rather than scheduling an appointment with the company to install the kit, he took it to a company-certified technician. When he used the phone on the freeway, the quality of sound is far less than if the whole unit is detached and used separately. He is bothered by this problem but he is less motivated to go to the technician to fix it because he doubts his competence.

Question: *Think about a purchase of a good or service with which you were particularly pleased or displeased.*

Incident # 1. The first experience was a woman who was happy with the way she was treated by Southwest Airlines. She was in Florida on a business trip and when she returned to the airport on the way home she was told that her ticket was valid for a flight that was two days earlier. Apparently her travel agent had booked the return flight on the wrong day and she did not check the ticket to find the error. She expected that the airline would give her a hard time or charge more money for the flight home since she had missed the flight on which she was booked. She was pleasantly surprised to find the ticket agent helpful and sympathetic to her situation and even more surprised when the flight home did not cost any more than it would have if she took the flight that was originally booked.

Incident # 2. An airline was the focus of the second purchase as well. This time a male student had planned to fly to Mexico for Spring Break on a charter airline. When he got to the airport on Saturday, he found that the flight had been cancelled and that there was no one from the airline at the airport to give him any information. He later found out that the flight was delayed for three days and was no longer going to fly non stop to Cancun. He did eventually make it to Mexico but the saga continued. When he returned to the airport for the flight home, he found that the airline was no longer in business and that other arrangements had to be made to get home. It took two days to find a flight home.

Incident # 3. The third adventure concerned a car rental company (Alamo). This woman and some of her friends had rented a car from Alamo to drive to Florida for Spring Break. When they got to the rental agency in Providence they were told that they could not pay cash for the rental but that someone who was at least 21 years old had to pay using a credit card. This did not present a major problem, but they were not made aware of these conditions in advance which they found troubling and apparently the counter agent was not at all interested in their problems. On their way to Florida, the car broke down in Virginia and could not be used for the rest of the trip. The agent who handled the exchange for another car was very helpful in getting them back on the road in a short time. He even upgraded them to a bigger car because of the trouble they had encountered. Even with the problems these woman were satisfied with the way they were treated in the end.

Incident # 4. Renting a car was also the focus of the fourth incident. This time a male student and some friends were renting a car to use in Florida and had made the arrangements in advance. When they arrived to pick up the car, they were told that the rental would cost \$200 more than they anticipated because they were under 25 years old. The sales person was adamant that this would not be changed. This student asked to speak to the sales person's superior who reduced the excess charge to \$90, which was more acceptable given the circumstances.

APPENDIX 6 (cont.)

Incident # 5. Another student related that she had recently purchased a printer to use with her computer. After doing some research on printers she decided to buy a Hewlett Packard HP820 because of the reputation of the manufacturer and several reviews of the printer that she read. She was looking for a computer, which would print with very crisp black and has found that this printer offers the quality of black printing, which was sought. Much to her pleasant surprise, she has found the color printing to also be very sharp and the speed of the printer to be much faster than she had imagined it would be. She is quite happy with the purchase.

Incident # 6. Number six was a male student who had purchased a stereo set which included all of the components required for playing music except a turntable. The brand he chose was Sony because of its reputation for electronics. The compact disk player is now broken. It will spin around and not allow any of the disks to play. The problem may have been caused by abuse from one of this student's housemates. He lives in a house with 30 other men. He is frustrated because he cannot reach the store to try to get the CD player fixed, but he says that he would buy Sony again because he does not think that the breakdown was the machine's fault.

Incident # 7. The final episode we discussed was a woman who had bought a Minolta camera, which failed to work on the third time it was to be used. The camera was purchased because of the reputation Minolta had and the features of the camera such as auto focus. When the problem was discovered with the camera, it was making an odd noise and the shutter appeared not to be working. The student took the camera back to the store where it was purchased and was told that it would cost \$145 to fix the problem. She was not happy with this and contacted Minolta directly. She sent it to Minolta believing that the camera would be fixed under its warranty. When Minolta received the camera, she was told it would cost \$95 to fix. She was disappointed in the company, the store, and the camera.

APPENDIX 7A

Manipulation Check for type of ad by Expectation level of 4 Attributes, Descriptive and Summary Results of ANOVA Kuwaiti Sample

EXPECTED FEATURE	TYPE OF AD	N	MEAN	STD. DEVIATION	STD. ERROR
Weight	Portability	58	8.41	1.74	0.23
	Multimedia	62	7.39	1.68	0.21
	Total	120	7.88	1.78	0.16
Size	Portability	58	9.09	1.41	0.18
	Multimedia	62	7.84	1.51	0.19
	Total	120	8.44	1.58	0.14
Screen	Portability	58	7.19	2.01	0.26
	Multimedia	62	8.22	2.01	0.25
	Total	120	7.72	2.07	0.19
RAM Size	Portability	58	7.74	2.33	0.31
	Multimedia	62	8.14	1.54	0.19
	Total	120	7.95	1.96	0.18

ANOVA Source Table

EXPECTED FEATURE	SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Weight	Between Groups	31.59	1	31.59	10.81	.000
	Within Groups	344.78	118	2.92		
	Total	376.37	119			
Size	Between Groups	46.64	1	46.64	21.93	.000
	Within Groups	250.96	118	2.13		
	Total	297.59	119			
Screen	Between Groups	31.57	1	31.57	7.82	0.006
	Within Groups	476.2	118	4.04		
	Total	507.77	119			
RAM Size	Between Groups	4.85	1	4.85	1.26	0.26
	Within Groups	452.85	118	3.84		
	Total	457.7	119			

APPENDIX 7B

Manipulation Check for type of ad by Expectation level of 4 attributes, Descriptive and Summary Results of ANOVA US Sample

EXPECTED FEATURE	TYPE OF AD	N	MEAN	STD. DEVIATION	STD. ERROR
Weight	Portability	60	8.63	2.07	0.27
	Multimedia	61	7.48	2.26	0.29
	Total	121	8.05	2.24	0.2
Size	Portability	60	8.47	2	0.26
	Multimedia	61	8.15	1.85	0.24
	Total	121	8.31	1.93	0.18
Screen	Portability	60	6.75	2.62	0.34
	Multimedia	61	8.26	2.3	0.29
	Total	121	7.51	2.57	0.23
RAM Size	Portability	60	7.62	2.27	0.29
	Multimedia	61	8.36	1.82	0.23
	Total	121	7.99	2.08	0.19

ANOVA Source Table

EXPECTED FEATURE	SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Weight	Between Groups	40.56	1	40.56	8.6	.004
	Within Groups	561.15	119	4.72		
	Total	601.7	120			
Size	Between Groups	3.18	1	3.18	0.85	.360
	Within Groups	442.41	119	3.72		
	Total	445.59	120			
Screen	Between Groups	69.18	1	69.18	11.39	.000
	Within Groups	723.05	119	6.08		
	Total	792.23	120			
RAM Size	Between Groups	16.82	1	16.82	3.99	.048
	Within Groups	502.18	119	4.22		
	Total	519	120			

POWER DISTANCE										
Indicators	Kuwait					US				
	1	2	3	4	5	1	2	3	4	5
X9 Child Obey	0.78					0.75				
X11 Workers Respect	0.41				-0.56	0.74				
X12 Student fear		0.81					0.70			
X19 People are lazy		0.52			0.58		0.74			
X13 Richness inherited*		0.67								0.88
X10 Cherish power			0.55	0.48				0.82		
X16 Power & happiness	-0.41		0.68					0.78		
X17 Strong control*			0.62				0.54			
X18 Equal rights				0.78					0.84	
X15 Autocracy				-0.66	0.45			0.70		
X14 Power & Arrogance					0.76			0.45		0.48

* Complex items.

FACTOR 1 (KUWAIT)				
		PS	HP	NS
FACTOR 1 (US)	PS	2	0	0
	HP	0	8	1
	NS	0	0	0

$$S_{1,1} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(0 + 0 + 1 + 0)} = .80$$

FACTOR 2 (KUWAIT)				
		PS	HP	NS
FACTOR 2 (US)	PS	2	1	0
	HP	1	7	0
	NS	0	0	0

$$S_{2,2} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(1 + 1 + 0 + 0)} = .67$$

APPENDIX 8A (cont.)

	FACTOR 3 (KUWAIT)			
		PS	HP	NS
FACTOR 3 (US)	PS	2	2	0
	HP	1	6	0
	NS	0	0	0

$$S_{3,3} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(2 + 1 + 0 + 0)} = .57$$

	FACTOR 4 (KUWAIT)			
		PS	HP	NS
FACTOR 4 (US)	PS	1	0	0
	HP	1	8	1
	NS	0	0	0

$$S_{4,4} = \frac{1 + 0 - 0 - 0}{(1 + 0 + 0 + 0) + .5(0 + 1 + 1 + 0)} = .50$$

	FACTOR 5 (KUWAIT)			
		PS	HP	NS
FACTOR 5 (US)	PS	1	1	0
	HP	2	6	1
	NS	0	0	0

$$S_{5,5} = \frac{1 + 0 - 0 - 0}{(1 + 0 + 0 + 0) + .5(1 + 2 + 1 + 0)} = .33$$

UNCERTAINTY AVOIDANCE										
Indicators	Kuwait					US				
	1	2	3	4	5	1	2	3	4	5
X 26 Worrying about future	0.719					0.899				
X 27 Mgrs. Must be experts	0.833					0.632	0.54			
X 28 No conflicting opinions		0.838					0.44	0.52		
X 29 Degree of job pressure		0.709					0.85			
X 23 Wanting detailed laws			0.76					0.57		
X 24 Work stability			0.65					0.47	-0.53	
X 20 Manager freedom				0.712					0.85	
X 21 Rule Adherence				0.754				0.67		
X 25 Senior managers Age				0.543						0.93
X 22 Adhering to Religion					0.908			0.77		

* Complex items.

FACTOR 1 (KUWAIT)				
		PS	HP	NS
FACTOR 1 (US)	PS	2	0	0
	HP	0	8	0
	NS	0	0	0

$$S_{1,1} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(0 + 0 + 0 + 0)} = 1.0$$

FACTOR 2 (KUWAIT)				
		PS	HP	NS
FACTOR 2 (US)	PS	2	1	0
	HP	0	7	0
	NS	0	0	0

$$S_{2,2} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(1 + 0 + 0 + 0)} = .80$$

APPENDIX 8B (cont.)

		FACTOR 3 (KUWAIT)		
		PS	HP	NS
FACTOR 3 (US)	PS	2	3	0
	HP	0	5	0
	NS	0	0	0

$$S_{3,3} = \frac{2 + 0 - 0 - 0}{(2 + 0 + 0 + 0) + .5(3 + 0 + 0 + 0)} = .57$$

		FACTOR 4 (KUWAIT)		
		PS	HP	NS
FACTOR 4 (US)	PS	1	0	0
	HP	2	6	1
	NS	0	1	0

$$S_{4,4} = \frac{1 + 0 - 0 - 0}{(1 + 0 + 0 + 0) + .5(0 + 2 + 1 + 1)} = .33$$

		FACTOR 5 (KUWAIT)		
		PS	HP	NS
FACTOR 5 (US)	PS	0	1	0
	HP	1	8	0
	NS	0	0	0

S_{5,5} = undefined due to lack of commonality.

APPENDIX 9A

Summary of Descriptive Statistics and Results of ANOVA for Main Effects of Country Citizenship on PDS Composite Score

DESCRIPTIVES

COUNTRY	N	MEAN	STD. DEVIATION	STD. ERROR	MINIMUM	MAXIMUM
KUWAIT	120	75.89	9.36	0.85	52	98
US	121	70.4	9.04	0.82	45	99
TOTAL	241	73.13	9.59	0.62	45	99

Omnibus ANOVA

SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Between Groups	1818.814	1	1818.814	21.478	.000
Within Groups	20239.560	239	84.684		
Total	22058.375	240			

APPENDIX 9B

One Way ANOVA PDS Scale (Between-Country Differences)

VARIABLE	SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
X9 (PDS) Child ObeY	Between Groups	5.543	1	5.543	1.569	.212
	Within Groups	844.159	239	3.532		
	Total	849.701	240			
X10 (PDS) Cherish power	Between Groups	70.439	1	70.439	14.423	.000
	Within Groups	1167.229	239	4.884		
	Total	1237.668	240			
X11 (PDS) Workers respect	Between Groups	.804	1	.804	.321	.571
	Within Groups	597.996	239	2.502		
	Total	598.800	240			
X12 (PDS) Student fear ²	Between Groups	5.981	1	5.981	1.164	.282
	Within Groups	1227.753	239	5.137		
	Total	1233.734	240			
X13 (PDS) Richness inherited	Between Groups	52.267	1	52.267	10.101	.002
	Within Groups	1236.721	239	5.175		
	Total	1288.988	240			
X14 (PDS) Power & Arrogance	Between Groups	.112	1	.112	.022	.883
	Within Groups	1226.925	239	5.134		
	Total	1227.037	240			
X15 (PDS) Autocracy	Between Groups	96.487	1	96.487	32.583	.000
	Within Groups	707.737	239	2.961		
	Total	804.224	240			
X16 (PDS) Power & happiness	Between Groups	6.475	1	6.475	1.223	.270
	Within Groups	1265.774	239	5.296		
	Total	1272.249	240			
X17 (PDS) Strong control	Between Groups	52.677	1	52.677	11.040	.001
	Within Groups	1140.426	239	4.772		
	Total	1193.104	240			
X18 (PDS) Equal rights	Between Groups	124.088	1	124.088	18.401	.000
	Within Groups	1611.713	239	6.744		
	Total	1735.801	240			
X19 (PDS) People are lazy	Between Groups	16.769	1	16.769	3.666	.057
	Within Groups	1093.279	239	4.574		
	Total	1110.048	240			

APPENDIX 10A

Summary of Descriptive Statistics and Results of ANOVA for Main Effects of Country Citizenship on UAS Composite Score

DESCRIPTIVES

COUNTRY	N	MEAN	STD. DEVIATION	STD. ERROR	MINIMUM	MAXIMUM
KUWAIT	120	75.3	8.81	0.80	48	95
US	121	67.8	9.00	0.81	45	91
TOTAL	241	71.6	9.64	0.62	45	95

ANOVA

SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Between Groups	3343.0	1	3343.034	42.11	.000
Within Groups	18974.1	239	79.38985		
Total	22317.2	240			

APPENDIX 10B

One Way ANOVA UAS Scale (Between-Country Differences)

VARIABLE	SOURCE	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
X 20 (UAS) Manager Freedom	Between Groups	303.835	1	303.835	69.415	.000
	Within Groups	1046.123	239	4.377		
	Total	1349.959	240			
X 21 (UAS) Rule Adherence	Between Groups	.328	1	.328	.060	.807
	Within Groups	1318.078	239	5.515		
	Total	1318.407	240			
X 22 (UAS) Adhering to Religion	Between Groups	575.597	1	575.597	110.40	.000
	Within Groups	1246.043	239	5.214		
	Total	1821.640	240			
X 23 (UAS) Wanting Detailed Laws	Between Groups	20.633	1	20.633	6.760	.010
	Within Groups	729.493	239	3.052		
	Total	750.126	240			
X 24 (UAS) Work Stability	Between Groups	47.218	1	47.218	12.188	.001
	Within Groups	925.944	239	3.874		
	Total	973.162	240			
X 25 (UAS) Senior Managers Age	Between Groups	19.918	1	19.918	4.893	.028
	Within Groups	972.958	239	4.071		
	Total	992.876	240			
X 26 (UAS) Worrying About Future	Between Groups	37.041	1	37.041	7.637	.006
	Within Groups	1159.125	239	4.850		
	Total	1196.166	240			
X 27 (UAS) Manager Must be Experts in the Field	Between Groups	40.713	1	40.713	11.138	.001
	Within Groups	873.586	239	3.655		
	Total	914.299	240			
X 28 (UAS) Intolerance of Conflicting Opinions	Between Groups	14.568	1	14.568	2.208	.139
	Within Groups	1576.992	239	6.598		
	Total	1591.560	240			
X 29 (UAS) Degree of job pressure	Between Groups	40.884	1	40.884	10.861	.001
	Within Groups	899.647	239	3.764		
	Total	940.531	240			

Appendix 11A

Bivariate Correlation coefficients Between LOV Scale and PDS Using Grand Sample (N=241)

SCALE ITEM	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X14	X15	X16	X17	X18	X19
X1 Belonging	1.0																		
X2 Excitement	.20**	1.0																	
X3 Warm Relationships	.29**	.50**	1.0																
X4 Self-Fulfillment	.20**	.24**	.45**	1.0															
X5 Well Respected	.43**	.17**	.37**	.42**	1.0														
X6 Security	.21**	.31**	.39**	.32**	.41**	1.0													
X7 Self Respect	.04	.17**	.26**	.41**	.27**	.28**	1.0												
X8 Successful	.19**	.29**	.39**	.43**	.33**	.29**	.37**	1.0											
X9 Child Obey	.19**	-.08	.11	.034	.17**	.09	-.01	.14*	1.0										
X10 Cherish power	.22**	-.13*	-.08	.014	.09	.02	.01	.05	.18**	1.0									
X11 Workers Respect	.20**	.14*	.11	.05	.14*	.20**	.11	.18**	.21**	.07	1.0								
X12 Student fear	.04	-.08	-.03	-.06	.11	.15*	.07	.01	.10	.09	.14*	1.0							
X13 Richness inherited	.16*	-.01	-.04	-.03	.07	.05	.053	.05	.01	.05	.090	.26**	1.0						
X14 Power & Arrogance	.03	-.03	-.06	-.07	.08	-.02	-.06	.11	.06	.16	-.10	.20**	.11	1.0					
X15 Autocracy	.24**	-.08	-.03	.04	.19**	.06	.03	.11	.17**	.22**	.014	.12	.20**	.35**	1.0				
X16 Power & happiness	.11	.01	-.07	-.04	-.02	.04	.02	.15*	.05	.42**	.072	.13	.16*	.12	.13*	1.0			
X17 Strong control	.07	-.2**	-.12	-.10	.02	-.04	-.04	.01	-.01	.07	.011	.11	.07	.15*	.12	.15*	1.0		
X18 Equal rights	-.13	-.04	-.04	-.03	-.13*	-.12	.03	.02	.04	.11	-.10	-.02	-.10	.08	-.2**	.07	.04	1.0	
X19 People are lazy	.06	-.05	-.02	.01	.19**	.18**	-.06	.04	.17**	.09	.001	.30**	.15*	.20**	.19**	.03	.09	.00	1.0

* Correlation is significant at the 0.05 level (2-tailed).

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

APPENDIX 11B Bivariate Correlation Coefficients between LOV scale and UAS scale, Grand Sample (N=241)

Scale Item	X1	X2	X3	X4	X5	X6	X7	X8	X20	X21	X22	X23	X24	X25	X26	X27	X28	X29
X1 Belonging	1.0																	
X2 Excitement	.20**	1.0																
X3 Warm Relationships	.29**	.50**	1.0															
X4 Self-Fulfillment	.20**	.24**	.45**	1.0														
X5 Well Respected	.43**	.17**	.37**	.42**	1.0													
X6 Security	.21**	.31**	.39**	.32**	.41**	1.0												
X7 Self Respect	.04	.17**	.26**	.41**	.27**	.28**	1.0											
X8 Successful	.19**	.29**	.39**	.43**	.33**	.29**	.37**	1.0										
X 20 Manager freedom	-.24**	.13	-.06	-.05	-.17	.03	.06	-.02	1.0									
X 21 Rule Adherence	.18**	.08	.10	-.01	.07	.20**	.14*	.07	.18**	1.0								
X 22 Adhering to Religion	.33**	-.14*	.07	.11	.33**	.11	-.08	.07	-.23**	.14*	1.0							
X 23 Wanting detailed laws	.06	.05	-.06	.07	.11	.13*	.10	.09	.17**	.27**	.10	1.0						
X 24 Work stability	.09	-.10	.00	.04	.19**	-.02	.02	.02	-.12	.19**	.25**	.13*	1.0					
X 25 Senior managers Age	.10	.03	-.02	-.01	.07	-.02	.13	.09	.07	.21**	.06	.18**	.19**	1.0				
X 26 Worrying about future	.30**	.03	.10	.09	.27**	.19**	.04	.23**	-.06	.05	.16*	.17**	.17**	.13	1.0			
X 27 Mgrs. Must be experts	.23**	-.03	.04	.22**	.24**	.11	.05	.17**	-.09	.09	.17**	.07	.19**	.15**	.37**	1.0		
X 28 No conflicting opinions	.25**	.00	.02	-.03	.15*	.09	-.10	-.03	.073	.06	.18**	.13*	.08	-.03	.04	.10	1.0	
X 29 Degree of job pressure	.10	.17**	.07	.08	.03	.03	.01	.10	.17**	.14*	-.06	.20**	.06	.05	.04	.17**	.25**	1.0

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

* Correlation is significant at the 0.05 level (2-tailed).

BIBLIOGRAPHY

- Adler, N J (1983), "Cross-Cultural Management Research: The Ostrich and the Trend," *Academy of Management Review*, 8, 226-232.
- Agrawal, Mohan and S. Desmet (1994), "Toward a Transnational Index of Customer Satisfaction: A Conceptual and Methodological Exploration," in *Advances of Consumer Research*, 22, Frank Kardes and Mita Sujan, eds. Boston: MA, Association for Consumer Research, Poster Session Paper.
- Alden, Dana, Douglas Stayman, and Wayne Hoyer (1994), "Evaluation Strategies of American and Thai Consumers," *Psychology and Marketing*, 11, 2, 145-61.
- Anderson, Ralph E. (1973), "Consumer Dissatisfaction: The Effect of Disconfirmed Expectancy on Perceived Product Performance," *Journal of Marketing Research*, 10 (February), 38-44.
- Anderson, Eugene and Mary W. Sullivan (1993), "The Antecedents and Consequences of Customer Satisfaction for Firms," *Marketing Science*, 12 (Spring), 125-143.
- _____, Fornell, Claes, and Donald Lehmann (1994), "Customer Satisfaction, Market Share, and Profitability: Findings From Sweden," *Journal of Marketing*, 58 (3), 53-66.
- Arbuckle, James L. (1997), *Amos Users' Guide, Version 3.6* Chicago, IL: SmallWaters Corp.
- Arnould, Eric (1989), "Toward a Broadened Theory of Preference Formation and the Diffusion of Innovations: Cases from Zinder Province, Niger Republic," *Journal of Consumer Research*, 16 (September), 239-67.
- Beatty, S. E., L Kahle, P. M. Homer and S. Misra (1985), "Alternative Measurements Approach to Consumer Values: The List of Values and the Rokeach Value Survey," *Psychology and Marketing*, 2, 181-200.
- _____, _____, P. M. Homer and M. Utsey, and C. Keown (1993), "Gift Giving Behavior in the United States and Japan: A Personal Value Perspective," *Journal of International Consumer Marketing*, 6, 49-66.
- Bentler P. M. and D. G. Bonett (1980), "Significance Tests and Goodness of Fit in the Analysis of Covariance Structure," *Psychological Bulletin*, 88, 588-606.
- Bitner, Mary Jo, Bernard H. Booms and Mary S. Tetreault (1990), "The Service Encounter: Diagnosing Favorable and Unfavorable Incidents," *Journal of Marketing*, 54 (1), 71-84.

Bolton, Ruth N. and James H. Drew (1991), "A Multistage Model of Customers' Assessments of Service Quality and Value," *Journal of Consumer Research*, 17 (March), 375-84.

Cadotte, Ernest R., Woodruff, Robert B, and Roger L. Jenkins (1987), "Expectations and Norms in Models of Consumer Satisfaction," *Journal of Marketing Research*, 26, (August), 305-14.

Cardozo, Richard N. (1965), "An Experimental Study of Consumer Effort, Expectation, and Satisfaction," *Journal of Marketing Research*, 2 (August), 244-49.

Cattel, R. B. and A. R. Baggaley (1960), "The Salient Variable Similarity Index for Factor Matching," *British Journal of Statistical Psychology*, 13, 33-46.

_____, K. R. Balcar, J. L. Horn, and J. R. Nesselroade (1969), "Factor Matching Procedures: an Improvement to the Index; With Tables," *Educational and Statistical Measurement*, 29, 781-92.

Churchill, Gilbert A Jr. and Carol Surprenant (1982), "An Investigation into the Determinants of Customer Satisfaction," *Journal of Marketing Research*, 19, (November), 491-504.

Clark, Terry (1990), "International marketing and National Character: A Review and Proposal for an Integrative Theory," *Journal of Marketing*, October, 54, (3), 66-79.

Clawson, C. J. and D. E. Vinson (1977), "Human Values: An Historical and Interdisciplinary Analysis," In *Advances in Consumer Research*, 5, Keith Hunt Eds.: Association for Consumer Research, 396-402.

Cronbach, L.J. (1951), "Coefficient Alpha and the Internal Consistency of Tests," *Psychometrika*, 16, 297-334.

Crosby, Lawrence A (1992), "An Assessment of the State of Customer Satisfaction Measurement Research: Total and Global," In *Marketing in the New Europe*, 44th ESOMAR Congress, Joint Session on Customer Satisfaction and Quality Management, Amsterdam, 37-48.

Deshpande, Rohit, Hoyer, Wayne, and Naveen Donthu (1986), "The intensity of Ethnic Affiliation: A study of the Sociology of Hispanic Consumption," *Journal of Consumer Research*, 13 (September), 214-20.

Dorfman, P.W. and J. P. Howell (1988) "Dimensions Of National Culture and Effective Leadership Patterns: Hofstede Revisited" in *Advances in International Comparative Management*, vol.3 Greenwich, CT: JAI Press.

Douglas, Susan P (1976), "Cross-National Comparisons and Consumer Stereotypes: A Case of Working and Non-Working Wives in the U S and France," *Journal of Consumer Research*, 3 (June), 12-20.

Dutka, Alan F. (1994), *AMA Handbook for Customer Satisfaction: Research, Planing, and Implementation*, Chicago, Illinois: NTC Business Books.

Durvasula, Srinivas, J. Craig Adrews, Steven Lysonski and Richard Netemeyer (1993), Assessing the Cross-national Applicability of Consumer Behavior Models: A Model of Attitude Toward Advertising in General, *Journal of Consumer Research*, 19, (March), 626-36.

Ehrenberg, A S and G t Goodhardt, (1968), "A Comparison of American and British Repeat-Buying habits," *Journal of Marketing Research*, 5, 29-34.

Engledow, Jack L and Hans B Thorelli (1974), "The information seekers--a Cross-Cultural Cqnsumer Elite," in *Advances of Consumer Research*, 2, William L Wilkie, eds. Miami: Association for Consumer Research, 141-55.

Ford, John B, Michael S La Tour, and Tony Henthorne (1995), "Perception of Marital Roles in Purchase Decision Process: A Cross-Cultural Study," *Journal of The Academy of Marketing Science*, 23,2, 120-31.

Fornell, Claes (1992), "A National Customer Satisfaction Barometer: The Swedish Experience," *Journal of Marketing*, 56, 1 (January), 6-21.

_____, Michael D. Johnson, Eugene W. Anderson, Jaesung Cha, and Barbara E. Bryant (1996), " The American Customer Satisfaction Index: Nature, Purpose, and Findings," *Journal of Marketing*, 60, 4 (October), 7-18.

Gatignon, Hubert and Thomas S. Robertson (1985), "A Propositional Inventory for New Diffusion Research," *Journal of Consumer Research*, 11 (March), pp. 849-867.

Graham, John L, Kim Dong Ki, Lin Chi-Yaun, and Michael Rbinson (1988),"Buyer-Seller Negotiations Around the Pacific Rim: Differences in Fundamental Exchange Process," *Journal of Consumer Research*, 15 (June), 48-54.

Green, Robert T, Isabella C Cunningham, and William H Cunningham (1973), "Cross-Cultural Consumer Profile: An Exploratory Investigation," in *Proceedings of the Association for Consumer Research*, 1973, 136-144.

Gutman, Jonathan (1982), "A Means-End Chain Model Based on Consumer Categorization Process," *Journal of Marketing*, 46, Spring, 60-72.

Hair Joseph, Rolph Anderson, Ronald Tatham, and William Black (1995) *Mutivatiote Data Analysis with Readings*, Fourth Edition, Prentice Hall: New Jersey.

Heenan, David A (1988), "The Case for Convergent Capitalism," *Journal of Business Strategy*, November/December, 54-57.

Helson, Harry (1964), *Adaptation Level Theory*. New York: Harper & Row.

Henry, W. A. (1976), "Cultural Values Do Correlate With Consumer Behavior," *Journal of Marketing Research*, (May), 13, 121-128.

Hernandez, Sigfredo A, Strahle, William, Gracia, Hector L and Sorensen, Robert C (1991), "A Cross-Cultural Study of Consumer Complaining Behavior: VCR Owners in US and Puerto Rico," *Journal of Consumer Policy*, 14, 35-62.

Hofstede, Greet A (1980a), "Motivation, Leadership and Organization: Do American Theories Apply Abroad," *Organizational Dynamisatisfaction*, Summer.

_____, (1980b), *Culture's Consequences*, Beverly Hills, CA: Sage.

_____, (1983), "The Cultural Relativity of Organizational Practices and Theories," *Journal of International Business Studies*, 14 (3), 75-89.

Hirschman, Elizabeth (1985), "Primitive Aspects of Consumption in Modern American Society," *Journal of Consumer Research*, 12 (2), 142-52.

Holbrook, Morris B, and Robert M Schindler (1994), "Age, Sex and attitude toward the past as predictors of Consumer's aesthetic Taste for Cultural Products," *Journal of Marketing Research*, 21 (August), 412-22.

Holman Rebecca (1984), "A Values and Lifestyle Perspective on Human Behavior," In *Personal Values and Consumer Psychology*, Robert E Pitts and Arch Woodside, Eds., Canada: DC Heath and Company, 35-52.

Howard, John and J. N. Sheth (1969), *The Theory of Buyer Behavior*. New York: John Wiley & Sons.

Hunt, H. Keith (1977), "CS/D --Overview and Future Research Direction," in *Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction*, H. Keith Hunt, ed. Cambridge, MA: Marketing Science Institute.

Inkele, Alex and Daniel J Levinston (1969), "National Character: The Study of Modal Personality and Sociocultural Systems," in *The handbook of Social Psychology*, 4, 2nd eds., G Lindzy and E Aronson, eds. Cambridge, MA: Addison-Wesley Publishing Company.

Jordan, Kathy A and James H Leigh (1984), "Race and Sex Differences of Children in Satisfaction and Another Factors Associated With Video Games," in *Advances of*

Consumer Research, 11, Thomas C Kinnear eds. Provo, UT: Association for Consumer Research, 94-99.

Kahle, Lynn R. (1983), *Social Values and Social Change: Adaptation to Life in America*. New York: Praeger.

_____, (1986), "The Nine Nations of North America and the Value Basis for Geographical Segmentation," *Journal of Marketing*, 50, 37-47.

_____, (1996), "Social Values and Consumer Behavior: Research from the List of Values," In Clive Seligman, James M. Olson, and Mark P. Zanna, Eds. *The psychology of Values: The Ontario Symposium Vol. 8*, Hillsdale, NJ: Lawrence Erlbaum Associates, 135-151.

_____, Beaty S. E., and P.M. Homer (1989), "Consumers Values in Norway and the United States: A Comparison," *Journal of International Consumer Marketing*, 1, 81-92.

_____, Poulos, B., and A. Skhudial (1988), "Changes in Social Values in the United States During the Past Decade," *Journal of Advertising Research*, 28, 35-41.

Kamakura, Wagner A. and Jos'e Afonso Mazzan (1991), "Value Segmentation: A Model for the Measurement of Values and Value Systems," *Journal of Consumer Research*, 18 (September), 208-218.

Kotler, Philip (1991), *Marketing Management-Analysis, Planning, Implementation and Control*, 7th Ed., Englewood Cliffs, NJ: Prentice-Hall, Inc.

_____, (1994), *Marketing Management*, New Jersey: Prentice Hall, Inc.

Kluckhohn, F. R. and F. L. Strodtbeck (1961), *Variations in Value Orientations*, Westport, CT: Greenwood Press.

Kraemer, Helena C. and Sue Thiemann (1987), *How Many Subjects? Statistical Power Analysis in Research*. California: Sage Publications.

LaTour, Stephen A. and Nancy Peat (1979), "Conceptual and Methodological Issues in Consumer Satisfaction Research," in *Advances of Consumer Research*, William L. Wilkie, ed. Ann Arbor, MI: Association for Consumer Research, 335-38.

Lee, Jaesub and Jablin, Frederick M (1992), "A Cross-Cultural Investigation to Exit, Voice, Loyalty, and Neglect as Responses to Dissatisfying Job Conditions," *The Journal of Business Communication*, 29, 32, 203-228.

Levitt, R. T. (1983) "The Globalization of Markets," *Harvard Business Review*, May/June, 92-102.

Lowenstein, Michael, W. (1995), "Customer Retention: An Integrated Process for Keeping your Best Customers," Milwaukee: Wisconsin, ASQC Quality Press.

Maddox, Neil R, Kjell Gronhaug, and Frederick May (1978), " Correlates of Information Gathering and Evoked Set Size for New Automobile Purchasers in Norway and the US," in *Advances of Consumer Research*, H Keith Hunt, eds. Ann Arbor, MI: Association for Consumer Research, 167-71.

Mason, Roger S (1981), *Conspicuous consumption: a study of exceptional consumer behaviour*. New York : St. Martin's Press.

McCracken, Grant (1988), *Culture and Consumption*, Bloomington, Indiana University Press.

Metha, Raj and Russell W Belk (1991), " Artifacts, Identity, and Tradition: Favorite Possessions of Indians and Indian Immigrants to the United States," *Journal of Consumer Research*, 17 (March), 398-411.

Mick, David Glen (1986), "Consumer Research and Semiotics: Exploring the Morphology of Signs, Symbols, and Significance," *Journal of Consumer Research*, 13 (September), 196-213.

Miller, John A. (1977), "Studying Satisfaction, Modifying Models, Eliciting Expectations, Posing Problems, and Making Meaningful Measurements," in H. Keith Hunt (ed.), *Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction*, Marketing Science Institute, Cambridge, MA, 1977, 72-91.

Mulder, M (1977), *The Daily Power Game*, Leyden: Martinus Nijhof.

Ness Thomas E. and Melvin T. Stith (1984) "Middle Class Values in Blacks and Whites," In *Personal Values and Consumer Psychology*, Robert E Pitts and Arch Woodside, Eds., Canada: DC Heath and Company, 145-51.

Nelson, Philip (1970), "Information and Consumer Behavior," *Journal of Political Economy*, 78 (20), 311-29.

Ng. S. H., Hossain A. B. M., Ball P., Bond M. H., Hayashi K., Lim S. P., O'Driscoll M. P., Sinha D. and Yang, K. S. (1982), "Human Values in Nine Countries," in R. Rath, H. S. Asthana, D. Sinha and J. B. H. Sinha (eds.), *Diversity and Unity in Cross-Cultural Psychology*, Lisse, Netherlands: Swets and Zeitlinger.

Novick M. and G. Lewis (1976), "Coefficient Alpha and the Reliability of Composite Measurements," *Psychometrika*, 32, 1-13.

Oliver, Richard L. (1980), "A Cognitive Model of the Antecedents and Consequences of

Satisfaction Decisions," *Journal Of Marketing Research*, 17, 460-69.

_____, and Wayne S. DeSarbo (1988), "Response Determinants in Satisfaction Judgments," *Journal Of Consumer Research*, 14, 495-507.

Olshavsky, Richard and John A. Miller (1972), "Consumer Expectations, Product Performance, and Perceived product Quality," *Journal of Marketing Research*, 9 (February), 19-21.

Olson, Jerry C. and Philip A. Dover (1979), "Disconfirmation of Consumer Expectations Through Product Trials," *Journal of Applied Psychology*, 64, 179-89.

Parakash, Ved (1984), "Consumer Values and Product Expectations," In *Personal Values and Consumer Psychology*, Robert E Pitts and Arch Woodside, Eds., Canada: DC Heath and Company, 231-236.

Parsons, T (1977), *The Evolution of Societies* Englewood-Cliffs, NJ, Prentice-Hall.

Posner, B. Z. and J. M Munson (1979), "The importance of Personal Values in Understanding Organizational Behavior," *Journal of Human Resource Management*, 18, 9-14.

Reilly, Michael D and Wallendorf, Melanie (1984), "Longitudinal study of Mexican-American Assimilation," in *Advances of Consumer Research*, 11, Thomas C Kinnear eds. Provo, UT: Association for Consumer Research, 735-40.

Rexeisen, Richard J (1984), "Theory Development in perspective: Exposing the cultural bias," in *Advances of Consumer Research*, 11, Thomas C Kinnear eds. Provo, UT: Association for Consumer Research, 329-332.

Robinson, R. V. (1983), "Review of Culture's Consequences, International Differences in work-related Values," *Work and Occupations*, 10, 110-115.

Rokeach, M. (1973), *The Nature of Human Values*, New York: Free Press.

Ronen, Simcha (1986), *Comparative and Multinational Management*, New York: John Wiley & Sons.

Roth, Martin (1995), "The Effects of Culture And Socioeconomics on The Performance of Global Brand Image Strategies," *Journal of Marketing Research*, (May), 32, 163-176.

Saegert, Joel, Hoover, Robert A and Marye Tharp Hilger (1985), "Characteristics of Mexican-American Consumers," *Journal of Consumer Research*, 12 (June), 104-9.

Samiee, Saeed and Insik Joeng (1994), "Cross-Cultural Research in Advertising: An Assessment of Methodologies," *Journal of The Academy of Marketing Science*, 22 (3),

205-17.

Sherif, M. and C. I. Hovland (1961), *Social Judgment: Assimilation and Contrast Effects in Communication and Attitude Change*. New Haven: CT: Yale University Press.

Singhapakdi, Anusorn, Vittle, Scott J, and Orose Leelakulthanit (1994), "A Cross-Cultural Study of Moral Philosophies, Ethical Perceptions, and Judgments: A comparison of American and Thai Marketers," *International Marketing Review*, 11 (6), 65-79.

Spreng, Richard A, Scot B. MacKenzie, and Richard W. Olshavsky (1996), "A Reexamination of the Determinants of Consumer Satisfaction," *Journal of Marketing*, 60 (3), 15-32.

Stayman, Douglas and Rohit Deshpande (1989), "Situational Ethnicity and Consumer Behavior," *Journal of Consumer Research*, 16 (December), 361-71.

Tan, Chin Tiong and John U Farelly (1987), "The Impact of Cultural Patterns on Cognition and Intention in Singapore," *Journal of Consumer Research*, 13 (March), 540-44.

Tigert, T J, C W King, and L Ring (1980), "Fashion Involvement: A Cross-Cultural Comparative Analysis," in *Advances of Consumer Research*, Jerry C Olson, eds. Ann Arbor, MI: Association for Consumer Research, 17-21.

Triandis, H. C. (1982), "Review Of Cultural Consequences: International Differences In Work-Related Values," *Human Organizations*, 41 (1), 86-90.

Tse, David K. and Peter C. Wilton (1988), "Models of Customer Satisfaction: An Extension," *Journal of Marketing Research*, 25 (May), 204-12.

_____, Belk Russell W, and Nan Zho (1989) "becoming a consumer society: A longitudinal and Cross-Cultural Content Analysis of Print Ads from Hong Kong, the Peoples republic of China, and Taiwan," *Journal of Consumer Research*, (March), 457-72).

Valle, Valerie and Melanie Wallendorf (1977), "Consumer attributions of the Causes of Their Product Satisfaction and Dissatisfaction," in *Satisfaction, Dissatisfaction, and Complaining Behavior*, Ralph Day (ed.), Foundation of the School of Business, Indiana University, Bloomington, 26-30.

Wallendorf, Melanie and Eric J Arnould (1988), "My favorite Things: A Cross-Cultural Inquiry into Object Attachment, Possessiveness, and Social Linkage," *Journal of Consumer Research*, 14 (March), 531-47.

Westbrook, Robert A. (1980), "A Rating Scale for Measuring Product/Service Satisfaction," *Journal Of Marketing*, 44, 1980, 68-72.

_____ and Michael D. Reilly (1983), "Value Precept Disparity: an Alternative to the Disconfirmation of Expectation Theory of Consumer Satisfaction," in *Advances of Consumer Research*, Richard P. Bagozzi and Alice M Tybout, eds. Ann Arbor, MI; Association of Consumer Research, 256-61.

World Bank (1992), *World Bank Annual Report*. Washington: The Bank.

Yi, Youjae (1990), " A Critical Review of Consumer Satisfaction," in *Review of Marketing*, Valerie A. Zeithaml ed., Chicago, IL, 68-123.

Zeithaml, Valerie A. (1988), "Consumer Perception of Price, Quality, and value: A Means-End Model and Synthesis of Evidence," *Journal of Marketing*, 52 (July), 2-22.