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Role of Customer Relationship Marketing in Creating Brand Trust and Store Loyalty

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Abstract

Customer Relationship Marketing (CRM) is one of the methods that retailers often used for creating brand trust. The application of CRM which supported by data mining will meet the customer's needs wants and intentions to buy products or services. Also, the company is able to serve their customer better when they identify the needs, wants and characteristics of their customers. This research tried to investigate the influence of Customer Relationship Marketing initiatives toward customer satisfaction, brand trust and store loyalty, and the influence customer satisfaction toward store loyalty and brand trust. The results of exploratory research using Focus Group Discussion (FGD) and in-depth interview with six respondents were used as the basics for construct validation. The data were taken from 100 respondents using convenience sampling. Structural equation model using LISREL 8.7 was used to analyze the model. From the analysis, the result showed that the application of CRM significantly influenced customer satisfaction and brand trust. However, the applications of CRM were not significantly influenced customer loyalty. Furthermore, both customer satisfaction and brand trust were influenced customer loyalty significantly. The study findings also showed that customer satisfaction were not significantly influenced brand trust. The marketing implication of this research is marketers had to create the application of CRM innovatively so that a sustainable competitive advantage could be achieved thrucustomer satisfaction and brand trust. Retailers had to emphasize on how to meet customers' satisfaction and loyalty through the appropriate application of CRM.

Introduction

Customer Relationship Marketing (CRM) was believed to be able to improve costumer's loyalty (Payne, 1999). Using CRM applications, supported by the customer information and data mining, service provider is able to recognize customers' necessity and their target in better ways Service provider can do screening and understand the purchasing pattern of the customer, so that the customization programs can be optimized and done better. Moreover, CRM is considered able to develop brand trust, which is proven less expensive compared to acquisition new customer (Donaldson, 2002).

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Previous research done by Yi & Jeon (2003) found that customer loyalty programs based on CRM applications improved the perception of value and customer loyalty toward the brand. This was happened because CRM as a customer retention program make the customer become less sensitive towards the price, so it would be easier to stimulate the customer buying behavior using commercial or other promotion strategy. CRM application also make a better marketing communication and create high switching cost for customers who intend to switch to other service provider (Bansal & Taylor 2005).

Although CRM programs had been well-known among the marketers, the studies done by many researchers showed that CRM programs were not always effective, even sometime could waste a lot of money (Venkatesan & Kumar, 2004). Moreover, there were many useless CRM programs because they only rely on technology without good understanding of the essence of relationship marketing, which is the soul of CRM application itself. For example, the application of customer loyalty card often functions only as a discount card. Actually, this customer loyalty card program should only be functioned as an expansion of CRM application done by the company. Freeland (2003) has done a research to find the effectiveness of CRM application. He found that 55% of the application did not give significant advantages to the company. A real example of this kind of CRM application in Indonesian business is the Matahari Club Card (MCC) issued by Matahari Department Store (local Indonesian retailer). Without any further action from the company, this card only functioned as a discount card. Initially, this card was intentionally to be the beginning concept of CRM application (Yuniastanti, 2004). Therefore, CRM application often costs the service provider a significance amount of money and frequently the results of this strategy were useless if it is not being implemented properly.

Related to the problems stated above, a lot of researches in marketing try to correlate every marketing program from (CRM inside) with quantitative aspects from financial view. This situation encourages people to do a research concerning of financial-marketing interface. For example research done by Rust, Ambler, Carpenter, Kumar and Srivastava (2004) who tried to measure the productivity of marketing in giving benefits towards shareholder value. They concluded that the value chain of marketing productivity, started from marketing strategy done by the service provider influenced the marketing asset, and finished in marketing position in the form of value to service provider. Rao, Agarwal and Dahlhoff (2004) also inferred the influence of branding strategy towards intangible value of corporate. The related marketing mix will improve future cash flows and risk of cash flows will give intangible values to the company.

Rust, Lemon and Zeithaml (2004) introduced return on marketing, which is the usage of customer retention to focus on marketing strategy. They observed that marketing investment will develop customer's perception, which also means customer acquisition or customer retention that leads to the development of customer lifetime value (CLV). Improving CLV will bring implication to customer retention improvement and more consequences in return of marketing investment. Even though previous researches had already measured the effectivity of marketing programs, the researcher agreed that there is no uniformity in marketing measurement (Venkatesan & Kumar, 2004).

This study tries to find out more specific understanding of the influence of CRM application in creating customer retention through brand trust. This is important because CRM researches today only focused on brand loyalty establishment, and have not reached the retention aspects of the customers yet (e.g. Donaldson, 2002; Yi & Jeon, 2003). By looking at the influences of CRM application towards brand trust, it is expected to gain more understanding of CRM effectiveness. Moreover, this research looks forward to see the influences of CRM application towards customers' satisfaction. It is based on the marketing thought that CRM application should positively influences customer satisfaction. However, ineffective CRM application would make customers disappointed because of the unfulfilled expectation about the benefits of CRM application (Anderson, Fornell & Mazvancheryl, 1993). Furthermore, it is also expected to see more about the influence of CRM application in shaping store loyalty.

The application of CRM system in the form of point system was expected to be a reward to the customer for buying products using Cuctomer Card, or different type of CRM programs done by the company should create store loyalty. This study is also intended to find out the antecedents of brand trust, and to determine that CRM application, and customer satisfaction influence positively in shaping brand trust.

Against this backdrop, the following questions arise:

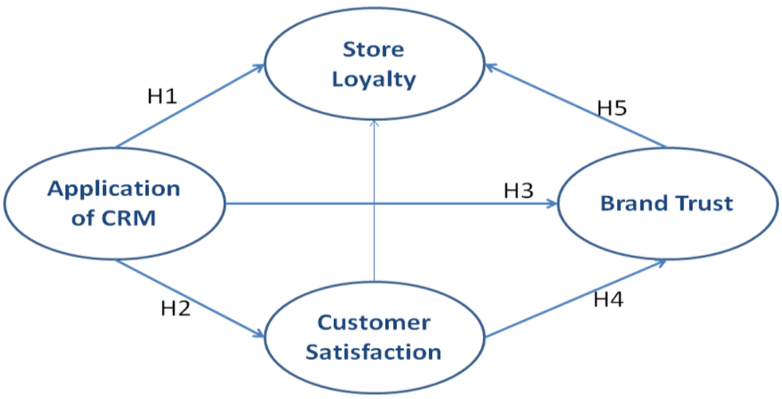
- ✓ What are the influences of CRM in creating the store loyalty, customer satisfaction and brand trust?
- ✓ Does customer satisfaction significantly influence the store loyalty?
- ✓ What are the antecedents of brand trust?

Theoretical Framework and Hypotheses Development

Based on the above description of CRM application and its structural relationship with customer satisfaction, brand trust, and store loyalty, the writers proposed a conceptual model with six hypotheses to find the structural relationship among constructs as depicted in Figure 1 below.

Figure 1

Conceptual Model



Application of CRM

Many parties confirm the importance of strengthening customer relationships in the CEO agenda. Regardless of a company's size or industry, customer issues consistently received considerable attention in the executive suite. Freeland (2003) proposed that enhancing customer value, delivering a higher level of service, and enriching the brand all play a critical role in a company's ability to make profit and consistently outpace its competitors.

Consequently, a lot of companies embraced in CRM concepts and technologies during the past decade, which often creating significant benefits and return for their business. Most executives recognized that keeping customer relationships strong and profitable in the future will required the right mix of innovative information technology, more effective business processes, better data management, and new workforce initiatives. CRM has always encompassed the broad set of sales, marketing, and customer service activities associated with serving customers and attracting new one. While the scope of CRM has remained constant, the focus has changed considerably.

The first CRM initiatives launched in the early 1990s was focused primarily on improving a single service channel, namely, and the call center. Companies adopted new technologies and performance measures which are designed to simplify the process of answering and handling customer inquiries, hoping to increase customer satisfaction and their own operating efficiency.

Later, companies widened this focus to include sales as well, implementing new automatic tools to enhance sales force efficiency and productivity. In the mid to late 1990s, the focus of CRM had been developed to include more service and sales channels (such as the Web, e-mail, and instant messaging) giving customers alternatives for interacting with a company. Complex channel integration programs characterized this phase of CRM, still underway today, with companies focused on standardizing customer treatment across channels and gathering more customer data at each contact point. Many companies also implemented data warehouses and customer analytics programs to help managing this data and mine it for deeper insights into customer preferences.

All of these previous efforts have produced important benefits. Call center initiatives enable companies to reduce service costs while making transactions more convenient for customers (for example, by providing more self-service options). Sales force automatic software made salespeople more efficient and boosted their ability to help customers (for example, by giving salespeople immediate access to pricing information on any product). Better channel integration made it easier for customers to deal with providers and enable companies to gather more information about customers. And internet-based initiatives opened up a new avenue into customers' homes and offices for selling and serving.

Related to store loyalty, a right CRM application will improve store loyalty. If the target market has been identified, the service provider with CRM application will be able to know customer's preferences of brand or product. This will obviously shorten customer's puchasing time. Besides, CRM application will enable customer's customization program. Customer's available database can be used by service provider to provide experience that will astonished customer.

Moreover, CRM application will lead to customer satisfaction. An example is when customer dining in the restaurant and the waitress in the restaurant has known what kind of menu or menu variation the customer wanted, the customer will feel satisfied for being paid attention especially by the service, and they do not have to repeat his or her preferences each time they dine. The same thing occurs when a customer of a department store has been known by the store employee, and guided to the product the customer used to buy or to discount products shelf throughout the effective application of CRM. Customers' needs, intention, or preferences are identified, so that customization program can be done based on the available customer database. This should improved customer satisfaction, remembering that basically customer always wants to be specially served (Haryanto, 2008).

Related to brand trust, CRM application also influences positively towards brand trust. CRM application revealed in customization program will create costumer satisfaction. Customer satisfaction is categorized into two types such as satisfaction leads to patronage and to positive word of mouth (Lam, Shankar, Erramilli, Murthy, 2004). The reality that costumer satisfaction leads to some buying patronage, means it will improve brand trust related due to habituation processes. Verhoef (2005) recognized that CRM application will create an affective commitment which leads to brand trust.

From the above explanation, we can see that the properly conceived and executed, CRM programs can create exceptional economic value. In formal language, it is proposed three hypothesa as follows:

H1: The better the application of CRM, the better the customers' store loyalty.

H2: The better the application of CRM, the better the customers' satisfaction

H3: The better the application of CRM, the better the customers' brand trust.

Customer Satisfaction

Customer satisfaction was considered as a key driver of the long-term relationship between suppliers and buyers (Geyskens, Steenkamp, and Kumar 1999). Many studies have shown that customer satisfaction affects variables that are indicators of customer loyalty or orientation toward a long-term relationship (e.g., Ganesan 1994; Mittal & Kamakura 2001; Mittal, Ross, and Baldasare 1998). The writers define satisfaction as the emotional state that occurs as a result of a customer's interactions with the firm over time (Verhoef, 2005). Meta analysis shows that satisfaction has a positive impact on self-reported customer loyalty.

Regardless of such positive results in the literature, the link between satisfaction and actual customer loyalty has been questioned (e.g. Jones and Sasser, 1995). Researchers have searched for a better understanding of this link and have proposed a nonlinear relationship between satisfaction and customer behavior (e.g. Anderson & Mittal, 2000; Bowman & Narayandas, 2001). Other studies have shown that the relationship among age, product usage, variety seeking, switching costs, consumer knowledge, and socio demographics (e.g. income, gender) moderate the link between satisfaction and customer loyalty (Bolton, 1998; Bowman & Narayandas, 2001; Capraro, Broniczyck, and Srivastava, 2003; Homburg & Giering, 2001; Jones, Mothersbaugh, and Beatty, 2001; Mittal & Kamakura, 2001). Finally, dynamics occured during the relationship may also affect this link. Customers update their satisfaction levels using information gathered during new interaction experiences with the firm, and this new information may diminished the effect of prior satisfaction levels (Mazursky & Geva, 1989; Mittal, Kumar, and Tsiros, 1999).

A satisfied customer affect toward service provider could motivate the customer to patronize the provider again and recommend the provider to other customers (Lam, Shankar, Erramilli, Murthy, 2004). The form of relationship between customer satisfaction and repeat patronage could be nonlinear. Kumar (2002) posted that change in the probability of choosing a suppler may bear a nonlinear relationship with disconfirmation of expectations of quality levels. It is because customers may sometimes prefer brands with a lower-average quality level if the variation associated with its quality is lower than the brand with a higher-average quality but with greater variance. Previous research showed both increasing and decreasing returns to scale in the effect of customer satisfaction on repurchase intention (Anderson and Sullivan, 1993; Mittal and Kumakara, 2001). Heskett et al. (1994) suggested that customer loyalty should increase rapidly after customer satisfaction passes a certain threshold – that is, there are increasing returns to scale in the relationship between customer satisfaction and customer loyalty. Consistency with this “threshold” argument, research on the concept of customer delight has found that “tremendously satisfied” or “delighted” customers are much more likely to remain customers of an organization than those who are merely “satisfied” (Oliver, Rust, and Varki 1997).

A growing body of empirical work supports the fundamental logic that customer satisfaction should be positively influence customer retention (Anderson & Sullivan, 1993; Bearden & Teel, 1983; Bolton, 1998; Bolton & Drew, 1991; Mittal & Kamakura, 2001; Oliver, 1980; Oliver & Swan, 1989; Yi, 1991). Previous researches have found that increasing retention will secure future revenues (Fornell, 1992; Rust & Zahorik, 1993; Rust, Zahorik, and Keiningham, 1994). Furthermore, this will decrease the cost of future customer transactions, such as ones associated with communication, sales and services (Reichheld & Sasser, 1996; Srivastava, Shervani and Fahley, 1998).

Two general conceptualizations of customer satisfaction exist in the literature; service encounter or transaction-specific satisfaction and overall or cumulative satisfaction (Bolton and Drew, 1991; Cronin and Taylor, 1994; Shankar et al. 2003). While transaction-specific satisfaction may provide specific diagnostic information about a particular product or service encounter, cumulative satisfaction (i.e. satisfaction that accumulates across a series of transactions or service encounters) is a more fundamental indicator of the firm’s past, current, and future performance (Bitner & Hubbert, 1994; Oliver, 1996; Rust & Oliver, 1994). In this study, the writer focused on cumulative satisfaction and for simplicity, refers to cumulative satisfaction as customer satisfaction.

Related to store loyalty, the writers assumed that the higher costumer satisfaction is, the higher the store loyalty would be. A satisfied customer will return to the same service provider, because satisfaction is revealed in patronage, a purchasing pattern that becomes a daily patron. Besides, resistant factors also make customers stays in the same service provider. Based on the research done by Rohayati (2006) we can figured out that relational commitment variable maked the costumer stayed in the same service provider. Bansal and Taylor (2005) figured out that a satisfied customer would always be a loyal costumer as long as there is no pushing factor (negative factor which encourage customer to move to other company) or pulling factor (positive factor that will pull customers to move to other service provider).

Furthermore, Bansal and Taylor explained that there is a mooring factor, which is a factor that hinders customers for moving to other service provider. Speaking about customer satisfaction, the more satisfied a customer toward a service provider, the higher will be the loyalty of the customer. On the other hand, customer satisfaction has a positive relationship towards brand trust. A satisfied customer will trust the service provider automatically. Regardless of the apparent absence of an empirical link between satisfaction and behavioral customer loyalty, several studies showed that satisfaction affects brand equity (Bolton, 1998; Bolton, Kannan & Bramlett, 2000). The underlying rationale is that customers aim to maximize the subjective utility they obtain from a particular supplier (Oliver & Winer, 1987). This depends on among other things, the customer's satisfaction level. As a consequence, customers who are more satisfied are more likely to trust the brand (Verhoef, 2005).

Brand Trust

Speakman (1988) proposes that trust is a foundation for long term relationship with customers. He states that brand trust is an important attribute of the brand and for the development of mutual relationship between two parties (Morgan & Hunt, 1994). When a customer has already trusted a certain brand, then he or she would find barriers to switch to other service providers (Bansal & Taylor, 2005). Hence, it will reduce cost for companies due to customer retention program activities.

Brand trust is defined as the perceived trust from customers toward a certain service provider (Chaudhuri & Holbrook, 2001). It is developed by customers' expectation and perceived performance. Delgado (2004) explained that brand trust is a consequence from brand reliability. It comes from a situation where companies could give superior customer value toward the customer, it means that companies proposed and delivered their services beyond customers' expectation. If customers' needs were perceived to be fulfilled by the company, then the customers will trust the brand and create sustainable competitive advantages for the company. On the other hand, Ria (2008) explained that a brand intention is another dimension of brand trust. Brand intention is a condition when companies could emphasize on customers' needs. When customers have trusted a certain brand, it means that those customers will take all the risks toward the product. By developing brand trust, companies would be able to survive in the high competitive market and reduce costs for promotion or other marketing activities.

Lau and Lee (1999) proposed that there are three factors as antecedent of brand trust, i.e. brand characteristic, company characteristics and consumer characteristics. While company has its own characteristics, e.g. superior, low cost, good service, etc., a brand has also its own characteristics, e.g. trendy, high quality, premium brand, etc. as well. Furthermore, there is a relationship between buyer and brand characteristics. If their characteristics match, then it will create higher brand trust.

Store Loyalty

If service provider created programs that was related to loyalty programs, it would be easier for them to get to know the existing and loyal customer better. On the other hand, the program’s structure usually depends on prior customer behavior caused the loyalty programs provide barriers to customers’ intention to switch to another service provider. For instance, when the loyalty programs structure depends on the length of the relationship between the customers and service provider, then customers are less likely to change (because of ~~a~~ the time lag before the customers get the same level of rewards from another service provider). It is well known that switching costs are an important antecedent of customer loyalty (Dick & Basu, 1994; Klemperer, 1995).

Regardless of the theoretical arguments in favor of the positive effect of loyalty programs on customer retention via brand trust, several researchers have questioned this effect (e.g. Dowling & Uncles, 1997; Sharp & Sharp, 1997). In contrast, Bolton, Kannan, and Bramlett (2000) and Rust, Zeithaml, and Lemon (2000) showed that loyalty programs had a significant, positive effect on customer retention and/or service usage. In this study, the writers proposed hypothesis based on the theoretical argument in favor of positive effect of store loyalty has on customer retention via brand trust.

From the above short explanation, the following hypotheses of this study are posited as follows:

H4: The better the customers’ brand trust, the more the customers’ store loyalty.

H5: The better the customers’ satisfaction, the more the customers’ brand trust.

H6: The better the customers' satisfaction, the more the customers' store loyalty.

Model testing

To validate and test the model and hypotheses, an empirical quantitative test was needed. This empirical field testing was done using respondents who lived in Jakarta area. Respondents were those who spent equal to or more than \$500 per month and visited Matahari department store (Indonesian local retailer) at least once a month. These selection criteria weere based on the assumptions that people with those characteristics were the potential markets for retailer industry. Due to the complexity of the research model, a pre-test of the questionnaire is needed in order to validate and test the reliability of the construct measurement scale used in this study.

Beforehand, we were conducted a qualitative research in the form of focus group discussion and profound interview to six respondents in Jakarta as a first step in developing model constructs which will be used in this study. The focus group discussion was to gain more insight in order to be able to develop research questions and develop constructs of research model which will be used in this study.

From the qualitative research, we were able to identify 25 questions which will be used in the questionnaire (See Table 1), and it has been tested empirically.

Table 1

Measurement Scale for Each Research Construct

Construct	Measurement Scale
Application of CRM	Likert-type multi-item scale (Matahari Club Card (MCC) makes me always want to shop at Matahari; I get many advantages by having MCC; MCC functions only for discount card; I get informed about new products or discounts for the things I usually purchase; Matahari knows my intention in purchasing; Matahari congrats me in my birthday; Shopping in Matahari is interesting because it provides all my needs)
Store loyalty	Likert-type multi-item scale (Even though other places offer discount, I still choose to shop at Matahari; I will not shop at other retailers except Matahari; Matahari is my favourite retailers; I usually go to Matahari, so I hesititate to go to other retailers; Matahari gives me superior services; If Matahari offers discount, I will directly shop there)

Customer Satisfaction	Likert-type multi-item scale (I feel satisfied shoping at Matahari; I will always shop in Matahari; Matahari is the best place for me; If the thing I need is vacant, I will not search in any other place and wait until it is available in Matahari; I will recommend Matahari to my friends; I will recommend Matahari to my relatives)
Brand Trust	Likert-type multi-item scale (I believe that Matahari will give superior service; I will recommend Mathari for my children; As long as I could find Matahari, I will shop there; I believe that Matahari offers lower price compared to others; MCC makes me hestitate to shop to other retailers; I will look for Matahari in other cities)

Data Analysis

In this study, the data were taken using convenience sampling. Total of 100 respondent data were collected during the study using a close-ended questionnaire. This data then analyzed using structural equation modelling (SEM) using LISREL 8.7. In this case we choose SEM, because it has the ability to statistically test prior theoretical assumptions against empirical data and thus answers a set of interrelated research questions simultaneously through both measurement and structural model it has.

A confirmatory factor analysis (CFA), using LISREL 8.73 with maximum-likelihood (ML) estimation (Joreskog and Sorbom, 1993), was then performed on the data obtained using the above scales. To assess the model, multiple fit indexes are reported. For assessment, commonly used, fit indexes are reported: Goodness-of-Fit Index, root mean square error of approximation (RMSEA), Normed Fit Index (NFI), and Comparative Fit Index (CFI). Standardized data were used for all subsequent analyses. The process of standardization eliminates the bias introduced by the difference in the scales of the several attributes or variables used in the analysis (Hair, Anderson, Tatham, and Black 1995). Overall model fit indexes indicated that the CFA model was not really fit with the data, with all fit indexes less than recommended values (GFI=.73, RMSEA=.12, NFI=.73 CFI=.80). It means that a significant measurement error is occured in this study. Even though this is an unwanted situations, as a researcher we believe that we could still use the results as an estimate in analyzing the model and make a conclusion about the study findings using the structural model relationship. The results of the analysis using LISREL 8.73 could be found on Table 2 and all the hypotheses testing done in this study could be found on

Table 3. This linear regression model is derived from path diagram of structural model relationship of all the constructs used in the model as depicted in Figure 2.

Figure 2

The Structural Model of the Study

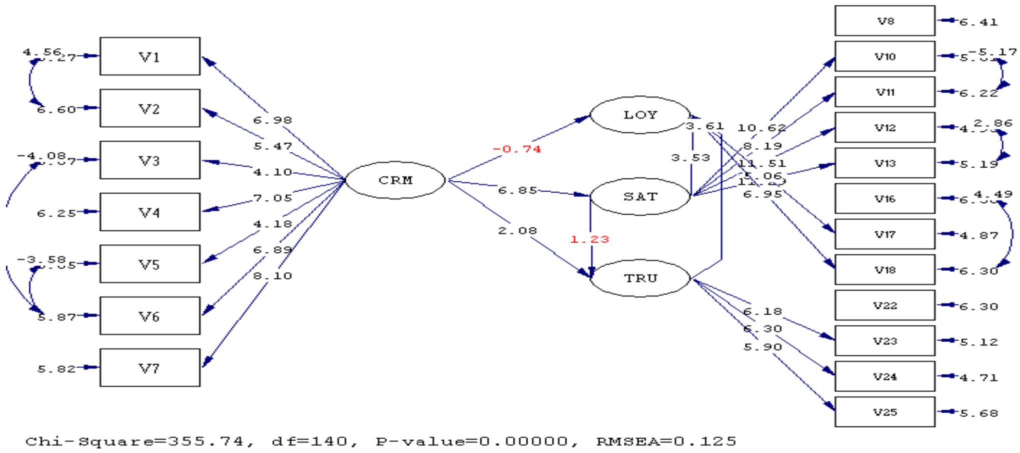


Table 2

The Linear Regression Model

	Equations
1	LOY = 0.64*SAT + 0.60*TRU - 0.12*CRM + errorvar.=0.047 R2=0.95 (0.18) (0.17) (0.17) (0.15) 3.53 3.61 -0.74 0.31
2	TRU = 0.20*SAT + 0.37*CRM, Errorvar.= 0.71 , R^2 = 0.29 (0.16) (0.18) (0.22) 1.23 2.08 3.19
3	SAT = 0.73*CRM, Errorvar.= 0.46 , R^2 = 0.54 (0.11) (0.11) 6.85 4.31

Table 3

Hypothesis Testing

Hyphotesis	Hyphotesis Statement	t-value	Supported / Not Supported by Data
H1	The better the application of CRM, the better the customers' store loyalty.	t = -0.74	Not Supported by Data
H2	The better the application of CRM, the better the customers' satisfaction	t = 6.85	Supported by Data
H3	The better the application of CRM, the better the customers' brand trust	t = 2.08	Supported by Data
H4	The better the customers' brand trust, the better the customers' loyalty	t = 3.61	Supported by Data
H5	The better the customers' satisfaction, the better the customers'brand trust	t = 1.23	Not Supported by Data
H6	The better the customers' satisfaction, the better the customers'loyalty	t = 3.53	Supported by Data

Results and Discussions

Hypothesis H1 showed that the store loyalty could not be developed only by implementing the customer relationship marketing strategy. In this case, in order to create loyalty we should developed and provide services which is fulfill the customer needs and make them satisfied. This situation implied that we should focus on developing an appropriate marketing strategies in the form of customer relationship marketing. The results of hypothesis testing (H2) supports the idea of implementing marketing strategy which is focused on developing customer long term relationships in the form of CRM application in order to fullfil their needs and wants, and make customer happy, comfortable and satisfy with products and services provided by the company.

Beside that, the study findings (H3) showed that the application of customer relationship marketing could developed a brand trust, in the form of store trust, which is grow in the environment where the relationhip between store and it customers are strong, harmony and creating value for both parties. consume

Store brand loyalty means that the customer were showing their continual buying behavior and increasing their visit frequencies to the store. As time pass by, these repeateadly buying conditions could lead to situation where the customer feel secure and develop trusts to the store. The condition where the brand trust is an important attribute and for the development of mutual relationship is proved from the study finding of hypothesis (H4) where trust is a basic foundation in developing long-term relationship between the customer and the store.

Unfortunately, our hypothesis about the relationship between satisfaction and trust (H5) was not supported by the data. In this case, customer satisfaction is not enough to develop trust, instead of brand trust should be first developed through the proper implementation of CRM application as showed by the acceptance of hypothesis H4. It is very clear that as a result of a good, harmonious and valuable relationships between the store and their customers, the higher level of customer satisfaction will generate a great store loyalty (H6).

Conclusions and Marketing Implications

Based on the above findings, we came to the conclusion that the appropriate application of CRM could develop brand trust by pushing the customer to repurchase the product offered by the store, in this case using their Customer Club card, which has main function as a discount card. By providing consistent service as promised and delivered it through repurchase transaction, it will create and develop brand trust.

Customer loyalty could not be created using CRM application and it should be created indirectly through customer satisfaction and brand trust; in other word the implementation of CRM application affect customer loyalty only through customer satisfaction and brand trust.

Surprisingly, the implementation of CRM strategy created brand trust, which mean that the store should focus on creating an appropriate CRM strategy that meet the customers' satisfaction, loyalty and great trust to the store.

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Goodness of Fit Statistics


                             Degrees of Freedom = 140
                 Minimum Fit Function Chi-Square = 396.41 (P = 0.0)
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Normal Theory Weighted Least Squares Chi-Square = 355.74 (P = 0.0)

Estimated Non-centrality Parameter (NCP) = 215.74

90 Percent Confidence Interval for NCP = (163.93 ; 275.24)

Minimum Fit Function Value = 4.00

Population Discrepancy Function Value (F0) = 2.18

90 Percent Confidence Interval for F0 = (1.66 ; 2.78)

Root Mean Square Error of Approximation (RMSEA) = 0.12

90 Percent Confidence Interval for RMSEA = (0.11 ; 0.14)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

Expected Cross-Validation Index (ECVI) = 4.60

90 Percent Confidence Interval for ECVI = (4.08 ; 5.20)

ECVI for Saturated Model = 3.84

ECVI for Independence Model = 15.27

Chi-Square for Independence Model with 171 Degrees of Freedom = 1473.53

Independence AIC = 1511.53

Model AIC = 455.74

Saturated AIC = 380.00

Independence CAIC = 1580.03

Model CAIC = 636.00

Saturated CAIC = 1064.98

Normed Fit Index (NFI) = 0.73

Non-Normed Fit Index (NNFI) = 0.76

Parsimony Normed Fit Index (PNFI) = 0.60

Comparative Fit Index (CFI) = 0.80

Incremental Fit Index (IFI) = 0.81

Relative Fit Index (RFI) = 0.67

Critical N (CN) = 46.41

Root Mean Square Residual (RMR) = 0.38

Standardized RMR = 0.11

Goodness of Fit Index (GFI) = 0.73

Adjusted Goodness of Fit Index (AGFI) = 0.63

Parsimony Goodness of Fit Index (PGFI) = 0