

A Study on the Model of Shopping Experience Memory and Tourists' Place Attachment: Does Destination Familiarity Have a Mediating Effect?

He Ying

School of Housing, Building, Planning, University Sains Malaysia, Penang, Malaysia Corresponding Author Email: heying@student.usm.my

Abstract

This study attempts to develop a model of shopping experience memory and place attachment, examines the relationship between shopping experience memory and place attachment, with destination familiarity as a mediating variable. Additionally, the study investigates whether these relationships differ based on tourists' gender, educational level, and age. The research involved 421 tourists from the duty-free shops in Sanya, China. Questionnaires were analyzed using SPSS, AMOS to verify the reliability and validity of the survey. The results show that shopping experience memory is positively correlated with place attachment, and destination familiarity plays a mediating role between shopping experience memory and place attachment. Gender and age significantly moderate the relationship between shopping experience memory and place attachment, while educational does not moderate the relationship between shopping experience memory and place attachment.

Keywords

Age, Destination Familiarity, Educational Level, Gender, Place Attachment, Shopping Experience Memory.

INTRODUCTION

As an important part of tourism activities, tourism shopping experience brings physiological or psychological feelings to consumers, leaving lasting memories and affecting consumers' decision-making process [1]. The emotions and experiences in memory will make tourists resonate with the destination psychologically, and believe that the place is in line with their own values or lifestyle, thus forming place attachment.

In order to fill this research gap, this study introduces a conceptual framework to focus on whether experiential memory affects place attachment. In addition, when reading the literature, it was found that familiarity has an impact on the relationship between the two. Therefore, the study assumes that destination familiarity plays a mediating role in the relationship between experiential memory and place attachment, and tourists' age, gender and education level play a moderating role, thus providing new insights in this field.

Through a questionnaire survey of 421 tourists, this paper attempts to answer three key research questions:

- (1) What is the relationship between experiential memory and place attachment?
- (2) How do tourists' personal characteristics (such as gender, education level and age) moderate the relationship between experience and place attachment?
- (3) Can familiarity play a role as a mediating variable in the relationship between tourists' experiential memory and place attachment? By answering these research questions, we provide new insights into the field.

LITERATURE REVIEW

Shopping Experience Memory

Tourism experience memory refers to the storage of tourism experience in the form of memory during the travel process. When consumers are faced with choices again, these memories will be unconsciously evoked, and people rely on these memories to make decisions [2] [3]. Therefore, tourism stakeholders who provide tourism experiences with positive impacts need to ensure that their experiences are memorable and can influence consumers' decisions and emotions [4].

During the travel process, people are usually in unconventional environments and are more likely to encounter things and experiences that are not common or often encountered in daily life. Compared with ordinary things, memories of these things are not only easier to recall, but also vivid and imaginative. This study adopted the Shopping Experience Memory Scale (SEMS) [5], which divides shopping experience memory into four dimensions: attraction, structure, emotion, and social. The scale has been tested in various consumer environments (in-store, shopping mall, and online) and different time periods, proving its reliability and consistency.

Destination Familiarity

Familiarity is a preference or liking of tourists and a sense of substantial comfort that tourists feel towards a tourist destination. Research on familiarity began as early as 1984 with Freedman's "Social Psychology," which involved the impact of "familiarity" on people's behavior. People pursue a safe environment and a stable state, and their behavior often shows that they prefer things they are familiar with.



Subsequently, marketing theory applied familiarity to the study of consumer behavior, generally associated with concepts such as products and brands, known as product familiarity and brand familiarity.

Familiarity is composed of tourists' experiences visiting the destination (experienced familiarity) and the number of information sources obtained about the destination (information familiarity) [6] [7]. Expanded the scope of constituent factors of familiarity based on empirical research on the image of Australia among young people in the UK, including information, experience, proximity, self-description, education, self-affirmation, and expected familiarity, covering seven aspects [8]. Most scholars have adopted Baloglu's [6] [7] viewpoint for the measurement of familiarity.

Place Attachment

Place attachment is a multidimensional concept, including place dependence and place identity, can divided into social connection, emphasizing interpersonal relationships [9] [10] [11]. A tourist destination can cultivate unique experiences that meet tourists' expectations, thereby enhancing their identification and attachment to the destination. This study uses a three-dimensional framework to measure place attachment: place dependence, place identity, and social bond [11] [12] [13] [14]. Because less studied in the literature, so this paper explores the relationship between the three from the perspective of customer experience. Customer experience is a key factor affecting place attachment. Positive customer experience can enhance tourists' positive emotions towards the destination, thereby promoting the formation of place attachment. [15] [16] [17] [18].

Familiarity is conducive to eliciting consumers' positive evaluation of services or products. When consumers have a high degree of familiarity with a brand, they are more likely to have positive emotions about it [19]. Destination familiarity is considered an important factor affecting tourists' perceptions and behaviors. If a place is considered more familiar than other places, tourists are more likely to choose it, because familiarity enhances tourists' sense of closeness to the place [20] [21]. Familiar tourists tend to frequently revisit their favorite tourist destinations, and this repeated visit behavior indicates loyalty to the destination [22]. At this point, the emotional connection between tourists and the place is deep, and this emotional attachment helps increase the number of their return visits.

"Stimulus-response" theoretical model reflects that demographic characteristics and socioeconomic status affect tourism consumption experience and can promote purchasing behavior [23]. travel decisions of baby boomers are particularly affected by the hedonic results related to travel experience [24].

Consumers' personal characteristics are closely related to their experience. Consumers' personal characteristics mainly include demographic variables such as gender, education level, age, and monthly income. Psychological research has found that there are significant differences in emotional experience between men and women: tourism experience and place attachment represent tourists' emotional experience to varying degrees. Exploring the moderating role of gender in the relationship between these variables is helpful to analyze the emotional formation mechanism of different social groups.

At present, research on education as a moderating factor of consumer behavior is still limited. Consumers with lower education levels tend to have more positive attitudes toward experiences, while consumers with higher education levels may be pickier due to their higher expectations [24] [25] [26].

Based on' we proposed:

- H1: Shopping experience memory is positively related to place attachment.
- H2: Shopping experience memory is positively related to destination familiarity.
- H3: Destination familiarity is positively related to place attachment.
- H4: Destination familiarity plays a mediating role in shopping experience memory and place attachment.
- H5: Tourist gender, age, and education level significantly moderate shopping experience memory and place attachment

METHODOLOGY

A survey was conducted in duty-free shops in Sanya, China in mid-2024 using a purposive sampling approach. The questionnaire was initially written in Chinese and later translated into English by a certified translator. The questionnaire was distributed face-to-face in stores to ensure accurate coverage of the target population. A total of 421 valid responses were collected. To mitigate common method bias, 150 valid questionnaires were pretested to refine the survey [27]. The pretest results showed good reliability for the scale as a whole and for each latent variable.

Independent variables Place attachment (PA) was measured using a 7-Likert scale based on place dependence, place identity, and social connection. For the independent variables, the measurement method was adapted from existing literature to measure attraction, structure, social, emotional, and sensory aspects to create a shopping experience memory measurement method. Based on previous studies on the impact of destination familiarity on tourists' emotional experience, this paper sets destination familiarity as a mediating variable to explore the relationship between the three variables. Drawing on previous studies that found that tourists' personal characteristics (such as gender, age, and educational background) may affect customer experience and place attachment, this paper sets gender, age, and educational background as moderating variables.



ANALYSES

Confirmatory Factor Analyses (CFA)

The chi-square (X2) for the Shopping Experience Memory scale was 147.057 with 94 degrees of freedom (df), resulting in a X2/df ratio of 1.564, RMSEA of 0.050, GFI of 0.928, IFI of 0.977, TLI of 0.970, CFI of 0.977, and SRMR of 0.046. For the place attachment scale, the chi-square (X2) was 119.661 with 41 degrees of freedom (df), resulting in a X2/df ratio of 2.919, RMSEA of 0.068, GFI of 0.947, IFI of 0.978, TLI of 0.971, CFI of 0.978, and SRMR of 0.029. It can be observed that both the Shopping Experience Memory and Place Attachment scales demonstrated good overall model fit.

Table 1. Confirmatory factor analysis results

First Level indicator	Second indicator	AVE	CR
Shopping experience memory	Attraction	0.561	0.835
	Structure	0.704	0.877
	Affect	0.812	0.928
	Social	0.650	0.847
	Sensory	0.721	0.885
Destination familiarity	None	0.803	0.924
Place attachment	Place Dependence	0.715	0.909
	Place identity	0.818	0.931
	social connection'	0.700	0.903

The standardized factor loadings of shopping experience memory, tourist familiarity, and place attachment were all greater than 0.5, and the AVE values of each dimension were greater than 0.5, and the combined reliability CR values were greater than 0.8, all meeting the standards of convergent validity, and the fit was also within an acceptable range,

indicating that the shopping experience memory, destination familiarity, and place attachment scales had good convergent validity.

Figures Caption (Level 1)

Table 2. Discriminant validity table of the shopping experience memory scale

	1	2	3	4	5
Attraction	0.749				
Structure	0.519**	0.839			
Affect	0.518**	0.548**	0.901		
Social	0.399**	0.542**	0.624**	0.806	
Sensory	0.312**	0.281**	0.431**	0.462**	0.849

Note: * represents p<0.05, ** represents p<0.01, and the diagonal line is the square root of AVE

Table 3. Discriminant validity of the Place Attachment Scale

	1	2	3
Place Dependence	0.846		
Place identity	0.645 **	0.904	
Social Connections	0.585 **	0.578 **	0.837

Note: * represents p<0.05, ** represents p<0.01, and the diagonal line is the square root of AVE

Because destination familiarity is a unidimensional scale, discriminant validity does not exist. It can be seen from Table 2 and Table 3 that there is a significant correlation between the dimensions of shopping experience memory and place attachment scale (p<0.01), and the correlation coefficients are all lower than the corresponding square root of AVE, which shows that the dimensions There is a certain correlation between them, and there is also a certain degree of distinction between each dimension. It can be seen that the scale of shopping experience memory and place attachment has good discriminant validity.

Regression, Mediation and Moderating Effects

Table 4 Regression results

Table 4. Regression results												
	Model 1 Model 2 DV MV		Model 3 V		Model 4 DV		Model 5 DV		Model 6 DV			
	В	t	В	t	В	t	В	t	В	t	В	t
constant	2.164	8.169**	0.990	2.707**	1.911	7.633**	3.559	15.423**	3.782	17.693**	3.779	15.830**
IV	0.556	12.737**	0.827	13.725**	0.344	6.987**	0.223	3.624**	0.332	7.286**	0.354	7.126**
MV					0.256	7.677**	0.256	7.794**	0.266	8.832**	0.256	7.710**
Gender							0.188	2.996**				
IV×gender							0.231	2.913**				
Age									0.185	7.096**		
IV×age									0.196	7.115 **		



		odel 1 OV		odel 2 MV	Mo	odel 3 V		odel 4 DV		odel 5 DV		odel 6 OV
	В	t	В	t	В	t	В	t	В	t	В	t
A cademic											0.084	1.880
IV×education											0.076	1.697
R ²	0.	318	(0.341	0.	403	C).427	0	.519	0.	411

Note: *represents p<0.05, **represents p<0.01

Table 5. Specific data of Column/Row\

Table 5. Mediation effect

	effect	S.E.	Boot CI	Boot CI	Ratio
	enect	S.E.	LLCI ULCI		Katio
Total effect	0.556	0.044	0.470	0.641	
Direct effect	0.344	0.049	0.247	0.441	61.96%
Indirect effects	0.211	0.038	0.136	0.283	38.04%

Note: *represents p<0.05, **represents p<0.01

Assume that IV is x (independent variable), MV is m (mediating variable), DV is y (dependent variable), occupation, monthly income, shopping budget, and number of destination travels are control variables. After centering the data, the process plug-in model 4 in SPSS is used to test the mediation effect, and the sampling number is set to 5000.

From models 1, 2, and 3 in Table 4, IV has a significant positive effect on DV (B = 0.827, p < 0.01). IV also significantly positively impacts MV (B = 0.556, p < 0.01). When MV is introduced as a mediating variable, IV still has a significant positive effect on DV (B = 0.344, p < 0.01), and MV has a significant positive effect on DV (B = 0.256, p < 0.01).

In Table 5, the total effect of IV on DV is 0.556, with a 95% confidence interval of (0.470, 0.641), which does not include 0, indicating that the total effect is significant. The direct effect of IV on DV is 0.344, with a 95% confidence interval of (0.247, 0.441), also excluding 0, confirming the direct effect is significant, accounting for 61.96%. The mediating effect of MV between IV and DV is 0.211, and a bootstrap test shows the 95% confidence interval for the mediation effect is (0.136, 0.283), indicating the mediation effect is significant and accounts for 38.04%.

On this basis, model 5 in Process was used to test the moderating effects of gender, age, education and other moderator variables in the influence path from IV to DV. As can be seen from model 4 in Table 4, the interaction term between IV and gender is significant (B=0.231, p<0.01), indicating that gender regulates the influence path from IV to DV. Combined with the simple slope Figure 2, it can be found that the influence of Every table must have a unique title placed at the top. Titles should be clear and concise, and they should not be complete sentences. female IV to DV path was significantly higher than in male.

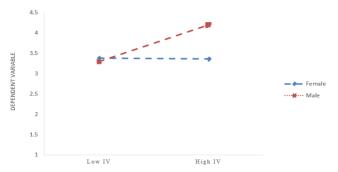


Figure 1. Interaction diagram of shopping experience memory and gender

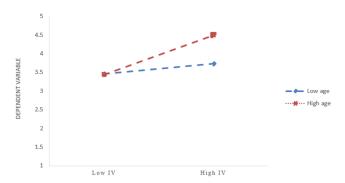


Figure 2. Interaction diagram of shopping experience memory and gender

It can be seen from model 5 in Table 4 the interaction term between IV and age is significant (B=0.196, p<0.01), indicating that age regulates From the influence path from IV to DV, combined with the simple slope Figure 3, it can be found that age has a significant enhancement effect on the positive impact of IV on DV, that is, the positive impact of IV on DV is stronger at higher ages. It can be seen from model 6 in Table 4, the interaction term between IV and age is not significant (B=0.076, p>0.05), indicating the impact of education on the path from IV to DV. Did not play a regulatory role.

CONCLUSION AND DISCUSSION

Conclusion

The main purpose of this study is to fill some gaps in the literature on the impact of tourists' shopping experience memory and place attachment. In this regard, several hypotheses are proposed to support the theoretical model. This study examines the relationship between the independent and dependent variables, as well as the



mediating role of destination familiarity in these relationships. In addition, this study also analyzes how gender and age, education level moderates these relationships [28] [29]. It is also important to emphasize that this analysis was conducted in duty-free shops in Sanya, China, an industry known for its excellent service experience and product value. The study confirmed and verified Hypotheses 1, 2, 3, and 4, while Hypothesis 5 showed that the moderating effect of education level on the relationship between shopping experience memory and place attachment was not significant.

The theoretical model tested in this study provides a comprehensive perspective on experience memory and place attachment. According to the proposed model, the results of this study show that the transformation of experience into memory points helps customers generate positive emotions and form place attachment. All aspects of shopping experience memory (attraction, structure, emotion, social, sensory) have a direct effect on the formation of customer place attachment. Destination familiarity becomes a mediating factor affecting tourists' experience memory and place attachment. In addition, the moderating effects of gender and age show that there are significant differences between men and women in shopping experience memory, and women have a higher degree of place attachment [30] [31]. Age significantly moderates the relationship between shopping experience memory and place attachment. Older tourists show more obvious place attachment. The above studies based on demographic variables need to take a personalized approach and further study these differences. The results of this study will be described in more detail

From the research results, shopping experience memory has a positive impact on place attachment. According to previous literature, a good shopping experience will increase tourist loyalty because customers will feel positive feedback from the attributes of the shopping environment, personnel, and the product itself, and the shopping experience itself has a synergistic effect with customer fit [32] [33]. In this regard, the study enriches the literature on tourists' shopping experience memory.

In addition, this study highlights the importance of destination familiarity in the relationship between shopping experience memory and place attachment. To our knowledge, no previous study has analyzed the effects through the mediating role of destination familiarity. Destination familiarity can reduce uncertainty, reduce risk, and build trust [34]. High familiarity can increase customers' comfort and trust in the shopping experience, thereby enhancing their shopping experience memory and place attachment.

On the other hand, our results demonstrate that familiarity is positively correlated with shopping experience memory and place attachment. In this regard, tourism managers should provide detailed destination information, including maps, attraction introductions, cultural background, local activities, etc., through tourism websites, mobile

applications, and tourism information centers. Enhancing tourists' familiarity with the destination helps to form place attachment.

Regarding the moderating effects of gender and age, there are significant differences between shopping experience memory and place attachment. More specifically, women have higher levels of shopping experience memory and place attachment than men. Previous studies have shown that gender may affect the degree of individual attachment to a place [35]. Women focus on emotional experience and social interaction during shopping, while men focus on shopping efficiency and practicality. This difference may affect their attachment to shopping places and future consumption behavior. Our findings on gender factors further validate previous literature.

Compared with young people, older people show stronger levels of experiential memory and place attachment. With age, memory functions (especially those related to encoding and rapid retrieval of new data) may weaken, which may affect the shopping memory of the elderly because encoding and information retrieval become more difficult. When faced with a large number of product choices, older consumers may feel overwhelmed. This information overload can lead to frustration and discomfort, affecting their emotional experience. The results shown in the above literature contradict this study and require further research.

Theoretical Implications for the Literature

Regarding the theoretical impact of this study, we have addressed some gaps. Some research has confused experience memory with the experience itself. Experience typically refers to an individual's internal feelings and subjective responses to external stimuli, encompassing various aspects such as emotions, sensations, thoughts, and behaviors. Experience memory, on the other hand, is the subjective reconstruction of past experiences by individuals, which may change over time and is influenced by individual emotions, cognition, and context. Existing research has demonstrated that numerous factors influence shopping experiences, with many scholars emphasizing the impact of tourists' personal characteristics, product quality and uniqueness, sales staff service, and shopping environment on the shopping experience [36]. There is a scarcity of literature on the relationship between shopping experience memory and place attachment. Although previous studies have indicated that a good shopping experience can promote positive emotional experiences among tourists, including customer loyalty, customer satisfaction, and place attachment [25] [27], this study further deepens the investigation into the impact of experience memory on place attachment.

On the other hand, research indicates that destination familiarity is a key mediator linking shopping experience memory with place attachment. Additionally, the analysis of gender differences and age as moderating factors in these relationships provides a new perspective on how these factors affect shopping experience memory and place attachment, implying the need for personalized approaches to enhance



shopping experience memory.

Practical Application

The results of this study have important practical significance. As mentioned above, shopping experience memory has a positive impact on place attachment. The tourism industry recognizes that effective measures should be taken to transform shopping experience into experience memory. In addition, this study confirms that destination familiarity is a key mediating factor in the relationship between shopping experience and place attachment. This means that initiatives to increase customers' familiarity with the destination can also have a greater positive impact on place attachment. Therefore, attention should be paid to information transparency, creating a familiar atmosphere and environment, and enhancing customers' familiarity with duty-free shops.

Future Research

First, future research should expand the sample range to include people of different ages and cultural backgrounds, thereby improving the generalizability and portability of the research results. The survey should cover different types of shopping scenarios, such as modern shopping malls and souvenir shops in tourist attractions, to repeatedly measure and verify the validity and reliability of the questionnaire.

Second, a mixed method research design should be adopted to combine the advantages of quantitative and qualitative methods. For example, quantitative data can be collected through surveys, while qualitative methods such as in-depth interviews can be used to reveal the motivations and emotions behind shopping experience memories and place attachment, enriching the data and improving the precision of the research results.

Third, research needs to pay more attention to in-depth discussions of tourists' short-term and long-term memories, taking into account the continuity and evolution of the memory process. Research should explore the factors that promote the transformation of short-term memory into long-term memory, especially the specific mechanisms in the context of shopping experience and place attachment.

REFERENCES

- [1]. Clawson, M., and Knetsch, J. L., 1963, Outdoor recreation research: Some concepts and suggested areas of study. *Natural Resources Journal*, 3(1), 250-264.
- [2]. Kozak, M., 2001, Comparative assessment of tourist satisfaction with destinations across two nationalities. *Tourism Management*, 22(4), 391-401.
- [3]. Lehto, X. Y., O'Leary, J. T., and Morrison, A. M., 2004, The effect of prior experience on vacation behavior. *Annals of Tourism Research*, 31(4), 801-818.
- [4]. Kim, J. H., Kim, M. S., and Nam, Y., 2010, An analysis of self-construals, motivations, Facebook use, and user satisfaction. *International Journal of Human-Computer Interaction*, 26(10), 1077-1099.
- [5]. Flacandji, M., and Krey, N., 2020, Remembering shopping experiences: The Shopping Experience Memory Scale.

- *Journal of Business Research*, 107, 279-289.
- [6]. Baloglu, S., 2001, Image variations of Turkey by familiarity index: Informational and experiential dimensions. *Tourism Management*, 22(2), 127-133.
- [7]. Maestro, R. M. H., Gallego, P. A. M., and Requejo, L. S., 2007, The moderating role of familiarity in rural tourism in Spain. *Tourism Management*, 28(4), 951-964.
- [8]. Prentice, R., 2004, Tourism motivation and place attachment. *Annals of Tourism Research*, 31(2), 436-450.
- [9]. Williams, D. R., and Vaske, J. J., 2003, The measurement of place attachment: Validity and generalizability of a psychometric approach. *Forest Science*, 49(6), 830-840.
- [10]. Kyle, G. T., Mowen, A. J., and Tarrant, M., 2004, Linking place preferences with place meaning: An examination of the relationship between place motivation and place attachment. *Journal of Environmental Psychology*, 24(4), 439-454.
- [11]. Proshansky, H. M., Fabian, A. K., and Kaminoff, R., 1983, Place-identity: Physical world socialization of the self. *Journal of Environmental Psychology*, 3(1), 57-83.
- [12]. Jorgensen, B. S., and Stedman, R. C., 2001, Sense of place as an attitude: Lakeshore owners attitudes toward their properties. *Journal of Environmental Psychology*, 21(3), 233-248.
- [13]. Milligan, M. J., 1998, Interactional past and potential: The social construction of place attachment. *Symbolic Interaction*, 21(1), 1-33.
- [14]. Barari, N., RezaeiZadeh, M., Khorasani, A., and Alami, F., 2020, Designing and validating educational standards for E-teaching in virtual learning environments (VLEs), based on revised Bloom's taxonomy. *Interactive Learning Environments*, 30(1), 1-13.
- [15]. Bleier, A., Harmeling, C., and Palmatier, R., 2019, Creating effective online customer experiences. *Journal of Marketing*, 83(2), 98-119.
- [16]. McLean, G., 2018, Examining the determinants and outcomes of mobile app engagement: A longitudinal perspective. *Computers in Human Behavior*, 84, 392-403.
- [17]. Rose, S. P., 2011, The role of leadership in organizational change. *International Journal of Management Reviews*, 13(1), 24-39.
- [18]. Zajonc, R. B., Markus, H., and Wilson, W. R., 1974, Exposure effects and associative learning. *Journal of Experimental Social Psychology*, 10(3), 248-263.
- [19]. Andsager, J. L., and Drzewiecka, J. A., 2002, Desirability of differences in destinations. *Annals of Tourism Research*, 29(2), 401-421.
- [20]. Hammitt, W. E., Kyle, G. T., and Oh, C. O., 2009, Comparison of place bonding models in recreation resource management. *Journal of Leisure Research*, 41(1), 57-72.
- [21]. Clarke, J., and Bowen, D., 2021, Repeat tourists and familiar place formation: Conversion, inheritance and discovery. *Journal of Destination Marketing & Management*, 20, 100605.
- [22]. McKercher, B., 2023, Age or generation? Understanding behaviour differences. *Annals of Tourism Research*, 103, 103656.
- [23]. Youn, S., and Faber, R. J., 2000, Impulse buying: Its relation to personality traits and cues. *Advances in Consumer Research*, 27, 179-185.
- [24]. Shavitt, S., Lowrey, P., and Haefner, J., 1998, Public attitudes toward advertising: More favorable than you might think. *Journal of Advertising Research*, 38(4), 7-22.
- [25]. Kursan Milaković, I., and Mihić, M., 2015, Predictors and



- outcome of attitudes towards advertising: Demographics, personal factors and WOM. *Ekonomska misao i praksa*, 24(2), 409-432.
- [26]. Fuller, C., Simmering, M., Atinc, G., Atinc, Y., and Babin, B., 2016, Common methods variance detection in business research. *Journal of Business Research*, 69(8), 3192-3198.
- [27]. Haj-Salem, N., Chebat, J. C., Michon, R., and Oliveira, S., 2016, Why male and female shoppers do not see mall loyalty through the same lens? The mediating role of self-congruity. *Journal of Business Research*, 69(3), 1219-1227.
- [28]. Neslin, S., and Shankar, V., 2009, Key issues in multichannel customer management: Current knowledge and future directions. *Journal of Interactive Marketing*, 23(1), 70-81.
- [29]. Aaker, J. L., Benet-Martinez, V., and Garolera, J., 2001, Consumption symbols as carriers of culture: A study of Japanese and Spanish brand personality constructs. *Journal of Personality and Social Psychology*, 81(3), 492-508.
- [30]. Gefen, D., and Straub, D. W., 2004, Consumer trust in B2C e-Commerce and the importance of social presence: Experiments in e-Products and e-Services. *Omega*, 32(6), 407-424.

- [31]. Fernandes, T., and Pinto, T., 2019, Relationship quality determinants and outcomes in retail banking services: The role of customer experience. *Journal of Retailing and Consumer Services*, 50, 30-41.
- [32]. Turner, L. W., and Reisinger, Y., 2001, Shopping satisfaction for domestic tourists. *Journal of Retailing and Consumer Services*, 8(1), 15-27.
- [33]. Jones, C. I., 1999, Growth: With or without scale effects? *American Economic Review*, 89(2), 139-144.
- [34]. Maslow, A. H., 1987, *Motivation and Personality*, 3rd Edition (New York: Harper & Row).
- [35]. Middleton, J., 1988, [Title not provided]. In: *Proceedings of the International Conference on Marketing*, London, U.K., July, pp. 1-
- [36]. Febriyanti, R., Mustadi, A., and Jerussalem, M., 2021, Students' learning difficulties in mathematics: How do teachers diagnose and how do teachers solve them? *Jurnal Pendidikan Matematika*, 15(1), 23-36.