Generating loyalty towards fast fashion stores: a cross-generational approach based on store attributes and socio-environmental responsibility

JEL Classification: L67; L81; M20; M30; M31

Keywords: fast fashion; retail stores; socio-environmental responsibility; loyalty; sustainability; CSR; environmental protection; S-O-R model; generational theory

Abstract

Research background: Faced with multiple media scandals concerning the pollution resulting from manufacturing activities, and encouraging the overconsumption of clothing, international fast fashion retailers have often had to resort to the elaboration and implementation of sustainable...
strategies aimed at environmental protection and reducing resource consumption. Generating customer satisfaction and loyalty depends increasingly on the extent to which retailers manage to employ socio-environmental responsibility besides the traditional retail store attributes.

**The purpose of this article:** The objective of the paper is to evaluate the influence of consumer-oriented store attributes in generating satisfaction and loyalty towards the fast fashion store, highlighting the influence of socio-environmental responsibility on the two constructs.

**Methods:** Based on the literature review, a conceptual model considering the effects of stores’ attributes on store satisfaction and store loyalty and influenced by socio-environmental responsibility is proposed. Data were collected with the help of face-to-face administrated questionnaires before the outbreak of the COVID-19 pandemic in an emerging market (Romania). The data were analyzed via structural equation modeling in SmartPLS, for the three considered consumer generations: Generation X, Millennials and Generation Z.

**Findings & value added:** For all consumer generations, all store attributes contribute to the direct generation of fast fashion store satisfaction and store loyalty; nevertheless, the intensity varies in levels of significance. Socio-environmental responsibility does not significantly determine store satisfaction, but does have a strong influence on fast fashion store loyalty. The results detailed according to the generations indicate a similar situation: each store attribute influences the satisfaction of one or other generation, apart from socio-environmental responsibility. This work makes an essential contribution to the extension of the generational theory, highlighting the various individualities, perceptions, and behaviors. This cross-generational research broadens knowledge on how different consumer generations behave when shopping from fast fashion stores. The research also extends the S-O-R model, which is used to understand the relationship between store attributes (stimulus), consumer satisfaction (organism), and consumer loyalty (response) towards fast fashion stores.

**Introduction**

Fast fashion retail represents a highly competitive market with countless international retail chains that are often vertically integrated (Swoboda et al., 2010). The fast fashion retail market distinguished itself from the fashion market and industry, with annual turnover experiencing significant increases year-on-year (Statista, 2021; Euromonitor, 2022). Consumers increasingly prefer garments sold by fast fashion retailers, because these are trendy, follow the fashion trends of contemporary society (Yoon et al., 2020) and offer extremely favorable value for money (Rausch et al., 2021).

To keep up with fashion, peers, and society, the 21st Century consumer prefers to buy from a retailer who manages to delight their customers, catching their attention by offering new and various ways of mixing and matching outfits (Mrad et al., 2020), thus arousing their interest and maximizing their experience (Krasonikolakis et al., 2018).

Based on a business model that favors rapid change within collections (Cook & Yurchisin, 2017; Coskun et al., 2020), and also speeds up the time for creation, tailoring/production, distribution, and store delivery (de Oliveira et al., 2022), fast fashion retailers are facing major challenges stemming from the fact that their business model impacts negatively, and to a significant degree the environment and areas where the clothing items are
produced (Niinimäki et al., 2020), especially within manufacturing and supply chains. These fast fashion retailers have sometimes been accused of not respecting employees’ rights, resorting to forced labor or child employment (Stringer et al., 2020; Yoon et al., 2020), and underpaying or exploiting their employees (Lee et al., 2017; Dabija et al., 2017). The consumption of necessary materials for clothing manufacturing is quite significant (Marques et al., 2020), with the risk of overconsumption of raw materials, and waste from fashion items that no longer fit the latest trends (Marques et al., 2020), consumer wants or needs. Moreover, international fast fashion chains have recently faced major issues concerning brand image, with accusations that their activities are not necessarily sustainable and do not contribute to environmental protection (Makgopa, 2018).

In this context, confronted with various scandals over time (Sádaba et al., 2019), it is necessary for fast fashion retailers to identify how to leverage store attributes and activities for their clients to generate customer satisfaction, and of course, loyalty (Hung et al., 2019). At the same time, they must strive consistently to make customers aware of the fact that despite the potentially negative impact they may have on the environment, they do take socio-environmental responsibility for their actions (Moisescu & Gică, 2020), adopting and implementing within the entire supply chain a sustainability strategy (Iglesias et al., 2020). Resorting to such strategies is increasingly necessary due to consumer awareness of the effects and impact that overconsumption of materials has on the environment and on society (Dabija et al., 2019; Marques et al., 2020). Retailers must identify suitable ways to mitigate these challenges.

Although fashion retail and the way consumers relate to it has been extensively investigated (Su & Chang, 2018; Dabija & Băbuj, 2019; Vătămănescu et al., 2021), highlighting approaches concerning the sustainability of fashion within the supply chain logistics (Yang et al., 2017), there are shortcomings relating to customer-oriented approaches to fast fashion retail (Barnes & Lea-Greenwood, 2010; Bhardwaj & Fairhurst, 2010; Thomas, 2013; Gabrielli et al., 2013). To some extent, consumer-oriented fast fashion studies manage to highlight the constant change that is inevitable in fast fashion retail, along with the need to approach fast fashion retail from a sustainability perspective on the socio-environmental impact of fast fashion retailers’ actions (Makgopa, 2018; Pedersen et al., 2018).

Therefore, the aim of this research is to investigate and evaluate the influence of consumer perceptions on store attributes and fast fashion store satisfaction and loyalty, along with the impact of socio-environmental responsibility on store satisfaction and store loyalty. The investigated model is addressed and calculated with the help of structural equations in

The novelty of the research lies not only in the cross-generational nature of the study, considering the perceptions of Xers, Millennials, and Zers, but also in the impact of classic store attributes (assortment, price, location, service, communication, in-store ambiance) on fast fashion store satisfaction and store loyalty, and the inclusion of consumer perceptions regarding the socio-environmental responsibility of fast fashion retailers. The research contributes to the broadening of knowledge on the Stimulus-Organism-Response model and the Generational Theory proposed in the 1950s by Mannheim (1952).

The paper is structured as follows: in Section 2, we draw on the theoretical framework of the research, which is based on broadening knowledge concerning the S-O-R model and the Generational Theory, followed by development of the hypotheses and presentation of the conceptual model. In Section 3, we continue with the research methodology and the operationalization of our research instrument. Section 4 presents the results and discussion of the measurement model, complemented by discussions and comparisons with previous findings. The last section details the theoretical and managerial implications, along with limitations and future research perspectives.

**Literature review: hypotheses, and conceptual model development**

**The S-O-R model and generational theory**

The Stimulus-Organism-Response model was designed and initially proposed by Mehrabian and Russell (1974), who explained that an external stimulus (S) results in an emotional response (O), thus favoring a behavioral response (R) (Zhu et al., 2020). The SOR model is often used to explain consumer behavior (Chang et al., 2015; Arora et al., 2020; Barbu et al., 2021), many related studies being conducted on the retail sector (Chang et al., 2015; Dang et al., 2020).

Regarding retail, the SOR model starts from the assumption that store attributes may influence consumer emotions, motivations, and experiences, generating a behavioral response from customers (Lucia-Palacios et al., 2016). It is clear that actions concerning the environmental responsibility of retail stores may generate consumer reactions, the literature (Elg & Hult-
man, 2016) suggesting that the effect of a retailer’s actions (stimulus) on consumer perception of the store and their influence on behavior is evidenced by consumers (response) when they favor the store, come again, purchase again, and recommend it, etc. On a consensus based on the SOR model, Dang et al. (2020) analyzed stores’ strategies for socio-environmental responsibility as a relevant stimulus, showing the impact of these actions on consumer trust and satisfaction. The literature (Dabija & Băbuț, 2019) emphasizes that in fashion retail, store-related attributes (assortment, price, layout, communication, service, location) could be equated with stimuli because they can affect consumer perceptions and values. According to the SOR paradigm, the organism construct may be represented by affective and cognitive states and processes which mediate the relation between stimulus and behavioral responses of individuals (Mehrabian & Russell, 1974).

Therefore, satisfaction with a fast fashion store may constitute an internal response to the organism, which is considered a forerunner of actual consumer behavior. Bagozzi (1986) and Chang and Jai (2015) defined consumer responses as the result or final action towards an organism, represented by emotional responses, consumer reactions, attitudinal intentions and/or approach or avoidance behaviors. Therefore, loyalty towards fast fashion stores may represent a valuable response within the Stimulus-Organism-Response model.

The generational theory was first introduced by Mannheim (1952), who believed that individuals may be grouped in different clusters/typologies based on their year of birth, namely generational cohorts. From a generational perspective (Djamasbi et al., 2011; Parment, 2013; Viswanathan et al., 2013; Dabija et al., 2017; Ladhari et al., 2019; Parker & Kuo, 2021), such a generational cohort comprises people born in the same time period who face social, cultural, and economic trends and influences that are similar or close to social and/or ethnic tensions and/or conflicts, unemployment and economic shortcomings, relating to similar trends in fashion and music. Naturally, members of a generation enjoy similar experiences, having shared behavioral patterns and values, and relating in a unitary way to certain preferences, attitudes, motivations, behaviors, experiences, feelings, emotions, mindsets, etc. (Gurău, 2012; Dabija et al., 2017; Suprapto et al., 2021). A proper understanding of the common aspects influencing consumers’ preferences for certain products, such as fast fashion items, may prove essential to targeted approaches by international retailers of the industry.
Generating satisfaction towards fast fashion stores among consumer generations

Retail has changed dramatically in the past two decades (Bui et al., 2021), adapting to ever-changing lifestyles, expectations, preferences, and buying practices of consumers, to increasingly diverse customer needs, and to recent societal changes (Vătămănescu et al., 2021). Considered a cyclical phenomenon and adopted by consumers for a strictly limited time, the clothing and fashion lifespan is relatively short. Referring to cyclicity, Azuma and Fernie (2003) described fashion as a reflection of social, cultural, and environmental characteristics that are unique at a certain time in a certain geographical area. Starting in the 1980s, a typical lifespan for clothing consisted of four stages: the introduction and adoption by fashion leaders, boosting and gaining acceptance by the public, maturity, followed by decline and obsolescence (Bhardwaj & Fairhurst, 2010). Characterized by “short-term popularity” (Barnes, 2013, p. 187) and adapted to suit various lifestyles, fashion may be considered the self-expression of belonging to various social and cultural groups, but also a description of an individual’s characteristics. Clothing and attire are forms of communication concerning one’s identity and status (Barnes, 2013).

The fast fashion industry is identified by reduced production times, high-volume consumption, low selling prices, and the manufacturing and supply of items according to the latest fashion trends (de Oliveira et al., 2022). Fast fashion is, at the same time, a business strategy (Choi et al., 2010), because by adapting products to current fashions and constantly evolving consumer trends, existing fashion houses and vertically integrated retailers offer clothing made of similar textiles (Ferdows et al., 2003; Dabija et al., 2016), allowing consumers the satisfaction of accessible and trendy garments. In this manner, hyper consumption is favored (Cook & Yurchisin, 2017; Blazquez et al., 2020), and the waste of resources increases to a certain extent (Marques et al., 2020). The fast fashion business model breathed new life into the global textile and clothing industry (Su & Chang, 2018, p. 92), which is no longer compelled to adapt to fashion’s traditional, even rigid, system; rather, it is based on global culture and trends. Moreover, fast fashion offers consumers the freedom to make purchases when they want to, depending on their needs and expectations; consumers thus have at their disposal offers that are in constant renewal (Gabrielli et al., 2013).

Generating store image depends to a great extent on the various store attributes, with assortment, prices, store proximity to home or the workplace, and communication all playing an essential role (Pan & Zinkhan, 2006;
Zentes et al., 2008; Dabija & Băbuț, 2019; Sethuraman et al., 2022), along with quality of service (employee agreeableness and competence), own brands, and the extent to which retailers resort to specific customer loyalty programs (Bui, 2019; Hung et al., 2019). Of course, all these retail store attributes contribute to generating customer satisfaction for their preferred store (Sivadas & Baker-Prewitt, 2000; Theodoridis & Chatzianagiotou, 2009; Chang et al., 2015; Jung et al., 2020).

Customer satisfaction represents the difference between customer expectations of a brand, product or service and actual performance (Moisescu & Gică, 2020); it is also the result of surveying consumer answers concerning subsequent expectations (Brandtner et al., 2021). The literature (Bloemer & Oderkeken-Schroder, 2002) suggested that satisfaction is determined by the existence of a positive image of the individual with the store. The more an individual revisits a retail store and has positive experiences, the more that individual develops a certain level of affection, of agreeableness and trust. In time, this affection turns into satisfaction. If the store maintains this satisfaction, it will generate loyalty (Jung et al., 2020). In retail, satisfaction constitutes the most important factor that determines consumer loyalty, based on awareness and customer trust in a retail store brand (Hung et al., 2019).

Through comparative analysis of the purchasing behavior of fast fashion items among Xers, Millennials and Gen Zs, the existence of significant differences in their enjoyment of purchases was noted, oftentimes done compulsively by shoppers (Suprapto et al., 2021). While Millennials focused more on compulsive shopping, without much planning (Khan et al., 2016), Xers focused on “thorough considerations” (Suprapto et al., 2021, p. 115) to purchase any fast fashion item. Xers preferred high-quality fashion to fast fashion items (Rese et al., 2019).

Millennials are, in fact, the heaviest consumers of fast fashion items (Colucci & Scarpi, 2013; Hill & Lee, 2015; Rese et al., 2019; Sorensen & Jorgensen, 2019), because they are consumption-oriented, marked by hedonism, high purchasing power, sensibility to fashion and technological culture (Pauluzzo & Mason, 2021; Mason et al., 2022). Compared to Xers, Millennials are more open to new styles and the latest trends in the fashion industry (Ersoy & Fu, 2021), considering fashion to be a status symbol (Johnstone & Lindh, 2022).

Studied only sporadically (Vajkai Kovács & Zsóka, 2020; Utbysh Nerac & Niemi, 2021), Generation Z was considered top concerning the future of fast fashion items (Chaturvedi et al., 2020; Tabassum et al., 2020). Generation Z is very aware of sustainability and environmental protection (Dabija et al., 2019), which together affect their purchasing decisions (Chaturvedi
et al., 2020; Vajkai Kovács & Zsóka, 2020). Moreover, representatives of this generation are seen as innovators, being highly educated, creative, and tech-savvy individuals (Utby Nerac & Niemi, 2021).

**Fast fashion store attributes**

Consumer preference for fast fashion or fashion stores depends on the way the stores are perceived by consumers and the image they conjure up in their mind (Dabija & Băbuț, 2019; Vătămănescu et al., 2021). To attract visitors, the store image must match or even exceed consumer expectations (Hu & Jasper, 2006). Store image must be understood as a powerful marketing tool for retailers, capable of attracting customers’ attention and bringing them into the store so that they make a purchase, and, eventually, return (Thomas, 2013).

The perception that consumers develop as they evaluate the defining attributes of fast fashion store attractivity will influence the duration of store attendance, and the frequency of returns (Burlison & Oe, 2018). In the process of selecting a store, there are several factors that influence consumers (Bui et al., 2021): extrinsic factors, tied to store attributes and design, and intrinsic factors peculiar to consumers, namely social and cultural factors. Of course, it is important for retailers to understand and know the reasons why consumers visit a certain store, and the factors that make them return to the store, prolong their visit, and have a meaningful and unique experience with the retailer (Baker et al., 2002; Nilsson et al., 2015). When modifying store attributes to better suit current consumer needs and attract potential new consumers, retailers must consider the factors to which consumers attach importance (Nilsson et al., 2015; Daultani et al., 2020), so that they generate a favorable image and boost satisfaction.

**Store assortment.** The main leverage retailers use to attract customers to make purchases, generate trust, and develop satisfaction over time is store assortment, comprised of a variety of products sold under different brands, and under the retailer’s own brand (Mehrjoo & Pasek, 2014). A wide-ranging store assortment may have beneficial effects on the consumer, i.e. generating preference for the assortment, building satisfaction, boosting sales or store visit frequency; but also negative consequences: information overload, confusing the consumer, increased cognitive strain during in-store decision-making, the uncertainty of choosing one brand especially when there is a broader selection, and even refusing to buy due to the myriad of fashion items (Sethuraman et al., 2022).

Naturally, clothing assortment is the retailer’s key element, allowing them to develop and consolidate consumer satisfaction with the retail store,
and ultimately to generate loyalty (Ailawadi & Keller, 2004). Granted, the assortment not only influences consumer perceptions (Donnelly et al., 2020), but also determines store choice and store satisfaction (Ailawadi & Keller, 2004). In retail, Millennials are very attentive and appreciate changes in assortments, and the grouping of merchandise according to themes, colors, or various situations present in society (Setiasih & Soemartono, 2017). Based on these arguments, we hypothesize that:

**H1**: Fast fashion store assortment exerts a positive impact on Generation X (**H1a**), Millennials (**H1b**), and Generation Z (**H1c**) store satisfaction.

**Store prices.** Price plays an essential role in choosing any product, brand, or service, and is probably one of the most important criteria in selecting clothing items (Dabija et al., 2014; Dabija et al., 2017; Dabija & Băbuț, 2019; Vătămănescu et al., 2021). By using promotional messages, fast fashion retailers induce a scarcity perception of a limited offer (Joung, 2014; Cook & Yurchisin, 2017). Such promotions and special offers, along with a price-quality ratio which is apparently favorable to consumers sustain the attractivity of these retail brands, generating frequent visits to stores. Of course, increasing the frequency of visits to fast fashion stores generates economic value to retailers, not only by boosting their visibility and prestige, but also by contributing to the market share, and earning substantial profits (Gandhi & Bhattacharya, 2021).

Pricing strategies and promotional activities influence consumer decisions from different generations to prefer certain fast fashion stores (Coskun et al., 2020), making them purchase what they fancy at any given time, depending on their mood (Byun & Sternquist, 2011). Good prices for consumers, followed by special offers and the price-quality ratio, generate consumer satisfaction with fast fashion stores. Xers’ clothing price awareness is stronger than that of Millennials (Vinoth & Balaji, 2015; Suprapto et al., 2021), Xers being more rational in their decisions regarding clothing prices, minutely assessing the cost benefit, whereas Millennials are more concerned with fashion trends and brand awareness (Lissitsa & Kol, 2016). Generation Z, and notably the older individuals of this generation, are more sensitive to clothing prices (Boulay et al., 2014). Thus, we infer that:

**H2**: Fast fashion store prices exert a positive influence on Generation X (**H2a**), Millennials (**H2b**), and Generation Z (**H2c**) store satisfaction.
**In-store ambiance.** The interior design and store ambiance (Dabija & Băbuț, 2019) refers to the layout of the sales area, the use of space, the aisle displays, and the shelving of products. It is one of the main leverages through which retail stores may act upon customers, generating satisfaction and maximizing the shopping experience (Altuntas, 2017; Arrigo, 2018). The layout of display stands and arrangement of merchandise have a significant impact on consumer behavior (Krasonikolakis et al., 2018), and on customers’ perception of store brands and the entire retail store brand (Hussain & Ali, 2015; Jang et al., 2018). In addition, retail stores must consider lighting, background music, room temperature, and fragrances around the merchandise, so that the ambiance is as pleasant as possible (Dabija et al., 2016; Dabija et al., 2017; Strähle & Hohls, 2018; Nguyen & Ha, 2021).

All store items in the sales area must be displayed so that they inspire strong emotional reactions that are pleasant and unique, to remind customers of momentarily forgotten needs and/or wants, or to generate new ones (Streicher et al., 2021). The harmonious display of merchandise, coupled with frequent remodeling of the sales area in fashion stores, for instance, through thematic displays of clothing, encourages customers to explore all sections of the store, maximizing their experience, finding new and varied ways of combining clothes and, of course, purchasing more fashion items (Streicher et al., 2021; Vătămănescu et al., 2021).

Fast fashion retailers communicate in an effective manner with their customers through the store environment. Cleanliness and the layout of display cases, signposting, aisle space between shelves and display stands, store crowdedness, and quick item identification all play a significant role in attracting customers, and also in generating satisfaction towards retail stores (Barnes & Lea-Greenwood, 2010; Cook & Yurchisin, 2017). Of course, fast fashion store ambiance plays a defining role in conjuring up the store image in consumers’ minds and in generating satisfaction and loyalty (Coskun et al., 2020). Since they are the most open to trends and new fashion items, Millennials are more attracted to the in-store ambiance of fast fashion stores (Knittel et al., 2016; Rese et al., 2019), wherein purchases are a new adventure worth exploring. Therefore, in-store ambiance becomes an attractive environment and a significant factor for Millennials’ intent to purchase fast fashion articles (Vuong & Nguyen, 2018). At the same time, Millennials prefer spacious stores that are orderly and set up well (Wöckinger, 2020). Based on these arguments, we posit that:

**H3:** Fast fashion in-store ambiance has a positive influence on Generation X (H3a), Millennials (H3b), and Generation Z (H3c) store satisfaction.
Store communication. Retail store communication with customers is extremely important as it engenders brand awareness and enables the presentation of various items and special offers (Han et al., 2017). Granted, retail store communication covers the detailed presentation of items sold both under the own brand and the brands of various manufacturers (Malik, 2015). Depending on the type of products, retailers’ resort to traditional means of communication through written and online advertising, TV or radio, street billboards, and by printed catalogues and sales brochures (Dabija & Băbuț, 2014). Customers are often approached via direct mailing with a view to disseminating the latest information on retailers’ offers. In addition, to generate spontaneous shopping, retailers may resort to in-store communication (in-store radio and special displays), to remind customers of previously purchased items or products they recognize from advertising, influencing their perception and purchasing decisions (Saber & Weber, 2019). In this manner, consumers discover products and become aware of offers.

Fast fashion store communication has a positive influence on Generation X (H4a), Millennials (H4b), and Generation Z (H4c) store satisfaction.

Store service. Customers’ preference for a store depends largely on the service they receive. In food retail, self-service is prevalent (Stanton, 2018); in non-food retail, especially clothing retail, service offered with the help of employees is essential, since customers often rely on the sellers’ advice and assistance in identifying clothing items and/or brands that suit their needs and/or wants (Hung et al., 2019). Employees’ professionalism, competence, and experience in approaching customers, especially in offering competent advice and information, are essential aspects that build trust
and satisfaction, often influencing clients to return to the store or recommend their favorite store to others (Burlison & Öe, 2018).

Customer interaction with the store personnel, and store ambiance are often considered the two most important leverages in generating consumer satisfaction (Chang et al., 2015). For Millennials, the service offered by store staff is important; therefore, fast fashion retailers must offer a set of traditional services (e.g., cleanliness, short waiting times at the checkout counter, etc.), and have competent and agreeable shop assistants, who are well-dressed, trendy, and always available to help customers (Rese et al., 2019; Wöckinger, 2020). Based on these arguments, we presume that:

Hs: Fast fashion store service has a positive influence on Generation X (Hsₐ), Millennials (Hsₐ), and Generation Z (Hsₐ) store satisfaction.

Store location. Choosing a store where the customer will make purchases depends largely on its geographical site: its proximity to the customer's workplace or home address, or to other stores, such as retail centers (Bui et al., 2021). Customers often choose their favorite store based on convenience in getting there (Chang et al., 2015). For fast fashion retailers, store location plays an important role in conducting their business (Cortez et al., 2014). To attain customer satisfaction, stores need adequate parking to attract clients with high income (Jaravaza & Chitando, 2013) and/or those who want to maximize their shopping experience by purchasing the latest fashion items to keep up with the social and fashion trends (Yoon et al., 2020). Store location may also be considered an important forerunner to customer satisfaction as it can lessen the time and effort needed in getting to the store, favoring one-stop shopping (Hsu et al., 2010; Venter de Villiers et al., 2018; Donnelly et al., 2020). Regarding store accessibility, for Millennials and Xers, it is very important to get around by car, so parking lots should have enough spaces (Wöckinger, 2020), since time is a key factor. So, we presume that:

H₆: Fast fashion store location exerts a positive influence on Generation X (H₆ₐ), Millennials (H₆ₐ), and Generation Z (H₆ₐ) fast fashion store satisfaction.

Loyalty towards the fast fashion store

Store loyalty is shown by expressing preference for a particular store, recommending it, making frequent purchases and visits, and by increasing the quantity of fashion items purchased (Diallo et al., 2018). Moreover,
when customers are satisfied with the clothing items sold by a fast fashion store, they not only develop a positive attitude, but also resort to word-of-mouth recommendations, describing favorably the fast fashion store to their friends and acquaintances, and showing the intention to recommend it to anyone (Kurtuluş & Ertekin, 2015). Customer retention is considered by retailers a fundamental objective for business growth and survival (Bui, 2019). For fast fashion stores, loyalty describes the intention to make recurrent visits to the point of purchase to shop and thus maximize the shopping experience (Diallo et al., 2018; Godefroit-Winkel et al., 2021).

In their analysis of the process concerning the development of consumer satisfaction, Del Bosque et al. (2006) describe the satisfaction-loyalty relation as non-linear, with several factors involved (for example, customers’ personal characteristics, experience, involvement, traditions and/or consumer habits, motivations, etc.). Millennials show a high level of brand awareness, but a relatively low level of loyalty, as they are often difficult to persuade to remain loyal (Setiasih & Soemartono, 2017). Zers and Millennials are not loyal to a single brand or product, as opposed to past generations, such as Xers and Baby Boomers (Soares et al., 2017), because they can obtain information online about said products with relative ease, thus quickly evaluating prices and product characteristics (Yasri et al., 2020). Zers are even less loyal to retailers, and are more careful than Millennials, Xers, and Baby Boomers when shopping. The long-term benefits of loyalty cards or discount coupons play a less significant role for Generation Z, while short-term benefits, such as discounts, promotions, or freebies are valued for their attractivity (Van den Bergh & Pallini, 2018). Based on these arguments, we consider that:

\[ \textbf{H_7}: \text{Generation X (H_7a), Millennials (H_7b), and Generation Z’s (H_7c) satisfaction with the fast fashion store has a positive impact on their loyalty.} \]

\[ \textit{Socio-environmental responsibility in fashion} \]

Since the 2000s, corporate social responsibility has become a significant concern in the fashion industry (Shen, 2014). Fashion companies have come to realize that besides the obviously attractive elements incorporated in the concept of fast fashion, such as product accessibility, and being trendy, the fast fashion industry must, at the same time, deal with aspects relating to sustainability (Niinimäki, 2015; Dabija et al., 2017) in order to generate profits. Criticized for their contribution to socio-environmental perils, such as poor working conditions in developing countries, pollution, etc., many fast fashion retailers have made great efforts to attract consum-
ers’ attention through sustainability strategies concerning the manufacturing, distribution, supply, and marketing of clothing items (Yoon et al., 2020).

Consumers are increasingly interested in socio-responsible consumption, diminishing resource wastage, and protecting the environment in the production of fashion items. Numerous studies have investigated the multifaceted issue of customer motivations, preferences, and perceptions concerning green fashion consumption (Niinimäki, 2010; Ochoa, 2011; Dabija et al., 2018a; Dabija et al., 2018b; Vehmas et al., 2018), along with the willingness to spend premium prices on green items (Gam et al., 2011; Pookulangara & Shephard, 2013; Didi & Yan, 2019).

Fashion store attributes (assortment, price, ambiance, personnel service, convenience, etc.) positively influence consumer motivations and decisions towards green fashion consumption (Chan & Wong, 2012). These leverages must be used in such a way as to enable the best kind of consumer satisfaction, maximizing benefits. Consumer concerns, especially those of Millennials and Generation Z regarding environmental protection, are not necessarily reflected in their shopping habits, however (Henninger & Singh, 2017); their behavior depends to a great extent on retailers’ prices (Dabija et al., 2019).

The literature on fast fashion outlines consumer concerns regarding environmental protection, animal welfare, and ethical production processes (Gam et al., 2011; Stringer et al., 2020), highlighting the impact of consumer attitudes on durable fashion and responsible and sustainable consumption (Kim & Oh, 2020; Blazquez et al., 2020). The perception of green fashion consumption has had a more positive impact on deluxe brands than on fast fashion brands (Blasi et al., 2020). Although young consumers (Generation Z and/or Millennials) are the target customers of fast fashion retailers due to low prices and trendy styles, they can, at the same time, promote measures aimed at environmental protection and sustainability of the fashion industry (Yoon et al., 2020).

It has been proven that customer perceptions concerning retailers’ responsibility for the environment and society positively affects customer satisfaction (Cuesta-Valiño et al., 2019) and loyalty (He & Li, 2011; Matute-Vallejo et al., 2011; Deng & Xu, 2017; Iglesias et al., 2020). By analyzing the impact of socio-environmental responsibility on customer loyalty among Generation X and Generation Y/Millennials, it has been proven that the relation between these constructs is weaker than that of socio-environmental responsibility and customer satisfaction. Effective communication of measures and responsibility tactics plays an essential role in attracting and satisfying customers (Moisescu & Gică, 2020). Con-
sumers can be encouraged to purchase clothing that complies with sustainable consumption standards through concise and transparent communication (Rutter et al., 2017) that contains creative messaging (Vehmas et al., 2018), thus educating the consumer towards sustainable fashion (Strähle et al., 2015). In this context, Da Giau et al. (2016) considered sustainable communication that enables retailers to convey precious information to their customers concerning socio-environmental behaviors (Dabija & Băbuț, 2014). Therefore, we assume that:

$H_8$: *Fast fashion store socio-environmental responsibility has a positive influence on Generation X ($H_{8a}$), Millennials ($H_{8b}$), and Generation Z ($H_{8c}$) store satisfaction.*

$H_9$: *Fast fashion store socio-environmental responsibility has a positive influence on Generation X ($H_{9a}$), Millennials ($H_{9b}$), and Generation Z ($H_{9c}$) store loyalty.*

Based on theoretical developments, the authors propose the conceptual model presented in Figure 1 which analyzes the influence of fast fashion store attributes and socio-environmental responsibility in generating store satisfaction and store loyalty. The model is analyzed for all consumer generations, as well as broken down into three generations, namely Gen Z, Millenial, and Gen X (Figure 2).

**Research methods**

**Research design**

This study aims to analyze the impact of store satisfaction on loyalty in the fast fashion industry and to explore how socio-environmental responsibility can influence consumers’ store satisfaction and loyalty. Moreover, the study highlights the main differences between Gen X, Y/Millenials, and Z in terms of satisfaction and loyalty towards fast-fashion stores, under the influence of socio-environmental responsibility. Based on the S-O-R model and the Generational theory, the conceptual model allows analysis of the impact of store satisfaction, generated by store attributes — assortment, prices, in-store ambiance, communication, service, and location — on store loyalty, and exploration of how the consumer’s perception of retailers’ socio-environmental responsibility can influence their store satisfaction and store loyalty in the framework of the fast fashion industry.
The constructs and items of the conceptual model (see Figure 1) were operationalized according to the literature (see Table 2) and included in an empirical investigation. The research instrument was represented by a questionnaire. The questionnaire was developed according to the literature (see Table 2), using a five-point Likert scale (total disagreement → total agreement) and afterward redefined for the present research context.

Data were collected in late 2019 and early 2020, before the outbreak of the COVID-19 pandemic. Although it was intended to collect further data, due to lockdowns and store closures (Vătămănescu et al., 2021), data collection ceased in March 2020. Data were only collected from the emerging market of Romania, as studies on fast fashion perceptions in such research contexts seem to be scarce.

The research was implemented in an emerging market, Romania, where the number of stores has grown significantly in past years, international fast fashion retailers such as H&M, Zara, Stradivarius, C&A, Bershka, Pull & Bear increasing their number of stores, annual turnover, and profits year-on-year (Statista, 2021). These fast fashion retail stores are only found in large cities, however, mostly in shopping malls (Euromonitor, 2022), and not in rural areas. Therefore, the assumption is that only city inhabitants have access and knowledge of fast fashion stores.

Sampling and data collection

The research was implemented by means of a quantitative survey carried out through face-to-face interviews in public places (parks, shopping areas, etc.), and at respondents’ workplaces or in their homes. Data were collected with the help of volunteers, who were instructed by the authors beforehand on how to perform the interviews. The authors supervised data collection, so that no biases appeared. The volunteers had to follow proper quota sampling according to gender (male/female) and birth years, quotas being provided and computed according to the latest Statistical Annuary of Romania (INS, 2019) available when the research was designed. Between the initial quotas and the final sample there were only very small deviations, below 2%. From the seven regions of Romania covered in this research, the most developed three (Northwest, Centrum, and West) were where fast fashion retail stores were predominately present. In this way, a proper distribution of respondents according to their demographical data was achieved.

Respondents were asked to name one fast fashion store which they most often visited and to assess the assortment, price, communication, service, in-store ambiance, location, and socio-environmental responsibility of the
chosen retailer. From a total of over 1,000 approached respondents, 680 questionnaires were filled in, but due to missing answers stores not belonging to the fast fashion industry (for instance, respondents also evaluated hypermarkets like Carrefour or Auchan as they also sell clothes), respondents being older than the considered thresholds, only 478 valid questionnaires were retained. According to the literature (Doster & Leigh, 2013; Dabija & Băbuț, 2019), respondents were later categorized according to their birth year into one of the three generations considered: Generation X born between 1965–1979, Millennials between 1980–1994, and Generation Z between 1995-2010. Table 1 illustrates the socio-demographical profile of the respondents; overall 27.4% belonged to Xers, 43.3% to Millennials, and 29.3% to Gen Z.

To check if the collected data showed any bias, we made comparisons between pairs of the different consumer generations (Xers with Millennials, Xers with Zers, Millennials with Zers) regarding the dependent construct (Fast Fashion Store Loyalty). In this regard, independent sample t-tests were performed. These tests did not pinpoint significant differences between the groups (Xers with Millennials F = 0.324 and p = 0.264; Xers with Zers F = 0.267 and p = 0.198; Millennials with Zers F = 0.431 and p = 0.364), so it was concluded that the sample was bias free (Armstrong and Overton, 1977).

**Procedures and data analysis**

Regarding the methodological approach of the research, the authors followed the steps recommended by Henseler et al. (2012): (1) establishing the latent variable scores; (2) estimating the outer loading and path coefficients; (3) estimating the parameters; (4) bootstrapping the model for inference testing. Since this study is based on a reflective model, SmartPLS was chosen as one of the best options to analyse the structural equation model. Moreover, SmartPLS enables the researcher to test the inner and outer model, thus analysing the relationship between variables and indicators, and between latent variables (Hair et al., 2011). For research with a small sample size and non-normally distributed data, PLS-SEM is advised (Hair et al., 2017). Additionally, SmartPLS is very helpful for evaluating complex models (Hair et al., 2014; Balcerzak & Pietrzak, 2016; Szostek et al. 2020; 2022), such as the one proposed here.

In this vein, with the help of Smart PLS 3.0., we tested the conceptual model, and the considered hypothesis (see Figure 2). As the constructs were of a reflective nature, we relied on testing their validity and internal consistency, including item loading, Average variance extracted (AVE), relia-
bility, and discriminant validity needed for the confirmatory factor analysis (Table 2). When performing the analysis, it was found that the loadings of all items exceeded the threshold value of 0.70. This allowed us to consider that convergence validity is given for the measured items (Hair et al., 2010).

While the minimum value was of 0.704, the maximum value reached 0.850. Further, a reliability test was performed by relying on the Cronbach α criterion — acceptable, if the value exceeds 0.7 (Henseler & Sarstedt, 2013). It was found that the recommended threshold was fulfilled by all items; thus, the internal consistency of the model could be confirmed. The AVE values are over 0.5, which indicates an adequate model (Chin, 1998) and supports the convergent validity of the constructs. Because the CR values are over 0.7 the reliability of the constructs is given (Henseler et al., 2014).

In the next step, the discriminant validity for each construct was checked. In this regard, the Fornell-Larcker and Heterotrait-Monotrait (HTMT) criterion were used (Tables 3 and 4). For each considered latent construct, the value of the AVE must be higher than the correlation coefficient between the competent and the distinct variables (Fornell-Larcker). We also checked the conceptual similarity of constructs with the HTMT criterion. As the recommended maximum value of 0.9 is not reached, the constructs have discriminant validity (Henseler et al., 2014).

A further step was needed to assess the items level of collinearity within the measurement model. As for all items, the threshold value of 5 is not reached, and with the LY4 item displaying a value of 2.282, one could conclude that there is no multicollinearity (Sarstedt et al., 2017). Following that, the bootstrap procedure was performed for testing the relationships between the latent constructs. Seven hypotheses were accepted with a significant, positive relationship, one (H4) with a positive but low significant relationship, while H7 was rejected based on t-statistics, meaning that socio-environmental responsibility does not influence consumers’ store satisfaction.

Further, the collinearity between the constructs was determined. It was found that the highest VIF value of the inner model ranks at 1.927 (SA → SS), which is under the threshold value, so there is also no multicollinearity between constructs. Following that, we relied on the assessment of the goodness of fit for the saturated model. With a value of 0.055 (saturated model), and 0.062 (estimated model), below the threshold of 0.08, the square root mean residual (SRMR) fulfills the recommendation (Sarstedt et al., 2017). Other fit indices for the estimated and the saturated model were also considered (Table 5).
Besides, store satisfaction and socio-environmental responsibility explain 49% of the variance of fast fashion store loyalty ($R^2$: 0.490); while store assortment, price, in-store ambiance, communication, service, location, and socio-environmental responsibility explain 47.4% of the variance of store satisfaction ($R^2$: 0.474), defining a moderate predicting power of the structural model. The effect size $f^2 (\geq 0.35)$ with a value of 0.388 depicts a large effect for the model (Chin, 1998).

Results

Table 6 indicates a positive influence of the fast fashion store assortment on store satisfaction ($\beta$: 0.168; T-value: 3.379 and $p<0.001$); therefore, $H_1$ can be accepted. $H_2$ assumed that fast fashion store price has a significant impact on consumers’ store satisfaction. The results ($\beta$: 0.174; T-value: 4.118 and $p<0.001$) confirm that store price-related attributes significantly influence consumers’ store satisfaction; therefore, $H_2$ can be accepted. $H_3$ presumed that fast fashion in-store ambiance has a positive impact on consumers’ store satisfaction. This study disclosed a significant effect between in-store ambiance and store satisfaction ($\beta$: 0.204; T-value: 4.328 and $p<0.001$); thus, $H_3$ can be supported. The results ($\beta$: 0.071; T-value: 1.654 and $p=0.090$) allow us to only partially confirm that fast fashion store communication may influence the consumer’s store satisfaction; therefore, $H_4$ is partially accepted. According to the analysis ($\beta$: 0.204; T-value: 4.778 and $p<0.05$), store services significantly affect consumers’ store satisfaction; therefore, $H_5$ can be supported. The results indicate a positive significant effect between fast fashion store location and store satisfaction ($\beta$: 0.108; T-value: 2.574 and $p<0.001$), meaning that $H_6$ can be accepted. There is significant evidence ($\beta$: 0.688; T-value: 22.059 and $p<0.001$) that store satisfaction has a strong influence on consumer loyalty; therefore, $H_8$ is supported. The results of path coefficients and T-value ($\beta$: 0.018; T-value: 0.481 and $p=0.631$) suggest an insignificant relationship between socio-environmental responsibility and store satisfaction; therefore, $H_7$ can be rejected. Table 6 suggests a positive and significant effect between socio-environmental responsibility and loyalty ($\beta$: 0.113; T-value: 3.484 and $p<0.001$); thus, $H_9$ can be accepted.

For a better understanding of consumers’ store decision criteria, we analyzed the impact of store attributes on store satisfaction, and the influence of socio-environmental responsibility on store satisfaction for each generation included in this research (Xers, Millennials, and Zers), as well as outlining the antecedents of each generation’s store loyalty.
As seen in Table 7, only in-store ambiance and store services have a positive and highly significant impact on Xers’ fast fashion store satisfaction ($\beta$: 0.275; T-value: 2.917; p<0.004; $\beta$: 0.168; T-value: 2.122; and p<0.0034), although store prices also have a significant but low impact on consumer satisfaction ($\beta$: 0.189; T-value: 1.916; p<0.055); therefore H$_{2a}$, H$_{3a}$, H$_{5a}$ can be supported. According to the results, store assortment, communication, location, and socio-environmental responsibility do not influence Xers’ store satisfaction; therefore, H$_{1a}$, H$_{4a}$, H$_{6a}$, H$_{8a}$ were rejected. Regarding the antecedents of Xers’ loyalty, both store satisfaction and socio-environmental responsibility have a positive and significant ($\beta$: 0.651; T-value: 11.911; $\beta$: 0.226; T-value: 3.669; and p<0.000) impact; thus, H$_{7a}$ and H$_{9a}$ can be supported.

Next, according to the results (Table 7), Millennials’ fast fashion store satisfaction is affected by multiple store attributes. The results confirm that assortment ($\beta$: 0.184; T-value: 2.474 and p<0.013); price ($\beta$: 0.180; T-value: 2.470 and p<0.014); in-store ambiance ($\beta$: 0.198; T-value: 2.726 and p<0.006); services ($\beta$: 0.200; T-value: 2.861 and p<0.004) and location ($\beta$: 0.168; T-value: 2.846 and p<0.004) exert a positive and significant impact on Millennials’ store satisfaction, while communication ($\beta$: -0.020; T-value: 0.309 and p>0.757) and socio-environmental responsibility ($\beta$: 0.033; T-value: 0.562 and p>0.574) have no impact. Millennials’ store satisfaction ($\beta$: 0.594; T-value: 10.690 and p<0.000) and socio-environmental responsibility ($\beta$: 0.152; T-value: 2.930 and p<0.003) have a significant impact on their loyalty; therefore H$_{1b}$, H$_{2b}$, H$_{3b}$, H$_{5b}$, H$_{6b}$, H$_{7b}$ and H$_{9b}$ are sustained, while H$_{4b}$ and H$_{8b}$ are rejected.

Furthermore, Zers’ fast fashion store satisfaction is highly influenced by price ($\beta$: 0.194; T-value: 2.844 and p<0.004); communication ($\beta$: 0.2016; T-value: 2.696 and p<0.007); and services ($\beta$: 0.227; T-value: 3.268 and p<0.001), while store assortment ($\beta$: 0.150; T-value: 1.821 and p<0.069) and in-store ambiance ($\beta$: 0.157; T-value: 1.749 and p<0.080) have a low but significant impact; thus H$_{1c}$, H$_{2c}$, H$_{3c}$, H$_{4c}$, H$_{5c}$, H$_{7c}$ are supported. According to the results, only store location and socio-environmental responsibility have no impact on Zers’ satisfaction; therefore, H$_{6c}$ and H$_{8c}$ were rejected. As seen in Table 7, store satisfaction ($\beta$: 0.747; T-value: 16.535 and p<0.000) can be viewed as an antecedent of Zers’ store loyalty, while socio-environmental responsibility ($\beta$: 0.037; T-value: 0.507 and p>0.612) has no significant influence; thus, H$_{7c}$ is supported, while H$_{9c}$ is rejected.
Discussion

The results indicate that fast fashion store assortment, such as varied, innovative, and quality fashion items influence customers’ satisfaction, and, more specifically, impacts Millennials and Zers’ satisfaction. Previous research (Selnes, 1993; Ailawadi & Keller, 2004; Setiasih & Soemartono, 2017; Giovanis & Athanasopoulou, 2016; Bodor et al., 2021) has also highlighted the positive impact of fashion store assortment in generating store satisfaction, pinpointing the relevance of new fashion items and the very pleasant and appealing merchandise. Xers are not affected by store assortment, although this might be explained by the fact that they are less influenced by fashion trends (Dabija & Băbuț, 2019).

Fast fashion store pricing, such as maintaining constantly good prices and offering a good quality-price ratio significantly influenced all three generations’ store satisfaction. While our results suggest that the price seems to be one of the most critical factors influencing consumer satisfaction (Dabija & Băbuț, 2019), from a generational perspective, our findings are contrary to those by Vinoth & Balaji (2015) and Suprapto et al. (2021), who suggest that prices have a higher impact on Xers than on Millennials.

Pleasant store ambiance, with good lighting, enough space between display stands, a pleasant arrangement of items on shelves, and overall store cleanliness influences consumers’ satisfaction; therefore, fast fashion in-store ambiance exerts a positive impact on all three generations’ store satisfaction. Our results support the findings by Barnes and Lea-Greenwood (2010), Cook and Yurchisin (2017), and Furoida and Maftukhah (2018), but contrast with the findings by Knittel et al. (2016) and Rese et al. (2019) who highlight the importance of ambiance mainly for Millennials, while the present study found that store layout has the strongest impact on Xers.

Communication has a low impact on consumer satisfaction, and only affects Zers’ satisfaction, supporting previous findings in the field (Le Bon, 2014; Bonetti & Perry, 2017). Our results regarding the impact of fast fashion store communication on store satisfaction are intriguing, as communication is one of the easiest tools for generating customer satisfaction (Dabija & Băbuț, 2019); thus, its influence is of low significance. This might be explained by the fact that for effective communication, the target audience and the proper means of communication must be defined (Han et al., 2017), since different generations prefer certain types of communication media disseminating information on brands and companies (Moisescu & Gică, 2020). At the same time, it is not the content of communication that affects consumers, but the degree to which the content appears ade-
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quate. Therefore, the efficiency of communication is tied to consumer attitudes towards it (Anisimova et al., 2019).

Store services, such as providing very good services in general and having highly qualified employees, influences all three generations’ satisfaction with fast fashion retailers. These attributes are most important for Zers and Millennials, findings supported by other studies (Rese et al., 2019; Wöckinger, 2020). Especially in fast fashion retail, personnel service will more easily generate customer satisfaction because they benefit from employees’ competent consultancy (Hung et al., 2019), and enjoy their care and agreeable demeanor (Miquel-Romero et al., 2020). Moreover, fast fashion employees have a critical eye that can quickly estimate the size of fashion items worn by customers, offering them appropriate advice concerning their outfits, depending on the occasion and the various matching options, thus ensuring a fruitful shopping experience (Bell et al., 2018).

Fast fashion store location, for instance, being in an easily accessible and convenient place, impacts consumers’ store satisfaction, with a positive significant effect on Millennials’ store satisfaction. These findings are supported by other authors who highlight that location could be an important driver of satisfaction (Hsu et al., 2010; Behera & Mishra, 2017; Venter de Villiers et al., 2018; Donnelly et al., 2020). Our results are in contrast with the findings of Wöckinger (2020) who suggest that location is an important factor for Xers, although our findings did not find a significant influence.

Consumers’ perception of fast fashion stores’ socio-environmental responsibility seems not to influence store satisfaction. Our results do not support previous findings which highlight the influential role of socio-environmental responsibility on satisfaction (Cuesta-Valiño et al., 2019). On the other hand, fast fashion stores’ socio-environmental responsibility influences store loyalty. This confirms the results of previous studies, which demonstrated that positive perceptions of the socio-environmental responsibility of a company can led to greater loyalty from their customers (Öberseder et al., 2014; Moisescu, 2018; Iglesias et al., 2020).

Socio-environmental responsibility exerts a positive impact on Xers and Millennials’ loyalty toward fast fashion stores, which is in line with similar findings (He & Li, 2011; Matute-Vallejo et al., 2011; Deng & Xu, 2017; Iglesias et al., 2020; Zbucheia et al., 2021).

It is somewhat surprising that, contrary to literature specifications (Dabija et al., 2019), which clearly demonstrate that the greatest inclination towards sustainability is shown by members of Generation Z, they do not show loyal behavior to fast fashion stores that adopt socio-environmental responsibility. This may be because although socio-environmental responsibility is an important desideratum in general (Chaturvedi et al., 2020),
due to the relatively low prices, they prefer to purchase from fast fashion retailers, so that they better position themselves in their circle of friends and acquaintances as trendy individuals who are up with fashion and its latest trends.

Undoubtedly, consumers have become more environmentally aware and concerned, and the desire to change their attitudes is increasingly visible (Musova et al., 2021). Socially responsible consumers are those who perceive social and environmental issues as fundamental in the buying decision process and through their actions seek to have a good impact on the environment. In this respect, research has revealed that generations Y and Z are more concerned and aware of environmental issues and climate change (Heo & Muralidharan, 2019), and show more responsible consumption compared to previous generations (Zbuchea et al., 2021). Despite this, Henninger and Singh (2017) pointed out that environmental concerns are not always underpinned by consumers’ buying behaviour, because socially responsible shopping is determined mostly by attitude, and by subjective factors (Han & Stoel, 2017). These subjective factors differ from one market to another and are more visible and stronger in the apparel market than in food or tourism (Han & Stoel, 2017).

Ultimately, consumer satisfaction leads to loyalty toward fast fashion retailers. Our study found that the strongest relationship between satisfaction and loyalty is for Zers, which contradicts previous findings (Van den Bergh & Pallini, 2018; Yasri et al., 2020). Kim et al. (2009), Yusof et al. (2012), and Hung et al. (2019) reached similar conclusions, confirming that overall customer satisfaction with fashion stores also generates customer loyalty towards such stores (Jung et al., 2020).

Conclusions

From a theoretical perspective, our paper broadens both the Stimulus-Organism-Response model and the Generational theory. This research emphasizes the fact that the store attributes (stimuli) in question contribute directly to consumer satisfaction (organism) with fast fashion stores, and that satisfaction is directly linked to loyalty (consumer response). Of course, each store attribute has a different influence on the generation of store satisfaction. At the same time, it has been proven that socio-environmental responsibility may be a relevant stimulus which directly impacts consumer loyalty, but it does not have a significant influence in generating satisfaction. This may be because socio-environmental responsibility, as part of the sustainability strategy of retailers, comprises
measures and/or tactics that consumers do not encounter face-to-face in stores (as opposed to price, assortment, in-store ambiance, etc.). Consumers may relate to such measures when they read advertisements and/or sustainability reports, or when they watch the news or read information on the retailer.

Admittedly, the sustainability efforts of fast fashion brands are rarely acknowledged by consumers (Chang & Jai, 2015), but we believe that retailers, and not just apparel retailers, need to find ways to make consumers aware of their sustainability efforts, i.e., their socio-environmental responsibility. In this way, consumers could develop or maintain positive brand attitudes, i.e., loyalty. Streimikiene and Ahmed (2021) showed that CSR practices are effective initiatives to develop and enhance brand loyalty, as well as maintain a positive brand image. We also support the view of Musova et al. (2021) on informing and educating consumers about environmental issues and adopting environmentally friendly behaviors, as we believe that this awareness can play an important role in purchasing decisions. These initiatives could also promote a better understanding among customers of why corporations (retailers) are striving in this direction and how the community would benefit. This information could be seen as very relevant in the Eastern European context (Romania), where environmental related debates are an ‘emerging’ topic.

Additionally, this research brings an essential contribution to broadening the Generational theory. The cross-generational research highlights that prices, in-store ambiance/management, and store services exert a positive impact on the satisfaction of all generations, that socio-environmental responsibility has no impact on the satisfaction of any generation, that store assortment influences store satisfaction of Millennials and Zers, that communication only impacts Zers, and that location influences only Millennials’ store satisfaction. In the case of all generations, it is observed that store satisfaction (organism) generates fast fashion store loyalty (consumer response), which indicates that all three consumer generations have obvious tendencies to purchase from fast fashion retailers, fostering a long-term relationship with them. For all three generations, socio-environmental responsibility has no significant impact in generating store satisfaction, but significantly influences store loyalty in the case of Generation X and Generation Y/Millennials. The research contributes, therefore, to broadening the knowledge on how different consumer generations behave when shopping from their preferred fast fashion store.

From a managerial perspective, this research highlights strategic implications for fast fashion retailers, who can discover which of the leverages targeting consumers they can rely on when developing measures and tactics.
to approach their customers. If price, assortment, and store location play a significant role in generating customer satisfaction towards fast fashion stores, then communication has a significantly weaker role from a statistical point of view, which indicates that communication campaigns do not really reach their targeted segment, and do not adapt accordingly. Maybe in the future, fast fashion retailers will pay special attention to the way they do advertising.

As the quantitative research has showed, socio-environmental responsibility has no statistically relevant influence on consumer satisfaction towards fast fashion stores, but it does strongly impact their loyalty. In fact, from this perspective, socio-environmental responsibility constitutes an important leverage that may generate added customer loyalty.

Insofar as retailers aim to elaborate tailored strategies for each consumer generation, they may orient towards those store attributes that have a greater effect on consumer satisfaction, so that they target them and strive to mitigate the impact of those leverages that, now, show an insignificant impact in generating satisfaction, and implicitly, fast fashion store loyalty.

Among the limitations of this research is that the context of the COVID-19 pandemic has not been considered, nor the extent to which this predicament has had a major impact on consumer satisfaction and loyalty. Due to the COVID-19 crisis, consumers’ attitudes and behaviour have been affected (Bartók et al., 2021) undergoing fundamental changes. The emergence of new habits and behaviour patterns (Valaskova et al., 2021; Gajdosikova & Valaskova, 2022) is a natural consequence of this situation. Hence, this reality reinforces the relevance of a study including this context. Another limitation is that the research has been implemented on a single market, namely Romania; future studies may contrast various emerging markets and/or compare developed markets with emerging markets. An interesting comparison could be the approach of retail chains in their countries of origin versus their target locations, as with Romania in this case. In the future, the conceptual model could be extended to other constructs, such as green consumer values, consumer motivation to keep up with fashion, hence purchasing from fast fashion retailers, insofar as the COVID-19 pandemic has engendered a possible shift in consumer behavior, wherein customers increasingly prefer to shop online and/or via shopping apps. The technological impact on fast fashion consumption may be a topic worth investigating. Future studies could also consider cross-generational multigroup analysis, as well as cross-national comparisons between consumer generations, so that proper assessments of each generation’s characteristics are properly considered.
References


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Annex

Table 1. The profile of respondents

<table>
<thead>
<tr>
<th>Demographics (N=478)</th>
<th>Frequency</th>
<th>Relative Frequency %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generation X</td>
<td>131</td>
<td>27.4%</td>
</tr>
<tr>
<td>Generation Y/Millennials</td>
<td>207</td>
<td>43.3%</td>
</tr>
<tr>
<td>Generation Z</td>
<td>140</td>
<td>29.3%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>189</td>
<td>39.5%</td>
</tr>
<tr>
<td>Female</td>
<td>289</td>
<td>60.5%</td>
</tr>
<tr>
<td><strong>Education level</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school diploma</td>
<td>189</td>
<td>39.5%</td>
</tr>
<tr>
<td>Professional degree</td>
<td>57</td>
<td>11.9%</td>
</tr>
<tr>
<td>Bachelor and Master’s degree</td>
<td>205</td>
<td>42.9%</td>
</tr>
<tr>
<td>Other</td>
<td>27</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

Table 2. Scale reliability

<table>
<thead>
<tr>
<th>Item</th>
<th>Measure</th>
<th>Loading</th>
<th>Cronbach's Alpha</th>
<th>AVE</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Store Assortment – AS</strong> (Chowdhury et al., 1998)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SA1</td>
<td>… always has new fashion, sport and shoe articles.</td>
<td>0.718</td>
<td>0.795</td>
<td>0.548</td>
<td>0.858</td>
</tr>
<tr>
<td>SA2</td>
<td>… sells fashion, sport and shoe articles which are important to me as a customer.</td>
<td>0.726</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SA3</td>
<td>… always has innovative fashion, sport and shoe articles.</td>
<td>0.760</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SA4</td>
<td>… has a good assortment of own brands.</td>
<td>0.761</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SA5</td>
<td>… has good quality products</td>
<td>0.737</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Store Communication – SC</strong> (Yoo et al., 2000)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SC1</td>
<td>… is advertised in a manner that attracts me.</td>
<td>0.799</td>
<td>0.754</td>
<td>0.671</td>
<td>0.859</td>
</tr>
<tr>
<td>SC2</td>
<td>… has credible advertising.</td>
<td>0.850</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SC3</td>
<td>… has an advertisement that helps me to plan my shopping.</td>
<td>0.807</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Store Location – SL</strong> (Anselmsson, 2006)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL1</td>
<td>… has the ideal location for me.</td>
<td>0.783</td>
<td>0.783</td>
<td>0.606</td>
<td>0.860</td>
</tr>
<tr>
<td>SL2</td>
<td>… is in a good location because in its neighborhood there are also similar stores.</td>
<td>0.704</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL3</td>
<td>… is in an easily accessible location.</td>
<td>0.799</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL4</td>
<td>… is in a convenient location.</td>
<td>0.823</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>In-Store Ambiance – ISA</strong> (Chowdhury et al., 1998; Dabija and Băbui, 2019)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISA1</td>
<td>… has a layout that helps me find easily what I want.</td>
<td>0.820</td>
<td>0.825</td>
<td>0.655</td>
<td>0.884</td>
</tr>
<tr>
<td>ISA2</td>
<td>… offers comfortable and simple products.</td>
<td>0.792</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISA3</td>
<td>… has a good/pleasant store ambiance.</td>
<td>0.815</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISA4</td>
<td>… always carries the entire range of products. I never stand in front of an empty shelf.</td>
<td>0.811</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Store Price – PR</strong> (Yoon et al., 2000)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SP1</td>
<td>… charges good prices in general.</td>
<td>0.812</td>
<td>0.782</td>
<td>0.605</td>
<td>0.860</td>
</tr>
<tr>
<td>SP2</td>
<td>… keeps constant and long-term good prices.</td>
<td>0.817</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SP3</td>
<td>… offers a good quality-price ratio.</td>
<td>0.742</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SP4</td>
<td>… charges good prices by comparison with other stores.</td>
<td>0.739</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Store Service – SSV</strong> (Chowdhury et al., 1998)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SV1</td>
<td>… provides very good service in general.</td>
<td>0.832</td>
<td>0.849</td>
<td>0.688</td>
<td>0.898</td>
</tr>
<tr>
<td>SV2</td>
<td>… has friendly employees who are eager to help customers.</td>
<td>0.836</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Table 2.** Continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Measure</th>
<th>Loading</th>
<th>Cronbach’s Alpha</th>
<th>AVE</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>SV3</td>
<td>…provides service where my opinion is considered.</td>
<td>0.839</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SV4</td>
<td>…has well-trained and highly qualified employees.</td>
<td>0.809</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Store Satisfaction – SS** *(Cronin et al., 2000)*

| SS1    | …has, in my opinion, reliable products.                                | 0.766   | 0.865            | 0.598| 0.899|
| SS2    | …It is a safe decision for me.                                        | 0.780   |                  |     |    |
| SS3    | …fulfills its promise.                                                | 0.803   |                  |     |    |
| SS4    | …offers products that I am satisfied with.                             | 0.740   |                  |     |    |
| SS5    | …has always been for me the right decision.                            | 0.767   |                  |     |    |
| SS6    | …is a good choice for me.                                             | 0.782   |                  |     |    |

**Fast Fashion Store Loyalty – FFSL** *(Chowdhury et al., 1998)*

| FFSL1  | …is appealing to me.                                                 | 0.740   | 0.864            | 0.597| 0.899|
| FFSL2  | …is a store that I would recommend to friends.                        | 0.761   |                  |     |    |
| FFSL3  | …is a store that I feel very attached to.                             | 0.726   |                  |     |    |
| FFSL4  | …is a store where I enjoy shopping every time.                        | 0.841   |                  |     |    |
| FFSL5  | …is a store where I will likely make the next purchase.              | 0.756   |                  |     |    |
| FFSL6  | …is a store where I will go shopping quite frequently in the future. | 0.806   |                  |     |    |

**Socio-Environmental Responsibility – SER** *(Sen and Bhattacharya, 2001; Dabija and Băbuş, 2019)*

| SER1   | …seem to be responsible toward the environment.                       | 0.760   | 0.884            | 0.588| 0.909|
| SER2   | …seem to champion noble causes.                                      | 0.784   |                  |     |    |
| SER3   | …are generally socially responsible.                                 | 0.771   |                  |     |    |
| SER4   | …are concerned with improving society’s welfare.                     | 0.788   |                  |     |    |
| SER5   | …live up to high ethical standards.                                  | 0.775   |                  |     |    |
| SER6   | …are concerned with environment protection.                          | 0.759   |                  |     |    |
| SER7   | …protect their employees.                                            | 0.728   |                  |     |    |

**Table 3.** Discriminant validity analyses (Fornell-Larcker)

<table>
<thead>
<tr>
<th>Construct</th>
<th>FFSL</th>
<th>ISA</th>
<th>SER</th>
<th>CM</th>
<th>SL</th>
<th>SS</th>
<th>SSV</th>
<th>SA</th>
<th>SP</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFSL</td>
<td>0.773</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>ISA</td>
<td>0.525</td>
<td>0.810</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SER</td>
<td>0.249</td>
<td>0.171</td>
<td>0.767</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CM</td>
<td>0.470</td>
<td>0.503</td>
<td>0.371</td>
<td>0.819</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL</td>
<td>0.402</td>
<td>0.434</td>
<td>0.151</td>
<td>0.324</td>
<td>0.779</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SS</td>
<td>0.691</td>
<td>0.552</td>
<td>0.204</td>
<td>0.423</td>
<td>0.432</td>
<td>0.773</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSV</td>
<td>0.483</td>
<td>0.437</td>
<td>0.205</td>
<td>0.338</td>
<td>0.309</td>
<td>0.510</td>
<td>0.829</td>
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<td></td>
</tr>
<tr>
<td>SA</td>
<td>0.519</td>
<td>0.603</td>
<td>0.236</td>
<td>0.466</td>
<td>0.480</td>
<td>0.547</td>
<td>0.460</td>
<td>0.740</td>
<td></td>
</tr>
<tr>
<td>SP</td>
<td>0.434</td>
<td>0.409</td>
<td>0.153</td>
<td>0.341</td>
<td>0.376</td>
<td>0.487</td>
<td>0.448</td>
<td>0.416</td>
<td>0.778</td>
</tr>
</tbody>
</table>

Note: SA: Store Assortment; SP: Store Prices; ISA: In-Store Ambiance/Management; SC: Store Communication; SSV: Store Services; SL: Store Location; SER: Socio-Environmental Responsibility; SS: Store Satisfaction; FFSL: Fast Fashion Store Loyalty.
Table 4. Discriminant validity analyses (Heterotrait-Monotrait)

<table>
<thead>
<tr>
<th>Construct</th>
<th>FFSL</th>
<th>ISA</th>
<th>SER</th>
<th>CM</th>
<th>SL</th>
<th>SS</th>
<th>SSV</th>
<th>SA</th>
<th>SP</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFSL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISA</td>
<td>0.617</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SER</td>
<td>0.283</td>
<td>0.194</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CM</td>
<td>0.585</td>
<td>0.637</td>
<td>0.452</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>SL</td>
<td>0.485</td>
<td>0.539</td>
<td>0.172</td>
<td>0.416</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SS</td>
<td>0.795</td>
<td>0.654</td>
<td>0.226</td>
<td>0.520</td>
<td>0.523</td>
<td></td>
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<tr>
<td>SSV</td>
<td>0.562</td>
<td>0.521</td>
<td>0.237</td>
<td>0.426</td>
<td>0.376</td>
<td>0.588</td>
<td></td>
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</tr>
<tr>
<td>SA</td>
<td>0.617</td>
<td>0.737</td>
<td>0.282</td>
<td>0.602</td>
<td>0.601</td>
<td>0.651</td>
<td>0.551</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SP</td>
<td>0.528</td>
<td>0.508</td>
<td>0.178</td>
<td>0.442</td>
<td>0.478</td>
<td>0.589</td>
<td>0.542</td>
<td>0.519</td>
<td></td>
</tr>
</tbody>
</table>

Note: SA: Store Assortment; SP: Store Prices; ISA: In-Store Ambiance/Management; SC: Store Communication; SSV: Store Services; SL: Store Location; SER: Socio-Environmental Responsibility; SS: Store Satisfaction; FFSL: Fast Fashion Store Loyalty.

Table 5. Model fit summary

<table>
<thead>
<tr>
<th>Fit Indicator</th>
<th>Saturated Model</th>
<th>Estimated Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>SRMR</td>
<td>0.055</td>
<td>0.052</td>
</tr>
<tr>
<td>D_ULS</td>
<td>2.843</td>
<td>3.603</td>
</tr>
<tr>
<td>D_G</td>
<td>0.938</td>
<td>0.961</td>
</tr>
<tr>
<td>NFI</td>
<td>0.961</td>
<td>0.957</td>
</tr>
</tbody>
</table>

Table 6. The path coefficients of the structural equation model

<table>
<thead>
<tr>
<th>Paths</th>
<th>Path Coefficients</th>
<th>Standard Deviation</th>
<th>T-Value</th>
<th>P-Value</th>
<th>Hypotheses</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA → SS</td>
<td>0.168</td>
<td>0.050</td>
<td>3.379</td>
<td>0.001***</td>
<td>H1—Confirmed</td>
</tr>
<tr>
<td>SP → SS</td>
<td>0.174</td>
<td>0.042</td>
<td>4.118</td>
<td>0.000****</td>
<td>H2—Confirmed</td>
</tr>
<tr>
<td>ISA → SS</td>
<td>0.204</td>
<td>0.047</td>
<td>4.328</td>
<td>0.000****</td>
<td>H3—Confirmed</td>
</tr>
<tr>
<td>SC → SS</td>
<td>0.071</td>
<td>0.043</td>
<td>1.654</td>
<td>0.090*</td>
<td>H4—Partially confirmed</td>
</tr>
<tr>
<td>SSV → SS</td>
<td>0.204</td>
<td>0.043</td>
<td>4.778</td>
<td>0.000****</td>
<td>H5—Confirmed</td>
</tr>
<tr>
<td>SL → SS</td>
<td>0.108</td>
<td>0.042</td>
<td>2.574</td>
<td>0.010***</td>
<td>H6—Confirmed</td>
</tr>
<tr>
<td>SS → FFSL</td>
<td>0.668</td>
<td>0.030</td>
<td>22.059</td>
<td>0.000****</td>
<td>H7—Confirmed</td>
</tr>
<tr>
<td>SER → SS</td>
<td>0.018</td>
<td>0.038</td>
<td>0.481</td>
<td>0.631 ns</td>
<td>H8—Rejected</td>
</tr>
<tr>
<td>SER → FFSL</td>
<td>0.113</td>
<td>0.032</td>
<td>3.484</td>
<td>0.000****</td>
<td>H9—Confirmed</td>
</tr>
</tbody>
</table>

Note: * p < 0.10; ** p < 0.05; *** p < 0.01; **** p < 0.001; ns: not significant. SA: Store Assortment; SP: Store Prices; ISA: In-Store Ambiance/Management; SC: Store Communication; SSV: Store Services; SL: Store Location; SER: Socio-Environmental Responsibility; SS: Store Satisfaction; FFSL: Fast Fashion Store Loyalty.
<table>
<thead>
<tr>
<th>Generation</th>
<th>Effects</th>
<th>Path Coefficients</th>
<th>Standard Deviation</th>
<th>T-Value</th>
<th>P-Value</th>
<th>Hypotheses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generation X</td>
<td>SA → SS</td>
<td>0.147</td>
<td>0.110</td>
<td>1.333</td>
<td>0.183</td>
<td>H₁a—Rejected</td>
</tr>
<tr>
<td></td>
<td>SP → SS</td>
<td>0.189</td>
<td>0.099</td>
<td>1.916</td>
<td>0.055</td>
<td>H₂a—Partially Confirmed</td>
</tr>
<tr>
<td></td>
<td>ISA → SS</td>
<td>0.275</td>
<td>0.094</td>
<td>2.917</td>
<td>0.004</td>
<td>H₃a—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SC → SS</td>
<td>0.092</td>
<td>0.095</td>
<td>0.968</td>
<td>0.333</td>
<td>H₄a—Rejected</td>
</tr>
<tr>
<td></td>
<td>SSV → SS</td>
<td>0.168</td>
<td>0.079</td>
<td>2.122</td>
<td>0.034</td>
<td>H₅a—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SL → SS</td>
<td>0.025</td>
<td>0.083</td>
<td>0.302</td>
<td>0.763</td>
<td>H₆a—Rejected</td>
</tr>
<tr>
<td></td>
<td>SS → FFSL</td>
<td>0.651</td>
<td>0.055</td>
<td>11.911</td>
<td>0.000</td>
<td>H₇a—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SER → SS</td>
<td>0.027</td>
<td>0.076</td>
<td>0.358</td>
<td>0.720</td>
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<tr>
<td></td>
<td>SER → FFSL</td>
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<td>0.062</td>
<td>3.669</td>
<td>0.000</td>
<td>H₉a—Confirmed</td>
</tr>
<tr>
<td>Generation Y/Millennials</td>
<td>SA → SS</td>
<td>0.184</td>
<td>0.074</td>
<td>2.474</td>
<td>0.013</td>
<td>H₁b—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SP → SS</td>
<td>0.180</td>
<td>0.073</td>
<td>2.470</td>
<td>0.014</td>
<td>H₂b—Confirmed</td>
</tr>
<tr>
<td></td>
<td>ISA → SS</td>
<td>0.198</td>
<td>0.073</td>
<td>2.726</td>
<td>0.006</td>
<td>H₃b—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SC → SS</td>
<td>-0.020</td>
<td>0.066</td>
<td>0.309</td>
<td>0.757</td>
<td>H₄b—Rejected</td>
</tr>
<tr>
<td></td>
<td>SSV → SS</td>
<td>0.200</td>
<td>0.070</td>
<td>2.861</td>
<td>0.004</td>
<td>H₅b—Confirmed</td>
</tr>
<tr>
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<td>SL → SS</td>
<td>0.168</td>
<td>0.059</td>
<td>2.846</td>
<td>0.004</td>
<td>H₆b—Confirmed</td>
</tr>
<tr>
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<td>SS → FFSL</td>
<td>0.594</td>
<td>0.056</td>
<td>10.690</td>
<td>0.000</td>
<td>H₇b—Confirmed</td>
</tr>
<tr>
<td></td>
<td>SER → SS</td>
<td>0.033</td>
<td>0.059</td>
<td>0.562</td>
<td>0.574</td>
<td>H₈b—Rejected</td>
</tr>
<tr>
<td></td>
<td>SER → FFSL</td>
<td>0.152</td>
<td>0.052</td>
<td>2.930</td>
<td>0.003</td>
<td>H₉b—Confirmed</td>
</tr>
<tr>
<td>Generation Z</td>
<td>SA → SS</td>
<td>0.150</td>
<td>0.083</td>
<td>1.821</td>
<td>0.069</td>
<td>H₁c—Partially Confirmed</td>
</tr>
<tr>
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<td>SP → SS</td>
<td>0.194</td>
<td>0.067</td>
<td>2.884</td>
<td>0.004</td>
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<td>ISA → SS</td>
<td>0.157</td>
<td>0.090</td>
<td>1.749</td>
<td>0.080</td>
<td>H₃c—Partially Confirmed</td>
</tr>
<tr>
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<td>SC → SS</td>
<td>0.216</td>
<td>0.080</td>
<td>2.696</td>
<td>0.007</td>
<td>H₄c—Confirmed</td>
</tr>
<tr>
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<td>SSV → SS</td>
<td>0.227</td>
<td>0.069</td>
<td>3.268</td>
<td>0.001</td>
<td>H₅c—Confirmed</td>
</tr>
<tr>
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<td>SL → SS</td>
<td>0.048</td>
<td>0.075</td>
<td>0.634</td>
<td>0.526</td>
<td>H₆c—Rejected</td>
</tr>
<tr>
<td></td>
<td>SS → FFSL</td>
<td>0.747</td>
<td>0.045</td>
<td>16.535</td>
<td>0.000</td>
<td>H₇c—Confirmed</td>
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<tr>
<td></td>
<td>SER → SS</td>
<td>0.000</td>
<td>0.085</td>
<td>0.000</td>
<td>1.000</td>
<td>H₈c—Rejected</td>
</tr>
<tr>
<td></td>
<td>SER → FFSL</td>
<td>0.037</td>
<td>0.073</td>
<td>0.507</td>
<td>0.612</td>
<td>H₉c—Rejected</td>
</tr>
</tbody>
</table>

Note: * p < 0.10; ** p < 0.05; *** p < 0.01; **** p < 0.001; n.s.: not significant. SA: Store Assortment; SP: Store Prices; ISA: In-Store Ambiance/Management; SC: Store Communication; SSV: Store Services; SL: Store Location; SER: Socio-Environmental Responsibility; SS: Store Satisfaction; FFSL: Fast Fashion Store Loyalty.
Figure 1. Conceptual model

Figure 2. Structural model