The Effects of Customers' Lifestyles and Values, Voluntary Simplicity, and Service Quality Perception on Customer Satisfaction and Loyalty

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ABSTRACT

Purpose – This study aims to determine the effects of consumers' lifestyle and values, voluntary simplicity, and service quality perceptions on their satisfaction and loyalty.

Design/Methodology/Approach – In this study, the sample consists of 722 consumers who live in Istanbul and shop for ready-made clothing. Customer satisfaction and loyalty were considered as the dependent variable, and the lifestyle and values of the consumers, voluntary simplicity, and perceived service quality as the independent variable.As a result of the Exploratory Factor Analysis (EFA) applied to the data obtained in the research, the factors were successfully reduced; then, Confirmatory Factor Analysis (CFA) was performed to investigate construct validity; the goodness of fit tests yielded positive results; finally, Structural Equation Model (SEM) was estimated to determine the relationships compared to the measurement model.

Results – As a result of SEM, lifestyles and values affect customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship).If the perception of lifestyles and values increases by 1 unit, the perception of customer satisfaction increases by 0.192 units, and customer loyalty increases by 0.491 units. When the coefficient sizes are considered, the perception of lifestyles and values affects customer loyalty more. Voluntary simplicity perception affects customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship).If the perception of voluntary simplicity increases by 1 unit, the perception of customer satisfaction increases by 0.763 units, and customer loyalty increases by 0.741 units.Considering the coefficient sizes, the perception of voluntary simplicity affects customer satisfaction more. Service quality perception affects customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship). If the perception of service quality increases by 1 unit, the perception of customer satisfaction increases by 0.653 units, and customer loyalty increases by 0.640 units.

Discussion – The biggest impact on customer satisfaction and loyalty comes from the perception of voluntary simplicity. Next comes the perception of service quality, and finally, the perception of lifestyles and values. In the literature, a limited number of studies were found on these variables.The study can be extended to different sectors and different samples.

1. Introduction

People, consciously or unconsciously, prefer to buy products and services relevant to the lifestyles they define themselves.Lifestyle is not just limited to what people spend their money and time on. In general, the concept of lifestyle is a concept about who people are in society (Madran &Kabakçı, 2002: 82).

With the identification of values, attitudes, beliefs, feelings, activities, interests adopted by consumers, and lifestyles that encompass their personalities, it is ensured that the benefit they expect from a product they buy is improved and that companies take consumer-based strategic decisions in accordance with the characteristics of the products (Hamşıoğlu,2013:19).

Values underlie lifestyles.Values mean a concept in which consumption patterns are revealed as a result of people's activities, interests, and ideas, and besides, values can also be shaped by factors such as culture, social norms, technology, and religion. Lifestyles are determined by simplicity which is the opposite of consumption (thriftiness), voluntary simplicity, environmental protection, more limited assets, and limited consumption (Rajamohan & Sathish, 2012:155).

The lifestyle, which is expressed as voluntary simplicity, emerged in order to prevent rapidly increasing materialist tendencies and to prevent society from turning into a consumer society (Barton, 2015:56).The abovementioned lifestyle is shaped around certain principles such as simplicity, being self-sufficient, being sensitive to the environment, avoiding actions that may pose a threat to future generations, and rationalizing consumption habits(Elgin,2010:98).Consumers voluntarily and consciously choose a simple lifestyle based on voluntary simplicity principles.

Due to the rapidity of technological developments, businesses have to improve themselves and struggle with their competitors. It gets more and more difficult for businesses to adapt to the developments that occur.Factors such as being financially strong or having a high market share are not always sufficient for the success of businesses; well-established businesses that have been operating in the market for many years may be replaced by newly established businesses (Kalyoncuoğlu & Faiz, 2016: 69). In the service sector, the competitive factor is particularly prominent. It becomes more difficult for consumers to compare services that do not have tangible outputs, such as products. What is sought to be achieved in all areas of the service industry is to gain loyal customers by ensuring consumer satisfaction (Kant & Jaiswal, 2017: 415). Having gained momentum as a result of the development of the ready-made clothing industry involving all kinds of clothing items produced in mass with the use of standard size patterns, acceleration of urbanization, and increase in consumers' clothing requirements and demands, the ready-made clothing industry, also a service sector, has to find many ways to satisfy its customers and gain a competitive advantage in its market.

Therefore, customer satisfaction, which means the pleasure that the customer feels when they get what they expect from the product and service, and customer loyalty, which is expressed as continued repurchase behavior of the product, have become even more important. Businesses experiencing a new change and transformation are trying to adapt to this change and transformation; however, in this challenging process, many of them have difficulty in providing customer satisfaction and loyalty.

This study aims to determine how customer satisfaction and loyalty are affected according to the lifestyles and values of ready-made clothing customers, their voluntary simple lives, and perceived service quality through Structural Equation Modeling.The fact that no study was found in the literature about the effect of lifestyles and values and the perception of voluntary simplicity on customer satisfaction and loyalty created the motivation of this study. Lifestyles and values and the perception of voluntary simplicity were mostly associated with purchasing behaviors. Testing the view that these concepts are also related to satisfaction and loyalty constitutes the contribution of the study to the literature and its importance.

2. Conceptual Framework

2.1.The Concept of Lifestyles and Values

The concept of lifestyle emerges as a principle that contributes to the understanding of what people do in their daily lives in the modern world, why they do it, and how they do it (Kahraman, 2011: 2). The lifestyles of all people reflect their personalities, individual values, life visions, aesthetic perceptions, and goals.This situation is effective in individuals' decisions about product and brand preferences (Catalin & Andreea, 2014:104). Customers who are becoming more and more conscious about the selection of products and brands prefer products suitable for their lifestyles and buy brands that fit their lifestyles (Deniz et al., 2011: 79). Knowing and learning about customers' beliefs, values, and lifestyles provides a better understanding of customers' behaviors, establishment of more successful communication with them, and development of better marketing strategies through them.At the same time, customers' values and lifestyles are vital in terms of sustainable corporate performance. Therefore, considering the lifestyle categories that have been put forward, manufacturers and marketers must develop strategies compatible with these.

Otherwise, it is unlikely that the products emerging as a result of productions in which the lifestyles of the society are not taken into account will be successful (Collins et al., 2007: 560; Bekar & Gövce, 2015:948).

The lifestyle desired by an individual affects the individual's needs and attitudes, and the individual's attitudes affect their behaviors.When individuals make a purchase decision, they may not consciously evaluate the extent to which the decision in question is compatible with their lifestyles (Parıltı & Künye, 2018:315).Therefore, the effects of individuals' lifestyles on their purchasing decisions often occur implicitly or indirectly. The relationship between a person's lifestyle and purchasing behaviors should be examined in detail (Şahin, 2016:91).It is observed that the concept of lifestyle is frequently discussed within modern marketing activities. It was revealed that marketers use lifestyle in order to understand and know their existing or potential consumers better. They prefer to find maximum compatibility between the customer profile obtained as a result of using the lifestyle and their marketing strategies (Ekşi, 2016:77).Thus, knowing consumers' lifestyles appears to be a very important indicator in terms of distinguishing their purchasing intentions.

The Values and Lifestyles System (VALS), introduced by researchers at the Stanford Research Institute (SRI), has been used by companies in the United States to segment the market and develop strategies for products and advertisements (Valentine & Powers, 2013: 598).Essentially, two different psychographic inventories were prepared by SRI. The first of these inventories is VALS, and this inventory is based on motivational and developmental psychological theories. The VALS inventory is based on Maslow's hierarchy of needs theory. Another inventory is used under the name VALS2. It was particularly developed to measure consumers' purchasing behaviors (Dülgeroğlu, 2008: 79). According to the VALS2 scale, it is possible to list the main determining factors in the emergence of lifestyles as psychological characteristics and personality. Accordingly, VALS2 contains propositions that enable to determine all the mentioned factors, and it consists of a total of 39 propositions. According to the VALS2 scale, individuals are grouped into eight categories according to their psychological characteristics and resources as innovators, thinkers, believers, achievers, strivers, experiencers, makers, and survivors (Şeker, 2015: 3). While the Values and Lifestyles Scale was used in an attempt to determine the psychological and personality traits, which are the determining factors in the formation of consumers' lifestyles, the Scale of Voluntary Simplicity Perception was used to determine whether the consumers make conspicuous consumption, in short, whether they adopt a simple lifestyle or not.

2.2. Perception of Voluntary Simplicity

The concept expressed as voluntary simplicity occurred before the industrial society, yet it was not discovered due to the thought that the effect of globalization and consumerism could not bring happiness (Özgül, 2011: 28). Voluntary simplicity was first expressed by Gregg in 1936 as "an honest, simple and sincere philosophy of life by eliminating the meaningless piles of goods in one's life" (Argan et al., 2012: 205).

On a global scale, he defines consumption frenzy as a situation related to the problems caused by societies' use of resources and production-consumption behaviors, and on the individual scale, as one of the latest manifestations of materialist experience. According to Bocock (1997), consumption behaviors, which can also be accepted as an ideology, have become more than just meeting the basic needs of the body. The concept of consumption is expressed as the consumption of signs and symbols rather than ordinary material objects. Consumption has become, more than ever, a psychological and mental activity. Baudrillard (2010) states thatconsumption is accepted as the only source of happiness and salvation, but this situation has also changed consumers' relationships with labor, production, and other objects.Today's people see consumption as a substitute for work and production under all circumstances and desire more happiness and pleasure with less labor and production (Türkmen & Erten, 2020: 656-657).

Voluntary simplicity is a lifestyle that is compatible with ethics and values and is consciously preferred, and that the person chooses to pursue voluntarily. It is a voluntary simplicity that enables people to live a simple life outwardly but to feel rich inwardly (Elgin & Mitchell, 1977: 6). Voluntary simplicity, which shapes people's lifestyles within the framework of their behavior and attitudes, can be expressed as directing people to choose an environmentally friendly lifestyle voluntarily (Özgül, 2010: 119).

Voluntary simplicity is defined by Iwata (1997) as being self-sufficient in individuals' lifestyles, using more limited equipment, and not being caused by poverty.Barton (1981), emphasizes that voluntary simplicity, defined as the willingness to minimize dependence and consumption in daily activities in a controlled manner, is more acceptable to individuals without financial constraints.

Although the voluntary simplicity lifestyle may seem like a threat to the consumer society at first glance because it reduces consumption and requires correct spending, presenting a new value proposition concerning customer groups with high purchasing power may also provide an opportunity for new strategies of product, price, distribution, and communication (Erdoğmuş & Karapınar, 2015:5). The voluntary simplicity lifestyle is chosen by people willingly, not because of financial impossibilities or forced compliance with government programs; moreover, it is preferred by those who have a financially rich life. These people aim to get more satisfaction from life by reducing their consumption of goods and services (İrge & Karaduman, 2018: 124).

Voluntary simplicity can be seen as a lifestyle phenomenon that can respond to all issues - such as environmental degradation, uneconomic growth, global poverty, excessive increase in oil prices, and consumer discomfort - caused by the multifaceted problem of overconsumption.The expectation and wish of nine billion people in the world might be that voluntary simplicity becomes a reality as a way of life (Alexander & Ussher, 2012: 80).

The structure defined as the simplification and downsizing movement is the Voluntary Simplicity Movement.According to Demir, this movement is an effort to live an externally simple but internally rich life. This movement, which aims to regain the will against the given modern lifestyle of the money economy, proposes sharp reforms regarding the use of money and time. According to this, it is necessary to voluntarily withdraw from all power, wealth, and status relations of the system, which constructs time according to the concept of work and earnings according to the concept of borrowing. In fact, this means a radical shift of priorities. Alexander & Ussher (2012) list the driving motivations behind this tough decision as follows: the desire to spend more time with family, the desire to spend more time for oneself, the desire to be healthier, the concerns about the environment and social justice, the desire to save money, the desire to live more spiritually, the desire to declutter their lives, and the desire for self-sufficiency.

2.3. Perceived Service Quality

It is of great importance that the quality of the products and services is perceived by the customers.In addition, it has become an obligation for businesses to offer high-quality products and services to the market. Therefore, it is important for businesses to endeavor in order to monitor their customers' demands closely and meet them (Çırpın & Sarıca, 2014: 209). The concept of quality is a factor that shapes the demands of consumers and is of great importance, and it corresponds to an abstract feature that is attributed to products or services.

It was stated by Grönroos (1984) that the quality of service consists of two dimensions.These dimensions can be specified as "technical quality" and "functional quality". For example, the efficiency and quality of credit conditions of banks, the functional quality, which refers to the quality of how the services are provided, and behaviors and attitudes of the service provider create the rendered service quality, which attributes a meaning to the technical quality.On the other hand, by Fornell et al., (1996), two types of perceived quality were defined as "service quality" and "product quality".Perceived product quality is expressed as the evaluation of the consumption experience of the end product. Perceived service quality is the evaluation of the last consumption experiences of the services received in the form of customer service, service and product range, and product display conditions.

The quality of service is considered as the attitude towards the level of service or as a global judgment.Attitudes towards services are formed as a result of perceptions. Quality is the ability to meet or exceed customers' demands.The perceived superiorities of the services received can be evaluated following the completion of the service purchases by the consumers. Upon the outcomes obtained, a performance appraisal is performed; how the service was delivered, what stages it went through, and how it was evaluated during the delivery of the service is verified in the consumer's memory. After that, the consumer's evaluations and decisions emerge regarding the service they received (Parasuraman et al., 1988: 13).

Perceived service quality is defined as the evaluation made for the difference occurring between customers' perceptions and expectations. Expectations reflect on the customers' requests that they believe a service provider should offer. If the expectations of the consumers do not comply with the perceived quality, some negative opinions arise about both the product and the business. However, if the quality perceived by the consumer exceeds the expectations, the business will have achieved gains (Lovelock & Wright, 2007: 87).

Parasuraman et al. (1985) defined the perceived service quality as the "extent to which a business successfully serves its customers' goals". The primary objective behind customer purchasing activities is to gain benefits for themselves and to ensure that their needs and demands are met. Since the meanings attributed to the product or service by the consumers during the purchase of the product or service have subjective characteristics, it is not possible to say that all products meet the same demands and needs of different consumers. For example, the demands of different customers in a restaurant and the rates of satisfaction they perceived as a result of the delivered service will differ. While one of the customers thinks to gain benefits by satisfying their hunger, another may desire to meet their social needs concerning their social status.

2.4. Customer Satisfaction and Loyalty

One of the most important policies for businesses is to ensure customer fulfillment and customer satisfaction.Although the concepts of fulfillment and satisfaction are used synonymously in the literature, they have different meanings. Oliver (1997) defines satisfaction as a state of consumption-related fulfillment.As for the fulfillment response, he describes it as a perception of fulfillment related to a specific feature or all of a product or service, including the states of fulfillment/unfulfillment.

Customer satisfaction is the most significant factor in the profitability, continuity, and growth of businesses (Eroğlu, 2005: 9). All activities and efforts within the businesses must be built on the goals of fulfilling customer expectations, gaining customer loyalty, and retaining customers. Therefore, retaining existing customers can be much more critical and important than finding new customers (Midilli, 2011: 30).

Customers' demands increase due to intensifying competition and the growing use of information technologies in daily life.This circumstance cause difficulty in providing customer satisfaction. Customers, who are more conscious and knowledgeable today, make their choices by clearly knowing their expectations (Genç, 2009: 83). Generally, satisfaction is defined as the response the customer demands or expects (Oliver, 2015: 8). Customer satisfaction occurs if the benefit expected from the purchased goods and services are met by the product (Kılıç & Pelit, 2004:116).

According to Oliver (1997), the concept of fulfillment, which is specified as different from satisfaction, is defined as "satisfaction satiety". The concept of fulfillment is also expressed as the situation in which some of the expectations and requests of consumers are met at a satisfying level (Altıntaş, 2000: 29). At this point, fulfillment can be expressed as the comparison of expectations and the results of these expectations. This is because fulfillment cannot be achieved without satisfaction provided.In other words, while expectations are formed by experiences, acquired knowledge, and environmental factors, requests arise to explain the expectations (Çiftçi, 2004: 20). According to another approach, the concept of fulfillment is an evaluation of customers' experiences.For example, an enjoyable experience during a tourism activity might result in dissatisfaction. In other words, fulfillment is not a way of expressing an emotion; it involves the evaluation of the created emotion in the subjective perception of the customer (Değirmencioğlu, 2001: 52). Hence, satisfaction is not an objective factor. For this reason, it is not possible for a service offered in the same way by the same brand to create the same satisfaction for every customer. This is because each customer has different expectations, experiences, and goals regarding the product and service received (Pizam & Ellis, 1999: 328). At the same time, the previously collected information and experiences about the business create the expectation and this directly affects customer satisfaction (Varinli & Çatı, 2010: 115). In summary, positive perception occurs when a low expectation is met with high performance, and negative perception occurs when a high expectation results in low performance (Churchill & Surprenant, 1982: 493). In other words, it is seen that there is a positive relationship between perceived performance and customer satisfaction (Fornell et al., 1996: 9). It can be said that as the performance of the purchased good or service increases, the perceived satisfaction with the said good or service also increases (Öz, 2012: 9).

Businesses under intense competition conditions build the loyalty of their customers by focusing on the satisfaction of their customers and maintaining their functions with a customer-oriented approach. They gain loyal customers when the demands of the customers are met by the providers of the products and services before and after the sale, and customer satisfaction is ensured. In creating customer satisfaction, the quality of after-sales services and customer complaints are highly significant for companies. In case the requests and complaints of the customers are not met at a level that will satisfy customers, there is a risk that they may not purchase the products and services of the same company again and may spread negative comments in their circles. When the complaints are taken into consideration, and the problems are solved in a way that ensures the satisfaction of the customers, customers'loyalty increases. It is observed that the customers of companies that offer quality goods and services share their experiences in their circles, and thus, thanks to word-of-mouth advertising, the advertising expenses of these brands decrease.As a result of customer fulfillment and customer satisfaction, customer loyalty emerges. Customer loyalty is a very significant subject due to the continuity of the companies, their profits, and the lower costs of existing customers compared to new customers (Alabay, 2012: 140).

Every company in a competitive environment strives to impress the customers it wants to have and to gain their loyalty. Due to globalized competition, businesses face the risk of gaining and losing their existing customers quickly. On the other hand, with technological development, businesses have the opportunity to produce the products offered by other businesses. Moreover, it has become easier for customers to reach alternatives of products and services by means of technology. As a consequence of this situation, competition between enterprises has also increased its intensity. Therefore, companies put forward a variety of marketing practices in order to keep their current customers in their hands continuously and to make them loyal to their brands. They apply marketing strategies not only for their current customers but also for potential customers. For companies, loyal customers are those who show less sensitivity to price changes, buy more goods or services in the long run, give positive or negative information through feedback at the end of their shopping, and allow the brand to gain new customers by sharing their experiences with their surroundings. Customers who consider themselves as a part of the brands they shop from, contribute to the brand in this process in terms of marketing efforts. As a result, the loyalty of customers provides profit and efficiency to the business (Öztürk, 2016: 36-38).

3. Method

3.1.Purpose of the Research

Ever-increasing competition has urged companies to seek to provide advantages with which they can gain a competitive edge.One of these advantages is to establish a continuous relationship with customers by ensuring customer satisfaction and loyalty. Since there is not only one customer profile, it is important to examine the loyalty and satisfaction levels of customer groups with profiles of different values and lifestyles.Concerning this, the study helps to understand the relationship between the voluntary simplicity concept, which has emerged as an important subject in recent years, and satisfaction and loyalty. On the other hand, in addition to examining the relationship between perceived service quality and satisfaction and loyalty, which has been widely covered in the literature, it is aimed to make a meaningful contribution to the literature by using lifestyles and values together with the perception of voluntary simplicity. From this point of view, the purpose of the research is to examine the effects of lifestyles and values, voluntary simplicity, and service quality perception on customer satisfaction and loyalty utilizing Structural Equation Model (SEM).

3.2.Research Model and Hypotheses

The main hypothesis of the research intends to determine the effects of lifestyle and values, voluntary simplicity, and service quality perception on customer satisfaction and customer loyalty. There was no study in the literature investigating the associations of lifestyle with customer satisfaction and customer loyalty. Likewise, no study was found investigating the connections of voluntary simplicity with customer satisfaction and customer loyalty. Therefore, no pioneering study and no supporting research were available while developing the hypotheses.Essentially, this situation in the literature created the main motivation of this study. On the other hand, Okumuş & Duygun (2008), Hacıefendioğlu & Koç (2009), Çiçek & Doğan (2009), Arlı (2012), Jhandir (2012), Öz & Uyar (2014), Azman & Gomiscek (2015), Ulusoy (2017), Bişkin (2018), and Kırcova et al. (2020) studies discussing service quality perception with regards to customer satisfaction and loyalty supported the hypotheses in this research. The hypotheses put forward and tested in this study are as follows:

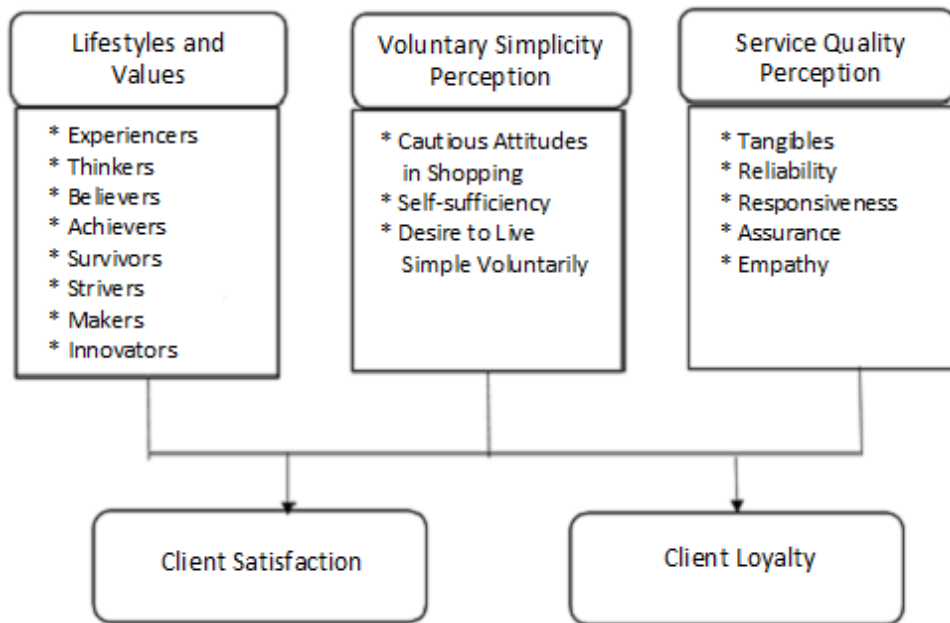|	**Direction**	**Hypothesis**
H_1	**LS → CS**	There is a statistically significant relationship between Lifestyle (LS) and Customer Satisfaction (CS).
H_2	**LS → CL**	There is a statistically significant relationship between Lifestyle (LS) and Customer Loyalty (CL).
H_3	**VS→ CS**	There is a statistically significant relationship between Voluntary Simplicity (VS) and Customer Satisfaction (CS).
H_4	**VS→ CL**	There is a statistically significant relationship between Voluntary Simplicity (VS) and Customer Loyalty (CL).
H_5	**SQP → CS**	There is a statistically significant relationship between Service Quality Perception (SQP) and Customer Satisfaction (CS).
H_6	**SQP → CL**	There is a statistically significant relationship between Service Quality Perception (SQP) and Customer Loyalty (CL).

Figure 1: The Research Model

3.3. Assumptions and Limitations of the Research

It was assumed that the people participating in the research acted with their true feelings and thoughts while answering the propositions in the scales. It was accepted that each participant answered the survey study voluntarily and answered each statement in the survey correctly and completely. It was also assumed that each participant understood the real meanings of all the words while answering the propositions. None of the possible conceptual misconceptions were taken into account.

There were some hardships in increasing the number of the sample participating in the survey, and it was stated by some individuals in the target group that they could not participate giving their workload as an excuse.In this respect, the fact that the participants of the target group did not have a positive approach to participating in the survey was one of the important limitations. Another important limitation was that those who had a medical report or were not present at the workplace for different reasons at the time of the survey were excluded from the sample.

Another limitation of this study was that the research was conducted in the ready-made clothing sector and could be performed with a certain number of consumers. It is recommended that the research be conducted in various sectors and with more data and/or at a regional or global level.

3.4. Population and Sample

The population of the research consists of consumers living in Istanbul. According to the Turkish Statistical Institute (TURKSTAT [TÜİK]) Population Statistics data, the population of 2019 was determined as 15.52 million people. The formula used to determine the sample size from the determined population is as follows:

$$Y_i = \beta_0 + \beta_1 X_i + \beta_2 \hat{Y}_i^2 + \beta_3 \hat{Y}_i^3 + u_i$$

= Sample size
= Population (15.52 million)
= The probability that an event occurs (0.5)
= The probability that an event does not occur (0.5)
= t-test level (1.96)
= Margin of error (5%) (Özdamar, 2003:116).

It was calculated that the size of the sample, in which the population would be represented with a 5% margin of error, could be achieved with at least 384 participants.By using the random sampling method in the selection of the research sample, 722 consumers buying ready-made clothing in Istanbul were reached. Since a face-to-face survey caused difficulties due to the pandemic, the participants who had sufficient knowledge to fill the survey in a computer environment were contacted through personal relations. The link address of the online survey form was sent to the participants via email.

3.5.Data Collection Tool

The data collection tools employed in the study are the 5-point Likert-type Values and Lifestyles Scale (VALS2), the Scale of Voluntary Simplicity Lifestyles, the Scale of Service Quality Perception (SERVQUAL), the Client Satisfaction Scale, and the Customer Loyalty Scale.Values and Lifestyles Scale (VALS 2) is a research methodology developed in English by Strategic Business Insights and used by Şahin (2016). The Scale of Voluntary Simplicity Lifestyles, developed by Iwata (1997) and used by İrge & Karaduman (2018), was employed in this research to evaluate consumers' voluntary simplicity perceptions. The Scale of Service Quality Perception was developed by Parasurman et al. (1985); the Client Satisfaction Scale was developed by Larsen et al. (1979); the Customer Loyalty Scale was developed by Zeithaml et al. (1996) and used in Ulusoy's (2017) thesis.

The first section of the questionnaire consists of questions to determine demographic characteristics such as gender, age, total monthly income, job, sector, education level, and status of education in a higher education institution. The second section of the questionnaire includes the questions of the Values and Lifestyles Scale; the third section includes the questions of the Scale of Voluntary Simplicity Lifestyles; the fourth section includes the questions of the Scale of Service Quality Perception; the fifth section covers the Client Satisfaction Scale; and finally, the sixth section covers the Customer Loyalty Scale.

4.RESULTS

In the study, first of all, the results of the criteria for testing the internal consistency of the questionnaire were obtained.As can be seen from Table 1, the results of the examined reliability criteria were found above the value of 70%, which is the expected level.

Table1.Reliability Analysis Results of the Survey

Criteria	Reliability Results of the Survey
Cronbach's Alpha	0.924
Split	0.923-0.925
Parallel	0.924
Strict	0.925

It was found that the results of the survey research were reliable, that the survey data showed consistency within themselves, and that the results to be revealed with the analyses based on the data obtained from the survey would reflect realistic values.After ensuring the internal consistency of the questionnaire, in the second stage, the percentage distribution information related to the demographic and general characteristics of the participants was presented in Table 2.

Table2. Frequency and Percentage Distributions of Demographic and General Characteristics

		n	%
Gender	Male	380	52.6
	Female	342	47.4
	Total	722	100.0
Age	18-24 years	272	37.7
	25-29 years	65	9.0
	30-34 years	129	17.9
	35-44 years	176	24.4
	45 years and over	80	11.1
	Total	722	100.0
Education Level	Primary and Secondary Education/High School	118	16.3
	College	91	12.6
	University	417	57.8
	Postgraduate (Master and Doctorate)	96	13.3
	Total	722	100.0
Monthly Income	1,000-3,000 TL	308	42.7
	3,001-5,000 TL	189	26.2
	5,001-7,000 TL	100	13.9
	Over 7,000 TL	125	17.3
	Total	722	100.0
Job	Specialist and Assistant Specialist	66	9.1
	Civil servant	75	10.4
	Employee	87	12.0
	Executive	63	8.7
	Manager and Assistant Manager	76	10.5
	Self-employed	151	20.9
	Other	204	28.3
	Total	722	100.0
Sector of Employment	Public Sector	130	18.0
	Private Sector	524	72.6
	Not working	68	9.4
	Total	722	100.0
Total Term of Employment	1-5 years	360	49.9
	6-10 years	114	15.8
	11-15 years	98	13.6
	15 years and over	150	20.8
	Total	722	100.0
Status of Education in a Higher Education Institution	Yes	264	36.6
	No	458	63.4
	Total	722	100.0

As seen in Table 2, 52.6% of the participants were male, and 47.4% were female.37.7% of the participants were aged 18-24, 9% were aged 25-29, 17.9% were aged 30-34, 24.4% were aged 35-44, and 11.1% were aged 45 years and over. 16.3% of the participants had primary/secondary education/high school level education, 12.6% had a college education, 57.8% had a university education, and 13.3% had postgraduate education (master's and doctorate). 42.7% of the participants had an income of 1,000 to 3,000 TL, 26.2% had an income of 3,001 to 5,000 TL, 13.9% had an income of 5,001 to 7,000 TL, and 17.3% had an income of over 7,000 TL. Looking at the distribution of jobs, 20.9% of the participants were self-employed, 12% worked as employees, 10.4% were civil servants, 10.5% were managers and assistant managers, 9.1% were specialists and assistant specialists, 8.7% were executives, and 28.3% of them worked in other professions. While 72.6% of the participants were working in the private sector, 18% in the public sector, 9.4% were not working. 49.9% of the individuals participating in the research had a total term of employment between 1 and 5 years, 15.8% between 6 and 10 years, 13.6% between 11 and 15 years, and 20.8% had a total working period of 15

years and over. While 63.4% of the employees did not study in a higher education institution, 36.6% did.

The numbers of male and female participants in the study were balanced.It was determined that the consumers constituting the sample were mostly people between the ages of 18-24, individuals with a university degree in terms of education, those whose income was between 1,000-3,000 TL, self-employed individuals, private sector employees, and people with a total working period of 1-5 years.

4.1. Exploratory Factor Analysis Results

Before performing the exploratory factor analysis on the scales, it was tested whether the data set was suitable for factor analysis.After confirming with the tests that the data set was suitable for exploratory factor analysis, the factor retention technique "varimax rotation method" and "principal component analysis" were utilized to reveal the structure of the factor.

Table3.Factor Analysis Results and Response Averages

Values and Lifestyles Scale	Percent of Variance Explained	Cronbach's Alpha (CA)	Response Average
Experiencers	13.44%	0.914	3.15
Thinkers	12.23%	0.912	3.10
Believers	10.67%	0.910	3.07
Achievers	9.29%	0.908	3.09
Survivors	8.07%	0.905	3.12
Strivers	7.11%	0.903	3.20
Makers	6.83%	0.900	3.22
Innovators	6.02%	0.898	3.11
KMO= 0.912;Bartlett $\chi 2$=5362.44 and p= 0.000; Percent of Variance Explained: 73.66%			
The Scale of Voluntary Simplicity Lifestyles	**Percent of Variance Explained**	**Cronbach's Alpha (CA)**	**Response Average**
Cautious Attitudes in Shopping	27.06%	0.923	3.58
Self-sufficiency	23.91%	0.919	3.52
Desire to Live Simple Voluntarily	20.48%	0.915	3.56
KMO= 0.925; Bartlett $\chi 2$=6088.47 and p= 0.000; Percent of Variance Explained: 71.45%			
The Scale of Service Quality Perception	**Percent of Variance Explained**	**Cronbach's Alpha (CA)**	**Response Average**
Tangibles	18.27%	0.925	3.56
Reliability	15.82%	0.920	3.55
Responsiveness	13.65%	0.915	3.61
Assurance	10.06%	0.911	3.52
Empathy	9.11%	0.908	3.50
KMO= 0.921; Bartlett $\chi 2$=5972.51 and p= 0.000; Percent of Variance Explained: 66.91%			
Client Satisfaction Scale	**Percent of Variance Explained**	**Cronbach's Alpha (CA)**	**Response Average**
Client satisfaction	69.76%	0.921	3.59
KMO= 0.910; Bartlett $\chi 2$=5103.25 and p= 0.000; Percent of Variance Explained: 69.76%			
Customer Loyalty Scale	**Percent of Variance Explained**	**Cronbach's Alpha (CA)**	**Response Average**
Customer loyalty	62.37%	0.919	3.41
KMO= 0.902; Bartlett $\chi 2$=5214.94 and p= 0.000;Percent of Variance Explained: 62.37%			

As a result of the EFA applied, an 8-factor structure explaining 73.66% of the total variance was reached in the factor structure for the Values and Lifestyles Scale, a 3-factor structure explaining 71.45% of the total variance for the Scale of Voluntary Simplicity Perception, a 5-factor structure explaining 66.91% of the total variance for the Scale of Service Quality Perception.For the Client Satisfaction Scale, a 1-factor structure was achieved, which explained 69.76% of the total variance, and for the Customer Loyalty Scale, a 1-factor structure was achieved, which explained 62.37% of the total variance. As a result of the EFA, for the Scale of Voluntary Simplicity Perception, it was required to exclude questions because the seven items in the Extraction column were below the value of 0.20 and the anti-image matrix diagonal values were below 0.50; no questions were eliminated from other scales.

4.2. Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is a popular analysis method that is often utilized to develop measurement models and provides significant convenience to users. The said method is an analysis for the formation of latent variables (factors) based on the variables observed by means of a previously established model. It is generally utilized to develop scales and test their validity, or it is employed to confirm the structures that have been laid out before (Long, 1989:45).

CFA is used to describe multivariate statistical analyses that contain latent structures denoted by a multitude of observable or measurable variables. CFA is a factor analysis method used to test whether the factors specified as a result of Exploratory Factor Analysis (EFA) are suitable for the structure of the factors identified as a result of the hypotheses. While EFA is employed to test which groups of variables are in a strong correlation with which factors, CFA is used to determine whether the variable groups contributing to the identified k number of factors are adequately signified by the mentioned factors (Thompson, 2004: 56).

Table4.CFA Fit Indexes

Measurement (Fit Statistic)	Good Fit	Acceptable Fit	Research Model Value	Fit Status
General Model Fit				
X^2 /sd	≤ 3	≤ 4-5	2.57	Good fit
Comparative Fit Statistics				
NFI	≥ 0.95	0.94-0.90	0.925	Acceptable fit
TLI (NNFI)	≥ 0.95	0.94-0.90	0.983	Good fit
IFI	≥ 0.95	0.94-0.90	0.972	Good fit
CFI	≥ 0.97	≥ 0.95	0.949	Acceptable fit
RMSEA	≤ 0.05	0.06-0.08	0.028	Good fit
Absolute Fit Indices				
GFI	≥ 0.90	0.89-0.85	0.931	Good fit
AGFI	≥ 0.90	0.89-0.85	0.940	Good fit
Residual-Based Fit Index				
RMR	≤ 0.05	0.06-0.08	0.015	Good fit

In Table 4, the result was obtained as 2.57 for X^2/sd value, and this result was evaluated as a "good fit" since it fulfilled the condition ≤ 3. NFI=0.925 was in the range of 0.94-0.90, therefore, provided an "acceptable fit"; TLI (NNFI)=0.983 provided ≥ 0.95, so it was a "good fit"; IFI=0.972 provided ≥ 0.95, so it was a "good fit"; CFI=0.949 provided ≥ 0.97, so it was an "acceptable fit"; RMSEA=0.028 provided ≤ 0.05, so it was a "good fit"; GFI=0.931 provided ≥ 0.90, so it was a "good fit"; AGFI=0.940 provided ≥ 0.90, so it was a "good fit"; and RMR=0.015 provided ≤ 0.05, thus it was a "good fit".

Figure 2. CFA Results*

* Notes for Figure 2:

- yt [LS], gs [VS], hk [SQP], mm [CS], mb [CL]

- müşterimemnuniyeti [Customer Satisfaction], müşteribağlılığı [Customer Loyalty]

- yenilikçiler [Innovators], düşünen [Thinkers], inan [Believers], liderlik [Achievers], statü [Strivers], deneyim [Experiencers], yapıcılar [Makers], mücadele [Survivers]

- alışveriştemkin [Cautious Attitudes in Shopping], kendikendine [Self-sufficiency], gönüllübasit [Desire for a Voluntary Simple Life]

- somutvarlıklar [Tangibles], güvenilirlik [Reliability], heves [Responsiveness], güvenver [Assurance], empathi [Empathy]

4.3. Structural Equation Modeling (SEM)

Structural Equation Models (SEM) are formed as a result of the combination of the structural model and measurement models. The structural model contains structural equations which ensure that the correlations between latent variables (factors and subdimensions) are summarized. With all the structural equations in the SEM, it is possible to define structural relationships.
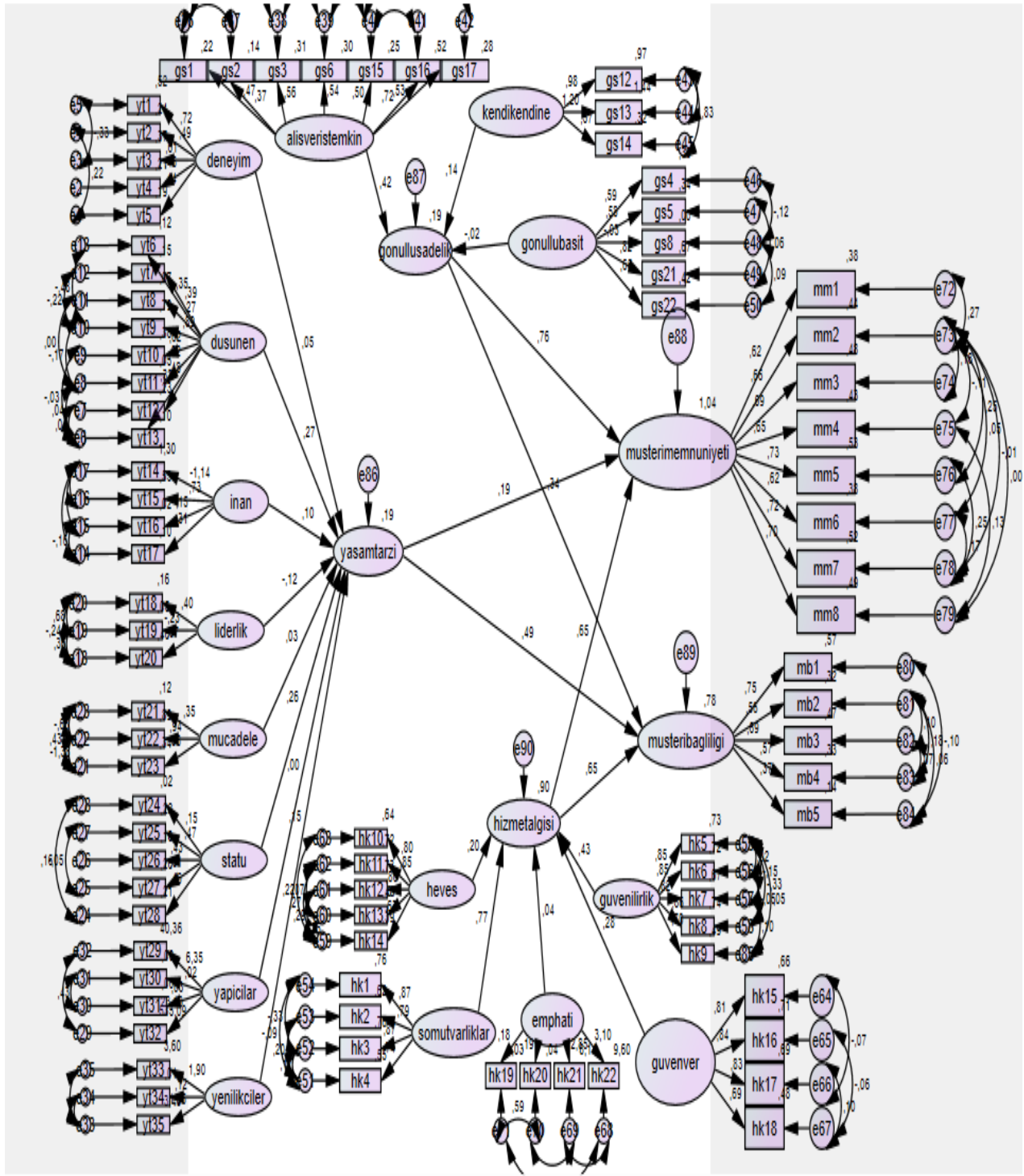
Figure 3. SEM Estimation Results*

* Notes for Figure 3:
- yt [LS], gs [VS], hk [SQP], mm [CS], mb [CL]
- yaşamtarzı [Lifestyle], gönüllüsadelik [Voluntary Simplicity], hizmetalgısı [Service Quality Perception], müşterimemnuniyeti [Customer Satisfaction], müşteribağlılığı [Customer Loyalty]
- yenilikçiler [Innovators], düşünen [Thinkers], inan [Believers], liderlik [Achievers], statü [Strivers], deneyim [Experiencers], yapıcılar [Makers], mücadele [Survivers]
- alışveriştemkin [Cautious Attitudes in Shopping], kendikendine [Self-sufficiency], gönüllübasit [Desire for a Voluntary Simple Life]
- somutvarlıklar [Tangibles], güvenilirlik [Reliability], heves [Responsiveness], güvenver [Assurance], empathi [Empathy]

Table5.Fit Indices for SEM Estimation

Measurement (Fit Statistic)	Good Fit	Acceptable Fit	Research Model Value	Fit Status
General Model Fit				
X^2 /sd	$\leq$3	$\leq$4-5	2.28	Good fit
Comparative Fit Statistics				
NFI	$\geq$0.95	0.94-0.90	0.932	Acceptable
TLI (NNFI)	$\geq$0.95	0.94-0.90	0.968	Good fit
IFI	$\geq$0.95	0.94-0.90	0.982	Good fit
CFI	$\geq$0.97	$\geq$0.95	0.965	Acceptable
RMSEA	$\leq$0.05	0.06-0.08	0.013	Good fit
Absolute Fit Indices				
GFI	$\geq$0.90	0.89-0.85	0.948	Good fit
AGFI	$\geq$0.90	0.89-0.85	0.951	Good fit
Residual-based Fit Index				
RMR	$\leq$0.05	0.06-0.08	0.024	Good fit

When Table 5 was examined, the result for X^2/sd value was obtained as 2.28, and this result was evaluated as a "good fit" since it fulfilled the condition$\leq$3. NFI=0.932 was in the range of 0.94-0.90, therefore, provided an "acceptable fit";TLI (NNFI)=0.968 provided $\geq$0.95, so it was a "good fit"; IFI=0.982provided $\geq$0.95, so it was a "good fit";CFI=0.961provided $\geq$0.97, so it was an "acceptable fit"; RMSEA=0.013provided $\leq$0.05, so it was a "good fit"; GFI=0.948provided $\geq$0.90, so it was a "good fit";AGFI=0.951provided $\geq$0.90, so it was a "good fit"; and RMR=0.024provided $\leq$0.05, thus it was a "good fit".As a result of the SEM estimates, the fit criteria provided an "acceptable" result for only one estimate; other criteria showed that a good fit was achieved, and the given model was suitable for interpretation.

Table6.SEM Coefficient Estimation Results

Structural Relation	Direction	Estimated Coefficient	Std. Error	t-statistic	p	Result
LS→CS	+	0.192	0.063	3.047	0.000	Significant relationship
LS→CL	+	0.491	0.067	7.328	0.000	Significant relationship
VS→CS	+	0.763	0.094	8.117	0.000	Significant relationship
VS→CL	+	0.741	0.086	8.616	0.000	Significant relationship
SQP→CS	+	0.653	0.078	8.371	0.000	Significant relationship
SQP→CL	+	0.640	0.099	6.464	0.000	Significant relationship

As seen in Table 6, lifestyles and values affect customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship).If the perception of lifestyles and values increases by 1 unit, the perception of customer satisfaction increases by 0.192 units, and customer loyalty increases by 0.491 units.When the coefficient sizes are considered, the perception of lifestyles and values affects customer loyalty more.Customers with lifestyles and values attach more importance to loyalty, which is a more spiritual concept compared to satisfaction. As lifestyles and values mean a concept consisting of people's interests, likes, and pleasures, ready-made clothing customers tend to the brands they feel they belong to and identify with the brand. People's clothing styles give important clues about their lifestyles; therefore, it is inevitable for ready-made clothing customers to turn to some brands that complement their own styles and to develop loyalty.

Voluntary simplicity perception affects customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship).If the perception of voluntary simplicity increases by 1 unit, the perception of customer satisfaction increases by 0.763 units, and customer loyalty increases by 0.741 units.Considering the coefficient sizes, the perception of voluntary simplicity affects customer satisfaction more.The expectations of individuals who adopt a voluntary simplicity lifestyle are different from other customer groups. In their clothing preferences, this group does not expect exaggerated prints, models, and show off. Therefore, it is easier for them to be satisfied than customers from other groups. In addition, from the simplistic point of view, they do not expect the physical environment to be ostentatious; clothes that are more practical and suitable for a simple living are enough for them. The meaning they attribute to clothing is primarily to meet the need for dressing. These types of customers do not have fashion and style concerns. The important thing is that it is a brand that sells quality, long-lasting, never-outdated, and environmentally friendly products. It is an expected result that voluntary customers of plain ready-made clothing will develop satisfaction and loyalty towards brands that meet their expectations.

Service quality perception affects customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship).If the perception of service quality increases by 1 unit, the perception of customer satisfaction increases by 0.653 units, and customer loyalty increases by 0.640 units.Considering the coefficient sizes, the perception of service quality affects customer satisfaction more. Customers' expectation is the enhancement of service quality. Thus, the improvement in service quality brings along satisfaction and loyalty to that institution.

The biggest impact on both customer satisfaction and loyalty comes from the perception of voluntary simplicity.Next comes the perception of service quality, and finally, the perception of lifestyles and values.**H_1, H_2, H_3, H_4, H_5,and H_6hypotheses were accepted in the study.**

5. Conclusion and Discussion

This study examined the effects of consumers' lifestyles and values, voluntary simplicity, and service quality perceptions on building customer satisfaction and loyalty. According to the results of SEM, lifestyles and values, voluntary simplicity perception, and service quality perception affect customer satisfaction and customer loyalty in a statistically significant positive direction (positive relationship). Considering the coefficient sizes, the biggest impact on both customer satisfaction and loyalty comes from the perception of voluntary simplicity. Next comes the perception of service quality, and finally, the perception of lifestyles and values.

In the literature, no study was found about the effect of lifestyles and values and voluntary simplicity perception on customer satisfaction and loyalty.These two concepts were studied with other variables. Therefore, matching results will be given only for the service quality perception. Considering the coefficient sizes, the perception of service quality affects customer satisfaction more.Similar results were found in the studies of Okumuş & Duygun (2008), Hacıefendioğlu & Koç (2009), Çiçek & Doğan (2009), Arlı (2012), Jhandir (2012), Öz & Uyar (2014), Azman & Gomiscek (2015), Ulusoy (2017), Bişkin (2018), and Kırcova et al. (2020), and it was understood that the findings obtained in this study were supported.Among the studies investigating lifestyles and values and their effects on purchasing behaviors: Qing et al. (2012) andAl Rasyid et al. (2017) did not find any significant relationship, whereasEibel-Spanyi & Hofmeister-Toth(2013)andAhmed et al. (2015) determined them to be significantly correlated. As for the perception of voluntary simplicity, it is usually associated with sustainable consumption in the literature.Karaca (2013) determined that age, gender, education level, and job variables affected the tendency towards environmentally friendly consumption, but income level did not have any significant effect on this tendency. Ergen (2014) determined that material values, voluntary simplicity lifestyle, and environmental awareness are interrelated as dimensions of sustainable consumption behavior.In their qualitative study, Umut et al. (2015) examined the perceptions about environmental pollution in addition to the perceptions about environmental protection and the use of recycled products, which are important principles of the voluntary simplicity lifestyle; as a result, they found that income and education level were positively related to the amount of recycled waste.

The contribution of this study to the literature is that it will serve as a guide for practitioners. With this study, the differences of customer groups with different lifestyles and values are revealed in terms of customer satisfaction and loyalty. In the ready-to-wear retail industry, individuals with different lifestyles and values will have different clothing preferences.

For all customer groups with different lifestyles, the meanings attributed to satisfaction and loyalty will also vary. In general, the lifestyles in which customers define themselves determine their clothing preferences, and accordingly, this affects customer satisfaction and loyalty.

It was observed that there was a very strong relationship between having a perception of voluntary simplicity and customer satisfaction and customer loyalty.The reason for this can be explained by the fact that the preferences of ready-to-wear customers who have this perception are not pretentious outfits. It can be stated that individuals who have adopted a voluntary simplicity lifestyle form a positive customer group in terms of customer satisfaction and loyalty, and they are easier to please and have stronger customer loyalty than other customer groups since they do not have much expectation of showing off due to their view of life and lifestyle. As for the perceived service quality, it is clear that there is a correlation between this dimension and customer satisfaction and loyalty. The reasons for this are that customers' expectations from the quality of service they receive are met in every sense, they make their shopping easier with the facilitating effect of the technological tools in stores, they can easily reach the models and sizes of the products they look for, the return and exchange opportunities are provided in the after-sales services and so on. All these positive factors ensure that customers are satisfied and show repeat purchase behavior. This situation creates customer loyalty over time.

Businesses need to produce different marketing targets for different groups of customers in terms of increasing sales and providing a competitive edge.The lifestyles and values and the voluntary simplicity lifestyle discussed in this study will provide an important perspective in terms of marketing strategies when they are associated with different concepts as in this study, such as satisfaction and loyalty other than some traditional concepts. In future studies, investigating the relationship of these two concepts with different variables will also provide other practical contributions for implementation.

In line with the findings obtained as a result of the study and the limitations of the research, the suggestions for both the managers in practice and future studies are as follows:Directors of companies that manufacture and sell ready-made apparel should develop different product and marketing strategies for customer groups with different lifestyles and values. Accordingly, considering that the "believers" dimension as a lifestyle attaches great importance to customer satisfaction and loyalty, the arguments that motivate them can be used in advertising and promotion activities. The development of domestic and national brands in ready-made clothing and their contribution to the country's economy is motivating for this group and will ensure customer loyalty. Based on the result that the "thinkers" dimension as a lifestyle attaches a great deal of meaning to customer satisfaction and loyalty, these can be ensured within this group by offering them environmentally conscious production and nature-friendly products. Ready-to-wear companies that see status-oriented and success-seeking professionals as a target market should arrange their brand management and price policy according to this customer group and design showy and trendy outfits. Apparel manufacturers and retailers may be advised to use advertisements to communicate with experienced consumers in the presentation of existing and new products.Emphasizing the latest trends and fashionable products in their advertisement texts can be effective in attracting the attention of the experienced consumer group to the product. It may be advantageous for companies to identify consumers who believe in a simple lifestyle, buy only what they need and use ready-made products for a long time; to apply marketing strategies for that consumer group, and to offer products that can be considered classic, always wearable, and based on basic clothing groups, colors, and patterns. Manufacturers must determine the necessary conditions and standards for the interior layout and design of the store. For example, a great advantage can be gained in terms of customer loyalty by preparing a well-thought-out shop and showcase design and making an eye-pleasing decoration. The case that the products used by the companies engaged in the production and sale of ready-made clothing are compatible with the technology will ensure the satisfaction and loyalty of the customers. In the companies that manufacture and sell ready-made clothing, return and exchange guarantees in after-sales services provide a high level of loyalty. Besides, when companies that manufacture and sell ready-made garments understand the special needs of customers and produce solutions, they can create customer loyalty and customer satisfaction. Regarding future studies, it is thought that the research can be expanded by adding different scales. In the event of developing the research by working with a larger number of samples, it will be possible to make comparisons based on regional differences or countries.

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