

INNOVATION EXPLAINING LOYALTY: EXTENSION OF THE ACSI MODEL

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1 INTRODUCTION

Maintaining customer loyalty remains a vital challenge for companies' success, due to savings generated by retaining a customer, at the expense of searching for a new customer (Reichheld & Schefter, 2000; Leckie, Nyadzayo, & Johnson, 2016). Thus, loyal customers can generate great competitive advantage and improve the profitability of companies (Hogreve et al., 2017).

Consumer loyalty has been extensively investigated by several tools and models, which seek to establish the possible relationships and effects between this and consumer purchase behavior, with customer satisfaction as the main predecessor. One of these models is the American Customer Satisfaction Index, or ACSI (Fornell et al., 1996), which is used, in several countries, to evaluate retail segments, such as tourism (Wang et al., 2005), hospitality (Knutson et al., 2004), mobile telephony (Angelova & Zekiri, 2011; Türkyılmaz & Özkan, 2007) and the third sector, also known as the social sector (Van Ryzin et al., 2004), among many others.

Despite its widespread use and several extensions, the ACSI model has never been tested by adding perceived innovation in services to the original. Although relevant, perceived innovation is still a construct little used in marketing research (Amaral et al., 2013). Innovation in the retail sectors is increasingly visible and becoming essential for customers, especially with the speed of launching new technologies. For example, in the fitness market, using applications to view exercises, renew enrollment, schedule services, consult physical performance, participate in loyalty programs, etc. (Fitness Brasil — IHRSA 2020, [s.d.]). Technology is changing the way providers relate to customers. Given the importance of the construct for service retailing, it is essential to test this construct to understand what its impacts are on consumer satisfaction and how much it can improve the declared intention of repurchase.

Service innovation, perceived by the consumer, is one attribute that influences both the intention to repurchase and the behavior of repurchase. Consumers perceive technology innovation as factors that contribute to a higher quality of the service provided (Dai et al., 2015). However, the perceived innovations in the administrative processes, which are actions that aim to serve the customer in the best possible way, such as well-trained employees, efficient spaces, speed in resolving demands and complaints etc., also add value to the offered good or service. These attributes can improve consumer assessment and, consequently, increase their overall satisfaction and loyalty (Wu et al., 2014).

The objective of this paper is to use the American Customer Satisfaction Index (ACSI) (Fornell et al., 1996) model to measure consumer loyalty in the context of services, adding to the model the perception of innovation as an antecedent variable. This tool is used to measure the consumer satisfaction index and its predictors, the attention given to the complaint, generating recovery from failure, and loyalty.

2 THEORETICAL FRAMEWORK AND GROUNDS FOR HYPOTHESES

2.1 The ACSI Model

An important model proposed to measure consumer satisfaction with goods and products is the European Consumer Satisfaction Index (ECSI) (Bayol, de la Foye, Tellier, &

Tenenhaus, 2000). This model has been tested by the European academy and one of the most prominent is the study by Cassel and Eklöf (2001). In it, the authors test the model as a measure of performance of European companies, with dimensions of consumer satisfaction, assessment and loyalty to suppliers and service providers in several European countries.

ECSI is a model derived from the American Consumer Satisfaction Index (ACSI), with the European proposal adding the company's image as a dimension to the model and, in the second expansion, adding communication and trust (Ball et al., 2004). However, ACSI seems to be a more efficient model for measuring the performance of the company that delivers customer service (Fornell et al., 1996), bringing the dimensions of perceived quality, expectation, perceived value, recovery from failures and the subsequent satisfaction and loyalty. ACSI uses the main antecedents of loyalty (consequent to satisfaction) already consolidated by the literature (Sun & Kim, 2013; Shin, 2015) and has met the need to evaluate the performance of companies since its creation.

In this study, we opted for the application of ACSI to assess consumer satisfaction and loyalty in a Brazilian service provider, adding to the original hypotheses of the model, based on the perception of innovation as an antecedent of satisfaction.

2.2 Consumer satisfaction and loyalty

Consumer satisfaction (CS) is an essential construct for every company that seeks competitive advantage and customer loyalty and has been intensely studied since the 1980s (Fraering & Minor, 2013). Despite the variety of definitions, consumer satisfaction includes some components common to studies on the topic. In general, it is known that: a) CS is a type of response, therefore it has an emotional and / or cognitive nature; b) this response is related to a particular focus, such as the product purchased or the consumer experience; and c) the reaction occurs after the choice or consumption itself, and is based on accumulated experience (Giese & Cote, 2000; Saleem et al., 2015).

Although consumer loyalty is undeniably related to CS, not every satisfaction experienced translates into loyalty (Oliver, 1999). The mechanisms that lead a customer to loyalty to the store or brand go through personal characteristics, such as determinism, and levels of social and institutional connection (Oliver, 1999). Even with these findings, most researchers are unanimous in stating that companies' efforts of to obtain CS, whether through offering products or with good experiences and services, are effective in reaching the consumer market and influence the intention to repurchase (Jeon & Park, 2014). Oliver (2014) discusses the conception of post-consumer CS, since many studies on satisfaction were focused on pre-consumption actions and their relationship with satisfaction. For the author, the psychological approach to post-consumption deserves to be highlighted in studies on CS, since the expectation, for example, helps the consumer to establish a standard of judgment of the good or service acquired. Thus, expectation is a construct by which CS can be influenced, more so than by abstract constructs, such as desire and certainty.

2.3 Expectation and perceived quality

Repurchase intention is influenced by the CS, that is, high CS has a positive effect on the consumer's intention and repurchase behavior. Thus, it is natural for brands and companies to address consumer satisfaction, considering that the perception of quality positively influences CS. The consumer's expectation is highly related to what he expects to acquire when he consumes a product or service and this expectation is that the act of consumption will bring a good quality perception experience. However, expectation is an individual perception, as well as the perception of quality, and can vary between individuals, leading them to evaluate services according to distinct perceptions (Chaudhuri, Aboulnasr, & Ligas, 2010). Thus, expectation is the basis of judgment that the consumer will use to anchor

his perception of the quality of a good or service. According to the disconfirmation paradigm, the consumer can judge the product or service as inferior to the previous opinions (negative disconfirmation). The perceived quality of the product or service may meet or exceed expectations (positive disconfirmation), making this customer perceive value about the service or product and may even satisfy the customer (Oliver & Swan, 1989). In this way we hypothesize that the expectation is related to the quality that the customer perceives, being able to generate a perception of value and satisfy the customer.

Expectations can be inflated by the company's perception of good performance, through word of mouth and advertisements, and can be negatively influenced by the same means. Post-purchase performance is a strong mediator of consumer expectations-based judgment. Thus, it is important that companies pay attention to strategies to influence expectations and the product or service they deliver (Qaz et al., 2017).

2.4 Perceived value

According to Zeithaml (1988), perceived value is related to the consumer's assessment of a product or service, according to his perception of what he received and about the perceived benefits and the cost. In this way, it is known that the perceived value is an antecedent of satisfaction and the intention to repurchase (Chen & Chen, 2010; Jiang, Jun, & Yang, 2016).

To evaluate the product or service provided, the consumers can evaluate their perception of the exchange between a financial cost and the benefits acquired in the transaction. Thus, the perceived value is a tradeoff between the client's sacrifices versus the benefits received in return (Wu et al., 2014).

The sacrifices imposed on the customers can be financial (money they pay in exchange for something), or they can also be physical (distance traveled, time spent) and psychological. Thus, if the consumer calculates that his sacrifices are worth the benefit obtained, then that consumer perceived value on this transaction (Jiang, Jun, & Yang, 2016) and can also be satisfied (Grosso et al., 2018; Mesquita et al., 2020). With this, we hypothesize that the perceived value can influence consumer satisfaction.

2.5 Failure recovery

Since the consumer has expectations regarding the services he or she contracts, when these expectations are unfulfilled in some way, it is presumable that the consumer's evaluation will be negative and demand special attention so that the return of trust in the provider occurs. (Lastne et al., 2016). Thus, it is important that companies create channels for handling complaints and, even more crucial, is that the identified complaints are promptly answered, and the demands are met (Wang, Hsu, & Chih, 2014).

Service failure recovery strategies include everything from apologies to reimbursement of the amount paid by the customer, when the service was not provided satisfactorily (Koc et al., 2017). When the customer realizes the company's effort to find a solution to his complaint, he tends to express satisfaction and to resume the bonds of loyalty prior to the failure (Mostafa, Lages, & Sääksjärvi, 2014). Thus, we understand that consumer satisfaction and loyalty are positively related to recovery from failure.

Another significant detail that should gain companies' attention is the fact that it is often less costly to retain a customer than to attract new ones (Maxham III & Netemeyer, 2002; Bambauer-Sachse & Rabeson, 2015). Obtaining customer satisfaction is an effective way to increase the possibility of customer loyalty (WU, 2014). Given these theories, it is believed that consumer satisfaction is positively related to customer loyalty.

2.6 Innovation and service

Service innovation perceived by the consumer can predict buyback behavior, as it affects the assessment of the service (Lee et al., 2015). The acceptance of new technologies by the individual consumer influences the evaluation performed on the service and, in general, consumers perceive the use of technologies that facilitate services as a factor of higher quality of the service provided (Dai et al., 2015).

Supplementary, the perception of benefits brought by innovations in processes tends to guarantee more positive evaluations by the general public. Thus, the perception that the provider is concerned with innovating through the general improvement of services, for example, the quality of care and the minimization of waiting times for services, produce more positive evaluations by consumers (Glisson, 2015; Izogo & Ogba, 2015).

Innovation in business processes that provide services encompasses the actions, processes and general performance of services. Thus, consumers perceive the actions of providers as benefits directed to them, a factor that can influence the evaluation of services and CS (Amaral et al., 2013). It is relevant to mention that human resources are, in this practice, important elements in the attendance and innovation of processes and service delivery (Lusch, & Nambisan, 2015).

Understanding that the perception of process innovation can bring the perception of quality, satisfaction and consumer loyalty (Amaral et al., 2013; Lee et al., 2015), we added this variable to the model. We hypothesize that innovation will positively influence all antecedents of satisfaction with the ACSI model, as well as satisfaction itself, enhancing the intention of consumer loyalty.

Figure 1 shows the conceptual model developed for this study, with the original dimensions of ACSI and the proposal to insert the dimension of perception of innovation as a predecessor of service consumer satisfaction.

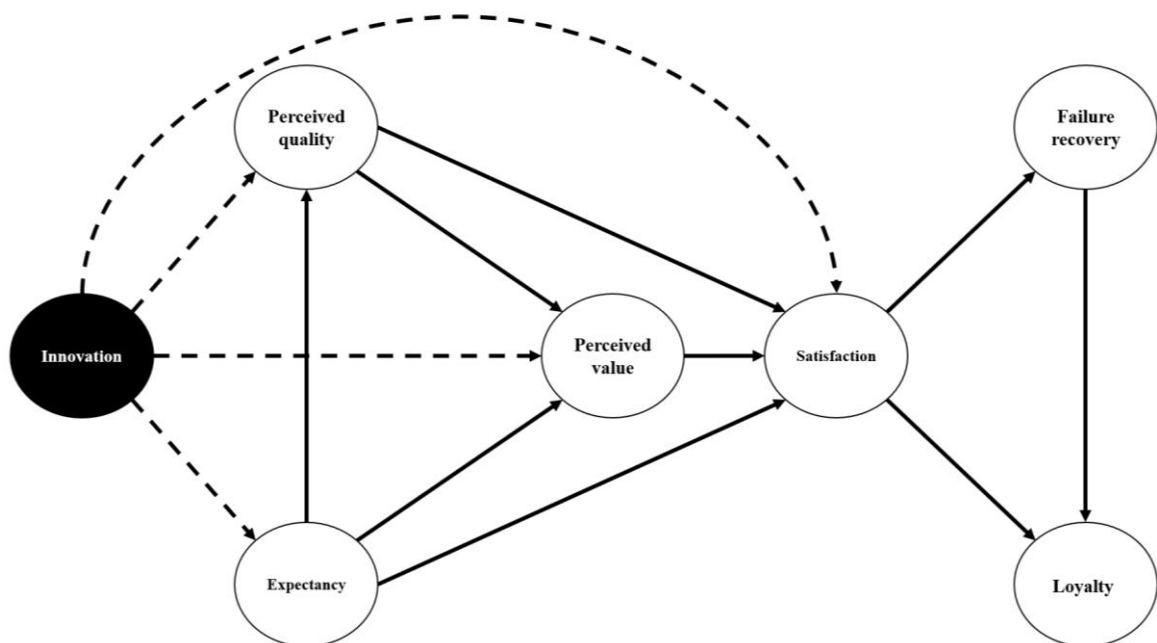


Figure 1. Conceptual Model
Source: the authors based on Fornell et al. (1996)

3 METHOD

This study is of a quantitative nature, conducted through a single cross-sectional survey, which, according to Babbie (1999), is the obtaining of data or information about the attributes,

actions or opinions of a certain group of people. This occurs through a research instrument, usually a questionnaire. In addition, this research is conclusive / descriptive, as it has well-defined objectives, formal procedures and is structured to solve problems (Malhotra, 2001).

3.1 Sample

Respondents to this survey were selected based on convenience (Malhotra, 2001). The sample was formed with the participation of 232 clients from three gyms in the state of São Paulo. Of these 232 respondents, 58% were male, with a mean age of 32 years. Approximately 80% of the respondents had an education level equal to or higher than complete high school, with 25% having completed higher education. 65% of respondents declared family income between one and three minimum wages per month.

To the definition of the minimum sample required to analyze the developed model, we evaluated the latent variable that received the most arrows. From this, we used the software G* Power 3.1.9, to scientifically calculate the number of questionnaires necessary to evaluate the test; which should maintain, at least, 80% of observed power, to guarantee the validity of the applied model. After data collection, the post hoc method was performed, based on the total number of questionnaires answered. Both used the same parameters for the calculation: n (sample size), effect size (f^2), observed power, significance level and the statistical test used (Hair et al., 2014; Ringle et al., 2014). For this study, the satisfaction variable was used, as it received the largest number of independent variables linked to it, being, in total, four connections. In the systematic test, we used the parameters of effect size f^2 equal to 0.15 and test power equal to 0.80, both indicated by Hair et al. (2009). The result was a critical F of 2.73, with a minimum needed sample of 77 respondents.

Starting from the minimum sample needed for a valid survey, we use means to arouse the interest of gymnasium clients. To encourage the completion of the questionnaires, a raffle of 12 months of free classes was made to customers who completed the questionnaire. This resulted in getting more participants than the minimum required n and performed the post hoc test to analyze the power of the test. In the post hoc test, we used the sample of 232 respondents, the effect size f^2 equal to .15 and 4 predictors, to reach the critical F equal to 2.41. The test power ($1-\beta$ err prob) is .99.

3.2 Data collection instrument

As a data collection instrument, we chose to use a questionnaire, consisting of two blocks of questions (Appendix A). The first block addressed demographic data of the participants. In this block, questions were asked about sex, family income, age, length of relationship with the company, educational level of the respondent, and the respondent's weekly frequency at the gym. The second block was formed by questions developed from the ACSI model (Fornell et al., 1996), in addition to questions about perception of innovation (Oke, 2007). For the constructs of the ACSI model and perceived innovation in services, a seven-point Likert scale was used, anchored in 1 = strongly disagree and 7 = strongly agree.

3.3 Data analysis procedures

We elected to use Structural Equation Model Analysis (SEM) for data analysis, as highlighted by Hair et al., (2005). While techniques such as multiple regression, factor analysis, analysis of variance and others evaluate a single relationship between dependent and independent variables, with SEM it is possible to simultaneously estimate a series of variables, multiple distinct but interrelated equations. In a simplified way, the SEM is a combination of statistical techniques, one of which is Factor Analysis, which defines a measurement model that instrumentalizes the latent variables. Linear regression is another

technique that determines the relationship between the different constructs of the model to be investigated (Anderson & Gerbing, 1988; Marôco, 2010).

We used the SmartPLS 2.0 M3 software (Ringle et al., 2014), through which the reliability, convergent validity and discriminant validity of each variable of the Structural Model were evaluated. For Chin et al. (2003), the method treated by PLS (Partial Least Square) evaluates latent variables as exact linear combinations of the observed measures. This method ensures avoiding the problem of indeterminacy and generates an exact definition of the component scores. There is a benefit to using SmartPLS because according to Hair, Ringle and Sarstedt (2011), the software generates estimates and parameters that enhance the explained variance (R^2 values) of the studied models. The method applied by the software seeks to explain and predict the target constructions in the structural model, enabling greater capacity to adapt to exploratory studies, when compared to other covariance modeling methods. For the descriptive analysis of the data, the SPSS 22 software was used.

4 DATA ANALYSIS

In order to verify the normality of the data, the Kolmogorov-Smirnov test was performed, and the results were significant ($p < .05$), thus indicating that the data are not normal. This corroborates the use of the correlation matrix to analyze the structural model (Ringle, Silva, & Bido, 2014).

In this study, it was not necessary to remove any variables. According to Anderson and Gerbin (1988), if the measurable variables have paths with factorial loads less than .6, they must be removed. After this analysis, the convergent validity of the constructs with their variables was verified, through the analysis of Average Variance Extracted (AVE) (Fornell & Larcker, 1981).

Table 1 presents the reliability and convergent validity of the constructs. It can be observed that the values of the strokes of all constructs were at least .65, that is, higher than indicated by the literature ($> .50$). The same occurred with the values of composite reliability ($> .70$) and Cronbach's Alpha ($> .60$) (Chin et al., 2003). Thus, we confirmed the convergent validity of the constructs.

Table 1
Indicator of Reliability and Validity

Constructs	AVE	Composite Reliability	R^2	Cronbach's Alpha	Redundancy
Expectation	.722	.912	.331	.872	.227
Perceived Innovation	.765	.951		.938	
Loyalty	.863	.950	.806	.921	.178
Perceived Quality	.770	.959	.571	.950	.244
Failure Recovery	.855	.967	.586	.957	.500
Perceived Value	.858	.977	.780	.972	.201
Satisfaction	.846	.971	.819	.963	.073

Source: research data (2019)

In the next step, we verified the discriminating validity, which, according to Malhotra (2012), confirms that the constructs of the model deal with different concepts. Thus, the discriminant validity of the constructs was analyzed (Table 2), by comparing the square roots of the strokes of each construct with their Pearson correlation coefficients, based on the criteria of Fornell and Larcker (1981). It can be observed that the values of the square root of

the strokes are higher than the correlations among the constructs (Table 2). Thus, is valid to say that there is discriminant validity within the dimensions of the tested model. However, to obtain the discriminating validity of the constructs, it was necessary to eliminate one item from the loyalty construct (LOYAL4), and one item from expectation (EXPEC4).

Table 2
Correlation Coefficient and Square Root AVE

Constructs	AVE	AVE -Root	1	2	3	4	5	6	7
(1) Expectation	.722	.850	.850						
(2) Perceived Innovation	.765	.875	.575	.875					
(3) Loyalty	.863	.929	.657	.650	.929				
(4) Perceived Quality	.770	.877	.634	.701	.840	.877			
(5) Failure Recovery	.855	.925	.595	.655	.746	.830	.925		
(6) Perceived Value	.858	.926	.682	.688	.835	.862	.795	.926	
(7) Satisfaction	.846	.920	.666	.731	.892	.818	.765	.886	.920

Source: research data (2019).

Note: The highlighted diagonal cells show the square root of the construct's AVE.

In the next step, we sought to assess how close the model is to what was expected of it, that is, the accuracy of the adjusted model. For this, the Q^2 evaluation criterion points out that values greater than zero must be obtained (Hair et al., 2014; Ringle et al., 2014). We also seek to evaluate the effect size (f^2), that is, whether each construct is useful for adjusting the model. According to Hair et al. (2014), values of .02, .15 and .35 are considered small, medium and large, respectively. Thus, Table 3 shows that both the values of Q^2 and f^2 indicate that the model is accurate and that the constructs are relevant to the model.

Table 3
Predictive Validity

LV	CV RED (Q^2)	CV COM (f^2)
Expectation	.232	.523
Perceived Innovation	.664	.664
Loyalty	.681	.678
Perceived Quality	.427	.690
Failure Recovery	.489	.770
Perceived Value	.656	.805
Satisfaction	.679	.778
Reference values	$Q^2 > 0$.02, .15 and .35 are considered small, medium and large, respectively.

Source: research data (2019)

To assess the quality of the model, we calculated the GoF (Goodness of Fit), obtaining a value of 0.724, which demonstrates that the model is well adjusted (Wetzels et al., 2009). Even though there is no critical limit, it is known that GOFs greater than 0.36 are considered suitable for studies in applied social sciences (Bido et al., 2011). Thus, we can say that the structural model has acceptable adjustment and explanatory power (Table 4).

Table 4
Evaluation of hypothetical structural relationships

Structural path	Original load	Bootstrag	Standar error	Test t	sig.
Expectation -> Perceived quality	.345	.348	.074	4.64	***

Expectation -> Perceived value	.202	.200	.057	3.55	***
Expectation -> Satisfaction	.068	.076	.041	1.65	*
Perceived innovation -> Expectation	.575	.574	.063	9.05	***
Perceived innovation -> Quality	.503	.504	.074	6.79	***
Perceived innovation -> Perceived value	.112	.113	.084	1.34	
Perceived innovation -> Satisfaction	.194	.195	.049	3.95	***
Perceived quality -> Perceived value	.656	.659	.091	7.18	***
Perceived quality -> Satisfação	.118	.126	.079	1.49	
Failure recovery -> Lealdade	.154	.150	.070	2.21	**
Perceived value -> Satisfação	.605	.589	.090	6.73	***
Satisfaction -> Loyalty	.774	.778	.063	12.25	***
Satisfação -> Failure recovery	.765	.765	.048	16.05	***

Source: research data (2019)

Note:critical limits – test t of infinite sample (≥ 120). 1.65= $p < .10$ (*); 1.96= $p < .05$ (**); 2.53= $p < .01$ ***

Based on the proposed model, 11 of the 13 formulated hypotheses were confirmed. With the inclusion of the perceived innovation construct, H2 was not supported, which can be seen in Table 4. That is, the relationship between perceived quality and satisfaction was not significant, which goes against the consolidated theory regarding perceived quality (Parasuraman et al., 1988). All other hypotheses were supported, according to the consulted theories.

5 DISCUSSION

The objective of this work was to measure consumer loyalty in a service context, using the ACSI model (Fornell et al., 1996), adding the perception of innovation as an antecedent variable to the model. To reach the proposed objective, hypotheses were raised that sought to emphasize the relationships between the constructs of the model.

Through the analysis of the data presented, we verified that the expectation is positively related to all analyzed constructs. In other words, expectation positively influences perceived quality, perceived value and satisfaction. All three hypotheses, despite having significant relationships, presented betas with low values. According to the concept of perceived quality by Parasuraman et al. (1991) and Parasuraman et al. (1994), we compare the customer's expectations with the services provided. Namely, we seek to identify to what extent the expectations and performance of services are similar or different and how they influence the degree to which customers are satisfied or dissatisfied. Thus, if the performance of the service is greater than the expectation, the customer will perceive quality (Oliver, 1980), which can generate a perception of cost-benefit and satisfaction.

In the case of the innovation perceived by the sample, all relationships were positive, indicating that the greater the customer's perception of innovation, the greater the expectation, perceived quality, perceived value and the customer's satisfaction. However, some relationships were greater than others. Thus, according to the results, the more the customer perceives the retailer's innovation, the greater the expectation of satisfaction, quality and cost benefit, which may improve the customer's purchase intention (Hsu & Lin, 2015). Regarding the decision to repurchase and the intention to continue using the services, positive expectations must be confirmed (Bhattacharjee, 2001; Oliver, 1993). In addition to expectations, the perceived innovation has a positive relationship with customer loyalty. That is, investing in new technologies, new processes, among other innovations, can raise the

customer's perceived quality, perceived value, customer satisfaction and contribute to the intention to repurchase (Renko & Druzijanic, 2014). This corroborates the inclusion of the perceived innovation construct as an antecedent of the consumer satisfaction index.

In the relationship between the quality and perceived value construct, the result was as expected, that is, the more quality the customer perceives, the more value is generated for services (Grosso et al., 2018). However, in the relationship between perceived quality and consumer satisfaction, the effect was not significant, identifying that there is no relationship between the constructs. However, it is known that this is a widely investigated and consolidated issue in the marketing literature (Cronin Jr & Taylor, 1994; Lopes, Hernandez, & Nohara, 2009; Oliver & Swan, 1989; Parasuraman et al., 1988), and it is conjectured that the result may be an effect of the context in which this research was performed. This effect indicates that, although customers perceive the implemented innovations, the quality of the services surveyed may be compromised.

Another positive result, as the literature points out, was the relationship between perceived value and satisfaction (Auka, 2012; Chen & Chen, 2010). Thus, the more the customer perceives value about the services provided in fitness centers, the greater the feeling of satisfaction. Following the path of customer loyalty, the relationship between satisfaction and loyalty showed the most expressive positive result. Thus, the more satisfied customers are with the gym as a whole, the greater the repurchase attitude (Dick & Basu, 1994; Oliver, 1999), which can generate profitability (Hogreve et al., 2017) and reduce costs related to prospecting for new customers (Reichheld & Sasser, 1990).

Finally, regarding the relationship with the consumer complaint construct, both the relationship between satisfaction with the complaint and the complaint with loyalty showed positive results. Thus, it is possible to state that the more satisfied the customers are, the greater the positive evaluation for the attention given to the complaints made (Maxham III & Netemeyer, 2002). The second result of the relationship reveals that when complaints are dealt with efficiently, they have a direct positive relationship with loyalty. In this way, the prompt and agile service and the solution of complaints make the customer satisfied, and these actions can build customer loyalty (Fornell, 1992).

6 CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

In this article, we used the ACSI model, which has previously been used in several studies, to explain consumer satisfaction. Some studies have evolved by adding other latent variables to the model (for example, the ECSI - European Consumer Satisfaction Index - adding brand image) (Bayol et al., 2000). The ECSI model gained notoriety with the study by Cassel and Eklöf (2001), and even more so when the authors Ball et al. (2004) added the variables communication and trust in their study, to better explain the satisfaction of consumers of banking services and, consequently, loyalty. However, no studies, had added the latent variable innovation perceived by consumers as a predictor of satisfaction, additionally, none of the variations having tested the model in the fitness retail (fitness centers or gym).

Our model found robust results in the relationship between perceived innovation in services and consumer satisfaction. The perception of service innovation was an indirect predictor of customer loyalty. In other words, the greater the perception of customers about the innovation of the retail company's services the greater the tendency to intend to purchase in the future. Managers' aim is to promote innovation in processes, such as the use of applications to facilitate access to training and payment, service renewals, service scheduling, among others. The use of innovation, as evidenced in this study, can increase the quality perceived by the customer, as well as the value that the customers perceive and their satisfaction, increasing the chances of renewing contracts and / or repurchasing services.

Most of the results of this research corroborate the findings of the academy, as it is assumed that the customer experience needs to exceed their expectations. Thus, a construct that we do not measure and could be measured in the future, is the customer experience.

The perceived quality of services in the relationship as the perceived value did not show unusual results, that is, the more the customer perceives the quality, the greater the feeling of gain (cost-benefit). When comparing perceived quality with customer satisfaction, the result was not what was expected. In this relationship, the result was not significant, indicating that there is no cause and effect relationship between the constructs, which we know is unlikely. Thus, we point out that there may be a greater need for attention, on the part of marketing managers, in the agility of customer service. This incorporates the attention given by employees, the fulfillment of promises made to customers, attention to customer doubts and in general quality services offered by fitness centers.

Finally, we point out the relationship between attention to the complaint and customer loyalty. It is a difficult task to deliver the service that is considered appropriate to all customers served by a company, since the demands and expectations, are unique to each individual. However, this relationship shows us that companies need not only strive to deliver a quality service, innovating whenever necessary, it is also very important to promptly resolve complaints. The satisfactory solution of complaints made by customers can make them even more loyal.

One of the limitations of this work is the cross-sectional approach, as we analyze consumer behavior in a single moment, a fact that did not allow the identification of changes that could occur in the long run. Another limitation of this work was the analysis of attitudinal loyalty only, not understanding behavioral loyalty, that is, the repurchase of the service itself.

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APPENDIX A

Items of the scales used:

INNOVATION IN SERVICES

Considering your experience as a client, in your evaluation the fitness academy has:

INO_SER1. Developed new services
INO_SER2. Improved existing services and promoted other services.
INO_SER3. Remodeled existing services and promoted other services.
INO_SER4. Extended existing services and promoted other services.
INO_SER5. Introduced new services that competitors do not offer in the market.
INO_SER6. Tried to reduce the risk of failure by not developing a new service.

EXPECTATION

About what you expected from the fitness gym when you became a customer, you can say that:

EXPEC1. I thought the services would totally satisfy me.
EXPEC2. I expected to be attended to with attention and education.
EXPEC3. I thought my needs would be met quickly.
EXPEC4. I thought the gym would create difficulties to meet my needs.
EXPEC5. I expected to pay a lot to have my needs met.
EXPEC6. As a whole, the gym proved to be exactly what I expected.

PERCEIVED QUALITY

About the fitness academy of which you are a client, it is possible to say that it:

QUAL1. It solves client problems quickly.
QUAL2. Provides services within the promised deadlines.
QUAL3. It has employees who show willingness to serve customers.
QUAL4. There are employees who can answer questions from customers.
QUAL5. It provides services as promised.
QUAL6. It provides excellent services from the beginning.
QUAL7. In general, it offers excellent quality services.

PERCEIVED VALUE

Considering the services provided by the fitness academy, would you say that:

PERC_VAL1. The speed and lack of bureaucracy make up for what I pay for the services provided.
PERC_VAL2. Compliance with the promised deadlines makes up for what I pay for the services provided.
PERC_VAL3. The willingness of employees to serve customers makes up for what I pay for the services provided.
PERC_VAL4. The ability of employees to take questions from customers makes up for what I pay for the services provided.
PERC_VAL5. The execution of the services as promised makes up for what I pay for the services provided.
PERC_VAL6. The quality of the services provided from the beginning outweighs what I pay for the services provided.
PERC_VAL7. Generally speaking, the academy's services are worth exactly what I pay for them.

SATISFACTION

Regarding the services provided by the fitness academy, would you say that:

SAT1. They are the best available.
SAT2. They fully meet my needs.
SAT3. They are reliable.
SAT4. They prove that I made the right decision when I became a client.
SAT5. It has been good for me to be a client of the gym.
SAT6. In general, I am totally satisfied with the academy.

LOYALTY

About this gym you would say:

LOYAL1. Will speak well of this to other people.
LOYAL2. Will remember it first when you want a service like the one offered.
LOYAL3. You think of looking for another company that offers similar services.
LOYAL4. You would lose a lot if you quit this gym.

LOYAL5. You intend to continue being a client.

FAILURE RECOVERY

When you complain about something at the fitness gym (if you have never complained about anything, imagine how the gym would handle that complaint):

COMP1. Employees pay attention to the complaint.

COMP2. Employees are interested in resolving what caused the complaint.

COMP3. The customer is informed about what is being done to resolve the complaint.

COMP4. The complaint is dealt with quickly and without bureaucracy.

COMP5. In general, the academy gives due attention to complaints.