The Effects of Service Quality, Brand Image, and Customer Satisfaction on Customer Loyalty among Gen Z in Ho Chi Minh City Case of Uniqlo

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ARTICLE INFO	ABSTRACT
Published Online: **20 August 2024** **Corresponding Author:** **Man Minh CAO**	This study investigates the factors specifically service quality, brand image, and customer satisfaction that influence customer loyalty to fashion brands through analyzing the case study of the brand "Uniqlo" among gen Z in HCM city. Quantitative approaches were used in the research and in this study, the research is based on data collected through survey questionnaire which were filled by 300 respondents who are a gen Z and are the customer of Uniqlo in Ho Chi Minh City. In order to undertake analysis and evaluation of the scale, to evaluate the theoretical model and hypotheses, the survey results were gathered, cleaned, and coded before being entered into the statistical data processing software AMOS. The results and findings of the study highlight elements that businesses should focus on and improve to maximize revenue.
KEYWORDS: Customer Loyalty, Customer Satisfaction, Brand Image, Service Quality, Uniqlo.	

1. INTRODUCTION

Numerous empirical researches are carried out to determine the variables that can affect a customer's loyalty to a good or service. One of the topics that firms need to focus on to do this is service quality. Zhang (2015) asserts that brands are becoming more important to businesses' future, therefore they are no longer solely focused on products. According to (Su and Tong, 2015), a firm will have the resources to create lasting competitive advantage through assets brand if it strives to build brand image in their business plan. This is because only a brand can offer strong protection and a variety of other advantages. Because of this, a lot of businesses today are attempting to create efficient tactics that directly affect customer satisfaction in order to forge enduring bonds with their clients.

2. LITERATURE REVIEW

2.1 Definition

2.1.1 Theory of Reasoned Action

The Theory of Reasoned Action (TRA) seeks to explain how attitudes and conduct are related in people. Based on existing beliefs and behavioral intentions, this theory is used to forecast how people will behave. People will act in certain ways based on their expectations for the results they hope to get from doing so. The psychologists Martin Fishbein and Icek Ajzen developed TRA in 1967. They were influenced by past research in social psychology, persuasion theories, and persuasion models. Fishbein believes that there is a relationship between attitudes and conduct, which are referred to as A - B
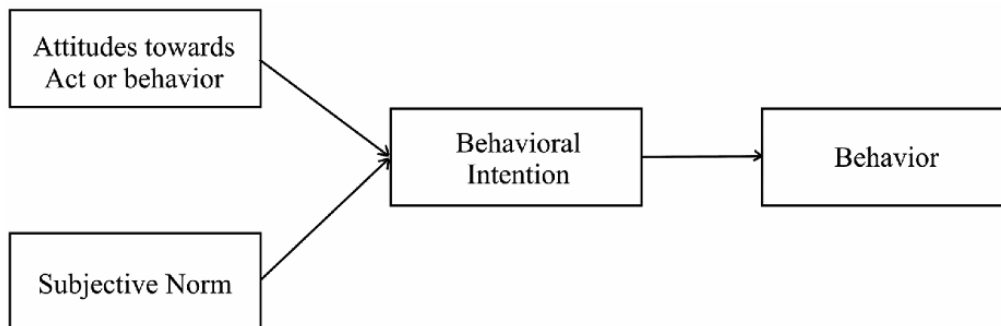

Figure 1: Theory of Reasoned Action (TRA) model

2.1.2 Theory of Planned Behavior

The theory of planned behavior, which includes three sorts of beliefs - beliefs about behavior, beliefs about general norms, and beliefs about self-determination—describes the connection between personal beliefs and behavior. Icek Ajzen developed this theory in 1991 with the intention of enhancing the theory of reasoned action's capacity for prediction by incorporating the component of cognitive control of conduct. This has several advantages in terms of anticipating and illuminating individual behavior in a particular situation. One of the most well-liked and frequently used theories in behavioral research is this one.
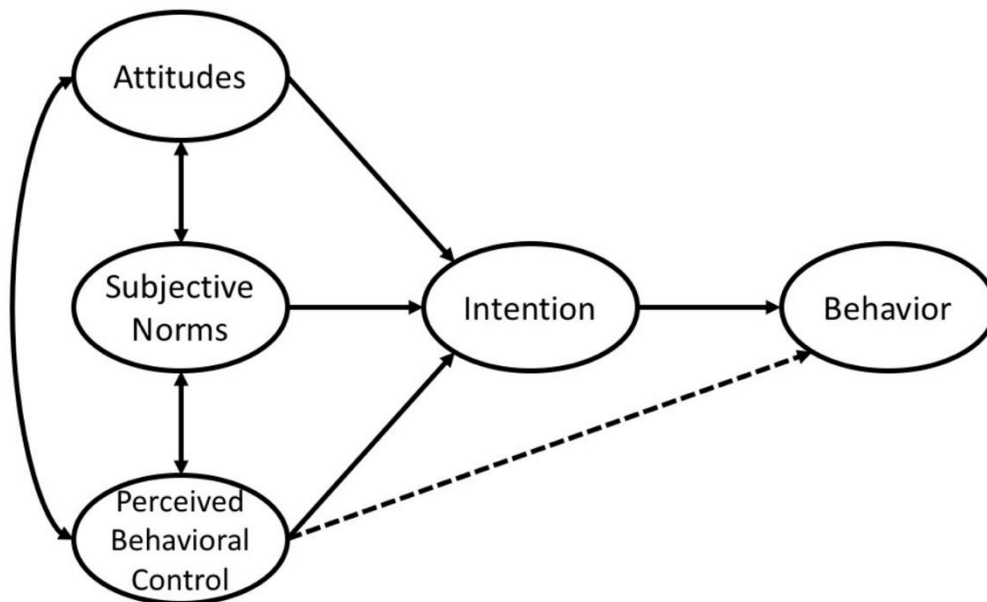

Figure 2: Theory of Planned Behavior (TLB) model

⇨ *This study applies two theories to explain how the proposed factors influence customers' perceptions and attitudes towards brand image and thereby lead to the establishment of brand loyalty.*

2.2 Review of Relevant Theoretical Models

Understanding the variables influencing customer happiness and loyalty is the main goal of the research topic, which stems from the necessity to identify, precisely assess, and suggest actions to support Uniqlo's commercial activities. Scholars from both domestic and international institutions have studied this subject. Throughout my research, I have consulted and assessed a variety of works in addition to using fundamental research models like the models of Parasuraman et al. (1991) and Ajzen (1991). In order to ascertain the research topic and construct the suggested research model, this study employed comparable research avenues or associated theoretical models, particularly as follows

In a study they did in the Nigerian GSM mobile services industry, Adeleke and Suraju (2012) explored the idea of customer loyalty and looked at the variables that affect it. Service quality, price, customer service, and business image are significant study variables. These elements have an effect on client loyalty and satisfaction, according to research. They also looked more closely at the connection between these elements and customer loyalty, which helped to provide light on the market condition in Nigeria and how customer loyalty impacts businesses.

Figure 3: The Determinants of Customer Loyalty in Nigeria's GSM Market

Pipiet et al (2019) emphasizes using brand image and service quality to keep customers loyal to insurance businesses. This study highlights how consumer loyalty to insurance firms is sustained by service quality and brand image. The study conducted a survey to collect data from customers of insurance companies to assess their satisfaction with services and brand image. Research results show that customer satisfaction plays an important role in maintaining loyalty. More satisfied customers are more likely to maintain a long-term relationship with the insurance company.
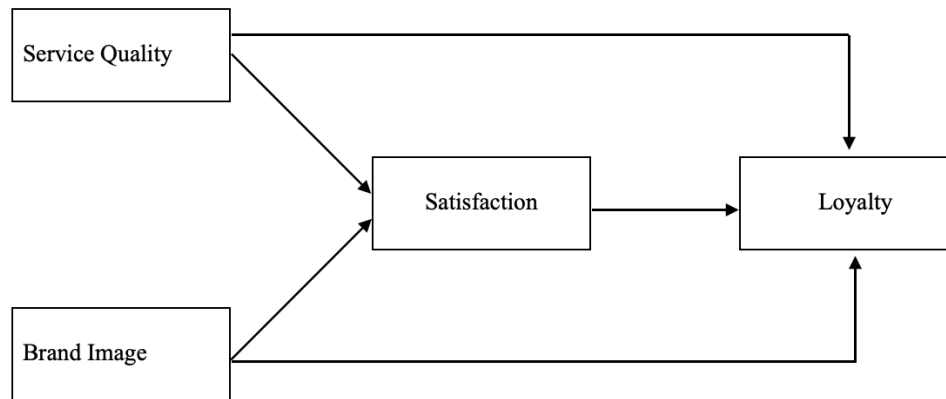

Figure 5: The Application of Service Quality and Brand Image to Maintain Customer Loyalty by Utilizing Satisfaction Strategy in Insurance Companies

2.3 Key Concepts
2.3.1 Customer Loyalty

According to Jacoby and Kyner (1973), loyalty is a propensity—i.e., not a coincidental—behavioral response—i.e., a purchase—that over time manifests itself by activities that determine customers. Customer loyalty is described as a strong desire to continue using or repurchasing a good or service in the future, which results in repurchasing the same brand, despite potential consequences by external factors and competitors' actions changing behavior (Oliver, 1999).

In the business field, according to Bose and Rao (2011), loyalty refers to customers' determination to work with a certain company by constantly using their products and services. Customers must also suggest these goods and services to their friends and coworkers. Similar to this, according to Musriha (2012), customer loyalty refers to a person's promise to keep utilizing and purchasing a company's goods and services in the future.

2.3.2 Customer Satisfaction

Customer satisfaction (C.S.) affects a business's productivity and profitability. Numerous studies have shown that customer loyalty frequently plays an indirect role in this influence (Fornell, 1992); The return on investment index (R.O.I.) for the good or service, however, demonstrates that customer happiness also has a positive and direct impact on corporate performance (Anderson, Fornell, & Rust, 1994).

In the words of Hansemark and Albinsson (2004), "Customer satisfaction is the totality of a customer's attitude toward a service provider, or an emotional response to differences between what the customer anticipated and what they actually receive, especially in response to their needs, goals, or expectations."

2.3.3 Service Quality

"Service quality" is defined by Philip Kotler and Gary Armstrong as a service provider's capacity to keep clients. This suggests that from their perspective, client retention is the most significant indicator of service quality.

2.3.4 Brand image

According to Dobni and Zinkhan (1990), brand image refers to how a client feels about a product and includes the symbolic interpretations that customers give to particular characteristics of the good or service. Put differently, a brand's image is the perception that consumers have of it.

2.4 Hypotheses Development
2.4.1 Service Quality

The study of services marketing is becoming more and more interested in service quality. According to Chakrabarty et al. (2007), service quality is the capacity to adjust throughout service delivery to the needs of the client. A different school of thought among academics describes service quality as the outcome of customers' overall evaluations of the service provider's level of quality by contrasting their expectations with the level of quality they actually receive (Parasuraman et al., 1988). Five criteria were suggested by Parasuraman and colleagues (1988) to evaluate the quality of a service: tangibles, dependability, responsiveness, assurance, and empathy.

Numerous academics have looked into and discussed the connection between brand image and service excellence in earlier studies. Particularly, this association has been shown by certain authors, including Wu and co-researchers (2011) and Hsieh and co-researchers (2018). According to

previous research (Hsieh et al., 2018; Wu et al., 2011), service quality frequently plays a significant role as an antecedent for brand image and positively affects brand image. This suggests that customers tend to have a more positive and satisfied experience when a service delivery organization maintains good service quality. Customers are more likely to have a favorable opinion of a brand when they are pleased with the level of service they receive.

One of the key elements in generating customer satisfaction is service quality. Coelho and Henseler's (2012) study, which reveals that customer service is one of the most significant aspects to attract customers, provides evidence to support this claim. Previous study (Caruana & co., 2000; Baker & Crompton, 2000; Bharati & Berg, 2005; Yoo & Park, 2007; Sureshchander & co., 2001) has shown a relationship between service quality and customer satisfaction. According to numerous empirical research (Rust & Oliver, 1994; Cronin & Taylor, 1992; Spreng & Mackoy, 1996), service quality is a crucial prerequisite for generating customer happiness. Accordingly, firms that offer high-quality services have a greater chance of making customers happy (Brady & Robertson, 2001; Cronin & Co., 2000; Dabholkar & Bagozzi, 2002).

Additionally, customers frequently become satisfied and devoted to a firm as a result of providing exceptional service and developing quality relationships with them. This has a favorable effect on the company's brand image as well (Smith, 1998; Wu & Co., 2011). Service quality is a key factor in predicting customer loyalty and has a favorable effect on customer loyalty, according to numerous writers (Anwar et al., 2019; Setiawan & Sayuti, 2017). This means that clients are more likely to feel content and realize they have a good reason to keep a long-term relationship with a company when they provide them with high-quality service. This helps to improve overall brand perception and enhance consumer loyalty. Therefore, the following 3 hypotheses are proposed:

H1: Service quality has a direct and significant effect on brand image.

H2: Service quality has a significantly positive effect on customer satisfaction.

H3: Service quality has a significantly positive effect on customer loyalty.

2.4.2 Brand Image

"Brand image is the set of beliefs, ideas, and impressions that a person has about a particular object," states Kottler (2016: 607).

Additionally, the distinct brand image helped buyers recognize the business's core values and separate the brand from its rivals. As a result, it made it easier for the customer to buy the brand's goods or services (Hsieh et al., 2004). A company or its goods/services that consistently maintain a positive public image will actually be positioned more

favorably in the market, establishing a prolonged competitive advantage and expanding market share and performance, according to C. W. Park et al. (1986) and Sondoh Jr. et al. (2007). A brand's or company's reputation is correlated with image. Consumers' perceptions of quality are influenced by a company's or brand's image. Harianto & Subagio, 2013 defined a visual format as a group of associations arranged into something meaningful. The findings of Wu and co-researchers' (2011) study on the connection between service quality, brand image, and customer satisfaction with health insurance products show that both of these factors directly and favorably affect customer satisfaction.

The relationship between brand image and customer loyalty has been the subject of several research, including those by Anwar et al. (2019), Hsieh et al. (2018), and Tu et al. (2012), which have all produced significant conclusions. This comprises:

1. Loyalty and positive brand image: Research has shown that when consumers have a favorable perception of a brand, they are more likely to stick with it. Loyalty rises when customers view the company as reliable, appealing, and attentive to their requirements.

2. A positive brand image can have a significant impact on consumers' purchasing decisions. When they have a positive perception of a brand, they are more likely to choose to purchase its products or services.

3. Conformity to the brand's image: Customers' own beliefs and the company's image should be consistent in order to foster brand engagement and loyalty. Loyalty rises when consumers believe a brand symbolizes beliefs and values that are similar to their own.

These findings have provided an in-depth understanding of the important role of brand image in building and maintaining customer loyalty to a brand or product. Therefore, proposition 2 following hypothesis:

H4: Brand image has a significantly positive effect on customer satisfaction.

H5: Brand image has a significantly positive effect on customer loyalty.

2.4.3 The relationship between customer satisfaction and customer loyalty

Managers should put a lot of emphasis on the importance of customer satisfaction. Companies must concentrate on surpassing the needs and expectations of their clients in order to maintain a competitive advantage (Minta, 2018). According to Bloemer and de Ruyter (1998), customer satisfaction results from customers' subjective assessments that the option they chose (such as a store or supermarket) met or even beyond their expectations. Customer satisfaction, according to Fornell et al. (1996), is

the degree to which a good or service meets or surpasses a customer's expectations. The correlation between consumer satisfaction and customer loyalty is good, according to numerous researches. Consumer pleasure is frequently regarded as an essential prerequisite for long-term consumer loyalty. It is a critical component of client loyalty (Minta, 2018). Customer loyalty is positively correlated with customer satisfaction, according to previous research (Anwar et al., 2019; Santouridis & Trivellas, 2010; Yap et al., 2012).

H6: Customer satisfaction has a significantly positive effect on customer loyalty.

2.5 Proposed Research Model

H1: Service quality has a direct and significant effect on brand image.

H2: Service quality has a significantly positive effect on customer satisfaction.

H3: Service quality has a significantly positive effect on customer loyalty.

H4: Brand image has a significantly positive effect on customer satisfaction.

H5: Brand image has a significantly positive effect on customer loyalty.

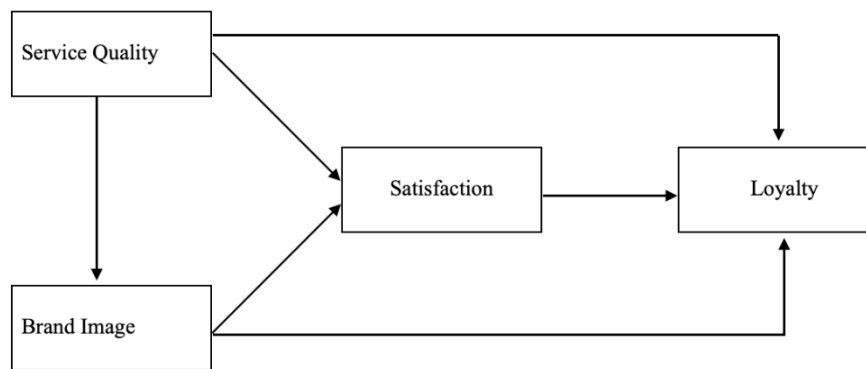H6: Customer satisfaction has a significantly positive effect on customer loyalty.

Figure 6: Proposed Model

3. METHODOLOGY

3.1 Research design

This research will employ a quantitative methodology. This research work uses statistical approaches, such as factor and reliability analysis, validating the statistical description of the data, and using AMOS and SPSS tools, to assess the data obtained for this study (EFA, CFA, and SEM).

3.2 Research Method

3.2.1. Sampling size

In this study, the target audience is all customers who used to know or buy the product at this brand in HCMC between the ages of 18 and 26.

According to academics Comrey and Lee (1992), a strong sample size is defined as 200–300 participants, and it is even better if the number is higher than 300. Cronbach Alpha, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and structural equation modeling (SEM) are a few of the statistical methods used in this study to analyze the data and conduct tests. With a minimum required sample size of 200 participants, EFA has the highest requirement of all of these (Gorsuch, 2014). This

suggests that a minimum of 200 participants were required for the study to guarantee objectivity and accuracy. On the other hand, more respondents would improve the survey's findings. As a result, about 300 to 350 people between the ages of 18 and 26 used to know or buy the product at this brand received questionnaires that comprised the sample size for this study's survey.

3.2.2. Measurement Scale

The Likert scale was used to conduct the study. Most typically, five responses were assigned from "Strongly disagree" to "Strongly agree" (Aaker & Day, 1998). Specifically, responses often included "Strongly disagree," "Disagree," "Normal," "Agree," and "Strongly agree" (Aaker & Day, 1998). Responses are coded in order from 1 to 5.

3.2.3. Collection Data

The questionnaire was developed using statistics on incidents occurring in this industry and literature review theory. Google Forms will collect online responses. They are individuals used to buy or use the products of Uniqlo in Ho Chi Minh. Each question has a 5-point Likert scale with responses ranging from strongly disagree to strongly agree.

3.2.4. Questionnaire Design
Table 2: Measurement Scales

Variables	Items No.	Instruments	Sources
Service Quality (SQ)	**SQ1**	The Uniqlo's facilities are modern.	Shpetim (2012)
	SQ2	Uniqlo is fullfilled commitments to customers.	
	SQ3	The interaction between the staff and the client is positive.	
	SQ4	The staff is always ready to concerns'customers.	
	SQ5	The staff is always ready to solve problems'customer.	
Brand Image (BI)	**BI1**	Uniqlo is reliable	Lien et al. (2015)
	BI2	Uniqlo is attractive	
	BI3	Uniqlo is pleasing	
	BI4	Uniqlo has a good reputation.	
Customer Satisfaction (CS)	**CS1**	Compared to other brands, I am happy with Uniqlo	Orel and Kara (2014);Shpetim (2012)
	CS2	The overall feeling I received from the Uniqlo was satisfied	
	CS3	My purchase choice at Uniqlo is the right one	
	CS4	The Uniqlo meets my expectations	
Customer Loyalty (CL)	**CL1**	I would buy at the Uniqlo again	Orel and Kara (2014)
	CL2	I would recommend Uniqlo to any of my friends	
	CL3	If I need to shop again, I will come to the Unqlo	
	CL4	I would speak positively about Uniqlo to others	

4. DATA ANALYSIS

4.1. Reliability Test (Cronbach's Alpha)

4.1.1. Service Quality

Table 9: Reliability Test of Service Quality

Cronbach's Alpha	Number of Items	Items	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted	Decision
0,933	5	SQ1	0,839	0,915	Accepted
		SQ2	0,815	0,920	Accepted
		SQ3	0,819	0,919	Accepted
		SQ4	0,849	0,913	Accepted
		SQ5	0,793	0,924	Accepted

The Cronbach's Alpha index for the Service Quality (SQ) element was 0.933, which is above the acceptable standard of 0.6. Simultaneously, the Corrected Item Index - The cumulative correlation of all five items - surpassed the 0.3 criterion. No data needs to be eliminated in order to raise Cronbach's Alpha. As a result, just one test is required because all observed components for this variable are regarded as credible.

4.1.2. Brand Image

Table 10: Reliability Test of Brand Image

Cronbach's Alpha	Number of Items	Items	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted	Decision
0,894	4	BI1	0,737	0,875	Accepted
		BI2	0,769	0,863	Accepted
		BI3	0,798	0,853	Accepted
		BI4	0,761	0,866	Accepted

The data table indicates that the Brand Image (BI) Cronbach's Alpha coefficient was 0.894, over the 0.6 acceptability level. The total correlations for all four adjusted items were higher than the 0.3 standard.

To raise Cronbach's Alpha, no observations should be eliminated. As a result, just one test is required because the observed variables for this variable are thought to be reliable.

4.1.3. Customer Satisfaction
Table 11: Reliability Test of Customer Satisfaction

Cronbach's Alpha	Number of Items	Items	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted	Decision
0,929	4	CS1	0,843	0,904	Accepted
		CS2	0,828	0,909	Accepted
		CS3	0,825	0,910	Accepted
		CS4	0,838	0,905	Accepted

With a Cronbach's Alpha coefficient of 0.929, the Customer Satisfaction (CS) component is higher than the threshold of 0.6. Item Corrected - Total Correlations larger than 0.3 were present in all four items. So, don't need

eliminate any observations in an attempt to raise Cronbach's Alpha. Consequently, just one test needs to be run because all of the observed variables for this factor are legitimate.

4.1.4. Customer Loyalty
Table 12: Reliability Test of Customer Loyalty

Cronbach's Alpha	Number of Items	Items	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted	Decision
0,860	4	CL1	0,743	0,808	Accepted
		CL2	0,696	0,826	Accepted
		CL3	0,701	0,824	Accepted
		CL4	0,689	0,830	Accepted

Customer Loyalty's (CL) Cronbach's Alpha coefficient surpassed the 0.6 cutoff point in the data table, coming in at 0.860. Every corrected item: The overall correlation was higher than 0.3. Consequently, no observed variable needs to be eliminated in order to guarantee the Cronbach's Alpha index. This eliminates the requirement for a second testing round and just requires the execution of one test.

4.2. Exploratory Factor Analysis (EFA)
4.2.1. EFA for Independent Variables

Independent conceptual scales: The satisfying variables for Service Quality (SQ) will be incorporated in Exploratory Factor Analysis (EFA) further after Cronbach's Alpha testing.

Kaiser-Meyer-Olkin coefficient = 0.909 > 0.5 and sig. of the Barlett test = 0.000 less than 0.05. As a result, the EFA analysis's findings are appropriate.

Table 13: KMO and Bartlett's Test of Service Quality

		.909
Bartlett's Test of Sphericity	Approx. Chi-Square	1563.835
	Df	10
	Sig.	0.000

(**Source:** Author's calculation)

Table 14: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.951	79.011	79.011	3.690	73.792	73.792
2	.320	6.392	85.403			
3	.265	5.292	90.695			
4	.243	4.859	95.554			
5	.222	4.446	100.000			

Table 15: Factor Matrix

	Factor
	1
SQ1	0,888
SQ2	0,877
SQ3	0,854
SQ4	0,850
SQ5	0,825

Table 14 shows that Service Quality (SQ) may be recovered at Eigenvalue equal 3.951 in accordance with the first proposed model, with all factors having Eigenvalues > 1. The extracted variance, which is over

50% and acceptable at 73.792%. The factor matrix in the table 15 after rotation results provided in Service Quality had factor loading coefficients more than 0.5. The scales of the independent variables are therefore said to provide convergence and discrimination.

4.2.2. EFA for Mediator Variables

Table 16: KMO and Bartlett's Test of Mediator Variables

		.904
Bartlett's Test of Sphericity	Approx. Chi-Square	2287.639
	Df	28
	Sig.	0.000

(**Source:** Author's calculation)

With a significance level of Sig. = 0.000 < 0.05 and a Bartlett's test result of 0.904>0.6, the population's observable variables show no correlation with one another. This demonstrates that the gathered data is ideal for factor analysis.

Table 17: Total Variance Explained for Mediator Variables

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative e %	
1	4.929	61.614	61.614	4.657	58.214	58.214	
2	1.409	17.615	79.229	1.129	14.109	**72.323**	
3	.363	4.537	83.766				
4	.342	4.275	88.041				
5	.269	3.368	91.409				
6	.246	3.076	94.485				
7	.234	2.926	97.411				
8	.207	2.589	100.000				

Extraction Method: Principal Axis Factoring
(**Source:** Author's calculation)

Two factors were identified from the eight observed variables and the selection of Eigenvalue > 1. Total extracted variance is greater than 50%, which means that this set of factors accounts for 72.323% of the variation in the observed variables on the Mediator variables scale.

Table 18: Pattern Matrix for Mediator Variable

	Factor	
	1	2
CS1	.880	
CS2	.872	
CS3	.867	
CS4	.856	
BI1		.849
BI2		.821
BI3		.820
BI4		.782

(**Source:** Author's calculation)

As can be seen in the above table, loading factors for all observed variables are greater than 0.5. Each of these observable factors thus has a significant impact on the model, and no variables are eliminated. Based on the data in the pattern matrix above, the factor has been determined:

● Factor Customer Satisfaction and Brand Image is composed of the CS1, CS2, CS3, CS4, BI1, BI2, BI3, and BI4.

4.2.3. EFA for Dependent Variable
Table 19: KMO and Bartlett's Test of Dependent Variable

		.828
Bartlett's Test of Sphericity	Approx. Chi-Square	697.979
	Df	6
	Sig.	0.000

(**Source:** Author's calculation)

With a significance level of Sig. = 0.000 < 0.05 and a Bartlett's test result of 0.828 > 0.6, the population's observable variables do not exhibit any correlation with one another. This demonstrates that the gathered data is ideal for factor analysis.

Table 20: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.826	70.653	70.653	2.438	60.943	60.943
2	.426	10.653	81.307			
3	.409	10.214	91.521			
4	.339	8.479	100.000			

(**Source:** Author's calculation)

With a total derived variance of 60.943%, the data exceeds the 50% threshold. This suggests that 60.943% of the data variability can be explained by this component. Additionally, the eigenvalue is greater than 1, which permits ongoing EFA testing.

Table 21: Factor Matrix

	Factor
	1
CL1	0,826
CL2	0,772
CL3	0,766
CL4	0,756

The factor matrix in table 15 after the rotation results provided in the Customer Loyalty section has a factor loading factor greater than 0.5. Thus, none of these observable aspects are deleted from the model, and each one has a substantial impact on it.

4.3. Confirmatory Factor Analysis (CFA)
4.3.1 Check for Model Fit

When assessing the overall fit of the model at a significance threshold of p-value = 0.05, the Chi-Square test (CMIN) is frequently employed. Since this index is sensitive to sample size, the ratio Chi-Square/degrees of freedom (CMIN/df) is frequently used instead. According to Hair and the study team, the model is deemed suitable if the CMIN/df number is less than 3. In order to assess the precision and dependability of the CFA model, CMIN/df offers a summary of the model's fit to actual data. MSEA assesses how well the model fits the total set of data. Models deemed good have GFI, AGFI, and CFI indexes greater than 0.9 (Chin and Todd, 1995). It is acceptable to have an RMSEA of less than 0.05 or possibly less than 0.08 (Taylor et al., 1993). There is no need to look for a better model because the model is deemed to have a good fit when the P value is greater than 0.05 (Arbuckle and Wothke, 1999; Rupp and Segal, 1989).

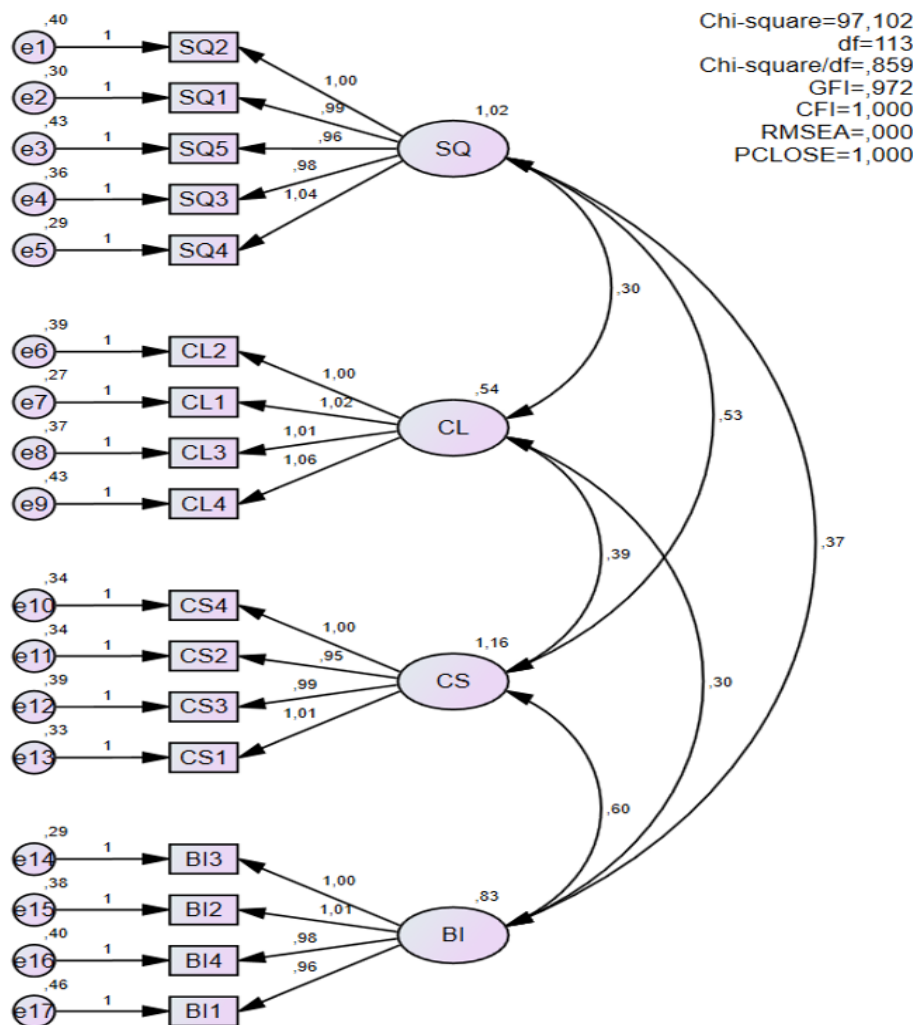**Figure 7. Standardized CFA model**

From the figure above, the indicators will be shown as follow:

- CMIN/DF = 0.859 < 3: this is good.
- CFI = 1.000 > 0.95: this is very good.
- RMSEA = 0.000 < 0.06: this is good.
- GFI = 0.972 ≥ 0.8: this is accepted

Therefore, the model fits the data and will be accepted.

The model's observed variables are all statistically significant because their p-values are all less than 0.05. In order for observable variables to remain in the model, they must have a standardized regression weight coefficient of at least 0.5, under the guidelines established by (Hair et al (2010). The findings of the analysis indicate that the standardized regression weights of all observable variables are larger than 0.5, and in most cases, they surpass 0.7. This demonstrates how well every observed variable fits the model. Therefore, the model retains all of the observed variables.

As indicated in Table 22, the majority of the standardized regression weights are greater than 0.5 and several are even higher than 0.7. This demonstrates a robust correlation among all factors observed.

4.3.2. Check for Convergent and Discriminant Validity
Table 24: Regression Weights (CFA Results)

	CR	AVE	MSV	MaxR (H)	SQ	CL	CS	BI
SQ	0,934	0,738	0,233	0,935	**0,859**			
CL	0,862	0,61	0,246	0,864	0,407***	**0,781**		
CS	0,929	0,766	0,371	0,929	0,482***	0,496***	**0,875**	
BI	0,895	0,681	0,371	0,898	0,399***	0,450***	0,609***	**0,825**

Hair et al. (2016) state that CR, AVE, and Fornell-Larcker table analysis were used to evaluate the scale's convergent and discriminant qualities. The findings demonstrate very good convergence in that the CR and AVE values are greater than 0.7 and 0.5, respectively.

In order to guarantee discrimination, the MSV number must be less than the AVE. The findings of analyses also support this. Additionally, we can observe that the square root value of AVE is consistently greater when we compare it to the correlation coefficient in the Fornell-Larcker table. Consequently, it may be said that the scale's discrimination is excellent.

In conclusion, the scale has very strong convergent and discriminant qualities. This demonstrates the validity and dependability of the scale.

4.4. Structural Equation Modeling (SEM)

All previously evaluated observable variables and latent variables were incorporated in a linear structural model analysis to test the hypotheses after confirmatory factor analysis to test the model. The following figure displays the results:
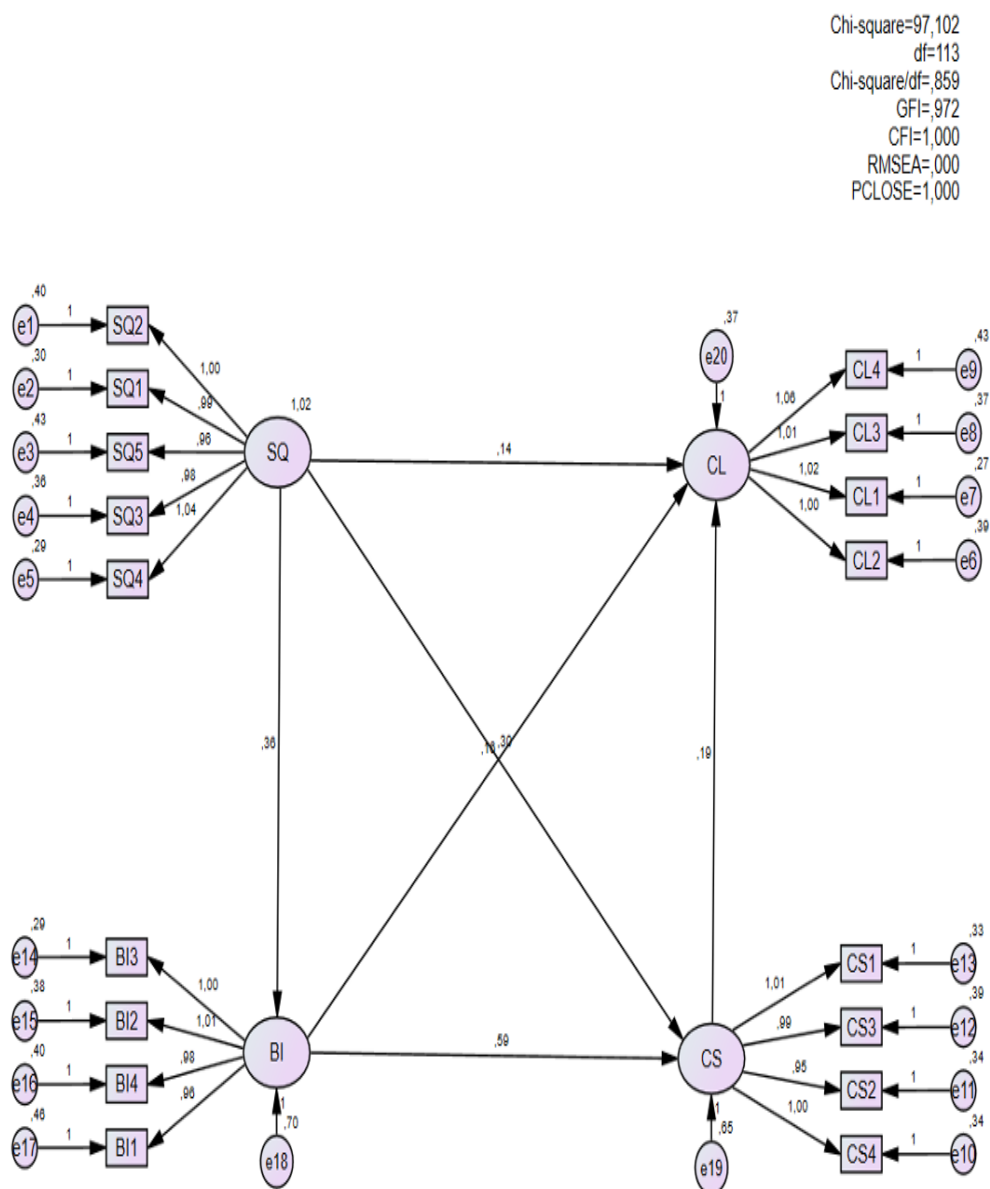

Figure 8. Structural Equation Modeling (SEM)

Table 25 shows that all four relationships are significant and that no hypothesis is rejected because all four hypotheses have p values less than 0.05. As a result, the table below presents the resultant hypotheses.

Table 26. Result of Hypotheses

Hypothesis	Statement	Result
H1	Service quality has a direct and significant effect on brand image.	Support
H2	Service quality has a significantly positive effect on customer satisfaction.	Support
H3	Service quality has a significantly positive effect on customer loyalty.	Support
H4	Brand image has a significantly positive effect on customer satisfaction.	Support
H5	Brand image has a significantly positive effect on customer loyalty.	Support
H6	Customer satisfaction has a significantly positive effect on customer loyalty.	Support

The Standardized Regression Weights Table will be examined once more. Table 27 below provides the estimated regression coefficients that the author will use to assess the effects of intermediate and independent variables on the dependent variable.

5. CONCLUSION AND RECOMMENDATIONS
5.1 Discussion & Conclusion

The purpose of this study is to investigate and evaluate significant variables influencing Ho Chi Minh City residents' devotion to Uniqlo. Quantitative techniques are used to ascertain how consumers view every aspect that could influence their fidelity to Uniqlo.

Four primary components comprise the theoretical framework: customer satisfaction, brand image, loyalty, and service quality. 393 valid responses were obtained for the study via a Google Form survey.

There are numerous processes in the data analysis process, such as describing the sample group, using descriptive statistics, testing for reliability, validating the scales, examining the data's factor structure, and assessing the data.. The study's conclusions suggest that:

- Brand image is positively and dramatically impacted by service quality. This suggests that raising the caliber of Uniqlo's services can improve consumers' perceptions of the company.

- Customer happiness is also significantly influenced by the quality of the services provided. This demonstrates how consumer happiness with Uniqlo products rises in tandem with improved service quality.
- Enhancing client loyalty is another major benefit of improving service quality. This demonstrates how raising the caliber of services can draw in and keep a larger clientele.
- A key factor in client satisfaction is brand image. This demonstrates the beneficial correlation between a positive brand image and satisfied customers with Uniqlo.
- Customer loyalty is significantly impacted by brand image as well. This demonstrates how having a positive brand image may draw in and keep more devoted clients.
- Customer loyalty is strongly impacted by customer satisfaction. This demonstrates that consumer pleasure and product loyalty to Uniqlo are positively correlated.

It is anticipated that the findings of this research would broaden the theory and notions of consumer behavior in order to increase customer loyalty and satisfaction. The study's noteworthy empirical findings have significant ramifications for the theory of consumer behavior. Customer satisfaction and improved loyalty are

positively and significantly impacted by both service quality and brand image.

The study's findings add to the body of knowledge in the field of marketing management by offering empirical data that can help future investigations into service quality, brand image, customer satisfaction, and loyalty. Additionally, Uniqlo may use this research's crucial information to concentrate on raising consumer satisfaction and loyalty, strengthening their brand, and expanding the quality of their services.

5.2 Recommendation for further research

The following study examines the relationship between customer satisfaction, brand image, loyalty, and service quality. There are still many important factors that can be impacting on customer loyalty. This study still has many problems; this recommendation supports future researchers to have clearer results on this issue.

The study recommends that it be carried out on a more diverse sample size across generations to see the difference in customer perception by age, such as Gen X and Gen Y. In particular, with the trend of modernizing globally, Generation Z will lead the market and possess unique features and differences from previous generations, so more research is needed to figure out how to harmonize these generations together. The study should also include a variety of brands to see how different effects can be produced in different customers. Larger sample sizes and diversity improve the strength and size of the findings so that researchers can reach more precise interpretations and aggregated conclusions. And finally, research data is taken from online surveys, so the results may not reflect reality. Therefore, in the following research articles, it is possible to get more opinions directly from customers to have the best view.

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