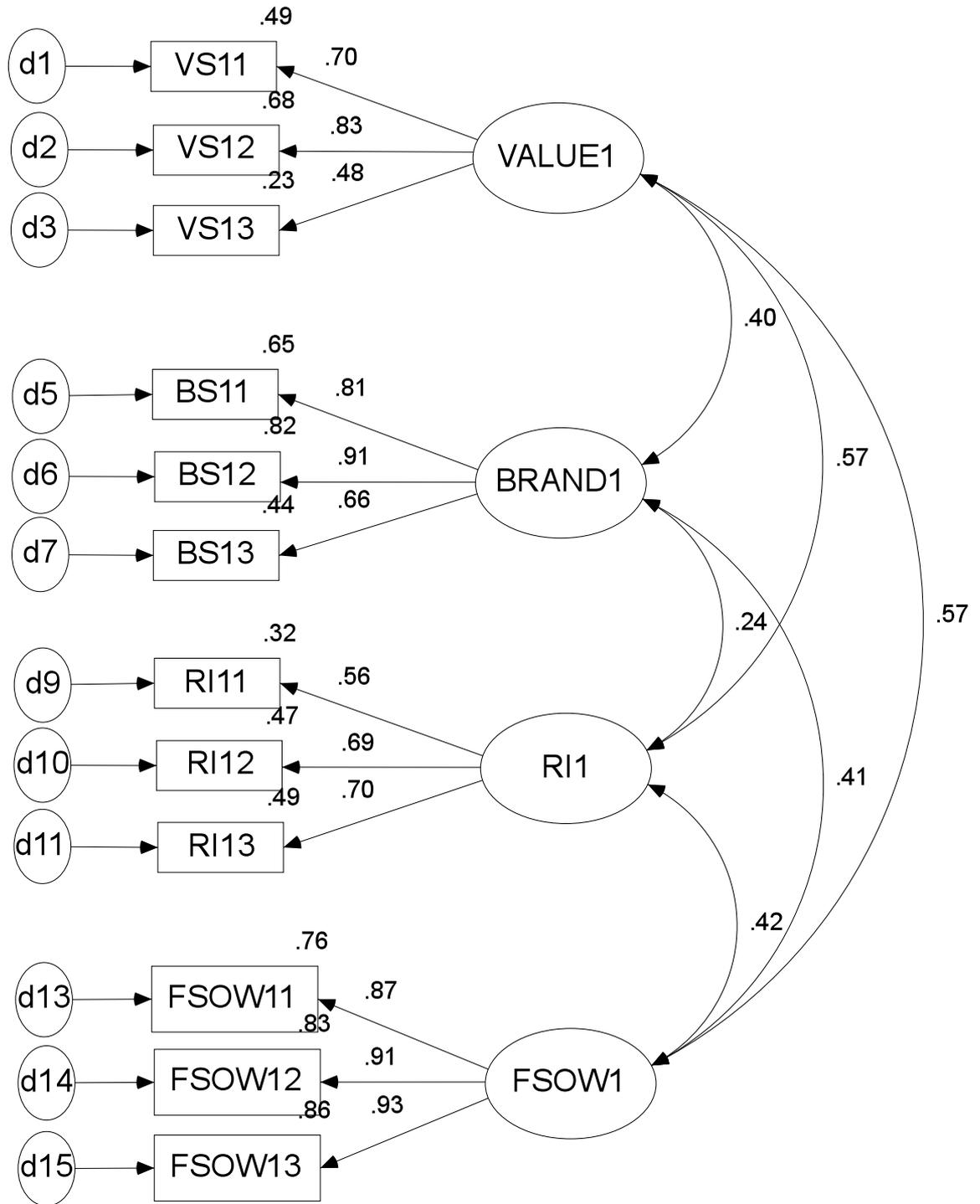


## **APPENDIX 3**

### **RESULTS OF MEASUREMENT MODEL (CREDIT CARD INDUSTRY)**

**Measurement Model (Top Brand / Credit Card Industry)**



## Model Fit Summary

### CMIN

| Model              | NPAR | CMIN     | DF | P    | CMIN/DF |
|--------------------|------|----------|----|------|---------|
| Default model      | 30   | 117.082  | 48 | .000 | 2.439   |
| Saturated model    | 78   | .000     | 0  |      |         |
| Independence model | 12   | 2298.019 | 66 | .000 | 34.818  |

### RMR, GFI

| Model              | RMR  | GFI   | AGFI | PGFI |
|--------------------|------|-------|------|------|
| Default model      | .093 | .955  | .927 | .588 |
| Saturated model    | .000 | 1.000 |      |      |
| Independence model | .709 | .422  | .317 | .357 |

### Baseline Comparisons

| Model              | NFI<br>Delta1 | RFI<br>rho1 | IFI<br>Delta2 | TLI<br>rho2 | CFI   |
|--------------------|---------------|-------------|---------------|-------------|-------|
| Default model      | .949          | .930        | .969          | .957        | .969  |
| Saturated model    | 1.000         |             | 1.000         |             | 1.000 |
| Independence model | .000          | .000        | .000          | .000        | .000  |

### Parsimony-Adjusted Measures

| Model              | PRATIO | PNFI | PCFI |
|--------------------|--------|------|------|
| Default model      | .727   | .690 | .705 |
| Saturated model    | .000   | .000 | .000 |
| Independence model | 1.000  | .000 | .000 |

### NCP

| Model              | NCP      | LO 90    | HI 90    |
|--------------------|----------|----------|----------|
| Default model      | 69.082   | 41.119   | 104.743  |
| Saturated model    | .000     | .000     | .000     |
| Independence model | 2232.019 | 2079.074 | 2392.309 |

**FMIN**

| Model              | FMIN  | F0    | LO 90 | HI 90 |
|--------------------|-------|-------|-------|-------|
| Default model      | .293  | .173  | .103  | .263  |
| Saturated model    | .000  | .000  | .000  | .000  |
| Independence model | 5.759 | 5.594 | 5.211 | 5.996 |

**RMSEA**

| Model              | RMSEA | LO 90 | HI 90 | PCLOSE |
|--------------------|-------|-------|-------|--------|
| Default model      | .060  | .046  | .074  | .110   |
| Independence model | .291  | .281  | .301  | .000   |

**AIC**

| Model              | AIC      | BCC      | BIC      | CAIC     |
|--------------------|----------|----------|----------|----------|
| Default model      | 177.082  | 179.103  | 296.826  | 326.826  |
| Saturated model    | 156.000  | 161.254  | 467.334  | 545.334  |
| Independence model | 2322.019 | 2322.828 | 2369.917 | 2381.917 |

**ECVI**

| Model              | ECVI  | LO 90 | HI 90 | MECVI |
|--------------------|-------|-------|-------|-------|
| Default model      | .444  | .374  | .533  | .449  |
| Saturated model    | .391  | .391  | .391  | .404  |
| Independence model | 5.820 | 5.436 | 6.221 | 5.822 |

**HOELTER**

| Model              | HOELTER<br>.05 | HOELTER<br>.01 |
|--------------------|----------------|----------------|
| Default model      | 223            | 252            |
| Independence model | 15             | 17             |

**Estimates (Group number 1 - Default model)**

**Scalar Estimates (Group number 1 - Default model)**

**Maximum Likelihood Estimates**

**Regression Weights: (Group number 1 - Default model)**

|                   | Estimate | S.E. | C.R.   | P   | Label |
|-------------------|----------|------|--------|-----|-------|
| BS11 <--- BRAND1  | 1.121    | .083 | 13.513 | *** |       |
| RI13 <--- RI1     | 1.000    |      |        |     |       |
| RI11 <--- RI1     | .935     | .111 | 8.454  | *** |       |
| FSOW13 <--- FSOW1 | 1.016    | .038 | 26.788 | *** |       |
| FSOW11 <--- FSOW1 | 1.000    |      |        |     |       |
| VS11 <--- VALUE1  | 1.173    | .142 | 8.274  | *** |       |
| BS13 <--- BRAND1  | 1.000    |      |        |     |       |
| VS13 <--- VALUE1  | 1.000    |      |        |     |       |
| VS12 <--- VALUE1  | 1.359    | .160 | 8.491  | *** |       |
| BS12 <--- BRAND1  | 1.228    | .090 | 13.636 | *** |       |
| RI12 <--- RI1     | 1.065    | .115 | 9.247  | *** |       |
| FSOW12 <--- FSOW1 | 1.000    | .039 | 25.922 | *** |       |

**Standardized Regression Weights: (Group number 1 - Default model)**

|                   | Estimate |
|-------------------|----------|
| BS11 <--- BRAND1  | .809     |
| RI13 <--- RI1     | .701     |
| RI11 <--- RI1     | .562     |
| FSOW13 <--- FSOW1 | .928     |
| FSOW11 <--- FSOW1 | .874     |
| VS11 <--- VALUE1  | .701     |
| BS13 <--- BRAND1  | .662     |
| VS13 <--- VALUE1  | .478     |
| VS12 <--- VALUE1  | .827     |
| BS12 <--- BRAND1  | .905     |
| RI12 <--- RI1     | .686     |
| FSOW12 <--- FSOW1 | .909     |

**Covariances: (Group number 1 - Default model)**

|                    | Estimate | S.E. | C.R.  | P   | Label |
|--------------------|----------|------|-------|-----|-------|
| BRAND1 <--> RI1    | .281     | .081 | 3.488 | *** |       |
| RI1 <--> VALUE1    | .442     | .077 | 5.726 | *** |       |
| BRAND1 <--> VALUE1 | .360     | .072 | 5.034 | *** |       |
| RI1 <--> FSOW1     | .537     | .090 | 5.970 | *** |       |
| BRAND1 <--> FSOW1  | .599     | .095 | 6.293 | *** |       |
| FSOW1 <--> VALUE1  | .550     | .086 | 6.420 | *** |       |

**Correlations: (Group number 1 - Default model)**

|                    | Estimate |
|--------------------|----------|
| BRAND1 <--> RI1    | .237     |
| RI1 <--> VALUE1    | .568     |
| BRAND1 <--> VALUE1 | .402     |
| RI1 <--> FSOW1     | .421     |
| BRAND1 <--> FSOW1  | .408     |
| FSOW1 <--> VALUE1  | .572     |

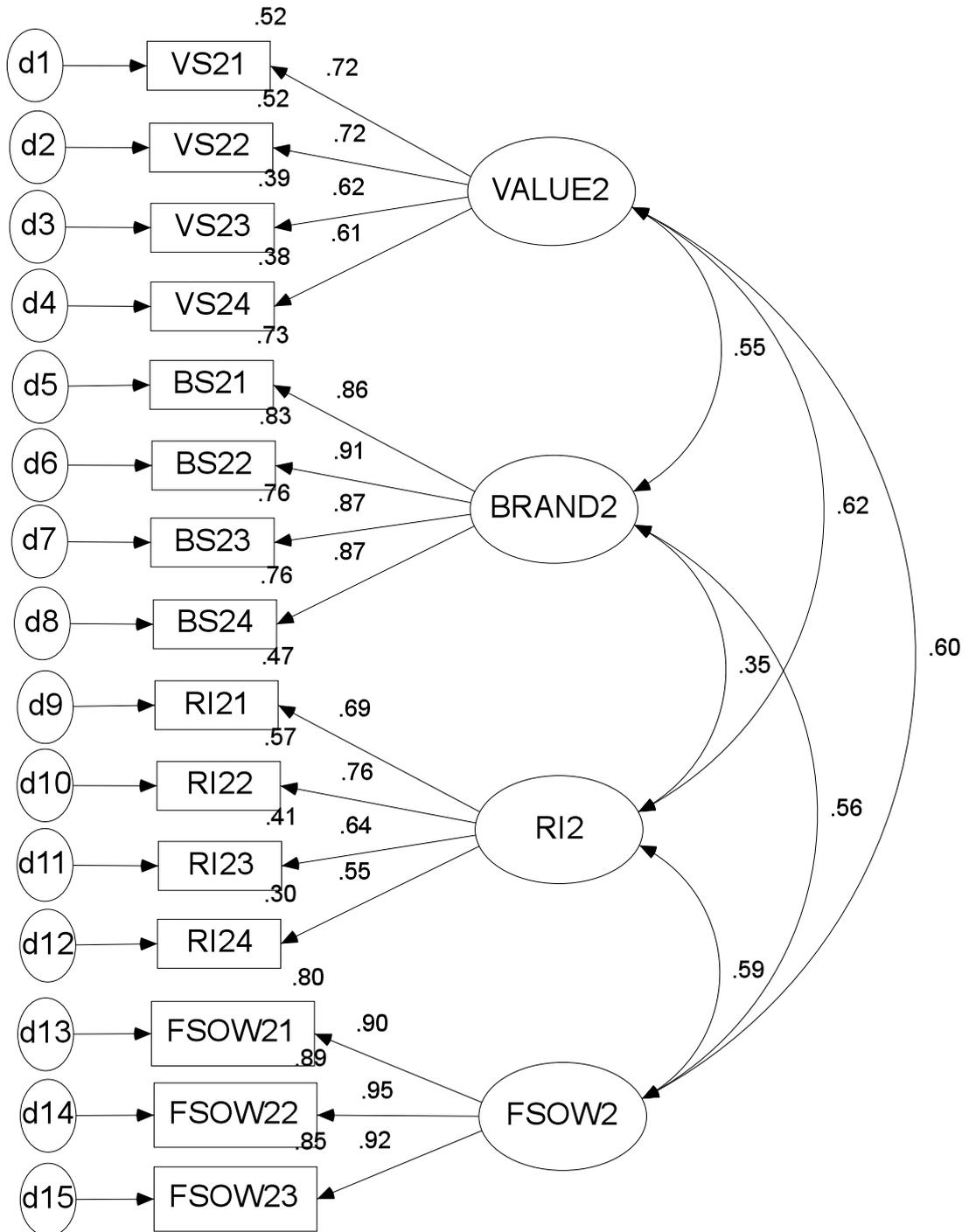
**Variances: (Group number 1 - Default model)**

|        | Estimate | S.E. | C.R.   | P   | Label |
|--------|----------|------|--------|-----|-------|
| BRAND1 | 1.367    | .195 | 7.012  | *** |       |
| RI1    | 1.033    | .161 | 6.432  | *** |       |
| FSOW1  | 1.577    | .145 | 10.881 | *** |       |
| VALUE1 | .586     | .129 | 4.543  | *** |       |
| d2     | .500     | .080 | 6.227  | *** |       |
| d5     | .909     | .102 | 8.902  | *** |       |
| d6     | .453     | .099 | 4.565  | *** |       |
| d9     | 1.950    | .168 | 11.610 | *** |       |
| d11    | 1.071    | .123 | 8.718  | *** |       |
| d10    | 1.316    | .144 | 9.107  | *** |       |
| d15    | .260     | .035 | 7.508  | *** |       |
| d14    | .330     | .037 | 8.916  | *** |       |
| d13    | .486     | .045 | 10.755 | *** |       |
| d1     | .836     | .081 | 10.268 | *** |       |
| d7     | 1.756    | .142 | 12.404 | *** |       |
| D3     | 1.981    | .152 | 13.078 | *** |       |

**Squared Multiple Correlations: (Group number 1 - Default model)**

|        | Estimate |
|--------|----------|
| VS13   | .228     |
| BS13   | .438     |
| VS11   | .491     |
| FSOW11 | .764     |
| FSOW12 | .827     |
| FSOW13 | .862     |
| RI12   | .471     |
| RI11   | .316     |
| RI13   | .491     |
| BS12   | .820     |
| BS11   | .654     |
| VS12   | .684     |

**Measurement Model (Adjacent Brand / Credit Card Industry)**



## Model Fit Summary

### CMIN

| Model              | NPAR | CMIN     | DF  | P    | CMIN/DF |
|--------------------|------|----------|-----|------|---------|
| Default model      | 36   | 158.339  | 84  | .000 | 1.885   |
| Saturated model    | 120  | .000     | 0   |      |         |
| Independence model | 15   | 3765.224 | 105 | .000 | 35.859  |

### RMR, GFI

| Model              | RMR  | GFI   | AGFI | PGFI |
|--------------------|------|-------|------|------|
| Default model      | .082 | .949  | .927 | .664 |
| Saturated model    | .000 | 1.000 |      |      |
| Independence model | .776 | .297  | .196 | .260 |

### Baseline Comparisons

| Model              | NFI<br>Delta1 | RFI<br>rho1 | IFI<br>Delta2 | TLI<br>rho2 | CFI   |
|--------------------|---------------|-------------|---------------|-------------|-------|
| Default model      | .958          | .947        | .980          | .975        | .980  |
| Saturated model    | 1.000         |             | 1.000         |             | 1.000 |
| Independence model | .000          | .000        | .000          | .000        | .000  |

### Parsimony-Adjusted Measures

| Model              | PRATIO | PNFI | PCFI |
|--------------------|--------|------|------|
| Default model      | .800   | .766 | .784 |
| Saturated model    | .000   | .000 | .000 |
| Independence model | 1.000  | .000 | .000 |

### NCP

| Model              | NCP      | LO 90    | HI 90    |
|--------------------|----------|----------|----------|
| Default model      | 74.339   | 42.703   | 113.791  |
| Saturated model    | .000     | .000     | .000     |
| Independence model | 3660.224 | 3463.347 | 3864.390 |

**FMIN**

| Model              | FMIN  | F0    | LO 90 | HI 90 |
|--------------------|-------|-------|-------|-------|
| Default model      | .397  | .186  | .107  | .285  |
| Saturated model    | .000  | .000  | .000  | .000  |
| Independence model | 9.437 | 9.173 | 8.680 | 9.685 |

**RMSEA**

| Model              | RMSEA | LO 90 | HI 90 | PCLOSE |
|--------------------|-------|-------|-------|--------|
| Default model      | .047  | .036  | .058  | .651   |
| Independence model | .296  | .288  | .304  | .000   |

**AIC**

| Model              | AIC      | BCC      | BIC      | CAIC     |
|--------------------|----------|----------|----------|----------|
| Default model      | 230.339  | 233.347  | 374.032  | 410.032  |
| Saturated model    | 240.000  | 250.026  | 718.976  | 838.976  |
| Independence model | 3795.224 | 3796.477 | 3855.096 | 3870.096 |

**ECVI**

| Model              | ECVI  | LO 90 | HI 90  | MECVI |
|--------------------|-------|-------|--------|-------|
| Default model      | .577  | .498  | .676   | .585  |
| Saturated model    | .602  | .602  | .602   | .627  |
| Independence model | 9.512 | 9.018 | 10.024 | 9.515 |

**HOELTER**

| Model              | HOELTER<br>.05 | HOELTER<br>.01 |
|--------------------|----------------|----------------|
| Default model      | 269            | 295            |
| Independence model | 14             | 16             |

**Estimates (Group number 1 - Default model)**

**Scalar Estimates (Group number 1 - Default model)**

**Maximum Likelihood Estimates**

**Regression Weights: (Group number 1 - Default model)**

|        |             | Estimate | S.E. | C.R.   | P   | Label |
|--------|-------------|----------|------|--------|-----|-------|
| VS23   | <--- VALUE2 | 1.019    | .105 | 9.694  | *** |       |
| VS22   | <--- VALUE2 | .990     | .093 | 10.680 | *** |       |
| VS24   | <--- VALUE2 | 1.000    |      |        |     |       |
| BS21   | <--- BRAND2 | .983     | .043 | 23.053 | *** |       |
| BS22   | <--- BRAND2 | 1.006    | .039 | 25.997 | *** |       |
| BS24   | <--- BRAND2 | 1.000    |      |        |     |       |
| RI23   | <--- RI2    | 1.000    |      |        |     |       |
| RI21   | <--- RI2    | 1.190    | .113 | 10.541 | *** |       |
| RI22   | <--- RI2    | 1.290    | .116 | 11.127 | *** |       |
| FSOW23 | <--- FSOW2  | 1.032    | .035 | 29.318 | *** |       |
| FSOW22 | <--- FSOW2  | 1.055    | .034 | 30.855 | *** |       |
| FSOW21 | <--- FSOW2  | 1.000    |      |        |     |       |
| VS21   | <--- VALUE2 | .987     | .092 | 10.698 | *** |       |
| BS23   | <--- BRAND2 | .985     | .041 | 23.973 | *** |       |
| RI24   | <--- RI2    | .893     | .100 | 8.888  | *** |       |

**Standardized Regression Weights: (Group number 1 - Default model)**

|                   | Estimate |
|-------------------|----------|
| VS23 <--- VALUE2  | .623     |
| VS22 <--- VALUE2  | .721     |
| VS24 <--- VALUE2  | .615     |
| BS21 <--- BRAND2  | .856     |
| BS22 <--- BRAND2  | .912     |
| BS24 <--- BRAND2  | .874     |
| RI23 <--- RI2     | .639     |
| RI21 <--- RI2     | .687     |
| RI22 <--- RI2     | .758     |
| FSOW23 <--- FSOW2 | .923     |
| FSOW22 <--- FSOW2 | .945     |
| FSOW21 <--- FSOW2 | .896     |
| VS21 <--- VALUE2  | .723     |
| BS23 <--- BRAND2  | .874     |
| RI24 <--- RI2     | .547     |

**Covariances: (Group number 1 - Default model)**

|                    | Estimate | S.E. | C.R.  | P   | Label |
|--------------------|----------|------|-------|-----|-------|
| BRAND2 <--> RI2    | .422     | .080 | 5.280 | *** |       |
| VALUE2 <--> RI2    | .511     | .076 | 6.753 | *** |       |
| VALUE2 <--> BRAND2 | .588     | .081 | 7.261 | *** |       |
| RI2 <--> FSOW2     | .716     | .093 | 7.665 | *** |       |
| BRAND2 <--> FSOW2  | .878     | .099 | 8.839 | *** |       |
| VALUE2 <--> FSOW2  | .645     | .084 | 7.685 | *** |       |

**Correlations: (Group number 1 - Default model)**

|                    | Estimate |
|--------------------|----------|
| BRAND2 <--> RI2    | .349     |
| VALUE2 <--> RI2    | .622     |
| VALUE2 <--> BRAND2 | .555     |
| RI2 <--> FSOW2     | .588     |
| BRAND2 <--> FSOW2  | .558     |
| VALUE2 <--> FSOW2  | .604     |

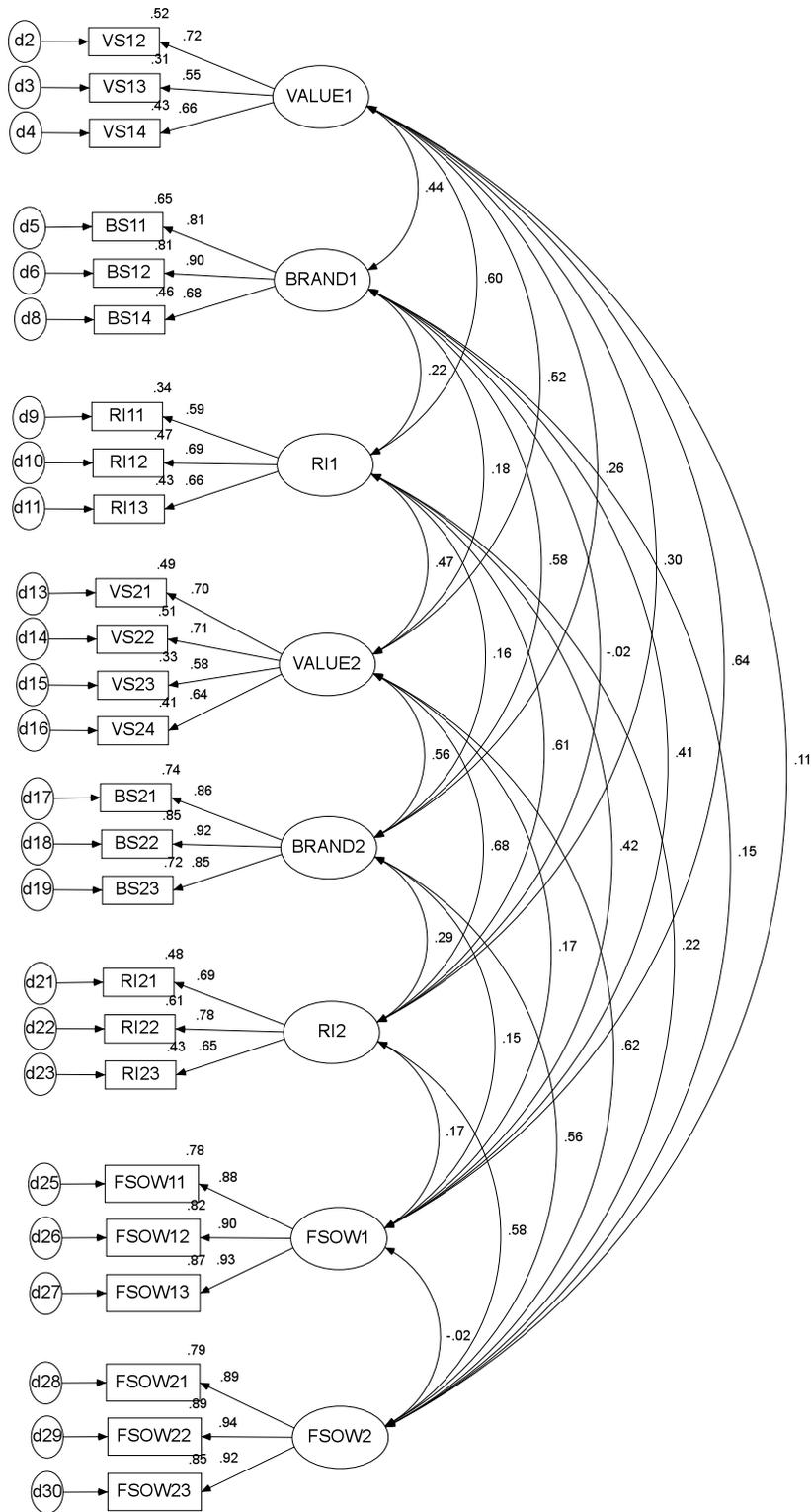
**Variances: (Group number 1 - Default model)**

|        | Estimate | S.E. | C.R.   | P   | Label |
|--------|----------|------|--------|-----|-------|
| VALUE2 | .720     | .117 | 6.160  | *** |       |
| BRAND2 | 1.562    | .144 | 10.880 | *** |       |
| RI2    | .938     | .147 | 6.394  | *** |       |
| FSOW2  | 1.584    | .139 | 11.401 | *** |       |
| d3     | 1.177    | .098 | 12.041 | *** |       |
| d2     | .653     | .062 | 10.533 | *** |       |
| d4     | 1.185    | .098 | 12.131 | *** |       |
| d5     | .549     | .048 | 11.376 | *** |       |
| d6     | .321     | .035 | 9.165  | *** |       |
| d8     | .484     | .044 | 10.875 | *** |       |
| d9     | 1.485    | .136 | 10.891 | *** |       |
| d11    | 1.357    | .117 | 11.650 | *** |       |
| d10    | 1.156    | .125 | 9.252  | *** |       |
| d15    | .292     | .032 | 9.247  | *** |       |
| d14    | .210     | .029 | 7.302  | *** |       |
| d13    | .390     | .036 | 10.860 | *** |       |
| d1     | .641     | .061 | 10.488 | *** |       |
| d7     | .469     | .043 | 10.869 | *** |       |
| d12    | 1.748    | .139 | 12.614 | *** |       |

**Squared Multiple Correlations: (Group number 1 - Default model)**

|        | Estimate |
|--------|----------|
| RI24   | .299     |
| BS23   | .764     |
| VS21   | .522     |
| FSOW21 | .802     |
| FSOW22 | .894     |
| FSOW23 | .853     |
| RI22   | .575     |
| RI21   | .472     |
| RI23   | .409     |
| BS24   | .763     |
| BS22   | .831     |
| BS21   | .733     |
| VS24   | .378     |
| VS22   | .519     |
| VS23   | .388     |

### Measurement Model (Top Two Brands / Credit Card Industry)



## Model Fit Summary

### CMIN

| Model              | NPAR | CMIN     | DF  | P    | CMIN/DF |
|--------------------|------|----------|-----|------|---------|
| Default model      | 78   | 472.041  | 247 | .000 | 1.911   |
| Saturated model    | 325  | .000     | 0   |      |         |
| Independence model | 25   | 5502.597 | 300 | .000 | 18.342  |

### RMR, GFI

| Model              | RMR  | GFI   | AGFI | PGFI |
|--------------------|------|-------|------|------|
| Default model      | .086 | .910  | .882 | .692 |
| Saturated model    | .000 | 1.000 |      |      |
| Independence model | .600 | .319  | .263 | .295 |

### Baseline Comparisons

| Model              | NFI<br>Delta1 | RFI<br>rho1 | IFI<br>Delta2 | TLI<br>rho2 | CFI   |
|--------------------|---------------|-------------|---------------|-------------|-------|
| Default model      | .914          | .896        | .957          | .947        | .957  |
| Saturated model    | 1.000         |             | 1.000         |             | 1.000 |
| Independence model | .000          | .000        | .000          | .000        | .000  |

### Parsimony-Adjusted Measures

| Model              | PRATIO | PNFI | PCFI |
|--------------------|--------|------|------|
| Default model      | .823   | .753 | .788 |
| Saturated model    | .000   | .000 | .000 |
| Independence model | 1.000  | .000 | .000 |

### NCP

| Model              | NCP      | LO 90    | HI 90    |
|--------------------|----------|----------|----------|
| Default model      | 225.041  | 167.490  | 290.398  |
| Saturated model    | .000     | .000     | .000     |
| Independence model | 5202.597 | 4965.129 | 5446.464 |

**FMIN**

| Model              | FMIN   | F0     | LO 90  | HI 90  |
|--------------------|--------|--------|--------|--------|
| Default model      | 1.283  | .612   | .455   | .789   |
| Saturated model    | .000   | .000   | .000   | .000   |
| Independence model | 14.953 | 14.137 | 13.492 | 14.800 |

**RMSEA**

| Model              | RMSEA | LO 90 | HI 90 | PCLOSE |
|--------------------|-------|-------|-------|--------|
| Default model      | .050  | .043  | .057  | .514   |
| Independence model | .217  | .212  | .222  | .000   |

**AIC**

| Model              | AIC      | BCC      | BIC      | CAIC     |
|--------------------|----------|----------|----------|----------|
| Default model      | 628.041  | 639.901  | 933.083  | 1011.083 |
| Saturated model    | 650.000  | 699.415  | 1921.009 | 2246.009 |
| Independence model | 5552.597 | 5556.398 | 5650.367 | 5675.367 |

**ECVI**

| Model              | ECVI   | LO 90  | HI 90  | MECVI  |
|--------------------|--------|--------|--------|--------|
| Default model      | 1.707  | 1.550  | 1.884  | 1.739  |
| Saturated model    | 1.766  | 1.766  | 1.766  | 1.901  |
| Independence model | 15.089 | 14.443 | 15.751 | 15.099 |

**HOELTER**

| Model              | HOELTER<br>.05 | HOELTER<br>.01 |
|--------------------|----------------|----------------|
| Default model      | 222            | 236            |
| Independence model | 23             | 25             |

### Estimates (Group number 1 - Default model)

#### Scalar Estimates (Group number 1 - Default model)

#### Maximum Likelihood Estimates

#### Regression Weights: (Group number 1 - Default model)

|        |             | Estimate | S.E. | C.R.   | P   | Label |
|--------|-------------|----------|------|--------|-----|-------|
| VS13   | <--- VALUE1 | .939     | .109 | 8.615  | *** |       |
| VS12   | <--- VALUE1 | .942     | .090 | 10.429 | *** |       |
| VS14   | <--- VALUE1 | 1.000    |      |        |     |       |
| BS11   | <--- BRAND1 | 1.164    | .086 | 13.533 | *** |       |
| BS12   | <--- BRAND1 | 1.270    | .089 | 14.269 | *** |       |
| BS14   | <--- BRAND1 | 1.000    |      |        |     |       |
| RI13   | <--- RI1    | 1.000    |      |        |     |       |
| RI11   | <--- RI1    | 1.016    | .118 | 8.636  | *** |       |
| RI12   | <--- RI1    | 1.120    | .118 | 9.520  | *** |       |
| FSOW13 | <--- FSOW1  | 1.017    | .038 | 26.736 | *** |       |
| FSOW12 | <--- FSOW1  | .992     | .039 | 25.406 | *** |       |
| FSOW11 | <--- FSOW1  | 1.000    |      |        |     |       |
| VS23   | <--- VALUE2 | .906     | .099 | 9.151  | *** |       |
| VS21   | <--- VALUE2 | .910     | .085 | 10.667 | *** |       |
| VS22   | <--- VALUE2 | .929     | .086 | 10.768 | *** |       |
| VS24   | <--- VALUE2 | 1.000    |      |        |     |       |
| BS23   | <--- BRAND2 | 1.000    |      |        |     |       |
| BS21   | <--- BRAND2 | 1.029    | .049 | 20.823 | *** |       |
| BS22   | <--- BRAND2 | 1.062    | .046 | 23.024 | *** |       |
| RI23   | <--- RI2    | 1.000    |      |        |     |       |
| RI21   | <--- RI2    | 1.180    | .111 | 10.654 | *** |       |
| RI22   | <--- RI2    | 1.307    | .114 | 11.478 | *** |       |
| FSOW23 | <--- FSOW2  | 1.039    | .038 | 27.329 | *** |       |
| FSOW22 | <--- FSOW2  | 1.060    | .037 | 28.652 | *** |       |
| FSOW21 | <--- FSOW2  | 1.000    |      |        |     |       |

**Standardized Regression Weights: (Group number 1 - Default model)**

|        |             | Estimate |
|--------|-------------|----------|
| VS13   | <--- VALUE1 | .552     |
| VS12   | <--- VALUE1 | .721     |
| VS14   | <--- VALUE1 | .656     |
| BS11   | <--- BRAND1 | .806     |
| BS12   | <--- BRAND1 | .898     |
| BS14   | <--- BRAND1 | .682     |
| RI13   | <--- RI1    | .659     |
| RI11   | <--- RI1    | .587     |
| RI12   | <--- RI1    | .688     |
| FSOW13 | <--- FSOW1  | .931     |
| FSOW12 | <--- FSOW1  | .905     |
| FSOW11 | <--- FSOW1  | .884     |
| VS23   | <--- VALUE2 | .575     |
| VS21   | <--- VALUE2 | .701     |
| VS22   | <--- VALUE2 | .711     |
| VS24   | <--- VALUE2 | .638     |
| BS23   | <--- BRAND2 | .847     |
| BS21   | <--- BRAND2 | .860     |
| BS22   | <--- BRAND2 | .924     |
| RI23   | <--- RI2    | .653     |
| RI21   | <--- RI2    | .693     |
| RI22   | <--- RI2    | .783     |
| FSOW23 | <--- FSOW2  | .921     |
| FSOW22 | <--- FSOW2  | .942     |
| FSOW21 | <--- FSOW2  | .890     |

**Covariances: (Group number 1 - Default model)**

|                    | Estimate | S.E. | C.R.  | P    | Label |
|--------------------|----------|------|-------|------|-------|
| BRAND1 <--> RI1    | .234     | .077 | 3.059 | .002 |       |
| VALUE1 <--> RI1    | .540     | .086 | 6.254 | ***  |       |
| VALUE1 <--> BRAND1 | .465     | .084 | 5.532 | ***  |       |
| BRAND2 <--> RI2    | .346     | .080 | 4.343 | ***  |       |
| VALUE2 <--> RI2    | .591     | .085 | 6.961 | ***  |       |
| VALUE2 <--> BRAND2 | .587     | .084 | 7.019 | ***  |       |
| RI1 <--> VALUE2    | .396     | .073 | 5.424 | ***  |       |
| BRAND1 <--> VALUE2 | .176     | .066 | 2.656 | .008 |       |
| VALUE1 <--> VALUE2 | .425     | .073 | 5.837 | ***  |       |
| RI1 <--> BRAND2    | .183     | .077 | 2.376 | .017 |       |
| BRAND1 <--> BRAND2 | .788     | .103 | 7.634 | ***  |       |
| VALUE1 <--> BRAND2 | .288     | .077 | 3.736 | ***  |       |
| RI1 <--> RI2       | .578     | .090 | 6.431 | ***  |       |
| BRAND1 <--> RI2    | -.027    | .071 | -.381 | .703 |       |
| VALUE1 <--> RI2    | .274     | .071 | 3.850 | ***  |       |
| FSOW1 <--> RI2     | .207     | .079 | 2.613 | .009 |       |
| FSOW1 <--> BRAND2  | .222     | .087 | 2.543 | .011 |       |
| FSOW1 <--> VALUE2  | .194     | .071 | 2.733 | .006 |       |
| RI1 <--> FSOW1     | .518     | .090 | 5.721 | ***  |       |
| BRAND1 <--> FSOW1  | .597     | .096 | 6.187 | ***  |       |
| VALUE1 <--> FSOW1  | .764     | .099 | 7.675 | ***  |       |
| FSOW1 <--> FSOW2   | -.029    | .088 | -.326 | .745 |       |
| RI2 <--> FSOW2     | .718     | .097 | 7.382 | ***  |       |
| BRAND2 <--> FSOW2  | .840     | .101 | 8.338 | ***  |       |
| VALUE2 <--> FSOW2  | .679     | .089 | 7.605 | ***  |       |
| RI1 <--> FSOW2     | .262     | .081 | 3.246 | .001 |       |
| BRAND1 <--> FSOW2  | .212     | .083 | 2.544 | .011 |       |
| VALUE1 <--> FSOW2  | .130     | .076 | 1.713 | .087 |       |

**Correlations: (Group number 1 - Default model)**

|                    | Estimate |
|--------------------|----------|
| BRAND1 <--> RI1    | .216     |
| VALUE1 <--> RI1    | .605     |
| VALUE1 <--> BRAND1 | .440     |
| BRAND2 <--> RI2    | .292     |
| VALUE2 <--> RI2    | .681     |
| VALUE2 <--> BRAND2 | .555     |
| RI1 <--> VALUE2    | .470     |
| BRAND1 <--> VALUE2 | .176     |
| VALUE1 <--> VALUE2 | .519     |
| RI1 <--> BRAND2    | .159     |
| BRAND1 <--> BRAND2 | .579     |
| VALUE1 <--> BRAND2 | .257     |
| RI1 <--> RI2       | .611     |
| BRAND1 <--> RI2    | -.024    |
| VALUE1 <--> RI2    | .298     |
| FSOW1 <--> RI2     | .165     |
| FSOW1 <--> BRAND2  | .145     |
| FSOW1 <--> VALUE2  | .174     |
| RI1 <--> FSOW1     | .425     |
| BRAND1 <--> FSOW1  | .414     |
| VALUE1 <--> FSOW1  | .644     |
| FSOW1 <--> FSOW2   | -.018    |
| RI2 <--> FSOW2     | .580     |
| BRAND2 <--> FSOW2  | .558     |
| VALUE2 <--> FSOW2  | .616     |
| RI1 <--> FSOW2     | .218     |
| BRAND1 <--> FSOW2  | .149     |
| VALUE1 <--> FSOW2  | .111     |

**Variances: (Group number 1 - Default model)**

|        | Estimate | S.E. | C.R.   | P   | Label |
|--------|----------|------|--------|-----|-------|
| VALUE1 | .868     | .139 | 6.250  | *** |       |
| BRAND1 | 1.284    | .182 | 7.066  | *** |       |
| RI1    | .917     | .151 | 6.072  | *** |       |
| FSOW1  | 1.619    | .152 | 10.655 | *** |       |
| VALUE2 | .773     | .123 | 6.275  | *** |       |
| BRAND2 | 1.443    | .146 | 9.873  | *** |       |
| RI2    | .974     | .152 | 6.401  | *** |       |
| FSOW2  | 1.573    | .145 | 10.815 | *** |       |
| d3     | 1.743    | .146 | 11.942 | *** |       |
| d2     | .709     | .076 | 9.313  | *** |       |
| d4     | 1.148    | .107 | 10.691 | *** |       |
| d5     | .939     | .097 | 9.709  | *** |       |
| d6     | .497     | .085 | 5.843  | *** |       |
| d8     | 1.477    | .124 | 11.943 | *** |       |
| d9     | 1.804    | .161 | 11.211 | *** |       |
| d11    | 1.195    | .119 | 10.069 | *** |       |
| d10    | 1.277    | .135 | 9.443  | *** |       |
| d27    | .256     | .036 | 7.184  | *** |       |
| d26    | .353     | .039 | 9.039  | *** |       |
| d25    | .451     | .045 | 10.072 | *** |       |
| d13    | .661     | .061 | 10.795 | *** |       |
| d15    | 1.285    | .106 | 12.183 | *** |       |
| d14    | .653     | .061 | 10.635 | *** |       |
| d16    | 1.124    | .097 | 11.623 | *** |       |
| d17    | .537     | .053 | 10.136 | *** |       |
| d19    | .567     | .054 | 10.541 | *** |       |
| d18    | .278     | .041 | 6.811  | *** |       |
| d21    | 1.466    | .137 | 10.736 | *** |       |
| d23    | 1.313    | .116 | 11.319 | *** |       |
| d22    | 1.048    | .121 | 8.628  | *** |       |
| d30    | .305     | .034 | 8.860  | *** |       |
| d29    | .223     | .031 | 7.118  | *** |       |
| d28    | .414     | .039 | 10.506 | *** |       |

**Squared Multiple Correlations: (Group number 1 - Default model)**

|        | Estimate |
|--------|----------|
| FSOW21 | .792     |
| FSOW22 | .888     |
| FSOW23 | .848     |
| RI22   | .614     |
| RI21   | .480     |
| RI23   | .426     |
| BS22   | .854     |
| BS21   | .740     |
| BS23   | .718     |
| VS24   | .408     |
| VS22   | .505     |
| VS21   | .492     |
| VS23   | .331     |
| FSOW11 | .782     |
| FSOW12 | .819     |
| FSOW13 | .868     |
| RI12   | .474     |
| RI11   | .344     |
| RI13   | .434     |
| BS14   | .465     |
| BS12   | .806     |
| BS11   | .650     |
| VS14   | .431     |
| VS12   | .521     |
| VS13   | .305     |