

How Consumer's Retention

HOW REPURCHASE INTENTION IS AFFECTED IN LONGTERM CONTRACT

How Consumer's Retention Is Affected in Prepaid Long-term Fitness Memberships:

An Empirical Study in a Fitness Club in Shanghai

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Abstract

This study mainly focuses on the lump sum prepaid long-term contracts in China's current fitness industry, and discusses how this form of contract affects the member's retention. Through the exploration of prior research, especially in the field of behavioral psychology, the corresponding psychological models and the independent variables that may affect the retention are found for the characteristics of the lump sum prepaid long-term contract, which is the dynamic model of how consumer's payment equity is affected overtime. On the other hand, this paper also finds support for the impact of payment equity on perceived value, which in turn is linked to repurchase intention. Therefore, the final model was established and empirical research was carried out to obtain corresponding results. The final data analysis also supports the original conjecture and the hypothesis, which partly explains how the member's repurchase intention is affected by the lump sum prepaid long-term contracts.

Key Words: Fitness club membership, Payment equity, Perceived value, Repurchase intention

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Introduction

On June 15, 2016, the State Council of the People's Republic of China officially promulgated the National Fitness Program (2016-2020), which was part of the Sports Development Plan for 2016-2020. The program had set relevant targets for the number of people who regularly participate in sports activities, the number of sports venues, and the total amount of sports consumption until 2020. At the same time, corresponding development policies and supports have been formulated for these goals. This indicated that the Chinese government officially put the national fitness industry on the development agenda and was going to support the development from above. Combined with the existed emphasis on the fitness industry in the market, since then, the fitness industry of China has ushered in a new wave of booming. By the end of 2017, there were a total of 37,627 fitness clubs and studios registered in China, which was slightly higher than the 36,540 registered fitness clubs and studios in the United States. Meanwhile, the number of registered fitness club members in China has increased from 5.64 million in 2014 to 10.7 million in 2017. However, regarding the participation rate, compared with 3.3% in Japan and 17.82% in the US, it was still only 0.79% in China, and the average number of club members was still quite low when compared to that of the developed countries. Obviously, no matter the average number of club members or the participation rate, the development of each appears to be relatively slow when compared to the number of newly opening fitness clubs and studios. Therefore, for the current development of the fitness industry

of China, increasing the number of new members and the retention rate of registered members has become an increasingly important issue.

Meanwhile, in the academic field, there are a wide range of different factors have been discussed in the study that what lead customers to continue to use goods or services from a particular organization, such as service quality (Olorunniwo, Hsu & Udo, 2006; Parasuraman, Zeithaml, & Berry, 1985, 1994) satisfaction (Jones & Suh, 2000; Murray & Howat, 2002; Söderlund, 2006), and so on. Although the factors investigated may be different, there is general agreement that the retention of customers is very important and fundamental to the sustainable development and the success of an organization (Oliver, 1999; Söderlund, 2006; Zeithaml, Berry, & Parasuraman, 1996). The concept of customer retention is often considered to be part of the concept of customer loyalty or partly cover each other (Zins, 2001; Ganesh, Arnold, & Reynolds, 2000), and there are enough theories and examples to support that loyal customers are one of the key points to organizational profitability and success. Selin, Howard, Udd, and Cable (1988) found that consumers of municipal recreation programs who demonstrated the greatest levels of loyalty to the service tended to repurchase more often and spend more money on the programs. Moreover, research carried out with theater customers showed that greater levels of customer loyalty would lead to more repurchase behaviors (Divett, Crittenden, & Henderson, 2003). From this it is clear and safe to say that for organizations it is beneficial to create and keep loyal customers.

Although the customer retention for business success is broadly covered in prior research, and it is widely accepted that customer loyalty is particularly important to the health and fitness industry given its operating context. However, little research was addressed on the link between

retention and membership contract forms in the fitness industry. According to the data of China Fitness Industry Survival White Paper 2017, 53.4% of China fitness clubs and studios adopt a contract form of paying a lump sum payment for at least one-year membership fee when registered as a member. However, out of China, in the fitness industry of other countries around the world, such a proportion of membership contract forms are very rare, and the exploration of some home pages of the major chain fitness groups in the world would also confirm this. Therefore, in order to understand the possibly existing relationship between the mainstream membership contract forms of the fitness industry in China and the customer retention, firstly it is important to take the relationship between the switching barrier and the repurchase intention into consideration, not only the traditional factors that influence the customer retention. And in some prior research, there is already a discussion about the switching barrier has a certain influence on the repurchase intention, despite the lower level of service (Anderson & Sullivan 1993; Cronin & Taylor 1992; Michael A. Jones, David L. Mothersbaugh & Sharon E. Beatty, 2000). However, from some follow-up research focusing on the member retention rates between different contract forms, It is found that the switching barrier caused by prepaid long-term contracts seemed do not have an enough impact on customer retention, while the survival probability after 14 months of the monthly paid contract members is 17 percent higher than that of the annually paid contract members (Vigna & Malmendier, 2002). Therefore, in order to understand how the long-term contract in the fitness industry affects consumers' retention, especially the change process of consumers' repurchase intentions under the mainstream contract forms in the fitness industry of China, this research is going to start with the relationship between related psychological factors and repurchase intentions under prepaid long-term contracts.

Theoretical background

When it comes to prepaid long-term membership contracts, the first characteristic that tends to come to people's mind is the gap of time between the payment and benefit acquisition. Among the related research about temporally separating payments from consumption, John T. Gourville and Dilip Soman's research (1998), which was about payment depreciation, is very informative in this area. They started from the "sunk-cost effect" by Thaler (1980) that has been defined as the "greater tendency to continue an endeavor once an investment in money, time or effort has been made" (Arkes and Blumer, 1985). In order to further explore the connection between temporally separating payments from consumption and the sunk-cost effect, they finally developed the payment depreciation concept, which was experimentally verified in a fitness club annual membership and the attendance tendency study. From their payment depreciation theory, the separation of payments and consumption will lower the sunk-cost effect. Through experimental studies, they also found the same tendency that the separation of payments and consumption that comes from the prepaid annual membership fee will significantly lower the frequency of usage, through the sunk-cost effect reduction.

To further explore the payment depreciation phenomenon in a long-term consumption behavior, the relevant research in behavioral economics and marketing field have also been widely viewed. From the well-known impact between satisfaction and retention, Ruth N. Bolton and Katherine N. Lemon (1999) proposed and tested a dynamic model of customer usage of services, identifying causal links between customer's prior usage levels, satisfaction evaluations, and subsequent service usage. They quantified the relationship between customer satisfaction

and subsequent service usage and provided new theoretical insights into the antecedents of customer satisfaction by introducing the concept of perceived payment equity. Payment equity is the customer's changing evaluation of the fairness of the level of benefits derived from usage in relation to the level of economic cost. Their findings suggest that customers seek to maintain payment equity in the service relationship: adjusting items under their control (usage levels) in response to the changes in perceived value or satisfaction. Customers evaluate the fairness of the exchange of inputs (primarily payments) for outcomes (primary service usage and performance) in the relationship. Customers compare their actual usage, payments, and service performance with their normative expectations of these aspects of the service relationship formed at first, and the comparison has a direct impact on their future usage, which is going to form a new comparison process. This is how the dynamic model works and explains the relationship between payment equity and the usage levels with the intermediate variables such as perceived value and satisfaction.

Meanwhile, Akerlof (1991) indicates that when in the situation where there are significant initial costs relative to the benefits, the procrastination will definitely occur from some point of time since the costs happened. Similarly, from the model by Donoghue and Rabin (2001), most people procrastinate and have self-control problems, which will lead to an overestimation of fulfillment of a future task. And then, George Loewenstein, Ted O'Donoghue and Matthew Rabin (2003) further explained this mechanism by explaining how projection bias can also lead to misguided purchases of durable goods or service, which actually coincides the follow-up research carried out by Vigna and Malmendier (2002). Combined with the formation process of the payment equity, it can be assumed that in the consumption process which payment

happens first, it is because people's expectations of usage are overestimated that payment equity would be lower than expected at first, and with the dynamic model of payment equity, such comparison process will be repeated, which in turn lead to the payment equity continue to decrease. Thus, the following relationship between payment equity and the long-term membership contract form can be hypothesized:

H1: In a long-term membership contract, the payment equity formed by members will decrease over time.

As above, how the payment equity forms and may change at any point of time in a prepaid long-term membership was reviewed. Along with the dynamic payment equity model proposed by Bolton and Lemon (1999), a model proposed by Hellier et al. (2003) describes the extent to which customer repurchase intention is influenced by several important factors such as satisfaction, equity, value and so on. The analysis finds that although perceived quality does not directly affect customer satisfaction, it does so indirectly via customer equity and value perception, and this finding also coincides with the previous findings from the Bolton and Lemon's (1999) payment equity model. Conceptual frameworks have been developed that integrate customer perceived value and customer satisfaction (Heskett et al., 1994; Liljander & Strandvik, 1995; Storbacka et al., 1994; Woodruff, 1997). And some studies have provided empirical evidence of the causal links between perceived value and satisfaction (Andreassen & Lindestad, 1998; Cronin et al., 2000; Crosby & Stephens, 1987; McDougall & Levesque, 2000; Patterson & Spreng, 1997). From above, the following relationships among payment equity, perceived value, satisfaction and usage can be hypothesized:

H2: Perceived value is positively influenced by payment equity.

H3: Satisfaction is positively influenced by payment equity.

H4: Satisfaction is positively influenced by perceived value.

H5: The actual usage is positively influenced by satisfaction.

When check the variables influencing the retention or repurchase intention, there is an extensive body of literature across a number of research settings that supports the positive influence that satisfaction has on the repurchase intention (Bernhart, Donthu, & Kennett, 2000; Cronin & Taylor, 1994; Söderlund, 2006). On the other hand, Bitner, Booms, and Tétreault (1990), Jones and Suh (2000) also found that overall satisfaction with an organization had a direct impact on how likely customers would reuse the service. Howat, Murray, and Crilley (1999) found that satisfaction of customers of sport centers was positively related to their willingness to recommend a service, repurchase from the provider and increase frequency of visits which actually stand for behavior loyalty, and this also coincides the H5 proposed before. Therefore, from this part, the following relationships among overall satisfaction, usage and repurchase intention can be hypothesized:

H6: Repurchase intention is positively influenced by satisfaction.

H7: Repurchase intention is positively influenced by usage.

In addition, there are also some empirical studies to support that perceived value has a direct impact on repurchase intentions (Patterson & Spreng, 1997; Kuo, Wu & Deng, 2009; Wu et al. 2014). From this, the following relationship between perceived value and repurchase intention can be hypothesized:

H8: Repurchase intention is positively influenced by perceived value.

With all the review of prior researches, the theoretical basis of the research model (Figure 1) has as its underpinning assumption that there is a positive relationship between payment equity and repurchases intention, with the mediation variables as perceived value, satisfaction and usage level.

Each of the model components is defined as follows:

Payment equity: the customer's perception of the fairness of the exchange of payment for service usage.

Perceived value: The customer's overall appraisal of the net worth of the service, based on the customer's assessment of what is received (benefits provided by the service), and what is given (costs or sacrifice in acquiring and utilizing the service).

Overall satisfaction: The degree of overall pleasure or contentment felt by the customer, resulting from the ability of the service to fulfill the customer's desires, expectations and needs in relation to the service.

Usage: the average number of visits a customer makes to the club each month.

Repurchase intention: The individual's judgment about buying again a designated commodity or service from the same company, taking into accounts his or her current situation and likely circumstances.

Method

To test the model of payment equity and repurchase intention, empirical research was carried out with the customers of Guangqicheng Will's fitness club that in Shanghai, China, which is part of the Will's health and fitness chain. Will's health and fitness chain is the

largest fitness chain in east China and one of the most famous fitness chains in China. Will's health and fitness chain owns and operates over 150 fitness clubs all over China by the end of 2017, most of which are mid-level traditional fitness clubs and charges an average to premium span of price for club membership. Over half of all Will's fitness clubs are in and around Shanghai. Guangqicheng Will's fitness club locates in Yishan Road, Shanghai Stadium area, Xuhui, which is one of the most flourishing downtown areas in Shanghai. As a standard medium-sized club in the chain, it was started from 2012 and has approximately 5100 club members by the end of May this year. In June 2018, it was renewed and about 1000 newly registered club members added, with a new long-term membership package. So with these significant characteristics, it can be supposed that the respondents can be effectively grouped according to the period from the start point of the membership.

About the scales to measure all the variables, first one is the independent variable *payment equity*, which was included in the research to test H1, H2 and H3. This was measured as a single item (*Please rate the overall value of this fitness club to you by far, worth less/more than the amount I paid*), which was designed by Bolton and Lemon (1999). The customers were requested to rate their payment equity at that point of time on a Likert-type scale from 5 "much more than I paid" to 1 "much less than I paid".

Perceived value was included in the research to test H2, H4 and H8. This was measured by using the scale developed by James F. Petrick (2002), which was widely used in a lot of researches that have measured the perceived value of service. From the development and the tests of this scale, it can be seen that the scale has a very good validation in measuring the perceived value of service especially in leisure and tourism fields. From the researches that using

this scale, it can also be found that the scale was widely discussed and proved validatory in service field, especially in measuring the perceived value which related to repeated visits or repurchase intentions. So the papers using this scale are very often to be seen in the fields of leisure or recreational business, tourism service or even mobile business, of course some sports tourism researches using this scale can be seen too. As a result, from the research model of this paper and the recreational essence of the fitness industry, it can be also assumed that this scale can also be used in this paper and supposed to show a good reliability and validity. All the factors and items are listed in Table 1.

Overall satisfaction with the fitness club was included in the research to test H3, H4, H5 and H6. This was measured as a single item (*How satisfied are you with the fitness club overall?*) and customers were requested to rate their overall satisfaction on a Likert-type scale from 5 “completely satisfied” to 1 “completely unsatisfied.” The use of a single item measure of overall satisfaction is consistent with Bou-Llusar, Camison-Zornoza, and Escrig-Tena (2001) and Murray and Howat (2002) and Ferrand, Robinson and Pierre Valette-Florence (2010).

Usage level was measured by reading the actual frequency of members to the club in a month since the day questionnaires were filled out. The numbers were all strictly exported from the Will's chain management system, with the help and support from the manager of the club. The usage expectation (*How many times do you think you will come to club in the next 30 days*) was also asked, just to compare with the actual usage to check if the overestimation tendency can be seen at any stage during different periods of a membership.

Repurchase intention was measured as a single item (*Will you renew your membership with the fitness club when it's about expire?*). Customers were requested to rate their overall

likelihood of renewing their membership on a Likert-type scale from 5 “definitely yes” to 1 “definitely not”. Once again, the use of a single item measure is consistent with Murray and Howat (2002) and Söderlund (2006) and Ferrand, Robinson and Pierre Valette-Florence (2010).

Most of the variables were measured by single-item scale and only *perceived value* was measured by using a complete scale in a previous study, plus a single survey was more than 40 days for requiring the actual usage data, so this study did not implement a pilot questionnaire. The translation work of the questionnaire was completed under the guidance and assistance of a relevant expert of Beijing Sport University, especially for the English part of the perceived value scale with similar semantics. The final questionnaires were started to distribute from September 21st, and last over a two-week period. While all the actual usage data was finally acquired on November 7th. The questionnaire was conducted in the form of an online questionnaire, using the most professional online questionnaire platform in China (www.wjx.cn). The QR code of the questionnaire was placed at the front desk of the fitness club, beside which the suggestion that the members who had registered in a year please help us to finish the questionnaire was printed, and the staff also recommended each member to the fitness club to check the QR code and help during the period. Members who completed the questionnaire would be offered a bottle of sports drink, and there were no other rewards. All the guidelines that should be considered were marked on the online questionnaire, and the logical order of the questionnaires was also strictly set, to ensure basically all the questionnaires that were successfully recovered would be on good quality and there would be no missing answers in all the scales. The actual number of final answered questionnaires was 606, of which the number of valid questionnaires was 563 (92.9%). The main sources of the invalid questionnaires are those the membership IDs were incorrectly filled, in that

case the number of actual usage couldn't be read from the system. In addition, if the respondent's filling time is obviously too short, then the questionnaire would also be judged as invalid.

Results and data analysis

This study used SPSS 25.0 and AMOS 25.0 to test the hypotheses and the research model. Parts of the respondents' characteristics are shown in the Table 2 and Table 3.

From Table2, firstly the distribution of the samples in the "period from the start of this membership" can be seen, which is the ideal distribution expected. Although some members who have been enrolled for more than one year also submitted the questionnaires, it does not affect the overall sample distribution, and this part of samples also has certain comparative significance. About the monthly disposable income, according to the Shanghai Bureau of Statistics, the average monthly household disposable income in 2017 was about 10,422 RMB. In the sample of this survey, the proportion of monthly household disposable income of more than 10,000RMB exceeded 65%, which basically tells that the income level of the respondents were higher than the average disposable income level in Shanghai. Moreover, according to a consumer behavior survey report conducted by TF Securities, the people with a monthly household disposable income more than 10,000RMB in China have a significantly higher proportion of recreational consumption. Based on the above information, it can be considered that the samples in this survey has a more positive attitude towards the recreational consumption including working out in a fitness club among all the Chinese consumers. About the genders, 60.2% of the respondents are male while 39.8% are female. From the information provided by the club manager, the age distribution of this sample is a little younger compared to the overall age distribution of this

fitness club. This may be related to the form of online questionnaire was more popular and easy to use among the younger generations. Table 3 is mainly about the approximate distance and way of transportation of the respondents to the fitness club, and includes the total membership length purchased this time. From Table 3, over 90% of the responds are less than 3 kilometers in distance between the fitness club and their usual start points. Of course, the length of the total membership purchased this time is very compelling. It is worth noting that only 5.5% of the respondents were joining in the short-term memberships just 1 year or shorter, while nearly 90% of the respondents were joining the memberships last at least 3 years. That is to say, nearly 90% of the respondents paid a lump sum contract fee of at least 3 years membership when joined the club. This situation is also consistent with the current membership contract forms of the fitness industry in China that was mentioned above in the introduction part. It was also mentioned that a lot of new members registered in June after the renewal of the fitness club, and most of the new members purchased an extremely long-term membership. Meanwhile, the relevant statistics of all factors are listed in Table 4.

And then, the actual usage and expected usage answered by the respondents were drawn and compared by t-test. All the results of different groups in "period from the start of this membership" are shown in Table 5. From the results, all the results of actual usage of different groups are significantly lower than the usage expectation, from which at least it can be seen that the result is part of the manifestation of overestimation effect.

To test the hypothesis 1, One-Way ANOVA and Post-Hoc tests (Scheffe) for payment equity of different groups, which are divided by the period from start point of the membership, were conducted. All the characteristics statics results of payment equity are shown in the Table 6

and the results of Post-Hoc tests are shown in the Table 7. From the result of one-way ANOVA test, the significant differences among the payment equity of different groups can be seen ($F=31.526$, $p < .001$). As for the trend of change of payment equity that can be seen from Table 7, although there is no significant difference between the first and second groups, the group 3, 4, and 5 are significantly lower than the first and the second group, and the fifth group is also significantly lower than the third group, which in turn shows the payment equity of the members who joined the membership over 6 months is significantly lower than that of the members who joined the membership under 6 months. Considering Scheffe test is relatively strict in all Post-Hoc tests, especially compared to LSD test, therefore based on the above results, it can be assumed that the hypothesis 1 is supported.

To test the rest hypothesis and the model, and investigate the extent to which a customer's repurchase intention can be affected by different variances, a structural path model was estimated (Figure 2). First of all, after confirmatory factor analysis (CFA), 7 of 25 items were eliminated due to the low factor loadings (< 0.5), and a new constructs of the scale of perceived value was formed. The 7 eliminated items are listed in Table 8. The new measurement scale of perceived value shows an acceptable fit: $C^2_{(124)} = 580.498$, $p < .001$, $C^2/df = 4.681$, $RMSEA = 0.081$, $GFI = 0.899$, $AGFI = 0.861$, $CFI = 0.808$, $Standardized\ RMR = 0.057$. However, when calculating the AVE of each factors, due to the highest factor loading item result among all items is just 0.681, it is clear that all the AVE values are lower than 0.5. So after checking variance inflation factor (VIF) and checking construct correlation, it appears that the construct behavioral price and service quality has a high correlation (.899), which suggests these two factors should be combined as one. Meanwhile, the Cronbach's Alpha of each factor lies mostly

between 0.65 and 0.7, showing just questionable construct reliability. However, the original scale was thoroughly discussed and tested in lots of researches in the service business field including some sports business researches, and all the translation work during this research was under the instruction of the expert of sports business in China. Besides, the overall model fit results indicate that the model has an acceptable fit with the data too: $C^2_{(201)} = 929.88$, $p < .001$, $C^2/df = 4.626$, $RMSEA = 0.080$, $GFI = 0.873$, $AGFI = 0.840$, $CFI = 0.789$, $Standardized\ RMR = 0.105$. Without the pilot questionnaires which help to adjust and reform the scales, doing as few changes to the scales as possible and analyzing the acceptable data is the preference way by this paper. According to Table 9 and Table 10, five paths are strongly supported ($p < 0.001$), while there are also some relevant relationships from satisfaction to repurchase intention ($p < 0.1$) and from usage to repurchase intention ($p < 0.05$).

Since it has already been known among all the groups of different periods from the start of registration, some groups differ in payment equity. So after the overall structural path model tested, to further discover at different periods after registration which part of the model will change, covariance structure analysis based on different periods from the start point of the membership was conducted. From the covariance structure analysis, it can be found that, significant differences in path coefficients occur between the groups that are over 6 months after registration and those that are less than three months after registration (Table 11). More specifically, the standard coefficient from actual usage to repurchase intention will be significantly higher when the period from joining the membership is over 9 months when compared to that of the period is under 3 months; the standard coefficient from overall satisfaction to repurchase intention will be significantly higher when the period from joining the

membership is over 1 year than that of the period is under 3 months; the standard coefficient from payment equity to overall satisfaction will be significantly higher when the period from joining the membership is over 6 months when that of the period is under 3 months.

Discussion and limitations

Although some prior studies did not find a direct impact of satisfaction on repurchase intention (Ferrand et al. 2010), however according to the findings of Bernhart et al. (2000), Bitner et al. (1990), Cronin and Taylor (1994), Ganesh et al. (2000), Howat et al. (1999), Jones and Suh (2000), Olorunniwo et al. (2006), Patterson and Spreng (1997), and Söderlund (2006), which the direct impact of satisfaction on repurchase intention could be supported to different levels, and there's a long-lasting controversy in this conclusion can be found. This research does reflect this controversy by providing some support of the impact from overall satisfaction to repurchase intention on a low level. One possible explanation for this finding is that the impact that overall satisfaction has on repurchase intention may be context specific in that there may be variables within each research setting that influence whether the relationship between satisfaction and repurchase intention is direct or not. And it should also be considered the same satisfaction level on different time point of a membership means totally different to repurchase intention, especially in a long-term membership. Thus, although it seems that there is a relationship between the two variables, more continued research between satisfaction and repurchase intention in service especially in long-term contracts where the payment are separated from benefits are needed to inform understanding of customer behavior and subsequent management.

Besides above, this research did establish at least two clear paths. One is that in this case perceived value had a significant positive impact on overall satisfaction, which in turn had a significant positive impact on the actual usage. Although in this research the direct impacts from overall satisfaction and actual usage to the repurchase intention of the members were not so clear, this path alone also has some reference significance. If the perceived value during the membership is good, the customers tend to be more satisfied, and if customers are satisfied with the services offered by the club they are likely to attend more frequently than those who are not satisfied. Furthermore, if customers go to a club more often they will perceive it to be of greater benefit to them than those who do not. This is likely to lead frequent users to have a greater intention to repurchase. In other words, even the focus was just on how to improve the satisfaction and/or usage of the customer, perceived value will also be a very important variable to be considered. In addition, it is possible to argue that frequent usage is a form of behavioral loyalty and therefore seems likely to be directly related to other loyal behaviors, such as intention to repurchase. However, as the impact of usage on repurchase intention from empirical research was not that enough and this relationship requires further research.

The other path is the payment equity did have a significant positive impact on perceived value, which in turn had a positive impact on repurchase intention. Perceived value is a mediator variable between payment equity and repurchase intention, and this seems a logical relationship. The definition of payment equity is the customer's perception of the fairness of the exchange of payment for service usage, which already includes the comparison between what customers paid and what they perceived in some extent. Meanwhile, the significant direct positive impact of perceived value on repurchase intention further validates and enhances the findings of Patterson

& Spreng, (1997); Kuo, Wu & Deng, (2009); Wu et al. (2014), so at least it can be said that the perceived value also has a very important reference value in the service industry when considering the issues about repurchase intention. However, whether the variable payment equity should continue to be refined, and the development of the measurement scale of payment equity, should be a subject that requires further research in the future.

According to some previous research findings in the field of behavioral economics (Bolton & Lemon, 1991; Donoghue & Rabin, 2001; Loewenstein, Ted O'Donoghue & Matthew Rabin, 2003), when payment and what can be acquired separates by a long-span of time, people's payment equity will gradually decline in the continuous comparison. This study verified that the dynamic model had similar trends among different sample groups in the empirical study through comparisons between the participants in different periods from the start of their own memberships in the same fitness club. Therefore, it can be concluded that in the long-term fitness membership contract that is totally paid when registration, the consumer's payment equity will decline over time, not only to the tracking results of the same group of people, but also to the different groups of people who joined the memberships at different time. According to the mediator variables in the model, this also leads to a decrease in the overall satisfaction and actual usage of consumers, which constitutes a possible explanation for the findings from Vigna and Malmendier's (2002) follow-up research. In addition, according to the results of covariance structure analysis, the degree of influence of consumers' payment equity on satisfaction has increased with the passage of time can be seen, while the degree of influence of satisfaction and usage on repurchase intention is also showing increasing tendencies. Such results may tell us to

some extent how consumers' repurchase intentions are affected over time in the current mainstream contract forms of the fitness industry in China.

Of course, there are some obvious limitations in this study that acquire to be further researched or discussed. One is the further confirmation and scale development of the variable payment equity, for the definition of payment equity is obviously contains some comparison related to perceived value, which was mentioned above. Secondly, because this study directly used the English scale of the perceived value developed in the prior research, and there was no pilot questionnaire done after the translation, especially for the items similar in English meaning. Therefore, the reliability and validity of the relevant scales obtained in the actual online questionnaire are not good enough even after the confirmatory factor analysis which was displayed in the results and data analysis part. More discussion and work needs to be done to focus on this part. Third, the relationships between the variables “overall satisfaction”, “usage” and the dependent variable “repurchase intention” are not strong enough. This suggests that the study may miss other important variables when discussing mediator variables for repurchase intention, which acquires further investigation and discussion. Last, although there's a lot of review about the dynamic model of payment equity and how the payment equity formed, however, before the comparison of payment equity of different groups of people at the same time, there is not enough empirical research on the tracking of payment equity on different point of time of the same population. Therefore, from this perspective, the dynamic model of payment equity has not been fully tested and verified by empirical research. This is also one of the limitations of the theoretical background part of this research.

Managerial Implications

This study starts from reviewing the current mainstream membership contract forms of the fitness industry in China, and then discussed the priorities of current development of the fitness industry in China. After that, the main purpose and significance became clear: exploring how the lump sum prepaid long-term fitness membership will affect the member's retention. Through the relevant exploration of the prior research in the field of behavioral economics, the psychological factor "payment equity" is focused on, which may change significantly under the lump sum prepaid long-term membership contract. At the same time, it is discussed and defined that the retention of consumers under this kind of membership contract as the repurchase intentions of consumers overcome the switching barriers when the membership is going to expire. Following that discovering of variables, the mediator variables between payment equity and repurchase intention are further explored, and the model was built based on the related prior research as well. And finally, an empirical study was conducted by distributing and collecting online questionnaires at a fitness club in downtown, Shanghai.

Through the results and discussion of the above sections, the conclusion that if payment and what can be acquired with this payment separates by a long-span of time, people's payment equity will gradually decline in a continuous comparison process, which in turn affects the repurchase intention can be drawn. From the results of this study, payment equity mainly has impact on repurchase intention through perceived value, and the impact from overall satisfaction and usage level on repurchase intention are not that significant, although payment equity can significantly affect overall satisfaction and usage level through perceived value. That is to say, although, as the results of many prior studies, the impact of overall satisfaction and usage level

on repurchase intention still remains controversial and needs to be further explored, it is strongly supported that perceived value is critical in both increasing satisfaction and repurchase intention in this study. In this way, in the actual management, improving the perceived value of the customer is also critical to the success of the organization, which also confirms the conclusions of the relevant prior research conducted by Kuo, Wu & Deng (2009), Wu et al. (2014). In addition to the significant influence of perceived value, the independent variable payment equity in this study also has the obvious tendency of decreasing over time in the lump sum prepaid long-term membership contracts, which undoubtedly sounds the alarm to this mainstream fitness membership contract form in China. What's more, in conjunction with the conclusion that the renewal rate of the annually paid fitness club members is lower than that of the monthly paid fitness club members by Vigna and Malmendier's (2002), the possible explanation from this study may be found.

For the fitness industry of China, the less competitive industry environment in the past made the operators of fitness clubs and gyms often to choose cash flow as their primary goal in operation, and one-time payment of long-term membership fees is undoubtedly the most important source of cash flow. However, based on the conclusions of this study, it should also be recognized that in operational management, such a contract model has a negative impact on consumers' intention to renew their memberships, through the decreasing payment equity mediated by perceived value. Especially in today's more and more competitive fitness industry of China, increasing customer retention has become a serious problem that all operators must face. Therefore, changes for contract model and payment methods must be considered as well. In fact, after the completion of questionnaires for this research, the Will's group was acquired by the L-

Catterton Fund. And according to relative reports, the L-Catterton Fund's primary reform jobs after the acquisition of Will's group are going to be the introduce of a foreign management team and reform the current way of management of Will's group, including the membership system and the contract model. This also supports the research purpose and results of this study on the management level, and it can be foreseen that this kind of change will happen more and more in the fitness industry of China from now on.

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Table 1

The scale measuring perceived value in this paper

Factors/Items

Quality

is outstanding quality
is very reliable
is very dependable
is very consistent

Emotional Response

makes me feel good
gives me pleasure
gives me a sense of joy
makes me feel delighted
gives me happiness

Monetary Price

is a good buy
is worth the money
is fairly priced
is reasonably priced
is economical
appears to be a good bargain

Behavioral Price

is easy to buy
required little energy to purchase
is easy to shop for
required little effort to buy
is easily bought

Reputation

has good reputation
is well respected
is well thought of
has status
is reputable

Table 2

Part 1 of the respondents' characteristics

	Quantity	Percentage
Gender		
Male	339	60.2
Female	224	39.8
Age		
Under 20	2	0.4
20-29	167	29.7
30-39	241	42.8
40-49	91	16.2
50-59	42	7.5
60 and over 60	20	3.6
Period from the start of this membership		
Shorter than 3 months	167	29.7
3-6 months	109	19.4
6-9 months	97	17.2
9-12 months	139	24.7
Over 1 year	51	9.1
Monthly disposable income		
Under 10000RMB	196	34.8
10000-20000RMB	287	51
20000-30000RMB	39	6.9
30000-50000RMB	32	5.7
Over 50000RMB	9	1.6

Table 3

Part 2 of the respondents' characteristics

	Quantity	Percentage
Distance		
under 500m	60	10.7
500m to 1.5km	166	29.5
1.5km to 3km	282	50.1
over 3km	55	9.8
Transportation		
by walk	81	14.4
by subway	145	25.8
by bicycle	105	18.7
by bus	128	22.7
by car	72	12.8
others	32	5.7
Total membership length		
1 year or shorter	31	5.5
1-3 years (longer than 1)	26	4.6
3-5 years (longer than 3)	268	47.6
over 5 years	238	42.3

Table 4

The statistics of all factors

	Frequency	Min	Max	Mean	SD
Payment Equity	563	1	5	3.32	0.85
Actual Frequency	563	1	14	6.35	2.22
Service Quality1	563	1	5	3.38	0.95
Service Quality2	563	1	5	3.40	0.92
Service Quality3	563	1	5	3.48	0.97
Service Quality4	563	1	5	3.38	0.96
Emotional Response1	563	1	5	3.28	1.00
Emotional Response2	563	1	5	3.26	0.97
Emotional Response3	563	1	5	3.34	1.05
Emotional Response4	563	1	5	3.31	0.96
Emotional Response5	563	1	5	3.18	0.94
Monetary Price1	563	1	5	3.30	0.95
Monetary Price2	563	1	5	3.32	1.00
Monetary Price3	563	1	5	3.27	0.88
Monetary Price4	563	1	5	3.39	0.90
Monetary Price5	563	1	5	3.39	0.85
Monetary Price6	563	1	5	3.33	0.91
Behavioral Price1	563	1	5	3.40	0.91
Behavioral Price2	563	1	5	3.39	0.93
Behavioral Price3	563	1	5	3.30	0.98
Behavioral Price4	563	1	5	3.45	1.02
Behavioral Price5	563	1	5	3.26	0.99
Reputation1	563	1	5	3.36	0.83
Reputation2	563	1	5	3.38	0.95
Reputation3	563	1	5	3.37	0.89
Reputation4	563	1	5	3.53	1.01
Reputation5	563	1	5	3.29	0.97
Frequency expectation	563	2	20	7.62	3.15
Overall Satisfaction	563	1	5	3.34	0.76
Repurchase Intention	563	1	5	3.16	0.83

Table 5

Comparison between respondents' usage expectation and their actual usage

Group		Usage expectation	Actual Usage
Shorter than 3 months	Mean	9.68	7.73
	Std. Deviation	2.88	2.08
	Sig.(2-tailed)		Equal variances assumed: .000
			Equal variances not assumed: .000
3-6 months	Mean	8.48	7.17
	Std. Deviation	3.01	1.78
	Sig.(2-tailed)		Equal variances assumed: .000
			Equal variances not assumed: .000
6-9 months	Mean	6.86	6.08
	Std. Deviation	2.61	1.75
	Sig.(2-tailed)		Equal variances assumed: .016
			Equal variances not assumed: .017
9-12 months	Mean	5.84	4.99
	Std. Deviation	2.32	1.6
	Sig.(2-tailed)		Equal variances assumed: .001
			Equal variances not assumed: .001
Over 1 year	Mean	5.41	4.26
	Std. Deviation	2.46	1.94
	Sig.(2-tailed)		Equal variances assumed: .010
			Equal variances not assumed: .010
Total	Mean	7.62	6.35
	Std. Deviation	3.15	2.22
	Sig.(2-tailed)		Equal variances assumed: .000
			Equal variances not assumed: .000

Table 6

Characteristics statics results of payment equity of different groups divided by the period from joining the membership

	Frequency	Mean	Std	SE
Shorter than 3 months	167	3.75	0.80	0.06
3-6 months	109	3.52	0.83	0.08
6-9 months	97	3.18	0.71	0.07
9-12 months	139	2.99	0.71	0.06
Over 1 year	51	2.67	0.82	0.11
Total	563	3.32	0.85	0.04

Table 7

Post-Hoc tests (Scheffe) for payment equity of different groups, which are divided by the period from start point of the membership

Multiple Comparisons

Dependent Variable:

Scheffe

(I) Period		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<3months	3-6months	0.23	0.10	0.207	-0.06	0.53
	6-9months	.58*	0.10	0.000	0.27	0.88
	9-12months	.77*	0.09	0.000	0.49	1.04
	>1year	1.09*	0.12	0.000	0.71	1.47
3-6months	<3months	-0.23	0.10	0.207	-0.53	0.06
	6-9months	.35*	0.11	0.036	0.01	0.68
	9-12months	.54*	0.10	0.000	0.23	0.84
	>1year	.86*	0.13	0.000	0.45	1.26
6-9months	<3months	-.58*	0.10	0.000	-0.88	-0.27
	3-6months	-.35*	0.11	0.036	-0.68	-0.01
	9-12months	0.19	0.10	0.488	-0.13	0.51
	>1year	.51*	0.13	0.006	0.10	0.92
9-12months	<3months	-.77*	0.09	0.000	-1.04	-0.49
	3-6months	-.54*	0.10	0.000	-0.84	-0.23
	6-9months	-0.19	0.10	0.488	-0.51	0.13
	>1year	0.32	0.13	0.176	-0.07	0.71
>1year	<3months	-1.09*	0.12	0.000	-1.47	-0.71
	3-6months	-.86*	0.13	0.000	-1.26	-0.45
	6-9months	-.51*	0.13	0.006	-0.92	-0.10
	9-12months	-0.32	0.13	0.176	-0.71	0.07

*. The mean difference is significant at the 0.05 level.

Table 8

The items which are eliminated after CFA

Factors/Items

Emotional Response

gives me happiness

Monetary Price

is fairly priced

is economical

appears to be a good bargain

Behavioral Price

is easy to buy

Reputation

has good reputation

is well thought of

Table 9

			Estimated	Std. Error	Test statistic	Sig.
Perceived Value	<---	Payment Equity	0.35	0.03	10.44	***
Overall Satisfaction	<---	Payment Equity	0.15	0.04	4.01	***
Overall Satisfaction	<---	Perceived Value	0.91	0.09	9.98	***
Actual Frequency	<---	Overall Satisfaction	1.55	0.11	14.86	***
Repurchase Intention	<---	Perceived Value	0.62	0.11	5.64	***
Repurchase Intention	<---	Overall Satisfaction	0.13	0.07	1.91	0.056
Repurchase Intention	<---	Actual Frequency	0.03	0.02	1.97	0.048

Table 10

Standardized Coefficients

			Estimated
Perceived Value	<---	Payment Equity	0.58
Overall Satisfaction	<---	Payment Equity	0.17
Overall Satisfaction	<---	Perceived Value	0.62
Actual Frequency	<---	Overall Satisfaction	0.53
Repurchase Intention	<---	Perceived Value	0.39
Repurchase Intention	<---	Overall Satisfaction	0.12
Repurchase Intention	<---	Actual Frequency	0.09

Table 11

Significant different paths from covariance structure analysis

Shorter than 3 months						Over 1 year					
		Estimated	Std Error	Test statisti	Sig			Estimated	Std Error	Test statisti	Sig
Repurchase Intention	← Overall Satisfactio	0.19	0.08	2.34	0.019	Repurchase Intention	← Overall Satisfactio	0.76	0.24	3.12	0.002
Repurchase Intention	← Actual Usage	-0.01	0.02	-0.36	0.716	Repurchase Intention	← Actual Usage	0.127	0.06	2.01	0.045
Shorter than 3 months						9-12 months					
		Estimated	Std Error	Test statisti	Sig			Estimated	Std Error	Test statisti	Sig
Repurchase Intention	← Actual Usage	-0.01	0.02	-0.36	0.716	Repurchase Intention	← Actual Usage	0.12	0.05	2.52	0.012
Shorter than 3 months						6-9 months					
		Estimated	Std Error	Test statisti	Sig			Estimated	Std Error	Test statisti	Sig
Overall Satisfactio	← Payment Equity	0.16	0.06	2.87	0.004	Overall Satisfactio	← Payment Equity	0.42	0.08	4.97	***

Figure 1.

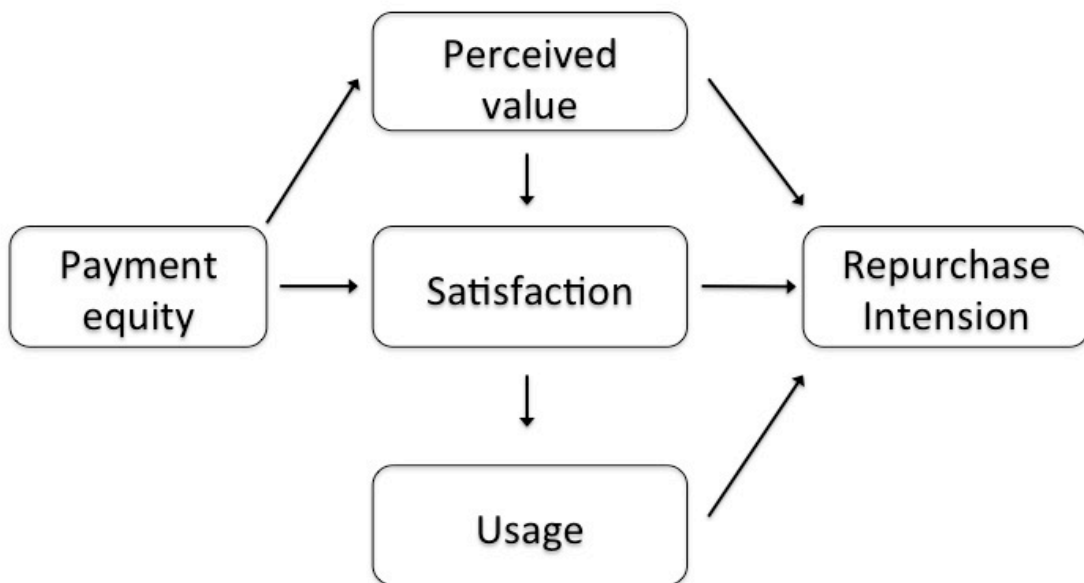
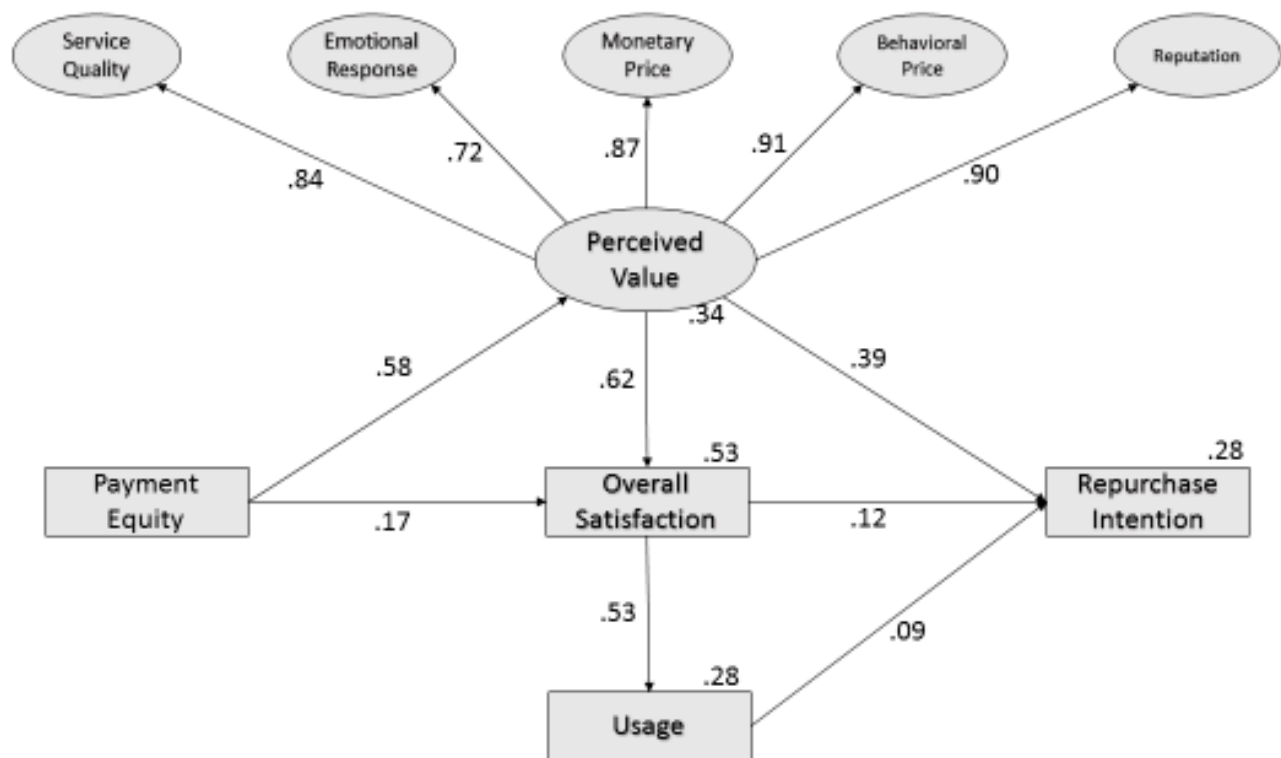


Figure 2.



Sample of questionnaire (the layout and the logical order may be different from what it actually looks like on-line)

连锁型健身房会员会籍相关调查

该问卷是由早稻田大学（日本）运动科学研究科发起的关于上海地区某连锁健身房会员对于所加入健身房的满意度与续会意图关系的相关调查。所有调查信息会被严格保密并且仅用于此次数据分析，感谢您的理解和支持。

1. 会籍号（会员卡号）

[填空题] *

会籍号将用于检索您的实际来店情况，请务必核对后填写。

例：N0362439

2. 性别 [单选题]

- ☐ 男
- ☐ 女

3. 年龄 [填空题]

4. 您的住所与通常前往的健身房的大致距离 [单选题]

- ☐ 不足 500 米
- ☐ 500 米至 1.5 公里
- ☐ 1.5 公里至 3 公里

- 3 公里以上

5. 您通常选择以下哪种方式往返该健身房 [单选题]

- 步行
- 地铁
- 自行车（包括共享单车）
- 公交
- 开车
- 其他 _____ *

6. 您的职业 [填空题]

7. 您的家庭可支配月收入 [单选题] *

- 不足 10000 元
- 10001 至 20000 元
- 20001 至 30000 元
- 30001 至 50000 元
- 50000 元以上

8. 您过去的健身经历 [单选题] *

- 这是我第一次成为任意一家健身房的会员
- 这不是我第一次成为任意一家健身房的会员

9. 您成为该健身房的会员多久了 [单选题] *

- 不足 3 个月
- 3 至 6 个月 (不包括 6 个月)
- 6 至 9 个月 (不包括 9 个月)
- 9 至 12 个月 (不包括 12 个月)
- 1 年以上

10. 您此次办理的会籍总长是多久 [单选题] *

- 不足 1 年
- 1 年
- 1 至 3 年 (超过 1 年)
- 3 至 5 年 (超过 3 年)
- 5 年以上

11. 请结合截至目前您的个人体验, 该健身房的会籍花费对您来说是否感觉 “物有所值” [单选题] *

- 1 非常不值
- 2 不值
- 3 一般
- 4 值得
- 5 非常值得

12. 结合您目前的感受和过去一段时间的来店频率, 您觉得未来 30 天内大概会来店几次 [填空题]

13. 请根据自身情况对下列问题进行评分[矩阵量表题] *

	1 非常 不认同	2 不认 同	3 不好 说	4 认 同	5 非常认 同
该健身房的整体服务品质很棒	○	○	○	○	○
该健身房的整体服务是可靠的	○	○	○	○	○
该健身房的整体服务是值得信赖的	○	○	○	○	○
该健身房的整体服务品质是长期稳定的	○	○	○	○	○
在这健身让我感觉很好	○	○	○	○	○

在这健身让我感到愉悦	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
在这健身让我很开心	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
在这健身让我感觉很轻松	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
在这健身让我感到快乐	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次的会籍对我来说是一笔好买卖	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次的会籍我买的很值	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次的会费价格很公道	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次的会费很合理	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次的会费很划算	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这次入会我觉得自己赚到了	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这里入会很简单	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
在这购买会籍不需要花什么精力思考	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这里入会很方便	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
在这购买会籍不需要花什么工夫	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
我的入会过程很顺利	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这家健身房口碑很好	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这家健身房广受尊重	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
人们对这家健身房的印象很好	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这家健身房在业内很有地位	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
这家健身房广受好评	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. 您目前对该健身房的总体满意度如何 [单选题] *

- ☐ 1 很不满意
 ☐ 2 不满意
 ☐ 3 一般
 ☐ 4 满意
 ☐ 5 很满意

15. 您的会籍资格到期后会考虑继续续费吗 [单选题] *

- ☐ 1 肯定不会
 ☐ 2 不会
 ☐ 3 不好说
 ☐ 4 会
 ☐ 5 肯定会

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