

## Pre-Registered Research Proposal:

# The Effect of Shopping Satisfaction during Leisure Travel on Satisfaction with Life Overall: The Mitigating Role of Financial Concerns

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## Abstract

Despite growing interest in leisure well-being and life satisfaction, there is still limited research concerning the role of financial well-being in leisure travel experiences. The proposed pre-registered research is designed to test the notion that shopping experience during leisure travel may enhance leisure travel satisfaction, satisfaction with leisure life, and satisfaction with life overall, moderated by financial concerns. Theoretical and managerial implications will be discussed based on the results of a social survey.

## Introduction

The proposed study is designed to demonstrate that financial concerns play an important role in the way leisure travel contributes to tourist's life satisfaction. Specifically, financial concerns are likely to dampen the effects of satisfaction with shopping, satisfaction with leisure travel, satisfaction with leisure life, and satisfaction with life overall. There is hardly any research done on this topic in the tourism literature.

## Conceptual Development

The conceptual model is shown in Figure 1. As shown in the figure, satisfaction with recent leisure travel is hypothesized to be influenced directly from satisfaction with shopping during recent leisure travel, in addition to a host of covariates such as satisfaction with hedonic and eudaimonic activities during travel. The extent to which satisfaction derived from shopping contributes to overall satisfaction with the trip is likely to be dampened by overspending in shopping during the trip.

Satisfaction with the trip overall, in turn, should contribute to satisfaction with leisure life overall, in addition to a host of covariates such as satisfaction with past leisure experiences, diversity of leisure engagement (at home and out-of-home leisure activities), and frequency of leisure engagement. However, the effect of satisfaction with the trip on satisfaction with leisure life overall is likely to be

adversely affected by current money management stress. That is, the higher the stress the trip satisfaction effect on satisfaction with leisure life.

In turn, satisfaction with leisure life overall should contribute to subjective well-being, in addition to a host of other covariates such as satisfaction with family life, work life, health life, social life, etc. However, the extent to which satisfaction with leisure life contributes to subjective well-being is likely to be dampened by expected future financial insecurity. Expected future financial insecurity should also play a direct adverse role on subjective well-being.

### Mediation Effects

As shown in Figure 1, the constructs involved with mediation effects (satisfaction with shopping during recent leisure travel, satisfaction with recent leisure travel, satisfaction with leisure travel overall, and satisfaction with life overall) reflect a satisfaction hierarchy, a hierarchy of effect in which concrete states of satisfaction influence abstract states (Andrew & Withey, 1976; Campbell, Converse, & Rodgers, 1976). This satisfaction hierarchy is based on much research in quality of life referred to as bottom-up spillover theory of life satisfaction (see in-depth discussion of this theory and supporting research in Diener, 1984; Diener et al., 1999; and Sirgy 2012). The basic premise of bottom-up spillover theory is that life satisfaction is mostly determined by domain satisfaction (satisfaction with leisure life, work life, family life, social life, financial life, etc.). In turn, domain satisfaction is mostly determined by satisfaction with specific life events and concerns. In our model this satisfaction hierarchy is captured through the mediating effects. That is, satisfaction with life overall (the most abstract construct in the satisfaction hierarchy) is mostly determined by satisfaction with leisure life (as well as satisfaction with other life domains such as satisfaction with family life, work life, health, and social life—these are treated as covariates in the model; see Figure 1). In turn, satisfaction with leisure life is mostly determined by satisfaction with recent travel (as well as satisfaction with past leisure experiences, diversity of leisure engagement at home and out-of-home leisure activities, and frequency of leisure engagement—these are treated as covariates in the model; see Figure 1). Furthermore, satisfaction with recent leisure travel is mostly determined by satisfaction with shopping during recent leisure travel (as well as satisfaction with hedonic activities during travel and satisfaction with eudaimonic activities during travel—these are treated as covariates in the model; see Figure 1). Research in travel and tourism has provided much support for the satisfaction hierarchy (e.g., Neal, Sirgy, & Uysal, 1999, 2004; Neal, Uysal, & Sirgy, 2007). Guided by the concept of satisfaction hierarchy, we propose to test the following mediation hypotheses.

**H1:** *Satisfaction with shopping during recent leisure travel has a positive influence on satisfaction with recent leisure travel.*

Shopping during leisure travel is very different from regular shopping at home (e.g., Christianson & Snepenger, 2002). Shopping seems to be the most popular leisure activity of tourists (e.g., TIA, 2006). Shopping during leisure travel contributes significantly to the overall leisure travel experience (e.g., Lu et al., 2015; Thomas & LeTourneur, 2001). In other words, tourists tend to experience satisfaction while traveling on a leisure trip, and this satisfaction plays an important role in feelings of satisfaction one has about the trip at large.

**H2:** *Satisfaction with recent leisure travel has a positive influence on satisfaction with leisure life.*

Research in travel and tourism has demonstrated that that satisfaction with recent leisure travel does indeed have a positive effect on satisfaction with leisure life at large (e.g., Chen, Huang, & Petrick, 2016; Neal, Sirgy, & Uysal, 1999, 2004; Neal, Uysal, & Sirgy, 2007).

**H3:** *Satisfaction with leisure life overall has a positive influence on satisfaction with life overall.*

Research in travel and tourism has demonstrated that that satisfaction with leisure life has a positive effect on satisfaction with life at large (e.g., Neal, Sirgy, & Uysal, 1999, 2004; Neal, Uysal, & Sirgy, 2007; Walker & Kono, 2018).

### Moderation Effects

Our hypotheses of moderation effects are mostly based on Netemeyer et al.'s (2017) theory of perceived financial well-being. The central tenet of this theory is that satisfaction with financial life has a strong influence on satisfaction with life overall, and that satisfaction with financial life involves two dimensions, namely (1) stress related to the management of money today (current money management stress) and (2) a sense of security in one's financial future (expected future financial security). We use Netemeyer et al.'s two dimensions of perceived financial well-being and treat them as hierarchical concepts varying in their level of abstractness. Current money management seems to be more concrete, whereas expected future financial security is more abstract. This variation in terms of level of abstractness is supported by their study results indicating that measures of well-being are more strongly correlated with measures expected future financial security (positive correlations) than measures of current money management stress (negative correlations). To establish conceptual symmetry with our satisfaction hierarchy involving three levels of abstractness, we developed a new construct coined as "overspending on shopping during recent travel." This concept is envisioned to be most concrete corresponding to the most concrete level of our satisfaction hierarchy. As such, hypothesized that expected future financial security does not only contribute to satisfaction with life overall but also moderates the effect of satisfaction with leisure life on satisfaction with life overall. That is, the leisure satisfaction effect on life satisfaction is amplified under high than low conditions of expected future financial security. Similarly, current money management stress is less abstract; and thus it operates as a moderator between satisfaction with recent leisure travel and satisfaction with leisure life overall. In other words, we hypothesize that the travel satisfaction effect on leisure satisfaction is attenuated under high than low conditions of current money management stress. Carry the same logic to the next concrete level of the satisfaction hierarchy, we hypothesize that the effect of satisfaction with shopping during recent leisure travel is attenuated under high than low conditions of overspending on shopping during recent travel. Based on this line of reasoning, we flesh out the moderator effects hypotheses below.

**H4:** *Satisfaction with shopping during recent leisure travel has a positive influence on satisfaction with recent leisure travel. This effect is stronger under low than high conditions of overspending on shopping during recent travel.*

In this context, overspending (relative to an assumed travel budget) refers to situations in which the tourist allocate financial resources to shopping activities during a given trip and recognizing that they have exceeded their allocation. This is of course mentally through a process behavioral economists refer to as "mental accounting" (Thaler, 1985; Sheffrin & Thaler, 1988). Mental budgets have been widely studies in the context of grocery shopping, and much of the evidence suggests that consumers tend to control their spending when they shop for grocery items (Stilley et al., 2010). However, the evidence

suggests that tourists do not control their spending in leisure travel; they overspend (e.g., March & Woodside, 2005; Tosun et al, 2007; Tyrrell & Johnston, 2003).

As such, we believe that the extent to which satisfaction derived from shopping during a leisure trip contributes to satisfaction with the overall trip is likely to be compromised by one's recognition of overspending. That is, the contribution of satisfaction with shopping on satisfaction with the overall trip is likely to decrease significantly for tourists who recognize that they overspent money on shopping during the trip compared to those who fail to make this recognition.

**H5:** *Satisfaction with recent leisure travel has a positive influence on satisfaction with leisure life. This effect is stronger under low than high current money management stress.*

Netemeyer et al. (2017) conceptualized current money management stress as feelings of being stressed and worried about one's current financial situation. The individual perceived that s/he is unable to manage money in his/her current situation, and thus unable to meet his/her financial obligations. As such, we believe that the extent to which satisfaction with recent leisure travel contributes to satisfaction with leisure life overall is likely to be compromised by current money management stress. That is, the effect of satisfaction with recent leisure travel on satisfaction with leisure life overall is likely to decrease significantly for tourists who experiences high than low current money management stress.

**H6:** *Satisfaction with leisure life overall has a positive influence on satisfaction with life overall. This effect is stronger under high than low conditions of expected future financial security.*

Netemeyer et al. (2017) conceptualized expected future financial security as perceptions of having financially secure future meeting future financial goals. Using the same line of reasoning in relation to hypotheses 4 and 5, one can argue that expected future financial security is likely to moderate the effect of satisfaction with leisure life overall on satisfaction with life overall. Specifically, the contribution of leisure satisfaction to life satisfaction is likely to be amplified under conditions of high than low expected future financial security.

**H7:** *Expected future financial security has a positive influence on satisfaction with life overall.*

Much research has demonstrated that satisfaction with financial life plays an important role in satisfaction with life overall (e.g., Andrews & Withey, 1976; Campbell, Converse, & Rodgers, 1976; also see literature review in Sirgy, 2018). As previously mentioned, Netemeyer et al. (2017) conceptualized expected future financial security as perceptions of having financially secure future meeting future financial goals. One can argue that expression of satisfaction with financial life is likely to be mostly based on perceptions of having financially secure future meeting future financial goals. As such, we hypothesize that expected future financial security contributes positive to satisfaction with life overall.

## Method

### Sampling

The study will require a sample of 500 English speaking UK tourists who have engaged in leisure travel in the last six months either to domestic regions or foreign countries. It would be ideal to have respondents equally distributed in terms of age (20% of respondents in their 20's, 30's, 40's, 50's, and 60's) and gender. Furthermore, it would be ideal to have study participants who have traveled on a guided/package group tour.

## Survey Measures

In this section we will describe the survey measures we propose to use to measure the key constructs of the model.

### Satisfaction with Shopping

We propose to use the Wong and Wan (2013) construct and measure of tourist shopping satisfaction. The construct refers to satisfaction with four aspects of shopping during leisure travel. These are (1) satisfaction with service product and environment, (2) satisfaction with staff service quality, (3) satisfaction with merchandise value, and (4) satisfaction with service differentiation. Responses to all the satisfaction items pertaining to the four satisfaction dimensions are captured on a 5-point satisfaction scales with “not at all satisfied” (1) to “very satisfied” (5). The prompt reads as follows: “Please think about shopping experiences during your recent leisure travel. And indicate your satisfaction level with following aspects.”

#### Service product and environment

- Payment methods the stores accept
- Decoration of stores
- Display and windowing of goods
- Variety of product categories the stores carry
- Reputation of the stores
- Variety of brands the stores carry
- Accessibility of the stores
- Location of the stores
- Ambient condition of the stores

#### Staff service quality

- The stores’ employee attitude
- The stores’ employee communication ability
- The stores’ employee promptness
- The stores’ employee product knowledge

#### Merchandise value

- Quality of goods the stores carry
- Authenticity of goods the stores carry
- Price of goods the stores carry
- Style of goods the stores carry

#### Service differentiation

- Stores’ ability to provide home delivery service
- Stores’ ability to offer unique or specialized merchandise
- Stores’ ability to offer special deals

### Satisfaction with Recent Leisure Travel

We propose to use the Neal, Sirgy, and Uysal (1999) measure of satisfaction with recent leisure travel. The measure involves three items and responses to those items are captured on a 5-point Likert-type scale: from “completely disagree” (1) to “completely agree” (5). The exact items are:

- All in all, I feel that this trip has enriched my life. I’m really glad I went on this trip.

- On this trip, I accomplished the purpose of the vacation. This experience has enriched me in some ways.
- This trip was rewarding to me in many ways. I felt much better about things and myself after this trip.

### Overspending on Shopping during Recent Travel

We propose to measure this construct using a measure adapted from Sotiropoulos and d'Astous (2013). The measure involves three items; responses are captured on a 5-point Likert-type scale: "completely disagree" (1) to "completely agree" (5).

- I spent more during the trip (than before or after the trip)
- I was less concerned with the price of products during the trip
- I was more impulsive during the trip

### Satisfaction with Leisure Life

We propose to use the following measure adapted from Walker and Kono (2018). The measure is essentially one item: The response is captured on a 5-point satisfaction scale: "not at all satisfied" (1) to "very satisfied" (5).

- How satisfied are you, all in all, with your leisure life?

### Current Money Management Stress

We propose to use the Netemeyer et al.'s (2017) measure of current money management stress. This measure involves five items; response captured on a rating scale varying from "does not describe me at all" (1) to "describes me completely" (5).

- Because of my money situation, I feel I will never have the things I want in life.
- I am behind with my finances.
- My finances control my life.
- Whenever I feel in control of my finances, something happens that sets me back.
- I am unable to enjoy life because I obsess too much about money.

### Satisfaction with Life Overall

We propose to use the Satisfaction with Life Scale (Diener et al., 1985). This measure is designed to capture life satisfaction overall. The measure involves five items and responses are captured on a 5-point Likert-type scale: "completely disagree" (1) to "completely agree" (5). These items should be applied in the context of two time frames, one month before the trip and one month after the trip. Specifically:

"Please try to recall how you felt about your life one month BEFORE you took the trip by responding to the following items:"

- The conditions of my life are excellent.
- I am satisfied with my life.
- So far I have gotten the important things I want in life.
- In most ways my life is close to my ideal.
- If I could live my life over, I would change almost nothing.

"Now try to recall how you felt about your life one month AFTER the trip by responding to the following items:"

- The conditions of my life are excellent.

- I am satisfied with my life.
- So far I have gotten the important things I want in life.
- In most ways my life is close to my ideal.
- If I could live my life over, I would change almost nothing.

### Expected Future Financial Security

We propose to use the Netemeyer et al.'s (2017) measure of expected future financial security. This measure involves five items; response captured on a rating scale varying from “does not describe me at all” (1) to “describes me completely” (5).

- I am becoming financially secure.
- I am securing my financial future.
- I will achieve the financial goals that I have set for myself.
- I have saved (or will be able to save) enough money to last me to the end of my life.
- I will be financially secure until the end of my life.

### Covariates

In this section we will describe the measures that are considered as covariates in the model.

#### *Satisfaction with Hedonic Activities during Travel*

This construct involves two dimensions, namely pleasure and avoidance (Lengieza, Hunt, & Swim, in press). Responses are captured on a 5-point Likert-type scale: “completely disagree” (1) to “completely agree” (5).

- Pleasure
  - I had many laughs on this trip.
  - This trip was entertaining.
  - This trip made me happy.
- Avoidance (Detachment)
  - This trip helped me forget the problems in the world.
  - This trip helped me get away from negative news in the papers, TV, internet postings, etc.
  - This trip allowed me to live like I did not have a care in the world.

#### *Satisfaction with Eudaimonic Activities during Travel*

This construct also involves two dimensions, namely personal meaning and self-reflection (Lengieza, Hunt, & Swim, in press). Responses are captured on a 5-point Likert-type scale: “completely disagree” (1) to “completely agree” (5).

- Personal Meaning
  - This trip helped me think about my true potentials.
  - This trip helped me grow as a person.
  - This trip gave me a sense of purpose in my life.
- Self Reflection
  - I experienced times where I could self-reflect.
  - I thought about the meaning of life on this trip.
  - I was able to think deeply about topics I care about.

#### *Satisfaction with Past Leisure Experiences*

We propose to measure this construct using a single item: The response is captured on a 5-point satisfaction rating scale: “not at all satisfied” (1) to “very satisfied” (5).

- How satisfied were you, all in all, with your past leisure experience?

*Diversity of Leisure Engagement (at Home and Out-of-Home Leisure Activities)*

We propose to measure this construct using a single item: The response is captured as frequency of activities.

- How many leisure activities are you currently engaged in? \_\_\_\_ (specify number of activities).

*Frequency of Leisure Engagement*

We propose to measure this construct using a single item: The response vary from 1 (very low frequency) to 4 (very high frequency).

- How often do you participate in leisure activities? \_\_\_\_  
Hardly ever (1), Several times a month (2), Several times a week (3), Once a day or more (4).

*Satisfaction with other life domains*

We propose to use the Neal, Sirgy, and Uysal's (1999) measure of life domain satisfaction. A single item is used for each domain; Responses are captured on a 5-point Likert-type scale: "completely disagree" (1) to "completely agree" (5). The prompt reads as follows: "Please indicate degree of agreement with the following statement."

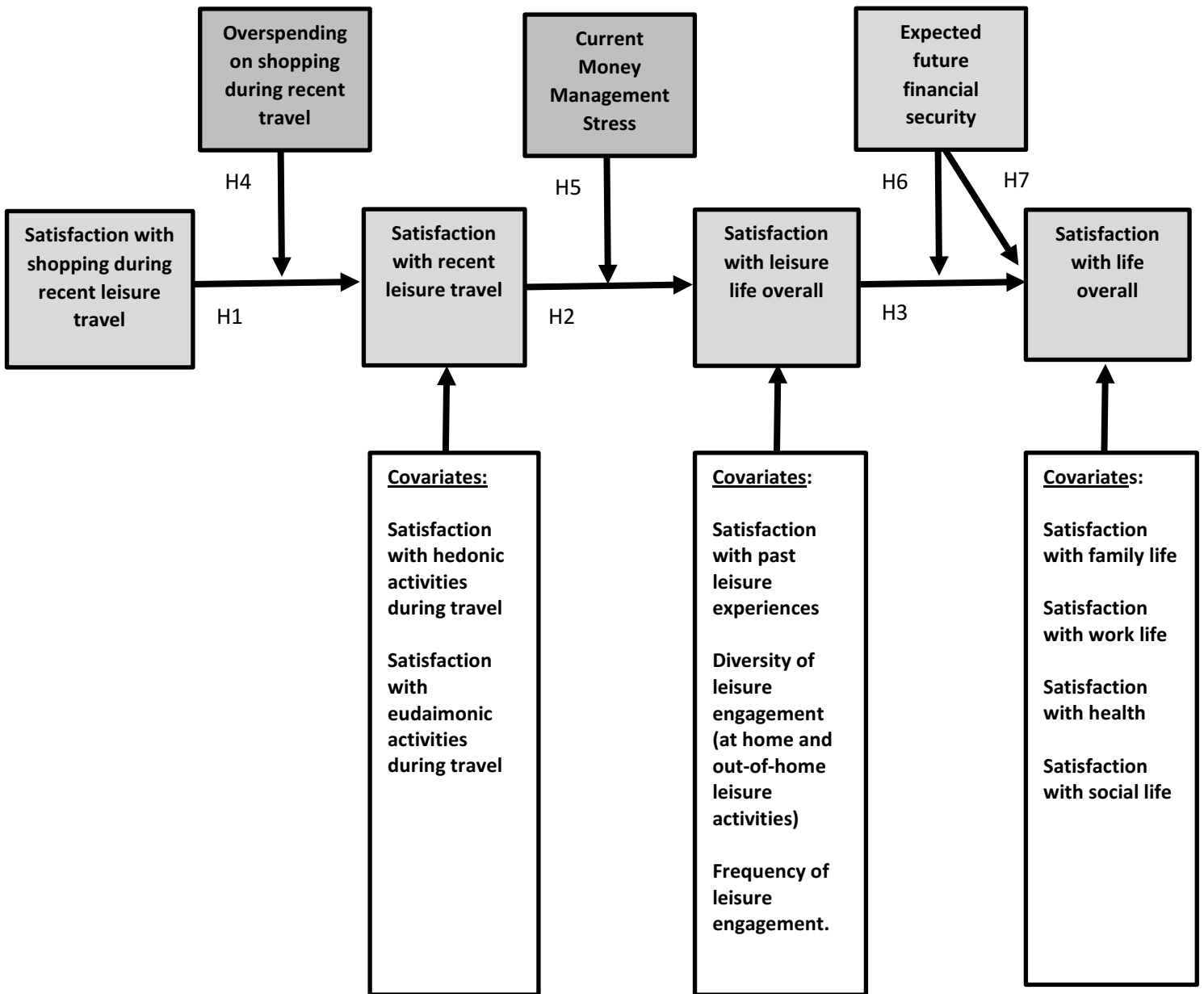
- I am generally happy with my family situation.
- I am generally happy with my job.
- I am generally happy with my health
- I am generally happy with the relationships I have with people such as relatives and friends.

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**Figure 1**  
 The Effect of Satisfaction with Shopping During Recent Leisure Travel on Satisfaction with Life: The Role of Finance

## Appendix: Determining Sample Size for UK Travel Balance Project

### General Guidelines

- 1) Number of variables ( $q$ ) in the model (Jöreskog & Sörbom, 1989)

$q < 12$ , then minimum 200,  $q \geq 12$  then  $1.5 q(q+1)$

if  $q=20$  then  $n= 630$ , if  $q=15$  then  $n= 360$ , if  $q=10$  then  $n=200$

- 2) Statistical power (MacCallum, Browne, & Sugawara 1996).

If statistical power with .8 and  $df = 20$ , then required  $n=435$

If statistical power with .8 and  $df = 30$ , then required  $n= 314$

If statistical power with .8 and  $df = 40$ , the required  $n= 252$

- 3) Maximum likelihood estimation (Hoogland, & Boomsma 1998).

sample size should be over 200

if sample size is too big sample ( $>400$ ) ML becomes too sensitive resulting in lower fit

### Considerations in Our Travel Balance Project

In our path structural model, we have the following 16 variables even if we used item parceling for each construct (with error variances fixed to  $1-\alpha$ ).

Shopping satisfaction, overspending, travel satisfaction + 2 covariates, leisure satisfaction +3 covariates, overall satisfaction + 4 covariates, current money stress, expected financial security.

If we have 16 variables in the final path model

Information =  $(16*17)/2 - (12 \text{ beta coefficients} + 16 \text{ construct variance} + \# \text{ construct covariances} + 3 \text{ zeta variance} + 16 \text{ theta delta error variance} + \# \text{ of correlated error variances})$

expected d.f. = about 30.

We need more sample for two group SEM and each group will need minimum of 200 to test the model. We need more sample for missing data (FIML or other missing treatment)

Considering all these, I think we need to have final/usable sample size of 400. This can be achieved if we try to obtain about 500 samples. That is how we came up with the target sample size of 500 in our proposal.

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