A Model for Assessing Future Retirement Adequacy of Recent College Graduates: Who is at Risk of Under-Saving?

by Jason L. Stiles (ELPS)
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Abstract
This study created a model to assess the general retirement literacy and level of intention to save for retirement of recent Millennial college students about to graduate from four-year public universities in the United States. The study sought to answer the questions: How prepared are students to make informed and effective financial decisions related to their retirement at the point where they begin their careers? Which factors influence levels of preparation? What are the levels of intention for these students regarding retirement investment?

Identifying the segments of the new college graduate population that are particularly unprepared to act on retirement financial decisions is the first step toward intervening in a persistent and growing problem. Higher education administrators equipped with this information, as with existing efforts in student retention, have the ability to develop targeted strategies to improve educational outcomes. The theory of Optimal Retirement Investment is advanced as a result of the study.

The Impact of Brand Equity Drivers on Consumer-based Brand Resonance in Multiple Product Categories

by Brian Scott Gordon (SM)
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Abstract
The importance of brand equity to a firm has been well-documented by previous literature. Brands with high equity allow a firm to charge a premium price as well as garner a larger market share in relation to competitors (Simon & Sullivan, 1993). From the consumer's perspective, previous research has failed to explain precisely how consumers perceive and become loyal to specific brands. Most of the scholarly work in this area has been conceptual in nature. Therefore, this study established a consumer-based brand equity model based on Keller's (2003) brand equity pyramid that explains how consumer perceptions influence brand resonance. The consumer-based brand equity scale was comprised of five constructs related to brand equity: brand awareness, brand associations, brand superiority, brand affect, and brand resonance. This dissertation represents one of the first attempts to operationalize Keller's pyramid. The measurement items were established based upon an extensive review of the literature and in the case of brand associations, by examining data collected from consumers by means of a qualitative elicitation.

An Analysis of the Academic Success Inventory for College Students: Construct Validity and Factor Scale Invariance

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Abstract
The Academic Success Inventory for College Students (ASICS) is a newly developed self-report instrument designed to measure academic success in college students. The findings in this study provide evidence for the construct validity of the ASICS by proving reliability and the following subvalidities: face, content, factor, and discriminant. Using MANOVA to compare honors and at-risk college students, significant differences were indicated on most of the scales of the ASICS in the expected direction of more positive functioning by the honors students. Two of the scales, external motivation/future and lack of anxiety indicated no statistically significant differences. Further analysis of factor scale invariance was implemented using MG-CFA, which involved estimation of a series of models testing invariance by comparing the GFI statistics of particular models with between-group constraints. An omnibus test of equality of covariance matrices and mean vectors across two groups was highly significant. Additional configural invariance testing indicated that the general pattern of fixed and free factor loadings in the ten-factor model does not hold across groups. An examination of the MIs revealed that in both groups most items have small to moderate factor loadings on factors with which they are not supposed to be correlated. Explanations for partial invariance are offered and implications for practice and future research are discussed.
was found to be comprised of two dimensions: sense of community and active engagement. Furthermore, minor item modifications were made to the other constructs of interest (brand awareness, brand superiority, brand affect) to ensure the reliability and validity of the measures.

The main study included data collected from a general consumer sample ($n = 787$) in a mid-sized southeastern community in order to validate the consumer-based brand equity model. A two-step confirmatory factor analysis approach confirmed the adequate fit of the measurement model to the observed data in both the goods and services context. Furthermore, the results from an examination of the structural model via structural equation modeling confirmed a significant relationship between brand awareness and brand associations as posited by previous research. Brand associations were found to have a significant impact on a consumer's cognitive evaluation (brand superiority) and affective response (brand affect) to focal brands in both the goods and services context. Interestingly, brand associations were found to have an indirect relationship with consumers' behavioral intentions (brand resonance) via brand superiority and brand affect. This finding revealed that two attitudinal constructs (brand superiority and brand affect) played a crucial role in the brand association-brand resonance relationship.

The results of the current study represent one of the initial steps in operationalizing Keller's (2003) consumer-based brand equity model. Managers can utilize the consumer-based brand equity model as a “measuring stick” to track the progress of their brand-building efforts. It illustrates the importance of not only brand associations but also accounting for consumers’ cognitive evaluations and affective responses to the thoughts they hold on behalf of the brand. Ultimately, these two attitudinal constructs play an important role in influencing consumers’ behavioral intentions toward a brand. Future research needs to test the consumer-based brand equity model with different brands in different settings to further advance our knowledge of how brands resonate with consumers.

An Exploratory Study of the Use of a Problem-posing Approach on Pre-service Elementary Education Teachers’ Mathematical Creativity, Beliefs, and Anxiety

by James M. Fetterly (STE)
Elizabeth Jakubowski, Chair; Committee: Elthel Jones; Vickie E. Lake; Sande Milton

Abstract
This quantitative study examined the notion of mathematical creativity and its relationship to epistemological beliefs of the nature of mathematics and mathematical anxiety. The participants were assessed in this study using the following instruments: Creative Ability in Mathematics, Mathematics Belief Questionnaire, the General Assessment Criteria, and the Abbreviated Math Anxiety Scale. The following questions guided this study: What effect does a punctuated, intentional experience to mathematical creativity have on elementary pre-service teacher's mathematical creativity? What effect does a punctuated, intentional experience to mathematical creativity have on elementary pre-service teacher's mathematical beliefs? What relationship exists between elementary pre-service teacher's mathematical creativity and their mathematical beliefs? What relationship exists between elementary pre-service teacher's mathematical creativity and mathematical anxiety? The study employed a counterbalance design, randomizing a class of elementary pre-service teachers into two groups and giving a pre- and post-test to determine if significant differences exist in the participants who are exposed to problem posing, divergent thought, invented strategies, that is, a punctuated, intentional experience to mathematical creativity. This difference was also gauged using repeated measures during the study. Furthermore, beliefs and anxiety were correlated with mathematical creativity employing pre- and post-test measures. The findings of this study suggest that mathematical creativity can be fostered and sustained under certain conditions. Also, mathematical beliefs and anxiety, according to the results, are significantly impacted by intentional experiences with mathematical creativity – alternative algorithms, divergent thought, invented strategies, and problem posing.