

The Influence of Affinity for the Cause, Cause Proximity and Company-Cause Fit on Customer Loyalty with Skepticism as Intervening Variable (Study on Aqua Drinking Water Customer in Pontianak, West Kalimantan)

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Abstract

The survey included five measured variables: affinity for the cause, cause proximity, company-cause fit, customer skepticism and customer loyalty. The purpose of this study is to examine and analyze first, the influence of affinity for the cause on customer skepticism toward the CrM program, second, the influence of affinity for the cause on customer loyalty toward the corporate, third, the influence of cause proximity on customer skepticism toward the CrM program, fourth, the influence of cause proximity on customer loyalty toward the corporate, fifth, the influence of company-cause fit on customer skepticism toward the CrM program, sixth, the influence of company-cause fit on customer loyalty toward the corporate and seventh, the influence of customer skepticism on customer loyalty toward the corporate. The population are the AQUA's customer in Pontianak city. The sample consisted of 75 males (49,67 percent) and 76 females (50,33 percent), with an average respondent age of 30,7 years. The majority of respondents are private sector employees with income Rp 1.500.000,00- Rp 4.500.000,00. This research result shows that Affinity for the cause has significantly negative effect on customer skepticism. Affinity for the cause also has significantly positive effect on customer loyalty. Cause proximity has no significant effect on customer skepticism and customer loyalty. Company-cause fit has significantly negative effect on customer skepticism. It is indicated that high-fit can reduce customer skepticism. Company-cause fit also has significantly positive effect on customer loyalty. It means this study finds that high fit can increase customer loyalty. Finally, customer skepticism has significantly negative effect on customer loyalty. It is indicated that low customer skepticism can increase customer loyalty.

Keywords: affinity for the cause, cause proximity, company-cause fit, customer skepticism, customer loyalty.

1. INTRODUCTION

1.1. Background

In order to create customer preference and loyalty toward the company, more and more companies integrate Corporate Social Responsibility into corporate strategy (Kotler and Keller, 2012:651). Corporate Social Responsibility in the next section in this paper will be shortened to CSR. CSR is important for the company because of the emergence of a new target market; environmentally sensitive consumer (Albayrak, Caber and Aksoy, 2010). These consumers consider the environmental consequences of personal consumption or they try to use their purchasing power to make a social change.

Kotler and Keller (2012), Anghel, Grigore and Rosca (2011), Moosmayer and Fuljahn (2010) stated that Cause Related Marketing is a form of CSR, in this paper hereafter referred to CrM. CrM has been defined as the process of formulating and implementing marketing activities that are characterized by an offer from firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchange that satisfy organizational and individual objective (Varadarajan and Menon, 1988).

CrM program has a positive impact, but also raises skepticism. Customer being unsure of the motive of the company stated in its social program. This skepticism may lead to rejection of the CrM program. Level of customer skepticism influenced by the elements of CrM such as affinity for the cause; company-cause fit (Zdravkovic, Magnusson, and Stanley, 2010; Barone, Norman and Miyazaki, 2007; Brink Schroder, Pauwel., 2006; Gupta and Pirsch, 2006), cause proximity (Varadarajan and Menon, 1988; Landreth, 2002; Anuar and Mohamad, 2011).

Related to the social programs of the company, a customer can associate to see her compliance with the programs supported by the company, this is called affinity for the cause by Arora and Henderson, 2007; Barone, Norman and Miyazaki, 2007, Fock, Chan and Yan, 2011. The more he saw the similarities between himself / herself and the social programs, customers are increasingly has no doubt and even become a loyal customer toward the company.

In addition to customers' association on social programs implemented by the company, described as "affinity for the cause", CrM can also be assessed by the customers based on cause proximity to the social program recipients. Research on the cause proximity has been done by Grau and Folse, (2007); Landreth, (2002); Ross, Stutts, and Patterson (1991). The result of their study indicates that there are significant effects of customer's proximity with place where social programs implemented and their evaluation toward the social program.

Customers concern to help others affected by the distance between the donor (customers) and recipient. The closer the distance, their care to help others become higher. In this case, the customers will support the companies that carry out social programs in area near customer's residential.

These studies differs from that found by Anuar and Mohamad,(2011). Anuar and Mohamad study found no significant effect of cause proximity and attitude towards CrM. it is contrary to prosocial behavior concept which states that there is a positive relationship between proximity and helping behavior.

Support for CrM programs is also affected by the customer's evaluation of the company-cause fit. In this study, the fit is a functional fit between the company's core business and the social program supported. Some studies show that a high fit cause a positive influence on customer purchase intention (Pracejus and Olsen, 2004; Brink et al., 2006). Instead other researchers found that high fit increase protrusion of the benefit of the brand and increase customer skepticism of the motives of companies that implement CrM programs (Ellen et al, 2000; Forehand and Grier, 2003).

There are a variety of CrM program can be implemented by companies. AQUA "one to ten" is a CrM program to raise awareness of healthy living through the provision of access to clean water and education about health care for needy areas. This program is implemented by PT. Tirta Investama in Nusa Tenggara Timur (NTT).

Clean water shortages experienced by the people in NTT is also experienced by the people in Pontianak. Generally, someone who had or was experiencing the same problem will be easier to empathize with the suffering of others. This empathy can be manifested in the form of higher awareness to help others (Harvey, M.O and Strahilevitz, 2009).

For that reason, it is interesting to study how the people in Pontianak response to the program "AQUA One to Ten" that has been implemented by PT. Tirta Investama. The title of this study is " The influence of Affinity for the Cause, Cause Proximity and Company-Cause Fit on Customer Loyalty with Skepticism as Intervening variable (Study held on AQUA Customer in Pontianak)

1.2. Research Objective

The main purpose of this study is to evaluate the relationship between CrM programs and customer loyalty toward the company. There is a proposition that CrM program will influence customer loyalty through mediating variable (customer skepticism). Pursuant to the main purpose, this research will attempt to achieve the following objectives:

1. To investigate the effect of affinity for the cause on customer skepticism.
2. To investigate the effect of affinity for the cause on customer loyalty.
3. To investigate the effect of cause proximity on customer skepticism
4. To investigate the effect of cause proximity on customer loyalty
5. To investigate the effect of company-cause fit on customer skepticism
6. To investigate the effect of company-cause fit on customer loyalty
7. To investigate the effect of customer skepticism on customer loyalty.

2. THEORITICAL BACKGROUND AND HYPOTHESIS

2.1. Cause Related Marketing (CrM)

In implementing Corporate Societal Marketing, company can choose as follow: Cause Related Marketing (CrM), Corporate Philanthropy, and Employee Volunteer (Kotler and Keller.,2007:419). CrM was first defined by Varadarajan and Menon (1988) as the formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specific amount to a designated cause when customers engage in revenue providing exchange that satisfy organizational and individual objectives. Another definition of CrM is company support for specific programs for promotional purposes (Mohr et al., 2001 dan Brink et al., 2006). CrM is a program in which the company has committed to donate a certain amount of money depending on the number of sales achieved during a certain time for a certain social activity (Kotler and Keller, 2012:656).

Based on these opinion, it can be concluded that CrM is the implementation of marketing activities that will be marked by the contribution given by the company to community or parties who need, where the amount of aids depends on the amount of the company's sales. The greater the amount of sales achieved, the greater the money to be donated.

Specifically CrM can create brand awareness to customers, improve brand image, build brand credibility, evoking people feeling towards the brand, creating a sense of brand community among stakeholders and lead to brand engagement on customers Kotler and Keller (2009:682). However, a CrM program can be adressed in the form of skepticism by some customers (Obermiller and Spangenberg, 1998; Bronn and Vrioni (2000, 2001); Forehand and Grier, 2003; Thakor and Lessard 2009; Albayrak, Caber and Aksoy, 2010).

Since the 1980 CrM has been widely applied in the business world. CrM was first implemented in 1983 when American Express Company launched a program to renovate the statue of Liberty (Varadarajan and

Menon, 1988). The program was responded positively by American Community. The result of this program is the increased use of and demand for American Express credit cards, so that company can donate 1,7 million dollars to renovate the statue of Liberty.

CrM program can be seen by affinity for the cause (Sheikh and Zee (2011) Barone et al.,(2007); Arora and Henderson, 2007; Keller, K. L. et al., (2006) Escalas and Bettmann, 2003; cause proximity (Anuar and Mohamad, 2011)., company cause fit (Pracejus and Olsen, 2004; Olsen, et al., 2005; Brink et al., 2006; Gupta and Pirsch, 2006; Barone et al., 2007) .

2.2. Affinity for the Cause

Business competition is getting tougher now encourages marketers to implement a more innovative marketing concept. One of this concept is affinity marketing. The company which adapt their marketing strategies to the target customer group is said to implement the concept of affinity marketing. Affinity is defined as someone who felt the similarity or congruence between himself and something (Aspara, Olkkonen, Tikkanen, Moisander and Parvinnen 2008). One of the affinity can be choose by the company is affinity for the cause. In this study, affinity for the cause can be defined as customer association on social program that are supported by the company (in the form of CrM program).

Through their support of certain social activities, company can establish an association between the company and the cause. Company will obtain a positive response from the market segment who like this social activities (Sheikh and Zee, 2011). Positive customer response to the company's social programs (affinity for the cause) will increase loyalty (Fock, Chan and Yan., 2010).

If Escalass and Bettman (2003) investigate the association between someone and company's brand, this study will investigate the association between someone and social program supported by the company, as stated by Winterich and Barone, 2011.

2.3. Cause Proximity

Cause proximity can be defined as physical distance between donors (customers who buy company's product) and beneficiaries of social programs (Varadarajan and Menon, 1988; Ross, Stutts and Patterson 1991 ; Landreth., 2002; Grau and Folse 2007). Research on cause proximity associated with the implementation of social program found that 55% of consumers said that support local social program are the most important, 30% said national program and 10% would support the social program at the global level (Roper., 2000 dalam Landreth., 2002). Customers will support social program that focus on local area rather than national or international area. (Ross, Stutts and Patterson 1991 ; Grau and Folse 2007). On the other hand, cause proximity also showed that there is no significant effect on customer attitudes (Anuar and Mohamad., 2011). Thus, there are differences result of research on customer response to the cause proximity.

Consumers always act rationally includes when they make a decision to buy product. Then the proximity of the location of the implementation of social programs adressed differently by the customer. The closer the physical distance between the receiver and the donor of aid, the greater customer's participation. (Piliavin et al., 2005). Related to the CrM program, customers will be more interested in product that link the company's program of assistance to local area. The importance of proximity between the donor and recipient, makes cause proximity interesting for further investigation.

2.4. Company-Cause Fit

More and more companies are implementing CrM makes this program is no longer being innovative in the eyes of the customers. Company should think more strategically in deciding "when" and "how" to implement this program in order to serve as a basis for effective differentiation. It is necessary to develop CrM program such as fit and relatedness between companies and social program that will be selected.(Barone, Norman and Miyazaki, 2007).

Congruence or fitness in CrM is defined as the fit between companies and the social programs. Suitability can be viewed from different perspectives; the suitability of the image as well as the suitability of the target market or company's core business (Barone, Norman and Miyazaki, 2007).

Research on the influence of company-cause fit show different results. High fit between the company's core business and social programs supported by the company has a positive impact on program evaluation and customer loyalty (Pracejus and Olsen, 2004; Brink, Schroder, Pauwels, 2006). Instead other researchers found that the high fit enhance the company brand protrusion and raises consumer skepticism of the motives of the company (Ellen al, 2000; Forehand and Grier, 2003).. High fit can lead the perception that the company is exploiting its support for social program to their own benefit (Barone et al .,2000). Other study finding that there was no influence company-cause fit on purchase intention (Barone, Norman and Miyazaki, 2007; Zdravkovic, Magnusson, Stanley, 2010).

2.5. Customer Skepticism

Consumer skepticism is defined as consumers' tendency to disbelief or question a company's motivation to conduct a CrM program (Mohr, Eroglu and Elle, 1998). Skepticism toward social program is the general tendency of disbelief about social program claim by the company.

Customer skepticism can be occurred toward CrM programs (Bronn and Vrioni, 2000), social advertising (Thakor and Lessard, 2009) and environmental claims stated in the company's marketing communication. Skepticism affect customer acceptance of the company's social program and their purchase behavior (Mohr et al., 1998).

2.6. Customer Loyalty

Oliver, (1997:392) defined loyalty as a deeply held commitment to rebuy or repatronize a preferred product service consistently in the future thereby causing repetitive some brand or same-brand set purchasing despite situational influences and marketing efforts having the potential to cause switching behavior. The ability to retain loyal customers is very important for the organization. Cost incurred by the company to existing customers is cheaper than the cost of service to new customers (Kotler and Keller, 2012:150).

Creating a close relationship between the company and its customer is the dream of every marketer and it is the key of long term marketing success. Some researchers claim that retaining customers can be done by adding financial and social benefits of the products or services offered. (Kotler and Keller, 2009:178). The importance of customer loyalty toward the company cause marketing practitioners and academics conduct research to determine the factors that may affect the customer loyalty.

2.7 The Hypotheses:

Tabel 1

THE HYPOTHESES OF RELATIONSHIPS BETWEEN MODEL VARIABLES

Hipotesis	Relationship between variables
H1	Affinity for the cause has a significant influence on customer skeptisme
H2	Affinity for the cause has a significant influence on customer loyalty
H3	Cause proximity has a significant influence on customer skepticism
H4	Cause proximity has a significant influence on customer loyalty
H5	Company-cause fit has a significant influence on customer skepticism
H6	Company-cause fit has a significant influence on customer loyalty
H7	Customer skepticism has a significant influence on customer loyalty

3. RESEARCH METHOD

Conceptual model for this study was developed in order to evaluate the relationship CrM (Affinity for the Cause, Cause Proximity and Company-cause Fit) and Customer Loyalty and the role of mediating variable Customer skepticism .

The population of the study were AQUA customers at least their age 17 years old, knowing AQUA advertising that aired in the mass media, residing in Pontianak and play role as decision maker in the purchase. Due to limited time and manpower, also the population is infinite, a judgement sampling method was adopted. Minimum number of sample required for SEM analysis ranged from 100 to 200 (Hair, 1998:605). The sample taken in this study are 170 respondents.

The questions in the questionnaire are based on a review of the literature, and the questionnaire was pre-tested and revised. Respondents are asked to indicate the the variables via a five point Likert scale from extremely disagree (=1) to extremely agree (=5). To test hypotheses and determine the relationship between variables, Structural Equation Modelling (SEM) and software AMOS 20.0 was used.

4. RESULT

4.1. Respondent demographic

One hundred and seventy questionnaires were distributed and 151 usable samples were obtained, i.e. an 88,82% response rate. Table 2 presents respondents' demographic information such as gender, age, education, occupation, and monthly income.

Table 2
DESCRIPTION OF RESPONDENT

Variable	Frequency	%
Gender		
Male	75	49,67
Female	76	50,33
Average of age	30,7 years	
Education		
Junior High School	2	1,32
Senior High School	65	43,05
Diploma (D1, D2, D3)	23	15,23
Graduate (S1)	52	34,44
Post Graduate (S2, S3)	9	5,96
Occupation		
Civil Servants	19	12,58
Professionnal (Doctor, architect, lawyer,etc)	7	4,64
Private sector employee	60	39,74
Entrepreneur	24	15,89
Student	34	22,52
Etc.	7	4,64
Income		
Rp 1.500.001,00 – Rp 4.500.000,00	128	84,77
Rp 4.500.001,00 - Rp 6.000.000,00	10	6,62
More than Rp 6.000.000,00	23	15,23

In term of gender, the sample indicates a somewhat balance between the males and females (49,67% and 50,33%). They have an average 30,7 years old. Majority of them (43,05%) finish their Senior High School, 39,74% are private sector employee and 84,77% have income Rp 1.500.000,00 to Rp 4.500.000,00.

Results of confirmatory factor analysis in the research model presented in Table 3

Table 3
 LOADING FACTOR AND RELIABILITY OF CONSTRUCT

Indikator	Loading factor	p-value	Reliability
Affinity for the cause: This CrM program could help me to communicate to other people that I like to help others	0,80	0,000	
This CrM program could help me become the type of person I want to be	0,91	0,000	
This CrM program suits me well ¹ ..	0,78	0,000	0,872
Cause Proximity I do not support companies that carry out social programs in areas far from where i live.	0,92	0,000	
I prefer to support companies that carry out social program in the area where I live..	0,87	0,000	0,889
Company-Cause Fit: The program AQUA “1 for 10” that is supported by PT. Tirta Investama is very much in line with its core business	0,89	0,000	
Taking into account PT Tirta Investama’ core business it is very logical for PT Tirta Investama to support this type of cause.	0,90	0,000	
Supporting the program “AQUA 1 for 10” is very appropriate as it “fits” very well with PT. Tirta Investama core business.	0,78	0,000	0,893
Customer skepticism: Information about social program supported by the company are not true..	0,56	0,000	
Information that company support the social program are exaggerated.	0,67	0,000	
I do not believe company claim that it support social program.	0,92	0,000	
Company claims on social program supported are intended to mislead rather than to inform customers	0,85	0,000	0,843
Customer Loyalty . I will always buy AQUA every time I need drinking water	0,64	0,000	
I will always buy others product launched by PT. Tirta Investama.	0,75	0,000	
I say good things about PT.Tirta Investama and AQUA to others. .	0,74	0,000	
I recommend buying AQUA produced by PT Tirta Investama to friends and family.	0,79	0,000	
I still buy AQUA even the price is higher than competitor charge.	0,77	0,000	0,822

A reliability test based on Cronbach alpha statistic is used to test whether these factors are consistent and reliable. Cronbach alpha values for each construct are shown in Table 2. The reliability value of each construct is well above a value of 0,7, considered adequate for a satisfactory level of reliability in basic research (Hair et al., 1998).

As shown in Table 2 convergent validity of the measurement model’s results should be supported by item reliability, construct (composite) reliability (Hair et al., 1998). Item reliability denotes the amount of variance in an item due to the underlying construct, and t values associated with each of the standardized loadings are found significant ($p < 0,01$) assuring item reliability. Hair et al. (1998) propose construct reliability estimates as being greater than 0,7. In this study the construct reliability of all construct exceeds the recommended level. The average variance extracted, which should be above 0,50, measures the amount of variance explained by the construct (Hair et al., 1998). In this study the average variance extracted of all construct exceeds 0,50. These result indicate that the measurement item have high reliability and validity.

Structural Equation Modeling (SEM) Analysis

The proposed model and hypothesized paths are tested on the survey data collected. The measurement and structural models are tested using the AMOS 20.0 structural equation analysis package. The maximum likelihood method of estimation is utilized to analyze the data.

Overall fit of the structural model is checked initially by examining X^2 statistics. A significant X^2 statistic indicates an adequate fit. Other measure of fit are Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA). The recommended acceptance of a good fit to a model requires that the obtained GFI and AGFI, CFI values should be greater than or equal to 0,90. In addition to that, an acceptable value of RMSEA should range from 0,05 to

¹ kenapa dikaitkan dengan pembelian produk.....kok tdk langsung dengan cause

0,08 (Hair et al., 1998).

The postulated structural model in Figure 1 is tested by using the five construct. . by using a correlation matrix among 17 measurement variables, SEM result depicted are $X^2 = 122,46$ ($p = 0,00$), $df = 109$, $GFI = 0,922$, $AGFI = 0,895$, $RMSEA = 0,047$, $CMIN/DF = 1,123$. The results indicate a good fit for the proposed structural model.

Tabel 4

GOODNESS OF FIT INDEX FULL MODEL

Indeks	Cutt-off Value	Hasil model	Keterangan
Chi-Square	$\geq 0,05$	122,458	Baik
Probabilitas	$\geq 0,05$	0,178	Baik
GFI	$\geq 0,90$	0,922	Baik
AGFI	$\geq 0,90$	0,895	Marjinal
TLI	$\geq 0,95$	0,956	Baik
CFI	$\geq 0,95$	0,962	Baik
RMSEA	$\leq 0,08$	0,047	Baik
CMIN/DF	$\leq 2,00$	1,123	Baik

Table 4 summarizes the result of testing the hypotheses. Two hypotheses are found to be rejected- namely, the relationship between cause proximity and customer skepticism (H3), and between cause proximity and customer loyalty (H4)

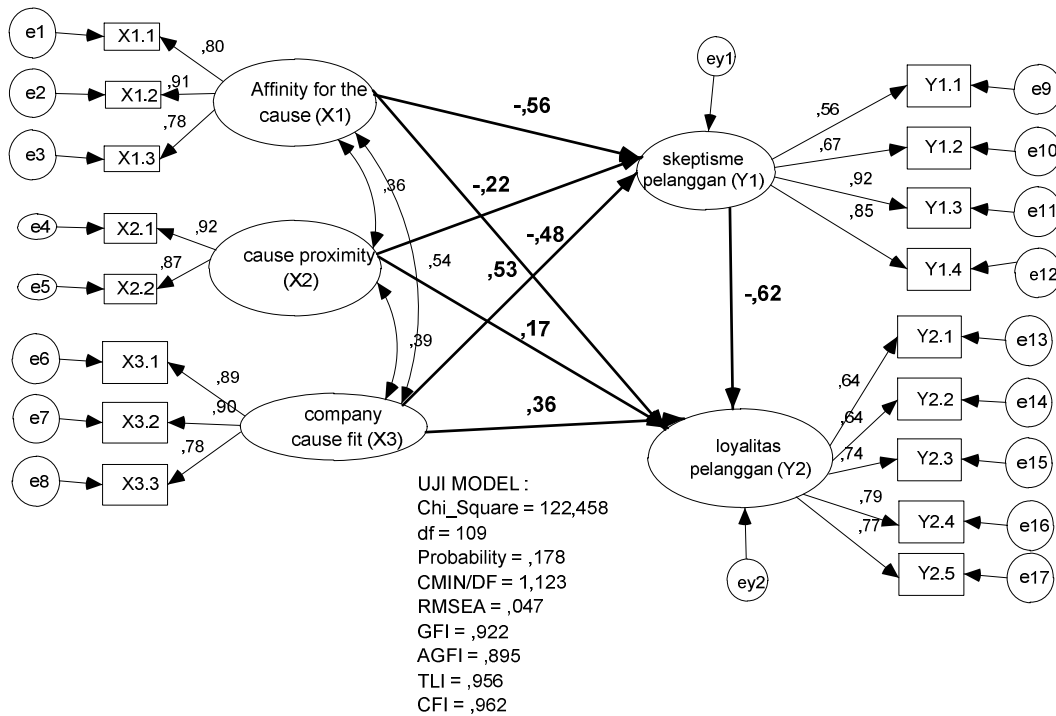


Fig.1.Structural Equation Model

Test results of the Hypotheses

Results of calculations using AMOS 20.0 shows the value of each of the regression coefficienta and their t-value. Cr column is identical to the t-value on multiple regression analysis. Significance value structural path hypothesized can be seen from value of t-statistic or p-value. if the value of t-statistic $\geq 1,96$ atau p-value $\leq 0,05$ statistical hypothesis (H_0) is rejected and the alternate hypothesis is accepted. It's mean there are significance relationship among latent variable. If the value of t-statistic $\leq 1,96$ atau p-value $\geq 0,05$ statistical hypothesis (H_0) is accepted and the alternate hypothesis is rejected. It's mean there are no significace relationship among latent variable

Table 5
 TEST RESULTS OF THE HYPOTHESES

Causal Relationship	Parameter Estimates	t- value	p-value	Conclusion
Affinity for the Cause (X1) → Customer Skepticism (Y1)	- 0,565	-2,271	0,007	H1 was supported
Affinity for the Cause (X1) → Customer Loyalty (Y2)	0,531	2,218	0,027	H2 was supported
Cause Proximity (X2) → Customer Skepticism (Y1)	-0,224	-1,314	0,190	H3 was not supported
Cause Proximity (X2) → Customer Loyalty (Y2)	0,172	1,219	0,185	H4 was not supported
Company-cause Fit (X3) → Customer Skepticism (Y1)	-0,481	-2,171	0,031	H5 was supported
Company-Cause Fit (X3) → Customer Loyalty (Y2)	0,362	2,122	0,035	H6 was supported
Customer Skepticism (Y1) → Customer Loyalty (Y2)	-0,623	-3,513	0,001	H7 was supported

Table 5 summarizes the result of testing the hypotheses. Two hypotheses are found to be rejected- namely, the relationship between cause proximity and customer skepticism (H3), and between cause proximity and customer loyalty (H4). For respondents younger and highly educated, information can be accessed easily from the various media both print and electronic media. Information about the implementation of social program can be known through mass media. It can be reduced customer skepticism, so the distance is not considered as a factor that negatively affect their purchasing decision.

The others are found to be supported. As hypothesized, affinity for the cause is found to have a significantly negative influence on skepticism as identified by Sheikh *and* Zee (2011) (H1). These finding confirm the findings of Sen and bhattacharya (2004); Winterich and Barone (2011) stating that the affinity for the cause is important to the evaluation of customer buying behavior. Affinity for the cause is found to have a significantly positive effect on customer loyalty (H2) as identified by Fock *et al.*, (2011) and Li (2011).

Company-cause fit is found to have a significantly negatif effect on customer skepticism (H5),

On the contrary, these findings contradict the finding of Ellen *et al.*, (2000); Forehand *and* Grier, (2003) stating that high-fit increase protrusion brand benefit, and increasing customer skepticism of the corporate motives. Company is considered to exploit social programs for their own benefits. Company-cause fit is found to have a significantly positive effect on customer loyalty (H6). This study confirms previous studies, in which they stated that the company-cause fit has an effect on customer loyalty.

Customer skepticism is found to have significantly negatif effect on customer loyalty. Findings of this study indicate that low customer skepticism is an important factor in influencing customer loyalty. This shows that the company's efforts to increase customer loyalty can not be separated from the ompany's efforts to manage the level of customer skepticism.

This research indicate the direct and indirect effects of independent variables on customer loyalty. The results show that affinity for the cause and company-cause fit have direct effects on customer loyalty, but affinity for the cause and company-cause fit also have indirect effects on customer loyalty through customer skepticism as mediating variabel.

The results of each coefficient structural path indicate that there are:

1. Direct effect between variables affinity for the cause and company-cause fit on customer skepticism.
2. Direct effect between variable customer skepticism on customer loyalty.
3. Indirect effect between variables affinity for the cause and company-cause fit on customer loyalty with customer skepticism as intervening variable.

5. CONCLUSIONS

Affinity for the cause has significantly negative effect on customer skepticism. Affinity for the cause also has significantly positive effect on customer loyalty. Cause proximity has no significant effect on customer skepticism and customer loyalty. Company-cause fit have significantly negative effect on customer skepticism. It is indicate that high-fit can reduce customer skepticism. Company-cause fit also has significantly positive effect on customer loyalty. It's mean this study find that high fit can increase customer loyalty. Finally, customer skepticism has significantly negative effect on customer loyalty. It's indicate that low customer skepticism can increase customer loyalty.

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