

DO CUSTOMERS' SATISFACTION AND LOYALTY INFLUENCE TO WILLINGNESS TO PAY FOR PIONEER LABEL?

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***Abstract:** West Java is the second largest Gedong Gincu mango producing center in Indonesia after East Java. This mango type is considerably different from others. Unfortunately, mangofarmers from this province are confronted with problems ranging from marketing, small market share, inadequate promotion, and asymmetric information. In order to promote Gedong Gincu a pioneer brand scenario has been used. Research from well-known brands has been conducted, but there is little in the pioneer brand domains.*

Here, 201 respondents were contacted via systematic random sampling. The research aims are to find the correlation between consumer satisfaction, loyalty, and willingness to pay for the pioneer brand. The findings show that customers satisfaction and retention positively and significantly influence loyalty. Both satisfaction and loyalty have a positive and significant influence on customer willingness to pay. However, and counter intuitively, customers retention has no influence on willingness to pay. Further practical and academic implications in marketing communication are discussed in this paper.

***Keywords:** Satisfaction, Loyalty, Willingness to Pay, Pioneer Label, Structural Equation Modeling, Mango.*

INTRODUCTION

Gedong mango Gincu and Arumanis mangos are widely exported to the Middle East (70%). However, this figure is tiny when compared with the market share of other countries such as India, Yemen, Pakistan, Kenya and the Netherlands (44%). Other export destination countries are Singapore at 18% with the main countries (of export) being Malaysia, Thailand, India, Pakistan, and the Philippines (FAOSTAT, 2012 in Purnama, 2014). Indonesian mango export value in the year 2011 reached US\$2,024,952 (Central Bureau of Statistics, 2012). Mango production in Indonesia reached 2.1 million tons in 2011 which had more than doubled from 2010 with production centers in East Java (35 percent), West Java (17 percent) and Central Java (16 percent).

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Gedong Gincu production in the West Java province reached 3,346,785 tons in 2012, and Cirebon was the second largest producer after Indramayu with a total production of 685,059 for Indramayu and 620,533 tons for Cirebon respectively (Central Statistical Bureau, West Java Province, 2012). Although Cirebon is second only to Indramayu, customers expressed preference for Gedong Gincu from Cirebon over that from Indramayu (Deliana, 2014).

The main problems faced by mango farmers in Cirebon are marketing, frequent decline in price particularly during bumper harvests, low farmer market share, insufficient promotion and asymmetric information. Nonetheless, Gedong Gincu has a distinctive shape, taste and aroma, and this should, therefore, become a differential from other types of mangos like Aromanis (*Indonesia Mangifera indica L*, Golek (*Mangifera spp*), and Kweni (*Mangifera foetida*).

In order for Gedong Gincu from Cirebon to obtain a price differential, it has to have a label or name as recommended by the Department of Agriculture, Cirebon regency. One of the farmer groups called Pangebangan from Dukupuntang district has started using a brand for their products which are marketed to Bandung.

A pioneer brand, that is a brand that is first launched on the market, is designed to create brand loyalty and of course to receive a favorable response, a positive image and good initial reputation from potential customers in order to open a market. Brand loyalty is then particularly advantageous to producers to attract more customers. In this case, a pioneer brand usually has a competitive advantage over later entrants.

Communicating a brand is very important in determining the success of the brand in the long term. By being the first to market Gedong Gincu using the brand, the manufacturer expects to be able to enjoy a sustainable advantage in terms of market share, access to distribution, brand familiarity, brand loyalty, economies of scale over time and profitability.

The specific objectives of the research are to analyze

- to what extent the pioneer brand can build customer satisfaction and loyalty,
- the correlation between loyalty and customers willingness to pay for the pioneer label,
- the correlation between satisfaction and customers willingness to pay for the pioneer brand,
- how the pioneer brand can obtain a positive image and customers' positive value
- and, to communicate customers expectations for the pioneer label so that customers become loyal to the product

THEORETICAL FRAMEWORK

Pioneer Brand

Customers today tend to be more discerning in their purchase behavior. They do not simply accept brands, but they are far more observant in noticing everything related to the brand (Fournier, 1998; Muniz and O' Guinn, 2001). Some customers need a simple label which provides information (Lando and Labiner – Wolfe, 2007; Night, Clegg, Kirwin and McGinigal, 2009; van Kleef, van Trijp, Paeps, and Fernandez-Celemin, 2008). Others may draw upon intrinsic and extrinsic information in evaluating a product (Ulgado and Lee, 1998, Verlegh and Steenkamp, 1999).

The appearance of a product with a new label is termed a pioneer brand. In other words, a brand is considered to be a pioneer if used with a relatively new or little known product (Golder and Tellis, 1993, Hilliar and Alpert, 2002). As revealed by Alper and Kamins (1995), pioneer brands are often positively responded to and – to some degree – favored by customers. Pioneer brand can extend the first opportunity to be used. Even if not used first, if customers learn of it first, important learning effects can occur. Furthermore, even if a pioneer brand is only heard about but not used at the launching time but later, brand familiarity can be gained to some degree .

Customers will buy a pioneer brand if it provides extensive information and new product benefits to customers; therefore, market efficiencies may occur, asymmetric information does not occur, and the business may experience increasing demand coupled with the need for quality assurance (Haucap, 1977; Golan *et. al.*, 2000; Tonsor *et. al.*, 2012). According to Balderjahn (1988) producers must consider the characteristics of customers who purchase mangoes altruistically, and they must also pay attention to their demographics, socio-economic criteria, cultural traits, personality and attitudes. Customers choose different brands depending on perceived value, experience and their referential points (Hu, *et. al.*, 2006).

Customer Satisfaction

Customer buying behavior is how individuals, groups, and organizations select, purchase, use and dispose of products, services, ideas or experience to meet their requirements (Kotler, 2005, 2012). If needs are satisfied, positive relationship sense and directly impacts behavior and customer satisfaction (Howard and Sheth, 1969). Customer satisfaction is a consequence of customer's buying experience (Formell, 1992; Chi Wen Hai, 2007). Buyer behavior and satisfaction are positively related. This leads to our first hypotheses:

H₁ : Perceived quality influences customer satisfaction

H₂ : Perceived value influences customer satisfaction

H₃ : Perceived quality and perceived value simultaneously influence customer satisfaction

Customer Retention

Customer retention can be expressed as a percentage of long term clients (or repeat buyers) and this is of vital import to business. Satisfied customers tend to spend more, cost less and may offer positive word of mouth (WOM) to potential new customers. Retention behaviors must be measured using secondary data such as accounting measures of the volume (amount and financial value) and frequency with which a customer purchases a the firm's goods or services. This requires that the firm should have a good customer information management department that can capture all the relevant metrics that may be needed for analysis. In a typical firm, these may come from a diverse set of departments such as accounting, sales, marketing, finance and logistics.

H_4 : Expectation for labels product attributes, customer relationship, and truthfulness influence customer retention

Customer Loyalty

Loyalty is defined as a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influence and marketing efforts that potentially cause switching behavior (Oliver, 1999). Furthermore, Ranjbaryan and Barari (2009) defined that loyalty is as a lasting commitment to family, friends or country and is believed to have entered the marketing literature initially by emphasizing brand loyalty. There is a positive relationship between customer satisfaction and loyalty (Kandampully and Suhartanto, 2000; Dimitriadis. 2006; Chi and Qu, 2008; Fauulant *et. al.*, 2008) as well as between customer satisfaction and positive WOM (Soderlund, 1998) Therefore, one of the key strategies for customer-focused firms is to measure and monitor service quality and customer satisfaction and this leads to the next hypotheses :

H_5 : Customer satisfaction influences on customer loyalty

H_6 : Customer retention influences on customer loyalty

H_7 : Customer satisfaction with pioneer brand and customer retention simultaneously influence customer loyalty

Willingness to Pay

Willingness to pay means that customers will pay more because they get more satisfaction with food safety, product attractiveness, and durability. Willingness to pay is affected by internal and external factors such as processing, certification, packaging, labeling, customers knowledge and product awareness. These factors are dependent on customers income which is also related to their buying power.

Willingness to pay is customers' ability to buy a product. In other words, it is the reflection of value, service, and sacrifice to obtain a product based on customer

perception. The usability of the product has something to do with customer willingness to pay as mentioned by Coulibaly *et. al.* (2013). Customer satisfaction and retention has an effect on customer loyalty. Similarly, customer loyalty and expectation affect willingness to pay. Quality and value are perceived results in customer satisfaction, and Shahzad (2002) mentioned that quality is a product or service void of fault. Quality causes customers to feel satisfied and become loyal and thus provide profits for companies (Gummerson, 1998). However, different market segments demand different qualities resulting from customers' buying power and needs. Each and every segment in the market needs different quality products depending on customers' purchasing power and requirement (Gronroos, 1997). In this research, brands make product tracking easy, a pioneer brand enables customers to gain prestige of buying the product, a pioneer brand differs from other products and it is a promotion tool, all of which are the indicators for perceived quality.

Perceived value can be explained as the difference between benefits that customers gain from a product and the cost that they bear for obtaining that product. This is the customer value which leads to customer satisfaction, and customer satisfaction is later converted into loyalty. In this research, information on product quality, information of type, origin and supplier of the product, price information, information on off-season technology are the indicators for perceived value.

The outcome of favorable image is an increase in loyalty, equity, customers buying behavior and overall brand performance of brand (Keller, 1993; Hsieh *et. al.*, 2004). Trust as explained by Mayer, Davis and Schoormans (1995) – is an expectation that another party will perform a particular action. Buyers have expectations relative to seller. Trust is based on a cognitive process which discriminates among persons and institutions that are trustworthy, distrusted, and unknown. Good relationship with customers is also an important factor in the current market situation. For customer retention, it is important for there to be a good relationship between customers and brand providers. Long-lasting profitable can only be maintained in this way. Once a good relationship has been broken, consumer retention becomes unlikely. Pioneer brand shows product attributes, a pioneer brand enables customers to have trust in the product, a pioneer brand enables customers to complain and it is safe for consumption, all of which are the indicators of product attributes, customer relationship and trust worthiness, and these variables also denote customers expectation and lead to the following :

H_8 : Customer satisfaction influence willingness to pay

H_9 : Customer loyalty influence willingness to pay

H_{10} : Customer retention influence willingness to pay

H_{11} : Customer satisfaction, customer loyalty and customer retention simultaneously influence on customer willingness to pay.

METHOD

The study used a survey method, and data were a questionnaire with categories derived from the literature. Primary data were obtained from the field data in cross section, while secondary data were obtained from the Central Bureau of Statistics, Ministry of Agriculture and related agencies. The study was conducted from October-December 2015 in Bandung, West Java Province, Indonesia. Bandung was selected because a previous study found that Gedong Gincu mangoes were marketed from Cirebon to Bandung (42%). Customers data were taken by using a systematic random sampling. A sample of 210 people was taken from 2 million people living in Bandung or 0.01 percent of its population, and of that sample only 201 met the data requirements for analysis.

Research Framework

Shahzad (2012) also mentioned that perceived quality and perceived value influence to customer satisfaction. Product attribute, customer relationship and truththiness also influence to customer retention. Both customer satisfaction and customer retention influence to customers loyalty, but its not mention that customer satisfaction, customer retention and customers loyalty influence to willingness to pay. The measurement of perceived quality, perceived value customer satisfaction and customer retention directly from the consumers perception, but in this research each variable measured by some indicators that come from theory and the real phenomena in the consumers.

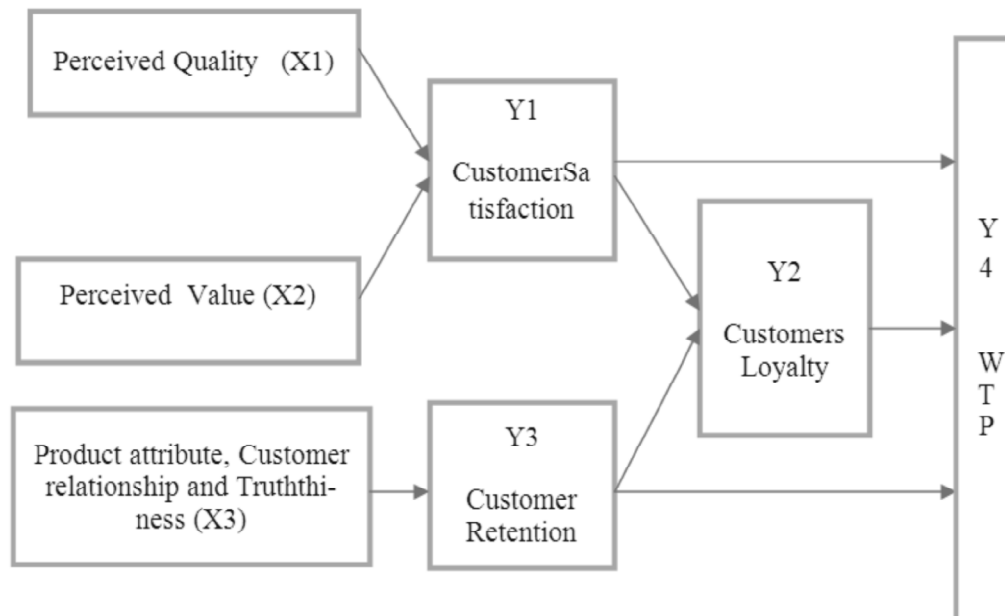


Figure 1: Theoretical Frame work

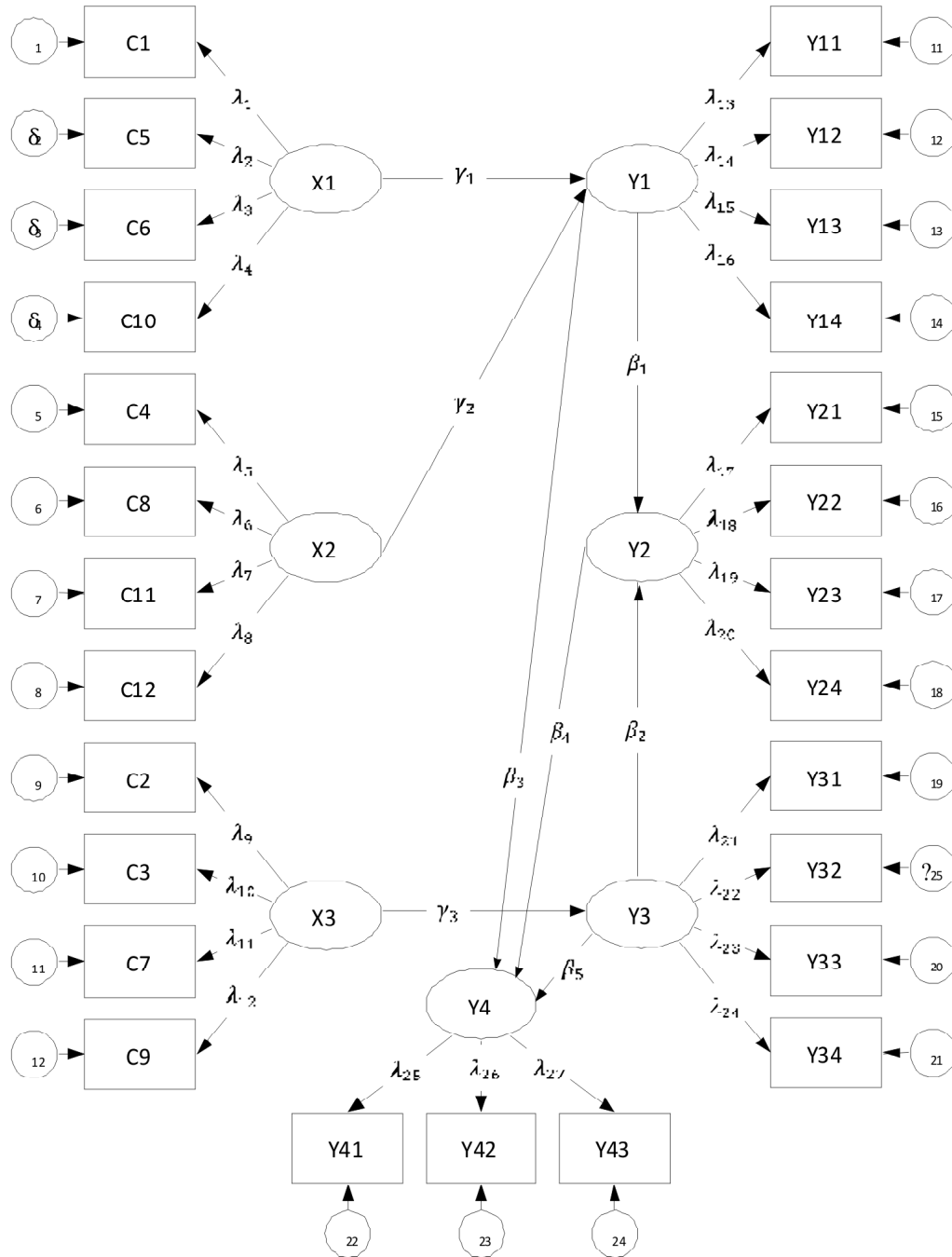


Figure 2: Model SEM

Structural equation

1. $Y_1 = \gamma_1 X_1 + \gamma_2 X_2$
2. $Y_3 = \gamma_3 X_3$
3. $Y_2 = \beta_1 Y_1 + \beta_2 Y_3$
4. $Y_4 = \beta_3 Y_1 + \beta_4 Y_2 + \beta_5 Y_3$

Note :

- X_1 = Perceived quality
 X_2 = Perceived value
 X_3 = Expectation for labels, product attribute, customer relationship, truthfulness
 Y_1 = Customer satisfaction
 Y_2 = Customer Loyalty
 Y_3 = Customer retention
 Y_4 = Customer Willingness to Pay
 C_1 = Brand makes product tracking easy
 C_5 = Pioneer brand enables consumers to gain prestige of buying the product
 C_6 = Pioneer brand differs from other products
 C_{10} = Pioneer brand is a promotion tool
 C_4 = Pioneer brand is easy to recognize
 C_8 = Information on type, origin, and supplier of the product
 C_{11} = price information
 C_{12} = information on off-season technology
 C_2 = Pioneer brand shows product attributes
 C_3 = Pioneer brand enables customers to have trust in the product
 C_7 = Pioneer brand enables customers to complain
 C_9 = Pioneer brand is safe for consumption
 Y_{11} = Overall customers satisfaction of the mangoes product they have bought
 Y_{12} = Fulfillment of expectation of the mangoes product they have bought
 Y_{13} = Customers satisfaction of branded mangoes product compared with unbranded product
 Y_{14} = Customers have no regret for having bought the product

- Y_{21} = Buying frequency of the same branded product in one season
- Y_{22} = Brand subjects to change
- Y_{23} = Recommend branded mango product to other people
- Y_{24} = Remain to choose branded mango product though the price is more expensive
- Y_{31} = Discount
- Y_{32} = Product tester
- Y_{33} = Guarantee money back
- Y_{34} = Customers service
- Y_{41} = Willingness to pay more money to get healthy and quality mango products
- Y_{42} = Willingness to buy branded mango product even if the price increases
- Y_{43} = Willingness to buy branded mango product rather than unbranded mango products
- γ_i, β_i = Path coefficient of latent variables
- δ_i, ε_i = Estimation error of measurement equation for latent variables
- λ_i = Standardize Loading Factor (SLF) among the indicators to latent variables

Data Analysis

Data collected were then compiled and tabulated according to research needs. Next, descriptive analysis method was utilized using a frequency distribution table to portray the characteristics of respondents and an overall assessment of each indicator of the study variables. Then, the verification analytical method was used to test the hypotheses proposed in the study.

In this study, the analysis approach used is the analysis of SEM (Structural Equation Modelling). Before data collection was performed, the instruments to be used were pre-tested. The research framework of the study is shown in Figure 1.

RESULTS

Respondent Profile

The respondents have generally seen pioneer brands for non-agricultural commodities (88.5%), and the rest have never seen them. Respondents here are those who have bought Gedong Gincu with the pioneer brand. Results show respondents who once bought branded Gedong Gincu 2 times (26.9 %), 3-5 times (25.4%), 6-10 times (46.8 %)

and more than 10 times (1%). On average, the respondents were females (84.1%) and the remaining were males. This is in line with Ramanakumar *et. al.* (2012) and Rajput *et. al.* (2012) that men and women did not differ in selecting labels, shopping frequency, and expenses (shopping expenditures). Males are usually interested in shopping when having more money and accompanying their partner to shop.

The number of family members of the sample was between 4 and 5 (61.6%) and consumed approximately 3-5 kg of Gedong Gincu mango per season. Other respondent characteristics are shown in Table 1.

Table 1
Respondent Characteristics

<i>Variable</i>	<i>Description</i>	<i>(%)</i>	<i>Variable</i>	<i>Description</i>	<i>(%)</i>
Age (Year)	25-35	46.3	Education	High School	13.4
	36-45	36.3		Diploma	42.3
	45-55	15.9		Graduate	37.8
	> 55	1.5		Post Graduate	6.5
Occupation	Civil servant	12.4	Income (IDR/month)	< 5 million	30.3
	Entrepreneur	11.4		5- 10	58.7
	Private sector	38.3		11-15	10.4
	Others	37.8		> 15	0.5

SEM ANALYSIS RESULT

SEM Assumption Testing

First of all, a multivariate outlier test was performed. The test results show that Mahalanobis Distance value (d^2) $< \chi^2_{(p<0.001,k)}$ where k is the number of observed variables (indicator). This means that there was no multivariate outlier for all the observed variables. The result is presented in Table 2 in the appendices. Next, the multivariate normality test was performed. The test results show that all the observed variables met the assumptions of normality because they have a p -value skewness and kurtosis greater than 0.05. Thus, because all the single variables (univariate variable) have no problem with normality, it can be said that the data meet the assumption of multivariate normality. (Table 3 in appendices).

Next, a multicollinearity test was performed. The results show that there is a very high correlation (above 0.9) for some indicators, namely between C_3 and Y_{24} with correlation value of 0.92 and between C_7 and Y_{34} with 0.91 (see appendices Table 4). To overcome this, the indicators C_3 and Y_{34} were eliminated so that all remaining indicators/observed variables were free of multicollinearity.

Validity Analysis of the Measurement Model

After the structural model was estimated using LISREL Software version 8.80, the estimated results showed error measurement, t value and the value of *Standardized*

Loading Factors (SLF) for each indicator/exogenous and endogenous variables (Annex Table 5). Based on the calculations, there is one indicator that has small value of SLF and non-significant t-value, which is Y_{14} . Thus, re-specification was performed of the measurement model without Y_{14} .

Reliability Analysis of the Measurement Model

After the re-specification model was performed, further analysis was the analysis of the reliability of the measurement model to see the value of CR (Construct Reliability) and value AVE (Average Variance Extracted). The analysis showed that the CR value for all latent variables was greater than 0.70 and the value of AVE for all latent variables was greater than 0.50 (see Annex Table 6). This suggests that the measurement model has high reliability values.

Goodness of Fit Model (GoF) Analysis

The next stage was to perform the analysis of model fit. GoF size model can be seen in Table 7 (Appendices). The results showed the size of the absolute GoF was like GFI value, NCP, Standardized RMR, RMSEA, and ECVI has good match values (goodfit), while the size of the chi-square value and the value AGFI show ed marginal fit. Besides, the size of the incremental GoF showed the value of a satisfactory match (goodfit) like NFI, and NNFI above 0.90, especially CFI and IFI reached 0.97. Overall, it can be said that the value of the measurement model fit was good (good fit).

Table 2
Beta coefficient and the level of significance

<i>Variable</i>	<i>Path coefficient (γ_i and β_j)</i>	<i>t Value</i>	<i>Status</i>
<i>X₁ and X₂ influence on the customersatisfaction (Y₁)</i>			
Perceived quality (X ₁)	0.727	4.197	Significant**
Perceived value (X ₂)	0.283	2.191	Significant *
	$R^2 = 0.804$		
<i>X₃ influence on Customerretention (Y₃)</i>			
Expectation for label (X ₃)	0.356	2.592	Significant **
	$R^2 = 0.361$		
<i>Y₁ and Y₃ influence on loyalty (Y₂)</i>			
Customer satisfaction (Y ₁)	0.662	3.975	Significant **
Customer retention (Y ₃)	0.251	2.064	Significant *
	$R^2 = 0.648$		
<i>Y₁, Y₂ and Y₃ influence on willingness to pay (Y₄)</i>			
Customer satisfaction (Y ₁)	0.577	2.927	Significant **
Loyalty (Y ₂)	0.282	2.146	Significant *
Customerretention (Y ₃)	0.103	1.302	Not significant
	$R^2 = 0.538$		

Note: (*) significant with the confident level 95%
(**) significant with the confident level 99%

Interpretation of Analysis Results of SEM Model

After fulfilling all testing assumptions, structural equations obtained are as follows: (The path diagrams of standardized solution and t value is presented in Annex-Figure 3)

1. $Y_1 = 0.727X_1 + 0.283X_2$
2. $Y_3 = 0.356X_3$
3. $Y_2 = 0.662Y_1 + 0.251Y_3$
4. $Y_4 = 0.577Y_1 + 0.282Y_2 + 0.103Y_3$

Hypothesis 1

Perceived quality of the pioneer label does have an influence on customer satisfaction. The results show a confidence level of 99% and perceived quality positively and significantly influence customer satisfaction with the pioneer label, with a gamma coefficient of 0.727. This means the higher perceived quality of the branded mango product, the higher satisfaction customers have. Results of the study reveal that mango with a brand name is very useful (10%), useful (73.1%), and the rest are indifferent (16.9%). Reasons why customers buy Gedong Gincu with the pioneer brand are as follows:

Customer assessment of the product will be very important, and this assessment is a thorough assessment for customer usability of a product and is dependent on what customers pay and customers get (Kim and Chung, 2011). Customers believe that a warranty shows the product quality, and labeling affects customer decisions to buy (Purohit and Shivastava, 2001; Elizabeth Barham, 2002).

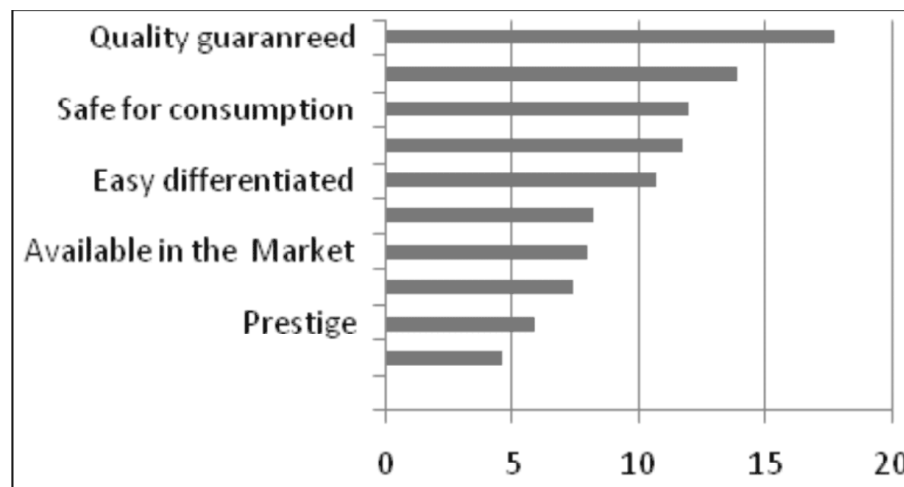


Figure 3: Reasons for Buying Gedong Gincu with the Pioneer Brand

Hypothesis 2

Perceived value of the pioneer label influences customer satisfaction. The results show a confidence level of 95% and perceived value has significant and positive influence on customer satisfaction with the pioneer label, with a gamma coefficient of 0.283. This means the higher perceived value of the branded mango product, the higher the satisfaction of customers. Buyers expect something positive from the brand, and it is essential that companies have a good relationship with their customers.

In addition, companies can gain continuous profit and maintain it once a good customer relationship is established. Moreover, if customers are disappointed, they are likely to leave and do business elsewhere. A new interesting product launched on the market may trigger positive customer perception (Kardes and Kalyanaran, 1992). Thus pioneer brands will have higher chance of being known before a second entrant appears on the market. Pioneer brands are likely to be welcomed faster if repeatedly exposed compared with subsequent offering by competitors. As shown by Kardes and Kalyanaram (1992) and Alpert and Kamins (1994), a pioneer brand tends to be first used or known better by customers.

With regard to the product with a pioneer brand, customers normally try it, and once they are satisfied, they will keep buying. However, if they are dissatisfied, such loyalty will not occur. However, satisfaction does not directly influence customer loyalty.

Hypothesis 3

Perceived quality and the perceived value in the pioneer label simultaneously have influence on customer satisfaction. The results show that perceived quality of the pioneer label and the perceived value in the pioneer label can simultaneously determine the variation of the variable of customer satisfaction in the pioneer label with the coefficient of determination R^2 of 0.804 or 80.4%.

Hypothesis 4

Customer expectations for the pioneer brand have influence on customer retention. The results show 99% of trust level, and the expectation of customers for the pioneer brand significantly and positively has influence on customer retention with a gamma coefficient of 0.356. That means the higher customer expectations of the brand the higher retention they have. The variable of customer expectations for the pioneer brand can determine the variation of the variable of customer retention with the coefficient of determination R^2 of 0.361 or 36.1%.

Hypothesis 5

Customer satisfaction with the pioneering brand influences on customer loyalty. The results show confident level of 99% and variable of customer satisfaction with the

pioneer label has positive and significant influence on customer loyalty with the pioneer label, with a beta coefficient of 0.662. That means the higher customer satisfaction with the pioneer label, the higher loyalty customers have. Customer loyalty happens when there is repeated purchasing by the same customer without any outright benefits (Heskert *et. al.*, 1997 in Al-Rousan *et. al.* 2010) and eventually the repeated usages would generate positive and quantifiable financial result (Duffy, 2003 in Al-Rousan *et. al.* 2010). It was found that customer satisfaction did not influence customer loyalty because of the pioneer brand. Customers also tried the product with a pioneer brand, and later they repurchased it. Consequently, customer dissatisfaction leads to low loyalty.

However, customer satisfaction doesn't directly affect behavioral loyalty. This is justified by the affective nature of this concept that can not lead directly to purchasing behavior. Relationship satisfaction directly affects attitudinal loyalty, but not behavioral loyalty. Furthermore, behavioral loyalty is explained directly by attitudinal loyalty and indirectly by relationship satisfaction. Another reason is that customer satisfaction and customer loyalty have no relationship because of trust. There should be trust variable between customer satisfaction and customer loyalty. According to Rauyruen (2002), trust takes two forms, the first of which deals with salesperson selling a particular product, and the second is concerned with the product manufacturer. Singh, 2000 suggested that trust could serve as a mediation between customer behavior before and after a product was bought, and this can bring about loyalty and create a strong bond between two parties. Palvia 2009 added that trust existed before satisfaction.

Hypothesis 6

Customer retention of the pioneer brand influences on customer loyalty. The results show a confident level of 95% and variable of customers retention (Y_3) has positive and significant influence on customer loyalty with the pioneer label (Y_2), with a beta coefficient of 0.251. This means the higher customer retention of the pioneer label the higher loyalty customers have. Customers who repeatedly buy the same product obviously show that they are loyal (Heskert *et. al.*, 1997 in Al-Rousan *et. al.* 2010) and their ongoing consumption of the product brings about profitability (Duffy, 2003 in Al-Rousan *et. al.* 2010). Relationship satisfaction directly influences attitudinal loyalty, but not behavioral loyalty.

Furthermore, behavioral loyalty is explained directly by attitudinal loyalty and indirectly by relationship satisfaction. Another reason is that customer satisfaction and customer loyalty has no relationship because of trust. There should be trust variable between customer satisfaction and customer loyalty. There are two levels of trust, and at the first level customers trust one particular sales representative while at the second level, they trust the institution (Rauyruen, 2002). Trust is an important

mediating factor between customer behavior before and after purchasing a product which can lead to long-term loyalty and strengthen the relationship between two parties. Singh, 2000 pointed out that the precondition of customer loyalty is customer trust. In previous research, was conceptualized as antecedent of satisfaction (Palvia, 2009).

Hypothesis 7

Variable of Customers satisfaction with the pioneering brand and Customers retention of the pioneer brand can simultaneously determine the variation of the customers loyalty variable. Results show variable of Customers satisfaction with the pioneering brand and Customers retention of the pioneer brand can simultaneously determine the variation of the customers loyalty variable in using the pioneer label with the coefficient of determination R^2 of 0.648, or just 64.8%. The research reveals that the frequency of buying the same brand is quite often. Frequency of buying mango with the pioneer brand in a season varies from 1 to 15 times. Buying frequencies are as follows: 1 to 5 times (3.5%), 6-10 times (15.4%), 11-15 times (58.7%) and more than 15 times (22.9%) buy the same brand in one season (from June to December). Besides the opportunity to switch to another brand is also very small. The results show that the average chance of replacing one brand with another if it does not exist in the market is between 0.10-0.20, meaning only 10-20 percent of likelihood to switch to another brand. This indirectly reflects that customers are loyal. In addition, when customers are satisfied with Gedong Gincu with the pioneer brand, they will recommend this to others (78.1%). It is also revealed that they would recommend 1-5 people to buy Gedong Gincu with a particular brand

Hypothesis 8

Customer satisfaction influences on customer willingness to pay. The results show with confident level of 99%, variable of customer satisfaction has positive and significant influence on customer willingness to pay, with a beta coefficient of 0.577. That is means the higher customer satisfaction with the pioneer label, the higher customer willingness to pay. Research findings showed 85.07% of customers were interested in buying other discounted mangos in supermarkets. Thus, customers prefer discounted mangos to Gedong Gincu as they are almost similar in vitamin content.

Hypothesis 9

Customers loyalty influences on customer willingness to pay. The results showed a confident level of 95%, and variable of customers loyalty has positive and significant influence on customer willingness to pay, with a beta coefficient of 0.282. This means the higher customers loyalty to the pioneer label the higher customer willingness to pay.

Hypothesis 10

Customers retention influences customers willingness to pay. Yet, the findings show counter intuitively that customers retention has no influence on willingness to pay, Its can be explain by the causal loop in systems thinking.

1. First *causal loop*, with their increasing ages, their experience will be increase. With increasing experience their life style may improve so that willingness to pay will be increased. Interaction between age, experience, life style and willingness to pay develop positive feedback
2. Second causal loop, with their increasing age, consumer have lower customer retention and willingness to pay. Interaction between age, consumer retention and willingness to pay develop negative feedback
3. Third causal loop, consumers' ages determine the types of work they have and the type of work determines their income. Consumers with prestigious jobs earn high income and therefore they are not affected by higher prices. Its mean consumer purchasing power increase and consumer willingness to pay increase. Interaction between age, occupation, income, purchasing power and willingness to pay develop positive feedback.
4. Fourth causal loop, to market a product that is unique and has a brand, the target market should be clear. If the target market is not clear, the manufacturer must conduct a campaign many times and the cost of promotion will be costly. High promotion costs are likely to cause consumers to have low purchasing power resulting in their inability to pay a higher price, in other words willingness to pay decrease. Interaction between price, target market, frequently of promotion, promotion cost, dan willingness to pay develop negative feedback.

To maintain consumer retention, producers should provide the same information repeatedly to the same target market.

Hypothesis 11

Customer satisfaction, customer loyalty and customer retention simultaneously influence customer willingness to pay. Results of the study reveal that customer satisfaction, customer loyalty and customer retention can simultaneously determine the variation of the variable of willingness to pay, with a coefficient of determination R^2 , 0.538 or 53.8%.

DISCUSSION, IMPLICATIONS, AND LIMITATIONS

The research findings reveal that perceived quality and the perceived value of the pioneer label simultaneously determine variation in customer satisfaction. Both perceived quality and value have positive and significant influence on customer

satisfaction. Product attributes, customer relationship and trust worth in essalso influence customer retention.

Customer satisfaction and retention simultaneously determine the variation of customer loyalty. Both positively and significantly influence loyalty. Customer satisfaction, loyalty and retention simultaneously determine the variation of willingness to pay and have positive and significant influence. Both customer satisfaction and customer loyalty have positive and significant influence on willingness to pay. However, as found customer retention has no influence on willingness to pay.

Customer retention was influenced by many factors such as frequently and duration of promotion, timing effectiveness and the mode of promotion and also the audience (consumer target). Besides that, consumer retention was influenced by age, experience and life style. However, age related occupation, occupation related income and income are also related to purchasing power. If the promotion is not effective, consumers did not realize that the product has good quality and are unwilling to pay more. The market target is important, consumers who have high purchasing power and need prime quality will pay more than consumers with low purchasing power. Unfortunately not all potential consumers will pay more because of limited memory-related to age factor, experience and life style. Consumer with limited income will buy the same product with low quality or choose product substitution. These behaviors conform with theory that consumer satisfaction reach when indifferent curve touch budget line.

Thus, customer loyalty is important for products which are perishable, bulky and voluminous. Consumer loyalty is important for the business sustainability of producers. A pioneer brand has the potential to become a brand that is superior so that it is ready for global competition of the Asian Economic Community (AEC). To be a superior brand is to maintain quality, create customer satisfaction and loyalty, superior customer value, and pay attention to customers' purchasing power as it is related to their willingness to pay. Additionally, there should be an effort made for pricing strategy for different segments while maintaining quality.

Therefore, even though consumers may recall that the product has good quality and is worth buying, they are not necessarily able to buy these products. This is generally reflected by 58.7% of the respondents with an income between 5-10 million rupiah.

The limitation of this research is the case of gedong gincu mango in Bandung district which describe the condition of customers in West Java because most mango gedong gincu distributed from Cirebon as central producer in West Java to Bandung

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ANNEXTURE

Multivariate Outlier Testis doing by statistics Mahalanobis Distance (d^2) where the hypothesis testing are:

H_0 = Data is not contain multivariate outlier

H_1 = Data is contain multivariate outlier

Criteria: Reject if $d^2 > \chi^2_{(p<0.001,k)} = \chi^2_{(p<0.001,27)} = 55.476$; Accept H_0 if $d^2 < 55.476$

Table 1
Multivariate Outlier Testing Resultfrom Data with Minimum Mahalanobis to Maximum

Number of data	Mahalanobis Distantce (d^2)	$\chi^2_{(p<0.001,k)}$ With $k = 27$	Decision	Note
51	5.152	55.476	Accept	No multivariate outlier
71	5.152	55.476	Accept	No multivariate outlier
72	5.152	55.476	Accept	No multivariate outlier
94	5.152	55.476	Accept	No multivariate outlier
107	5.152	55.476	Accept	No multivariate outlier
124	5.152	55.476	Accept	No multivariate outlier
136	5.152	55.476	Accept	No multivariate outlier
137	5.152	55.476	Accept	No multivariate outlier
182	5.152	55.476	Accept	No multivariate outlier
...
...
...
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...
33	55.29	55.476	Accept	No multivariate outlier
171	55.42	55.476	Accept	No multivariate outlier

Note: All data is not have multivariate outlier.

Table 2
Normality Testing Result

Variable	Normality Test	
	Skewness and Kurtosis	
	Chi-Square	P-Value
C ₁	3.553	0.169
C ₅	2.343	0.310
C ₆	2.627	0.269
C ₁₀	4.340	0.114
C ₄	2.198	0.333
C ₈	2.518	0.284
C ₁₁	0.632	0.729
C ₁₂	2.627	0.269
C ₂	0.819	0.664
C ₃	0.759	0.684
C ₇	1.552	0.460
C ₉	1.997	0.368
Y ₁₁	1.298	0.523
Y ₁₂	1.546	0.462
Y ₁₃	0.615	0.735
Y ₁₄	3.894	0.143
Y ₂₁	3.099	0.212
Y ₂₂	0.637	0.727
Y ₂₃	1.643	0.440
Y ₂₄	0.657	0.720
Y ₃₁	0.876	0.645
Y ₃₂	1.788	0.409
Y ₃₃	1.997	0.368
Y ₃₄	1.051	0.591
Y ₄₂	2.272	0.321
Y ₄₃	1.028	0.598
Y ₄₄	0.060	0.970

Note: All data is not have multivariate outlier.

Table 3
Multicolinearity Testing Result

Obs. Var.	Pearson Correlation			Action
	Min.	Max.	Note	
C ₁	-0.0772	0.611324	-	-
C ₅	-0.1773	0.649415	-	-
C ₆	-0.01969	0.600238	-	-
C ₁₀	-0.19432	0.781483	-	-
C ₄	-0.08445	0.513464	-	-
C ₈	-0.09257	0.647061	-	-
C ₁₁	-0.20368	0.515633	-	-
C ₁₂	-0.06442	0.507175	-	-

Cont. table 3

<i>Pearson Correlation</i>				
<i>Obs. Var.</i>	<i>Min.</i>	<i>Max.</i>	<i>Note</i>	<i>Action</i>
C ₂	-0.11029	0.538504	-	-
C ₃	-0.00257	0.9231	High correlation between C ₃ and Y ₂₄	C ₃ is excluded
C ₇	-0.03953	0.91441	High correlation between C ₇ and Y ₃₄	Y ₃₄ is excluded
C ₉	-0.11177	0.608653	-	-
Y ₁₁	-0.08318	0.496974	-	-
Y ₁₂	-0.10197	0.53304	-	-
Y ₁₃	-0.06545	0.53304	-	-
Y ₁₄	-0.11029	0.093195	-	-
Y ₂₁	-0.07943	0.548205	-	-
Y ₂₂	-0.20368	0.781483	-	-
Y ₂₃	-0.01364	0.675207	-	-
Y ₂₄	-0.05893	0.9231	High correlation between Y ₂₄ and C ₃	C ₃ is excluded
Y ₃₁	-0.07893	0.784577	-	-
Y ₃₂	-0.10935	0.784104	-	-
Y ₃₃	-0.09331	0.784577	-	-
Y ₃₄	-0.03329	0.91441	High correlation between Y ₃₄ and C ₇	Y ₃₄ is excluded
Y ₄₁	-0.04738	0.516382	-	-
Y ₄₂	-0.11177	0.651394	-	-
Y ₄₃	-0.07978	0.651394	-	-

Table 4
Validity Analysis Measurement Model (First Model)

<i>Variable</i>	<i>Error</i>	<i>SLF</i>	<i>T value</i>
<i>Usefulness pionir brand as perceived quality (X₁) :</i>			
Brand make product tracking easy (C ₁)	0.48	0.72	8.22
Pioneer brand enable customers to gain prestige of buying the product (C ₅)	0.21	0.89	6.22
Pioneer brand differs from other products (C ₆)	0.30	0.84	6.67
Pioneer brand is a promotional tool (C ₁₀)	0.28	0.86	5.88
<i>Brand Information as perceive value(X₂) :</i>			
Pioneer brand easy to recognize (C ₄)	0.30	0.84	8.39
Information on type, origin, and supplier of the product (C ₈)	0.40	0.77	8.00
Price information (C ₁₁)	0.42	0.76	8.50
Information on off season technology (C ₁₂)	0.41	0.77	8.12
<i>Expectetion of label (X₃) :</i>			
Pioneer brand shows product attribute (C ₂)	0.36	0.80	7.65
Pioneer brand enable customers to complain (C ₇)	0.24	0.87	9.35
Pioneer brand is safe for consumption (C ₉)	0.33	0.82	9.59
<i>Customers satisfaction (Y₁) :</i>			
Overall customers satisfaction of the mangoes product they have bought (Y ₁₁)	0.45	0.74	9.92
Fulfillment of expectation of the mangoes product they have bought (Y ₁₂)	0.31	0.83	9.84
Customers satisfaction of branded mangoes product compares with not branded product (Y ₁₃)	0.42	0.76	
Customers have no regret about having bought the product (Y ₁₄)	1.00	-0.03	-0.32

Cont. table 4

<i>Variable</i>	<i>Error</i>	<i>SLF</i>	<i>T value</i>
<i>Loyalitas (Y₂) :</i>			
Buying frequency of the same branded product in one season (Y ₂₁)	0.46	0.73	
Brand subject to change (Y ₂₂)	0.42	0.76	9.02
Recommend branded mangoes product to other people (Y ₂₃)	0.54	0.68	5.82
Stay choose branded mangoes product though the price is more expensive (Y ₂₄)	0.52	0.70	7.78
<i>Customers Retention (Y₃)</i>			
Discount (Y ₃₁)	0.27	0.85	
Product tester (Y ₃₂)	0.20	0.90	9.45
Guarantee money back (Y ₃₃)	0.21	0.89	8.80
<i>Willingness to Pay (Y₄) :</i>			
Willingness to pay more money to get healthy and qualified mangoes product (Y ₄₁)	0.60	0.63	
Willingness to buy branded mangoes product even if the price is increase (Y ₄₂)	0.40	0.78	8.10
Willingness to buy branded mangoes product than not branded mangoes product (Y ₄₃)	0.32	0.83	8.14

Table 5
Reliability Analysis Measurement Model (Respecification Model)

<i>Variable</i>	<i>Error</i>	<i>SLF</i>	<i>T value</i>	<i>CR</i>	<i>AVE</i>
<i>Usefulness pionir brand as perceived quality (X₁) :</i>					
Brand make product tracking easy (C ₁)	0.48	0.72	8.22		
Pioneer brand enable customers to gain prestige of buying the product (C ₅)	0.21	0.89	6.22	0.896	0.684
Pioneer brand differs from other products (C ₆)	0.30	0.84	6.67		
Pioneer brand is a promotional tool (C ₁₀)	0.28	0.86	5.88		
<i>Brand Information as perceive value(X₂) :</i>					
Pioneer brand easy to recognize (C ₄)	0.30	0.84	8.39		
Information on type, origin, and supplier of the product (C ₈)	0.40	0.77	8.00	0.866	0.617
Price information (C ₁₁)	0.42	0.76	8.50		
Information on off season technology (C ₁₂)	0.41	0.77	8.12		
<i>Expectation of label (X₃) :</i>					
Pioneer brand shows product attribute (C ₂)	0.36	0.80	7.65		
Pioneer brand enable customers to complain (C ₇)	0.24	0.87	9.35	0.869	0.690
Pioneer brand is safe for consumption (C ₉)	0.33	0.82	9.59		
<i>Customers satisfaction (Y₁) :</i>					
Overall customers satisfaction of the mangoes product they have bought (Y ₁₁)	0.45	0.74			
Fulfillment of expectation of the mangoes product they have bought (Y ₁₂)	0.31	0.83	9.92	0.821	0.606
Customers satisfaction of branded mangoes product compares with not branded product (Y ₁₃)	0.42	0.76	9.84		
<i>Loyalitas (Y₂) :</i>					
Buying frequency of the same branded product in one season (Y ₂₁)	0.46	0.73			
Brand subject to change (Y ₂₂)	0.42	0.76	9.02	0.809	0.515
Recommend branded mangoes product to other people (Y ₂₃)	0.54	0.68	5.82		

Cont. table 5

Variable	Error	SLF	T value	CR	AVE
Stay choose branded mangoes product though the price is more expensive (Y_{24})	0.52	0.70	7.78		
<i>Customers Retention (Y_3)</i>					
Discount (Y_{31})	0.27	0.85		0.911	0.773
Product tester (Y_{32})	0.20	0.90	9.45		
Guarantee money back (Y_{33})	0.21	0.89	8.80		
<i>Willingness to Pay (Y_4) :</i>					
Willingness to pay more money to get healthy and qualified mangoes product (Y_{41})	0.60	0.63		0.834	0.629
Willingness to buy branded mangoes product even if the price is increase (Y_{42})	0.40	0.78	8.10		
Willingness to buy branded mangoes product than not branded mangoes product (Y_{43})	0.32	0.83	8.14		

Table 6
Test Results of Goodness of Fit Measurement Model

Goodness of Fit measurement	Criteria of appropriateness results	Estimation	Note
Statistic Chi-Square	The low value	199.386	Marjinal Fit
P-value	$P > 0,05$	0,00509	Marjinal Fit
Non-Centrally Parameter (NCP)	Low	161.945	Good Fit
Root Mean Square Error of Approximation (RMSEA)	Value of RMSEA $0.05 \leq RMSEA \leq 0,08$ is <i>good fit</i> , and $RMSEA < 0,05$ is <i>close fit</i> dan $RMSEA > 0,08$ is <i>marginal fit</i> .	0,077	Good Fit
Expected Cross-Validation Index (ECVI)	The value of ECVI for saturated model compared to ECVI for independence model showed good suitability (<i>good fit</i>).	12.025	Good Fit
ECVI for Saturated Model		3.780	
ECVI for Independence Model		33.175	
Independence AIC	The value of AIC from model saturated AIC compared to AIC for independence showed good suitability (<i>good fit</i>)	1235.077	Good Fit
Model AIC		104.945	
Saturated AIC		156.000	
Independence CAIC	The value of CAIC from model saturated CAIC compared to CAIC for independence showed good suitability (<i>good fit</i>).	1251.266	Good Fit
Model CAIC		284.659	
Saturated CAIC		382.649	
Normed Fit Index (NFI)	The value between 0-1, and > 1 is better, $NFI \geq 0,90$ is good fit, and $\geq 0,80 \leq 0,90$ is marginal fit.	0.951	Good Fit
Non-Normed Fit Index (NNFI)	The value between 0-1, and > 1 is better, $NNFI \geq 0,90$ is good fit, and $\geq 0,80 \leq 0,90$ is marginal fit	0.925	Good Fit

Cont. table 6

Goodness of Fit measurement	Criteria of appropriateness results	Estimation	Note
Comparative Fit Index (CFI)	The value between 0-1, and > 1 is better, CFI ≥ 0,90 is good fit, and ≥ 0,80 ≤ 0,90 is marginal fit	0,976	Good Fit
Incremental Fit Index (IFI)	The value between 0-1, and > 1 is better, IFI ≥ 0,90 is good fit, and ≥ 0,80 ≤ 0,90 is marginal fit	0,979	Good Fit
Relative Fit Index (RFI)	The value between 0-1, and > 1 is better, RFI ≥ 0,90 is good fit, and ≥ 0,80 ≤ 0,90 is marginal fit	0,897	Majinal Fit
Standardized RMR	Standardized RMR ≤ 0.1	0,051	Good Fit
Goodness of Fit Index (GFI)	The value between 0-1, and > 1 is better, GFI ≥ 0,90 is good fit, and ≥ 0,80 ≤ 0,90 is marginal fit	0,923	Good Fit
Adjusted Goodness of Fit Index (AGFI)	The value between 0-1, and > 1 is better, AGIF ≥ 0,90 is good fit, and ≥ 0,80 ≤ 0,90 is marginal fit	0,848	Marginal Fit

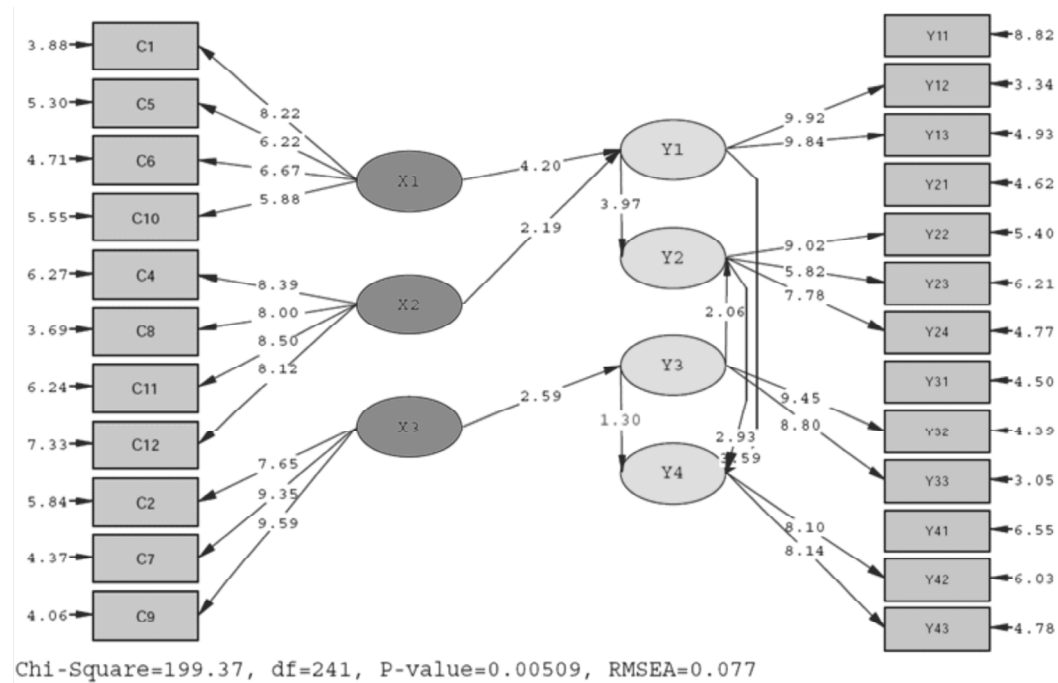


Figure 1: Standardized Solution dan T Value (Respecification Model)