

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
ONLINE MBA PROGRAMME

FACTORS INFLUENCING CUSTOMER LOYALTY
TOWARDS PROBIOTIC KEFIR MYANMAR CO.LTD

SWE SWE MAR

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ACADEMIC YEAR (2020-2023)

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“A thesis is submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA).”

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ACCEPTANCE

This is to certify that the thesis entitled “**Factors Influencing Customer Loyalty Towards Probiotic Kefir Myanmar Co., Ltd**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

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OCTOBER, 2023

ABSTRACT

The study aims to analyze the factors influencing trust, product reliability, perceived value, health concern, and price on customer loyalty towards Probiotic Kefir Myanmar Co., Ltd. It also explores the moderating effect of familiarity with the service provider on these relationships. To meet research objectives, both primary and secondary data are used. A total of 356 customers are listed as loyal customers by Probiotic Kefir Myanmar Co., Ltd, who have made purchases over the past two years. Primary data are collected from 178 members who are selected from a total of 356 customers who have been using Probiotic Kefir Myanmar products at least two times. Respondents are selected through a simple random sampling method and using a structured questionnaire with a 5-point Likert scale. Secondary data are collected from the Probiotic Kefir Myanmar Facebook page, relevant textbooks, internet websites, and related research papers. The findings indicate that the influences of three factors such as trust, perceived value and price factors have a strong effect on customer loyalty. Furthermore, the results emphasize that familiarity with the service provider does not significantly impact customer loyalty. The study recommends that maintaining high quality and trustworthiness should be a priority for the product brand to sustain and enhance customer loyalty.

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CHAPTER 1

INTRODUCTION

In today's competitive marketplace, businesses face the constant challenge of retaining customers amidst an array of choices. Customer loyalty refers to a customer's commitment and preference for a particular service provider or brand over its competitors. It involves a customer's inclination to repeatedly purchase products or services from a specific provider and recommend them to others. Customer loyalty is not only a source of steady revenue but also enhances a brand's reputation and market position. Customer loyalty, the dependent variable in this study, is a multifaceted concept influenced by various factors. It can be measured through metrics such as customer retention rates, repeat purchase behavior, and Net Promoter Scores (NPS). Understanding and quantifying customer loyalty is vital to assess the success of strategies aimed at retaining customers. Achieving and sustaining customer loyalty is especially challenging in industries characterized by rapidly evolving consumer preferences and heightened expectations. The field of healthcare and dietary supplementation is no exception to these challenges.

Price is a significant factor influencing customer loyalty. Customers often seek value for their money, and a competitive pricing strategy can attract and retain price-conscious consumers. The reliability of a product or service plays a pivotal role in customer loyalty. Customers expect consistent quality and performance, and any shortcomings in this aspect can lead to dissatisfaction and attrition. In recent years, health concerns have gained prominence, particularly in industries such as food, healthcare, and personal care. Customers are increasingly seeking products and services that align with their health and safety priorities. Perceived value is the customer's assessment of the benefits they receive in relation to the cost incurred. High perceived value can enhance customer loyalty as customers believe they are getting more than they paid for. Trust is the foundation of any lasting customer-provider relationship. Customers need to trust a service provider before they can become loyal. Trust can be influenced by factors like transparency, consistency, and ethical practices. Familiarity with a service provider refers to the customer's knowledge and experience with the brand or company. Customers who have a history with a provider are more likely to exhibit loyalty, as familiarity can breed comfort and trust.

Probiotic Kefir, a fermented product enriched with beneficial microorganisms, has gained considerable traction as a health-conscious dietary choice. In the context of Myanmar, a country witnessing remarkable transformations in dietary habits and health consciousness, Probiotic Kefir Myanmar Co. Ltd has emerged as a significant player. As consumers increasingly seek products that contribute not only to taste but also to their overall well-being, Probiotic Kefir Myanmar Co. Ltd has stepped into the spotlight, offering a range of probiotic-rich options. The Probiotic Kefir Myanmar Co. Ltd.'s journey, like any enterprise, hinges on its ability to understand, influence, and harness the factors that drive customer loyalty. While product quality and pricing undoubtedly play essential roles, the concept of "familiarity with the service provider" introduces a nuanced dimension to the equation. Familiarity is rooted in the consumer's perception of a service provider's reliability, consistency, and the extent to which the provider understands and caters to their unique needs. In the context of Probiotic Kefir Myanmar Co. Ltd, this extends beyond the product itself, encompassing aspects such as customer service, communication, and the overall consumer experience.

This study has practical implications for businesses seeking to improve customer loyalty. By identifying the factors that have the most substantial influence on loyalty, businesses can tailor their strategies and resources to better meet customer needs and expectations, ultimately leading to increased customer loyalty and business success.

1.1 Rationale of the Study

Customer loyalty is a critical factor for the long-term success and profitability of any business. Loyal customers tend to make repeat purchases, provide valuable word-of-mouth recommendations, and are less sensitive to competitive offers. Understanding the factors that influence customer loyalty can help businesses retain their customer base and thrive. In today's competitive marketplace, customer expectations are constantly evolving. Factors beyond just product quality and price play a significant role in customer decision-making. Probiotic Kefir Myanmar Co. Ltd is a leading provider of probiotic kefir, a product known for its health benefits. However, like any business, the company faces the challenge of maintaining and enhancing customer loyalty. Understanding the factors that influence customer loyalty can help the company develop effective strategies to retain existing customers and attract new ones. Moreover, this study aims to explore how familiarity with

a service provider and other independent variables impact customer loyalty in this changing landscape.

Familiarity is an important aspect of the customer experience, potentially affecting trust, perceived risk, and overall satisfaction. However, its role in shaping customer loyalty is not well-understood and has not been extensively studied. Familiarity with a service provider can be a key driver of customer loyalty. Customers often prefer to engage with businesses they are familiar with as it reduces uncertainty and perceived risks. Studying the impact of familiarity on loyalty can provide insights into building stronger customer relationships. Price is a fundamental factor in customer decision-making. Investigating how price influences customer loyalty can help businesses determine the optimal pricing strategy to retain loyal customers while remaining competitive.

Product reliability is a crucial aspect of customer satisfaction. Customers are more likely to stay loyal to a brand if they consistently receive reliable products. Assessing its impact on loyalty can guide product improvement efforts. Health concerns have gained prominence, especially in light of global health crises. Understanding how health concerns influence customer loyalty can help businesses adapt their offerings and messaging to address these concerns effectively. Perceived value is also a key determinant of customer loyalty. Customers are more likely to stay loyal to a brand if they perceive the value they receive to be higher than the price they pay. Investigating this variable can help businesses fine-tune their value propositions.

Trust is a foundational element of customer loyalty. Customers are more likely to remain loyal to a brand they trust. Examining the role of trust in the context of customer loyalty can help businesses build and maintain trust-based relationships. By studying multiple independent variables simultaneously, this research aims to provide a holistic understanding of the factors that influence customer loyalty. This can help businesses prioritize their efforts and resources effectively. The findings from this study can provide actionable insights for businesses to enhance customer loyalty through strategic interventions, such as improving product reliability, pricing strategies, health safety measures, and trust-building initiatives.

In conclusion, this study is able to provide support to consumers throughout the Myanmar country and to further explore the values and benefits of probiotic products in order to develop health awareness among the consumers. Also, it offers valuable insights

into how familiarity with a service provider, along with other key factors, can influence customer loyalty. This ultimately assists probiotic businesses in retaining and growing their customer base.

1.2 Objectives of the Study

In this study, it includes two main Objectives as follows:

1. To analyze effect of trust, product reliability, perceived value, health concern and price on customer loyalty towards Probiotic Kefir Myanmar Co., ltd.
2. To analyze the moderating effect of familiarity with service provider on the relationship of, product reliability, perceived value, health concern and price to customer loyalty.

1.3 Scope and Method of the Study

This study focuses on the factors influencing customer loyalty toward Probiotic Kefir Myanmar products in Yangon. The study includes 356 customers listed as loyal patrons by Probiotic Kefir Myanmar Co., Ltd, who have made purchases over the past two years. The sample size for this research comprises 176 respondents, calculated using the Raosoft Sample Size Calculator, with a 5% margin of error, a 95% confidence interval, and a response distribution of 50%. Data collection is carried out through online questionnaires. Primary data is collected from 176 consumers of Probiotic Kefir Myanmar using a structured questionnaire with a 5-point Likert scale. Respondents are selected through a simple random sampling method. Secondary data is gathered from the Probiotic Kefir Myanmar Facebook page, relevant textbooks, internet websites, and related research papers. After collecting the data, using with descriptive statistics and regression analysis as analytical methods to meet research goals. The study was conducted in August 2023.

1.4 Organization of the Study

This study is organized into five chapters. Chapter one describes the introduction of the study, rationale of the study, objectives of the study, scope and method of the study

and organization of the study. Chapter two is presenting the theoretical background. In addition, this chapter is also present conceptual framework for this study. Chapter three describes profile and practices for improving customer loyalty of Probiotic Kefir Myanmar Co.,Ltd. Chapter four analyzes factors influencing customer loyalty towards Probiotic Kefir Myanmar Co., Ltd. Chapter five explores the conclusion which includes finding and discussion, suggestion and recommendation and needs for future research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter provides the foundational theoretical background for the applied theories in this study, which focuses on consumers' purchasing and consumption of Probiotic products. The exploration of consumer behavior, the significance of Probiotic foods, and the factors influencing the purchase and consumption of Probiotic drink products are integral components of this chapter. Additionally, delve into a review of previous studies relevant to the topic and present a conceptual model of consumer behavior, shedding light on the relationship between consumers and familiarity with the service providers in the context of Probiotic product loyalty.

2.1 Factors Influencing on Customer Loyalty

Customer loyalty is a crucial aspect of service delivery, as understanding and satisfying customer needs can lead to increased market share through repeat purchases. This focus on customer loyalty has been recognized by successful business people over the years, who have noted its impact on business results (Vavra, 2002). It's important to note that customer loyalty is a behavior, while customer satisfaction is an attitude, and different factors influence each (Gajjar, 2013).

Trust, product reliability, perceived value, health concerns, and price are key factors that shape customer satisfaction and loyalty. Trust is fundamental to customer loyalty, with customers showing loyalty to brands they trust. This trust can be fostered through consistent quality, positive customer experiences, and transparent business practices.

Product reliability is also vital in building customer loyalty. Consistent performance that meets or exceeds expectations can enhance customer loyalty. The perceived value of a product or service, which is the customer's assessment of its worth based on price, quality, usefulness, and relevance to their needs, also plays a significant role.

Health concerns can greatly affect customer loyalty in industries related to food and wellness. Brands perceived as beneficial to health and well-being are likely to earn customer loyalty. Lastly, the price of a product or service can influence customer loyalty.

While customers may be willing to pay more for high-quality products, they also value getting good value for their money.

2.1.1 Trust

Mayer et al. (2007) have provided a definition of trust as the vulnerability of one party to the actions of another, based on the expectation that the other party will act in the desired manner. Trust development is a critical outcome in the establishment of long-term, successful relationships among all involved parties. Trust plays a pivotal role in enhancing coordination between buyers and sellers, instilling confidence in the pursuit of common goals. It is a fundamental element in the world of business relationships and a recognized cornerstone in the modeling of relationship marketing (Morgan & Hunt, 1994). In essence, a high level of trust between buyers and sellers increases the likelihood of sustained, enduring relationships (Martin & Sohi, 1993). Customer behavior and purchase decisions often hinge on past buying and consumption experiences. Trust, therefore, plays a principal role in nurturing long-term relationships and bolstering customer retention and loyalty. Trust within relational exchanges is particularly crucial, as relationships founded on trust are highly prized, prompting parties to commit themselves wholeheartedly (Hreinian, 1974).

Companies prioritize keeping the promises to customers and consistently act in the customers' best interests to elevate trust levels (Hocutt, 1998). Moreover, trust remains a cornerstone for enhancing coordination between buyers and sellers, instilling the confidence needed to work collaboratively towards common objectives (Morgan & Hunt, 1994). Consequently, trustworthy relationships are adept at resolving disputes, reducing frustration, deterring confrontational attitudes and behaviors, and ultimately diminishing conflict rates (Anderson & Narus, 1990). It is worth noting that trust exhibits different implications and nuances, ranging from product-based trust to person-based trust. Hence, a partner's ability to deliver positive outcomes for one another serves as a magnet for fostering commitment within the relationship (Rackham & Vincentis, 1999).

This research builds upon the theory of trust (Lewicki and Brinsfield, 2012), which encompasses cognitive, emotional, and behavioral aspects of human experience. The cognitive and emotional trust context of Probiotic Kefir Myanmar members towards the brand community is activated and performed, fostering trust in Probiotic Kefir Myanmar's

services and products. Trust is a dynamic process. In the realm of online services, the trust in Probiotic Kefir Myanmar positively influences customer behavior. This trust is cultivated by customers through consistent positive experiences, thereby influencing their willingness to engage with the brand community (Bozic, 2017).

2.1.2 Product Reliability

Product reliability is a critical aspect of quality management, encompassing the collection of features and characteristics that ensure a product consistently performs its intended function without failure. The pursuit of product reliability involves rigorous standards and quality control measures. Over time, the field of quality management has evolved, introducing methodologies like statistical quality control and statistical process control, which are essential for monitoring and enhancing product reliability. Customer's value high-quality products that they can rely on to meet their expectations consistently. This emphasis on product reliability extends beyond mere functionality; it encompasses characteristics that directly impact a product's dependability and longevity, creating a positive customer experience. In essence, product reliability serves as a cornerstone in building trust and loyalty among customers. The reliability of products includes keeping promises to do something, providing the right products, available merchandise and blunder free deals exchanges and records (Mehrabian, 1974; Zeithaml, 1988). This dimension was similar to the reliability dimension of the SERVQUAL which included keeping promises and doing it right as sub-dimensions and the difference being that problem solving as part of reliability in the SERVQUAL scale and in the RSQS, it is a separate dimension. Dabholkar, Rentz et al (1996) pointed out that keeping promises and doing it right was identified during their interviews and were important sub dimensions. In the study of developed and developing countries, Malhotra et al. (1994), found that the reliability dimension aligned more with the environment with advanced technology, affluence, and competition, while service quality in developing markets should emphasize the personnel components of service.

2.1.3 Perceived Value

Zeithaml (1988) established that perceived value is fundamentally rooted in consumers' perceptions of the benefits they receive in relation to what they give. Monroe (1990) further characterized perceived value as a delicate balance between the benefits gained and the sacrifices made. In business markets, purchase decisions aren't solely driven by emotional factors; rather, economic considerations often take precedence (de Ruyter et al., 1997). However, Rust and Oliver (1994) observed that perceived value tends to increase when the price of offerings decreases while their quality improves.

In the context of research on Probiotic Kefir drink, these insights hold particular significance. When it comes to food and beverage products like Probiotic Kefir, customers assess perceived value based on multiple factors, including taste, health benefits, and price. Customers may prioritize the perceived health benefits of Probiotic Kefir, viewing it as a valuable addition to their diet.

Therefore, it is imperative for producers of Probiotic Kefir, like any other service firms, to prioritize customer satisfaction and loyalty by delivering superior value. This emphasis on value becomes a critical source of competitive advantage (Woodruff, 1997). Bolton and Drew (1991) revealed that customers' perceptions of value are influenced by various factors, including monetary costs, non-monetary costs, personal taste, and demographics. In the case of Probiotic Kefir, customers may consider not only the product's price but also factors like convenience, time, and the effort saved in obtaining a nutritious beverage.

Additionally, value-added services have been shown to differentiate offerings within the food and beverage industry (Dennett et al., 2000). Cronin et al., (2000) demonstrated that perceived value significantly predicts re-purchase intentions, highlighting the enduring importance of value in retaining customers within this competitive market.

2.1.4 Health Concern

Health concern best describes those consumers are aware and concerned about their state of well-being and are motivated to improve and/or maintain their health and quality of life, as well as preventing illness by engaging in healthy behaviors and being conscious

regarding health. Such individuals tend to be aware of nutrition and physical fitness (Kraft & Goodell 1993). Health consciousness refers to the degree to which health concerns are integrated into a person's daily activities (Jayanti & Burns, 1998). In general, health is considered as the prime motive for the food products purchasing. Health consciousness is considered as a subjective intention or motivation to improve an individual's health. This factor is also the important influential factor on consumer buying behaviors (Michaelido, 2007).

2.1.5 Pricing

Pricing is the method adopted by a firm to set its selling price. It usually depends on the firm's average costs, and on the customer's perceived value of the product in comparison to his or her perceived value of the competing products. This typically relies on the average costs of the company and the perceived value of the product in comparison to competing products, as perceived by customers. The price of a product is related to the sacrifices made to obtain it. The satisfaction of customers and service providers is closely connected to price and service quality, as demonstrated by research on the impact of price and service quality on business profits and market share, as well as customer purchasing behavior (Zeithaml, 2000). The pricing of a product involves determining its final price, a process that necessitates managers to possess knowledge regarding pricing objectives, demand curves, potential quantities at various price points, as well as competitors' costs, prices, and offerings. The chosen pricing method and the resulting final price can be categorized as overprice (potentially leading to lost sales that would have been more profitable at a lower price), underprice (which may result in unprofitable sales), and the right price, which offers a high probability of both generating sales and profit. One commonly used strategy for price adjustments is the revisiting price strategy, as pricing directly impacts customer satisfaction (Štefko & Jurkova et al., 2011). According to Kotler and Lane (2008), there is a positive relationship between perceived price fairness and satisfaction, ultimately affecting overall customer satisfaction.

2.1.6 Service Provider

The concept of familiarity is employed in this study to consider how previous interactions or experiences with the services or products of providers have been

accumulated to affect customers' behavior. In the service sector, familiarity reflects not only the prior encounter with the same or other provider's services, but also the recognition of reliable information about the provider's services which the consumers may concern the most. In other word, familiarity can be accumulated by two fundamental factors which are frequency of use and knowledge of the service (Alba & Hutchison, 1987; Soderlund, 2002).

People usually tend to trust a service provider they are familiar with. Since familiarity is accumulated through frequent consumption, it can help leverage trust (Hsu, 2008), and it is a significant factor in developing trust between the provider and customers (Gremler & Brown et al., 2001). Familiarity may also impact trust by facilitating a framework for future interactions (Gefen, 2000). These are the reasons why familiarity can be regarded as an antecedent to trust or a precondition of trust (Dyke & Nemati et al., 2007; Ha & Perks, 2005). In addition, Gefen (2000) and Gefen and Straub (2003) found that familiarity has a positively significant on trust. Hong and Goo (2004) found that the reputation of a service provider plays a significant role in the service quality perceptions of customers.

Understanding the dynamics of customer loyalty within the Probiotic Kefir market in Myanmar requires examining how familiarity with the service provider, in this case, the brand or manufacturer, impacts consumer behavior. The relationship between perceived service quality and customer loyalty may be significantly influenced by consumers' familiarity with the Probiotic Kefir brand. Therefore, exploring how familiarity shapes consumer perceptions and loyalty is also an aspect of this thesis framework.

2.2 Customer Loyalty

Oliver (1999, as cited in Akgam, 2013) defined customer loyalty as a deeply held commitment to rebuy a preferred product/service consistently in the future, thereby causing repetitive same brand or same set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior. Not only do loyal customers ensure sales, but they are also more likely to purchase ancillary, high-margin supplemental products and services. Loyal customers reduce costs associated with consumer education and marketing, especially when they become net promoters for our organization.

The term loyalty has its direct philological origin in old French word, however, it

is older linguistic roots come from the Latin word *Fidelis* (Stanford Encyclopedia of Philosophy, 2013). In service domain, loyalty has been conceptualized in an extensive form such as observed behaviors; these behavioral expressions according to Caruana (2002) related to the brand not just thoughts. Largely, it is difficult to advance a universal definition of customer loyalty as it has been defined and measured in a myriad of ways too numerous for a single study to completely discuss. From a general viewpoint, loyalty can be described as the response consumer's exhibit to brands, services, stores, or product categories (Uncles and Kathy et al., 2003). According to Jones and Sasser (1995), measurement of customer loyalty falls into three phases: willingness to repurchase, primary behavior (transaction information) and secondary behavior (tendency to recommend products and services).

Yang and Paterson et al., (2004) also indicate that loyal customers have the propensity to shun searching, locating, and evaluating competing brands; which predispose them to be loyal to a particular organization. Therefore, a loyal customer is one who holds a favorable attitude towards the organization, recommends the firm to other consumers and displays consistent repurchase behavior (Dimitriadis, 2006). According to Oliver (1997), loyalty is a dedication on the part of the buyer to uphold a relationship and a commitment to buy the product or service repeatedly. Therefore, loyalty encompasses a behavioral element which suggests a repurchase plan but also comprises an attitudinal constituent which is based on preferences and impression of the customers (Sheth & Mittal, 2004). However, some scholars support the view of customer loyalty from three perspectives: behavioral loyalty, attitudinal loyalty, and a composite approach of behavioral and attitudinal loyalty (Ahmad, 2007). Loyalty status at any point is influenced by diverse factors collectively referred to as loyalty supporting and repressing factors (Bendapudi & Berry, 1997).

Loyalty-supporting factors are those components (customer satisfaction, commitment etc.) that work to sustain or enhance customer loyalty (Nordman, 2004). Loyalty repressing factors, on the other hand, decrease customer loyalty status by causing disloyal behavior (Nordman, 2004). These factors include, poor product quality, failure to keep to service promises, poor company reputation, and poor response to service failure among others.

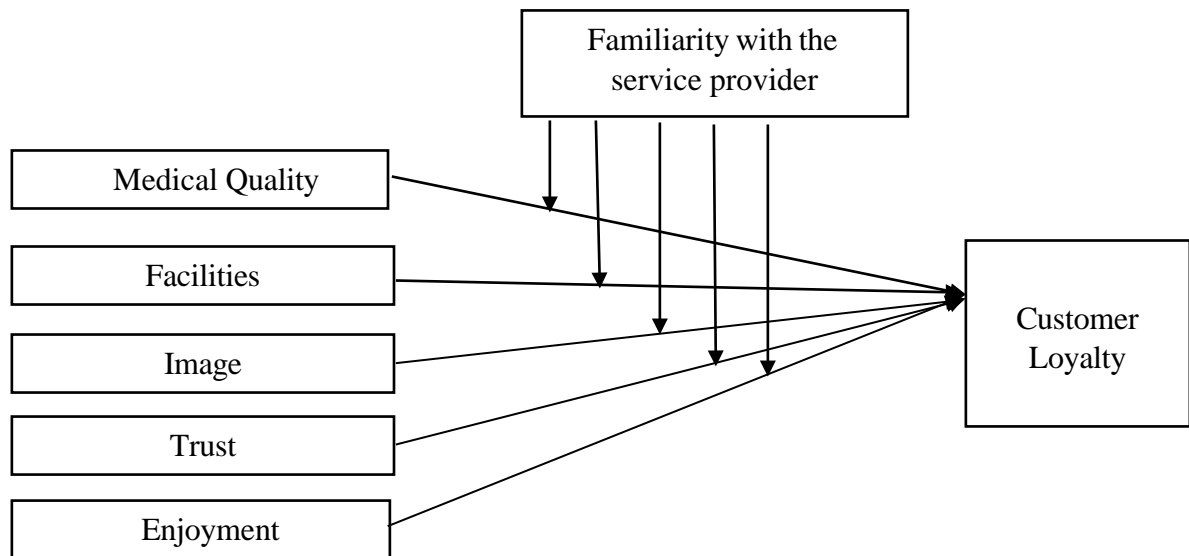
2.3 Review on Previous Studies

As it has been observed by a researcher that study on behavioral intention about trust, product reliability, product value, health concern of probiotic products and pricing in relation to customer loyalty has fewer local literature hence depend most in foreign literature as follows:

2.3.1 Previous Study (1)

For the first previous study, the paper Padma (2013) conducted a study about healthcare providers improve the services and understand what makes medical tourists loyal. For switching service provider as moderators, the paper Antecedents of Customer Loyalty in Medical Tourism and Perceived Familiarity with the service provider is referenced with its conceptual framework.

Figure (2.1) Conceptual Framework of Padma



Source: Padma (2013)

According to Padma (2013), the study emphasizes the role of familiarity with the service provider and how it moderates various service-related factors such as medical quality, facilities, reputation, trust, enjoyment, perceived value, and customer loyalty. The research aims to help service providers assess their current service standards, identify areas that need improvement, and determine what influences loyalty among medical tourists. It

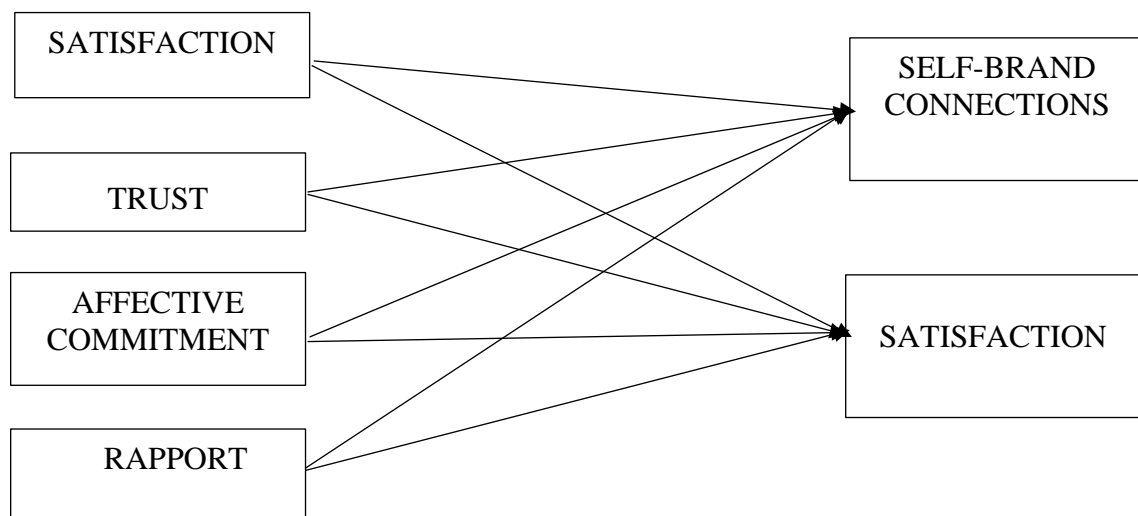
suggests that being familiar with the service provider is crucial in forming loyalty intentions among medical tourists, which may require different service strategies. The study also points out the significant role of the internet in providing information that can greatly impact customers' decision-making processes. It discusses the possible use of incentives like complimentary services or discounts to promote repeat business.

Therefore, this research's conceptual framework is centered on exploring the relationship between familiarity with the service provider and customer loyalty in the service industry.

2.3.2 Previous Study (2)

Naumann (2015) conducted to enhance to understanding of customer engagement (Customer Engagement) in services marketing. Customer Engagement is seen as a process that explained how customer loyalty forms and is sustained over time.

Figure (2.2) Conceptual Framework of Naumann



Source: Naumann (2015)

It goes beyond traditional concepts like loyalty and satisfaction by capturing all the ways customers connect with a brand. Researcher explored how these factors work together to create strong bonds between customers and service providers in different service contexts. This research contributes to the literature by examining how customer engagement operates in various service sectors, deepening for knowledge of its formation

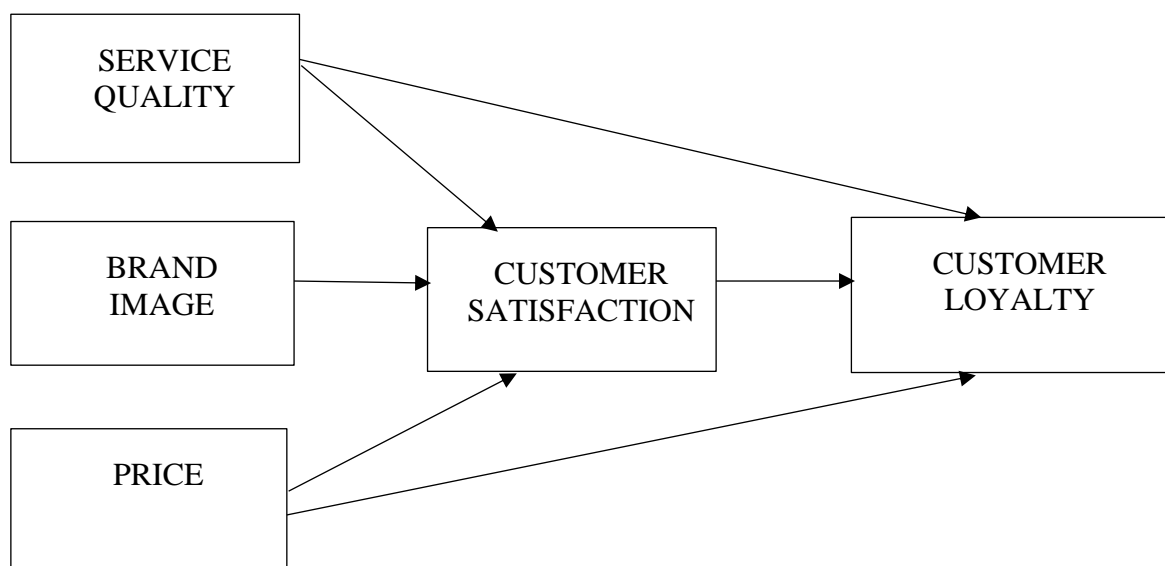
and maintenance. Researcher also discussed the outcomes of customer engagement, including self-brand connections and loyalty, and how factors like satisfaction, trust, affective commitment, and rapport influence them.

The results revealed affective commitment to be a strong driver of self-brand connections, whereas satisfaction held greater importance for the formation of customer loyalty. Surprisingly, trust was found to have a negative relationship to self-brand connections. The findings of this research enable managers to better understand how the outcomes of Customer Engagement, namely loyalty and self-brand connections, can be driven across range of service types.

2.3.3 Previous Study (3)

Dimiyati (2016), conducted the study examines the effect of service quality, price, brand image on customer satisfaction. It can be seen in Figure (2.3).

Figure (2.3) Conceptual Framework of Dimiyati



Source: Dimiyati (2016)

This study also investigated the effect of loyalty, customer satisfaction on customer loyalty on POS Express (Postal Delivery Service). From this paper the quality of service provided by POS Express in East Java has a big impact on how happy their customers are. If POS Express does a good job, customers are more satisfied. Similarly, if their prices are

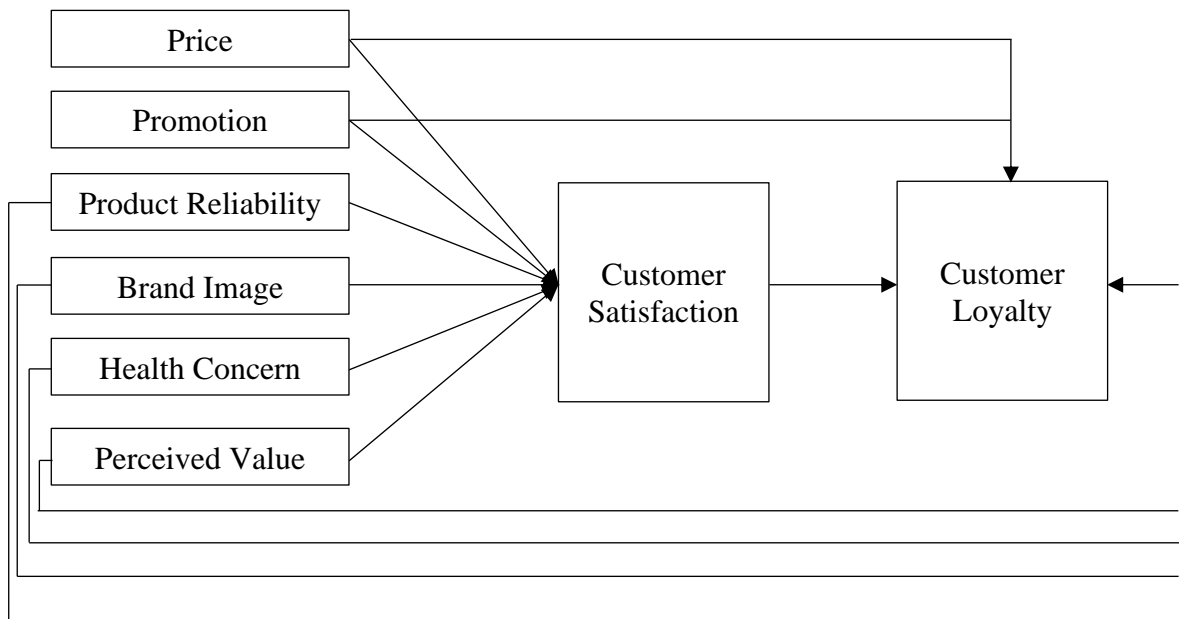
fair and competitive, customers are happier. Having a good brand image also makes customers feel more satisfied. When customers are happy, tend to stay loyal to POS Express and keep using the services. However, the brand image itself doesn't directly make customers more loyal; it does it indirectly by making customers happier. Thus, this paper explore, when customers are satisfied, they are more likely to using with POS Express.

Therefore, this explored that good quality of service that meet customer expectations significantly affects customer satisfaction and loyalty, or vice-versa, a good price (according to the quality, affordable, and competitive) significantly influence the improvement of customer satisfaction and loyalty, or vice-versa, brand image has positively significant on customer satisfaction or vice-versa, increasing customer satisfaction significantly influence on increasing customer loyalty or vice-versa but the brand image significantly has no direct effect on customer loyalty.

2.3.4 Previous Study (4)

This study also looks at how customer satisfaction affects customer loyalty. It is based on a paper called 'The Factors Influencing Customer Satisfaction and Loyalty: A Study of Tea Beverage in Bangkok' by Pattarakitham (2015). Also examine how customer satisfaction relates to price, product reliability, health concerns, and product value.

Figure (2.4) Conceptual Framework of Pattarakitham



Source: Pattarakitham (2015)

In this research, using a framework with three types of things which is existing studying things that come before (like price, promotion, product reliability, brand image, health concerns, and perceived value), middle (satisfaction), and the result (loyalty). Researcher talked to people in Bangkok to learn more about how they feel about tea. The results from these interviews mostly match for read in books and studies about things like price, promotion, product reliability, brand image, and perceived value. Also found that people don't talk much about health concerns in the literature.

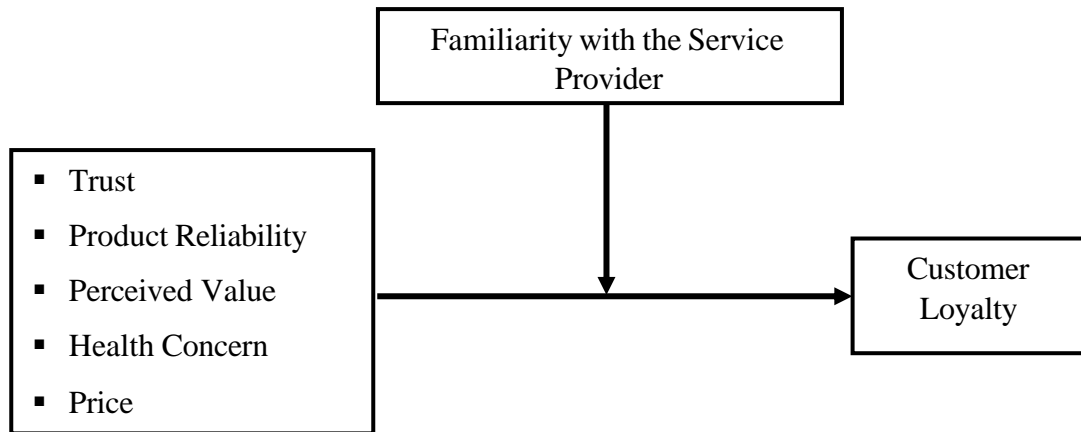
The findings of this study indicate that the perceived value factor has a significant and positive influence on both satisfaction and loyalty of customers. Also, brand image has an influence only on the customer satisfaction. In addition, health concern, price, and customer's satisfaction also have significant and positive influence on customer loyalty and promotion, product reliability have no impact on the satisfaction and loyalty of customers.

2.4 Conceptual Framework of the Study

Based on the above-mentioned previous studies and backgrounds, the conceptual framework of the study is described in Figure (2.5). In this study model, on a basis of

consumer attitude towards customer loyalty such as trust, product reliability, perceived value, health concern price and familiarity with the service provider.

Figure (2.5) Conceptual Framework of the Study



Source: Own Compilation (2023)

The main objective of this conceptual framework for influencing factors on customer loyalty through familiarity with service provider towards Probiotic Kefir Myanmar Co. Ltd could be based on several key components. Customer Loyalty is the dependent variable in the framework. It refers to the likelihood of a customer choosing to repeat business with a service or product provider. Familiarity with the service provider acts as a moderator between the independent variables and customer loyalty. This refers to how well customers know and understand Probiotic Kefir Myanmar Co. Ltd's products, services, and overall brand. Trust, product reliability, perceived value, health concerns, and price are variables that are believed to have a direct positive impact on customer loyalty. These factors encompass aspects such as reliability, responsiveness, assurance, empathy, and tangibles. Product reliability represents customers' perceptions of Probiotic Kefir Myanmar Co. Ltd's brand image and includes factors like brand reputation, brand awareness, and brand associations. Perceived value reflects customers' assessment of the overall benefits they receive from Probiotic Kefir Myanmar Co. Ltd compared to the costs they incur. This takes into account both functional and emotional aspects of value.

The proposed conceptual framework suggests that trust, product reliability, perceived value, health concerns, and price positively influence customer loyalty. Furthermore, familiarity with the service provider moderates these relationships in the context of Probiotic Kefir Myanmar Co. Ltd's products.

CHAPTER 3

PROFILE AND PRACTISES FOR IMPROVING CUSTOMER LOYALTY OF PROBIOTIC KEFIR MYANMAR CO.,LTD

This chapter includes the profile and practices for improving customer loyalty of Probiotic Kefir Myanmar Co., Ltd, the demographic profile of respondents, and the reliability test of the study

3.1 Profile of Probiotic Kefir Myanmar Co., ltd

Probiotic Kefir Myanmar Co., Ltd. is a company that specializes in producing probiotic kefir products. It is based in Yangon, Myanmar and was established in 2019. The company is focused on producing probiotic kefir products that are low in sugar and use only natural ingredients. It is committed to producing probiotic kefir products that are of the highest quality and are free of artificial additives or preservatives. The company also works to ensure that all of its products are chemical free. The company has a team of experienced professionals who are dedicated to producing the best probiotic kefir products. The team also works to ensure that the products are produced in a safe and hygienic environment. The company is committed to providing its customers with the best probiotic kefir products and services.

The establishment of this company is driven by the goal of promoting gut health and overall well-being among the people of Myanmar. A key component of gut health is the adequate intake of probiotics. While there are many individuals who are well- informed about health maintenance and probiotics, and have the opportunity to purchase and use supplements from abroad, there is also a significant portion of the population that lacks this knowledge and familiarity with probiotics

Many people in Myanmar have difficulty getting supplements. Therefore, since 2018, have been sharing knowledge about probiotics and kefir through social media platforms, as well as providing instructions on how to make homemade water kefir. Also sharing video links from international sources to educate the public. Through these efforts, individuals who make and consume kefir have experienced its health benefits firsthand and

have shared their positive experiences, thus spreading knowledge about kefir through word of mouth. The kefir grains required for making kefir were brought to Myanmar from Singapore by the Managing Director of Probiotic Kefir Myanmar Co., Ltd. To facilitate learning and knowledge sharing, established a social media group called 'Kefir Myanmar (Let's Learn About Kefir, Probiotics, and Enzymes).

Officially founded in 2019, Probiotic Kefir Myanmar Co., Ltd. aims to cater to individuals who may not have the time or means to purchase and prepare kefir but still wish to enjoy its potential health benefits. Probiotic Kefir Myanmar allow the customer to writing reviews and share customer rating to talk about their levels of satisfaction, share their opinions on, and experiences with, product and services with a multitude of other consumers on page and group.

Probiotic Kefir Myanmar's Facebook page actively engages with customers through contests to boost interaction. They encourage users to share videos and comments under their posts. Additionally, the company organizes giveaways and promotional events tied to relevant occasions. Probiotic Kefir Myanmar maintains a strong presence on Facebook, allowing customers to leave comments and inquiries on their posts. Their dedicated service team promptly responds to all customer queries within 24 hours through Facebook Messenger, providing detailed information about their products.

In addition to offering the latest product updates, Probiotic Kefir Myanmar's Facebook page creates content that aligns with popular social media trends. They also share valuable health knowledge and incorporate relevant hashtags to facilitate easy information retrieval.

3.2 Practices For Improving Customer Loyalty at Probiotic Kefir Myanmar Co.,ltd

To achieve the business goals and objectives, Probiotic Kefir Myanmar's marketing strategy positions the brand competitively in the market. The marketing concept of Probiotic Kefir revolves around promoting its high-quality products to its loyal customers. Given the evolving trends in the probiotic and organic food industries in recent years, Probiotic Kefir has adapted its services to meet the changing needs and desires of its customers. In terms of services, Probiotic Kefir Myanmar operates 24/7 online. In today's digital marketing era, social media stands out as a powerful and rapidly growing

communication tool. The Probiotic Kefir brand leverages social media marketing practices, including entertainment, interaction, trendiness, and electronic word-of-mouth (eWOM). Probiotic Kefir Myanmar empowers its employees to promptly address customer inquiries and feedback. This approach is essential for the development of service quality throughout the organization, as it emphasizes the importance of service

3.2.1 Trust

Probiotic Kefir Myanmar's commitment to consumer trust shines brightly. This commitment encompasses the provision of reliable product information, fair pricing, and transparency in every aspect of operations. Probiotic Kefir Myanmar's consistent emphasis on transparency creates an environment where customers rely on recommendations from the service provider. Trust at Probiotic Kefir Myanmar is further reflected in exceptional customer care, unwavering honesty, and consistent predictability. It results from Probiotic Kefir Myanmar's deep market understanding and the quality of the products, forming the foundation of Probiotic Kefir Myanmar valued relationship with customers.

3.2.2 Product Reliability

Products from Kefir Myanmar are known for their reliability. Customers can take confidence in crafting each product from all-natural, fresh, and clean ingredients, ensuring they consistently deliver positive health benefits. The commitment extends beyond product quality to encompass environmental responsibility, reflected in convenient and environmentally friendly packaging. Transparency and honesty are at the core of the relationship with clients. Always maintaining unwavering consistency in product offerings, and above all, prioritizing the safety and well-being of customers. With Kefir Myanmar products, customers can trust in quality, honesty, and a dedication to health.

3.2.3 Perceived Value

Choosing Kefir Myanmar Products is not just a purchase; it's an investment in overall well-being. Kefir Myanmar Products stand out with the superior taste compared to soft drinks, all while promoting a healthier lifestyle. Beyond taste, selecting these products contributes to the potential reduction of medical costs, nurturing long-term health and well-being. Additionally, Kefir Myanmar's knowledge-sharing initiatives provide valuable health insights. Opting for these products also represents a cost-effective choice, especially when compared to pricier imported supplements. This decision underscores a commitment to both personal health and financial well-being.

Furthermore, Probiotic Kefir distinguishes itself with unique packaging that sets it apart in the field. The company's simple yet easily recognizable logo, primarily employing pink, yellow, and copper colors, enhances the brand's classic expression. Additionally, kefir products are packaged in food-grade plastic bottles, where vital information such as contents, usage guidelines, ingredients, and manufacture date is prominently displayed to ensure transparency.

3.2.4 Health Concern

People in Myanmar also really like to drink things like coca-cocla, pepsi, soda etc. The most famous ones are Coca-Cola and Pepsi. But now, people are starting to realize that something called kefir might be a better choice. Kefir has things that are good for bones, muscles, and energy. On the other hand, soda doesn't really give any good things and might even stop our bodies from using important stuff. Nutritionists and healthcare professionals suggest that regularly drinking kefir may improve health in 2-4 weeks. The several health benefits of kefir include improving heart, gut, kidney, liver, and skin health. Kefir also has anti-cancerous, anti-inflammatory, and anti-bacterial effects. For best results, stick to around 1–3 cups (237–710 mL) per day and pair it with a variety of other fermented foods and beverages to increase your intake of probiotics.

It is a healthy, refreshing, thirst-quenching drink handmade in Probiotic Kefir Myanmar and is a great health drink for both men and women. Water Kefir offers a dairy-free alternative to milk kefir, a caffeine-free alternative to Kombucha (other probiotic drinks), and a very low-sugar, healthy alternative to high-sugar fizzy sodas or alcoholic beverages. Drinking water kefir daily, even in small amounts, as part of a healthy lifestyle

and balanced varied diet, supports a healthy gut microbiome and improves immunity system.

Probiotic Kefir Myanmar 's products are 100% natural, using organic ingredients to supercharge the health benefits of Water Kefir. They add freshly squeezed juice from super-berries, apples, pineapple, oranges, grapes, lime, and spices that have exceptionally high nutritional properties. Probiotic Kefir Myanmar does not use chemicals or ready-made products. They use only real fruits. However, product taste may vary slightly from batch to batch as they are completely natural and live.

3.2.5 Price

Consumers hold a positive view of Probiotic Kefir's high-quality products and find the prices are reasonable. Additionally, the company effectively adds value to its products from the consumer's perspective by employing psychological pricing, which offers a perceived value better than the price of buying supplements. Kefir Myanmar approach to pricing Kefir Myanmar Products is centered on offering reasonable rates, ensuring that for customers receive excellent value for their investment. Kefir Myanmar understand that quality is paramount, and firmly believe that it's worth paying for the superior design and craftsmanship that goes into producing the probiotic products. Moreover, company strive to make the payment process as flexible and convenient as possible, with options like mobile banking available after customers are received the Kefir Myanmar Products. Kefir Myanmar commitment to consistency is evident in stable pricing, which stands as a reliable choice compared to others. It's not just about the price; it's about finding a supplier who offers the same level of quality at an equitable cost, and can pride in being that reliable choice for Kefir Myanmar valued customers.

3.3 Demographic Profile of Respondents

To study the factors influencing customer loyalty towards Probiotic Kefir Myanmar Co., Ltd., the initial analysis focuses on the demographic characteristics of respondents. Data is collected through structured questionnaires from customers who have made a minimum of two times purchases. The questionnaires encompass inquiries regarding respondents' general demographics, their views on product reliability, health- related

concerns, their intent to repurchase based on trust in the product, and their familiarity with the service provider.

Table (3.1) Demographic Profile of Respondents

Sr. No	Demographic Factors		No of Respondents	Percent (%)
	Total		178	100.0
1	Gender	Male	46	25.8
		Female	132	74.2
2	Age	18 years old and below	1	0.6
		18 - 25 years old	10	5.6
		26 - 35 years old	36	20.2
		36 - 45 years old	58	32.6
		46 - 55 years old	47	26.4
		56 years old and above	26	14.6
3	Employment Status	Private Sector	53	29.8
		Public Sector	24	13.5
		Self Employed	92	51.7
		Student	9	5.1
4	Marital Status	Married	117	65.7
		Single	61	34.3
5	Time To Use Kefir Products	Less than 6 months	42	23.6
		6 months to 1 year	39	21.9
		1 year to 2 years	43	24.2
		More than 2 years	54	30.3
6	Usages of Kefir	1	70	39.3
		2	59	33.1
		3	25	14.0
		more than 3	23	12.9
		None	1	0.6
7	Time To Purchase	1 - 2 times	120	67.4
		3 - 5 times	35	19.7
		6 - 10 times	7	3.9
		10 times and above	16	9.0

Source: Survey Data (2023)

According to Table (3.1), the majority of respondents are female customers. In Myanmar, women typically assume household duties as housewives and take care of the family, whether they are employed or unemployed. Most of the respondents are 36-45 age group, which consists of middle-aged individuals who are generally well-educated and concerned about a healthy lifestyle. They possess knowledge and awareness of Probiotic Kefir Drink products.

Table (3.1), reveals interesting trends regarding the usage of probiotic kefir products. The majority of users have been consuming water kefir for more than two years, indicating a sustained interest and likely satisfaction with the product. This group constitutes the largest segment of respondents. The second largest group comprises individuals who have been using kefir for one to two years, suggesting a growing customer base. Regarding the daily consumption habits of the target audience, analysis shows that a significant portion of respondents, specifically 39%, drink one cup of water kefir per day. This information provides valuable insights into the preferences and habits of consumers.

These analyses highlight the enduring appeal of probiotic kefir products and provide valuable information for ongoing research.

3.4 Reliability Test

Reliability test is one of the traditional ways researchers test their primary research variable. In this test measuring the consistency between data collected. In addition, reliability test providing clear statement that which variable and which one is not and based on the test researcher proceed the research. To measure the reliability of the instruments, Cronbach's Coefficient alpha was calculated. This method has been recognized as an effective and widely-used approach to determine the internal consistency of study instruments.

In this study, five items of customer attitude on trust, product reliability, perceived value, health concern and price on probiotic kefir product, familiarity with service provider and customer loyalty have been measured. Each factor includes different number of items and each item is measured on five-point Likert scale. A scale consists of more than one item. Only when items within the scale are internally consistent and can reliable. Cronbach's alpha can be viewed as the expected correlation of two tests that measure the same construct. The reliability of scales is measured with Cronbach's alpha values, which

can range from zero to one. Cronbach's alpha values near to zero indicate low reliability while the values close to one indicate high reliability. Although there is no cut-off value for how close to one is high reliability, it is commonly accepted, especially for academic purpose, that Cronbach's alpha value above 0.6 is acceptable. The Cronbach's Alpha test was used for the reliability analysis, so as to see the internal consistency.

Table (3.2) Reliability of the Variables

Variable	Cronbach's Alpha	No. of Items
Trust	0.959	6
Product Reliability	0.954	5
Perceived Value	0.963	5
Health Concern	0.963	5
Price	0.970	6
Familiarity	0.958	5
Loyalty	0.936	6

Source: Survey Data (2023)

Table (3.2), shows Cronbach's alpha of all variables. All variables are reliable because all of them are above 0.9 variable. Then, Cronbach's alpha of trust, product reliability, perceived value, health concern, price, familiarity and loyalty are reliable for this study. Price response get excellent state of reliable for this study.

CHAPTER 4

FACTORS INFLUENCING ON CUSTOMER LOYALTY TOWARDS PROBIOTIC KEFIR MYANMAR CO., LTD

In this chapter, presents the consumer's attitudes towards trust, product reliability, perceived value, health concerns, and the price of Probiotic Kefir Myanmar products. Also, Calculate the mean scores using with SPSS and presents the results. Next, analyzed the impact of familiarity with the service provider on customer loyalty intentions for Probiotic Kefir Myanmar. Finally, discussing the moderating role of consumer attitudes towards trust, product reliability, perceived value, health concerns, and price, as well as familiarity with the service provider, on customer loyalty intentions.

4.1 An Analysis of the Factors on Influencing Customer Loyalty Towards Probiotic Kefir Myanmar Co.,Ltd.

This section presents the result of the survey regarding the consumer attitude towards trust, product reliability, perceived value, health concerns, and the price of Probiotic Kefir Myanmar products. Marketing concepts such as (product quality, service quality, brand preference and brands experiences) are very important to achieve customer satisfaction. As a result, customer satisfaction can become significantly increased. To analyze the factors of Probiotic Kefir Myanmar marketing practices from online, the questionnaire users a 5-point Likert scale to determine customer perceptions of service provider factors, then the average score is calculated. Each item is measured on a five-point Likert scale ranging from 1 to 5 (form 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree). Therefore, the mean value may range from 1 to 5 in this study. It can be assumed that an average below 3 indicates dissatisfaction, while an average above 3 indicates satisfaction. The mean values give the information on how trust, product, perceived value of products, health concern and price status can influence on customer loyalty towards purchasing behavior of Probiotic Kefir Myanmar customers. In respect to the classification of Best(1993), the responses are interpreted as follows: the mean values 1.00-1.890 is categories as strongly disagree, 1.81-2.60 is classified as disagree and 2.690-3.40 is considered as neither agree nor disagree, 3.41-4.20 is regarded as agree. 4.21-5.00

is accounted for strongly agree of the perceptions of Probiotic Kefir Myanmar customers.

4.1.1 Trust

Brand trust can reach to customers purchasing behavior and can get the customers loyalty. Thus, every business is trying to build the good relationship with customers to have the trust. Brand trust can reflect the customers' expectations, that is the business or company can make the brand's products, service, or more broadly as its promises. There are totally six questions. The respondents are asked whether they agree or not according to the scale of strongly disagree, disagree, neutral, agree or strongly agree. The overall mean value and standard deviation are presented in Table (4.1)

Table (4.1) Consumer Perception on Trust

No.	Statements	Mean N=178	Standard Division
1	Aware of Probiotics Kefir Myanmar's customer care.	4.65	0.762
2	Recognize the honesty of Probiotics Kefir Myanmar.	4.74	0.731
3	Can attest to the honesty of Probiotics Kefir Myanmar	4.72	0.779
4	Can confirm its predictability.	4.73	0.733
5	Deep understanding of its market.	4.47	0.878
6	Trust the products provided by Probiotics Kefir Myanmar	4.75	0.743
Overall Mean		4.66	

Source: Survey Data (2023)

Table (4.1), provides an overview of the individual mean scores for the six trust-related statements. The overall mean trust score is 4.66, which is at strongly agreement level. It can be said that most of respondents' trust on the Probiotic Kefir Myanmar products. Among them, the highest mean score of 4.75 is attributed to the statement expressing confidence in the products offered by Probiotic Kefir Myanmar. This score

surpasses the cutoff value and highlights the strong trust customers have in the brand. And, it can also recognize the honesty of Probiotic Kefir Myanmar. However, the statement ‘based on their experience in Kefir Myanmar, knows its market’ received the lowest mean score. This could be attributed to customers’ requests for additional shops, suggesting a desire for increased accessibility to Probiotic Kefir Myanmar’s products. Moreover, all questions received a mean score above 3, indicating overall customer satisfaction and trust in Probiotic Kefir products. The data suggests that Probiotic Kefir Myanmar has successfully established a strong sense of trust among its customers. However, there are areas that require improvement, particularly in understanding the market and enhancing product accessibility

4.1.2 Product Reliability

Regarding product reliability, sample consumers are required to respond to five statements. Product reliability is also analyzed in terms of product safety, being chemical-free, and promoting good health. The overall mean value and standard deviation are presented in Table (4.2).

Table (4.2) Consumer Perception on Product Reliability

No.	Statements	Mean N=178	Standard Division
1	Kefir Myanmar Products are made from all-natural, fresh, and clean ingredients, they consistently deliver positive health benefits.	4.74	0.737
2	Kefir Myanmar Products packaging is convenient and environmentally friendly packing.	4.60	0.813
3	Kefir Myanmar Products are honest towards its client.	4.68	0.754
4	Kefir Myanmar Products are always consistent.	4.42	0.887
5	Kefir Myanmar Product brings me safety.	4.67	0.779
Overall Mean		4.62	

Source; Survey Data (2023)

Table (4.2), describes the individual mean scores of the five statements related to perceived product reliability in Probiotic Kefir. The overall mean score is 4.62 which is at strongly agree level. It is show that people prefer using Probiotic Kefir Myanmar's probiotic product because it's dependable. And, the highest mean score of 4.74 was found in the statement related to the use of organic, all-natural, and clean ingredients, which are perceived as safer for consumption, surpassing the cutoff value. In analyzing other factors related to arousal, such as recognizing the products for their safety and their honesty towards clients, both of these factors also exhibit a high mean value. The overall mean value of consumer safety is also higher than the cutoff value, suggesting a positive relationship between consumer attitude and purchase intention. The data suggests that consumers' awareness probiotic food products as safer than other soft drinks, coupled with the reliability of the product plays a significant role in fostering customer loyalty towards Probiotic Kefir Myanmar Co., Ltd.

4.1.3 Perceived Value

Regarding perceived value, sample consumers are required to respond to five statements. Perceived value is also analyzed based on the determination that value is measured by the perceptions of the benefits consumers receive in relation to what they give. Table (4.3), presents the overall mean and standard deviation for the five statements related to perceived value.

Table (4.3) Consumer Perception on Perceived Value

No.	Statements	Mean N=178	Standard Division
1	When buying Kefir Myanmar Products, I prioritize value.	4.70	0.765
2	Superior taste and healthiness	4.75	0.741
3	Reduced the Medical Cost	4.52	0.865
4	Sharing Invaluable health insights	4.78	0.725
5	A cost-effective alternative to pricey imported supplements	4.78	0.723
Overall Mean		4.70	

Source: Survey Data (2023)

Table (4.3), describes the individual mean scores of the five statements related to perceived value in Probiotic Kefir. The overall mean score is 4.7 which is at strongly agree level. It also indicating that consumers of Probiotic Kefir Myanmar products have a confident attitude towards the perceived value.

In this study, it is observed that the statements of Kefir Myanmar's health-related knowledge sharing is highly valued, and its products are more affordable than costly foreign supplements have received the highest mean scores. This indicates a significant appreciation among customers for the valuable health information provided by Kefir Myanmar and the affordability of its products in comparison to costly imported supplements. The overall mean value of consumer satisfaction is also higher than the cutoff value, suggesting a positive relationship between consumer attitude and purchase intention. This is attributed to consumers' awareness that probiotic food products are more affordable than imported probiotic supplements. Thus, perceived value' has a positive influence on the Probiotic Kefir Myanmar loyalty.

4.1.4 Health Concern

Regarding health concern, sample customers are required to respond to five statements that essentially measure whether customers have received health benefits from using Probiotic Kefir products. Table (4.3), describes the individual mean scores of the five statements related to health concern.

Table (4.4) Consumer Perception on Health Care

No.	Statements	Mean N=178	Standard Division
1	Enhanced overall health from consuming Kefir Myanmar Products	4.48	0.825
2	Consciousness of health benefits from Kefir Myanmar Products	4.62	0.774
3	Rich probiotic content	4.69	0.781
4	Healthier alternative due to chemical-free production	4.74	0.746
5	A smart choice of ensuring for health	4.69	0.768
Overall Mean		4.64	

Source: Survey Data (2023)

Table (4.4), shows the average scores for five statements related to health. The overall health score is 4.64, which is also strongly agree level. This suggests that consumers are satisfied with this aspect. In this study, the highest score is for the statement that kefir products are healthier than other soft drinks because they are made without chemicals. This is because consumers are well know about the harmful effects of chemicals on health. Furthermore, all the scores for these questions are above 3, indicating that consumers are content with the health aspects of probiotic products. Thus, the data shows that kefir products are healthier than other soft drinks because they are made without chemicals, and people are aware that chemicals can be harmful to health.

4.1.5 Price

This section aims to analyze customer perceptions of the pricing set by Probiotic Kefir Myanmar. It includes five Likert scale questions. The results are presented in Table (4.5).

Table (4.5) Consumer Perception on Price

No.	Statements	Mean N=178	Standard Division
1	Pricing aligns with product quality	4.62	0.796
2	Pricing of Kefir Myanmar Products is reasonably	4.62	0.796
3	Design quality justifies the cost	4.60	0.812
4	Flexible and convenient post-receipt mobile banking payment methods	4.64	0.792
5	Price stability compared to competitors	4.61	0.790
6	It is hard to find another supplier who offer the same price for the same quality products.	4.53	0.858
Overall Mean		4.60	

Source: Survey Data (2023)

According to Table (4.5), the overall mean value of 4.60 indicates that customers generally agree with the pricing of Probiotic Kefir Myanmar. The highest mean values suggest that the payment methods, especially mobile banking after receiving Kefir Myanmar products, are flexible and convenient.

In this section, customers perceive the prices of Probiotic Kefir Myanmar's products is attractive, fair, and reasonable. The company's pricing strategy appears to cater to a wide range for customers, further enhancing its market appeal.

4.1.6 Familiarity with Service Provider

In relation to familiarity with the service provider, sample consumers are required to respond to five statements. Familiarity with the service provider is also analyzed in terms of its ability to reduce consumer risk perceptions and its positive impact on future purchase intentions of Probiotic Kefir Myanmar products. The results are presented in Table (4.6).

Table (4.6) Consumer Perception on Familiarity with the Service Provider

No.	Statements	Mean N=178	Standard Division
1	Familiarity with purchase hotlines	4.71	0.755
2	Efficient issue resolution	4.56	0.863
3	Swift product inquiry responses	4.52	0.825
4	Product team's expertise and proficiency	4.65	0.783
5	Timely delivery of Probiotics Kefir Myanmar products without delays	4.64	0.792
Overall Mean		4.61	

Source: Survey Data (2023)

Table (4.6), provides the individual mean scores for five statements related to customers' familiarity with the service provider. The overall mean score of 4.61 suggests a positive perception of service quality among consumers of Probiotic Kefir Myanmar's products. The highest mean value shows that customers have found various hotlines (Messenger, Phone Call, SMS) useful for making purchases, suggesting effective communication channels. The second and third highest mean values highlight the proficiency and knowledge of the Probiotic Kefir Myanmar Product team, as well as the short waiting times for orders and deliveries. These factors contribute to a positive customer experience. The lowest mean score is attributed to swift product inquiry responses, with a score of 4.52. The survey data suggests that customers received from Probiotic Kefir Myanmar service is reliable and responsive service provider.

4.1.7 Customer Loyalty

Table (4.7), provides descriptive statistics for customer loyalty to Probiotic Kefir Myanmar, measuring their intention to repurchase, which indicates a focus on the outcome. To explore customer loyalty towards Probiotic Kefir, six structured questions were

designed. The mean score for customer loyalty to Probiotic Kefir Myanmar is presented in Table (4.7), based on the survey data.

Table (4.7) Consumer Perception on Customer Loyalty

No.	Statements	Mean N=178	Standard Division
1	Despite of other alternatives, Probiotic Kefir will be chosen	4.28	1.103
2	Ongoing encouragement at Probiotic Kefir Myanmar.	4.66	0.774
3	Willingness to explore additional offerings from Probiotics Kefir Myanmar.	4.60	0.820
4	Positive impact on health and wellbeing	4.68	0.769
5	Intention to recommend Probiotics Kefir Myanmar products to friends and family.	4.63	0.794
6	Commitment to purchasing Probiotics Kefir Myanmar despite moderate price increases	4.47	0.865
Overall Mean		4.55	

Source: Survey Data (2023)

Table (4.7) shows the overall mean value and all the mean values of the statements and customer loyalty which are ranged from 4.28 to 4.68. The overall mean is 4.55 which shows agree level. The largest mean value 4.68 is described that Probiotic Kefir Myanmar is positive impact on health and wellbeing. And then, the smallest mean value 4.28 tells that if despite of other alternatives, customer are chosen Probiotic Kefir Myanmar. This data says that customers have an excellent relationship with Probiotic Kefir Myanmar which is they have despite other options, customers choose Probiotic Kefir Myanmar due to its positive health impacts. Customers are also open to trying more products, committed to purchasing despite price increases, and are likely to recommend them to others.

4.2 Factors Influencing on Customer Loyalty towards Probiotic Kefir Myanmar

The analysis of the relationship between factor influencing and Probiotic Kefir Myanmar customers' loyalty is one of the study's objectives. Therefore, to examine this objective, measure the effect of five influencing elements first using a multiple regression tool: trust, product, perceived value, health concern, price, and familiarity. To investigate the influence of Probiotic Kefir Myanmar consumers' loyalty, this study applies multiple linear regression model. Loyalty of Probiotic Kefir Myanmar customer is the dependent variable, while the independent factors are trust, product, perceived value, health concern, and pricing. The outcomes of the regression analysis are shown in Table (4.8).

Table (4.8) Factors Influencing Customer Loyalty of Probiotic Kefir Myanmar Customers

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.037	.147		.253	.800	
Trust	.203*	.113	.190	1.787	.076	3.808
Product	-.043	.112	-.042	-.381	.703	4.640
Perceived Value	.241**	.113	.230	2.130	.035	4.185
Health Concern	.089	.110	.086	.807	.421	3.858
Price	.481***	.094	.483	5.105	.000	1.942
R	0.927					
R ²	0.859					
Adjusted R ²	0.855					
F	209.631* (p-value = .000)					
Durbin-Watson	1.770					

Source: Survey Data (2022)

Note: *** 1%, ** 5%, * 10% level of significant

According to analysis the Table (4.8) price has positive significant on customer loyalty of Probiotic Kefir Myanmar customers. The model can explain 85.9% about the variation of the customer satisfaction of the respondents since the value of R square is 0.859. The P-value for the F test statistic is less than 0.001, providing strong evidence that the multiple regression model. One of the assumptions in multiple linear regression model is multicollinearity in the model. It may lead the wrong interpretation of regression

coefficient. Since all of VIF values are less than 10, multicollinearity is does not consider the significant problem in this model. The value of R is 0.927 which lies between 0 and 1. It indicates that both independent variables and dependent variable are correlated. The value of Durbin-Watson is closed to 2 (1.770) which indicates that there is no auto correlation in the sample. According to the results, Price have highly significant at 1% level while perceived value has the highly significant coefficient value at 5% level and trust has 10% level of significant. As presented in above, it is stated that the unstandardized coefficient and p value of trust were positive and significant ($B=0.203$, $p<0.10$). Thus, trust has a positive and significant effect on customer loyalty at 10% level of significant. And the unstandardized coefficient and p value of perceived value were positive and significant ($B = 0.241$, $p<0.05$).

Thus, perceived value of use has a positive and significant effect on customer loyalty at 5% level of significant. And unstandardized coefficient and p value of price factor were positive and significant ($B = 0.481$, $p<0.01$). Consequently, price has a positive and significant effect on customer loyalty at 1 level of significant.

According to the values of standardized coefficients, price ($\beta=.483$) has the strongest effect on customer loyalty followed by perceived value($\beta=.230$) and trust ($\beta=.190$). Being a Probiotic Kefir Myanmar product, the consumers main interest is that they received the perceive value of kefir product is good for health. According to the results, Trust, Perceived Value and Price have positively significant on Customer Loyalty. Among them, price has the significantly positive effect on Customer Loyalty. Therefore, it can be concluded that increase in Trust, Perceived Value and Price lead to increase in customer loyalty.

The effect of customer loyalty towards Probiotic Kefir Myanmar, coupled with trust, significantly influences the perception of the product. Kefir, a beverage rich in probiotics, is highly trusted by customers who understand the benefits of probiotics. The consumption of kefir has been linked to a reduction in various health issues, particularly gastrointestinal problems. The high probiotic content of kefir, which is in the hundreds of millions, contributes significantly to this health benefit.

The effect of customer loyalty towards Probiotic Kefir Myanmar and perceived value also has a positive impact on the product. Customers recognize the value of kefir is not only for health benefits, also for it is easy to homemade production. However, the

process requires careful attention and time, which regular consumers may not always have. As a result, they appreciate the convenience of purchasing ready-made Probiotic Kefir Myanmar product.

The effect of customer loyalty towards Probiotic Kefir Myanmar and price significantly influences product purchases. Kefir is priced affordably, making it accessible to a wide range of consumers. This is particularly noteworthy when compared to probiotic supplements, which can be quite expensive. Therefore, the value proposition of kefir extends beyond its health benefits to include its affordability and convenience.

4.3 Analysis on Moderating Effect of Familiarity with Service Provider

In this section, moderating effect of familiarity with the service provider on the relationship between factor influencing and customer loyalty is presented. To achieve the moderating effect of familiarity with the service provider on the relationship between influencing factor and customer loyalty, multiple regression analysis was applied. There are five influencing factors on the customer loyalty in this study. They are trust, product, perceived value, health concern and price. The subsections are intended the moderating effect of familiarity with the service provider on the relationship between each factor influencing and customer loyalty.

4.3.1 Moderating Effect of Familiarity with Service Provider on the Relationship between Trust and Customer Loyalty

Firstly, the moderating effect of familiarity with the service provider on the relationship between trust and customer loyalty was analyze and the result is presented in Table (4.9).

Table (4.9) Moderating Effect of Familiarity with Service Provider on the Relationship between Trust and Customer Loyalty

Variables	Model 1				Model 2			
	B	SE	Beta	Sig.	B	SE	Beta	Sig
Constant	.044	.146		.764	.130	.246		.599
Trust	.371***	.075	.348	.000	.349***	.091	.327	.000
Familiarity	.601***	.071	.596	.000	.555***	.127	.551	.000
Trust* Familiarity					.010	.024	.066	.665
R square change	.000							
R	0.924				0.924			
R square	0.854				0.854			
Adjusted R square	0.852				0.852			
F Value	511.699***				339.613***			

Source: Survey Data (2023)

Note: ***, **, * represent 1%, 5% and 10% level of significance

A moderation test was run, with trust as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.9), there was a positive significant main effect found between trust and customer loyalty, $b = .371$, $p < .000$ and significant effect of familiarity with the service provider on customer loyalty $b = 0.601$, $p < .000$. There was a not significant interaction effect found by familiarity with service provider on trust and customer loyalty, $b = .010$, $p > 0.05$.

Moreover, there is not increment of R², adjusted R² after adding the interaction terms of moderation variable to the regression model. Therefore, the result of hierarchal multiple linear regression model indicates that there is no moderating effect of familiarity

with the services provider on the relationship between trust and customer loyalty since p value of the joint effect (moderator effect) is higher the level of significant (10%) and there is not R2 and adjusted R2 change. Based on the results, although more familiarity with the services is intended to increase customer loyalty, familiarity with the services provider alone has no discernible moderating influence between trust and customer loyalty factors.

Customers' decisions to purchase Probiotic Kefir Myanmar products are primarily driven by their trust in the product, rather than their familiarity with the service provider. The research reveals a significant and positive effect between trust and customer loyalty, suggesting that as trust levels increase, so does customer loyalty. Furthermore, the results emphasize that familiarity with the service provider does not significantly impact customer on loyalty.

4.3.2 Moderating Effect of Familiarity with Service Provider on the Relationship between Product and Customer Loyalty

The analysis of the moderating effect of customer familiarity on the interaction between product and customer loyalty is shown in Table (4.10).

Table (4.10) Moderating Effect of Familiarity with Service Provider on the Relationship between Product and Customer Loyalty

Variables	Model 1				Model 2			
	B	SE	Beta	Sig.	B	SE	Beta	Sig
Constant	.150	.143		.295	-.033	.240		.891
Product	.307***	.072	.299	.000	.368***	.097	.359	.000
Familiarity	.646***	.071	.641	.000	.721***	.106	.715	.000
Product* Familiarity					-.020	.021	-.134	.345
R square change	.001							
R	0.922				0.922			
R square	0.849				0.850			
Adjusted R square	0.848				0.848			
F Value	493.175***				328.892***			

Source: Survey Data (2023)

Note: ***, **, * represent 1%, 5% and 10% level of significance

A moderation test was run, with product reliability as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.10), there was a positive significant main effect found between product reliability and customer loyalty, $b = .307$, $p < .000$ and significant effect of familiarity with the service provider on customer loyalty $b = 0.646$, $p < .000$. In model 2, R square value is 0.850 while adjusted R square value is 0.848, meaning this specific model can explain 84.8% of the variance of the familiarity with the service provider between product reliability and customer loyalty. There was a not significant interaction effect found by familiarity with service provider on product reliability and customer loyalty, $b = .020$, $p > 0.05$. Moreover, there is not increment of R2, adjusted R2 after adding the interaction terms of moderation variable to the regression model.

Therefore, the result of hierarchal multiple linear regression model indicates that there is no moderating effect of familiarity with the services provider on the relationship between product reliability and customer loyalty since p value of the joint effect (moderator effect) is higher the level of significant (10%) and there is not R2 and adjusted R2 change. As can be observed, even if greater service familiarity is lead to promote client loyalty, there is no noticeable moderating effect between those Product and Customer Loyalty due to service provider familiarity alone.

4.3.3 Moderating Effect of Familiarity with Service Provider on the Relationship between Price and Customer Loyalty

The moderating effect of familiarity with the service provider on the relationship between price and customer loyalty was analyze and the result is presented in Table (4.11).

Table (4.11) Moderating Effect of Familiarity with Service Provider on the Relationship between Price and Customer Loyalty

Variables	Model 1				Model 2			
	B	SE	Beta	Sig.	B	SE	Beta	Sig
Constant	.175	.132		.185	-.046	.228		.840
Price	.487***	.075	.489	.000	.572	.103***	.574	.000
Familiarity	.462***	.076	.458	.000	.538	.099***	.534	.000
Price* Familiarity					-.024	.020	-.161	.235
R square change Trust	.001							
R	0.931				0.931			
R square	0.866				0.867			
Adjusted R square	0.865				0.865			
F Value	566.983***				379.366***			

Source: Survey Data (2023)

Note: ***, **, * represent 1%, 5% and 10% level of significance

A moderation test was run, with price as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.11), there was a positive significant main effect found between price and customer loyalty, $b = .487$, $p < .000$ and significant effect of familiarity with the service provider on customer loyalty $b = 0.462$, $p < .000$.

There was also not significant interaction effect found by familiarity with service provider on price and customer loyalty, $b = -.024$, $p > 0.05$. Moreover, there is not increment of R^2 , adjusted R^2 after adding the interaction terms of moderation variable to the regression model. Therefore, the result A moderation test was run, with price as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.11), there was a positive significant main effect found between price and customer loyalty, $b = .487$, $p < .000$ and significant effect of familiarity with the service provider on customer loyalty $b = 0.462$, $p < .000$.

There was also not significant interaction effect found by familiarity with service provider on price and customer loyalty of hierarchical multiple linear regression model indicates that there is no moderating effect of familiarity with the services provider on the relationship between price and customer loyalty since p value of the joint effect (moderator effect) is higher the level of significant (10%) and there is not R^2 and adjusted R^2 change. It is clear that even while more service familiarity is meant to promote client loyalty, there is no evident moderating effect between price and customer loyalty two criteria when considering service familiarity alone.

The relationship between customer loyalty toward Probiotic Kefir in Myanmar and price significantly influences product purchases. Kefir's affordable pricing, compared to the relatively high cost of probiotic supplements, makes it accessible to a wide consumer base. This affordability and accessibility enhance Kefir's value proposition, extending beyond its health benefits. Thus, this study shows that whether customers are familiar with the service provider or not, it does not affect the price impacts their loyalty.

4.3.4 Moderating Effect of Familiarity with Service Provider on the Relationship between Perceived Value and Customer Loyalty

The moderating effect of familiarity with the service provider on the relationship between perceived value and customer loyalty was analyzed and the result is presented in Table (4.12).

Table (4.12) Moderating Effect of Familiarity with Service Provider on the Relationship between Perceived Value and Customer Loyalty

Variables	Model 1				Model 2			
	B	SE	Beta	Sig.	B	SE	Beta	Sig
Constant	.053	.144		.714	.244	.249		.328
P Value	.414***	.080	.394	.000	.373***	.091	.355	.000
Familiarity	.553***	.077	.548	.000	.439***	.144	.435	.003
Value* Familiarity					.024	.025	.152	.347
R square change Trust	.001							
R	0.925				0.925			
R square	0.856				0.856			
Adjusted R square	0.854				0.854			
F Value	518.981***				346.061***			

Source: Survey Data (2023)

Note: ***, **, * represent 1%, 5% and 10% level of significance

A moderation test was run, with perceived value as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.12), there was a positive significant main effect found between perceived value and customer loyalty, $b = .414$, $p < .000$ and significant effect of familiarity with the

service provider on customer loyalty $b = 0.553$, $p < .000$.

But there was not significant interaction effect found by familiarity with service provider on perceived value and customer loyalty, $b = .024$, $p > 0.05$. Moreover, there is not increment of R^2 , adjusted R^2 after adding the interaction terms of moderation variable to the regression model.

Therefore, the result of hierarchical multiple linear regression model indicates that there is no moderating effect of familiarity with the services provider on the relationship between perceived value and customer loyalty since p value of the joint effect (moderator effect) is higher the level of significant (10%) and there is not R^2 and adjusted R^2 change. Despite the intention for increased customer loyalty through greater familiarity with the services, it is evident that familiarity with the service provider alone does not exhibit a noticeable moderating effect on the relationship between perceived value and customer loyalty factors.

As a conclusion, this research explored customers' loyalty to Probiotic Kefir Myanmar is related to the value they see in the product. It is because customers are not only appreciating the health benefits of kefir but also like the fact that it's easy to make at home. However, making kefir at home can be a bit tricky and time-consuming, so many people prefer to buy it ready-made. One key difference that sets kefir apart from supplement probiotics is that it contains dietary enzymes, vitamins, and minerals, making it a more comprehensive dietary choice. Base on this reason, customers are familiar with the service provider or not, it doesn't affect their loyalty.

4.3.5 Moderating Effect of Familiarity with the Service Provider on the Relationship between Health Concern and Customer Loyalty

The moderating effect of familiarity with the service provider on the relationship between perceived health concern and customer loyalty was analyze and the result is presented in Table (4.13).

Table (4.13) Moderating Effect of Familiarity with Service Provider on the Relationship between Health Concern (HC) and Customer Loyalty

Variables	Model 1				Model 2			
	B	SE	Beta	Sig.	B	SE	Beta	Sig
Constant	.134	.143		.351	-.057	.247		.818
HC	.347***	.078	.336	.000	.410***	.103	.397	.000
Familiarity	.608***	.076	.603	.000	.684***	.111	.679	.000
HC* Familiarity					-.021	.022	-.137	.347
R square change Trust	.001							
	.818	0.922			0.923			
	.000	0.851			0.851			
	.000	0.849			0.849			
	.347	498.442**			332.385**			

Source: Survey Data (2023)

Note: ***, **, * represent 1%, 5% and 10% level of significance

A moderation test was run, with health concern as the predictor, customer loyalty as the dependent variable and familiarity with service provider as a moderator. According to the Table (4.13), there was a positive significant main effect found between health concern and customer loyalty, $b = .347$, $p < .000$ and significant effect of familiarity with the service provider on customer loyalty $b = 0.608$, $p < .000$.

This is also not significant interaction effect found by familiarity with service provider on health concern and customer loyalty, $b = -.021$, $p > 0.05$. Moreover, there is not increment of R², adjusted R² after adding the interaction terms of moderation variable to the regression model. Therefore, the result of hierarchical multiple linear regression model indicates that there is no moderating effect of familiarity with the services provider on the

relationship between health concern and customer loyalty since p value of the joint effect (moderator effect) is higher the level of significant (10%) and there is not R2 and adjusted R2 change. Although there is an intent to boost customer loyalty through enhanced familiarity with the services, it becomes evident that familiarity with the service provider in isolation does not demonstrate any discernible moderating influence on the relationship between health concern and customer loyalty variables.

CHAPTER 5

CONCLUSION

This is the last chapter it contains the conclusion for the whole research. In this section it includes three main sections. The first part is the finding and discussions of the analysis on organic food products. The Second part is the suggestion and recommendations according to the finding of the study. Finally, in the direction of future researches the paper will discuss how this research can be improved.

5.1 Finding and Discussions

This paper aims to study and investigate the influencing factors on customer loyalty through familiarity with the service provider in Probiotic Kefir Myanmar Co.,Ltd. The study has two primary objectives: first, to analyze effect of trust, product reliability, perceived value, health concern and price on customer loyalty towards Probiotic Kefir Myanmar Co.,Ltd, and second, moderating effect of familiarity with service provider on the relationship of , product reliability, perceived value, health concern and price to customer loyalty. Both primary and secondary data were employed in this research. Primary data were collected from 178 respondents, comprising both males and females, who are consumers of Probiotic Kefir Myanmar products and participated in an online survey distributed through Microsoft Outlook. Secondary data were sourced from previous research papers, textbooks, reference books, journal articles, and internet websites.

The initial part of the study examines consumer attitudes towards Probiotic Kefir Myanmar products, including behavioral intentions factors such as trust, product reliability, perceived value, health concerns, and price. According to the results, trust, perceived value and price variables have the expected positive signs which means that the increase in each variable lead to higher engagement of customer loyalty. The survey results found that customers of Probiotic Kefir Myanmar are pretty satisfied with the Probiotic Kefir products, especially due to the health benefits they are received than the supplements. In terms of price, most of the customers agree that the price is fair, reasonable and competitive when comparing to others soft drinks.

The second part of the study delves into consumers' behavioral intentions and the underlying reasons behind these intentions, with a particular emphasis on familiarity with the service provider. The survey results indicate that consumers' intention to purchase probiotic kefir products is primarily driven by their attitude towards the product, with familiarity with the service provider having a comparatively lesser impact. However, consumers' intention to regularly purchase Probiotic Kefir Myanmar products is relatively higher compared to other factors.

The survey data highlights that most customers trust the products provided by Probiotic Kefir Myanmar. This trust is the most important influencing factor in customer loyalty towards the products and brands that have good products, customer care, and honesty. The overall mean values of product reliability, natural ingredients, and organic products have the agree level of the respondents. This means that respondents have good knowledge about organic food and the benefits of probiotic usage. The mean score for perceived value has a strongly agree level. Perceived value has the maximum mean value as a cost-effective alternative to using other supplements. Reducing medical costs has the minimum mean value. It can be described that customers accept that if they use Probiotic Kefir Myanmar products, medical costs can be reduced.

Another overall mean value of health concern is that strongly agree level is highest for Probiotic Kefir Myanmar products' chemical-free production. Consumers are well aware of the harmful effects of chemicals on health. Price received a slightly lower score compared to other overall mean scores. But it is still high, suggesting that customers find the product to be reasonably priced.

The overall mean values of familiarity with the service provider have also agreed level. Purchase hotlines have the maximum mean value, and product inquiry response has the minimum mean value. It was also found that customers enjoy using various hotlines such as messenger, phone call, and SMS for purchase. The service team respondents are highly knowledgeable and have a short response time.

Additionally, the research highlights that trust significantly contributes to customer loyalty, with increasing trust levels correlating with higher loyalty. On the other hand, familiarity with the service provider does not significantly impact customer loyalty.

Furthermore, a moderation analysis reveals that service provider familiarity does not moderate the relationship between product reliability and customer loyalty or the

relationship between price and customer loyalty. Even though greater service familiarity is aimed at promoting customer loyalty, it does not significantly affect these relationships.

Thus, this study highlights that customers are attracted to Probiotic Kefir in Myanmar primarily because they trust the product, find it valuable, and consider it reasonably priced. Familiarity with the service provider does not alter these relationships. While the aim is to enhance customer loyalty through greater service familiarity, this study shows that familiarity alone does not significantly affect customer loyalty concerning these product-related factors.

5.2 Suggestions and Recommendations

As discovered in the survey, female and housewives are more likely to consume Probiotic Kefir Myanmar products. Most of them are 36-45 age group, which consists of middle-aged individuals who are generally well-educated and concerned about a healthy lifestyle. Based on this analysis, these two groups show significant potential as the primary consumer segments and can be recognized as the target audience. To shape consumer attitudes towards Probiotic Kefir Myanmar products and, ultimately, influence their purchasing intentions, manufacturers, suppliers, and marketers should concentrate on various critical factors associated with behavioral intentions. Based on the results of this study, it is crucial for probiotic supplement manufacturers and marketers to educate consumers about the definition of probiotic food. This can be achieved through various initiatives such as public relations programs, sponsorships, and advertisements, aimed at raising awareness among organic food suppliers and supplement providers. Importantly, supplement importers, organic food suppliers, and marketers should currently place a strong emphasis on the advantages of consuming probiotic foods. They should also strive to offer comprehensive health-related information to enhance consumer knowledge and awareness regarding the overall health benefits. To maintain the quality of Probiotic Kefir products in Myanmar, steps such as timely delivery, the introduction of attractive options, and the expansion of retail presence, including city mart promotions, are essential. The research findings confirm that product quality is a paramount consideration for consumers when purchasing probiotic kefir products. Additionally, the perceived health benefits and immune system support associated with probiotic kefir are crucial factors. Therefore, Probiotic Kefir should incorporate these objectives and drivers into the promotional

materials to convince consumers to purchase this product. A detailed analysis reveals that trust, perceived value, and price exert the greatest influence on actual consumer purchase behavior, impacting customer loyalty towards Probiotic Kefir Myanmar products. Further exploration of variables such as familiarity with the service provider of Probiotic Kefir products in Myanmar can enhance the accuracy and effectiveness of the study's findings.

Selling locations and distribution channels should be increased so that the increase in convenience could attract both buyers and non-buyers of probiotic kefir. By increasing the production volume or supply of more variety Probiotic Kefir Myanmar products, reducing the price and increasing the selling locations could impact directly or indirectly on the buying and consumptions of Probiotic Kefir Myanmar products.

In summary, consumers are increasingly conscious of making healthy choices, opting for probiotic foods over chemical-laden soft drinks. Also, the interest in developing functional foods is increasing because people want to improve their health and prevent diseases. Probiotic food producers must ensure that consumers perceive the value and benefits of probiotic food products, aligning with health-consciousness trends. To sustain the success of the probiotic industry, it is crucial to understand the demographic and psychographic profiles of probiotic food consumers. Given the dynamic nature of the probiotic market, continuous updates and adaptability in understanding consumer preferences are imperative.

5.3 Needs for Further Research

This research study was conducted with a limited sample of 178 respondents, representing only a modest portion of the potential research population. Although this study has explored certain elements of consumer attitudes towards Probiotic Kefir Myanmar products, the Probiotic Kefir industry continues to expand, presenting a wide arrange of opportunities for further research. Therefore, there might be other factors that influence consumer attitudes towards probiotic foods, which could offer valuable insights to those manufacturing and supplying products in this industry. It's important to mention that this study specifically targeted consumers who purchased probiotic kefir from Probiotic Kefir Myanmar Co., Ltd. As a result, the findings might differ if the study were conducted with consumers from other companies in Yangon. Another area that could benefit from further research is how much the awareness of probiotic food products alone influences the

decision to buy. For example, looking into how accessible and readily available information and products related to probiotic food are, as well as how easy it is to purchase them, could provide more insight into this matter.

In addition to the service quality dimensions applied in this study, other aspects of service provider quality could be considered when measuring customer loyalty. Factors such as emotional responses, perceived value, customer trust, and remaining behavioral intentions warrant further investigation in future studies. Therefore, future research should expand its scope beyond consumer attitudes towards Probiotic Kefir Myanmar and extend to probiotic food shops and the probiotic supplement market in Myanmar. Furthermore, it's essential to recognize that the probiotic industry is not only of significant economic importance but also plays a crucial role in maintaining and promoting human health. As people become more health-conscious and research into probiotics continues to expand, there is a growing interest in understanding the basic characteristics of probiotic bacteria. This includes how they interact with to bodies and the potential health advantages they may offer. This area of study holds great promise for future developments in the field.

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APPENDIX I

QUESTIONNAIRES

INFLUENCING FACTORS ON CUSTOMER LOYALTY TOWARDS PROBIOTIC KEFIR MYANMAR CO.LTD

This questionnaire is only for MBA thesis required to submit for the attainment of MBA degree conferred by Yangon University of Economics. It is not related to any other business purpose or any person. Please kindly provide feedback to this questionnaire and we do appreciate for your time. All the data will be strongly kept confidential.

Section (A): General Information

(Please indicate the most appropriate response with click)

1. Gender

- Male
- Female

2. Age

- 18 years old and below
- 18 – 25 years old
- 26 – 35 years old
- 36 – 45 years old
- 46 – 55 years old
- 56 years old and above

3. Employment Status

- Student
- Self Employed
- Private Sector
- Public Sector

4. Marital Status

- Single
- Married

5. How long have you been purchasing or using Kefir products from our company?

- Less than 6 months
- 6 months to 1 year
- 1 year to 2 years
- More than 2 years

6. How many cups of Kefir do you drink per day?

- None
- 1
- 2
- 3
- more than 3

7. How many times do you purchase Kefir Products in one month?

- 1-2 times
- 3-5 times
- 6-10 times
- 10 times and above

Section (B) (Part II): Questions related to the effect of services cape on emotional response & behavioral intention of Kefir Myanmar customers.

Please indicate the most appropriate response with the scale given below;

5 = Strongly Agree 4 = Agree 3 = Neutral 2 = Disagree 1 = Strongly Disagree

Trust	1	2	3	4	5
Based on my experience in the past, I know Probiotics Kefir Myanmar cares about customers.					
Based on my experience in the past, I know Probiotics Kefir Myanmar is honest.					
Based on my experience in the past, I know Probiotics Kefir Myanmar is not opportunistic.					
Based on my experience in the past, I know it is predictable.					
Based on my experience in Kefir Myanmar knows its market.					
I have confidence in the product offered by Probiotics Kefir Myanmar					

Product reliability	1	2	3	4	5
Kefir Myanmar Products are made from all-natural, fresh, and clean ingredients, they consistently deliver positive health benefits.					
Kefir Myanmar Products packaging is convenient and environmentally friendly packaging.					
Kefir Myanmar Products is honest towards its clients.					
Kefir Myanmar Products are always consistent.					
Kefir Myanmar Product brings me safety.					

Perceived value	1	2	3	4	5
When I buy Kefir Myanmar Products, I would ensure that I am worth of buying.					
Kefir Myanmar Product tastes better than soft drinks and is healthier.					
Reduced the Medical Cost					
The knowledge sharing for health provided by Kefir Myanmar is valuable to me.					
It is much Cheaper than the expensive supplements imported from abroad					

Health concern	1	2	3	4	5
I received overall health value after drink Kefir Myanmar Product.					
I am aware of the health benefits associated with consuming Kefir Myanmar Products.					
Kefir Myanmar Products contains millions of probiotics.					
Kefir Myanmar Products are healthier than other soft drinks because it produces without chemical.					
Choosing Probiotics Kefir Myanmar Products are good for ensure our health.					

Price	1	2	3	4	5
Price of products are relevant to the product quality.					
Kefir Myanmar Products based on the reasonable pricing.					
It is worth paying for the quality of the Kefir Myanmar Products Design produced.					
Payment methods is flexible and convenient with mobile banking after we received Kefir Myanmar Products.					
Price of Kefir Myanmar Products are stable as compare to others.					
It is hard to find another supplier who offer the same price for the same quality products.					

Familiarity with the service provider	1	2	3	4	5
I am familiar with the various hotlines (Messenger, Phone Call, SMS) and have used them to purchase Probiotics Kefir Myanmar Products.					
whenever I faced challenges or healing crises with Kefir Myanmar Products, the service provider team was extremely helpful and efficiently resolved the issues.					
Probiotics Kefir Myanmar Product Admin team responds to inquiries about products in a short time consistently.					
Probiotics Kefir Myanmar Product team is highly knowledgeable and proficient about its products.					
I have always received Probiotics Kefir Myanmar products on time without any delays its.					

Customer Loyalty	1	2	3	4	5
When I see a new product, somewhat different from those of the company, I will not try it.					
I will continue as a customer of Probiotic Kefir Myanmar.					
I will continue to buy if Probiotics Kefir Myanmar products introduce a new product line.					
I believe Probiotics Kefir Myanmar products contribute to my overall health and wellbeing positively					
I will recommend Probiotics Kefir Myanmar products to friends or family members.					
I will continue to buy Probiotics Kefir Myanmar even if its prices increase somewhat.					

APPENDIX II

Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.927 ^a	.859	.855	.28572	1.770

a. Predictors: (Constant), Price, Trust, Health Concern, Perceived Value, Product

b. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.569	5	17.114	209.631	.000 ^b
	Residual	14.042	172	.082		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Price, Trust, Health Concern, Perceived Value, Product

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.037	.147		.253	.800		
	Trust	.203	.113	.190	1.787	.076	.072	3.808
	Product	-.043	.112	-.042	-.381	.703	.068	4.640

	Perceived Value	.241	.113	.230	2.130	.035	.070	4.185
	Health Concern	.089	.110	.086	.807	.421	.072	3.858
	Price	.481	.094	.483	5.105	.000	.091	1.943

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.924 ^a	.854	.852	.28831	.854	511.699	2	175	.000	
2	.924 ^b	.854	.852	.28898	.000	.188	1	174	.665	1.706

a. Predictors: (Constant), Familiarity, Trust

b. Predictors: (Constant), Familiarity, Trust, Trust and Familiarity

c. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.065	2	42.533	511.699	.000 ^b
	Residual	14.546	175	.083		
	Total	99.611	177			
2	Regression	85.081	3	28.360	339.613	.000 ^c
	Residual	14.530	174	.084		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Familiarity, Trust

c. Predictors: (Constant), Familiarity, Trust, Trust and Familiarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.044	.146		.301	.764		
	Trust	.371	.075	.348	4.921	.000	.167	5.980
	Familiarity	.601	.071	.596	8.435	.000	.167	5.980
2	(Constant)	.130	.246		.527	.599		
	Trust	.349	.091	.327	3.837	.000	.115	8.665
	Familiarity	.555	.127	.551	4.376	.000	.053	18.893
	Trust and Familiarity	.010	.024	.066	.434	.665	.037	27.343

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.92 ^a	.849	.848	.29287	.849	493.175	2	175	.000	
2	.92 ^b	.850	.848	.29295	.001	.898	1	174	.345	1.718

a. Predictors: (Constant), Familiarity, Product

b. Predictors: (Constant), Familiarity, Product, Product and Familiarity

c. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84.601	2	42.301	493.175	.000 ^b
	Residual	15.010	175	.086		
	Total	99.611	177			
2	Regression	84.678	3	28.226	328.892	.000 ^c
	Residual	14.933	174	.086		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Familiarity, Product

c. Predictors: (Constant), Familiarity, Product, Product and Familiarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.150	.143		1.051	.295		
	Product	.307	.072	.299	4.250	.000	.174	5.760
	Familiarity	.646	.071	.641	9.103	.000	.174	5.760
2	(Constant)	-.033	.240		-.137	.891		
	Product	.368	.097	.359	3.803	.000	.097	10.325
	Familiarity	.721	.106	.715	6.793	.000	.078	12.866
	Product and Familiarity	-.020	.021	-.134	-.948	.345	.043	23.026

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.931 ^a	.866	.865	.27586	.866	566.983	2	175	.000	
2	.931 ^b	.867	.865	.27553	.001	1.419	1	174	.235	1.766

a. Predictors: (Constant), Familiarity, Price

b. Predictors: (Constant), Familiarity, Price, Price and Familiarity

c. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.294	2	43.147	566.983	.000 ^b
	Residual	13.317	175	.076		
	Total	99.611	177			
2	Regression	86.402	3	28.801	379.366	.000 ^c
	Residual	13.210	174	.076		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Familiarity, Price

c. Predictors: (Constant), Familiarity, Price, Price and Familiarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.175	.132		1.332	.185		
	Price	.487	.075	.489	6.527	.000	.136	7.360
	Familiarity	.462	.076	.458	6.110	.000	.136	7.360
2	(Constant)	-.046	.228		-.202	.840		
	Price	.572	.103	.574	5.557	.000	.071	14.009
	Familiarity	.538	.099	.534	5.439	.000	.079	12.631
	Price and Familiarity	-.024	.020	-.161	-1.191	.235	.042	23.923

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.925 ^a	.856	.854	.28657	.856	518.981	2	175	.000	
2	.925 ^b	.856	.854	.28666	.001	.888	1	174	.347	1.642

a. Predictors: (Constant), Familiarity, Perceived Value

b. Predictors: (Constant), Familiarity, Perceived Value, Perceived Value and Familiarity

c. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.240	2	42.620	518.981	.000 ^b
	Residual	14.371	175	.082		
	Total	99.611	177			
2	Regression	85.313	3	28.438	346.061	.000 ^c
	Residual	14.298	174	.082		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Familiarity, Perceived Value

c. Predictors: (Constant), Familiarity, Perceived Value, Perceived Value and Familiarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.053	.144		.366	.714		
	Perceived Value	.414	.080	.394	5.161	.000	.142	7.055
	Familiarity	.553	.077	.548	7.191	.000	.142	7.055
2	(Constant)	.244	.249		.981	.328		
	Perceived Value	.373	.091	.355	4.110	.000	.110	9.061
	Familiarity	.439	.144	.435	3.057	.003	.041	24.572
	Perceived Value and Familiarity	.024	.025	.152	.942	.347	.032	31.505

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.922 ^a	.851	.849	.29155	.851	498.442	2	175	.000	
2	.923 ^b	.851	.849	.29164	.001	.891	1	174	.347	1.778

a. Predictors: (Constant), Familiarity, Health Concern

b. Predictors: (Constant), Familiarity, Health Concern, Health concern and Familiarity

c. Dependent Variable: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84.736	2	42.368	498.442	.000 ^b
	Residual	14.875	175	.085		
	Total	99.611	177			
2	Regression	84.812	3	28.271	332.385	.000 ^c
	Residual	14.799	174	.085		
	Total	99.611	177			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Familiarity, Health Concern

c. Predictors: (Constant), Familiarity, Health Concern, Health concern and Familiarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.134	.143		.936	.351		
	Health Concern	.347	.078	.336	4.451	.000	.149	6.693
	Familiarity	.608	.076	.603	7.977	.000	.149	6.693
2	(Constant)	-.057	.247		-.230	.818		
	Health Concern	.410	.103	.397	3.995	.000	.086	11.593
	Familiarity	.684	.111	.679	6.147	.000	.070	14.285
	Health concern and Familiarity	-.021	.022	-.137	-.944	.347	.040	24.741

a. Dependent Variable: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.924 ^a	.854	.852	.38431394	.854	511.699	2	175	.000	
2	.924 ^b	.854	.852	.38520848	.000	.188	1	174	.665	1.706

a. Predictors: (Constant), Z score: Familiarity, Z score(Trust)

b. Predictors: (Constant), Z score: Familiarity, Z score(Trust), Z Trust_Z Familiarity

c. Dependent Variable: Z score: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.153	2	75.576	511.699	.000 ^b
	Residual	25.847	175	.148		
	Total	177.000	177			
2	Regression	151.181	3	50.394	339.613	.000 ^c
	Residual	25.819	174	.148		
	Total	177.000	177			

a. Dependent Variable: Zscore: Loyalty

b. Predictors: (Constant), Zscore: Familiarity, Zscore(Trust)

c. Predictors: (Constant), Zscore: Familiarity, Zscore(Trust), ZTrust_ZFamiliarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.424E-15	.029		.000	1.000		
	Zscore(Trust)	.348	.071	.348	4.921	.000	.167	5.980
	Zscore:Familiarity	.596	.071	.596	8.435	.000	.167	5.980
2	(Constant)	-.007	.033		-.200	.842		
	Zscore(Trust)	.372	.090	.372	4.138	.000	.104	9.619
	Zscore: Familiarity	.598	.071	.598	8.422	.000	.166	6.023
	ZTrust_ZFamiliarity	.007	.017	.029	.434	.665	.185	5.398

a. Dependent Variable: Zscore: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.922 ^a	.849	.848	.39039574	.849	493.175	2	175	.000	
2	.922 ^b	.850	.848	.39050915	.001	.898	1	174	.345	1.718

a. Predictors: (Constant), Zscore: Familiarity, Zscore(Product)

b. Predictors: (Constant), Zscore: Familiarity, Zscore(Product), ZProduct_ZFamiliarity

c. Dependent Variable: Zscore: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.328	2	75.164	493.175	.000 ^b
	Residual	26.672	175	.152		
	Total	177.000	177			
2	Regression	150.465	3	50.155	328.892	.000 ^c
	Residual	26.535	174	.152		
	Total	177.000	177			

a. Dependent Variable: Zscore: Loyalty

b. Predictors: (Constant), Zscore: Familiarity, Zscore(Product)

c. Predictors: (Constant), Zscore: Familiarity, Zscore(Product), ZProduct_ZFamiliarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-9.181E-16	.029		.000	1.000		
	Zscore(Product)	.299	.070	.299	4.250	.000	.174	5.760
	Zscore:Familiarity	.641	.070	.641	9.103	.000	.174	5.760
2	(Constant)	.013	.032		.411	.682		
	Zscore(Product)	.267	.078	.267	3.417	.001	.141	7.093
	Zscore:Familiarity	.622	.073	.622	8.493	.000	.161	6.226
	ZProduct_ZFamiliarity	-.015	.016	-.057	-.948	.345	.236	4.235

a. Dependent Variable: Zscore: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.925 ^a	.856	.854	.38199972	.856	518.981	2	175	.000	
2	.925 ^b	.856	.854	.38212236	.001	.888	1	174	.347	1.642

a. Predictors: (Constant), Zscore: Familiarity, Zscore: Perceived Value

b. Predictors: (Constant), Zscore: Familiarity, Zscore: Perceived Value, ZValue_ZFamiliarity

c. Dependent Variable: Zscore: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.463	2	75.732	518.981	.000 ^b
	Residual	25.537	175	.146		
	Total	177.000	177			
2	Regression	151.593	3	50.531	346.061	.000 ^c
	Residual	25.407	174	.146		
	Total	177.000	177			

a. Dependent Variable: Zscore: Loyalty

b. Predictors: (Constant), Zscore: Familiarity, Zscore: Perceived Value

c. Predictors: (Constant), Zscore: Familiarity, Zscore: Perceived Value, ZValue_ZFamiliarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.183E-15	.029		.000	1.000		
	Zscore: Perceived Value	.394	.076	.394	5.161	.000	.142	7.055
	Zscore: Familiarity	.548	.076	.548	7.191	.000	.142	7.055
2	(Constant)	-.015	.033		-.468	.641		
	Zscore: Perceived Value	.459	.103	.459	4.447	.000	.077	12.928
	Zscore: Familiarity	.546	.076	.546	7.145	.000	.142	7.067
	ZValue_ZFamiliarity	.017	.018	.068	.942	.347	.156	6.401

a. Dependent Variable: Zscore: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.922 ^a	.851	.849	.38863704	.851	498.442	2	175	.000	
2	.923 ^b	.851	.849	.38875817	.001	.891	1	174	.347	1.778

a. Predictors: (Constant), Zscore: Familiarity, Zscore: Health Concern

b. Predictors: (Constant), Zscore: Familiarity, Zscore: Health Concern, ZHealth_ZFamiliarity

c. Dependent Variable: Zscore: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.568	2	75.284	498.442	.000 ^b
	Residual	26.432	175	.151		
	Total	177.000	177			
2	Regression	150.703	3	50.234	332.385	.000 ^c
	Residual	26.297	174	.151		
	Total	177.000	177			

a. Dependent Variable: Zscore: Loyalty

b. Predictors: (Constant), Zscore: Familiarity, Zscore: Health Concern

c. Predictors: (Constant), Zscore: Familiarity, Zscore: Health Concern, ZHealth_ZFamiliarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.581E-15	.029		.000	1.000		
	Zscore: Health Concern	.336	.076	.336	4.451	.000	.149	6.693
	Zscore:Familiarity	.603	.076	.603	7.977	.000	.149	6.693
2	(Constant)	.014	.033		.422	.674		
	Zscore: Health Concern	.304	.083	.304	3.676	.000	.124	8.032
	Zscore:Familiarity	.583	.078	.583	7.436	.000	.139	7.203
	ZHealth_ZFamiliarity	-.015	.016	-.058	-.944	.347	.229	4.373

a. Dependent Variable: Zscore: Loyalty

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.931 ^a	.866	.865	.36772436	.866	566.983	2	175	.000	
2	.931 ^b	.867	.865	.36728529	.001	1.419	1	174	.235	1.766

a. Predictors: (Constant), Zscore: Familiarity, Zscore(Price)

b. Predictors: (Constant), Zscore: Familiarity, Zscore(Price), ZPrice_ZFamiliarity

c. Dependent Variable: Zscore: Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	153.336	2	76.668	566.983	.000 ^b
	Residual	23.664	175	.135		
	Total	177.000	177			
2	Regression	153.528	3	51.176	379.366	.000 ^c
	Residual	23.472	174	.135		
	Total	177.000	177			

a. Dependent Variable: Zscore: Loyalty

b. Predictors: (Constant), Zscore: Familiarity, Zscore(Price)

c. Predictors: (Constant), Zscore: Familiarity, Zscore(Price), ZPrice_ZFamiliarity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.304E-16	.028		.000	1.000		
	Zscore(Price)	.489	.075	.489	6.527	.000	.136	7.360
	Zscore: Familiarity	.458	.075	.458	6.110	.000	.136	7.360
2	(Constant)	.016	.031		.534	.594		
	Zscore(Price)	.464	.078	.464	5.951	.000	.125	7.968
	Zscore: Familiarity	.425	.080	.425	5.316	.000	.119	8.383
	ZPrice_ZFamiliarity	-.018	.015	-.067	-1.191	.235	.244	4.096

a. Dependent Variable: Zscore: Loyalty