

1 The Effect of Customer Trust on Customer Loyalty and 2 Customer Retention: A Moderating Role of Cause Related 3 Marketing

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7 **Abstract**

8 A large number of researchers have accredited the importance of Customer Trust, Customer
9 Loyalty, Customer Retention and Cause Related Marketing, however they generally discuss
10 about their segregate effect on other variables in developed countries. Slight evidence is
11 obtainable on Customer Trust, Customer Loyalty, Customer Retention and Cause Related
12 Marketing from under developed countries like Pakistan. This study analyzes the Effect of
13 Customer Trust on Customer Loyalty and Customer Retention and the Moderating Role of
14 Cause Related Marketing in Cellular Service Operators like Mobilink, Telenor, Warid, Ufone
15 and Zong. The outcome of the study refer that the Customer Trust, Customer Loyalty and
16 Cause Related Marketing have a positive association but surprisingly the Customer Trust and
17 Customer Retention have negative association in Pakistani context. Pakistani Cellular
18 Service Operators have need to clearly define and reframe their policies regarding religious
19 aspect, creating more ease to understand complex price structure and thoroughly
20 understanding buying patterns of customers to retain them for a long life.

22

23 **Index terms**— Customer Trust; Customer Loyalty; Customer Retention; Cause Related Marketing; under
24 developed country; Pakistan.

25 **1 INTRODUCTION**

26 or decades the conception of trust has achieved appreciable implication in the field of marketing, not only for
27 products as well as for services (Kantsperger & Kunz, 2010). Harridge-March (2006) depict that when we have
28 to make a choice among different products of a same category then trust involves. It is an essential asset of a
29 person, product, organization, institution and skill, the buyer will go for trust worthy asset mention above. Al
30 Hawari (2011) suggested customer trust as an important variable that enhance customer commitment, he also
31 stated that quality of services enhances customer trust. Loyalty, for years, has an important and fundamental
32 ingredient of marketing ??Ball, Coelho & Macha's, 2003). It has been a burning subject matter in marketing,
33 not only for commerce academics, but also for industry managers ??Vieira & Damacena, 2007).

34 After restraining the state of trust customer tends towards loyalty. As Ndubisi (2007) find that trust is very
35 important factor that built loyalty and there is a significant and positive relationship between trust and loyalty.
36 Building customer confidence and providing quality service leads the organization towards enhancing customer
37 trust and at the end trust make the customer loyal.

38 Customer retention has been a noteworthy issue since the mid-1990s ??Ang& Buttle, 2005). So for the
39 application of marketing plans, marketing department need a lot of financial, technological and human resources.
40 The marketing department of every company realizes that its cost lesser to retain the prior customer than getting
41 in hands new customers (Coyles & Gokey, 2005). Basically customer retention is a serious business intention

3 LITERATURE REVIEW A) CUSTOMER TRUST AND CUSTOMER LOYALTY

42 ??Farquahar, 2003), because it requires more finance as cost to sell the products or services to fresh customers
43 rather than selling these products or services to the existing customers ??Aydin & Ozer, 2004).

44 Cause-related marketing is also an important variable that illustrate good image of organization in the mind
45 of customers. It has found that customer has an extra element of sympathy and better perception towards the
46 organization that works for betterment of society and good causes (Farache, Perks, Wanderley & Filho, 2008).
47 On the whole, Cause-related marketing is a tool which creates relationship with customer and now it becomes
48 the crucial part of corporate marketing plan (Gupta & Pirsch, 2006). It increases the efficacy of the organization
49 that is very important factor to construct and prolong the corporate image of the organization (Papasolomou,
50 Demetriou & Crowther, 2006).

51 Customer trust, Customer loyalty, Customer retention and Cause-related marketing are very important factors
52 concerning to marketing management. The majority of research on customer trust and other variables are
53 conducted in western context, it is necessary to investigate the relationship of these variables in Pakistani context.

54 Impact of Cause-related marketing on customer trust and customer loyalty and importance of customer
55 retention are key factors, in Pakistani context, for Marketers because trust is the basic and essential the most
56 important and influencing factor of marketing in every aspect. One can't deny the importance of trust as it is the
57 basic ingredient of relationship. Extensive research has been conducted on trust through different dimensions.
58 Significantly literature suggests positive relationship between trust and loyalty (Harris & Goode, 2004). Moreover,
59 trustworthy customer supposed to be more loyal to the organization. Cause-related marketing is becoming major
60 concern of today's marketing strategies of multinational and developed organizations. The consequences show
61 that cause-related marketing is beneficial for both the organizations. The campaign provides awareness to the
62 world about specific issue and gets financial support from donors and also from alliance organization while on
63 other hand enhances the reputation of the corporation by increasing profit, social impression and customer loyalty
64 ??Berglind & Nakata, 2005). The author gives an example of cause-related marketing is partnerships between
65 American Heart Association and Macy's and Pfizer. The effort generates approximately 32 billion dollars in
66 donation to the charitable organization and on the other hand generates approximately 1 billion dollar image in
67 the mind of customers of that organization.

68 Present study is an attempt to explore the effect of Customer Trust on Customer Loyalty and customer
69 retention by moderating effect of Cause Related Marketing in under developed country i.e. Pakistan among
70 cellular service companies. Cellular service companies play a vital role in Pakistan economy. They create lot
71 of jobs which decrease unemployment and generate investment and tax for the government of Pakistan which
72 ultimately strengthen Pakistan economically. The research findings will be utilized by marketers of these Cellular
73 companies to develop Customer trust by making them loyal and long life retaining through their cause-related
74 marketing strategies. The research will focus on the ways to create trust in Pakistani culture and longtime
75 Customer retention. At the end research will be significant to develop the cause-related marketing strategies
76 that will be according to perceived value of its customers. The idea of cause-related marketing was first used in
77 1980s and it proves its significance by generating financial and non-financial benefits for both, the organization
78 and charity firm. Its importance now needs to analyze in Pakistan.

79 2 II.

80 3 LITERATURE REVIEW a) Customer Trust and Customer 81 Loyalty

82 Trust is the name of confidence and belief which customer attach with some organization and consider that
83 what he or she aspect that should be delivered ??Deutschi, 1958). Actually trust is a relation who attaches the
84 customer with the company. Trust also involves between the employees of an organization. The higher level of
85 trust upon each other in multinational and multicultural organizations creates productive relationships, which at
86 the end generates long term benefits for the organizations (Leonidou, Talias & Leonidou, 2008). Basically Trust
87 plays an important role at e-business. Because at e-market privacy and security are keys elements to develop
88 trust (Yousafzai, Pallister & Foxall, 2003). Trust development is more suitable to trade when considering the
89 business to consumer market (Wirtz & Lihotzky, 2003). Even in store salesperson behavior influences more to
90 build trustworthy relationships (Swan, Bowers & Richardson, 1999). Sales effectiveness ultimately increases the
91 trust of customer (Johnson & Grayson, 2005). Salesperson behavior plays a vital role in trust building (Pappas
92 & Flaherty, 2008).

93 Many researchers found that salesperson behavior also influence customer trust (Pappas & Flaherty, 2008;Swan,
94 Bowers & Richardson, 1999). Furthermore Trust development is more suitable to trade when considering the
95 business to consumer market. Customers trust more on highly reputed organization and, while marketing
96 organization need more emphasis to correspond organizational distinctiveness more than the product features
97 (Keh & Xie, 2009). Trust also involves between the employees of an organization. Ultimately Trust development
98 is more suitable to trade when considering the business to consumer market (Wirtz & Lihotzky, 2003) It is also
99 found the offer attributes and support from staff at any dynamic condition make customers trustworthy (Ruyter,
100 Moorman & Lemmink, 2001). Macintosh (2009) suggested that the factor of awareness and knowledge with the
101 service provider enhance customer trust that is significantly influenced by rapport construction. That relationship

102 satisfaction makes customer trustworthy (Miyamoto & Rexha, 2004). Furthermore trust has direct connection
103 with loyalty, in service industry, the element of trust involves between its provider and its customer. Customer
104 trust is a mean to buy a product or service and that customer trust have a straight relationship with the customer
105 loyalty (Ribbink, Liljander & Streukens, 2004). Normally customer trust boost up when the trust worthy branded
106 item placed at the trust admirable environment and sells by a praiseworthy individual. Customer trust in results
107 increases the customer loyalty (Guenzi, Johnson & Castaldo, 2009).

108 When the customer have trust on services and products of a company then that thing lead it towards the loyalty
109 ?? Ribbink, Liljander, & Streukens, 2004). There are several determinants that determine customer loyalty but the
110 role of trust is crucial that determines customer loyalty. Further, service quality derives offline and perceived value
111 derives online loyalty (Harris & Goode, 2004). Moreover, trust has greater impact over the level of commitment
112 (Rauyruen & Miller, 2007). Basically Organizational success was much easier when its customer is loyal and that
113 loyalty gives the benefit of retention, in form of continuous attachment of the customer with the organization
114 (Kandampully & Suhartanto, 2000). Most of companies when design their objectives and strategies they take
115 in consideration to the loyalty. Marketer around the globe agreed upon that, to get the customer is not enough
116 but retaining the customer is the actual game. For this essential purpose customer loyalty plays a virtual role.
117 Customer loyalty makes a plat form where the customer ready to stay maximum time with the organization and
118 cause for long term benefit. Loyalty is basically a name of inspiration with the company products or services.
119 Loyalty is not beneficial for the organization to increase its market share just as well as it facilitates the customer
120 to buy a right product and decrease the post purchase dissonance (Duffy, 2003). Basically differentiation, a broad
121 area of study that includes customer concern and ease, also enhance the loyalty level when considering the object
122 leaning customer over the electronic network ?? Souitaris & Balabanis, 2007). Customer relationship building is
123 the essential aspect of exploring, creating and sustaining customer loyalty (Wong, Chan, Ngai & Oswald, 2009).
124 Basically E-loyalty is difficult to increase as lot of risk attached to this medium. Customization, be concerned,
125 privacy, security and many other factors enhance customer loyalty (Srinivasan, Anderson & Ponnavolu, 2002).
126 But multiple channels retailing policy facilitate to builds up customer loyalty (Wallace, Giese, & Johnson, 2004).

127 Empirical evidences shows that level of loyalty is higher in online services as compare to offline (Shankar,
128 Smith & Rangaswamy, 2003). Within service industry it has been analyzed that personnel loyalty is very high.
129 Customer wants to be treated by the same person. Hence especially the service organizations need to clarify
130 the credibility of their staff to make customer more personal loyal (Bove & Johnson, 2006). There are several
131 ways to identify loyalty and this illustrates the multi-dimensional nature of loyalty (Thiele, 2005). As loyalty
132 is multidimensional which describes that value added services also derive customer loyalty ?? Szeinbach, Barnes
133 & Garner. 1997). In results loyal customers tend to further purchase the products even when the prices are
134 high with understandable explanations (Martin, Ponder & Lueg, 2009). There are several determinants of loyalty
135 which includes service quality, perceived value, and corporate image (Lai, Griffin & Babin, 2009).

136 Satisfaction has greater influence over customer loyalty. The empirical evidences shows that when organizations
137 give more importance to the expectations of its customers then in derives the customer loyalty (Flint, Blocker
138 & Boutin, 2011). The better management of product returns of lower risky products makes customers to be
139 more loyal. This loyalty is also found for highly risky products as the return of high risk products mainly related
140 to technical and practical problem and vagueness (Ramanathan, 2011). Customer loyalty constructs customer
141 retention. Customer loyalty is a feeling that marketers portray to their customers about value creation (Kumar
142 & Shah, 2004). It has been found that making customer loyal by different loyalty programs increases their
143 lifetime commitment ?? Waarden, 2007). Attitudinal loyalty also involves when something is being produced by
144 both, its supplier and its customer. Production involvement makes the customer attitudinally loyal (Auh, Bell,
145 ?? cLeod & Shih, 2007). Empirical evidences provides that formalized meetings with customers and giving value
146 to their opinions during meetings make customers more satisfied and ultimately more make them loyal (Ellinger,
147 Daugherty & Blair, 1999). Even lot of researchers concluded loyalty as the outcome of satisfaction. But 35
148 found that including satisfaction, economic switching barriers and social ties are also very significant indicators
149 of loyalty (Woisetschläger, Lentz & Evanschitzky, 2011).

150 The subsequent hypothesis explain the projected relationship between Customer Trust and Customer Loyalty
151 H1: Customer Trust is positively associated with Customer Loyalty.

152 4 b) Customer Trust and Customer Retention

153 World widely customer retention is a burning issue, in this context Trustworthy customer facilitate more by the
154 organization to achieve its core objective, even organization have profit making concern or nonprofit organization.
155 Just by retaining more customers and delightedness to them leads the customer to retention with the organization
156 products or services (Gee, Coates, & Nicholson, 2008) From mid-1990 customer retention is very beloved topic
157 for the researchers .Those companies who known about the value of customer retention they invest in it even
158 from its profit because customer retention give long term benefits to the organization in return that's why not
159 only big organization give attention towards as well as small firms care about retaining the customers (Ang &
160 Buttle, 2006). Customer retention is more influenced by the factor of delivery charges and empirical analysis
161 shows that when these charges are equal to as they were in base, then it will develop more retaining behavior
162 from customer side (Lewis, 2006). While understanding the relationship between customer and retailer literature

6 C) CAUSE RELATED MARKETING, CUSTOMER TRUST AND CUSTOMER LOYALTY

163 suggest that when retailer add low price guarantee within money back guarantee then this enhances customer
164 retention (Williams & Gerstner , 2006). 34

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167 Marketing found that it actually the retention behavior that plays an important role in customer retention and
168 this behavior is the outcome of understanding of relieve or complexity of retaining with the organization (Guo,
169 Xiao& Tang, 2009).Lot of facet derives customer trust but most important and crucial factors are its quality
170 and relationship building techniques with customers. This result in customer commitment and after such type
171 of commitment customer's intention is changed to further repurchase the product (Gounaris, 2003).Every firm
172 want to become the trust admirable and more loyal in the eye of their customers because they know very well
173 about the cost of getting new customer is extremely high rather than to hold one previous customer and that's
174 very complicated task for the organizations (Liu, Guo & Lee, 2011). These result in the literature guide for the
175 following hypothesis H2: Customer Trust positively associated with Customer Retention.

176 6 c) Cause Related Marketing, Customer Trust and Customer 177 loyalty

178 Cause-related marketing is becoming major concern of today's marketing strategies of multinational and
179 developed organizations. The consequences show that cause-related marketing is beneficial for both the
180 organizations. The campaign provides awareness to the world about specific issue and gets financial support from
181 donors and also from alliance organization while on other hand enhances the reputation of the corporation by
182 increasing profit, social impression and customer loyalty (Berglind & Nakata, 2005). 28 suggested the relationship
183 between cause-related marketing and loyalty. Author further elaborates that the first time buyers during cause-
184 related marketing activities found to be more loyal and hence turn out to be a permanent source of income
185 (Pracejus & Olsen, 2004).Cause-related marketing is most important to have a perfect match with the nature
186 and variety of message, they communicate to their customers. The message impacts more positively if it is
187 according to what customer value ??Samu & Wymer, 2009). Moreover to get maximum benefit from Cause-
188 related marketing proceedings, at the initial step it is very important to understand what customers think about
189 perfect match between both aliened parties (Barone, Norman & Miyazaki, 2007).

190 The organization that involves in cause-related marketing activities generates profits in terms of finance and
191 also in terms of customer positive word of mouth, positive customer internal relations and better valued from
192 customer. On contrary, generates financial resources for charitable organizations (Lingen, 2008).Basically, the
193 corporate image of the organization influences positively the customer trust on the organization. Customers
194 trust more on highly reputed organization and, while marketing organization need more emphasis to correspond
195 organizational distinctiveness more than the product features (Keh & Xie, 2009). When the association wants
196 to get competitive benefit and first-class name in the society one fundamental instrument which smooths the
197 progress of the organization is cause-related marketing. That is the practice through which people remember the
198 organization in their minds and the institute which are involve in cause related marketing build up strong trust
199 environment between the customer and organization. At the same time the business who attach with great cause
200 get good name in the society and make itself more trust worthy in their customer eyes (Papasolomou, Demetriou
201 & Crowther, 2006). There is no disbelief that cause related marketing is favorable for the profit and nonprofit
202 association whose intention is to serve up the humanity in the superior way, although at the same instance it
203 could generate an enormous trouble for those firms who desire to bring it into play just for its own purpose
204 (Svensson & Wood, 2011). Cause-related marketing assist the organization to get the consideration importance
205 from the target market customers and create a center of attention for most customers towards the organization
206 and through effective cost, CRM attach customers with the organization, which ultimately increase the goodwill
207 (Sheikh & Zee, 2011).

208 Cause related marketing create a center of attention for high level income peoples as contrast to low level. With
209 the same way females are more affected to a certain extent than males and in return overall company trust and
210 image enhance (Chattananon, Lawley, Supparerkchaisakul, & Leelayouthayothin, 2008).Basically, the corporate
211 image of the organization influences positively the customer trust on the organization. Customers trust more on
212 highly reputed organization and, while marketing organization need more emphasis to correspond organizational
213 distinctiveness more than the product features (Keh & Xie, 2009). The level of satisfaction, by developing
214 relationship enhances customer retention. The conceptualization of relationship marketing elaborates that when
215 organizations tends to create long lasting relationships then it enhances the level of customer satisfaction and
216 ultimately leads customers towards loyalty. Apart from this finding change in the selling organization decrease
217 the ratio of customer retention. The changes are of many types like technological changes etc. and it is found
218 that customers are not adaptive to change or hesitate to adopt change (Eriksson & Vaghult, 2000).

219 These findings in the literature lead towards the following hypothesis III.

220 **7 THEORETICAL FRAMEWORK**

221 III. The reason for selecting theses questionnaire is that it was used for study the impact of same variables like
222 Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing.

223 **8 RESEARCH METHODOLOGY**

224 The response was required on five point Lickert scales 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree,
225 5=Strongly Agree.

226 **9 b) Participants**

227 The

228 **10 March**

229 Model 2 : Moderated regression analysis CTxCRM is the interaction term(the combine effect of customer trust
230 and cause-related marketing on customer loyalty). Model 2 regression analysis table shows that cause-related
231 marketing is moderating the relationship between customer trust and loyalty. After the implementation of
232 moderated regression model, it is clearly evaluated that cause-related marketing changes the model fit.

233 IV.

234 **11 DISCUSSION**

235 The correlation matrix indicates that Customer Trust is strongly correlated with Customer Loyalty in Pakistani
236 cellular service companies (0.567(**), **.p<.01). Linear Regression Model shows that the value of coefficient
237 of determination ($R = .56$), t-statistics value is (7.781) and beta value of (.567). These results indicate that
238 Customer Loyalty is greatly affected by Customer Trust in the Pakistani cellular companies because Pakistani
239 cellular companies try to deliver that service level which they have declared. They boost up their customer trust
240 by quickly resolving disputes and complaints of customers, they advertise honesty and maximum try to facilitate
241 the customers and cellular companies in Pakistan declare all the policies clearly and guaranteed to abide by all
242 the verbal as well as written policies and practices. At the end these factors build up customer trust in Pakistani
243 context and illustrates that customer trust has positive effect on customer loyalty. So H1, which states that there
244 is a significant association between customer trust and loyalty, has accepted.

245 Due to the dynamic nature of environment, customer needs and wants are constantly in the state of evolution,
246 so enhancing customer loyalty has become a difficult job for marketers. In cellular service industry customer
247 expectations are continuously increasing regarding services quality, corporate promises and in time delivery of
248 their services. Customers have an extra value perception to their service providers. If expectations are fulfilled
249 according to their psychological needs and perceptions, customers are converted into the stage of loyalty from
250 trust. Basically, when organizations provide and fulfil their core values and promises appropriately then they
251 gain the trust of customers. While when they add augmented values with core values they create a bridge to
252 convert customers from the level of trust to loyalty.

253 Amazingly Customer Trust has no association with Customer Retention in Pakistani cellular companies as
254 shown in correlation analysis (.055). Mostly the customers does not retain with one cellular company. There
255 are several reasons behind this. One of the most important reasons is low switching cost. The rates of different
256 product and services of cellular companies are very low. Customers even don't need to pay a rupee to purchase
257 these products and services. Sometimes these cellular companies give extra credit to the customers on purchasing
258 free products and services. The buying behavior is also an important element. People don't bother to purchase
259 more and more free product even they don't need. People in Pakistan are also religious and they don't let
260 off anything against their religion. Like in Denmark when they portray the paintings of our holey religious
261 personalities, the customers of Telenor switch to other cellular network operators. There is lot of packages
262 offered by different cellular companies in Pakistan. Customer purchase different cellular operators for their own
263 benefits and don't retain to one cellular operator. So H2, which portrays that there is a significant association
264 with customer trust and customer retention, is rejected in Pakistani cellular service companies' context.

265 Correlation analysis also suggests that Customer Trust and Customer Loyalty have greatly affected by Cause
266 Related Marketing; (.629**), (p<.01) with customer trust and (.565*), (p<.05) with customer loyalty. Because of
267 social and ethical values, customers of Pakistani cellular companies show more adaptability to one who involves
268 in social welfare. Cause-related marketing has greater impact over customers as they think it is the main
269 responsibility of any member of society. In Pakistani culture people are more attach with each other. They feel
270 better to live in the groups rather living separately. People are emotional and social welfare is higher objective
271 of people among their priorities. Customers of cellular service companies see their organizations to fulfil their
272 corporate social responsibility. Customer ranks higher that organization which involves in social wellbeing and
273 attach with the specific cause. In Pakistan, the cellular service companies are involved with the rehabilitation and
274 promotion of education sector. They are providing the books and different supportive material to the education
275 sector. From last several years they are providing materialistic and development support to the earthquake
276 effected areas and flood effected areas. Cellular sector is putting their efforts to decrease the poverty. The

12 CONCLUSION

277 ultimate purpose of these cause-related efforts is to strengthen the nation of Pakistan. That is why customer
278 in Pakistan select those cellular company's services which is highly involve in cause-related marketing activities.
279 They attach themselves with the feeling of sympathy to that organization. Hence H3 which suppose that Cause
280 Related Marketing Moderates positively among Customer Trust and Customer Loyalty has accepted.
281 V.

282 12 CONCLUSION

283 This research is very fruitful to cellular companies in Pakistan. Customers in Pakistan show different type of
284 behavior and attitude towards organizations. Generally is has been seen that quality of services, transparent
285 policies, delivering what is promised and representing the things honestly ultimately generates the customer
286 trust. Customer trust is the pivotal characteristic of each and every relationship. So enhancing trust means
287 strengthening the relationship. Trust in the long run lead customer towards loyalty. Customer loyalty generates
288 the good and admirable feelings in the mind of customers. Result also indicates that customer trust brings
289 customer loyalty. Empirical evidences shows that cause-related marketing is the important driver of customer
290 trust and customer loyalty. Unfortunately, the cellular industries in Pakistan are not focusing on customer
291 retention. The literature suggests that it costs more to obtain a new customer rather to retain the prior one. So
292 customer retention is also an important factor for marketing concern as well for profit maximization.

293 There are several recommendations for cellular service providers to enhance their customer retention. They
294 need to focus on customer behaviors, their preferences, their attitude, their religious norms, values and their
295 perceptions. Organizations have to modify their complex pricing structure so the customer will easily compare
296 and analyze. They need to clarify each and every cost prior to the activations of their services because when
297 customers come to know about unidentified costs and expenses then a post purchase dissonance has been created
298 which lead customers towards unhappiness and conflicts. If conditions go to worsen then ultimately customer
299 terminates the contract and switch towards the other alternatives.

300 Future research can be conducted on this topic across cultures, the sample size can be enhanced and impact
301 of other moderating and mediating variables can be measure on customer trust and customer loyalty. The facets
and consequences of these variables will be the most favorite topics in near future. ¹



Figure 1:

302

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2

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Related Marketing
INDEPENDENT VARIABLES MODERATING
VARIABLE
Cause Related
Marketing

Customer Trust

ii. Correlation Analysis

existence of relationship between the independent variables i.e. Customer trust and the dependent variable i.e. Customer Loyalty and Customer Retention.

e) Findings

participants included Mohammad Ali

Jinnah and Islamic International university Islamabad Pakistan students. Entirety 150 questionnaires were distributed and received back with a response rate of 87%.

c) Procedure

Data was collected through personally administered questionnaire.

d) Statistical Methods

i. Reliability and Validity

Reliability and Validity was run to verify the validity aspect of questionnaire.

Figure 2: Table 2 :

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