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Antecedents of Customer Satisfaction and Its Effect on Attitudinal and Behavioral Loyalty:

Study on Indihome Customers of PT. Telkom Indonesia Witel Bandung

Kadek Yunita Utami^{1*}, Dr. Teguh Widodo²

¹utamikadekyunita@gmail.com, ²teguhwidodo@gmail.com

Universitas Telkom

*Corresponding Author: Kadek Yunita Utami E-mail: <u>utamikadekyunita@gmail.com</u>

ABSTRACT

As telecommunications and information technology users grow, a new innovation emerged from PT Telkom Indonesia, fixed broadband, which PT Telkom Indonesia Tbk issued its product called IndiHome in 2015. Judging from the Triple Play service which is IndiHome's flagship service, as well as other services, IndiHome's core product is its internet service. While other services such as voice (telephone) and Interactive TV (UseeTV) are augmented products. This research examines the relationship between service quality, customer satisfaction, and customer loyalty in the context of PT Telkom Indonesia's IndiHome product. IndiHome, launched in 2015, offers a core internet service with additional features like voice and interactive TV. The research aims to provide strategic recommendations to PT Telkom Indonesia to enhance customer retention as well. A quantitative, causative approach was applied, with data collected from 258 IndiHome customers in Bandung through online questionnaires. Using structural equation modeling (SEM) analysis, the research concluded that there was no statistically significant correlation between behavioral loyalty, customer satisfaction, and service quality. However, these relationships were validated when considering intervening variables.

Keywords: Attitudinal Loyalty, Behavioral Loyalty, Customer Satisfaction, IndiHome, Service Quality

INTRODUCTION

The rapid advancement of society and the growing demands of people, particularly in the sectors of technology, information, and communication, have encouraged consumers to use technology more intensively throughout their daily lives. Initially used only to meet basic necessities, information and communication technology has now become an indispensable aspect of daily life. The fulfillment of information needs, which used to be obtained only through printed media such as magazines or newspapers, can now be accessed through electronic media such as radio and television. These days, anyone with access to an internet network can conduct an information search at any time or anywhere.

number of people using information technology telecommunications has increased, PT Telkom Indonesia launched a brand new innovation in the form of fixed broadband services with a product called IndiHome in 2015. IndiHome is a leading digital service that utilizes fiber optic technology and offers superior services such as Triple Play, which includes Fiber Internet (Fixed Broadband Internet), Home Phone (Fixed Phone), and Interactive TV (UseeTV). In addition to Triple Play, IndiHome also provides Dual Play service, which consists of a combination of Fiber Internet with Home Phone or Interactive TV, and One Play service, which includes Fiber Internet, Home Phone, or Interactive TV separately. These services are intended to accommodate a wide range of customer needs, providing convenience in the use of fixed broadband. In IndiHome's flagship Triple Play service, as well as other services, the core of IndiHome's product is its internet service. Meanwhile, additional services such as voice and Interactive TV (UseeTV) function as augmented products. In other words, internet service is the core product of IndiHome.

In this research, the terms Internet Service Provider (ISP) and IndiHome will be used interchangeably according to the context discussed. PT Telkom Indonesia, as an ISP, sells its internet products through the IndiHome brand. ISP is a general term in the industry, while IndiHome is the brand name for the product. In terms of infrastructure, there is no difference in physical layer between the two.

PT Telkom Indonesia currently has branch offices located throughout Indonesia. These offices have special services for customers called Plasa Telkom Offices in each telecommunication area (witel) in Indonesia. One of them is Witel Bandung. Witel Bandung is divided into three territories (regions) consisting of Rayon Lembong which consists of Central Telephone Automation (STO) Lembong and STO Ahmad Yani; Rayon Dago which consists of STO Gegerkalong, STO Hegarmanah, STO Dago, STO Kopo, STO Tegalega, and STO Turangga; Rayon Ujung Berung consists of STO Cijaura, STO Ujung Berung, STO Sumedang and STO Tanjung Sari. Witel Bandung is a class A witel with a good performance, the revenue generated for the company is satisfactory and there are quite a lot of customers, hence the activities in witel Bandung itself are quite complex. Apart

from handling customers who will start using PT Telkom Indonesia products or complaints about PT Telkom Indonesia products, especially IndiHome.

IndiHome users have spread throughout Indonesia, including in Bandung. The number of customers in witel Bandung as witel class A also reaps the numerous disturbances that arise. Based on access, the disturbance is divided into two, namely fiber and non-fiber disturbances. Fiber disturbance is a disturbance that arises from the use of optical cable material (fiber optic), while non-fiber disturbance is a disturbance that arises from the use of copper cable material. One concrete example of fiber disturbance is loss (no attenuation), which causes the network to break. This indicates that there is poor network quality that requires repair.

In addition to disturbances, the most undesirable problem is the indication of customers to churn. Churn can be caused by customers moving address or by poor service quality. Over time, the number of IndiHome customers who churn continues to increase. Data shows that IndiHome customer churn in Witel Bandung has increased over the past two years, namely 2017 and 2018. In 2017, the number of customers who churned was 19,710, while in 2018 it increased to 29,345. This suggests that in the last two years, there has been an apparent increase in the quantity of customers who churn, indicating low customer loyalty.

PT Telkom Indonesia, especially Witel Bandung, has taken several efforts to reduce disturbances and churn. These efforts include modernizing the access network through the Cooper Migration program (from copper cables to fiber optic cables), facilitating access to digital services such as My IndiHome, and implementing the 3on3 (three on three) program which includes Time To Repair (TTR), where disturbances must be repaired within a maximum of three hours, compared to the previous limit of 3x24 hours. In addition, these efforts also include reducing the number of re-interruptions (GAUL) to no more than 4% of the total interruption tickets, adding service channels (add-on channels) such as Hooq and Iflix, as well as increasing promotions to customers through quarterly prize draws as a form of appreciation to loyal customers and contributing significantly to PT Telkom's revenue.

In the hopes that consumers would continue to subscribe, PT Telkom is making these efforts to improve service quality with the aim to make customers feel satisfied and confident in IndiHome. However, despite these improvements, there are still plenty of customers who report disturbances, which results in churn. This fact indicates a problem with product and service quality. This may reflect a direct or indirect cause-and-effect relationship; poorly perceived service quality may lower company image and customer trust, which in turn affects customer satisfaction and loyalty. Despite the numerous studies that have been conducted on customer satisfaction, consensus regarding variables and causal relationships is still developing.

Service quality (SERVQUAL) is an important differentiating factor in a competitive business environment and is a key driver in service-based businesses

(Morsi, 2023). In this research, IndiHome's service quality is analyzed in terms of network performance, client support, information quality, and client data security. It is expected that with good service quality, customers will feel confident in IndiHome products and view the company's image and products positively. This aims to increase customer satisfaction to keep them loyal, either by recommending IndiHome to others or by continuing to subscribe to the product. Therefore, the research objective of this problem formulation is to evaluate the factors that lead to low IndiHome customer loyalty, with a focus on improving service quality to reduce customer churn rates. This research aims to identify the correlation between consumer satisfaction and service quality, as well as how this affects customer loyalty, with the ultimate goal of providing strategic recommendations for PT Telkom Indonesia in facing competition and increasing customer retention.

RESEARCH METHODOLOGY

This research applies quantitative research methods, in accordance with the guidelines provided by Sugiyono (2015), in which this method is suitable for researching certain populations or samples through data collection using research instruments. The data collected is then analyzed quantitatively or statistically with the main objective of testing the hypothesis that has been previously determined. The type of research is causal research, which aims to investigate the cause-and-effect relationship between the variables being studied. Causal research is defined as research that looks at cause-and-effect relationships, where there are independent variables (those that influence) and dependent variables (those that are influenced) (Sugiyono, 2014). This approach is also emphasized by Silalahi (2015), who states that causal research is research that investigates the effects of one or more variables on one or more outcomes, with a focus on understanding how these variables affect each other.

The data collection technique in this research involves a computer-delivered survey. According to Ponto (2015), a survey is a method of collecting primary data by asking questions to individual respondents. This survey can be conducted in various ways, including mail surveys, computer-delivered surveys, and intercept studies (By, 2024). In the context of this research, a computer-delivered survey was conducted using Google Forms. Data collection was conducted randomly on IndiHome customers in Witel Bandung. The data collection process was conducted online, where the Google Form link was distributed through WhatsApp groups. A number of respondents were also accessed directly using cellphones and tablets at Plasa Telkom Witel Bandung. Only those who met the screening question criteria-that is, IndiHome customers who have subscribed for more than one month and have visited Plasa Telkom Witel Bandung-were eligible to fill out the questionnaire.

RESULT AND DISCUSSION

When the Google Form was distributed, respondents were asked to answer screening questions prior to filling out the questionnaire. As a result, only 258 respondents used IndiHome services, while 106 others did not. This provides an opportunity for PT Telkom Indonesia's sales team to attract 106 respondents who have not used IndiHome. Among the 258 IndiHome users, all have subscribed for more than one month, while 106 respondents have only subscribed for less than one month, which requires attention as new customers may not have been charged the full amount. In addition, among the 258 respondents who have visited Plasa Telkom Witel Bandung, 106 have never visited, indicating a lack of interest in manual services in the digital era. This could be an insight for PT Telkom Indonesia to adjust the service to the needs of busy customers. Demographically, the majority of respondents were male (69%) with a dominant age of 26-35 years (36%), implying an opportunity to focus on the millennial segment. Most respondents hold a bachelor's degree (51%) and work as private employees (64%), with the majority earning between 4-5 million rupiah per month (37%). Most have also been using IndiHome for 2-3 years (36%), indicating a high level of loyalty.

Research Result

Validity and Reliability Test

The validity test is carried out to ensure that the indicators are indeed the right measuring instruments to measure the intended concept (Knekta et al., 2019). In this research, the validity test will be carried out using Confirmatory Factor Analysis (CFA), by observing the loading factor on each indicator. An indicator is considered valid for measuring a variable if it has a loading factor greater than 0.5, although it is more ideal if the value is above 0.7 (Hair et al., 2016). In addition to evaluating the loading factor on each indicator, this research will also calculate the Average Variance Extracted (AVE) to test convergent validity.

Table 1. Results of Validity and Reliability Test

| Variable | Indicator | T-Value | Std. Loading Factors | Error Variance | Construct Reliability | Avg. Variance Extracted | Result |
|----------|-----------|---------|----------------------------|-------------------|--------------------------|-------------------------------|---------------------|
| NQ | NQ1 | 5.33 | 0.59 | 0.03 | 0.89 | 0.72 | Valid & Reliable |
| | NQ2 | 5.21 | 0.86 | 0.26 | | | Valid & Reliable |
| | NQ3 | 5.34 | 0.83 | 0.32 | | | Valid & Reliable |
| CS | CS1 | 11.32 | 0.9 | 0.02 | 0.95 | 0.70 | Valid & Reliable |
| | CS2 | 15.83 | 0.83 | 0.02 | | | Valid & Reliable |
| | CS3 | 10.63 | 0.77 | 0.3 | | | Valid & Reliable |
| IQ | IQ1 | 9.21 | 0.92 | 0.16 | 0.95 | 0.82 | Valid & Reliable |
| | IQ2 | 8.35 | 0.88 | 0.08 | | | Valid & Reliable |
| | IQ3 | 19.29 | 0.91 | 0.17 | | | Valid & Reliable |
| SEC | SEC1 | 11.98 | 0.86 | 0.07 | 0.96 | 0.87 | Valid & Reliable |
| | SEC2 | 13.43 | 1 | 0.1 | | | Valid & Reliable |
| | SEC3 | 12.4 | 0.93 | 0.14 | | | Valid & Reliable |
| TRS | TRS1 | 19.23 | 0.95 | 0.12 | 0.96 | 0.77 | Valid & Reliable |
| | TRS2 | 27.73 | 0.93 | 0.12 | | | Valid & Reliable |
| | TRS3 | 13.43 | 0.73 | 0.07 | | | Valid & Reliable |
| IMG | IMG1 | 9.29 | 0.87 | 0.25 | 0.94 | 0.73 | Valid & Reliable |

Source: Processed Data by Researchers

The validity and reliability tests were carried out by following the guidelines of Widodo (2015) to simplify the analysis. The findings presented in Table 1 highlight that all indications for each variable point to the possibility of carrying out additional validity and reliability tests by examining the construct reliability and average variance extracted (AVE) values.

According to the findings of the validity test, every indicator has a loading factor more than 0.5, indicating that they are appropriate instruments to measure each variable. Furthermore, each variable and its indicators show a substantial

correlation with each other, as indicated by the T-values of the indicators utilized being above 1.96 or below -1.96 (Widodo, 2015).

The validity test using AVE also generates a good value, with each variable having an AVE value above 0.5. This indicates that the indicators on a variable have merged well and represent the variable. The construct reliability value, which is used to test reliability, also showed satisfactory results, with all variables having values above 0.7. Overall, the test results in Table 1 demonstrate the validity and reliability of the measurement tools utilized in this research.

Goodness of Fit

In addition to the validity and reliability tests, a model fit or Goodness of Fit (GOF) assessment will be carried out in this research. In contrast to the validity and reliability tests, GOF determines whether the model used represents the covariance matrix of the indicators used. A good and suitable model to use will have a slight difference in the observed covariance matrix and the estimated covariance matrix (Hair et al., 2019). This research, however, will include the normed Chi-square index as an addition to the model fit indices.

Table 2. Goodness of Fit on Structural Model

| Tuble 2. Goodness of 1 it on buttetural woder | | | | | | | | |
|---|---------------|----------|--------------|--|--|--|--|--|
| Goodness Of Fit Indices | Cut-Off Value | Research | Fit Level | | | | | |
| Absolute Fit Indices | Cut-Off value | Result | | | | | | |
| χ2 Significance Probability | ≥ 0.05 | P = 1.00 | Good Fit | | | | | |
| GFI | ≥ 0.90 | 0.73 | Marginal Fit | | | | | |
| RMSEA | ≤ 0.08 | 0.0 | Good Fit | | | | | |
| RMR | ≤ 0.08 | 0.065 | Good Fit | | | | | |
| SRMR | ≤ 0.08 | 0.066 | Good Fit | | | | | |
| Incremental Fit Indices | | | | | | | | |
| NFI | ≥ 0.90 | 0.99 | Good Fit | | | | | |
| TLI (NNFI) | ≥ 0.90 | 1.00 | Good Fit | | | | | |
| CFI (RNI) | ≥ 0.90 | 1.00 | Good Fit | | | | | |
| RFI | ≥ 0.90 | 0.99 | Good Fit | | | | | |
| IFI | ≥ 0.90 | 1.00 | Good Fit | | | | | |
| Parsimony Fit Indices | | | | | | | | |
| AGFI | ≥ 0.90 | 0.65 | Poor Fit | | | | | |
| PNFI | ≥ 0.50 | 0.82 | Good Fit | | | | | |
| PGFI | ≥ 0.50 | 0.56 | Good Fit | | | | | |

Source: Processed Data by Researchers

In the GOF assessment results, the cut-off value criteria in Table 2 in the Absolute Fit Indices, Parsimony Normed Fit Index (PNFI), and Parsimony Goodness of Fit Index (PGFI) categories have been adjusted to the results of this study. Referring to the Goodness of Fit Indices Table and the explanation above, it is known that the research model conducted shows 1 GOF measure with a poor fit level, 1 GOF measure with a Marginal Fit, and 12 GOF measures with a Good Fit. From these results, it can be concluded that a structural model is deemed suitable if at least 5 indices in the Goodness of Fit measurement show values that match the criteria. Therefore, this research model can be declared to have a good fit according to (Hair et al., 2019).

Hypothesis Test

In this research, the significance and strength of a correlation between variables in accordance with the hypothesis that has been developed decide the hypothesis testing. Significance can be seen by the T-value in the LISREL output. Given the 95% confidence level in this research, the hypothesis will be accepted if the T-value is greater than 1.96 or smaller than -1.96.

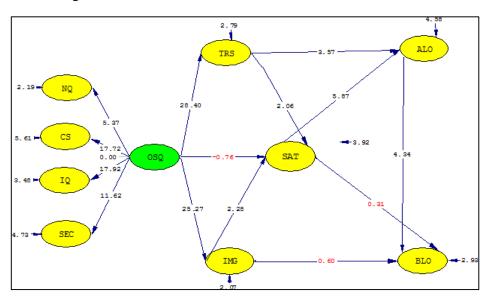


Figure 1. T-value of the Research Model Source: Processed Data by Researchers

Figure 1 presents the T-values of each relationship between variables in this research obtained from the LISREL program. The black numbers indicate a T-value of more than 1.96 or less than -1.96, which means that the relationship between the variables is significant. Conversely, a red T-value indicates an insignificant relationship between variables. Service Quality (OSQ) has a significant effect on Trust (TRS) with a T-value of 28.40. Service Quality (OSQ) also has a significant effect on Image (IMG) with a T-value of 25.27. However, Service Quality (OSQ) has no significant effect on Customer Satisfaction (SAT) with a T-value of -0.76. Trust (TRS) has a significant effect on Customer Satisfaction (SAT) with a T-value

of 2.06, and Image (IMG) has a significant effect on Customer Satisfaction (SAT) with a T-value of 2.28. Customer Satisfaction (SAT) has a significant effect on Attitude Loyalty (ALO) with a T-value of 5.87, but has no significant effect on Behavioral Loyalty (BLO) with a T-value of 0.31. Attitude Loyalty (ALO) has a significant effect on Behavioral Loyalty (BLO) with a T-value of 4.34. In addition, Trust (TRS) also has a significant effect on Attitude Loyalty (ALO) with a T-value of 3.57, while Image (IMG) has no significant effect on Behavioral Loyalty (BLO) with a T-value of 0.60.

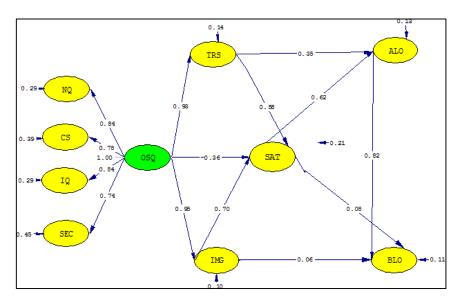


Figure 2. Regression Coefficient on the Research Model Source: Processed Data by Researcher

The following table presents the regression coefficients and significance test findings in order to provide an overview of Figures 1 and 2.

Regression Result Hypothesis T-Value Coefficient 0.93 $H_1: OSQ + \rightarrow TRS$ 28.40 H₁ is accepted $H_2: OSQ + \rightarrow IMG$ 0.95 25.27 H₂ is accepted $H_3: OSQ + \rightarrow SAT$ 0.36 -0.76 H₃ is rejected $H_4: TRS + \rightarrow SAT$ 0.58 2.06 H₄ is accepted $H_5: IMG + \rightarrow SAT$ 0.70 2.28 H₅ is accepted $H_6: SAT + \rightarrow ALO$ 0.62 5.87 H₆ is accepted $H_7: SAT + \rightarrow BLO$ 0.08 0.31 H₇ is rejected H_8 : ALO $+ \rightarrow BLO$ 0.82 4.34 H₈ is accepted H_9 : TRS $+ \rightarrow ALO$ 0.35 3.57 H₉ is accepted H_{10} : IMG $+ \rightarrow$ BLO 0.06 0.31 H₁₀ is rejected H_{11} : OSQ \rightarrow TRS/IMG \rightarrow SAT 0,83 10.77 H₁₁ is accepted

Table 3. T-Value and Regression Coefficient

Source: Processed Data by Researcher

0.84

0.81

0.84

27.27

22.56

17.92

H₁₂ is accepted

H₁₃ is accepted

H₁₄ is accepted

This research issue is addressed in Table 3, together with the regression coefficient and T-value that indicate the relevance of the hypothesized influence between the variables. Based on the processed results of the LISREL program shown in Table 3, it can be deduced that H₁, H₂, H₄, H₅, H₆, H₈, H₉ are accepted, while H₃, H₇, H₁₀ are rejected.

Structural Equation

 H_{12} : OSQ \rightarrow TRS/SAT \rightarrow ALO

 H_{13} : OSQ \rightarrow IMG/SAT \rightarrow BLO

H₁₄: IQ is the strongest dimension

A structural equation in a research model is formed by the relationship between the variables (Widodo & Octaviany, 2019). This research produces a structural equation:

TRS =
$$0.93*OSQ$$
, Errorvar.= 0.14 , $R^2 = 0.86$

With a regression coefficient for each variable, the equation above demonstrates how the Trust variable (TRS) is influenced by Service Quality (OSQ). In addition to the regression coefficients, the structural equation also shows information on R² and error variance. The aforementioned equation's R2 of 0.86 indicates that 86% of Trust (TRS) can be described by the variables influencing it in this research, with error variance accounting for the remaining 14% of the explanation. There is a possibility that there are still other variables that can explain Trust (TRS).

$$IMG = 0.95*OSQ$$
, Errorvar.= 0.099, $R^2 = 0.90$

Regression coefficients on each variable in the equation above show that Service Quality (OSQ) influences the Customer Image variable (IMG). In addition to the regression coefficients, the structural equation also shows information about R² and error variance. The R² of 0.90 in the equation above shows that 90% of Customer Image (IMG) has been explained through the variables that influence it in this study. In the meantime, the error variance accounts for the remaining 10%. It is possible that there are other variables that can explain Customer Image (IMG).

$$SAT = 0.58*TRS + 0.70*IMG - 0.36*OSQ$$
, Errorvar.= 0.21, $R^2 = 0.79$

The equation above, which includes regression coefficients for each variable, demonstrates how the variables Trust (TRS), Image (IMG), and Service Quality (OSQ) affect the variable Customer Satisfaction (SAT). In addition to the regression coefficients, the structural equation also includes information about R² and error variance. The equation's R2 value of 0.79 indicates that the variables influencing customer satisfaction (SAT) in this research account for 79% of the variation in SAT, with error variance accounting for the remaining 21%. This indicates that there may be other variables that influence Customer Satisfaction (SAT).

$$ALO = 0.35*TRS + 0.62*SAT$$
, Errorvar.= 0.13, $R^2 = 0.87$

Regression coefficients for each variable in the equation above demonstrate how Trust (TRS) and Customer Satisfaction (SAT) affect the Attitude Loyalty (ALO) variable. In addition to the regression coefficients, the structural equation also includes information about R² and error variance. The variables influencing Attitudinal Loyalty (ALO) in this research contribute to 87% of the variation in ALO, with error variance accounting for the remaining 13% of the variation, according to the equation's R2 value of 0.87. This indicates that there may be other variables that influence Attitudinal Loyalty (ALO).

$$BLO = 0.063*IMG + 0.076*SAT + 0.82*ALO$$
, Errorvar. = 0.11, $R^2 =$

As can be seen from the equation above, Image (IMG), Customer Satisfaction (SAT), and Attitudinal Loyalty (ALO) account for 89% of Behavioral Loyalty (BLO), with an error of 11% accounting for the remaining portion. Similar to the previous equation, there is a possibility that Behavioral Loyalty (BLO) can be further explained by other variables that are not included in the equation above.

Total Effect Calculation

A variable could be influenced by another variable indirectly through an intermediary variable (Kuroki, 2016).

| Total Effect | Regression Coefficient | T-Value | Result | | | | |
|---|---------------------------|---------|-------------|--|--|--|--|
| OSQ →TRS/IMG→SAT | 0.83 | 10.77 | Significant | | | | |
| $OSQ \rightarrow TRS/SAT \rightarrow ALO$ | 0.84 | 27.27 | Significant | | | | |
| $OSQ \rightarrow IMG/SAT \rightarrow BLO$ | 0.81 | 22.56 | Significant | | | | |

Table 4. Total Effect Calculation Result

Source: Processed Data by Researcher

The total effect of the four paths in Table 4 shows positive and significant T-value results. The Trust variable and the Image variable have a total effect in mediating the Service Quality variable on Customer Satisfaction with a regression coefficient of 0.83 and a T-value of 10.77. The Trust variable and the Customer Satisfaction variable have a total effect in mediating the Service Quality variable on Attitude Loyalty with a regression coefficient of 0.84 and a T-value of 27.27. The Customer Satisfaction variable and the Image variable have a total effect in mediating the Service Quality variable on Behavioral Loyalty with a regression coefficient of 0.81 and a T-value of 22.56.

Research Discussion

This research explores the relationship between service quality, trust, image, customer satisfaction, and customer loyalty on IndiHome services at PT Telkom Indonesia Witel Bandung. The research findings reveal that service quality has a positive and significant impact on trust and image. These results are consistent with previous research conducted by Quach et al. (2016), where the higher the quality of service provided, the greater the trust gained among customers. In a similar way, good service quality will enhance a positive image in the eyes of customers, in accordance with the research findings of Thaichon et al. (2014).

However, this research also found that service quality does not have a significant direct effect on customer satisfaction, which contradicts previous findings from research conducted by Quach et al. (2016). On the contrary, customer satisfaction is more influenced by the level of trust and image that has been established in advance. Trust is proven to have a significant impact on customer

satisfaction, which then contributes to increased customer attitudinal loyalty. This attitudinal loyalty, as described by Chaudhuri & Holbrook (2001), does not necessarily lead to repeat purchases, however, it can be reflected in commitment or trust towards the company.

Furthermore, this research discovered that attitudinal loyalty and a positive perception have a greater impact on behavioral loyalty—which is defined as customers' repeated activities, such as making repeat purchases—than does customer satisfaction. These results suggest that in order to increase behavioral loyalty, PT Telkom should focus on improving infrastructure reliability and service quality, as implied by the research results from Ashraf et al. (2018). Overall, this research confirms the importance of building trust and a positive image to maximize the impact of service quality on customer satisfaction and loyalty.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of research on "Antecedents of Customer Satisfaction and its Effect on Attitudinal and Behavioral Loyalty," it can be concluded that Service Quality has a positive and significant relationship to Trust and Image, but does not have a positive and significant relationship directly to customer satisfaction. Trust has a positive and significant relationship to customer satisfaction, while Image also has a positive and significant relationship to customer satisfaction. Customer satisfaction directly has a positive and significant relationship to attitudinal loyalty, but not to behavioral loyalty. Attitudinal loyalty has a positive and significant relationship to behavioral loyalty, and trust has a positive and significant relationship to attitudinal loyalty. However, Image does not have a positive and significant relationship directly to behavioral loyalty. Trust and Image have a total influence in mediating the effect of Service Quality on customer satisfaction, while Trust and Customer Satisfaction have a total influence in mediating the effect of Service Quality on Attitude Loyalty. Image and Customer Satisfaction also have a total influence in mediating the effect of Service Quality on Behavioral Loyalty. The most influential dimension among the dimensions of Service Quality is Information Quality.

Suggestion

It is recommended that PT Telkom Indonesia enhance service quality by emphasizing corporate image as an intervening variable linked to customer happiness based on the research findings. The company can maximize its online applications to facilitate customers to experience services, as well as consider allocating more effective costs, such as improving service quality rather than focusing on image which has no direct relationship with behavioral loyalty. In addition, PT Telkom is advised to implement and socialize its current programs such as network modernization through migration to fiber optic and improving

service standards for new installations and handling interruptions using real-timebased applications. Increasing gimmicks to customers, such as lucky draws, can also be carried out as a form of appreciation to loyal customers.

Theoretically, this research has several limitations, such as the scope that only involves IndiHome Witel Bandung customers and the sampling method which is performed manually. Therefore, for future research it is recommended to expand the scope of the research area to other retail units in order to make the conclusions drawn more accurate and relevant. Future research can also take advantage of digitalization, such as through the my IndiHome application, to obtain more current data and facilitate the data collection process. In addition, the direct relationship between service quality and attitudinal and behavioral loyalty can be measured in more detail to produce more useful and in-depth findings.

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