

The Reaction over Customer Satisfaction and Its Implications towards Customer Loyalty that Viewed from Service Quality, Price and Brand image Variables (Case Study of KPPTI Gallery PT. Indosat, Tbk)

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Abstract:- The purpose of this research is to examine and analyze those variables such as service quality, price, and brand image in building customer satisfaction and customer loyalty (Case study at PT. Indosat, Tbk). Research population were Indosat customers who used Indosat simcard for 1 year. The type of data used primary data which earned directly from questionnaires results to 200 respondents. The analytical methodology used Structural Equation Model (SEM) by Linear Structural Relationship (LISREL) software version 9.2. The results showed that service quality has strong positive influence over customer satisfaction and loyalty, price has strong positive influence over customer satisfaction and loyalty and so with brand image.

Keywords:- Service Quality, Price, Brand Image, Customer Satisfaction, Customer Loyalty.

I. INTRODUCTION

Alongside with development of times, today the internet has become an important part of modern human life which always connected to internet for communication, especially nowadays social media is becoming someone's lifestyle. Quoted from the infokomputer.grid.id site based on data from Internet World Stats, Indonesia has made it into top 5. Internet World Stats itself has just released the latest data for the largest number of netizens in March. Indonesia is in 5th place with a total of 143,260,000 internet users. Meaning that the growth of internet users in Indonesia increased by 7.063% from these prior years.

TOP 20 COUNTRIES WITH HIGHEST NUMBER OF INTERNET USERS - MARCH 31, 2019						
#	Country or Region	Population, 2019 Est.	Population 2000 Est.	Internet Users 31 Mar 2019	Internet Users 31 Dec 2000	Internet Growth 2000 - 2019
1	China	1,420,062,022	1,283,198,970	829,000,000	22,500,000	3,584 %
2	India	1,368,737,513	1,053,050,912	560,000,000	5,000,000	11,100 %
3	United States	329,093,110	281,982,778	292,892,868	95,354,000	207 %
4	Brazil	212,392,717	175,287,587	149,057,635	5,000,000	2,881 %
5	Indonesia	269,536,482	211,540,429	143,260,000	2,000,000	7,063 %
6	Japan	126,854,745	127,533,934	118,626,672	47,080,000	152 %
7	Nigeria	200,962,417	122,352,009	111,632,516	200,000	55,716 %
8	Russia	143,964,709	146,396,514	109,552,842	3,100,000	3,434 %
9	Bangladesh	168,065,920	131,581,243	92,061,000	100,000	91,961 %
10	Mexico	132,328,035	101,719,673	85,000,000	2,712,400	3,033 %

Table1:- Indonesia's Number Five World Internet User
Source: infokomputer.grid.id

The rapid growth of internet use certainly needs to be supported by sophisticated devices. In accessing the internet, devices that can be used by smartphones, laptops or PCs, and tablets. The use of smartphones in Indonesia has a higher frequency than other devices such as laptops or PCs and tablets. The total smartphone usage covers 60% of the population, of which the other two types of devices respectively only cover 22% and 8% of the population.



Fig 1:- The Internet access device used by the Indonesian people
Source: makarainsight.com

PT Indosat Tbk (Indosat Ooredoo) is leading telecommunications and information service provider in Indonesia and member of the Ooredoo Group, a global telecommunications service provider. Indosat Ooredoo provides cellular, fixed data and wireless broadband services as well as fixed telecommunications or fixed voice services including IDD, fixed wireless connections and fixed telephone lines, and digital services. Until now, the Company's products and services has remained relevant to community as reflected by their performance over the past two years. In this period, data revenue and market share continued to increase until it reached more than 110 million customers by the end of 2017, but in 2018 the number of Indosat cellular subscribers decreased by 12.7 percent compared to the fourth quarter of 2017.

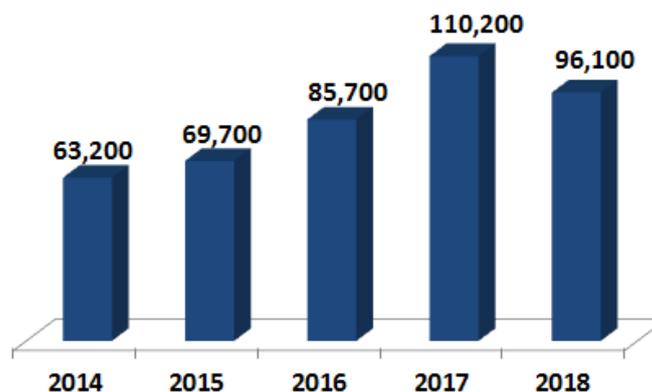


Fig 2:- Indosat User
Source: indosatooredoo.com

PT Indosat Tbk (ISAT) or Indosat Ooredoo reported revenue of IDR 16.7 trillion as the third quarter of 2018 or a 25.7% drop compared to the same period last year of IDR 22.5 trillion. In publication of the main summary of Company's unaudited operational data and financial results for the period and ended September 30, 2018, visible Earning Before Interest Tax Depreciation Amortization (EBITDA) up to the third quarter of 2018 amounted to Rp5.15 trillion, down 47.9% compared to period in same as last year of Rp9.9 trillion. (www.indotelko.com, 2018).

In a competitive environment, organizations should be consider other factors to retain their customers to get a typical competitive advantage. Therefore, to remain competitive in market, cellular operators should identify factors related to customer satisfaction and loyalty (Kotler & Amstrong, 2014). According to Lupioyadi & Hamdani

(2009), The movement of consumers to other brands was influenced by price factors.

Indosat Ooredoo always strives to maintain and improve customer satisfaction. Indosat again offers superior offers including rollover data, which aims to provide opportunities for customers to try digital experiences and provide them with extraordinary experiences. This was welcomed by customers, pushing the value of CSAT Indosat Ooredoo customers to reach 89.0% in 2017, up from 78.5% in 2016. However, customer satisfaction does not always provide a guarantee that customers will be loyal. Even though customers are very satisfied with the quality of products / services, there still many who replaced to other brands. This occurs partly because the differentiation of available brands is not too significant. Another reason why satisfied consumers are not always loyal is the

existence of attractive incentives or benefits from each benefits that are difficult for customer to refuse.

Customer satisfaction could find out by customer perceptions of product performance or service performance to fill customer expectations because giving satisfaction to customers is tantamount to maintaining or even increasing the business of the company itself. It has been observed that cellular network users can switch to other companies when they find that their current services do not fill their communication needs and other networks provide better services. Brand shifting about cellular companies is very important because it has an aspect that when an operator loses a customer then another operator will get a new customer.

In this research, an attempt was made to examine the factors that could influence by behavior of telecommunications customer loyalty. The specific objective is to understand the connection between customer loyalty behavior and different factors of telecommunications operators and to determine possible reasons for switching users from one telecommunications operator to another.

II. THEORITICAL REVIEW

A. Customer Loyalty

Loyalty is a commitment held by customers for a particular product or brand. Based on Kotler and Keller (2012: 207) loyalty or loyalty is defined as a commitment that is held strong to buy or subscribe to certain products or services in the future. According to Fandy Tjiptono (2011: 110) said that customer loyalty as a customer commitment to a brand, store, and supplier based on a very positive attitude is reflected in consistent repurchases. Customer loyalty will be the key to success, not only in the short term but competitive advantage on an ongoing basis, despite the influence of the situation and marketing efforts that have the potential to cause behavior change.

B. Customer Satisfaction

Customer satisfaction is one of the important results of marketing activities. According to Kotler and Armstrong (2012: 298), customer satisfaction is a measurement of performance provided by a product in accordance with buyer expectations. While Kotler and Keller (2016: 153) define customer satisfaction is someone's happy or disappointed feelings that result from comparing the performance or results felt by products or services with expectations.

C. Brand Image

Kotler and Keller (2012: 768) define brand image as a collection of perceptions and trust held by customers towards a brand that is reflected through the associations that exist in the customer's memory. They further state that the brand image illustrates the extrinsic nature of a product or service including the way in which the brand tries to meet the customer's psychological or social needs. A positive brand image will make customers like a product

with the relevant brand in the future, while for producers a good brand image will hinder competitors' marketing activities.

D. Price

Kotler and Armstrong (2014: 349) explains that price has become an important factor influencing buyer choice. Therefore the price can influence the customer in deciding whether to buy the product or not, and how much to buy based on that price. According to Kotler and Armstrong (2012: 430), price is the amount of money paid for goods and services, or the amount of value that customers say in order to benefit from owning or using goods or services. According to Manus and Lumanauw (2015: 697) states prices have an important role in the decision making process, namely the role of the allocation of prices is to help buyers to obtain products or services with the best benefits based on the strength of purchasing power. While in the customer's point of view, price is often used as an indicator of the value of how the price is related to the perceived benefits of goods or services (Tjiptono, 2010: 151).

E. Service Quality

According to Kotler and Keller (2012: 49), service quality is the totality of the form of characteristics of goods and services that demonstrate their ability to satisfy customer needs, both apparent and hidden. Fandy Tjiptono (2014: 268) added that service quality focuses on efforts to meet the needs and desires of customers and the accuracy of its delivery to balance customer expectations.

F. Prior Research

Wole Michael Olatokun and Folake Oy Manage Ojo (2014) which states that Service Quality affects customer satisfaction of cellular telecommunications services in Nigeria. Mohsen Nazari, Mohammad Ali Shah Hosseini, Seyed Vahid Tabatabaie Kalejahi (2014) who stated that prices affect customer satisfaction in the telecommunications market in Iran (MTN Irancell). M. Abdul Rauf Shah, Mudassir Husnain, Amir Zubairshah (2018) which shows that brand image is one of the determinants of customer satisfaction in the telecommunications industry in Pakistan. Tariq M. Khizindar, Abdel Fattah M. Al-Azzam, Iyad A. Khanfar (2015) who stated that Service Quality influences customer loyalty in the telecommunications industry in Saudi Arabia. Sadia Jahanzeb, Tasneem Fatima, M. Bashir Khan (2010) which shows the factors forming customer loyalty in the telecommunications industry, one of which is the price that has a positive effect on customer loyalty. Bina Nazir, Muhammad Ali, Mehwish Jamil (2016) who stated that brand image plays an important role in shaping customer loyalty in the telecommunications industry in Pakistan. Eric Yeboah - Asiamah, Simon Gyasi Nimako, Daniel M. Quaye and Samuel Buame (2016) who stated that satisfaction has a direct influence on loyalty behavior and repurchase behavior in the cellular telecommunications industry.

G. Thinking Framework

The thinking framework for this research as in this bellows:

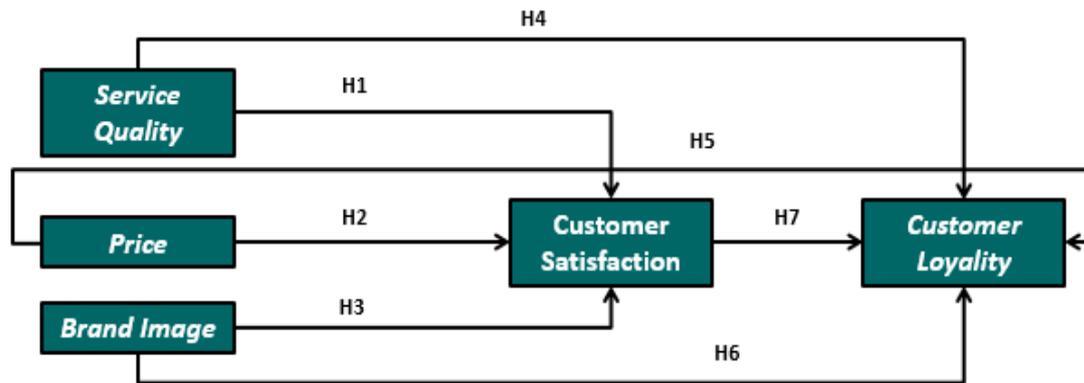


Fig 3:- Thinking Framework

H. Hypothesis

Based on theoretical review and literature review also results of previous research and thinking framework above, the following hypotheses could be drawn by the authors, namely:

- There has an impact from service quality to customer satisfaction.
- There has price effect towards customer satisfaction.
- There has an influence of brand image against customer satisfaction.
- There has an impact from service quality to customer loyalty.
- There has price affect over customer loyalty.
- There has an influence of brand image to customer loyalty.
- There has an reaction over customer satisfaction to customer loyalty.

III. METHODOLOGY

This research type used descriptive analytic. The authors used quantitative method with descriptive research approach and verification analysis because these methods could examined all variables between connection and purpose to present structured, factual, picture of facts over the connection between these variables tested. Data earned were structured by Likert scale. The independent variable in this research were consisted of Service Quality (X1), Price (X2) Brand Image (X3) and the dependent variable was Customer Loyalty (Z) with mediate variable was Customer Satisfaction (Y).

Research population were all customers who used service products from Indosat. The sampling technique was non probability sampling with purposive sampling

technique. The reason for choosing samples by purposive sampling because not all samples have criteria based on authors found. The customer criteria who used as sampled in this research are customers who use postpaid services that have subscribed for more than 1 year and customers who visit Indosat Gallery at Indosat Headquarters (Gallery Indosat KPPTI). In this research the number of research indicators was 50 so the minimum number of samples was 5 times than the estimated number of indicators or as many as $5 \times 25 = 125$. The number of samples used was more than 200, so if there has data was biased or invalid then it does not reduce the number of respondents below the minimum sample was suggested by Hair et al. (2010).

Types and sources of data used were primary data and secondary data. The method used by conducting interviews and questionnaires. To analyze the impact of service quality, brand image, and price towards customer satisfaction and its impact on brand switching which carried out by SEM (Structural Equation Model) analysis. Ariyananda and Ahmad Badawi (2019) Data analysis aims to convey and limit the findings into data that are orderly and orderly and more meaningful.

IV. RESULTS AND DISCUSSION

A. Validity and Reliability Test

The construct validity test could be done by looking at loading factor value of each indicator in the construct. In this test the indicator was declared valid if it has a loading factor value > 0.5 and T-value > 1.96 while the construct reliability test was performed by calculating the AVE and CR values of the construct, the construct was declared reliable if the AVE model > 0.5 and the CR model > 0.7

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR \geq 0,70	VE \geq 0,5	
SQ1	0.88	0.19	0.985	0.763	Valid
SQ2	0.89	0.17			Valid
SQ3	0.91	0.17			Valid
SQ4	0.83	0.26			Valid
SQ5	0.89	0.20			Valid
SQ6	0.90	0.17			Valid
SQ7	0.84	0.30			Valid
SQ8	0.84	0.30			Valid
SQ9	0.88	0.23			Valid
SQ10	0.87	0.25			Valid
SQ11	0.84	0.26			Valid
SQ12	0.85	0.27			Valid
SQ13	0.87	0.21			Valid
SQ14	0.84	0.29			Valid
SQ15	0.85	0.27			Valid
SQ16	0.90	0.19			Valid
SQ17	0.88	0.23			Valid
SQ18	0.82	0.31			Valid
SQ19	0.90	0.18			Valid
SQ20	0.88	0.23			Valid

Table 2:- Test Results of Validity and Reliability on Service Quality Variables (X1)

The test results above was indicate that there has 20 indicator variables observed in the Service Quality (X1) latent variable that have passed the validity test because of the 20 variable indicators all loading factors > 0.50 . While the reliability test results of Service Quality (X1) results in good reliability values where the results of the Construct Reliability (CR) value = $0.985 > 0.7$ and the Variance Extracted (VE) value of $0.763 > 0.50$. Thus the Service Quality (X1) latent variable has fulfilled the validity and reliability test requirements.

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR \geq 0,70	VE \geq 0,5	
PR1	0.87	0.17	0.98	0.79	Valid
PR2	0.91	0.14			Valid
PR3	0.92	0.13			Valid
PR4	0.88	0.19			Valid
PR5	0.91	0.15			Valid
PR6	0.88	0.20			Valid
PR7	0.80	0.31			Valid
PR8	0.84	0.24			Valid
PR9	0.88	0.21			Valid
PR10	0.86	0.23			Valid
PR11	0.87	0.22			Valid
PR12	0.84	0.26			Valid
PR13	0.87	0.20			Valid
PR14	0.90	0.16			Valid
PR15	0.85	0.21			Valid
PR16	0.85	0.24			Valid

Table 3:- Test Results for Price's Validity and Reliability Variable (X2)

The test results above was indicated that there has 16 indicator variables observed in these latent variable Price (X2) which passed the validity test, because of the 16 variable indicators has all loading factors > 0.50 . While the results of the reliability test Price (X2) produce good reliability values where the results of the value of Construct Reliability (CR) = $0.98 > 0.7$ and the value of Variance Extracted (VE) of $0.79 > 0.50$. Thus these latent variable Price (X2) meets the requirements.

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR \geq 0,70	VE \geq 0,5	
BI1	0.86	0.27	0.92	0.67	Valid
BI2	0.91	0.20			Valid
BI3	0.84	0.35			Valid
BI4	0.79	0.51			Valid
BI5	0.83	0.32			Valid
BI6	0.77	0.42			Valid

Table 4:- Test Results of Validity and Reliability on Brand Image Variables (X3)

The results above was indicate that there has 6 indicator variables were observed in the latent variable of Brand Image (X3) which passed the validity test because of the 6 indicators has all loading factors > 0.50 . While the reliability test results of Brand Image (X3) results in good reliability values where the results of the Construct Reliability (CR) value = $0.92 > 0.7$ and Variance Extracted (VE) value of $0.67 > 0.50$. Thus Brand Image (X3) latent variable has fulfilled the validity and reliability test requirements.

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR \geq 0,70	VE \geq 0,5	
CS1	0.79	0.28	0.96	0.75	Valid
CS2	0.84	0.22			Valid
CS3	0.86	0.19			Valid
CS4	0.85	0.22			Valid
CS5	0.84	0.25			Valid
CS6	0.80	0.23			Valid
CS7	0.80	0.27			Valid
CS8	0.90	0.14			Valid
CS9	0.80	0.24			Valid

Table 5:- Test Results of Validity and Reliability on Customer Satisfaction Variables (Y)

The results above shows that there has 9 indicator variables were observed in latent variable of Customer Satisfaction (Y) which passed the validity test because of 9 indicator variables has all loading factors > 0.50 . While the results of the reliability test variable of Customer Satisfaction (Y) produce good reliability values where the results value of Construct Reliability (CR) = $0.96 > 0.7$ and value of Variance Extracted (VE) of $0.75 > 0.50$. Thus the latent variable Customer Satisfaction (Y) meets the validity and reliability test requirements.

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR \geq 0,70	VE \geq 0,5	
CL1	0.88	0.18	0.95	0.81	Valid
CL2	0.88	0.17			Valid
CL3	0.87	0.19			Valid
CL4	0.88	0.20			Valid
CL5	0.88	0.17			Valid

Table 6:- Test Results of Validity and Reliability on Customer Loyalty Variables (Z)

The results above shows that there has 5 indicator variables were observed in latent variable of Customer Loyalty (Z) which passed the validity test because of the 5 indicator variables has all loading factors > 0.50 . While the results of the reliability test variable Customer Loyalty (Z) produces a good reliability value where the results of the value of Construct Reliability (CR) = $0.95 > 0.7$, and the value of Variance Extracted (VE) of $0.81 > 0.50$. Thus the latent variable Customer Loyalty (Z) has fulfilled the validity and reliability test requirements.

B. Structural Model Match Test

The Overall model compatibility test was performed to see how well the resulting model describes the actual conditions. Based on data processing, the goodness of fit of the structural equation was described in Table 7 below.

Ukuran Goodnes Of Fit	Ukuran Kecocokan		Hasil Pengukuran
	Good Fit	Marginal Fit	
Normed Chi-Square (χ^2/df)	< 2.0		1.259 Fit
Root Mean Square Error (RMSEA)	< 0.08		0.036 Fit
Root Mean Square Residual (RMR)	< 0.05		0.031 Fit
Goodness of Fit Index (GFI)	≥ 0.90	0.70 < 0.90	0.76 Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	0.80 - < 0.90	0.98 Fit
Non-Normed Fit Index (NNFI)	≥ 0.90	0.80 - < 0.90	0.99 Fit
Comparative Fit Index (CFI)	≥ 0.90	0.80 - < 0.90	1.00 Fit
Incremental Fit Index (IFI)	≥ 0.90	0.80 - < 0.90	1.00 Fit
Relative Fit Index (RFI)	≥ 0.90	0.80 - < 0.90	0.98 Fit

Table 7:- Goodness of Fit Full Model

SEM analysis results would illustrate the value of GFI 0.76 close to 0.90 (marginal fit) and value of RMSEA 0.036 < 0.08 (model fit) this shows that the structural equation model meets the absolute fit measure requirements meaning that the structural equation model in this research as whole has its conformity with data. In the incremental fit measure requirements NNFI / TLI value 0.99 99 0.90 (model fit) CFI value 1.00 ≥ 0.90 (model fit), RFI value 0.98 ≥ 0.90 (model fit) NFI value 0.98 ≥ 0.90 (model fit) and IFI 1.00 ≥ 0.90 (model fit) shows that the structural equation model meets the incremental fit measure requirements, then for parsimonious fit measure requirement the normed chi-square value of 1,259 < 2.0 (model fit) it shows that the structural equation model meets the parsimonious fit measure requirements which means overall the structural equation model in this research has a comparative suitability with the baseline model (null model).

Structural Equations

$$CS = 0.27*PR + 0.34*BI + 0.41*SQ, \text{ Errorvar.} = 0.14, R^2 = 0.86$$

(0.066)	(0.055)	(0.060)	(0.025)
4.14	6.11	6.87	5.43

$$CL = 0.49*CS + 0.20*PR + 0.18*BI + 0.19*SQ, \text{ Errorvar.} = 0.058, R^2 = 0.94$$

(0.087)	(0.055)	(0.050)	(0.054)	(0.014)
5.66	3.62	3.66	3.60	4.32

Fig 4:- Structural Equation Model Output

The coefficient of determination (R^2) used to measure how good the regression line fits with its actual (Goodness of Fit). This coefficient of determination measures the percentage of total variation of dependent variable, from these calculations performed the determination coefficient that earned from Figure 4.9 can be seen as: for the dependent variable Customer Satisfaction of 0.86 means that 86% of the variations that can be explained by the independent variable Service Quality, Price, and Brand Image while the remaining 0.14 or 14% was explained by other variables outside these research. Service Quality, Price, and Brand Image were indicated to have a significant positive link on Customer Satisfaction (Y) with coefficient values of 0.41, 0.27, and 0.34 which are positive.

While the dependent variable Customer Loyalty of 0.94 means that 94% of variations can be explained by

independent variables Customer Satisfaction, Service Quality, Price, and Brand Image while the remaining 0.6 or 6% was explained by other variables outside these research. Customer Satisfaction, Service Quality, Price, and Brand Image have strong positive connection towards Customer Loyalty. These was indicated by the coefficient values 0.19, 0.2, 0.18, and 0.49 which are positive.

C. Hypothesis Examinations

Based on the structural model fit test result who was conducted previously, seven research hypothesis has been proven to have a significant connection at the 95% confidence level with t value > 1.96. In general, these conclusions from hypothesis test result has indirect impact and estimation over the regression coefficients as it can be seen in these following table:

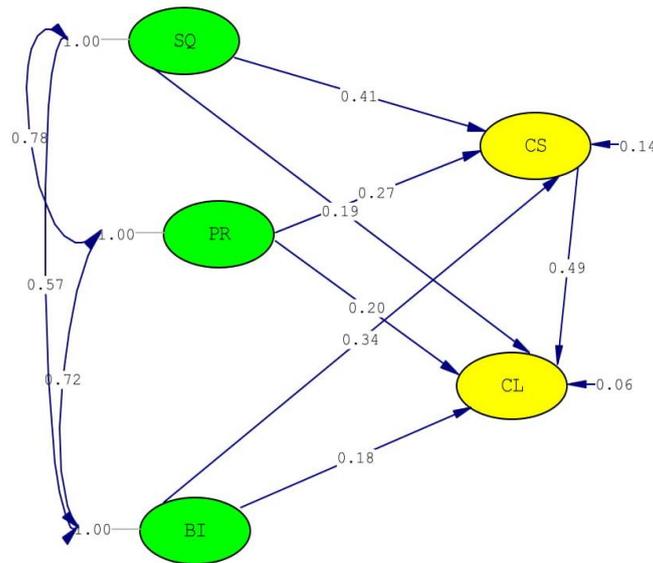


Fig. 5:- Structure Model Diagram for Estimates

Connection between Constructs	Estimates	T-Values	Information
Service Quality-> Customer Satisfaction	0.41	6.87	Has a significant positive
Price-> Customer Satisfaction	0.27	4.14	Has a significant positive
Brand Image-> Customer Satisfaction	0.34	6.11	Has a significant positive
Service Quality-> Customer Loyalty	0.19	3.60	Has a significant positive
Price-> Customer Loyalty	0.20	3.62	Has a significant positive
Brand Image-> Customer Loyalty	0.18	3.66	Has a significant positive
Customer Satisfaction-> Customer Loyalty	0.49	5.66	Has a significant positive

Table 8:- Hypothesis Test Results

- Based on Table 8, it is known that the value of t-Values = 6.87 > 1.96. The coefficient value is positive and equal to 0.41 meaning that Service Quality variable (X1) has a positive impact over Customer Satisfaction variable (Y) of 41%. Thus H1 hypothesis in this research which states that "Service Quality (X1) has strong impact against Customer Satisfaction (Y) was accepted.
- Based on Table 8, it is known that value of t-Values = 4.14 which greater than t = 1.96 coefficient value is positive that is 0.27, meaning that Price (X2) variable has a positive influence on the Customer Satisfaction (Y) variable of 27.0 %. Thus H2 hypothesis in this research was accepted.
- According to Table 8, it is known that the value of t-Values = 3.6 > 1.96. The coefficient value is positive and equal to 0.19 meaning that Service Quality (X1) variable has positive influence over Customer Loyalty (Z) variable of 19%. Thus the H4 hypothesis in this research which states that "Service Quality (X1) has strong impact over Customer Satisfaction (Z)" was accepted.
- Based on Table 8, it is known that value of t-Values = 3.62 is greater than t = 1.96 The coefficient value has positive which is equal to 0.2 meaning that the variable Price (X2) has positive influence over Customer

Loyalty (Z) variable of 20.0 %. Thus the hypothesis H5 in this research which states that "Price (X2) has a strong influence against Customer Loyalty (Z)" was accepted.

- Based on Table 8, it is known that value of t-Values = 3.66 is greater than t = 1.96 The coefficient value has positive and equal to 0.18 meaning that Brand Image variable (X3) has a positive affect on Customer Loyalty (Z) variable of 18,0%. Thus hypothesis H6 in this research which states that "Brand Image (X3) has strong influence on Customer Loyalty (Z)" was accepted.
- According to Table 8, it is known that value of t-Values = 5.66 was greater than t = 1.96 The coefficient value has positive which is 0.49, means that Customer Satisfaction variable (Y) has positive impact towards Customer Loyalty (Z) variable of 49, 0%. Thus H7 hypothesis which states that "Customer Satisfaction (Y) has a significant influence over Customer Loyalty (Z)" was accepted.

To see the indirect influence through Service Quality, Brand Image, and Price variables over Customer Loyalty it can be seen in Figure 6 the path diagram of Estimate structural model below:

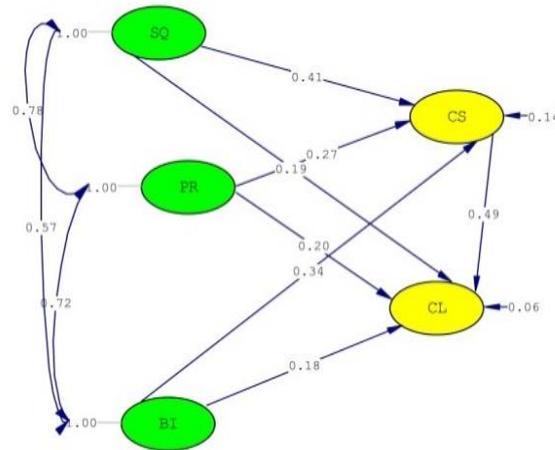


Fig 6:- Structure Model Diagram for Estimates

Indirect Effects of KSI on ETA

	PR	BI	SQ
CS	- -	- -	- -
CL	0.13 (0.04) 3.44	0.17 (0.04) 4.48	0.20 (0.04) 4.68

Fig 7:- Output of Indirect Effect

	Connection between Constructs	Estimates	T-Values	Information
Direct Effect	Service Quality-> Customer Loyalty	0.19	3.60	Has a significant positive
	Price-> Customer Loyalty	0.20	3.62	Has a significant positive
	Brand Image-> Customer Loyalty	0.18	3.66	Has a significant positive
Indirect Effect	Service Quality-> Customer Satisfaction-> Customer Loyalty	0.20	4.68	Has a significant positive
	Price-> Customer Satisfaction-> Customer Loyalty	0.13	3.44	Has a significant positive
	Brand Image-> Customer Satisfaction-> Customer Loyalty	0.17	4.48	Has a significant positive

Table 9:- Results of Direct and Indirect Effects Tests

- Based on Table 9, it is known that point of t-Values = 4.68 > 1.96. The coefficient value has positive which equal to 0.20 (0.41 x 0.49) meaning that Service Quality variable (X1) has positive influence on Customer Loyalty (Z) variable through the Customer Satisfaction variable (Y) of 20%. Thus the indirect influence hypothesis in this research which states that "Service Quality (X1) has a significant effect on Customer Loyalty (Z) through Customer Satisfaction" was accepted.
- Based on Table 9, it is known that point of t-Values = 3.44 is greater than t = 1.96 The coefficient value has positive which equal to 0.13 (0.27 x 0.49) meaning that Price variable (X2) has positive influence on Customer Loyalty (Z) through Customer Satisfaction variable (Y) of 13.0%. Thus the indirect influence hypothesis in this research which defined that "Price (X2) has significant influence over Customer Loyalty (Z) through Customer Satisfaction" was accepted.

- Based on Table 9, it is known that point of t-Values = 4.48 is greater than t = 1.96 The coefficient value has positive which equal to 0.17 (0.34 x 0.45) meaning that Brand Image variable (X3) has positive influence on Customer Loyalty (Z) through Customer Satisfaction (Y) by 17.0%. Thus indirect influence hypothesis in this research which defined that "Brand Image (X3) has a significant influence on Customer Loyalty (Z) through Customer Satisfaction" was accepted.

D. Discussions

Test results with SEM shows that Service Quality has positive and strong influence over Customer Satisfaction, this can be seen from the t-value 6.87 which greater than 1.96, and estimated value of 0.41 or 41.0% has an influence on Customer Satisfaction. In other words, if Service Quality has increased it will affect customer satisfaction aswell. The results of this research also were inline with research by Wole Michael Olatokun and Folake Oyelola Ojo (2014).

Test results with SEM shows that Price has affects positively and significantly on Customer Satisfaction, this can be seen from the t-value 4.14 which greater than 1.96, and the estimated value of 0.27 or 27.0% has an influence on Customer Satisfaction. In other words, if the price increases it will affect customer satisfaction. The results of this research were in line with research from Mohsen Nazari, Mohammad Ali Shah Hosseini, Seyed Vahid Tabatabaie Kalejahi (2014).

Test results with SEM shows that Brand Image has positive and strong influence towards Customer Satisfaction, this can be seen from t-value 6.11 which greater than 1.96, and the estimated value of 0.34 or 34.0% has an influence on Customer Satisfaction. In other words, if the Brand Image has increased it will affect Customer Satisfaction aswell. The results were in line with research from M. Abdul Rauf Shah, Mudassir Husnain, Amir Zubairshah (2018).

The test results with SEM shows that Service Quality has positive and significant influence on Customer Loyalty, this can be seen from the t-value 3.6 which greater than 1.96, and estimated value of 0.19 or 19.0% has an impact on Customer Loyalty. In other words, if Service Quality has increased it will affect Customer loyalty. The results of this research were confirm by the results from Tariq M. Khizindar, Abdel Fattah M. Al-Azzam, Iyad A. Khanfar (2015).

Test results with SEM shows that Price has an affects positively and significantly towards Customer Loyalty, this can be seen from the t-value 3.62 that greater than 1.96 and estimated value of 0.2 or 20.0% has an influence on Customer Loyalty. In other words, if Price increases it will affect those Customer Loyalty. The results of this research were confirm from Sadia Jahanzeb, Tasneem Fatima, M. Bashir Khan (2010).

Test results with SEM shows that Brand Image has positive and significant impact over Customer Loyalty, this can be seen from the t-value 3.66 which greater than 1.96, and estimated value of 0.19 or 19.0% has an influence on Customer Loyalty. In other words, if Brand Image has increased it will affect Customer Loyalty aswell. The results of this research were also in line with research from Bina Nazir, Muhammad Ali, Mehwish Jamil (2016).

Test results with SEM shows that Customer Satisfaction positively and significantly influences Customer Loyalty, this can be seen from the t-value 5.66 greater than 1.96, and estimated value of 0.49 or 49.0% influenced on Customer Loyalty. In other words, if Customer Satisfaction has increased it will affect Customer Loyalty aswell. The results of this research were also confirm from tge research by Eric Yeboah-Asiamah, Simon Gyasi Nimako, Daniel M. Quaye and Samuel Buame (2016).

V. CONCLUSIONS AND SUGGESTIONS

A. Conclusions

Based on the results above also those discussion, there are several conclusions could be drawn here , namely:

- The test results shows that service quality has positive and significant influence over customer satisfaction, this can be seen from the t-value 6.87 which greater than 1.96, and the estimated value of 0.41 or 41.0% had an influence on customer satisfaction.
- The test results shows that price has an affects positively and significantly towards customer satisfaction, this could be seen from the t-value 4.14 which greater than 1.96, and the estimated value of 0.27 or 27.0% had an influence on customer satisfaction.
- The test results shows that brand image has an positively and significant impact over customer satisfaction, this can be seen from the t-value 6.11 which greater than 1.96, and the estimated value of 0.34 or 34.0% had an influence on customer satisfaction.
- The test results shows that service quality has positive and significant influence over customer loyalty, this can be seen from the t-value 3.6 which greater than 1.96, and estimated value of 0.19 or 19.0% had an influence on customer loyalty.
- The test results shows that price affects has positive and significantly reaction over customer loyalty, this can be seen from the t-value 3.62 that greater than 1.96, and the estimated value of 0.2 or 20.0% has an influence on customer loyalty.
- The test results shows that brand image has an positive and significant influence against customer loyalty, this can be seen from the t-value 3.66 that greater than 1.96, and estimated value of 0.19 or 19.0% has an influence on customer loyalty.
- The test results shows that customer satisfaction has an positive and significant influence over customer loyalty, this can be seen from the t-value 5.66 which greater than 1.96 and estimated value of 0.49 or 49.0% has an influence on customer loyalty.

B. Suggestions

Based on the research results also all the discussion about the impact of service quality, price, and brand image, on customer satisfaction and customer loyalty, there has several suggestions can be given to PT Indosat as its follows:

- The results of these research were indicate that service quality has an impact between customer satisfaction and customer loyalty. PT Indosat should consider by pay more attention to the level of customer satisfaction by increasing and improving product quality (signal and network) and the quality of service provided to increase customer loyalty.
- The results of these research was indicate that price greatly influences customer satisfaction and customer loyalty. PT Indosat should be more concern to level of customer satisfaction by giving better price offers, discounts to customers, and prices which accordance with the quality provided.

- The results of these research were indicated that brand image has an influence over customer satisfaction and customer loyalty. PT Indosat should be more concern to the level of customer satisfaction by increasing a good reputation, having a unique and attractive brand, and always up to date in accordance with the times.

This research certainly does not stop here, for next further research, these suggestions can be given as its follows:

- Future researches were expected to conduct research by adding other variables that has an affects towards customer satisfaction such as promotion variables, company image, perceived value. Thus it could be enrich with the factors that also has an influence over customer loyalty.
- Further researchers also should conduct these research with the same variables by changing those categories from objects or areas of research, so it can be seen whether the results of this research are consistent in the various types of objects analyzed.
- Cellular phone users, including Indosat customers are very large in number and consist of various layers of society throughout Indonesia. This research has been used not too many samples and those choosen sample was only customers who visit Indosat Gallery at Indosat Headquarters (KPPTI) and who subscribe for 1 year. The sample can only shows a few characteristics of Indosat customers and less representative of the population.

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