

## Navigating Customer Loyalty Through Trust: The Role of Customer-Based Value and Brand Equity Among IndiHome Internet Network Users: An Empirical Study in Jambi Province, Indonesia

Irfan Widyanto<sup>A</sup>, Haryadi<sup>B</sup>, Syahmardi Yacob<sup>C</sup>, Junaidi<sup>D</sup>

### Abstract

This study seeks to garner empirical evidence concerning the influence of value and customer-based brand equity on loyalty, mediated by customer trust, among IndiHome Internet network users in Jambi province. The population investigated encompasses IndiHome customers across Jambi Province, Indonesia totaling 74,771 individuals as of November 2021. Employing random sampling, a total of 301 respondents were selected to complete the research questionnaire. Data analysis was conducted using the Partial Least Squares method, incorporating a Structural Equation Model approach to test the impact of Customer-Based Brand Value and Equity on Customer Loyalty through Customer Trust. Findings indicate that customer value exerts a positive and significant impact on customer trust. Similarly, customer-based brand equity positively and significantly affects customer trust. Both customer value and customer-based brand equity were found to positively and significantly impact customer loyalty, with customer trust partially mediating the effects of customer value and customer-based brand equity on customer loyalty. study can be beneficial to many parties, especially for those who have concerns and responsibilities in the field of communications and media. Also, I hope that one day Indonesia will have a system of integrated, adaptive, and democratic communication as well as side with national interests.

**Keywords:** *Customer Value, Customer-Based Brand Equity, Customer Loyalty, Customer Trust.*

### INTRODUCTION

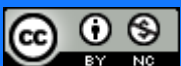
The escalating demand for innovative, high-tech products among the public has elevated the Internet to an indispensable utility in daily life. This rise is further propelled by the comprehensive needs and aspirations that drive individuals to seek faster and more efficient ways

<sup>A</sup>Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia, Email: [irfanwidyanto789@gmail.com](mailto:irfanwidyanto789@gmail.com)

<sup>B</sup>Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia, Email: [haryadi.fe@unja.ac.id](mailto:haryadi.fe@unja.ac.id)

<sup>C</sup>Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia, Email: [syahmardi.yacob@unja.ac.id](mailto:syahmardi.yacob@unja.ac.id)

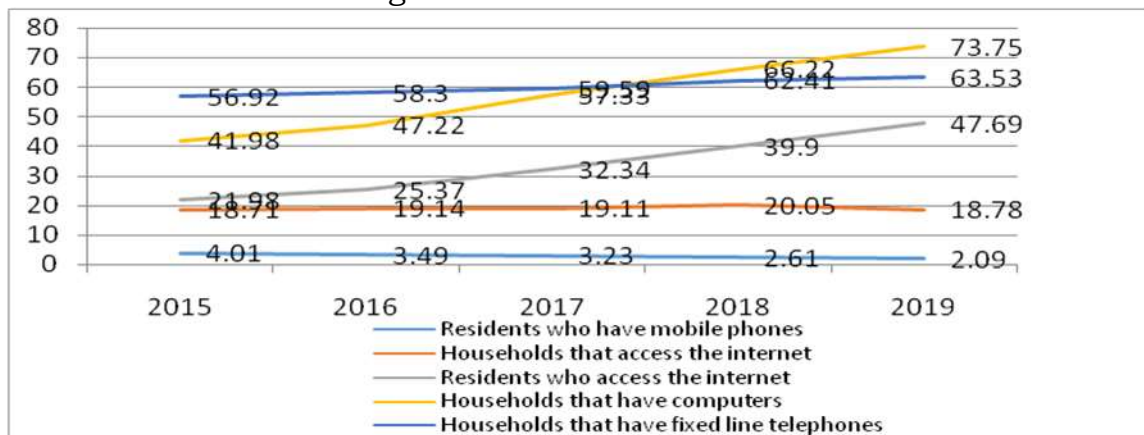
<sup>D</sup>Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia, Email: [junaidi@unja.ac.id](mailto:junaidi@unja.ac.id)



of working, thereby amplifying the societal significance of internet availability and accessibility.

The internet's role has burgeoned, becoming crucially entwined with social, economic, and political spheres of life in our increasingly globalized world. Year by year, its influence on human life intensifies. A report from the International Telecommunication Union (ITU), an agency of the United Nations (UN), highlighted that the number of global internet users in 2018 reached 3.9 billion, surpassing half of the global population.

Indonesia has mirrored this trend, experiencing a surge in its internet user base. According to a 2019-2020 survey by the Indonesian Internet Service Providers Association, the number of internet users in Indonesia skyrocketed to 196.71 million, marking a 73.7% increase from the previous year's 171.17 million, or 64.8%. Over recent years, the deployment of Information and Communication Technology (ICT) by Indonesian households has witnessed swift advancement. The development of several indicators of ICT utilization by households in Indonesia is shown in Figure 1:



**Figure 1 Development of ICT in Indonesia 2015-2019**

Source: Central Bureau of Statistics, (2021)

The internet, a prodigious product of technological engineering, profoundly impacts numerous facets of human life, spanning social, economic, and psychological realms. Indeed, internet products have woven a phenomenal aspect into the tapestry of contemporary human existence.

Toronto (2009) posits that the internet has emerged as a defining hallmark of global society. Since the 1990s, the tidal wave of internet technology has assumed a pivotal role in the lives of younger generations. Furthermore, Toronto (2009) highlights how the deluge of information and resources, ushered in by revolutionary technological strides, has recalibrated the way people conduct business, forge connections, relate to one another, and access information both swiftly and efficiently. Internet providers proffer an array of products, encompassing a spectrum of price points, from affordable to premium. Possession of an internet product dissolves the boundaries of space and time, facilitating task completion without such conventional constraints.

**Table 1. Internet Product Brands That Can Be Accessed by Residents**

No	Internet Provider Operator Name
1	IndiHome
2	Biznet
3	My Republic
4	CBN
5	Indosat M2
6	Oxygen
7	First Media
8	MNCVision
9	XL Home

Source: Association of Indonesian Internet Service Providers (2020)

Today's Internet users in Indonesia tend to seek convenience in accessing and can be used anywhere without being constrained by network disturbances, both externally and internally. This achievement can be achieved when producers can present products that are needed by all internet users, if they can meet these needs then these producers can dominate the market.

phenomenon of long subscriptions to the Indihome Internet in Jambi Province for more than four years, occupying the 23rd position out of 32 provinces in Indonesia. When compared with the Provinces of DI Yogyakarta and the Provinces of East Kalimantan, where the population is almost close to the Province of Jambi, where the Province of Yogyakarta occupies the 6th position. Meanwhile, the Province of East Kalimantan occupies the 9th position for all of Indonesia. The authors also see a phenomenon where the length of Indihome Internet subscription in Jambi Province is more than four years, occupying the 8th position out of 10 provinces on the island of Sumatra. When viewed from the Riau Archipelago Province, there is a very large difference. If you look at the Riau Islands Province, it occupies 3rd position out of 10 Provinces in Sumatra, where the population of the Riau Islands Province is below Jambi Province.

Factors that can affect loyalty are customer value. According to Saarijärvi et al., (2014), a concept that is believed to create customer loyalty is to get the value the customer wants. Customer loyalty can create a competitive advantage, and increase market share and profit in the long term. In addition, loyalty can reduce marketing costs, including promotional costs. Customer value is a choice that is felt by customers and evaluation of product and service attributes. Customers buying a product are not only limited to buying products that can meet their needs but more than that.

It turns out that customer value alone is not enough to keep customers loyal. In addition to customer value, other factors affect customer loyalty, namely barriers to switching to other brands. Research conducted by Delcourt et al., (2013) shows that barriers to switching to other brands influence customer retention. This opinion

arises because many customers are willing to stick with a brand, even though their wishes are not fulfilled.

The factor that determines loyal customers is customer trust. To achieve loyalty of course many ways that can be done by the company. One effective way to achieve loyalty is through trust. Where trust is customer awareness of expectations for brand performance based on experience and beliefs that are manifested in the form of attitudes. By creating trust, it will generate loyalty.

From the above phenomenon and previous research, the authors feel the need to conduct research related to customer value, customer-based brand equity, and its effect on loyalty mediated through customer trust: an empirical study of IndiHome internet network users in Jambi Province.

## **LITERATURE REVIEW**

This research was conducted using marketing management theory as the Grand Theory and using the theory of consumer behavior and marketing communications as the middle-range theory. The combination of the two middle-range approaches to this theory aims to assess loyalty. While application theory as an elaboration of middle range theory, uses 4 (four) variables studied, namely customer value, customer-based brand equity, customer trust, and customer loyalty.

According to Greenberg, (2010), a customer is an individual or group that buys a physical product or service by considering various factors such as price, quality, place, service and so on based on their own decisions. We can say that a customer is an asset that is valuable to the company. With customers, the company gains a market and earns profit. For this reason, now many companies are starting to roll, improving their performance, and strengthening their interactions with customers to provide satisfaction to customers, thus providing a positive assessment for customers of the company. Zeithaml et al., (2020), define customer value as a customer's overall assessment of the utility of a product based on his perception of what is received and what is given. Sanchez & Heene, (2005) provides a definition or understanding of Customer Value (customer value) as an emotional bond that exists between customers and producers after customers use products and services from companies and find these products or services to provide added value. According to Kotler et al., (2019), customer value is the difference between total customer value and total customer costs where total customer value is a set of benefits expected by customers from certain products or services and total customer costs are a set of costs expected by customers incurred for evaluating, obtaining, using, and disposing of products or services.

A brand is a name, term, symbol, design, or a combination of the four, which identifies the seller's products and differentiates them from competing products. Joseph F. Hair et al., (2014). The meaning and role of a brand in a business are very important according to Kotler & Keller, (2018) a brand is a name, term, symbol design, or a combination

of these things which are intended to identify products or services produced by a seller or group of sellers and differentiate them from competitors.

According to Keller, (2003), a customer-based brand equity model states that. Differences in response are the result of customers' knowledge of the brand, i.e. what they have learned, felt, seen, and heard about the brand as a result of their experiences over time. Thus, although heavily influenced by a firm's marketing activities, brand equity ultimately depends on what's on the customer's mind.

According to Keller, (2003), certain brands are said to have positive customer-based brand equity when customers react more favorably to certain products, and the way the product is marketed and identified when compared to when the brand has not been identified. A particular brand is said to have negative customer-based brand equity if customers react to the brand's marketing activities in similar situations.

According to Keller, (2003), the key to creating customer-based brand equity is brand knowledge, which consists of brand awareness and brand image. Thus, new brand equity will be formed if customers have a high level of awareness and familiarity with a brand and have strong, positive, and unique brand associations in their memory.

The word trust comes from the German *trost* Hellier et al., (2003) which means comfort. In a relationship, there needs to be trust. Trust is a guarantee of a relationship between two or more people in cooperation. According to Ba & Pavlou, (2002), trust is an assessment of one's relationship with other people who will carry out certain transactions by expectations in an environment full of uncertainty. Trust occurs when a person is sure of the reliability and integrity of the trusted person. According to Costabile (2010), customer trust is defined as the perception of reliability from the customer's point of view based on experience or more on sequences of transactions or interactions that are characterized by fulfilled expectations of product performance and satisfaction.

From the above understandings, in general, trust can be interpreted as "an expectation that depends on a person or a group about words, promises, reports, or written arguments from individuals or other groups that can be justified".

According to Harris & Goode, (2004), there are three factors to build trust: Situation, in building trust depends on the situation and the risks involved. Past events, the company will build trust if customers experience bad events in the past. Company credibility, to build customer trust, companies must have good credibility. Chen & Chang, (2008) said that by knowing the process of forming trust, the steps towards creating loyalty will be easier.

The phases in the chart above (initial conditions, expectations, beliefs, and actions) are referred to as levels of trust. The trust phase on the right has a higher level than the phase on the left. Changing the level of belief and belief into action involves a process called



understanding or understanding. This understanding is an assessment made by the trustor on matters that can only be assessed through intensive interaction between the trustor and the trustee. From the study above, the trust referred to in this study is customer awareness of expectations for brand performance based on experience and beliefs that are manifested in the form of attitudes. Where is the use of dimensions that have been adapted to internet customers in Jambi, namely expectations, beliefs, and attitudes.

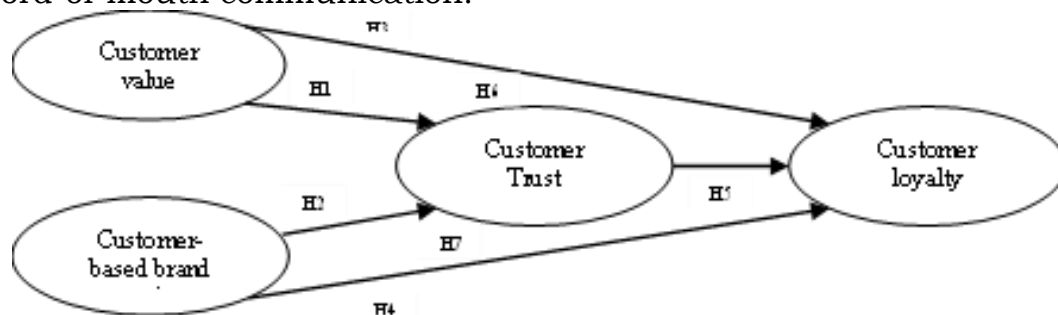
Babin et al., (2005) say that customer loyalty is a commitment to hold in-depth to re-purchase or re-patronize selected products or services consistently in the future, even though situational influences and marketing efforts have the potential to cause changes in behavior. Another concept regarding customer loyalty states that the concept of loyalty is more directed to behavior than attitudes and a loyal customer will show buying behavior which can be interpreted as a regular and long-term purchase pattern, which is carried out by decision-making units or makers.

Repurchase dimension with indicators of making repeat purchases, brand consuming habit dimension with indicators of making purchases in all product or service lines, Great brand liking dimension with indicators showing immunity from the attractiveness of similar products from competitors, Accuracy dimension of the brand with indicators of rejecting products from competitors and product recommendation dimensions with indicators of recommending products or services to others.

Various views are given about loyalty or customer loyalty. Lassar et al., (1995) as well as Kumar & Shah, (2004) stated that there are two types of loyalty or loyalty, namely:

Behavioral loyalty, Loyalty attitude. Behavioral loyalty is important for companies in increasing profits, whereas attitudinal loyalty is important for companies in overcoming obstacles that occur to their customers.

Customer loyalty used in this study is the buyer's response which is reflected continuously from their buying behavior to repurchase, convey positive things, and stick to the same brand. The construct built is adjusted to the indicators contained in customer loyalty for internet customers. The dimensions used include repurchase, durability, and word-of-mouth communication.



**Figure 2. Research Model**

## **Hypothesis**

H1: Customer value adoption benefits customer trust.

H2: Customer-based brand equity improves customer trust.

H3: Customer value positively impacts customer loyalty.

H4: Customer-based brand equity adoption positively impacts customer loyalty.

H5: Customer trust has a beneficial effect on customer loyalty.

H6: Customer value adoption benefits customer loyalty through customer trust orientation.

H7: Customer-based brand equity benefits customer loyalty performance through customer trust orientation.

## **METHOD**

This research is included in the descriptive research. This study examines several variables that affect customer value, brand-based equity, customer trust, and customer loyalty. The population in this study is Indihome customers throughout Jambi Province as of November 2021, totaling 74,771 people. The method of determining the number of samples used in this study is to use convenience sampling. Based on these calculations, the authors only took samples in the city of Jambi, Sungai Penuh, and Bungo Regency, while the number of samples was 301 samples of IndiHome customers. Sampling is done by random sampling technique to determine the sample if the object to be studied is very broad. That's collection data instrument used For This Study is a five-part list question. Part A contains questions about the respondent's characteristics, Part B asks about social media adoption, Part C focuses on internet products, Part D is interested in service, And Part E includes a question about loyalty to the product. Parts B, C, D, And E include based items on authentic research at That moment This area from interest. That's the data analyzed using scale type Likert 5 points range from very no agree (1) to with strong agree (5).

The variables checked in This Study are mark customers, equity brand-based customers, trust, and loyalty. At first, he Formerly assumed That the only one variable bound study is variable final. Adoption mark customers, equity brand-based customers, and loyalty are made as variable independent, with trust orientation as mediation variable.

Sweeny & Soutar give elements for variable mark customers (2001). This survey part is divided into four categories and contains eight items. There is four categories: 'Emotional Value' (2 items), 'Social Value' (2 items), 'Quality/Performance Value' (2 items), and 'Price/Value of Money' (2 items).

Related variables with Equity Brand Based Customer has adapted from Aaker, (2013). Part survey This shared becomes four categories containing eight items, 'Brand awareness' (2 items), 'Brand association' (2 items), and 'Perceived quality' (4 items),

Variable Trust Customer originate from McKnight et al (2002). survey This part is divided into four parts and contains ten items.

Those categories are 'Trusting belief ' (two items), 'Integrity' (two items), 'Competence' (two items), and 'Trusting intention' (four items).

Griffin (2012) has given We variable Loyalty Customer. This survey part is divided into four categories and contains ten items. There are four categories: 'Purchases re '(two items)', Habit consume brand '(two items)', Great liking on brand '(two items)', Accuracy on brand '(two items)', and Recommendation '(two items)'

A learning pilot was Once held with 30 participants. The respondents to it's the pilot project are Not included in in the main survey. The researcher held it's a learning pilot to ensure That all survey items are legally acceptable and reliable. A Smart Help was Once used to code questionnaire data with Correct And count score reliability and validity for each of their construction, esp Cronbach's alpha value, and AVE. Coefficient reliability (r) for every part is as follows: Value customers, R = 0.956; equity brand-based customers, R = 0.954; trust customers, r = 0.966; and loyalty customers, r = 0.950. Because all variables get a score bigger than 0.70, then everything considered can be reliable. Temporary that is all from that variable has A road more-big versus 0.5, shows That they are valid. We carefully inspect the weakness project pilot and take steps addition to overcome it repair That instrument survey before use for collecting data.

Some at least box is A statistics technique used for predictive modeling in in situation where there are Lots of predictor variables and a limited Sample size. How big or small he is in This type of analysis depends on several factors, including the number of variable predictors and latent, the level of desired precision, and the complexity of the model. Quantitative data analysis was done using SEM-PLS (Warp PLS 7.0), with varying parameters, is loyalty customer (Y), value customer and equity brand-based customer (X), and factor the objective is trust customer (Z). The researchers have used analysis thematic to produce a theme related to the interview qualitative data analysis.

## RESULT AND DISCUSSION

### A Brief Overview of the Respondents

The respondents have been classified according to their gender, age, long subscription, education level, monthly revenue, business field, number of members in the household, Reasons to use the internet, and IndiHome packages, The characteristics of the respondents are listed in Table 2.

**Table 2. Respondent Characteristics**

Characteristics	Criteria	Number	Percentage (%)
Gender	Male	181	60.13
	Female	120	39.87
<b>Total</b>		<b>301</b>	<b>100</b>
Age (Years)	26–32	74	24.58
	33–39	102	33.89
	40–46	53	17.61
	47–53	43	14.29



	54–60	26	8.64
	> 61	3	1.00
<b>Total</b>		<b>301</b>	<b>100</b>
Long Subscription	1–2	90	29.90
	3–4	123	40.86
	4–5	4	1.32
	>5	34	11.30
	<1	3	1.00
Education level	Senior High School/ equivalent	66	21.93
	Associate's Degree/ equivalent	16	5.32
	Bachelor's Degree	154	51.16
	Master Degree	59	19.60
	Doctoral Degree	6	2.00
<b>Total</b>		<b>301</b>	<b>100</b>
Turnover per Month (IDR)	< 1,000,000	2	0.66
	1,000,000–5,000,000	174	57.81
	5,000,000–10,000,000	85	28.24
	10,000,000–15,000,000	21	6.98
	>15.000.000	19	6.31
<b>Total</b>		<b>301</b>	<b>100</b>
Business Field	Self-Employed	79	26.25
	Public Servant	88	29.24
	Private Services	106	35.21
	MSME Merchants	1	0.33
	Pensionary	5	1.33
	Lecturer	22	7.31
<b>Total</b>		<b>301</b>	<b>100</b>
Number of members in the household (person)	1–2	25	8.31
	3–4	174	57.81
	5–6	92	30.56
	More than 7	10	3.32
<b>Total</b>		<b>301</b>	<b>100</b>
Reasons to use the internet work 73 24.25	Communications	35	11.62
	Entertainment Facility	44	14.62
	Browsing	29	9.64
	Work, Study, Entertainment	1	0.33
	Social-Media and Surfing	72	23.92
	Play Games	6	2.00
	Working, Social-Media, and Browsing, Entertainment, Communication	29	9.64
	Trading/ Commerce	7	2.32
	Working and Home Businesses	1	0.33
	Steaming	3	1.0
	Work and School Requirements	1	0.33
<b>Total</b>		<b>301</b>	<b>100</b>
IndiHome packages (Mbps)	20	127	42.19
	30	82	27.24
	40	30	9.97
	50	32	10.63
	100	30	9.97
<b>Total</b>		<b>301</b>	<b>100</b>
Current Internet Usage	Just the internet	135	44.84

	Internet + TV	118	39.20
	Brochure	61	20.26
	Others	65	21.60
	Sales/Employees	30	9.97
	Social-Media/Internet	110	36.55
	YouTube	3	1.00
	Print Media	9	3.00
	The Name IndiHome is Well-Known Everywhere	1	0.33
	Mutation from Speedy	1	0.33
	TV	14	4.65
	Office	1	0.33
	TV, Social Media, and Other People	1	0.33
	Exhibition Stand	4	1.32
	Family	1	0.33
<b>Total</b>		<b>301</b>	<b>100</b>

Table 2 shows that approximately 60.13% of respondents are male, 33.89% are between 33-39 years old, and 40.86% had a subscription length of three to four years. Apart from that, the number of members in a household, 57.81%, is between 3 and 4 people, while 23.92% use it for social media and surfing. More than 42.19% of them use Indihome 20 Mbps. And around 44.84 only use the internet to use its services. In comparison, when respondents were asked whether they felt such an impact on reliability.

### Reliability and Validity Test

The validity and reliability of an instrument's items are critical in determining its efficacy and functionality. Validity entails that all of the scores of an instrument must be justifiable, meaningful, and effective in assisting the analyst to reach valuable, comprehensive conclusions. Reliability refers to the coherence of scores, which is necessary for validity (Creswell & Creswell, 2017). Validity and reliability are inextricably linked; meaningless scores are incoherent, and vice versa.

The reliability and validity tests for each construct variable are shown in Table 3.

**Table 3: Construct reliability and validity**

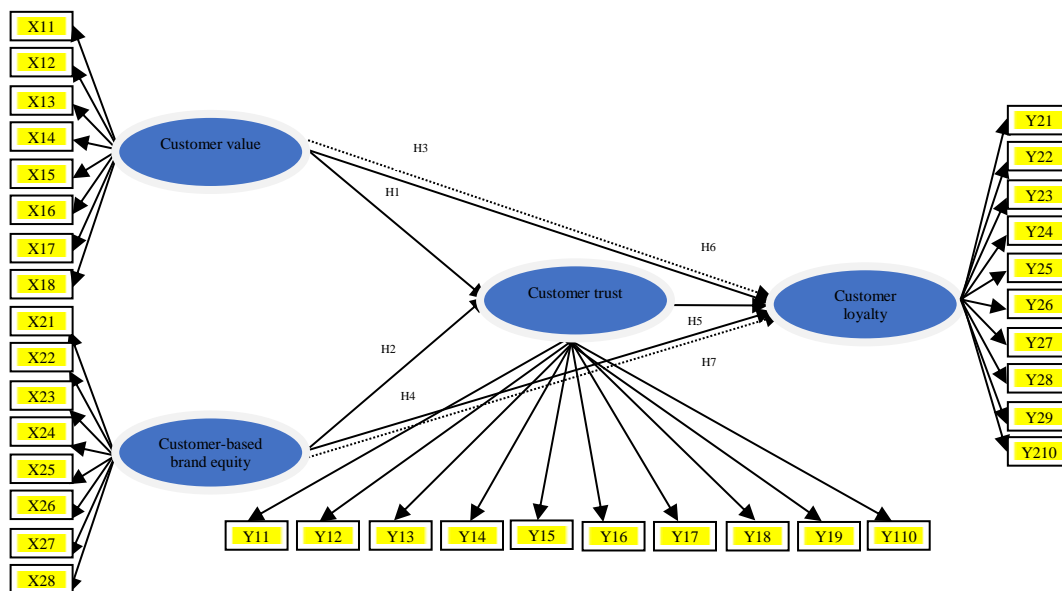
Latent Variable Coefficients	Customer Value	Customer Based Brand Equity	Customer Trust	Customer Loyalty
R-squared coefficients			0.767	0.801
Adjusted R-squared coefficients			0.766	0.800
Composite reliability coefficients	0.956	0.954	0.966	0.950
Cronbach's alpha coefficients	0.946	0.946	0.961	0.938
Average variances extracted	0.730	0.721	0.744	0.668
Q-squared coefficients			0.769	0.803

According to Table 3, variable customer value, customer-based brand equity, customer trust, dan customer loyalty were 0,946, 0,946, 0,961, and 0,938, respectively. These values demonstrate the accuracy and reliability of all of the variables, as all of the scores were greater

than 0.7. At the same time, 0,956, 0,954, 0,966, and 0,950. respectively. The results indicate that the overall variable was reliable, as the scores were higher than 0.7.

The variables for customer value, customer-based brand equity, customer trust, dan customer loyalty were 0,730, 0,721, 0,744, and 0,668, respectively. The results indicate that the overall variable was valid, as the scores exceeded 0.5.

Additional statistical testing was conducted to determine the R square value's influence on the research model (see Table 3). According to Table 3, the R-square value of customer trust was 0.767 when a criterion of 0.3 was used. This means that the adoption of customer trust had a 0.767% impact on the performance of customer loyalty. Meanwhile, the R-square value for customer loyalty was 0.801 with a criterion of 0.3, indicating that customer value and customer-based brand equity orientation by up to 0.801. The measurement results were described using SEM-PLS (Warp PLS 7.0), and the complete model was used (Figure 3).



**Figure 3. Full Model**

## CONCLUSION

Discourse literature discloses that marketing relational is a strategy business For interesting, satisfying, and maintaining customers. Based on the findings of the research, these can taken conclusion as follows:

1. Customer value and customer trust (H1): The results measurement study is within range and the results structurally show that the role of customer trust mediation is proven through trust and commitment. More-further, the findings study support findings previously done by Helwen (2011), and Fajarisman (2011).

2. Customer-based brand equity and customer trust (H2): likewise, H2 proved significantly that shows that customer-based brand equity is based on an increased level of customer trust, and the same result was also confirmed by studies previously including Mishra & Datta (2011), Fariqi & Toriq (2012), and Koklic et al. (2017).
3. Customer value and customer loyalty (H3): proves that commitment is influential and significant on customer loyalty and his findings are similar to the findings of Siwantara (2011), Rahadian (2006, and Sarkar et al. (2010).
4. Customer-based brand equity and customer loyalty (H4): findings disclose that there is influential significance towards negating customer loyalty findings previously that there is a connection positive between both of them include: Taylor et al. (2004), and Ginting (2008).
5. Customer trust and customer loyalty (H5): analysis study finds connection positive and significant between customer trust and customer loyalty as well shown in the study Maharsi & Fenny (2006), Treasures (2009), and Soegoto (2015).
6. Customer trust and customer loyalty through customer trust (H6): prove that commitment is influential and significant on customer loyalty and his findings similar to findings:
7. Customer-based brand equity and customer loyalty through customer trust (H7): proving that commitment is influential and significant on customer loyalty and his findings similar to the findings.

Limitations and direction Study in Period Home: Research this own several possible limitations influence ability generalization and Support For do study in Century front. First, because the data is collected from several districts in Jambi, the ability to generalize findings is also limited to the context. Because of that, the researcher's period front can done in region geographical and/or other industries to increase the superiority of his findings. Second, participants are fixed broadband owners, and customers from other industries can make an object study in the period front. Third, research can consider only two dimensions of marketing connection to customers, dimensions and/or other variables too can entered into the study next. Fourth, research This is based on an approach quantitative, research qualitative recommended For study furthermore To use explore horizon theoretical new. Fifth, only perspective Indihome internet customers studied in a study this, meanwhile corner look provider can research more carry on in matter this.

## REFERENCES

Aaker, D. A. (1997). *Management equity Brand: Utilize a mark from something brand*. Jakarta: Partners Main.

- Aaker, D. A. (2013). *Brand Equity Management*. Jakarta: Main Partner Spectrum.
- Abdillah, W., & Hartono, J. (2015). *Partial least squares (PLS) Alternative structural equation modeling (SEM) in study business*. Yogyakarta: Andi Offset.
- Adler, M., Gibbons, P. B., & Matias, Y. (2002). Scheduling space-sharing for internet advertising. *Journal of Scheduling*, 5(2), 103-119.
- Akbar, M. M., & Parvez, N. (2009). Impact of service quality, trust, and customer satisfaction on customer loyalty. *ABAC Journal*, 29(1), 24-38.
- Al-Sabbahy, H. Z., Ekinci, Y., & Riley, M. (2002). An examination of perceived value dimensions in the hospitality industry. *Proceedings of the Travel & Tourism Research Association Conference*.
- Arfifahani, D. (2018). Influence Mark Customer To Loyalty Customer Through Satisfaction Customer. *Ecobis Dewantara*, 1(3), 42-47.
- Indonesian Internet Service Providers Association. (2020). APJII Internet Survey Report 2019-2020. *Indonesian Internet Service Providers Association*, 1-146.
- Ba, S., & Pavlou, P. A. (2002). Evidence of the Effect of Trust Building Technology in Electronic Markets: Price Premiums and Ba & Pavlou/Trust Building Technology in Electronic Markets Mis Q Evidence Of The Effect Of Trust Building Technology In Electronic Markets: Price Premium. *MIS Quarterly*, 26(3), 243-268.
- Babin, B.J., Lee, Y.K., Kim, E.J., & Griffin, M. (2005). Modeling consumer satisfaction and word-of-mouth: restaurant patronage in Korea. *Journal of Services Marketing*, 19(3), 133-139.
- Binder, J. (2014). *Value creation and customer reactions in online and physical stores*. In *Online Channel Integration: Value Creation and Customer Reactions in Online and Physical Stores*. Springer Gabler. (Dissertation Universität St. Gallen, Schweiz).
- Bowen, J. T., & Chen, S. L. (2001). The relationship between customer loyalty and customer satisfaction. *International Journal of Contemporary Hospitality*, 13(5), 213-217.
- Cavusoglu, H., Mishra, B., & Raghunathan, S. (2004). The effect of internet security breach announcements on market value: Capital market reactions for breached firms and internet security developers. *International Journal of Electronic Commerce*, 9(1), 70-104.
- Chen, C.F., & Chang, Y.Y. (2008). Airline brand equity, brand preference, and purchase intentions the moderating effects of switching costs. *Journal of Air Transport Management*, 14(1) 40-42.
- Costabile, M. (2010). A Dynamic Model of Customer Satisfaction. *European Management Journal*, 20(3), 299-309.
- Delcourt, C., Gremler, D.D., Riel, ACR Van, (2013). Effects of perceived employee emotional competence on customer satisfaction and



- loyalty: The mediating role of rapport. *Journal of Service*, 24(1), 5-24.
- Dresner, M., Yao, Y., & Palmer, J. (2001). Internet technology use across the food industry supply chain. *Transportation Journal*, 40(4), 14-26.
- Fajarisman, B. (2011). Influence Performance Correlation Customers And Systems Delivery Service To Mark Customers and Their Impact On Trust Customers And Reputation Company (Survey on Customer Telephone Mobile in Bandung). *Indonesian Journal of Economics and Business*, 1(2), 26-77
- Fariqi, A. T. (2012). *Deep Green Marketing Approach Analyze The Influence of Brand Image, Satisfaction, and Trust Customer To Equity Brands and Their Impact To Loyalty Customers: Survey to Customers of The Body Shop in Bandung City*. (Doctoral dissertation, University Indonesian Education).
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39-50.
- Ghozali, I. (2011). *Multivariate Analysis Application with SPSS Program*. Diponegoro University Publishing Agency.
- Ginting, FAL (2008). *Influence Equity Brand (Brand Equity) against Satisfaction And Loyalty Sony Ericsson Consumers on Student Faculty Literature University of North Sumatra*. (Doctoral dissertation, University of North Sumatra).
- Gordon, I. (2002). Customer relationship management. *Ivey Business Journal*.
- Greenberg, P. (2010). *CRM at the Speed of Light, Fourth Edition: for Engaging Your Customers*. New York: McGraw Hill.
- Griffin. (2012). *Customer Loyalty Growing and Maintaining Customer Loyalty*. Jakarta: Erlangga Publisher.
- Griffin, J. (2005). *Customer Loyalty: Growing and Keeping Customers*. Jakarta: Erlangga.
- Griffin, J. (2005). *Customer Loyalty: How to Keep it, How to earn it. In Revised Edition, Indonesian*. Jakarta: Erlangga.
- Griffiths, F., Lindenmeyer, A., Powell, J., Lowe, P. (2006). Why are healthcare interventions delivered over the Internet? A systematic review of the published literature. *Journal of Medicine*, 8(2), 31-44.
- Guiette, A., & Vandenbempt, K. (2018). Dynamics of Change in Strategic Environments. *International Journal of Research-GRANTHAALAYAH*, 10(10), 159-175.
- Hair, J. F., Anderson, J. R., & Tatham, R. E. (2006). *Multivariate Data Analysis*. Pearson Educational, Inc.
- Hair, J. F., Black Jr, W. C., Babin, B. J., & Anderson, R. E. (2014). Pearson-Multivariate Data Analysis, 7th - Determinant Power of "Public Service Motivation" for "Job Satisfaction" and "Customer Service Orientation": In the Case of the People's Republic of China, *Journal of Social Sciences*, 6(1), 61-77.

- Hope, S. (2013). The Influence of Service Quality and Consumer Trust. *The Influence of Service Quality and Consumer Trust*, 1(3), 247–254.
- Harris, & Goode. (2004). The four levels of loyalty and the pivotal role of trust: a study of online service dynamics. *Journal of Retailing*, 80(2), 139-158.
- Harris, K. L. (2003). Reproduced with permission of the copyright owner. Further reproduction is prohibited without. *Journal of Allergy and Clinical Immunology*, 130(2), 556.
- Hartas, D. A. (2009). *The influence of customer commitment and customer trust on loyalty moderated consumers by gender (study case at the Laweyan Hotel in Surakarta)*.
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customer repurchase intention. *European Journal of Marketing*, 37(11), 1762–1800.
- Helwen, H. (2011). *Analysis of the Influence of Service Quality, Customer Value, Customer Satisfaction, and Company Image on Customer Trust (Study at PDAM Riau Province)*. (Doctoral dissertation, University Brawijaya).
- Hosseini, M., & Shabani, M. (2015). New approach to customer segmentation based on changes in customer value. *Journal of Marketing Analytics*, 3(1), 110–121.
- Huff, L., & Kelley, L. (2005). Is collectivism a liability? The impact of culture on organizational trust and customer orientation: a seven-nation study. *Journal of Business Research*, 58(1), 96–102.
- Jara, M., & Cliquet, G. (2012). Retail brand equity: conceptualization and measurement. *Journal of Retailing and Consumer Services*, 19(1), 140-149.
- Jung, J. H., Yoo, J. J., & Arnold, T. J. (2021). The influence of a retail store manager in developing frontline employee brand relationships, service performance, and customer loyalty. *Journal of Business Research*, 122, 362-372.
- Keller, K. L. (2003). The multidimensionality of brand knowledge. *Journal of Consumer Research*, 29(4), 595–600.
- Koklic, M. K., Kukar-Kinney, M., & Vegelj, S. (2017). An investigation of customer satisfaction with low-cost and full-service airline companies. *Journal of Business Research*, 80(C), 188-196.
- Kotler, P. (2017). Customer value management. *Journal of Creating*, 3(2), 170-172.
- Kotler, P., & Armstrong, G. (2007). Understanding the marketplace and consumers. *Principles of Marketing*, 12e, 140.
- Kotler, P., & Keller, K. L. (2018). Marketing Management. *Essentials of Management for Healthcare Professionals*, 7(1) 67-88.
- Kotler, Y. F., Lamsah, & Periyadi. (2019). *Marketing Management*. Budi Utama.
- Kukar, M., Ridgway, N.M., & Monroe, K.B. (2009). The relationship between consumers' tendencies to buy compulsively and their

- motivations to shop and buy on the Internet. *Journal of Retailing*, 85(3), 298-307.
- Kumar, V., & Shah, D. (2004). Building customer loyalty for the 21<sup>st</sup> century. *Journal*, 80(4), 317-329.
- Kuusik, A. (2011). Do Different Factors Have Various Influences in Different Loyalty Levels. *SSRN Electronic Journal*, 58-29.
- Lai, F., Griffin, M., & Babin, B. J. (2009). How quality, value, image, and satisfaction create loyalty at a Chinese telecom. *Journal of Business Research*, 62(10), 980-986.
- Lassar, W., Mittal, B., & Sharma, A. (1995). Validating Customer Loyalty Model Using Structural Equation Modeling in a Kenyan Hospital. *Journal of Consumer Marketing*, 2(4), 11-19.
- Lippert, S. K., & Davis, M. (2006). A conceptual model integrating trust into planned change activities to enhance technology adoption behavior. *Journal of Information Science*, 8(7), 2-22.
- Maharsi, S., & Fenny. (2006). Analysis of Factors That Influence Trust and the Influence of Trust on Loyalty of Internet Banking Users in Surabaya. *Journal of Accounting and Finance*, 8(1), 35-51.
- Malhotra, N. K. (2012). *Marketing Research An Applied Orientation*. Prentice Hall.
- Mayer, R. C., & Gavin, M. B. (2005). Trust in management and performance: Who minds the shop while the employees watch the boss?. *Academy of Management Journal*, 48(5), 874-888.
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *The Journal of Strategic Information*, 11(3), 297-323.
- McKnight, H. D., & Chervany, N. L. (2002). what trust means in e-commerce customer relations: an interdisciplinary conceptual typology. *International Journal of Electronic Commerce*, 6(2), 35-39.
- Michael, J. A., & Berry, G. S. L. (2004). *data mining techniques*. In Wiley Publishing, Inc., Indianapolis, Indiana. Wiley Publishing, Inc., Indianapolis, Indiana.
- Mishra, P., & Datta, B. (2011). Perpetual asset management of customer-based brand equity-The PAM evaluator. *Current Research Journal of Social Sciences*, (1), 34-43.
- Morgeson, F. V, Hult, G. T. M., & Mithas, S. (2020). Turning complaining customers into loyal customers: Moderators of the complaint handling-Customer loyalty relationship. *Journal of Marketing*, 84 (5), 79-99.
- Murphy, G. R. L., & Wood, G. (2007). An ethical basis for relationship marketing: a virtue perspective. *European Journal of Marketing*, 41(1), 37-57.
- Nguyen, N., Leclerc, A., & Leblanc, G. (2013). The Mediating Role of Customer Trust on Customer Loyalty. *Journal of Service Science and Management*, 6(1), 96-109.

- Oliver, R.L. (1999). When consumer loyalty. *Journal of Marketing*, 63, 33-34.
- Ou, Y. C., Verhoef, P. C., & Wiesel, T. (2017). The effects of customer equity drivers on loyalty across services industries and firms. *Journal of the Academy of Marketing*, 45, 336-356.
- Ponder, N., & Barnes, C. (2004). The Underlying Dimensions Of Brands And Their Contribution To Customer Value: An Exploratory Examination. *Marketing Management Journal*, 73(3), 52-68.
- Rahadian, S. (2006). *Analysis of the Influence of Customer Loyalty and Variety Seeking Behavior on Brand Switching (Case Study of Mentari Prepaid Card Users in Semarang City)*. (Thesis, University Diponegoro).
- Saarijärvi, H., Kuusela, H., Neilimo, K. (2014). Disentangling customer orientation-executive perspective. *Management Journal*, 20(5), 663-677.
- Sanchez, R., & Heene, A. (2005). *Competence Perspectives On Managing Internal Processes*. Emerald Publishing Limited.
- Sangadji, E., & Sopiah. (2013). *Consumer Behavior: A Practical Approach Accompanied by: Collection of Research Journals*. Yogyakarta: Andi Offset.
- Sarkar, U., Karter, A.J., Liu, J.Y., Adler, N.E., (2010). The literacy divide: health literacy and the use of an internet-based patient portal in an integrated health system results from the Diabetes Study of Northern. *Journal of Health*, 15(2), 183-196.
- Seock, Y. K., & Norton, M. (2007). Attitude toward internet web sites, online information search, and channel choices for purchasing and management. *Journal of Fashion Marketing and Management*, 11(4), 571-586.
- Sholihin, M., & Ratmono, D. (2021). *SEM-PLS analysis with WarpPLS 7.0*. Yogyakarta: Andi Offset.
- Singh, S., & Sabol. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing*, 66(1), 15-37.
- Siwantara, I. W. (2011). The influence of customer value on customer satisfaction and loyalty as well as customer relationship management performance (study at Halo Corporate PT. Telkomsel Bali). *Journal of Business and Entrepreneurship*, 7(3), 150-161.
- Soegoto, H. (2015). The Influence of Values and Trust on Priority Customer Loyalty, 7 (2), 269-279.
- Solimun. (2017). *Strengthening Confirmatory Research in Structural Equation Modeling with the WarpPLS Approach (Laboratory)*.
- Statistics, BP (2019). *Indonesian Internet statistics*. <https://www.bps.go.id/>
- Sweeny, J. C., & Soutar, G. N. (2001). Consumer perceived value: The development of a multiple-item scale. *Journal of Retailing*, 77(2), 203-220.
- Taylor, S. A., Celuch, K., & Goodwin, S. (2004). The importance of brand equity to customer loyalty. *Journal of Products & Brands*, 13(4), 217-227.

- Telkom Indonesia PT. (2022). *Indihome User Data in Indonesia*. <https://www.telkom.co.id/sites>
- Tjiptono, F. (2012). *Marketing Strategy*. Jakarta: Andi Offset.
- Toronto, E. (2009). Dissociation in the Virtual World. *Psychoanalytic Psychology*, 26(2), 117–133.
- Utami, B., & Wartini, S. (2015). The Effect of Service Innovation on Customer Loyalty with Customer Satisfaction as an Intervening Variable. *Management Analysis Journal*, 4(3).
- Wang, S. T. (2016). An Exploration of Sustainable Customer Value and the Procedure of the Intelligent Digital Content Analysis Platform for Big Data Using Dynamic Decision. *Asian Journal of Economics and Empirical Research*, 3(1), 25-31.
- Wibowo, S. (2019). Analysis of the Influence of Content Marketing on Customer Retention with Brand Experience and Customer Engagement. *Journal of Marketing Strategy*, 6(2).
- Wong, A. (2004). The role of emotional satisfaction in service encounters. *Managing Service Quality: An International Journal*, 14, 365–376.
- Yacob, S., Sulistiyo, U., Marzal, J., Siregar, A. P., & Mukminin, A. (2023). An Investigation of Entrepreneurial Orientation, Social Media Adoption and E-commerce on MSME Business Performance: An Empirical Study in Indonesia. *Revista Galega De Economía*, 32(3), 1-24.
- Yamin, S., & Kurniawan. (2009). *Structural Equation Modeling Easier Learning Questionnaire Data Analysis Techniques with Lisrel-PLS*. Jakarta: Salemba Infotek.
- Yee, R. W. Y., Yeung, A. C. L., & Cheng, T. C. E. (2010). An empirical study of employee loyalty, service quality, and firm performance in the service industry. *Journal of Production Economics*, 124(1), 109-120.
- Zahay, D., Peltier, J., Schultz, D. E., & Griffin, A. (2004). The role of transactional versus relational data in IMC programs: Bringing customer data together. *Journal of Advertising*, 44(01), 3-18.
- Zeithaml, V. A., Verleye, K., Hatak, I. (2020). Three decades of customer value research: paradigmatic roots and future research avenues. *Journal of Service*, 23(4), 409-432.
- Zins, A. H. (2001). Relative attitudes and commitment in customer loyalty models: Some experiences in the commercial airline industry. *International Journal of Service Industry Management*. 12(3), 269-294.