

The Influence of Service Quality and Product Quality Towards Costumer Loyalty Through Customer Satisfaction at Pt Telkomcel Ermera Branch

Fernando dos Santos^{*a}, Luh Komang Candra Dewi ^b, Augusto da Conceição Soares ^c

^a *Institute of Business (IOB), Dili, Timor-Leste, nandosoares1709@gmail.com*

^b *Triatma Mulya University (UNTRIM), Bali, Indonesia, candradewi_75@yahoo.com*

^c *Institute of Business (IOB), Dili, Timor -Leste, asoares27@yahoo.com*

^{*}Corresponding author

ABSTRACT

This study aims to determine and analyze the effect of service quality and product quality on customer loyalty through customer satisfaction at PT Telkomcel Ermera Branch. The population in this study is infinite Telkomcel product customers. The number of samples in this study were 100 respondents with a sampling technique using purposive sampling. Data collection techniques using observation, questionnaires, documentation, and literature studies. The data analysis technique in this study used SMART-PLS. The results showed that service quality had a positive and significant effect on customer satisfaction, product quality had a positive and significant effect on customer satisfaction, service quality had a positive and significant effect on customer loyalty, product quality had a positive and significant effect on customer loyalty, customer satisfaction has a positive and significant effect on customer loyalty, service quality has a positive and significant effect on customer loyalty through customer satisfaction and product quality has a positive and significant effect on customer loyalty through customer satisfaction.

KEYWORDS: Service Quality, Product Quality, Customer Satisfaction, Customer Loyalty

I. INTRODUCTION

Information of technology plays a fairly important role in facilitating human activities, ranging from individual-based to social activities, especially for national and international business actors that involve transactions between countries, which is largely determined by the speed at which information is conveyed fairly (Real Time). McKeown (2001), said information technology refers to all kinds of forms, technology can be used to change, store and utilize information in whatever form and form. Along with the stability of the development of the economic, social and political situation in the country of Timor Leste, it is very interesting for businesspeople to invest in various business fields. One of them is a business venture in the field of cellular telecommunications. The presence of PT. Telkomcel's branch in the Ermera District of Timor Leste is to contribute to the general public or businesspeople by providing

technology-based network services. To gain market share in Timor Leste, especially in the Ermera District, in the face of a situation of intense cellular operator business competition. Telkomsel company carries out a customer-oriented business strategy. The main factors that the company pays attention are loyalty and customer satisfaction. Moven and Minor (2005), Yap et al (2012), explain loyalty as a condition where customers have a positive attitude towards a product brand, have a commitment to the brand, and intend to continue their purchases in the future. Customer satisfaction, namely customer satisfaction with the quality of service and product quality provided by the company. This is in accordance with the findings of Lee et.all (2014, Hanqin et.all (2015), the quality of service and quality of products provided by the company, according to customer expectations, then yes will be loyal and make purchases repeatedly and not switch to other products.

The marketing strategy carried out by the Telkomcel Ermera company is also influenced by several factors that have an impact on customer loyalty and satisfaction, namely, service quality, product quality and customer trust. Service quality is a fulfillment effort to meet customer needs and desires as well as the accuracy of delivering information services to balance customer expectations. Products in the context of marketing Kotler and Armstrong (2008: 272), state product quality is a product or service characteristic that can meet customer expectations, namely product quality in the ability to carry out its functions, including the overall product, reliability, accuracy, ease of operation and repair. While products in the context of information technology in Beverly et al (2002) research defines product quality in two categories, namely product data quality and information service data quality. The quality of data products in the form of data specifications is related to the data itself, while the quality of information service data is data related to the delivery of information services to customers.

The following is Timor-Leste Statistics Data from 2017-2020 quoted from the Website: <https://www.statistics.gov.tl/> as follows:

Table 1. Data Statistics Telkomcel

Year	2017	2018	2019	2020
Telkomcel	-	-	-	-
Fixed network	-	-	-	-
Private Home	-	-	-	-
Public Post	-	-	-	-
Urban Area	-	-	-	-
International Telephone Circuit	-	-	-	-
National Telephone Circuit	-	-	-	-
Total Fixed Subscribers/ Number of fixed Subscriber	-	-	-	-

Cell phone Subscriber	467,115	466,881	438,406	462,189
Mobile Prepaid Card	744	466,083	437,320	461,141
3G/4G Mobile network subscriber	62,618	82,475	37,821	42,276
Total Mobile Subscribers/ Total Cellular Subscriber	467,115	466,881	438,406	462,189

Source: Telkomcel/ Statistics Timor-Leste

Looking at Table 1, Telkomcel provider users from 2017-2020 Total Fixed Subscribers/ nothing based on data compiled from Timor-Leste National Statistics and looking at Total Mobile Subscribers/ Total Cellular Subscribers from 2017-2020 total subscribers decreased by 4,926.

To maintain the cellular operator's business advantage, it is expected that the telecommunications company competitors Timor Telcom and Vitel (Telemor) will compete. PT. Telkomsel is making various efforts to retain customers by providing a 50n percent discount for international calls, Ring Back Tones (RBT) for only US\$. 1, free RBT, 10 SMS to fellow Telkomsel numbers, 5 MB internet and 5 minutes of free calls. Telkomsel also provides special services and business solutions for corporate segment customers in Timor Leste, products with handset bundling packages at special prices, namely; SMS Group (CUG) SMS blast for promotion, Postpaid, Data service non mobile communication, among others: IP.Transit, VPN, 3G corporate, DIA <http://www.telkomcel.dil.com17/3/2013.11/6 /-2015>.

II. LITERATURE REVIEW

A. Service Quality

According to Kotler and Keller in (Sigit & Soliha, 2017) that quality is the totality of features and characteristics of a product or service that depends on its ability to satisfy stated or implied needs. According to Supranto (2006) service quality is a word for product or service providers which is something that must be done well. In addition, (Tjiptono, 2011) explains that service quality is the company's ability to meet customer needs and desires according to customer expectations.

According to Parasuraman, Zeithaml, and Berry (1988) in (Prayogo & Oei, 2015), there are five dimensions related to service quality, namely:

1. Reliability, regarding the willingness and ability of the company to provide accurate services from the first time without making any mistakes and delivering services in accordance with the agreed time.
2. Responsiveness, with regard to the company's willingness and ability to help consumers and respond to consumer requests, as well as inform when services will be provided and then provide services quickly.

3. Guarantee (assurance), is a company behavior that is able to foster consumer confidence in companies and companies can create a sense of mana for their consumers. Assurance also means that employees are always courteous and possess the necessary knowledge and skills to handle any customer inquiries or concerns.
4. Empathy means that the company understands the problems of its customers and acts in the interests of customers, as well as giving personal attention to consumers and having comfortable operating hours.
5. Physical evidence (tangibles), regarding the attractiveness of the physical facilities, equipment and materials used by the company, as well as the appearance of employees.

Based on some of the definitions above, what is meant by service quality is the performance of employees in presenting products or services in accordance with the standards and standards that apply to these products or services which are influenced by employee behavior to meet the needs and expectations of customers.

B. Product Quality

According to Kotler and Armstrong (2012), defining product quality is the ability of a product to perform its functions, this includes overall durability, reliability, accuracy, ease of operation, and product repair as well as attributes. Kotler and Armstrong (2003) in (Reynaldo & Santoso, 2015) state that according to the product concept, consumers will prefer products that offer the best quality, best performance, and best properties and that organizations must devote their energy to continuous product improvement. According to Gitosudarmo (2008:155), Product quality is the ability of a product to carry out its functions. Product quality can also be interpreted as the conformity of the product with consumer expectations for the costs that must be borne by the consumer when purchasing the item or the price of the item. The product quality has the following indicators (Kotler & Keller, 2009):

1. Form: The form of a product can include the size, shape, or physical structure of the product.
2. Features: Product features that complement the basic functions of a product.
3. Adjustment (Customization): Marketers can differentiate products by adapting these products to individual desires.
4. Performance Quality: The level at which the main characteristics of the product operate. Quality is becoming an increasingly important dimension for differentiation as companies adopt a value model and provide higher quality for less money.
5. Conformance Quality: The degree to which all units produced are identical and meet the promised specifications.
6. Durability: Is a measure of the product's expected operating life under normal or stressful conditions, is a valuable attribute for certain products.

7. Reliability: A measure of the probability that a product will not malfunction or fail within a certain period of time.
8. Ease of Repair (Repairability): Is a measure of the ease of product repair when the product is not working or fails.
9. Style: Describes the appearance and feel of the product to the buyer.
10. Design: Is the totality of features that affect the look, feel, and function of the product based on customer needs.

C. Customer Satisfaction

According to (Kotler & Keller, 2009) customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing expectations with the reality obtained. High satisfaction or pleasure creates an emotional bond with the brand or company concerned. Customer satisfaction is created at the time of purchase, the experience of using a product or service and the period after purchase. Customers who are satisfied with the products they use will return to using the products offered. This resulted in customer satisfaction is one of the most important factors to win the competition.

Customer satisfaction depends on the product's estimated performance in delivering value, relative to buyer expectations. If product performance is significantly lower than customer expectations, the buyer is dissatisfied. If performance matches expectations, the buyer is satisfied. If performance exceeds expectations, the buyer is happier (Sigit & Soliha, 2017). According to Saidani and Arifin (2013) in (Prayogo & Oei, 2015) explains that there are three things that can be used to measure consumer satisfaction, namely:

1. Satisfaction related to product, related to consumer satisfaction with the products produced by the company.
2. Satisfaction related to service, consumer satisfaction related to the existence of attributes of the service, for example with the promised warranty, the process of fulfilling the service or delivery, and the problem-solving process provided.
3. Satisfaction related to purchase; consumer satisfaction related to the things that happen when consumers make purchases.

D. Customer Loyalty

According to Kotler (2008: 138), loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future despite situational influences and marketing efforts that cause customers to switch. Based on this opinion, it can be seen that loyalty is a commitment from customers that forms customer loyalty to a product or service, so that customers will make purchases continuously for selected products or services. Customers will remain consistent from not being easily influenced by volatile market situations and in general can influence consumer behavior. (Huriyati, 2005) defines loyalty as a deeply held customer commitment to re-subscribe or re-purchase

selected products/services consistently in the future, even though situational influences and marketing efforts have the potential to cause behavior changes. Meanwhile, according to (Bernard, 2009) defining customer loyalty is the result of the process of maintaining and maximizing relationships with customers and expanding relationships through efforts to create value and create word of mouth promotions. According to (Griffin, 2015) indicators of customers who are loyal to a product or service are as follows: 1). Make regular repeat purchases, 2). Buying between product and service lines, 3). Referring to others and 4). Shows loyalty/immunity to pull from competitors.

III. CONCEPTUAL FRAMEWORK

The conceptual framework is the relationship between one or several concepts to other concepts of the problem to be studied. Based on various theories, literature studies, and various previous research results that have been described, the researcher can describe the conceptual framework related to the variables of Service Quality, Product Quality customer satisfaction and customer loyalty. Therefore, the conceptual framework can be described in the modeling as follows:

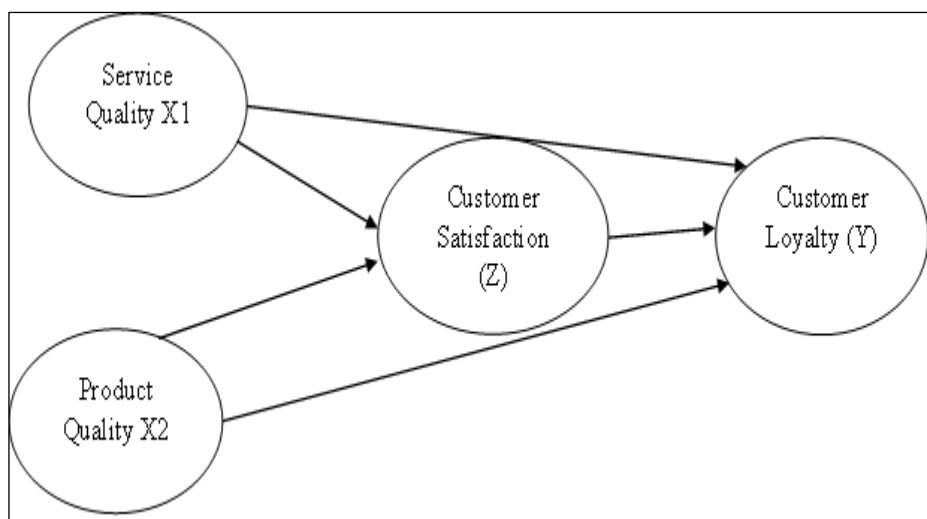


Figure 1. Conceptual Framework

Research Hypothesis:

The hypothesis is a temporary answer to the research problem formulation. Therefore, the research problem formulation is usually arranged in the form of questions. It is said to be temporary because the answers given are only based on relevant theories, not yet based on empirical facts obtained through data collection. So, the hypothesis can also be stated as a theoretical answer to the research problem formulation, not yet an empirical answer (Sugiyono, 2010). The hypotheses proposed in this study are:

H1. Service Quality has a positive effect on Customer Satisfaction at PT. Telkomcel, Ermera Timor Leste Branch.

H2. Product quality has a positive effect on Customer Satisfaction at PT. Telkomcel, Ermera Timor Leste Branch.

H3. Service Quality has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

H4. Product Quality has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

H5. Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

H6. Service Quality through Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

H7. Product Quality through Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

IV. RESEARCH METHODOLOGY

This type of research is quantitative research with an explanatory research method. This research was conducted at PT. Telkomcel, Ermera Branch. Population in this research are all the Telkomcel Costumer. Sample in this research with the total of 100 respondents with the use of purposive sampling. Data gathering method in this research using questioner with Likert Scale (5 Scale). This research has tested instrument validity and reliability also using Structural Equation Analysis (SEA) variant based that simultaneously can be done measurement model testing including structural model testing at once.

V. RESULT AND DISCUSSION

A. Validity and Reliability

Validity result test done with the comparison of value loading factor with output. If factor loading value > 0.50 so the item is valid. Validity test result can be seen in the following table:

Table 2. Outer Loading

Variable	Indicator/Item	Outer loading
Service Quality (X1)	Physical Evidence (X _{1.1})	0.715
	Reliability (X _{1.2})	0.746
	Responsiveness (X _{1.3})	0.819
Product Quality (X2)	shape (X _{2.1})	0.706
	Reliability (X _{2.3})	0.802
	Design (X _{2.4})	0.755
	Satisfaction related to product (Y _{1.1})	0.877

Customer Satisfaction (Y1)	Satisfaction related to product (Y _{1.2})	0.731
	Satisfaction related to service (Y _{1.3})	0.727
	Satisfaction related to service (Y _{1.4})	0.690
	Satisfaction related to purchase (Y _{1.5})	0.821
Customer Loyalty (Y2)	Repurchasing (Y _{2.1})	0.808
	Buying across product line (Y _{2.2})	0.826
	Referring to other (Y _{2.3})	0.822
	Show loyal (Y _{2.4})	0.769

The table above shows that all loading factor values have a value > 0.60 , so it can be concluded that all indicators have met the convergent validity criteria, because there are no indicators for all variables that have been eliminated from the model.

B. Discriminant Validity

Discriminant validity is testing construct validity by predicting the indicator size of each block (Ningsih & Hermawan, 2019). The results of discriminant validity testing can be seen in the table below:

Table 3. Average Variance Extracted

Variables	Average Variance Extracted
Service Quality (X ₁)	0.580
Product Quality (X ₂)	0.571
Customer Satisfaction (Y ₁)	0.596
Customer Loyalty (Y ₂)	0.651

Based on table 5.10, the AVE value on the latent variable service quality (0.580), product quality (0.571), customer satisfaction (0.596) and customer loyalty variable (0.651). So, it can be said that the measurement model has discriminant validity.

C. Construct Reliability

To test the reliability of constructs in research used composite reliability values. A variable is said to meet construct reliability if it has a composite reliability value > 0.70 and a Cronbach alpha value > 0.60 has a good level

of reliability for a variable (Assegaff, 2015). The composite reliability value of each indicator can be seen in the following table:

Table 4. Construct Reliability

Variable	Cronbach's Alpha	Composite Reliability	Observation
Service Quality	0.640	0.805	Reliable
Product Quality	0.627	0.799	Reliable
Customer Satisfaction	0.828	0.880	Reliable
Customer Loyalty	0.821	0.882	Reliable

In the table above, it can be explained that the results of the reliability test analysis using the Smart-PLS tool stated that all composite reliability values were greater than 0.70, which means that all variables were reliable and met the test criteria. Furthermore, the Cronbach's alpha value also shows that all Cronbach's alpha values are more than 0.60 and this shows that the level of variable reliability also meets the criteria.

D. Structural Model

The structural model (inner model) is a pattern of research variable relationships. Evaluation of the structural model is by looking at the coefficients between variables and the coefficient of determination (R^2). The coefficient of determination (R^2) essentially measures how far the model's ability to explain the variation in the dependent variable. A value close to 1 means that the independent variables provide almost all the information needed to predict variations in the dependent variable (Siti Munisih, 2015). The value of R square (R^2) is a measure of the proportion of the variation in the value of the affected variable that can be explained by the variable that influences it. If in a study using more than two independent variables, then the r-square adjusted (adjusted R^2) is used. The value of r square adjusted is a value that is always smaller than R-square. The R^2 value is close to 1, with the limiting criteria divided into 3 classifications, namely (Hudin, *et.all*, 2018): If the R^2 value = 0.67 The model is substance (strong), If the R^2 value = 0.33 The model is moderate (moderate) and if the value of R^2 = 0.19 the model is weak (bad). In this study, the r-square value was used, because it has two independent variables.

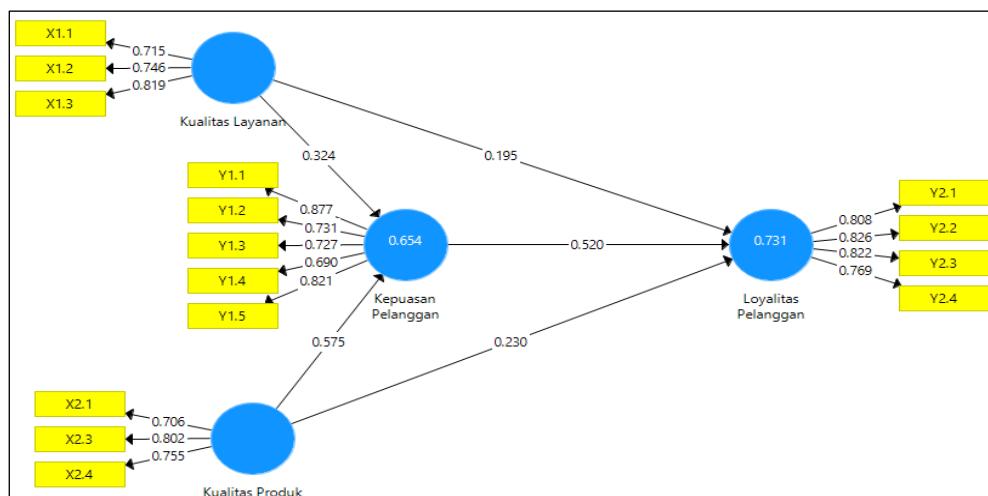


Figure 2. Structural Model

Based on the results of the analysis presented in the figure above, the R-Square values can be displayed in the following table:

Table 5. R-Square Value

Structural Model	Variable	R – Square
1	Customer Satisfaction (Y1)	0.654
2	Customer Loyalty (Y2)	0.731

Based on the table above it is explained that:

1. The R-Square value of the independent variables of service quality and product quality on the dependent variable of customer satisfaction is 0.654. This value is in the moderate category, so it can be concluded that the two independent variables have a moderate influence on the dependent variable. In addition, the results of this study mean that 65.4% of the information contained in the data can be explained by the model, while the remaining 34.6% is explained by errors and other variables not discussed in this research model.
2. The R-Square value of the variable service quality, product quality and customer satisfaction on customer loyalty is 0.731. This value is categorized as strong, so it can be concluded that the three independent variables have a strong influence on the dependent variable. In addition, the results of this study mean that 73.1% of the information contained in the data can be explained by the model, while the remaining 26.9% is explained by errors and other variables not discussed in this research model.

E. Hypothesis Result

The results of hypothesis testing can be seen in the table below:

Table 6. Hypothesis Results

Hypothesis	Original Sample	Sample Mean (M)	Standard Deviation	T Statistics	P Values	Observation
Service Quality -> Customer Satisfaction	0.324	0.308	0.091	3.562	0.000	Accepted
Product Quality -> Customer Satisfaction	0.575	0.576	0.068	8.504	0.000	Accepted
Service Quality -> Customer Loyalty	0.195	0.190	0.084	2.325	0.020	Accepted
Product Quality -> Customer Loyalty	0.230	0.244	0.103	2.233	0.026	Accepted
Customer Satisfaction -> Costumer Loyalty	0.520	0.501	0.111	4.694	0.000	Accepted

Service Quality -> Customer satisfaction -> Customer loyalty	0.169	0.156	0.063	2.689	0.007	Accepted
Product Quality -> Customer Satisfaction -> Costumer Loyalty	0.299	0.289	0.076	3.958	0.000	Accepted

VI. DISCUSSION

1. Service Quality has a positive effect on Customer Satisfaction at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that service quality has a positive and significant impact on customer satisfaction. This means that if the service quality is improved then it will increase customer satisfaction. Telkomcel as a service company certainly makes service to customers a vital and fundamental thing so that every customer who uses Telkomcel products gets satisfaction. Every customer certainly needs fast, friendly and accurate service. Therefore, satisfaction from quality service is an important requirement that must be owned by a company in seeking and maintaining customer satisfaction and loyalty. The results of this study are in line with research conducted by Kusumasasti *et. all* (2017) which states that service quality has a positive effect on customer satisfaction. The same thing was also conveyed by Atanegoro, *et. all* (2017) in the results of his research found that service quality had a positive and significant effect on customer satisfaction. The same thing was conveyed by Sigit and Soliha (2017) who stated that service quality affects customer satisfaction. In addition (Marlin, 2017) says that service quality directly has a significant effect on customer satisfaction. (Kusuma & Sahetapy, 2019) Service Quality has a positive effect on Consumer Satisfaction.

2. Product quality has a positive effect on Customer Satisfaction at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that product quality has a positive and significant impact on customer satisfaction. This means that if product quality is improved then it will increase customer satisfaction. And vice versa, if the quality of the product decreases, then it causes customer satisfaction to also decrease. Many benefits are received by the company by achieving a high level of customer satisfaction, which can increase customer loyalty and reduce customer switching to other companies. The results of this study support research conducted by Sigit and Soliha (2017) showing that product quality affects customer satisfaction. According to (Prayogo & Oei, 2015) found that product quality has a positive and significant effect on consumer satisfaction. The same thing was conveyed by (Marlin, 2017) who explained that product quality directly had a significant effect on customer satisfaction and (Kusuma & Sahetapy, 2019) which stated that product quality had a positive effect on consumer satisfaction.

3. Service Quality has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

The service quality variable has a positive and significant influence on customer loyalty. This means that the higher the service quality of a company, the higher customer loyalty or the lower the service quality of a company,

the lower customer loyalty. In accordance with the opinion of Kotler (2008) which states that production can be linked or not linked to one physical product. Service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve satisfaction with the consumers themselves. The results of this study are in line with research conducted by (Wiantono & Ramadhani, 2021) who found that service quality can increase customer loyalty so that customers can repurchase the products offered. The same thing was conveyed by (Indrawati, 2018) who said that service quality affects customer loyalty

4. Product Quality has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that product quality has a significant effect on customer loyalty. This means that the quality of the products offered by Telkomcel is able to have an impact on customer loyalty. This means that if product quality is improved then it will certainly increase customer loyalty. But on the contrary, if the quality of the product decreases, this will cause customer loyalty to decrease. Good product quality besides having an impact on satisfaction, also has an impact on value for customers. The results of this study are in line with research conducted by (Sigit & Soliha, 2017) which states that product quality affects customer loyalty. The same thing was conveyed by (Indrawati, 2018) that product quality has a significant effect on customer loyalty.

5. Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that customer satisfaction has a positive and significant influence on customer loyalty. This means that if customer satisfaction is increased then it will increase customer loyalty. And vice versa, if customer satisfaction decreases then it causes customer loyalty to also decrease. The results of this study are in line with research conducted by (Sigit & Soliha, 2017) which states that product quality affects customer loyalty. The same thing was conveyed by (Indrawati, 2018) that product quality has a significant effect on customer loyalty.

6. Service Quality through Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that service quality has a positive and significant influence on customer loyalty through customer satisfaction. This means that if the quality of service is improved then it will increase customer loyalty through customer satisfaction. And vice versa, if the service quality decreases, it causes customer loyalty through customer satisfaction will also decrease. The results of this study are in line with research conducted by Sigit and Soliha (2017) which states that service quality affects customer loyalty through customer satisfaction. Formation of customer loyalty can be formed by giving a sense of trust to customers which will then be able to provide satisfaction for customers. Customer satisfaction can also be done by providing good service to customers.

7. Product Quality through Customer Satisfaction has a positive effect on Customer Loyalty at PT. Telkomcel, Ermera Timor Leste Branch.

The results showed that product quality has a positive and significant influence on customer loyalty through customer satisfaction. This means that if product quality is improved then it will increase customer loyalty through customer satisfaction. And vice versa, if product quality decreases, it causes customer loyalty through customer satisfaction will also decrease. The results of this study are in line with those conducted by Kurnia (2016) which states that customer satisfaction is able to mediate between product quality and customer loyalty. The results of this study are also in line with research conducted by Sigit and Soliha (2017) which states that product quality affects customer loyalty through customer satisfaction. Sigit and Solihat (2017) define that in terms of customer loyalty, it is necessary to offer the best quality products and be able to answer what customers expect. The impact is that it will provide a sense of loyalty for customers because they believe in the promised product with the real product.

VII. CONCLUSION AND SUGGESTION

A. Conclusion

Based on the results of the data analysis and discussion described in the previous chapter, several conclusions can be drawn as follows:

1. Service quality is proven to have a positive and significant effect on customer satisfaction.
2. Product quality is proven to have a positive and significant effect on customer satisfaction
3. Service quality is proven to have a positive and significant effect on customer loyalty
4. Product quality is proven to have a positive and significant effect on customer loyalty
5. Customer satisfaction is proven to have a positive and significant effect on customer loyalty
6. Customer satisfaction is proven to positively and significantly mediate the effect of service quality on customer loyalty
7. Customer satisfaction is proven to positively and significantly mediate the effect of product quality on customer loyalty

B. Suggestion

Based on the results of discussions and observations during the research, the authors put forward several suggestions as evaluation material for company management and for further researchers who wish to develop similar research.

1. Telkomcel needs to improve the ability of officers to educate customers about the features and services owned by Telkomcel so that customers get accurate information about the products and services they have.

2. In terms of increasing customer satisfaction, before offering products to customers, Telkomcel officers must be able to offer products that match customer profiles and needs by knowing customer profiles so that customers get more satisfaction which has an impact on customer loyalty
3. In terms of increasing customer satisfaction, Telkomcel employees are expected to be able to provide maximum service to customers, especially when customers are in a hurry or are under pressure, Telkomcel employees must be able to immediately handle and serve customers well.
4. For further research development, it is suggested that future researchers can add the trust variable as a research variable to be tested for its effect on customer loyalty. So that the research results will be more comprehensive.

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