

**THE EFFECT OF PRODUCT QUALITY AND PRICE ON LOYALTY OF
TELKOMSEL PREPAID CARD USERS WITH CUSTOMER SATISFACTION
AS A MEDIATING VARIABLE**

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ABSTRACT

This study aims to examine the Influence of Product Quality and Price on the Loyalty of Telkomsel Prepaid Card Users with Customer Satisfaction as a Mediating Variable. This research employs a quantitative method with a sample size of 101 respondents who are Telkomsel card users in Sungai Penuh City, calculated based on the Lemeshow formula. Data was collected using a questionnaire distributed online via Google Forms and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results of the study show that price has a positive effect on customer satisfaction. Price does not have an effect on consumer loyalty. Customer satisfaction has a positive effect on consumer loyalty. Product quality has a positive effect on customer satisfaction. Product quality does not have an effect on consumer loyalty. The study also proves that customer satisfaction does not mediate the relationship between price and consumer loyalty, but customer satisfaction does mediate the relationship between product quality and consumer loyalty.

Keywords: *Customer Satisfaction; Loyalty; Price; Product Quality*

INTRODUCTION

Advancements in the telecommunications field in the 21st century have surged rapidly and undergone significant transformation (Gunawan, 2015). These changes continue to occur due to shifts in culture, society, politics, economics, and technology, particularly information and telecommunications technology. Telecommunications play a crucial role in every human activity, as each individual requires telecommunication services to carry out various daily activities (Wahyuni & Pardamean, 2016). One of the technological advancements in the field of information and communication that is rapidly developing today is the internet (Putra & Santika, 2023). The presence of the internet in our lives has made everything feel easier. For example, in the past, people could only communicate through letters to inquire about each other's well-being, which took several days to receive a response. However, with the advent of mobile phones, the communication process has become faster and more efficient.

Mobile phones are advanced devices that can connect people from various corners of the world without the need for face-to-face interaction. Mobile phones are not only used for calling but can now also be used to send messages, access social media, shop online, and more. In fact, mobile phone usage has become a crucial necessity for society today. Mobile phones are equipped with prepaid cards, which allows their benefits to be accessible to a wide range of people. This is particularly relevant in the context of increasing dependence on computers for various activities (Dewantoro, 2021).

The emergence of various types of cellular or SIM cards has added a new dimension to the development of mobile phones in Indonesia. Prepaid cards themselves are an essential item that cannot be separated from mobile phones. The use of prepaid cards is a fundamental aspect of cellular communication, enabling various activities through simple top-ups of credit or data (Gulom, 2019). With the wide variety of mobile cards available, consumers benefit as they have numerous options with various packages and advantages to choose from. The ever-changing demands of society drive producers to compete for profits. The increasing intensity of competition in the business world, particularly within similar sectors, pushes businesses to act more swiftly to capture consumer attention. Only those with vision, creativity, innovation, and the ability to adapt to changes will succeed in this competitive landscape (Abdurrahim et al., 2023). As a result, telecommunications companies are competing to release mobile cards and provide the best services for consumers.

The ever-evolving needs of society drive producers to compete for profits. Consequently, telecommunications companies are racing to launch mobile cards and offer the best services to consumers. Competition among operators is extremely fierce, with each company offering SIM cards at a range of prices, from Rp 30,000 to Rp 100,000. The increasing variety of mobile cards with differing prices provides consumers with more options to choose from. This variety also becomes a factor for individuals when deciding which card they wish to use.

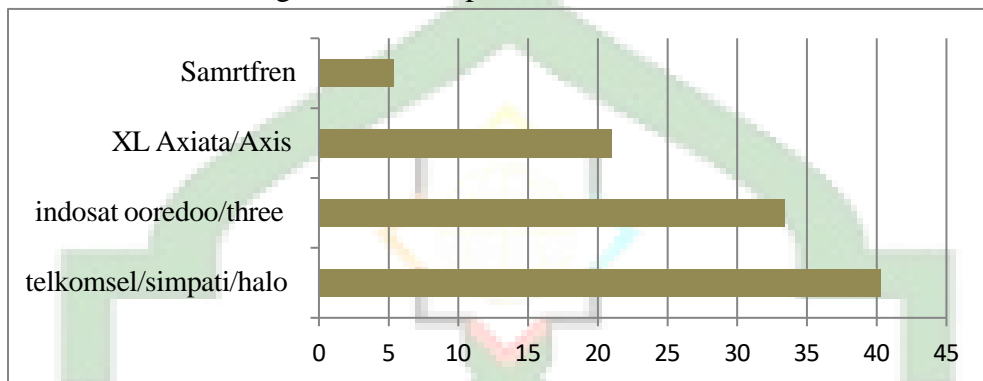
One of the telecommunications companies that has successfully dominated the market is PT Telkomsel. Established on May 26, 1995, and based in Jakarta, Indonesia, Telkomsel continually provides satisfying services to its customers, as evidenced by the large number of users who choose Telkomsel cards. As the largest mobile provider in Indonesia, PT Telkomsel became the market leader in 2023, holding a 40.27% share of the telecommunications market, demonstrating its dominance in the country's telecommunications sector. To maintain its leading position, a telecommunications company must excel beyond its competitors. Telkomsel cards have become a favorite among customers, as evidenced by the significant number of users who choose Telkomsel. This preference is largely due to its strong 4G LTE network, which users can enjoy, and the widespread availability of its cards and outlets. Additionally, PT Telkomsel operates its own stores called Grapari. Despite its internet packages being among the more expensive options, this does not deter consumers, as reflected by the substantial number of users of the mobile operator in Indonesia.

Table 1.
Percentage of Mobile Operator Users in Indonesia.

Research Sample Company	Value / Percentage of Respondents
Telkomsel/Simpati/Halo	(40,27%)
IndosatOoredoo/Three	(33,4%)
XL Axiata/Axis	(21%)
Smartfren	(5,32%)

Source: *Databoks.katadata.co.id (2024)*

Figure 1.
Percentage of Mobile Operator Users in Indonesia



The data explains that Telkomsel card users either remain loyal or experience an increase in usage because they feel that the product provides satisfaction. Customer satisfaction reflects the performance and quality provided by each mobile operator. It assesses whether the mobile operator can meet customer expectations so that customers do not feel disappointed and are satisfied. In this context, the telecommunications company must be able to compete and offer the latest innovations to its users in order to maintain market share.

The assessment of product quality is not determined by the perspective of the producer but is evaluated from the perspective of the consumer (Rohmah et al., 2023). In this case, the company must have innovation to ensure its products align with consumer desires. To understand consumer expectations, it is crucial to actively listen to and observe consumer behaviour. In addition, directly listening to and studying consumer behavior can serve as motivation for a company to develop its business. Engaging directly with and learning from consumer behavior can inspire a company to enhance and grow its business (Rafli, 2021). Customer feedback will be the most valuable input for the operational aspects of a business.

Every organization must work diligently to create and deliver products and services that meet customer desires. Additionally, it must maintain a strong focus on customer satisfaction as a top priority in order to build a loyal customer base (Kristianto & Wahyudi, 2019). The purpose of this research is to determine the effect of product quality and price on loyalty, with customer satisfaction serving as a mediating variable.

OVERVIEW

Social Exchange Theory

Social exchange theory is a theoretical approach in social sciences that examines social interactions by considering the exchanges that occur between individuals or groups. The primary focus of social exchange theory is to explain how individuals or groups make decisions in their social interactions by weighing the exchanges that take place.

Social exchange theory is often perceived as a transactional relationship akin to economic transactions, influenced by considerations of rewards and costs within a relational process, particularly in two-way interactions. Two-way interactions involve not only communication between individuals but also between individuals and groups, as well as between groups. According to the perspective of social exchange theory, customers can demonstrate enthusiasm and attention towards a brand if they perceive benefits and a sense of belonging. This indicates that beliefs significantly impact customer engagement, thus making customers more likely to be loyal (Muttaqien, 2023).

Customer Loyalty

Customer loyalty is crucial for companies as loyal customers tend to make repeat purchases, provide recommendations to others, and are more likely to buy new or higher-priced products from the company in the future. According to Tannady (2015:16), loyalty is defined as follows: "Customer loyalty is a long-term implication of customer satisfaction (Maulyan et al., 2022). With loyal customers, a company can achieve stable and sustainable profits from their product sales.

Customer Satisfaction

The use of a product creates a positive impression on consumers to continue purchasing what they perceive as high-quality products. As products increase in quality, customers feel increasingly satisfied. According to Kotler and Keller (2016), satisfaction is the pleasant or disappointing feeling that arises from comparing perceived product (or outcome) performance against their expectations an individual's satisfaction with a product can be observed through their tendency to repeatedly choose and use it. Consumer satisfaction or dissatisfaction is the response to the evaluation of the discrepancy or disconfirmation between their prior expectations and the actual performance of the product perceived after usage (Andayani, 2020). If the outcome or performance exceeds expectations, consumers feel satisfied. Conversely, if the outcome or performance fails to meet expectations, consumers feel dissatisfied.

Product Quality

Essentially, product quality motivates consumers to enhance user satisfaction and build long-term loyalty towards the product and company. Product quality is the ability of a good to provide results or performance that meets or exceeds what customers desire (Novianti & Sulivyo, 2021).

Price

Price is the amount of money (plus any products if applicable) required to obtain a certain combination of products and services (Syahidin & Adnan, 2022). Price is the sum of all the values that customers give up to gain the benefits of owning or using a product or service (Jamarnis & Susanti, 2019).

METHODS

This research employs a quantitative approach. Data collection involves using previous journal articles, the internet, and questionnaires via Google Forms. The study also includes direct surveys with respondents to gauge their responses to statements presented in the distributed questionnaires. The type of questionnaire used is a closed-ended questionnaire. A closed-ended questionnaire is a type of questionnaire where the questions provided have predetermined answer options, allowing respondents to choose one of the provided answers. The measurement scale to be used is the Likert scale. According to Sugiyono, the Likert scale is a measurement method used to assess an individual's or group's attitudes, opinions, and perceptions regarding social phenomena, with scores ranging from 1 to 5 (Huda et al., 2019). The description of the score distribution is categorized as follows.

Score 1 = Strongly Disagree

Score 2 = Disagree

Score 3 = Neutral

Score 4 = Agree

Score 5 = Strongly Agree

Due to the large and unspecified population size, the researcher employs a simple random sampling technique. The population in this study consists of prepaid Telkomsel card users in Sungai City. For determining the sample size, the researcher uses the Lemeshow (1997) formula. Here is the Lemeshow formula:

$$n = z^2p(1 - p)/d^2$$

description:

n = sample size

z = standard value = 1,96

p = maximum estimate= 0,5

d = alpha (0,10) or sampling error =10%

The minimum sample size for the study was calculated to be 96 respondents, which was rounded up to 101 respondents. The researcher used this formula because the total population size was unknown. In this study, SEM PLS (Structural Equation Modeling Partial Least Squares) version 3.0 is utilized for analysis.

Based on the calculation of Adjusted R square, it can be determined that the influence of Price (X2) is 37,0%, while Customer Satisfaction (Z) has an influence of 66,9%, and Customer Loyalty (Y) has an influence of 79,0%. This indicates that these values have a strong impact on the independent variables such as product quality and price.

Tabel 4.
Direct Effect

Relationship Between Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Price -> Satisfaction	0,451	6,489	0,000	H ¹ Accepted
Price -> Loyalty	0,112	1,195	0,233	H ² Rejected
Kepuasan -> Loyalty	0,733	7,537	0,000	H ³ Accepted
Product Quality -> Satisfaction	0,464	6,286	0,000	H ⁴ Accepted
Product Quality -> Loyalty	0,096	1,195	0,233	H ⁵ Rejected

Source: Data processed, 2024

The results of the study on the impact of price on satisfaction

The variable "Price" influences Satisfaction, as evidenced by the P value of 0,000 which is smaller than 0,05. This result indicates that price affects Satisfaction. Even though the price set is relatively high, it does not cause consumers to switch to other options because price is not a barrier for consumers to achieve satisfaction. Therefore, Hypothesis 1, which states that price has a positive and significant impact on customer satisfaction, is accepted.

The results of the test on the influence of price on loyalty

The variable "Price" does not influence Loyalty, as indicated by the P value of 0,233 which is greater than 0,05. This result shows that better pricing does not necessarily lead consumers to be loyal to the product. Therefore, Hypothesis 2, which suggests that price influences loyalty, is rejected.

The results of the test on the influence of satisfaction on loyalty

Satisfaction significantly influences Loyalty, as evidenced by the P value of 0,000 which is less than 0,05. This aligns with previous research indicating that consumer satisfaction can affect customer loyalty. Therefore, Hypothesis 3, stating that satisfaction impacts loyalty, is accepted.

The results of the test on the influence of product quality on satisfaction

Product quality significantly influences Satisfaction, as indicated by the P value of 0,000, which is less than 0,05. This means that the better the quality of the product provided, the higher the satisfaction of consumers in using the product. Therefore, Hypothesis 5, stating that product quality affects satisfaction, is accepted

The results of the test on the influence of product quality on loyalty

Product quality does not influence Loyalty, as indicated by the P value of 0,233, which is greater than 0,05. This suggests that an increase in product quality does not

necessarily lead consumers to become loyal to a product. Therefore, Hypothesis 6, stating that product quality influences loyalty, is rejected.

Tabel 5.
Indirect Effect

Relationship Between Variabel	Original Sample (O)	T Statistics (O/STD EV)	P Values	Information
Harga Price -> Satisfaction -> Loyalty	0,069	1,096	0,273	H ⁶ Rejected
product quality -> Satisfaction -> Loyalty	0,203	4,128	0,000	H ⁷ Accepted

Source: Data processed, 2024

The result of testing the influence of Price (X2) on loyalty (Y) through customer satisfaction (Z)

Based on Table 5, the calculated T statistic value of 1.096 is less than 1,96, with a P-value of 0,273 which is greater than 0,05. Therefore, it can be concluded that customer satisfaction (Z) does not mediate the relationship between Price (X2) and Loyalty (Y), leading to rejection of hypothesis H6.

The results of testing the influence of Product Quality (X2) on Loyalty (Y) through customer satisfaction (Z)

Based on Table 5, the T statistic value of 4,128 is greater than 1,96, with a P-value of 0,000 which is less than 0,05. This indicates that customer satisfaction (Z) effectively mediates the relationship between product quality (X1) and loyalty (Y). Therefore, hypothesis H7 is accepted.

Discussion

Based on the research results, it is shown that the price of Telkomsel prepaid cards is relatively good, which is likely to lead to positive responses from consumers. This response indicates that customers are satisfied with the price offered (Ghozali, 2009:306) Price is stated to be one of the important variables in marketing, as it can influence customers in making decisions to purchase a product for various reasons (Gerung, 2017). This is in line with previous research Riadi et al., (2021) which states that there is a positive and highly significant impact of price on customer satisfaction, indicating that higher price levels result in higher customer satisfaction. This is consistent with the theory proposed by Tjiptono (2004) which states that at a certain price level, if the perceived benefits to the consumer increase, the value will also increase Ibrahim (2023), and this study is consistent with the research by Mediti (2020) which states that price has a significant positive effect on customer satisfaction.

Furthermore, the researcher also found that price alone cannot be used as a benchmark to ensure that consumers will continue to make repeat purchases of the product. This study is consistent with previous research that indicates which states that price has an insignificant result and does not have a positive effect on loyalty (Maskur et al., 2016). The results of this test prove that there is no effect of price on customer loyalty.

Furthermore, the researcher also found that when consumers feel they receive value that matches the price they pay for a product, they tend to be satisfied and are more likely to become loyal customers, and they will recommend the product to others. This means that as satisfaction increases, so does customer loyalty. This finding is consistent with previous research (Santoso, 2019). Which states that there is an impact of customer satisfaction on customer loyalty, and is consistent with the research by Pramesti and Chasanah (2021) which states that customer satisfaction has a positive effect on customer loyalty.

Product quality is one of the key factors in winning competition in the market. When a company is able to provide high-quality products, it has laid one of the foundations for creating customer satisfaction. This satisfaction stems from using a product that is increasingly perceived as excellent and of high quality, which in turn creates an appealing impression on customers to continue making purchases, thus influencing their satisfaction levels. This is consistent with the research by Mahira (2021) which suggests that higher product quality leads to greater customer satisfaction, thereby indicating that product quality has a significant effect on customer satisfaction. This is consistent with the research by Istiqamah et al., (2021) which states that the effect of product quality on customer satisfaction is significant and positive.

This study also found that the hypothesis stating that product quality has a significant effect on customer loyalty is rejected. According to Crosby (1979), product quality is defined as a product that meets the implied or established standards. A product is considered to have quality if it aligns with the predetermined quality standards (Haris, 2019). This finding is consistent with the research by Arrasyid and Nurbaiti (2022) which states that the impact of product quality on customer loyalty is neither positively significant nor significant. Although this is not consistent with the research by (Cardia et al., 2019).

Based on the testing conducted using SmartPLS, which examines the impact of price on customer loyalty, it is stated that customer satisfaction does not mediate the effect of price on customer loyalty. Although price is an important factor in market competitiveness, it cannot guarantee that customers will be loyal to the products they use. If the price is perceived as too high compared to the product quality, it may lead to dissatisfaction and even reduce customer trust in the brand, resulting in decreased loyalty. Therefore, it is important for companies to balance product quality and price to achieve customer satisfaction. This study is consistent with the research by (Sholikhah & Hadita, 2023) and the research by (Hidayah, 2023).

Based on the research conducted, it is known that customer satisfaction mediates the effect of product quality on customer loyalty. Product quality has a significant impact on acquiring and retaining customers. The better the product quality, the more likely it is that customers will remain loyal to the product. If customers feel that the product they purchased does not meet their expectations, they are likely to seek other products that are perceived to have better quality. This means that as the quality of Telkomsel prepaid cards improves, customers will feel more satisfied and will be more likely to remain loyal to the product. This is consistent with the research by (Putri & Rastini, 2022) and the research by (Murti & Ngatno, 2020).

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the research conducted on the effect of product quality and price on the loyalty of Telkomsel prepaid card users, with customer satisfaction as a mediating variable in Sungai Penuh city, the following conclusions can be drawn:

1. The results of this study indicate that the price variable has a positive and significant effect on customer satisfaction. A favorable price can lead to increased customer satisfaction, even if the price is relatively high, as long as it is perceived as offering good value.
2. The results of this study show that the price variable does not have a significant positive effect on customer loyalty. Although price is an important factor, it does not guarantee repeat purchases or long-term loyalty if the price is perceived as too high compared to the product's quality.
3. The results of this study indicate that the customer satisfaction variable has a positive and significant effect on customer loyalty. Higher satisfaction levels are associated with greater customer loyalty and a higher likelihood of repeat purchases and recommendations.
4. The results of this study indicate that the product quality variable does not have a significant positive effect on customer satisfaction.
5. The results of this study indicate that the product quality variable does not have a significant positive effect on customer loyalty. However, when product quality enhances customer satisfaction, it can indirectly contribute to increased loyalty.
6. The results of this study indicate that the price variable does not have a significant positive effect on customer loyalty through customer satisfaction.
7. The results of this study indicate that the product quality variable has a positive and significant effect on customer loyalty through customer satisfaction.

Suggestions

Based on the conclusions of this study, several recommendations can be made: This study has limitations regarding the variables used and the sample size. Therefore, it is hoped that future researchers will include additional variables to produce more comprehensive and detailed results. Additionally, increasing the sample size is recommended to provide more generalizable findings.

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