



The Mediating Role of Customer Satisfaction and Brand Trust between the Relationship of Perceived Value and Brand Loyalty

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

Aims: This study aims to determine the mediating effect of customer satisfaction and brand trust between perceived value and brand loyalty of telecommunications services.

Study design: Research paper.

Place and Duration of Study: This research was conducted on telecommunication service product users in Aceh province, between 2019 to 2021.

Methodology: The population in this study are telecommunication service customers in Aceh Province. Meanwhile, the sampling method used a purposive sampling approach, with a total sample of 304 telecommunication service users. The data analysis method used in this study is a quantitative approach consisting of Structural Equation Modeling (SEM) with Amos 2.2 and Sobel Test for testing the mediating effect.

Results: This study finds that perceived value significantly influences customer satisfaction and brand trust (P-Value 0,000), which means that telecommunications service providers must always provide products with values that exceed customer expectations to increase customer satisfaction and trust. Then, customer satisfaction and brand trust have a significant effect on brand loyalty (P-Value 0,000 and 0,013). It means that telecommunications service providers must always evaluate

the conditions of customer satisfaction and increase customer trust in the brands of telecommunications service to increase customer loyalty to the brand. Besides, perceived value also affects directly and indirectly on brand loyalty through customer satisfaction and brand trust.

Conclusion: The results showed that perceived value, customer satisfaction, and brand trust had a significant effect on brand loyalty to telecommunication services in Aceh Province. Furthermore, customer satisfaction and brand trust can mediate the relationship between perceived value and brand loyalty of telecommunication services in Aceh Province.

Keywords: Perceived value; customer satisfaction; brand trust; brand loyalty; SMEs.

1. INTRODUCTION

The population using the internet also experienced an increase during the period 2016-2020, as indicated by the increase in the percentage of the population who accessed the internet in 2016 by around 25.37 percent to 53.73 percent in 2020. The high number of Internet users as a basis for telecommunications services has been able to boost state revenues other than taxes to 97.4% (yoy) [1]. This growth in internet use was also followed by population growth which using cell phones in 2020 reached 62.84 percent [2]. The high growth of Indonesian cellular telephone customers can drive the growth of the cellular phone market share to be higher and can make Indonesia as one of the potential areas for the telecommunications market. A customer is an important unit in telecommunications services that operates in a competitive brand environment, where telecommunications brand service providers need to be aware of various factors driving customer loyalty to a brand to build effective business strategies for customer retention [3]. The researchers find that each dissatisfied customers tend to communicate their bad experiences to an average of 5 to 15 people, and 13% of them continue negative promotions to more than 10 potential customers [4]. The worst part is when dissatisfied customers take action as soon as possible to move (customer churn) by bringing negative experiences through word of mouth communication and the average level of brand telecommunications company switching each year between 10 to 67 percent [5].

The managers of the service industry company try to create profitable strategies for the company and try to maintain customer loyalty to the brand to develop a larger market share. Brand loyalty is a general marketing concept that pays attention to the development of long-term relationships between customers and brands [6]. Their main concern is focused on customer loyalty through

developing strategies to increase customer perceived value and increase customer satisfaction and build brand trust [7]. Some researchers have proven that consumer loyalty to brands can be identified through various variables, such as the research of [8] found that brand loyalty is directly or indirectly influenced by emotional value variables such as perceived quality, perceived value, customer satisfaction, and perceived differentiation but is also directly influenced by the brand trust. According to [9], perceived value and brand trust can significantly increase brand preferences and consumer purchase intentions. The results of other studies indicate that customer satisfaction has a direct effect on brand loyalty, and can indirectly mediate the effect of perceived value and brand trust on brand loyalty [10]. Meanwhile, in the digital marketing concept, e-trust has a significant effect on e-loyalty [11]. In a study, [12] found that the impact of customer satisfaction, trust, loyalty, and perceived value on brand loyalty varied according to the nature of products.

This research is also expected to make an important contribution to the development of a new, comprehensive, and dynamic model involving emotional factors (customer satisfaction), relational (brand trust) as a mediating variable, and brand loyalty in the context of telecommunications services, especially in the telecommunications market area in Aceh Province.

2. MATERIAL AND METHODOLOGY

2.1 Perceived Value

To meet his needs, customers will choose a product from several other products because they believe that the product they choose will provide better value. In general, most research that studies the relationship between customer perceived value, customer satisfaction, and loyalty has considered customer perceived value

as a unidimensional construct with emphasis on value for money [13]. In competitive marketing practice, [14] identify customer segments through perceived value, although previous researchers have often ignored the effect of perceived value on brand loyalty, and perceived value can directly and indirectly improve the image and reputation of the company [15]. Perceived Value has been generally defined as "the customers' overall assessment of a product or a service utility based on their perception of what is received and what is given [16]. The value perceived by a customer results from the interaction between the value produced by each experience and the given customer's personal preferences [17]. And for customers, service excellence reflects the service that customers expect from the brand.

Providing superior customer value will have a positive effect on customers and high customer value will be related to strong customer orientation. Most of the empirical studies in the telecommunications industry assess perceived service value (perceived service value) related to the evaluation of other service constructs such as customer satisfaction [18,19], brand trust [20], and matters relating to service outcomes, especially brand loyalty [20]. Several other research findings say that value can drive customer satisfaction and trust in brands [21], and customer satisfaction and brand trust also affect brand loyalty [12,22].

In the telecommunications industry, increasing customer satisfaction is a major determinant of financial performance in competitive markets [20]. If customers feel the perceived value and highly trust, they will repurchase the brand. Furthermore, a perceived value significantly affects customer satisfaction and loyalty [23]. This finding is in line with the study [20], which find that the perceived value can directly influence brand trust or by involving customer satisfaction as a mediating variable in measuring brand loyalty. Accordingly, for the purposes of this study, it is hypothesized in the context of telecommunication services:

H1: Perceived value has a positive and significant effect on customer satisfaction in telecommunications services in Aceh Province.

H2: Perceived value has a positive and significant effect on brand trust in telecommunications services in Aceh Province.

H3: Perceived value has a positive and significant effect on brand loyalty in telecommunications services in Aceh Province.

2.2 Customer Satisfaction

Customer satisfaction is one of the objectives of marketing activities, which connects the purchasing and consumption process with the phenomenon of post-purchase. Customer satisfaction can be defined as, to please and satisfy the consumer for the service or product a brand is providing [24]. Satisfying customers is the key to a successful business [15]. Satisfaction is the response of consumers in meeting their needs [25]. Satisfying customers is an important element in the marketing concept [26], because it can influence future consumer buying behavior, and can affect profitability. so, according to [27] in various contexts, customer satisfaction is the main key to brand loyalty.

According to [28], satisfaction is a combination of customer emotions and cognition after product use, or often referred to as brand response by consumers. Satisfaction is the level where customers feel happy after using a product that suits the needs and desires of customers [29]. Consumer satisfaction or dissatisfaction is the response to the evaluation of discrepancies or perceived disconfirmation between previous expectations and the actual performance of the products felt after use. Customer satisfaction is important for a company because of its effect on customer perception[30]. Loyal customers can be the core for a business to build its brand and improve company performance [31]. Overall, the researchers agree that customer satisfaction does not only determine brand loyalty but also mediates the relationship between service quality, perceived value, and brand image on brand loyalty.

Furthermore, [32] claim from various literature on customer satisfaction that various customer satisfaction models have been developed based on various cumulative views on satisfaction. For this purpose, many Customer Satisfaction Indexes have been designed, among which the most prominent are the Swedish Customer Satisfaction Barometer (SCSB), the American Customer Satisfaction Index (ACSI), and the European Customer Satisfaction Index (ACSI). Past literature confirmed that customer satisfaction is the important determinant of customer loyalty: If the customers are satisfied

with the services of the firm, the result is that they will make repeat purchases [33]. Then, to support this research, several empirical research results are presented, such as: [34,35], which reveals a strong positive relationship between customer satisfaction and loyalty. Thus, this study hypothesizes that:

H4: Customer Satisfaction has a positive and significant effect on brand loyalty in telecommunications services in Aceh Province.

2.3 Brand Trust

Trust is the basic structure of business activities. Business transactions that occur between two or more parties will occur if each party trusts one another. Trust cannot just grow in someone and be recognized by other parties (business partners), but must be built from scratch and can be proven. Creating customer trust is essential for a business organization since it is considered an important element for successful relationships. Previous studies identified that, conceptually, trust is an antecedent of loyalty [36]. Brand trust is built and developed through direct customer experience through brands [37], and according to [21,38], trust can be linked to consumer perceptions about the company's ability to meet customer loyalty. Accordingly, brand trust is fulfilling the promises offered to customers, meeting the needs at the expected level, and acting in favor of the customer in the case of potential risk [22]. So, it concludes that trust and loyalty have a direct relationship with repurchase decisions.

Furthermore, In a study, [12] found that the impact of trust significantly on brand loyalty of products. Trust is a willingness to depend on an

exchange partner that someone trusts [39]. According to [40] three factors shape a person's trust in another individual or organization, namely ability, benevolence, and integrity. Trust in a relationship can be based on rational cognitive performance evaluation and based on emotional and affective responses [41,42], and [11,43] concludes that trust is the most important antecedent of e-loyalty for young customers. Thus, this study hypothesizes that:

H5: Brand trust has a positive and significant effect on Brand Loyalty in telecommunications services in Aceh Province.

2.4 Brand Loyalty

Brand loyalty is a concept that has garnered a lot of interest over the past few decades, with many companies trying to build brand loyalty from their consumers [44]. Brand loyalties occur when consumers observe that the products of the brand are high quality and their prices are reasonable to buy. Brand loyalty also describes the strength of the brand [45]. According to [27,46,47] brand loyalty is a very strong commitment to consistently return or replace selected products/services in the future and cause repeated brand or brand purchases despite situational influences and marketing efforts that have the potential to cause switching behavior. High brand loyalty can increase trade and can attract new customers because they have the belief that buying branded products minimally reduces risk. According to [48], building brand loyalty can be conducted through brand credibility and brand awareness. In addition, providing mobile applications allow customers to engage with the brand every day and create brand loyalty [49].

2.5 Research Conceptual Framework

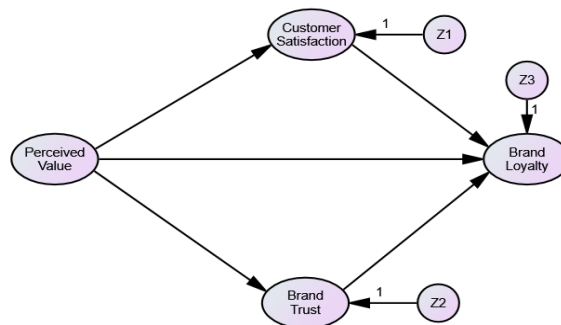


Fig. 1. Proposed conceptual model

2.6 research Methods

This research is causality associative research, which is research that aims to analyze the relationship between the independent variable and the dependent variable. The research location is in Aceh Province and the population in this study are users of telecommunication services from 2018 to 2021.

The sampling method uses a purposive sampling technique. The number of samples in this study were 304 users of telecommunication services and data collection was carried out through questionnaires using the google forms application. The data analysis tool uses structural equation modeling (SEM) Amos 2.2. data analysis begins with testing the validity and reliability of the data.

3. RESULTS AND DISCUSSION

3.1 Characteristics of Respondents

Table 1 presents the profile of the respondents. Most of them are male (50.7%) with ages between 18 and 30 years old (49.20%), have

undergraduate education (52.69%), married (73.50%) and work as Civil Servants (61.10%).

3.2 Reliability and Validity of the Measurement Model

Statistical model measurements are in Table 2. CFA through SEM procedures is performed to evaluate the reliability and validity of measurement instruments. All constructs are reliable because the values of Cronbach and construct reliability are higher than 0.70, and the validity of the instrument is measured using a Likert scale (scale 1-5). Discriminant Validity is confirmed by Average Variance Extracted (AVE), as recommended [50]. The AVE value for each construct is greater than the value of the recommended shared variance that shows discriminant validity. AVE values above 0.50 indicate convergent validity. The measurement model also shows Fit statistically (see Table 3) with degrees of freedom ($\chi^2 / df = 1.726$), Tucker-Lewis index (TLI = 0.965), comparative fit index (CFI = 0.969) and root mean square error of approximation (RMSEA = 0.049) and confirm the construct validity. Thus, it can be concluded that the model is statistically fit.

Table 1. Respondent of characteristics

Demographic Characteristics	Frequency	Percentage
Gender		
Male	169	55,6%
Female	135	44,4%
Total	304	100%
Age		
<20 years	47	15,5%
20 – 30 years	85	28,0%
30 – 40 years	140	46,1%
31 – 35 tears	20	9,1%
>40 years	32	10,5%
Total	304	100%
Employment Status		
Students	83	27,3%
Government Employees	91	29,9%
Entrepreneur	39	12,8%
Private Employess	76	25,0%
Indonesian National Army/Police	15	4,9%
Total	304	100%
Main Reasons for Using Telecommunication Service Marks		
More quality	150	49,3%
Low price	45	14,8%
Products Easy to get	109	35,9%
Total	304	100%

Source: SPSS data processing results, 2021

Table 2. Reliability and convergent and discriminant validity result summary

Construct and item	Factor loading	Composite Reliability	AVE	Shared Variance	Cronbach Alpha
Perceived Value					
Val1	0,782	0,929	0,686	0,570	0,940
Val2	0,844				
Val3	0,842				
Val5	0,863				
Val6	0,829				
Val9	0,807				
Customer Satisfaction					
Sat1	0,807	0,920	0,697	0,848	0,912
Sat2	0,844				
Sat3	0,883				
Sat4	0,823				
Sat5	0,816				
Brand Trust					
Trust1	0,706	0,872	0,584	0,377	0,873
Trust2	0,741				
Trust3	0,791				
Trust4	0,815				
Trust5	0,740				
Brand Loyalty					
Loy1	0,862	0,944	0,707	0,695	0,942
Loy2	0,855				
Loy3	0,853				
Loy4	0,851				
Loy5	0,879				
Loy7	0,814				
Loy9	0,765				

Source: SEM Amos data processing Result, 2021

Table 3. Goodness of fit indices in the measurement model

Selected Indices	Result Outcome	Acceptable Level of Fit	Source for Suggested Cut off Limits
Normed χ^2/df	1.726	$(\chi^2/df) \geq 3$; 5 Sometimes Permissible	Hair et al. (2014), Malhotra (2010)
TLI	0.965	TLI > 0.90	
CFI	0.969	CFI > 0.90	
RMSEA	0.049	RMSEA < 0.05 good; 0.05 to 0.10 Acceptable	

Source: SEM Amos data processing Result, 2021

3.3 Structural Model Analysis

Structural models are used to assess the relationships between constructs and to validate the hypothesis of this study (H1-H5) that was formulated earlier. The theoretical model (see Figure 1) was tested with the Amos SEM tool with maximum likelihood estimates of the model

parameters. These parameters include standardized regression weights (β) and significance values (P-values) from different paths. The results of the analysis are presented in Table 5 and Figure 2. Table 5 and Figure 2 show the coefficient of standardized regression weights for the direct relationship between research constructs and confirm the hypothesis relationship. First, there is a positive and

significant relationship between perceived value and customer satisfaction ($\beta = 0.447$, $t = 5.926$, $p = 0.00$). These results are consistent with H1 and the hypothesis is accepted. Second, the test results determine that the perceived value has a positive and significant effect on brand trust ($\beta = 0.247$, $t = 4.604$, $p = 0.000$). These results are consistent with H2 and the hypothesis is accepted. Third, perceived value has a positive and significant effect on brand loyalty with a value ($\beta = 0.211$, $t = 3.638$, $p = 0.000$), which accepts H3.

Fourth, Customer satisfaction has a positive and significant effect on brand loyalty ($\beta = 0.344$, $t = 0.3770$, $p = 0.00$). This result is consistent with the H4 statement, and the hypothesis is accepted. And the fifth, Brand trust has a positive and significant effect on brand loyalty ($\beta = 0.344$, $t = 0.3770$, $p = 0.00$). This result is consistent with the H4 statement, and the hypothesis is accepted. As shown in Table 3, the structural model is also statistically fit, which is indicated by ($\chi^2 / df = 1.726$, $TLI = 0.965$, $CFI = 0.969$, and $RMSEA = 0.049$). So, it concludes that the

research model supports the data as suggested by [50].

Fig. 2 shows the direct effect between latent variables to prove the hypothesis (H1, H2, H3, H4, and H5) in this study. The result shows that perceived value has a positive and significant effect on customer satisfaction, brand trust, and brand loyalty. Then, customer satisfaction and brand trust also affect positively and significantly on brand loyalty.

Furthermore, based on Figure 3, mediation testing for H6 and H7 directly influences the shape of the mediation role. Figure 3 shows that customer satisfaction and brand trust act as mediating variables as [51] assessment criteria. The results of the theoretical assessment by [51] function to explain the role of mediation, then all paths a, b, and c must have a significantly lower value than alpha 0.05. For H6 and H7, and the significant values of paths a, b and c are lower than 0.05 (significant), So, it means that customer satisfaction and brand trust mediate well the relationship between perceived value and brand loyalty.

Table 4. Relationships between constructs

Research constructs	Perceived_Value	Brand_Trust	Customer_Satisfaction	LP
Perceived_Value	1.000			
Brand_Trust	0.305	1.000		
Customer_Satisfaction	0.370	0.113	1.000	
Brand Loyalty	0.165	0.283	0.264	1.000

Source: SEM Amos data processing Result, 2021

Table 5. Hypothesis testing and results for the structural model

Hypotheses	Direct path estimates (β)	t-Statistics	Probability value (P)	Hypotheses result ($p < 0.05$)
H1 : Perceived Value \rightarrow Customer Satisfaction	0.443	5,860	0.000	Supported
H2 : Perceived Value \rightarrow Brand Trust	0.239	4,474	0.000	Supported
H3 : Customer Satisfaction \rightarrow Brand Loyalty	0.144	2,480	0.013	Supported
H4 : Brand Trust \rightarrow Brand Loyalty	0.271	3,031	0.002	Supported
H5 : Perceived Value \rightarrow Brand Loyalty	0,270	3,918	0,000	Supported

Source: SEM Amos data processing Result, 2021

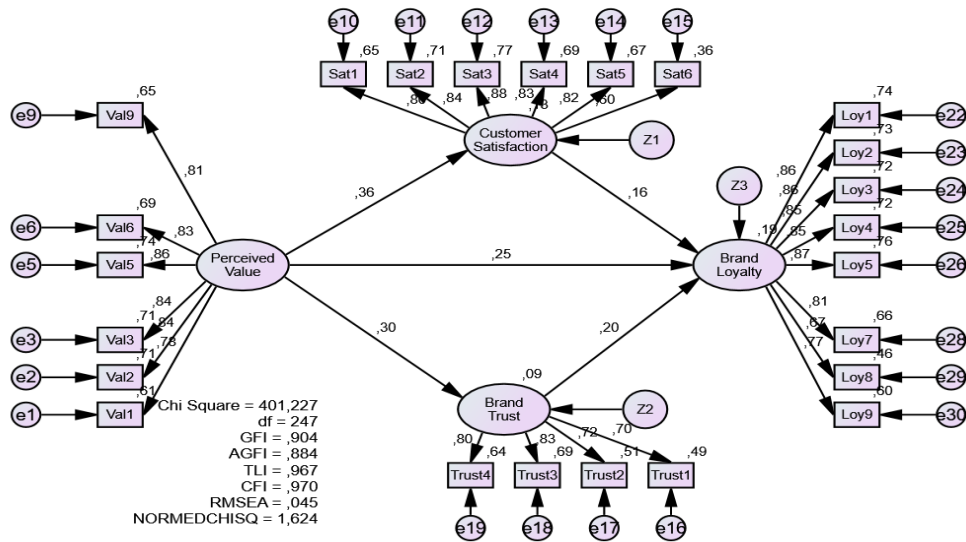


Fig. 2. Full Research Model

Source: SEM Amos data processing Result, 2021

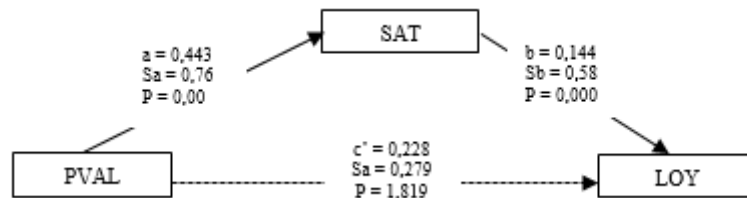


Fig. 3. Customer satisfaction mediation model

Source: Sobel Test Calculator

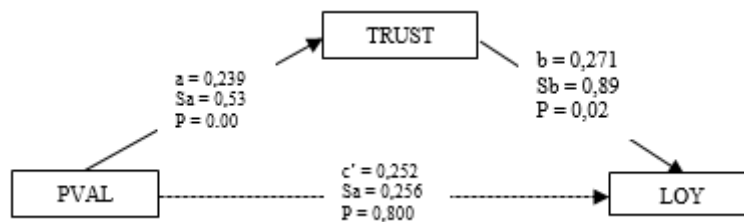


Fig. 4. Customer satisfaction mediation model

Source: Sobel Test Calculator

3.4 Results and Discussions

The results show that telecommunications service customers in Aceh Province perceive that the perceived value of the services used can affect customer satisfaction positively and significantly with a coefficient value of 0.443. This study concludes that customers perceive well the products and services provided by telecommunications service providers, and can encourage increased customer satisfaction with products and service brands. Furthermore, the perceived value perceived by the customer is

also able to increase brand trust in the service brand with a coefficient value of 0.239. These findings are in line with research [37,41,52,53], which say that customer trust in telecommunications service brands is positively and significantly related to products value. Then, perceived value also affects brand loyalty with a coefficient of 0.270. This finding is in line with several previous empirical studies, such as [17,23,54,55], which say that perceived value significantly influences customer loyalty, and perceived value will usually increase customer commitment to loyalty on brands [52].

Then, in examining the effect of customer satisfaction on brand loyalty, it finds that customer satisfaction can affect brand loyalty by 0.144. The results of this study reinforce the research [16,17,41,45], which indicated that customer satisfaction is an important factor in strengthening customer loyalty to brands. This research also confirms that brand trust can encourage an increase in the loyal attitude of telecommunications service customers, and is in line with research [8,36,52,56], brand trust has a positive and significant effect on brand loyalty. Therefore H1, H2, H3, H4, and H5 are accepted and indicate that perceived value is a strong predictor for customer satisfaction and brand trust. Furthermore, customer satisfaction and brand trust are predictors of brand loyalty [57]. This shows that the better the perceived value of customers, the higher the satisfaction and trust of customers to the brand, and the more customer loyalty to the telecommunications service brand in Aceh Province.

Furthermore, in examining the role of mediation shows that customer satisfaction can properly mediate the relationship between value and loyalty. This finding confirms the study [16,17,54,58,59], which says that customer satisfaction is a mediating variable that can confirm the effect of values in the telecommunications service brand user loyalty model. Several other studies also find that satisfaction is a mediating variable between values and loyalty, such as [60–62]. Then brand trust was also found to play a role as a mediating variable between value and loyalty, where the results of this study are in accordance with the conclusion [37,63] that customer trust can have an effect as an important variable in building customer loyalty in telecommunication service brands.

4. CONCLUSIONS

This study aims to determine the effect of perceived value, customer satisfaction, brand trust on brand loyalty in the telecommunications service industry in Aceh Province. The results of this study indicate that perceived value has a positive and significant relationship to customer satisfaction and trust and also to brand loyalty. Furthermore, the results of the study reveal that customer satisfaction and brand trust have a relationship to the formation of customer loyalty attitudes in the brand of telecommunications service providers. Then, in examining the indirect

relationship, it shows that customer satisfaction and brand trust can mediate well the relationship between perceived value and brand loyalty. Finally, this research is expected to influence the development of the marketing strategy of the telecommunications industry on an ongoing basis through the process of increasing customer loyalty to the brand. The application of this guideline must enable the telecommunications industry as one of the business actors that can drive the economic growth of Indonesia by increasing the use of telecommunications services (especially cellular telephones) as an alternative media to support the marketing of other products. This effort will enable the telecommunications industry to improve business competitiveness through the involvement of information technology-based marketing media.

5. THEORETICAL IMPLICATIONS

This research proposes theoretical and practical benefits. From a theoretical perspective, the results of the study confirm that the measurement scale used to measure indicators of perceived value, customer satisfaction, brand trust, and brand loyalty are reliable and valid statistically. This research model is developed from theory and has been verified so that the research model can confirm the relationship between perceived value constructs with customer satisfaction and brand trust and customer satisfaction and brand trust toward brand loyalty of the telecommunications industry in Aceh Province [64-66]. It concludes that this study provides an important contribution to the relationship marketing theory by exploring the relationship of variables in strengthening customer loyalty to the brand of telecommunications service providers in Aceh Province.

From a practical perspective, the results of this study make an important contribution in helping service providers and their customers to understand how perceived value affects customer satisfaction, which in turn will lead to increased customer loyalty of corporate brands and telecommunications products in Aceh Province in the long run. This study suggests that there is a positive relationship between perceived value, customer satisfaction, brand trust, and brand loyalty, as strengthened by empirical research [67,68].

6. MANAGERIAL IMPLICATIONS

First, telecommunications service providers must pay attention to various important factors such as value, customer satisfaction, and trust in their brands to increase customer loyalty to companies and brands. Increasing the value of products and services will have an impact on high customer satisfaction so that it can foster the brand trust of customers. In the long run, all these factors will greatly benefit telecommunications service providers because the company can improve and maintain loyalty. To achieve this, service providers need to improve product performance and the ability of service delivery employees. Such efforts tend to lead to beneficial results in the long run, such as competitive advantage, increased market share, and increased customer relations. This finding can help service providers in developing their marketing strategies through the delivery of customer value, high satisfaction, and customer trust, which will ultimately affect the high customer loyalty to the company and brand.

Second, service provider companies need to improve their marketing strategies by focusing on increasing customer involvement in brands through customer relationships, product reviews, quality assurance, and trust as a strategy to increase customer repurchase intentions. Therefore, this strategy is expected to be able to equip service providers about determinants that stimulate customer loyalty with ongoing purchase decisions.

7. LIMITATION AND FUTURE RESEARCH

This study aims to understand the process of forming brand loyalty and its antecedent variables on the telecommunications industry in Aceh Province. As a result, this study has limitations in the context of geography and the involvement of participants in research, and the use of research variables. Therefore, further research must be carried out in a wider geographic area and involve more participants and other research variables such as customer service quality and price as important factors in service marketing activities, especially telecommunications service businesses with high levels of competition.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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