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The Influence of Promotion and Trust on Customer Loyalty through Customer Satisfaction

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Abstract

The purpose of this research is to examine between promotion and trust toward customer loyalty through customer satisfaction as mediating role. The population in this research is all TCash users in Semarang City. The numbers of sample in this research are 115 respondents by using incidental sampling. Path analysis is used for analyzing the research data using SPSS program version 21. The results findings are both promotion have a positive and significant on customer loyalty, and trust have a positive and significant on customer loyalty, and customer satisfaction is able to mediate between promotion and trust in customer loyalty.

INTRODUCTION

The advancement of technology in Indonesia has entered all areas, one of which is business areas. So many companies do the strategy to maintain its existence. An institution said to be successful in self-administering is when it is able to achieve short-term and long-term goals at the precise level of effectiveness (Murwatiningsih, 2015). The company must strive to learn and understand the needs and wishes of its customers (Shandra & Murwatiningsih, 2016).

Released by Bank Indonesia that at this time, innovations in electronic payment instruments in the form of cards in Indonesia have evolved to a more practical form known as electronic money. Electronic money is used as a means of payment in electronic form where the value of money is stored in certain electronic media.

Released by Bank Indonesia the use of electronic money as an innovative and practical means of payment is expected to smoothen the payment of mass economic activities, fast and micro, so that the development can help smooth transactions in various places. The development of electronic money is also expected to be used as an alternative to non-cash payment tools that can reach people who have not had access to the banking system.

Loyalty is a customer's decision to willingly continue to subscribe with a particular company for a long period of time (Cristopher & Lauren, 2005). Companies that are favored by customers should have a sustainability orientation to get customer loyalty (Mandhacitara & Poolthong, 2011). Loyal consumers are seen from the combination of attitudes and behaviors with the ability to purchase products from the same company,

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recommend to others, commitments to products not to move, repeat product purchases, and More Purchases (Fatona, 2010). Loyalty has a very important role for a company and creating loyal customers is the essence of every business, so it is called successful bussines whereas it acquires, retains, and grows consumers (Maftukhah & Familiar, 2015). Customer loyalty plays an important role to achieve a competitive advancement (Lin & Wang, 2006). A research conducted by Nuchsarapringviriya., Faudziahhanimhj, and Syed (2015) Customer satisfaction has a strong correlation to customer loyalty. The research of Setiawan and Sayuti (2017) with the same variables shows that customer's satisfaction has a positive and significant influence on loyalty. Unlike those reseaches, a research held by Shahin, Ali, dan Mohammad (2011) shows that customer satisfaction has an insignificant influence on customer loyalty.

Customer's loyalty can be formed due to the felt of satisfaction by the customer (Ardiani & Murwatiningsih, 2017). Customer satisfaction can be achieved if the costumer use product or service, the product and service itself fullfilled their expectation even exceed their expectations (Permana, 2013). Customer satisfaction will be obtained by comparing the service that consumers expect and service received by consumers (Ayu & Achmad, 2015).

Making customers feel satisfied is certainly a goal that every company wants to be acchieved (Sumadi & Soliha, 2105). The satisfaction factor will be obtained by customers in the process of consumption or the use of a product (Farida, 2014). By achieving an optimal level of customer satisfaction, it encourages the creation of loyalty in the hearts of Satisfied customers (Amalia & Murwatiningsih, 2016).

A research conducted by Khan, Syed and Fahad (2012) shows that there is a positive influence between the promotion towards satisfaction. Further research by Tjahjaningsih (2013) Promotion gives significant effect on customer satisfaction. However, the result of Haryanto's research (2013) suggests that promotion has no significant effect on customer satisfaction. The study of Lenzun, James, and Decky (2014) also showed that the promotion was negatively influential and insignificant to customer satisfaction.

Promotion becomes one of the key roles in disseminating information, influencing / persuading, and or reminding the target market of the company and its products in order to be accepted, bought, and be loyal to the products offered by the company (Tjiptono, 2007). From finding products desired by customers, motives and buying habits as well as determining prices according to customer's purchasing power, determining distribution channels and finally determining promotion programs in the effort to increase sales (Tjahjaningsih, 2013).

The research about promotion towards customer loyalty according to Tjahjaningsih (2013) has a significant positive relationship, that the higher the promotion level, the higher the customer loyalty level. Research conducted by Pi and Huang (2011) explained that the promotion has a positive effect on customer loyalty. Meanwhile, research conducted by Anggia, Kawet and Ogi (2015) states that promotion has no significant effect on customer loyalty.

Establishing customer trust is a way to create and retain customers (Widiyanto, 2007). Customer loyalty can be achieved by increasing customer confidence, satisfaction, and company reputation (Ponirin, Scott & Heidt, 2009). Customers believe that the company can provide the best service, according to the wishes and expectations of the customer (Elrado, 2014).

The results of previous research conducted by Setiawan and Sayuti (2017) show that the customer's trust variables are positive and have significant effect on customer satisfaction. Further research results of Tatuil (2013). Trust has significant positive impact on customer satisfaction. However, according to research by Harnoto (2013), the customer's trust has not been able to improve the value of customer satisfaction.

Research by Setiawan and Sayuti (2017) shows the results that customer trust has a positive and significant influence on customer loyalty. Research by Upamannyu et al., (2015) explaining there are reasons and the strong consequences of the relationship between customer trust and customer loyalty. Sarwar, Abbasi, and Pervaiz (2012) in their study of mobile carriers in the context of Pakistan also revealed customer loyalty is heavily influenced by customer confidence in Pakistani mobile companies. Harnoto Research (2013) Trust has no significant effect on customer loyalty.

Released by TCash that one of the electronic money in Indonesia is TCash. TCash is an electronic money service from Telkomsel that can be used by all Telkomsel customers for all transactions by using the application anytime and anywhere. TCash first introduced Telkomsel in 2007 as part of its digital business. The low interest in people using electronic money, TCash's business development experienced a difficult times.

Released by TCash that along with the increasing public awareness of the various types of digital products, as well as the increasing na-

tional Non-cash Movement (GNNT) by the Government of Indonesia, in October 2015, TCash was reintroduced through the launch of innovations Payment using near-field communication (NFC) technology, called TCash Tap. With this latest payment technology, customers can easily transact non-cash at various merchant outlets in Indonesia, such as Starbucks, KFC, Mcdonald's, Chatime, Dunkin Donuts, and so on.

The following is the total number of TCash Tap transactions on Bang TCash City of Semarang. For more details, you can see the following table:

Table 1. Total of transaction Tcash Tap Transaction at Bang Tcash Semarang City on January-December 2018

Month	TCash Tap Transaction	Agregat Value	Percentage(%)
January	27		
February	273	246	911,1%
March	273	0	0,0%
April	297	24	8,8%
May	134	-163	-54,9%
June	146	12	9,0%
July	431	285	195,2%
August	497	66	15,3%
September	499	2	0,4%
October	499	0	0,0%
November	589	90	18,0%
December	606	17	2,9%

Sources: Telkomsel, 2019

Based on table 1, it can be explained that there was a reduction in the number of TCash TAP transactions in the year 2018, i.e. in May. The decline is going down as much as 163 transactions from the previous month with a percentage of 54.9%. The decline was very significant because the previous month was a hike. Judging from the data of transaction amount TCash Tap there are twice the value of the transactions stagnate with the same number as the previous month in the period of one year.

To assist the customers to get TCash information, the promotion is done via advertising in newspapers, television and social media, installation of street banners, distribution of brochures and pamphlets. TCash also put a banner on every merchant that cooperates with TCash such as merchant food and beverages, GAS station, Trans Semarang bus stop and booth at certain event.

TCash's step to gain customer trust is to participate in the seminar where one of the speakers from Telkomsel, socialize TCash at a certain event, become one of the sponsors on the event food Fair where the transaction Using TCash, held a TCash balance contest.

Hypothesis Development

The influence of promotion to customer loyalty

Promotion has a role in spreading information, influencing/persuading, and/or reminding the target market of the company and its products to be willing to receive, purchase, and be loyal to the products offered by the company (Tjiptono, 2007). Kotler (2009) states that promotional activities consist of all sorts of incentive tools, and most are short-term goal. This is in line with the research of Pi and Huang (2011) explaining that the promotion positively affects and customer loyalty.

Based on the above explanation, the hypothesis can be compiled:

H_1: Promotions give positive and significant impact on customer loyalty.

The influence of promotion to customer loyalty through customer satisfaction

Promotion not only serves as a tool for communication between company and customers, but also as a tool to influence customers in purchasing activities (Laksana, 2008). Khan, Syed and Fahad (2012) stated that promotion achievement is able to improve customer satisfaction in building customer loyalty. The research was supported by research from Tjahjaningsih (2013) stating that customer satisfaction has contributed to the influence of promotion to customer loyalty. Or in other words customer satisfaction serves as a mediation variable between promotional variables against customer loyalty.

Based on the above explanation, the hypothesis can be compiled:

H_2: Promotions impact positively and significantly on customer loyalty through customer satisfaction.

The influence of trust in customer loyalty

Studies show that customer loyalty can be achieved by increasing customer confidence, satisfaction, and company reputation (Ponirin, Scott & Heidt, 2009). Customers believe that the company can provide the best service, according to the wishes and expectations of the customer (Elrado, 2014). It is in accordance with the research of Setiawan and Sayuti (2017) showing the results that customer confidence has a positive

and significant influence on customer loyalty. Based on the explanation above, the hypothesis can be compiled:

H_3: Trust positively influential and significant to customer loyalty.

The influence of trust in customer loyalty through customer satisfaction

If a company can make customers trust and create a sense of security in transaction then it will increase customer satisfaction and lead to increased customer loyalty (Tatuil, 2013). It is also supported by the previous research conducted by Al-Agaga and Nor (2012) and Tatuil (2013) stating that customer trust and satisfaction has a significant influence on customer loyalty. Based on the above explanation, the hypothesis can be compiled:

H_4: Trust has a positive and significant effect on customer loyalty through customer satisfaction.

The effect of customer satisfaction on customer loyalty

Customer loyalty can be formed due to the satisfaction felt by the customer (Ardiani & Murwatiningsih, 2017). Customer satisfaction is achieved by delivering superior quality products and services by maintaining and building a reputation of the company leading to the loyalty of customers (Zaman et al., 2012). It is also In supported by research from Nuchsarapringviriya, et al. (2015) Customer satisfaction has a strong correlation to customer loyalty. Based on the above explanation, the hypothesis can be compiled:

H_5: Customer satisfaction affects positively and significantly towards customer loyalty

Based on hypothesis thats explained the theoretical thinking framework presented in the study is as follows:

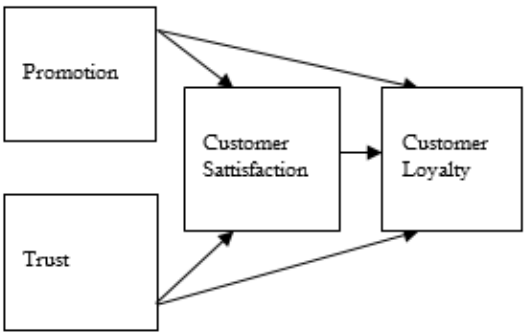

Figure 1. Research Model

METHOD

The population in this study was all users of TCash in the city of Semarang in the year of 2018. With samples as many as 115 respondents based on the iteration formula using incidental sampling technique.

The variables in this study are promotions with advertising indicators, price drop, and personal sales. Trust variables with an integrity, compensation, and consistency indicator. The variable of customer satisfaction with an indicator of suitability expectations, ease of obtaining, and past experience. The variable of customer loyalty with a refund indicator, durability, and reference.

The data collection methods used are questionnaires and documentation. The data analysis technique used Path analysis, which is an extension of multiple regression analysis to assess the causal relationship between the variables and the set causality.

RESULTS AND DISCUSSIONS

Validity test

The result of validity test is used to measure the legitimate or valid absence of a questionnaire. The validity test measurement can be done by comparing the value of sig. Count with Sig. Alpha Table 5%. The validity of the indicator can be seen from the output of Sig's correlation value (2Tailed) Pearson Correlation on each line of the total of the construction of each statement item. If the value of sig. count is < Sig. Table 0.05 then the item statement is valid (Ghozali, 2013).

The validity test results were conducted on the item of this research question which amounted to 36 item questions, where the promotion variables consisted of 12 question items, the trust consisted of 12 question items, customer satisfaction consisted of 12 question items and Customer loyalty consists of 12 question items. The number of respondents in this validity test was 20 respondents. The results of the validity test against the promotion variables, trust, customer satisfaction, and customer loyalty a total of 42 items of the question are valid with a significance rate of less than 0.05.

Reliability Test Result

Reliability testing was conducted to assess the consistency of respondents answers. A variab-

le is said to be reliable if it delivers the Cronbach Alpha value > 0.70 (Ghozali, 2011).

Table 2. Result of Test Reliability

Variable	Cronbach Alpha	Cronbach Alpha Criteria	Explanation
Promotion	0,820	0,700	Reliable
Trust	0,819	0,700	Reliable
Customer Satisfaction	0,765	0,700	Reliable
Customer Loyalt	0,814	0,700	Reliable

Source: Primary data are processed (2019)

Normality Test

Statistical analysis of Kolmogorov-Smirnov. A data is said to be normal when the value of K-S > α = 0.05

Table 3. Normality Test of Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test

Model		Unstandardized Residual
N		115
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,55865604
Most Extreme Differences	Absolute	,080
	Positive	,070
	Negative	-,080
Kolmogorov-Smirnov Z		,862
Asymp. Sig. (2-tailed)		,447

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary data are processed (2019)

Table 3 shows the results of the Kolmogoro-Smirnov value of 0.862. Since the value is greater than the specified α of 0.05, it can be ensured that the data has fulfilled the normality assumption.

Multicolinearity Test

To know the result then done by viewing tolerance > 0.10 and the value of VIF < 10, then it can be said regression model there is no multicolinearity.

Table 4. Multikolinearity Test

Model	Collinearity Statistics	
	VIF	
Tolerance		
(Constant)		
Promotion	,582	1,718
Trust	,368	2,715
Customer Satisfaction	,327	3,060

Source: Primary data are processed (2019)

Table 4 indicates that an independent variable indicating the tolerance value > 0.10, and the < 10 Variance Influention Factor (VIF) value. So it can be said that there is no multicolinearity between the independent variables and the dependent variables.

Heterokedastisity Test

According to Ghozali (2013), heterokedastisity test aims to find out if a regression model occurs a variance inequality of the residual one observation to another observation remains then called homokedastisity, but if different is called heterokedastisity. One way to detect there is no heterokedastisity by looking at the results of Glejser test.

Tabel 5. Heterokedastisity test with the Glejser test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Eror	Beta		
(Constant)	1,104	1,585		0,696	0,488
Promotion	0,006	0,045	0,016	0,134	0,893
Trust	0,049	0,65	0,115	0,758	0,456
Customer Satisfaction	0,032	0,072	0,072	0,444	0,658

Source: Primary data are processed (2019)

According to table 5 it is showed that there is no statistically significant independent variables affect the dependent variable because the value of the sig is greater than 0.05, it can be inferred that there is heterokedastisity happened.

Statistic t Test

Table 6. Promotion, Trust, and Customer Satisfaction on Customer Loyalty

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	,125	2,679		,047	,963
Promotion	,298	,077	,310	3,883	,000
Trust	,375	,110	,340	3,389	,001
Customer Satisfaction	,253	,122	,221	2,073	,041

a. Dependent Variable: Customer Loyalty

Source: Primary data are processed (2019)

Based on table 6, the value of the promotional variable calculated against the customer loyalty is 0.00, and the value of the sig Count 0.00 < 0, 05 so that the 1 hypothesis stating the promotion is directly positive and significant to the loyalty Customers are accepted. The results of this study were in line with the research conducted by Tjahjaningsih (2013) stating that the promotion has a positive and significant effect on customer loyalty. In addition it also supported research conducted by Pi & Huang (2011) The promotion of positive effect on customer loyalty.

The result of the calculated sig value of the trust variable that can be seen in table 6 is 0.01. Then the value of the sig Count 0.00 is < 0.05, so the 3 hypothesis that states the belief is positively and significantly significant to the customer's loyalty received. The results of this study supported the previous research conducted by Setiawan and Sayuti (2017) which shows that the customer's trust variables are positive and influential to the customer loyalty. Another study showing the same results by Upamannyu et al., (2015) which explains there is a strong cause and effect of the relationship between customer trust and customer loyalty. Sarwar et al., (2012) expresses customer loyalty strongly influenced by customer confidence.

According to table 6, the result of the customer satisfaction variable count sig is 0.041. Then the value of the sig Count 0,041 < 0.05 which means 5 hypothesis that expresses customer satisfaction positively and significantly directly towards customer loyalty is accepted. The results of the research in line with previous research conducted by Nuchsarapringviriya et al., (2015) Customer satisfaction has a strong correlation to customer loyalty. Research conducted by Setiawan and Sayuti (2017) with the same variables shows results where customer satisfaction has a positive and significant influence on loyalty.

Path Analysis

Tabel 7. Model 1 R *Square* Effect of Promotion And Trust On Customer Satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,820[a]	,673	,667	2,006

a. Predictors: (Constant), Trust, Promosi

Source: Primary data are processed (2019)

Tabel 8. Model 1 effect of promotion and trust on customer satisfaction

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	5,146	2,015		2,555	,012
Promotion	,229	,055	,273	4,142	,000
Trust	,608	,063	,633	9,597	,000

a. Dependent Variable: Customer Satisfaction

Source: Primary data are processed (2019)

Based on table 7 and table 8 can be compiled equation of model 1 regression structure as follows, to know the variance of regretion model 1 used formula e1 = then e1 = = = 0,327 which indicates that the value of customer satisfaction variance that cannot be explained by promotional variables and trusts or is affected Other variables. Referring to the two tables above then can be compiled equation of model 1 regression structure as follows:

Customer Satisfaction = 0,229 Promotion +0,608 Ttust + 0,327.....(1)

Tabel 9. Model 2 R Square effect of promotion, trust, and customer satisfaction towards customer loyalty

Model Summary[b]

Model	R	R	Adjusted R Square	Std. Error of the Estimate
1	,767[a]	,588	,577	2,593

a. Predictors: (Constant), Customer Satisfaction, Promotion, Trust

b. Dependent Variable: Loyalitas Pelanggan

Source: Primary data are processed (2019)

Tabel 10. Model 2 effect of promotion, trust, and customer satisfaction towards customer loyalty

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Eror	Beta		
(Constant)	,125	2,679		,047	,963
Promotion	,298	,077	,310	3,883	,000
Trust	,375	,110	,340	3,389	,001
Customer Satisfaction	,253	,122	,221	2,073	,041

a. Dependent Variable: Customer Loyalty

Source: Primary data are processed (2019)

Based on table 9 and table 10 can be compiled equation of Model 2 regression structure as follows, to know the variance of regression model 2 digunakan rumus e2 = then e2 = = = 0,412 which indicates that the value of customer loyalty variance that cannot be explained by the variable promotion, trust, and customer satisfaction. Referring to the two tables above then can be compiled equation of model 1 regression structure as follows:

Customer Loyalty = 0,298 Promotion+ 0,375 Trust+ 0,253 Customer Satisfaction+ 0,412...(2)

Based on the calculation of the equation of regression structure on models 1 and 2, the regression can be deduced from this research as follows:

Customer Satisfaction = 0,229 Promotion+ 0,608 Trust+ e1.....(1)

Customer Loyalty = 0,298 Promotion + 0,375 Trust + 0,253 Customer Satisfaction+ e2.....(2)

Indirect influence promotion to customer loyalty mediated by customer satisfaction

Based on the results of the direct effect of SPSS output promotion to customer satisfaction of 0.229. Based on the results of the direct impact SPSS outputs the promotion to customer loyalty amounted to 0.298. Also the indirect influence of promotional variables on customer loyalty through customer satisfaction by multiplying the line coefficient of promotion to customer satisfaction of 0.229 and the coefficient of customer satisfaction pathway to Customer loyalty of 0.253, which is 0.229 x 0.253 = 0.058. The Total influence of the promotion variable path coefficient is calculated by summing the direct influences and indirect influences of 0.298 + (0.229 × 0.253) = 0.356

The following is a drawing track analysis to prove the mediation effect of customer satisfaction variables on the influence of promotion to customer loyalty:

Figure 2. Path Analysis Promotion on Customer Loyalty toward Customer Satisfaction

Source: Primary data are processed (2019)

Indirect influence trust to customer loyalty mediated by customer satisfaction

Based on the results of the output of SPSS direct influence Trust to customer satisfaction of 0.608. Based on the results of the output of SPSS direct influence Trust to customer loyalty is 0.375. Indirect influence of confidence in customer loyalty mediated by customer satisfaction can be known by multiplying the regression coefficient of trust variables against customer satisfaction and the satisfaction regression coefficient Customers to customer loyalty. 0.608 × 0.253 = 0.154. Total influence coefficient of variable path trust is calculated by summing the direct influence and indirect effect of 0.375 + (0.608 × 0.253) = 0.529

The following is a figure track analysis to prove the mediation effect of customer satisfaction variables on the influence of trust on customer loyalty

Figure 3. Path Analysis Trust on Customer Loyalty toward Customer Satisfaction

Source: Primary data are processed (2019)

Based on the calculations that have been done, the full model image structure of the line analysis on this research is as follows:

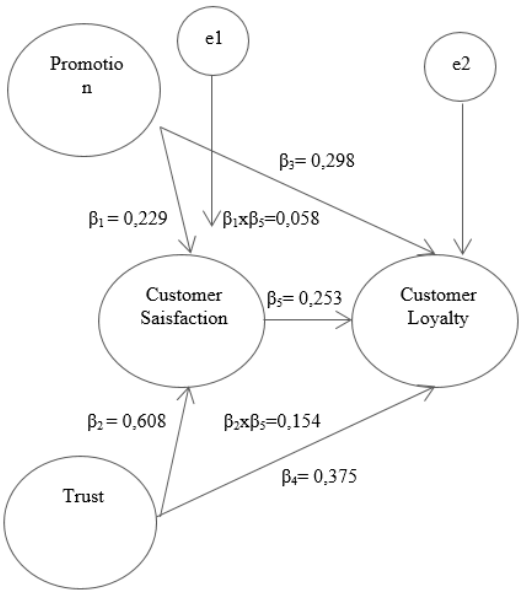

Figure 4. Full Model Path Analysis
Source: Primary data are processed (2019)

Based on Figure 4 can be seen the results of direct influence calculations and total indirect influence between variables such as the following table:

Tabel 11. Direct and indirect of promotion and trust on customer loyalty toward customer satisfaction

Variable	Effect	Customer Satisfaction	Customer Loyalty
Promotion	Direct		0,298
	Indirect	0,229	0,253
	Total	0,298 + (0,229 × 0,253) = 0,356	
	Expl.	**Mediate**	
Trust	Direct		0,375
	Indirect	0,608	0,253
	Total	0,375 + (0,608× 0,253) = 0,529	
	Expl.	**Mediate**	

Source: Primary data are processed (2019)

Based on table 11, it can be noted that the total indirect influence is 0.356, while the result of direct influence coefficient of promotion to customer loyalty is 0.289, therefore the total indirect line coefficient > Direct Line coefficient (0.356 > 0.289). On that basis, the hypothesis that the influence of promotion to customer loyalty through customer satisfaction is acceptable. This suggests that customer satisfaction is capable of processing variable relationship promotions against customer loyalty. The results of this study were supported by research conducted by Tjahjaningsih (2013) stating that customer satisfaction has contributed to the influence of promotion to customer loyalty. Khan et., AL (2012) showing that promotion enhances customer satisfaction by providing advertising and new programs that influence customers. Promotion achievement is able to improve customer satisfaction in building customer loyalty.

Based on table 11 can be noted that the total indirect influence of 0.529, while the result of the path coefficient of direct influence trust on customer loyalty is 0.375, therefore the total Indirect path coefficient > Direct line coefficient (0.529 > 0.375). On that basis the hypothesis that states that the influence of trust in customer loyalty through customer satisfaction is acceptable. The results of this study in line with the results of previous research conducted by Al-Agaga & Nor (2012) stated that trust and customer satisfaction has a significant influence on customer loyalty. Tatuil (2013) If the company can make customers trust and create a sense of security in transaction then it will increase customer satisfaction and lead to increased customer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion, it can be concluded that the promotion positively and significantly affect the loyalty of customers. Increased promotion will increase customer loyalty as well as vice versa if the promotion decreases then customer loyalty will decline.

Promotion has a positive impact on customer loyalty through customer satisfaction. That means, customer satisfaction is able to publish the relationship between promotion and loyalty. Increased promotion will increase customer loyalty, but it will be better if through customer satisfaction first.

Trust has a positive and significant impact on customer loyalty. The increasing trust the customer loyalty will increase, otherwise if the trust decreases then the customer loyalty will decline.

Trust has a positive effect on customer loyalty through customer satisfaction. This means that the relationship between promotion and lo-

yalty is able to be mediated by customer satisfaction. Increased promotion will increase customer loyalty, but it will be better if it is through customer satisfaction.

Customer satisfaction has a positive and significant impact on customer loyalty. That is, the higher customer satisfaction then the higher the customer loyalty, otherwise when customer satisfaction is low then customer loyalty is also low

Based on the above conclusion, it can be submitted advice for some Parties based on the results of this study. For TCash users It is good if TCash users can use the promo offered TCash, because customers will get interesting feedback such as discounts, cashback balance, and special prices. TCash users who still use basic service services will be better if they can improve their services to full service so that they can use all the features of the service on TCash.

Make use of the top up facilities provided by TCash such as Alfamart, ATM, M-Banking, Grapari, and can take advantage of TCash balance cash withdrawal service at Grapari. If users feel satisfied using TCash it is good to recommend to family, relatives, and friends to use TCash.

For Telkomsel company, product knowledge training needs to be improved with persuasive language exercises to attract customers with language that is easily understood and done on an ongoing basis. Sales promotion to better improve the appearance that makes its own plus value for new potential customers who see it. Add cooperation with local and national merchants, and add innovation in meeting customers ' needs such as working with tourist attractions and parking places.

Improving services and maximizing existing services such as adding a booth on the area or merchant crowded visitors, selection of strategic places booth on the way to enter the visitor, completing and adding supporting facilities provide Services to top up TCash, new TCash registrations, as well as cash withdrawals. This is done to maximize the benefits and advantages that the customer will be able to TCash.

This research can be used as a reference for future researchers. Further researchers are expected to add or use variables not examined in this study such as imagery, service quality, and perceived value to better understand the influence of customer loyalty. For further researchers, it is expected to develop research on other objects.

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