

Quality and image: The role of satisfaction and trust as intervening variables on loyalty of customer's internet service providers

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Abstract

Many factors can affect customer loyalty that some of them are service quality and corporate image. There are two objectives of this study. First, this study explains service quality and corporate image effects as antecedents for customer satisfaction, trust, and loyalty. Second, this study investigates the role of customer satisfaction and trust in mediating the service quality and corporate image effects on customer loyalty in the context of ISP customers. By using the purposive sampling technique, this study researched 270 ISP customers. The sample of data was statistically analyzed with the Structural Equation Modeling (SEM) and the Confirmatory Factor Analysis (CFA). This study confirmed that customer satisfaction, customer trust, and loyalty were directly affected by service quality and corporate image. Customer satisfaction and customer trust influenced customer loyalty significantly. The role of customer satisfaction and customer trust indirectly in mediating service quality and corporate image effects on customer loyalty was also confirmed by partial mediation. This study concludes by arguing that it needs to pay attention to service quality and the company's good name levels to maintain customer loyalty.

Keywords: customer loyalty; customer satisfaction; customer trust; service quality; corporate image.

JEL Classification: M41, M42

Article history: Submission date: May 23, 2021 Revised date: Aug 21, 2021 Accepted date: Oct 19, 2021

INTRODUCTION

The development of technology at this time is very rapid, especially technology of information and telecommunication. One of the viral technologies and is often used by most people today is the internet. Internet use is increasingly expanding, which results in business growth that offers internet access to various customers (Kyriazopoulos *et al.*,

2007). However, in business terms, the internet is used to introduce product changes and to change the processes for conducting business activity. The internet may affect the primary method companies operate, produce and distribute goods and services (Kim, 2005).

The internet has now become very important for a country, especially for developing countries like Indonesia. In line with the increasing needs of the people and community for the internet, many telecommunication companies, especially in Indonesia, must provide their best products and services. The growth of internet users and their needs for information and telecommunication are the reasons why the telecommunication companies start focusing on Internet Service Providers (ISP). The number of internet users in Indonesia reach 202.6 million people as of January 2021. This number grew by 15.5 percent from the previous year, with an increase of 27 million people. Of the total Indonesian population of 274.9 million people, Indonesian internet users reached 73.7%. Based on gender, internet users in Indonesia are dominated by men, with 50.3%, while the number of female internet users in Indonesia is 49.7% (Prastya, 2021).

Based on data published by APJII (Association of Indonesian Internet Service Providers) in 2020, internet users in Aceh reached 3.72 million users (Prastya, 2020). When compared with the population in Aceh, which gained 5.27 million people (BPS, 2020), in other words, internet users in Aceh reached 70.59%. By looking at this number, it is undeniable that internet use in Aceh is in the high category. The need for the internet is significant in activities in this increasingly modern era. Therefore, a good and smooth level of internet connectivity will concern consumers in choosing the best provider for their internet needs.

However, with the tight competition in telecommunications today, companies must provide the best service quality to their customers. Service quality, according to Zhao & Benedetto, (2013), has become a critical differentiator and a driver of service-based businesses. ISPs may benefit from the service quality provided by the brands from getting accurate information about the customer's assessments; such information may enable the managers of service brands to formulate an appropriate marketing strategy to gain a competitive advantage and long-term benefit (Quach *et al.*, 2016).

Service quality is the critical element to business achievements (Cox & Dale, 2001). Thus, to provide improved service quality, telecommunication companies need to investigate customers' level of expectations and sensitivity towards service quality (Loke *et al.*, 2011). However, in the contact of Internet Service Providers (ISP), how the different aspects of service quality affect customer loyalty is not yet investigated by many researchers (Vlachos & Vrechopoulos, 2008). It is popular that service quality is becoming the most critical factor for successful business competition for both manufacturer and service provider (Parasuruman *et al.*, 1988). The service quality plays a pivotal role in achieving a substantial goal which includes developing trust, increasing satisfaction, and fostering loyalty (Kao & Lin, 2016).

Service quality is rarely conceptualized to be a difference between an expected and actual performance of perceived service (Kandampully *et al.*, 2011). With no approach of quality management that ensures the quality of the system, staff and business supplier will not deliver the appropriate service quality to satisfy its customers (Cox &

Dale, 2001). The perceived service quality obtained by a customer from the current Internet Service Providers can be described by service quality (Dwivedi *et al.*, 2010). In the context of ISP, a positive effect of service quality towards customer satisfaction, trust, and loyalty has been considered by several studies (Caruana & Ramaseshan, 2015; Quaarach *et al.*, 2016; Thaichon & Jebarajakirthy, 2016; Thaichon *et al.*, 2014; Thaichon & Quach, 2015)

Service quality is the most critical factor to customer loyalty in Malaysia telecommunication service providers (Amin *et al.*, 2012). The same results were also found in the Turkish telecommunication industry (Aydin & Ozer, 2005). The research by Thaichon *et al.* (2014) stated that improving service quality could help increase customer loyalty to ISP customers in Thailand. To conclude, moreover, service quality positively affects loyalty (Kiran & Diljit, 2011).

Generally, quality is regarded as the critical factor in value creation and influencing customers' satisfaction (Loke *et al.*, 2011). The most critical factors for success in business and academia are service quality and customer satisfaction and they have been well known for a long time (Osman & Sentosa, 2013a). Loke *et al.* (2011) who research on telecommunication service providers in Malaysia revealed that satisfaction is positively and significantly affected by dimensions of the service quality. Similar results are also found in Jordan, Turkey, Iran, and China (Alnsour *et al.*, 2014; Aydin & Ozer, 2005; Kheiry & Alirezapour, 2012). Moreover, based on a study by Malik *et al.* (2012), it confirmed that customer satisfaction is significantly influenced by service quality.

Santouridis & Trivellas (2010) confirmed the indirect effect between service quality and loyalty mediated by satisfaction in mobile telephony customers in Greece. According to Aydin & Ozer (2005) in the Turkish telecommunication industry, service quality is directly affected by loyalty through customer satisfaction. Moreover, according to studies in other industry sectors, customer satisfaction plays a mediation in the correlation between service quality and customer loyalty having been confirmed (Chodzaza & Gombachika, 2013; Namukasa, 2013).

The essentials of service quality are directly anticipated in affecting customer trust (Osman *et al.*, 2016). Aydin & Ozer (2005) revealed that service quality significantly affects trust. Similar results are also found by Kheiry & Alirezapour (2012) in their study at Iran telecom customers. Service quality plays an essential role in confidence based on other industry sectors, such as rural tourism in Malaysia and China (Osman & Sentosa, 2013a; Su & Fan, 2011).

An indirect relationship between service quality and customer loyalty through the trust was not yet conducted by many researchers (Osman & Sentosa, 2013). Caruana & Ramaseshan (2015), in their research on customers of ISP in Malta, found customer trust mediated service quality effect on customer loyalty. According to other industry sectors, for example, the hospitality sector in Kenyan (Mbuthia & Thaddaeus, 2015) also confirmed that trust exhibited a significantly strong mediating effect between service quality and loyalty.

Apart from service quality, the corporate image could also affect customer satisfaction, trust, and loyalty (Lee & Moghavvemi, 2015). The business world highlighted that corporate image is the main factor in developing success (Khvtisiashvili, 2012). The role of corporate image on service loyalty is crucial, especially telecommunication sector

and technologically oriented products, since an image plays a role in building customer satisfaction and indirectly it increases commitment (Lai *et al.*, 2009).

Image is the associate angle reflecting the mixed product characteristics (Arshad *et al.*, 2016). From the perspective of an organization, the image is a series of links coming back to mind once the name of a corporation is heard by customers (Nguyen & Leclerc, 2011). Corporate image has been identified as an important factor in all assessments of service providers (Giovanis *et al.*, 2014). Therefore, the corporate image is the ultimate consequence of interacting with all experiences, ideas, beliefs, sentiments, and insights individuals have about the corporate. Thus, the image in this study refers to the accumulation of attitudes directed at the corporate. In telecommunication providers, the perceived corporate image is the explanatory factor of all performances and part of the conceptual contexts (Athanasopoulos & Iliakopoulos, 2003).

Corporate image is positively related to customer loyalty towards telecommunication services in Malaysia (Amin *et al.*, 2012). Moreover, the relationship between corporate image and customer loyalty is concurred by Lee (2011) who studied users of mobile phone service in China and the United States. In addition, Lai *et al.*, 2009 found image affect satisfaction directly in Chinese mobile communication companies. The corporate image was also positively with customer satisfaction in European telecommunications companies (Athanasopoulos & Iliakopoulos, 2003). The studies on other industry sectors, the antecedent of the image to customer satisfaction have been cited by some researchers (Milfelner & Korda, 2011).

Furthermore, Lai *et al.*, 2009 found satisfaction is directly influenced loyalty, and the corporate image effect towards customer loyalty is indirectly mediated by satisfaction. The previous research by Tho from ideas findings that idea has an indirect impact towards loyalty, which is mediated by customer satisfaction. In other cases, however, the role of customer satisfaction as a mediating variable on the link between corporate image and commitment has been documented as well (Abd-el-salam *et al.*, 2013; Albaity & Melhem, 2017; Prayag *et al.*, 2017; Richard & Zhang, 2012; Tolba *et al.*, 2015).

Image is able to transform into trust through the "self-verification" mechanism (Burke & Stets, 1999). It means consumers build an idea based on information that is related to the company. In the context of ISP, ISPs should try to make a trustworthy image through visible policies and images with consistent activities to increase perceived trust (Chiou, 2004). Not much research has been conducted about the effect of the corporate image towards direct and indirect impact through customer trust in ISP. However, based on the studies in other industry sectors, the impact of the corporate image on customer trust can be described, for example, in the banking industry (Lee & Moghavvemi, 2015).

Due to the limited literature, corporate image indirectly influences customer loyalty through customer trust in the context of ISP. The impact on other industry sectors reinforces the adopted hypothesis. For example, Lee & Moghavvemi (2015), in their study on the banking industry, found that the bank's image influences customer trust directly and it affects customer loyalty indirectly. These results were also consistent with the findings from other studies conducted by Orth & Green (2009) and Nguyen *et al.* (2013) in the contexts of the retail industry and financial institutions respectively.

Customer satisfaction is one of the most important goals in which each company looks for a long-term customer relationship as a top priority (Ngo & Nguyen, 2016). The Service Provider often places customer satisfaction as a higher priority since it is a prerequisite for customer retention (Loke *et al.*, 2011). Because people tend to be rational and risk-averse, reducing risk and staying with service providers having good experiences, customer satisfaction can lead to customer loyalty (Ngo & Nguyen, 2016). In other words, customer satisfaction has been considered as a key factor of customer loyalty (Santouridis & Trivellas, 2010).

Thaichon & Quach (2015) found that satisfaction was a determinant of attitudinal and behavioral loyalty in evaluating ISP customers in Thailand. In China's telecommunication service, customer satisfaction was affected by customer loyalty (Chen *et al.*, 2014), and it was similar to results of the research found in Germany, France, and Greece (Santouridis & Trivellas, 2010). The relationship between customer satisfaction and customer loyalty is confirmed as well (Castaneda, 2011). Whereas, Tarus & Rabach (2013) found that there is no significant effect between satisfaction and commitment in the telecommunication sector in Kenya. However, many studies have found that satisfaction directly impacts loyalty, particularly in the telecommunication sector (Khoi & Tuan, 2018; Lai *et al.*, 2009; Santouridis & Trivellas 2010; Thaichon & Quach, 2015).

Trust refers to a relevant factor in collaborative relationships in a business environment (Lee & Moghavvemi, 2015). Trust is an essential factor in building customer loyalty and it can be measured in communication, brand promise, and experience (Jahanzeb *et al.*, 2011). Trust is closely related to risk analysis and it is based on assessing the likelihood of positive outcomes (Pashkov & Pelykh, 2020). Commonly, customers feel confident that the service provider well serves their interests with a high level of trust. They believe that their interests and goals are fulfilled. To what extent, a high level of trust is a buffer towards each negative experience that may arise (Kidron & Kreis, 2020).

Kishada & Wahab (2013) explained customer trust as the effect on customer loyalty. It is as same as to findings of research conducted by Aydin & Ozer (2005) and Alsajjan (2014) in the Turkish and UK mobile telecommunication service provider. In Malaysia's telecommunication service provider, trust is decided as a factor that contributed to customer loyalty (Amin *et al.*, 2012). In the internet sector, commitment was also significantly affected by trust (Castaneda, 2011; Kim, 2005). However, based on Sanchez-Franco *et al.* (2009), they found trust significantly affects loyalty in both male and female samples toward ISP customers.

Customer loyalty has been identified as the key factor in the service business because it represents a significant positive relationship between customers and service providers (Chang *et al.*, 2013). In service management, loyalty is also an important concept and critical term (Thaichon *et al.*, 2014). Customer loyalty is believed as the most potent weapon for service providers to compete with other competitors because customer loyalty is a variable that affects the intention of customers for staying with their current providers (Khatibi *et al.*, 2002). Therefore, based on previous theories, customer loyalty is a significant factor in determining success or failure. The level of customer loyalty to remain loyal or switch to another provider will impact business development in the future.

The importance of customer loyalty is that it is inextricably related to sustainable corporate survival and future solid growth (Kim *et al.*, 2004). Loyalty is essential for companies to survive. Building superior customer loyalty is no longer only one way to boost profits. Furthermore, loyalty plays a key liaison role between trust and more profits (Kim, 2005). However, there are so many researches that have examined the importance of customer loyalty in service companies, including telecommunications (Aydin & Ozer, 2005; Chiou, 2004; Izogo, 2016; Kim *et al.*, 2004; Amin *et al.*, 2012; Shafei & Tabaa, 2016; Thaichon & Quach, 2015; Zhou *et al.*, 2018).

Therefore, the main focus of this study is customer loyalty. A competitive and growing market has led customer loyalty to be an essential factor determining success of all businesses (Thaichon *et al.*, 2014). Companies can earn higher profit margins over the lifetime duration of business relationships with customers by creating and maintaining customer loyalty (Wang & Wu, 2012). However, the studies on the subject of customer loyalty are inconclusive. Russell-Bennett *et al.* (2013) argued that motivating a loyal customer is not relatively clear. This inconsistency suggests that the loyal antecedents tend to manifest the state and industry's peculiarities to require further study in certain countries and contexts (Izogo, 2016).

From the findings of previous studies, the loyalty level of ISP users in Aceh with the group of ISP service users in Aceh was relatively high, and it showed clarity on how a user can be highly motivated and loyal in using the providers of their choice especially in this day and age where telecommunications equipment was a top priority. By adapting the model from previous research, this research tries to develop models for assessing the service quality and corporate image of ISP services that will improve customer loyalty through customer satisfaction and customer trust. Therefore, the objective of this study is twofold. Firstly, this research explores service quality and corporate image effects as antecedents to customer satisfaction, trust, and loyalty. Secondly, this research investigates the role of customer satisfaction and trust in mediating the service quality and corporate image effects towards customer loyalty.

METHOD

The type of this research is descriptive-quantitative research using the survey method. To use a non-probability sampling with the purposive sampling technique, samples were the customers who have subscribed to an ISP more than a month. The questionnaires were distributed in residential areas, offices, shops, and companies in Aceh that use ISP devices as their communication and internet tools. Because the total population of this study was unknown, the sampling was carried out by the multiplication method as conducted by Hair *et al.* (2014) who stated that the number of existing indicators is multiplied by 10. Hence, the total samples of this study are $27 \times 10 = 270$ respondents.

In obtaining data in a form of a questionnaire, the questionnaire was prepared with a Likert scale with 5 points from a scale of 1 to 5 in which 1 was strongly disagreeable and 5 was strongly agreeable. Each statement or indicator taken is modified from previous research statements that are considered for the objectives of this study. For the customer loyalty variable, there are five statements adapted from the analysis of Yap

et al. (2012) and Kaur & Soch (2012). Then, the customer satisfaction with six views was modified from the research of Minkiewicz *et al.* (2011). The customer confidence with six statements was modified from the study conducted by Philip *et al.* (2010) and Aydin & Ozer (2005). The service quality with five views is adjusted to the research of Parasuraman *et al.* (1988). The corporate image with five statements is adapted from Nguyen *et al.* (2013) and Chun & Davies (2006).

In this study, the technique of data analysis used was a statistical analysis with the technique of the Multivariate Structural Equation Modeling (SEM). Then, to fulfill the loading factor of each latent variable used technique of the Confirmatory Factor Analysis (CFA) with the AMOS program. The CFA method determined whether all indicators could explain each latent variable or not, with the recommended minimum loading factor value being ≥ 0.6 . In CFA, several assumptions must be met or commonly called SEM assumptions, including outlier assumptions, normality, and multicollinearity. Furthermore, in the SEM analysis, the structural model was built after validity and reliability were tested with the Average Variance Extracted (AVE) ≥ 0.5 , the Cronbach Alpha (α) ≥ 0.6 , and the Composite Reliability (CR) ≥ 0.7 to see if the data used were valid and reliable to perform the analysis. Comprehensive research.

Table 1
Normality, Validity, and Reliability

Variables	Skewness		Kurtosis		AVE	α	CR
	Value	c.r	Value	c.r			
SQ Service Quality	-0.362	-2.292*	0.219	0.693**	0.470	0.811	0.850
CI Corporate Image	-0.283	-1.787**	-0.168	-0.531**	0.547	0.804	0.826
CS Customer Satisfaction	-0.237	-1.499**	-0.494	-1.562**	0.536	0.741	0.819
CT Customer Trust	-0.153	-0.970**	-0.319	-1.008**	0.563	0.797	0.865
CL Customer Loyalty	-0.221	-1.398**	-0.625	-1.978*	0.526	0.758	0.813

Note : *Significant at $p=0,10$ level

** Significant at $p=0,05$ level

The SEM assumptions have been met after the measurement model is tested using the CFA method and the factor loading value that has met the requirements (≥ 0.6). The validity and reliability tests have met the requirements. The next step was assessing the evaluation value of the Goodness of Fit criteria, which was an evaluation of the feasibility test of a model with several criteria of conformity index and cut-off value to state whether a model was able to accept or to reject. The Goodness of fit measurement model obtained in this study was $\chi^2 = 130.672$, $DF = 71$, $p = 0.079$, $CMIN/DF = 1.840$, $RMSEA = 0.074$, $GFI = 0.817$, $AGFI = 0.935$, $NFI = 0.928$, $CFI = 0.927$, $TLI = 0.911$, $PNFI = 0.881$ and $PGFI = 0.781$.

Table 2
Fit Indices for the Measurement Model

Measure	Recommended Criteria	Model Result	Sources
CMIN/DF	≤ 2.00	1.840	Hair <i>et al.</i> (2014)
GFI	≥ 0.90	0.817	
RMSEA	0.05 – 0.08	0.074	
AGFI	≥ 0.90	0.935	

TLI	≥ 0.90	0.911
CFI	≥ 0.90	0.927
NFI	≥ 0.90	0.928
PNFI	0.60 – 0.90	0.881
PGFI	≥ 0.90	0.781

RESULTS AND DISCUSSION

Results

The respondents consist of 270 ISP customers in Aceh who are owners or employees of a restaurant or cafe that provides free Wi-Fi for their customers, of which 169 are male (62.6%), and 101 (37.4%) are female. In this study, the main criteria of the respondents were customers who made repeated purchases or subscribed to the same ISP product or service, in which the repeated purchases were made each month. The survey results highlighted that 35 (13%) respondents have subscribed for 1-6 months, 34 (12.6%) 6-12 months, 120 (44.4%) 1-2 years, and 81 (30%) have subscribed > 2 years. Thus all respondents have met the criteria.

Table 3
Characterization of Respondent

Description	Numbers	Percentage
Gender		
Male	169	62,6%
Female	101	37,4%
Age		
18-29 years old	198	73,3%
30-39 years old	56	20,7%
40-49 years old	12	4,5%
50-59 years old	4	1,5%
> 60 years old	-	-
Education		
High School	215	79,6%
Diploma	23	8,6%
Bachelor	30	11,1%
Master/PhD	2	0,7%
Jobs		
Civil Revant	20	7,4%
Lecturer	2	0,7%
Employees	214	79,3%
Entrepreneur	34	12,6%
Others	-	-
Subscription Time		
1-6 Month	35	13%
6-12 Month	34	12,6%
1-2 years	120	44,4%
> 2 years	81	30%

The structural equation model was tested after fulfilling the loading factor and one-dimensionality test on each latent variable by using Confirmatory Factor Analysis (CFA) and fulfilling the normality assumptions, outliers, multicollinearity, validity, as well as reliability. After the structural model was built, it would be evaluated to examine the suitability of the structural model to see whether the model was able to accept or it needed to modify.

After modification, the model is considered as the final model of the structural model, the structural model of this research can be seen in Figure 1. The Goodness of Fit value obtained by the structural model was $\chi^2 = 133.358$, $DF = 73$, $p = 0.080$, $CMIN/DF = 1.837$, $RMSEA = 0.092$, $GFI = 0.811$, $AGFI = 0.946$, $NFI = 0.932$, $CFI = 0.924$, $TLI = 0.908$, $PNFI = 0.892$ and $PGFI = 0.785$.

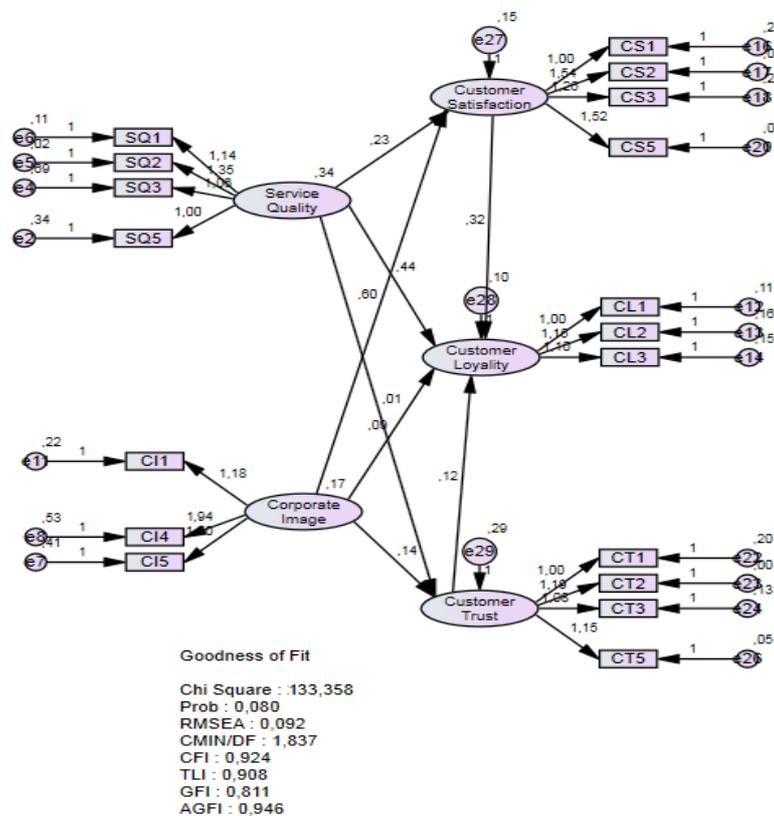


Figure 1
Test Results for Structural Equation Model (SEM)

The results of the structural model concluded that all hypotheses in this study were accepted because each effect produced a positive and significant impact. This hypothesis testing was based on processing research data using SEM analysis using regression analysis (Regression Weight Analysis, Structural Equation Modeling). Testing this hypothesis was by analyzing the Critical Ratio (CR) and the probability (P) values of the data processing results that were compared with the required statistical limit, namely over 1.969 for the CR value and under 0.05 for the P -value.

Table 4
Total Effect, Direct Effect, and Indirect Effect of Full Structural Model

	Total Effect	Direct Effect	Indirect Effect	Sobel Test	CR	P	Decision
Customer Satisfaction ← Service Quality		0,340			5,529	0,000	Accepted
Customer Trust ← Service Quality		0,390			6,698	0,000	Accepted
Customer Satisfaction ← Corporate Image		0,608			9,046	0,000	Accepted
Customer Trust ← Corporate Image		0,683			10,246	0,000	Accepted
Customer Loyalty ← Service Quality	0,301	0,123			2,150	0,032	Accepted
Customer Loyalty ← Corporate Image	0,687	0,372			4,813	0,000	Accepted
Customer Loyalty ← Customer Satisfaction		0,261			3,153	0,002	Accepted
Customer Loyalty ← Customer Trust		0,229			3,054	0,007	Accepted
Customer Loyalty ← Customer Satisfaction ← Service Quality			0,089	2,754	2,773	0,006	Accepted
Customer Loyalty ← Customer Trust ← Service Quality			0,089	2,821	2,791	0,005	Accepted
Customer Loyalty ← Customer Satisfaction ← Corporate Image			0,159	3,107	3,112	0,001	Accepted
Customer Loyalty ← Customer Trust ← Corporate Image			0,156	3,034	3,008	0,002	Accepted

Several approaches have been suggested assessing several mediator models' total and indirect effects (Hayes & Preacher, 2014). In this study, the Sobel test method with bias-corrected confidence estimates is preferable because this method is one of the methods recommended to test the indirect effect generated by the variables.

Discussion

This study explores service quality and corporate image effects as an antecedent for customer satisfaction, trust, and loyalty. It investigates the role of customer satisfaction and trust in mediating the effect of service quality and corporate image towards ISP customer loyalty in Aceh. The results of this research found each variable had a positive significant effect both directly and indirectly. This finding is similar to previous studies (Kheiry & Alirezapour, 2012; Loke *et al.*, 2011; Thaichon *et al.*, 2014; Athanassopoulos & Iliakopoulos, 2003; Lai *et al.*, 2009; S. Lee & Moghavvemi, 2015; Lee, 2011).

Based on the test results, service quality significantly affected customer satisfaction, customer trust, and customer loyalty. This result implied that service quality was one factor that had a dominant effect in determining customer satisfaction (Kheiry & Alirezapour 2012), trust (Loke *et al.*, 2011), and loyalty (Thaichon *et al.*, 2014). The service quality was a determining factor in increasing the competition of business. When service quality is improved, it will increase customer loyalty to the brand (Thaichon *et al.*, 2012).

Based on research findings, many of these ISP customers chose to remain loyal to their current ISP products because Aceh has no better-competing products. This dominant ISP corporate was a state-owned company and was one of the leading companies in Indonesia in the telecommunications sector. In other words, even though

they felt disappointed with the service quality provided by their ISP subscription companies, these customers chose to stay subscribed because of this monopoly market. In the absence of competitors who had better service quality than this company, these customers had no other choice but continually use the services of this company for their internet business. So, when the perceived service quality of the customer matched or did not match with their perspective and expectations, it influenced customer satisfaction, trust, and loyalty.

Furthermore, this research confirmed that corporate image significantly affected customer satisfaction, trust, and loyalty. A strong predictor that affected ISP customer loyalty in Aceh was the corporate image. It was able to see from the total effect generated reaching 68.7%. These results support previous findings of the relationship of corporate image on satisfaction (Athanasopoulos & Iliakopoulos, 2003; Lai *et al.*, 2009), trust (Lee & Moghavvemi, 2015), and loyalty (Lee, 2011). Corporate image, in other words, determined the satisfaction, trust, and loyalty of ISPs in Aceh. These findings make it clear that a company with a good image can undoubtedly satisfy its customers, which grows the customer loyalty level to the company (Minkiewicz *et al.*, 2011). Although the market share is a monopoly system in Aceh, this ISP Company is the largest telecommunications company in Indonesia. It can ascertain that this telecommunications company has been getting a good image in the community views because of that status.

In term of customer satisfaction, happiness has a positive significant effect on customer loyalty (Thaichon & Quach, 2015). This study found the role of customer satisfaction in mediating the service quality impact (Santouridis & Trivellas, 2010) and corporate image (Lai *et al.*, 2009) on customer loyalty. Partially, customer satisfaction mediates service quality and corporate image effects on customer loyalty either by multiple or straightforward mediations. Service quality and corporate image were some of the main determinants of success in creating and influencing customer satisfaction impacting ISP customer loyalty in Aceh. Customer loyalty was able to build or control by the happiness felt by customers, and satisfaction would be created in the form of loyalty when the perceived satisfaction was high (Christodoulides & Michaelidou, 2011). Thus, based on these results, some customers were immediately loyal when they felt the service, even though the provided services were appropriate or not according to what they expected, because they were covered by a large corporate image. However, some customers are satisfied with the offered services and the corporate image. Then, they are loyal to the product. Making customers satisfied with the services provided is not easy. Therefore improving the quality of services provided and creating a positive image of the company can be one of the factors that can increase customer satisfaction.

Finally, customer trust directly affects customer loyalty (Amin *et al.*, 2012) and indirectly plays a mediating role in the effect of service quality (Caruana & Ramaseshan, 2015) and corporate image (Lee & Moghavvemi, 2015) towards customer loyalty. Similar to customer satisfaction, it showed that customer trust also partially mediates service quality and corporate image effects on customer loyalty either by multiple or straightforward mediations. These results proved that customer trust is an essential indicator in terms of developing customer loyalty (Castaneda, 2011; Kaur *et al.*, 2012; Shainesh, 2012), where a high trust level can turn customers into loyal customers (Dimitriadis *et al.*, 2011). Thus, the service quality and corporate image are among the

main determinants of success in creating customer trust, affecting the customer loyalty of ISP customers.

The results also found that customer trust was also one of the variables which could affect customers in ensuring their loyalty to the corporate. Trust is needed to always entrust all their needs (in this case, ISP) to the corporate. Trust can also indirectly foster loyalty when the quality of service provided by the corporate can be relied upon and entirely by customer desires. When customers trust and rely on the corporation's excellent quality, it automatically grows their loyalty. A good corporate image will indirectly affect trust in which will finally affect customer loyalty. Thus, the corporate image in customers' eyes must always be maintained so as not to turn sour because it will influence the level of generated trust and eliminate the existing loyalty.

CONCLUSION

In conclusion, it was clear that there was a monopoly system that occurred in the telecommunications market in Aceh, especially in the choice of internet service provider (ISP) products. The lack of reliable competitors made this state-owned company so dominating. Therefore, maintaining the quality of service and the company's good name could be the primary consideration for companies in retaining customers because competitors could see profitable business opportunities for them when the weaknesses and incompetence of the companies that previously dominated began to appear.

Overall, customer loyalty could be measured by looking at the provided service quality and the corporate image with indirect support by the satisfaction perceived by customers and trust that customers gained from the corporate. The corporates had a significant role in convincing customers to continue to use their services, one of which was improving service quality; service quality that continued to be enhanced would impact customer satisfaction and trust in the corporate so the customer loyalty could be created as well as a corporate image was constantly maintained, where an excellent corporate image in the public's eyes as a customer would make customers more confident in using company services. Even though the customers felt over the moon or disappointed with the ISP services, they remained loyal to the company because it was the only company with the best ISP services without any competitors in Aceh and had a good image and a big name in the telecommunications industry in Indonesia.

Some limitations of this study should be considered when its findings were interpreted. First, it did not test the moderating effect of service quality and corporate image on endogenous variables due to the complexity and time. The limitations of this study would be interesting for forthcoming research. Second, this study did not discuss all of the various factors mediating the effect between service quality and corporate image on customer loyalty. Besides, customer satisfaction and trust, further researches might also benefit from focusing on a broader range of variables, perhaps exploring the effects of engagement, customer value, and commitment, for instance. Moreover, more comprehensive models might be developed. Third, repurchase intention and WOM were integrated into customer loyalty. However, several studies have found that marketing programs were able to have different effects on different customer behavior. Therefore, it would be interesting to conduct further research to examine the other behaviors of

customer loyalty: the last one, a grouping of gender on the use of ISPs. Seeing the level of service of ISPs based on gender between men and women would be interesting to study. Differences in perceptions and eyes and user needs and loyalty levels could compare with how men and women in determining their ISP choice would be exciting things to future study.

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