

The Influence of Satisfaction and Trust on Sympathy Card Customer Loyalty in Students of the Faculty of Economics and Business UPN Veteran East Java

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ABSTRACT

Business competition in the development of the current era of globalization makes companies have to quickly think hard about how to behave and act effectively and efficiently, especially when facing competition in a business environment that moves very fast and keeps up with the times and is full of uncertainty. Therefore, every company is required to compete competitively in terms of creating and maintaining loyal customers. This study aims to analyze customer loyalty by looking at the effect of satisfaction and trust whether it can influence customer loyalty sympathy on students of the Faculty of Economics and Business UPN "Veteran" East Java. The population in this study were students of the Faculty of Economics and Business UPN "Veteran" East Java, class of 2019 - 2022. The sampling technique used was convenience. with 100 respondents who were determined as a sample. The questionnaire method is a method for collecting data in this study. This research data analysis technique uses Partial Least Square (PLS). The results showed that satisfaction and trust have a significant effect on customer loyalty. This can be interpreted that increasing customer satisfaction and trust will also increase loyalty to students of the Faculty of Economics and Business UPN Veteran East Java as customers of the sympathy card.

INTRODUCTION

With rapidly developing technological advances, dynamic access is needed to obtain the latest information to support social life. The internet is an important factor in how people gain knowledge and insight into the outside world. The use of cellular operators can be said to be a tool or medium for connecting information via the internet. Apart from that, the need to use cellular operators is considered important because it can also be used as a means of communication between individuals and groups. In Indonesia itself, there are several cellular operators with three well-known operators such as Telkomsel, Indosat, and XL.

The various cellular operators in Indonesia give rise to competition in the use of cellular operators. PT Telekomunikasi Seluler (Telkomsel) became the cellular operator with the most users in Indonesia in June 2021. This subsidiary of PT Telekomunikasi Indonesia (Persero) Tbk had 169.2 million customers in June 2021, an increase of 5.7% from the same period the previous year. In detail, Telkomsel has 162.48 million prepaid customers. Meanwhile, the remaining 6.72 million people are postpaid customers.

On Telkomsel cards, there are several sim card names, namely AS Card and Simpati card as product variations. The use of these two cards differs over time with the features and promos offered therein. Based on Top Brand Index data, it shows that in 2019, 2020, 2021, 2022, and the first quarter of 2023, sympathy cards experienced fluctuations up and down every year. In 2019 sympathy card presentations reached 40.30%, then in 2020 there was a decline to 34.60%, then in 2021 sympathy card presentations increased to 36.40%, in 2022 sympathy card presentations fell to 34.30% and in 2023 experienced an increase again of 34.70%. This happens because competition in the electronic goods business is getting tighter. Many factors influence the use of Simpati cards as prepaid SIM cards.

Due to competition factors and complaints of dissatisfaction with the use of cellular operator cards in particular, Telkomsel has to increase the value they have to minimize users switching to other operators and maintain customer loyalty, especially with the Simpati card as one of Telkomsel's products. Factors that can help Telkomsel overcome the above problems are increasing public satisfaction and trust because these two things are directly related to customer loyalty in using a product.

The first factor that makes customers want to use a product, especially a cellular telephone operator, is customer satisfaction. Business competition in the current era of globalization makes companies have to think hard about how to behave and act effectively and efficiently, especially when facing competition in a business environment that moves

very quickly keeps up with the times and is full of uncertainty. Therefore, every company is required to compete competitively in terms of creating and maintaining loyal consumers (customers), namely with a program for a cellular card product that provides benefits, one of which is providing discounts or discounts on purchasing its services (Winni, 2020). revealed that customer satisfaction is a post-purchase evaluation where the chosen alternative at least provides results that are the same or exceed customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations.

Customer trust is a factor that can form customer loyalty. A customer's willingness to rely on a company they trust is the definition of trust. A company's confidence in being able to work with customers for a long time or the company's willingness and confidence in its partners to create positive working relationships is called trust (Purwanto, 2014). Customer satisfaction can be fulfilled when the company can meet customer needs and desires

Ease of access to various products allows consumers to compare one trader with another. This is one of the reasons why it is difficult for business people to attract new buyers or customers and retain them so that they do not easily turn to other products. This also includes competition between cell phone card operators and how they maintain consumer loyalty to their companies. Consumer loyalty is one of the factors that will increase company profits. This is because loyal consumers will be willing to pay higher costs for the products offered, and will be more tolerant if problems arise with the service and performance of a product.

Based on the description above, this research aims to provide an overview regarding the Interest in Purchasing Simpati Cards among students at the Faculty of Economics and Business, UPN Veteran East Java, by selecting Satisfaction and Trust as variables that will be examined to see whether the above factors influence the Loyalty of students at the Faculty of Economics and Business, UPN Veteran East Java. using a Sympathy Card.

THEORETICAL REVIEW

Marketing Management (Grand Theory)

According to (Indrasari, 2019) in Nuryani (2022), marketing management is the art and science of choosing target markets and reaching, retaining and growing customers by creating, delivering and communicating superior customer value. Meanwhile, according to (Alfika, 2020) marketing management is a science that is applied to a business to

keep it alive through the process of planning, implementing and controlling marketing concept creation programs.

Customer Loyalty

According to (Tjiptono, 2012) in Gultom (2020) Customer loyalty is a customer's commitment to a brand, shop or supplier, based on a positive attitude and reflected in consistent repeat purchases. Customer loyalty is a customer's deep commitment to re-subscribe or re-purchase selected products/services consistently in the future, even though situational influences and marketing efforts have the potential to cause changes in behavior. According to (Durianto, 2001: 90) Aditya (2021) states that brand loyalty is a measure of customer connection to a brand. This measure is also able to provide an idea of whether or not a customer might switch to another brand, especially if there are changes to that brand, whether regarding price or other attributes. Customers who have brand loyalty will generally continue to purchase that brand even though they are faced with many alternative competing brands that offer superior product characteristics. According to Jill Griffin (2005: 31), Customer Loyalty Indicators are as follows:

1. Make purchases repeatedly and show immunity to the pull of competitors
2. Refer to others
3. Talk about positive things to other people
4. Demonstrate immunity to pull from competitors

Customer Satisfaction

According to (Kotler & Armstrong, 2016) in Ramadhany and Supriyono (2022), customers' feelings which are directly proportional to their expectations when taking advantage of a product or service are known as customer satisfaction. A consumer will become a customer when they feel satisfied with the value of the product or service used. Service, quality and value will create customer satisfaction. True satisfaction will be achieved if the company can understand customer needs and desires. This can happen when a consumer decides to have a close relationship with a company for a long period. To achieve this relationship, companies need to maintain the quality of their products and the company itself.

According to (Kotler & Keller, 2016) in Hadi & Hidayat (2018), "Satisfaction is a person's feeling of joy or disappointment resulting from comparing the perceived performance or product results with expectations. If performance falls short of expectations, the results are unsatisfactory. If

it meets expectations, the customer is satisfied or happy." This means satisfaction is a person's feeling of satisfaction or disappointment resulting from comparing product performance or results with expectations. Indicators of customer satisfaction according to Dharmesta & Irawan (2012) are as follows:

1. Feeling of satisfaction
2. Always buy products repeatedly
3. Fulfillment of customer expectations after purchasing the product

Customer Trust

Trust is defined as the subjective probability that consumers expect the seller to carry out certain transactions by consumer trust expectations. According to Imanda and Nuridin (2018) in Pringgadini (2022), trust is the willingness of one party to accept risks from another party based on the belief and expectation that the other party will provide treatment by what is desired, even though the two parties do not yet know each other. others and can build long-term relationships. According to (Gul, 2014) in Kamilullah (2016) trust is a positive psychological state that occurs in certain relationships, in other words, customer trust is a positive psychological state that occurs between customers and certain products or services. Trust is very important in the distribution of computing systems which are used to guarantee the system through trust management so that it can provide valid and effective information services. Trust indicators according to Rofiq & Mula (2010) are as follows

1. Sincerity/Sincerity (Benevolence)
2. Ability
3. Integrity

The Influence of Satisfaction on Customer Loyalty

The relationship between satisfaction and customer loyalty was put forward by research by Kurnia Khafidhatur Rafiah (2019) which showed that based on the evaluation and analysis carried out, it was known that customer satisfaction had a significant and positive effect on loyalty. Research by Rohana (2022) shows that satisfaction has a positive effect on customer loyalty. Likewise, research from Dwi Apriliani, Nikmah Baqiyyatus S., Rizka Febila, and Vicky F. Sanjaya (2020) states that the customer satisfaction variable has a positive and significant effect on customer loyalty.

Hadi & Hidayat (2018) define satisfaction as a person's feeling of satisfaction or disappointment resulting from comparing product performance or results with expectations. Several previous studies have

stated a link between the influence of customer satisfaction on customer loyalty. In research (Hidayat, 2018) it is explained that currently more and more companies are including their commitment to customer satisfaction in their mission statements and advertising. The main key for companies to win the competition is to provide value and satisfaction to customers through the delivery of quality products and services. According to Rohana (2020), companies must be able to create quality products to create consumer satisfaction with the company brand.

Based on the description above, it can be assumed that satisfaction is one of the factors that influence a consumer's loyalty to a product. This is because satisfied customers will repurchase the product or they will recommend the product to other people so that loyalty is formed.

The Influence of Trust on Customer Loyalty

The relationship between Trust and Customer Loyalty was put forward by research by Martina Rahmawati Masitoh, Hermansyah Andi Wibowo, and Khairul Ikhsan (2019) that customer satisfaction has a significant effect on Customer Loyalty. Apart from that, research conducted by Ramadhany and Supriyono (2022) shows that customer trust has a significantly positive effect on customer loyalty. Research by Bayu Devirman and Jontro Simanjuntak (2021) also shows that trust partially has a positive and significant effect on consumer loyalty.

(Ferrinadewi and Erna, 2008) Rachman (2021) defines consumer trust as the consumer's willingness to trust a brand which will produce positive results for consumers it can lead to loyalty to a brand. The relationship between trust and loyalty has a close influence. Trust in a product is often a consideration and determining factor for potential consumers to make repeat purchases which creates a feeling of loyalty to the desired product in addition to other factors.

Based on the description above, it can be assumed that trust is one of the factors that influences consumers to have a sense of loyalty to a product. Thus, as consumer confidence increases, customer loyalty will also increase. Conversely, if consumer trust decreases, customer loyalty will also decrease.

Conceptual Framework

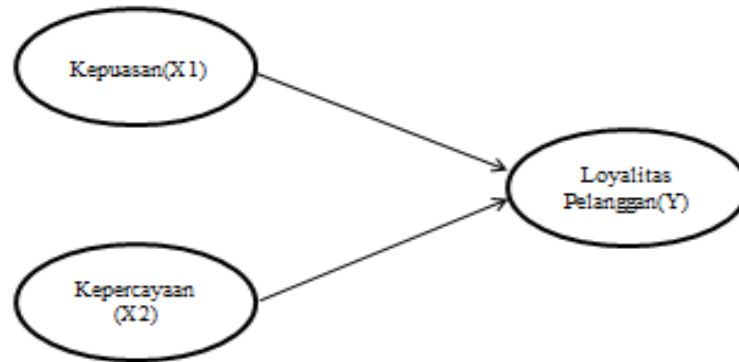


Figure 1. Conceptual Framework

Hypothesis

H1: Satisfaction has a positive effect on Simpati Card Customer Loyalty among Students at the Faculty of Economics and Business, UPN Veteran East Java

H2: Trust has a positive effect on Simpati Card Customer Loyalty among Students at the Faculty of Economics and Business, UPN Veteran East Java

METHODOLOGY

This research is classified as quantitative research. The variables chosen by the researcher include the dependent variable, namely Customer Loyalty (Y) and independent variables, including Satisfaction (X1) and Trust (X2). The sampling technique used in this research was carried out using Purposive sampling, namely a technique for determining samples based on certain considerations. This sampling method was chosen to facilitate the implementation of research with the criteria for respondents used being students from the Faculty of Economics and Business, UPN Veteran East Java from the 2019-2022 class who use sympathy cards. In this research, the data collection method was through distributing questionnaires using 100 respondents as the sample. SmartPLS is used as an analytical tool in this research, and data analysis is carried out using a component-based SEM (Structural Equation Modeling) approach. The Partial Least Square (PLS) methodology was chosen because it is often used for complex predictive causal analysis and is an appropriate method for developing theories and making predictions, for example in this investigation.

RESULTS

Validity and Reliability Test

Table 1 Average variance extracted (AVE)

	AVE
Trust (X2)	0,828
Satisfaction (X1)	0,727
Customer Loyalty (Y)	0,778

The AVE test results for the Satisfaction variable (X1) are 0.727, the Trust variable (X2) is 0.828, and Customer Loyalty (Y) is 0.778, these three variables show a value of more than 0.5, so overall the variables in this research can be said to have validity Good.

Table 2 Reliability Test

Composite Reliability	
Trust (X2)	0,935
Satisfacation (X1)	0,888
Customer Loyalty (Y)	0,933

Meanwhile, the Composite Reliability test results show that the Satisfaction variable (X1) is 0.888, the Trust variable (X2) is 0.935, and Customer Loyalty (Y) is 0.933, these three variables show a Composite Reliability value above 0.70 so it can be said that all the variables in the research this is reliable or dependable.

Hypothesis Testing

Table 3 Path Coefficients (Mean, STDEV, T-Values)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Satisfaction (X1) -> Customer Loyalty (Y)	0,316	0,329	0,084	3,737	0,000
Trust (X2) -> Customer Loyalty (Y)	0,422	0,420	0,083	5,108	0,000

From the table above it can be concluded that the hypothesis states: Satisfaction has a positive influence on customer loyalty which is acceptable, with path coefficients of 0.316, and a T-statistic value of 3.737 < 1.96 (from the table value $Z\alpha = 0.05$) or a P-Value of 0.000 > 0.05, with significant (positive) results.

Trust has a positive effect on customer loyalty which is acceptable, with path coefficients of 0.422, and a T-statistic value of 5.108 > 1.96 (from the table value $Z\alpha = 0.05$) or a P-Value of 0.000 < 0.05, with significant (positive) results.

DISCUSSION

The Influence of Satisfaction (X1) on Customer Loyalty (Y)

Based on the results of the research that has been carried out, it was found that Satisfaction (X1) has a positive effect on Customer Loyalty (Y) of the Simpati Card and is acceptable, with path coefficients of 0.316,

and a T-statistic value of $3.737 < 1.96$ (from the table value $Z_{\alpha} = 0, 05$) or P-Value $0.000 > 0.05$, with significant (positive) results, which means that this influence shows a relationship between satisfaction and customer loyalty, the better customer satisfaction influences on increasing customer loyalty.

The results of the analysis of the Satisfaction variable, show that the indicator that has the most influence on customer loyalty is always buying the product. This shows that the factor that makes customers, especially students, always pay attention to satisfaction to make them loyal is their routine purchase of products, whether internet packages, credit or other products offered by the Simpati card. The activity of always buying products repeatedly makes students loyal because always buying Simpati products indicates that there is satisfaction arising from the quality and quantity of the products offered by the Simpati card. Therefore, with satisfaction with the Simpati product that has been formed, students have a sense of loyalty to using the Simpati card.

The results of this research are by research from Rohana (2022) which states that customer satisfaction has a positive and significant effect on customer loyalty, as well as research conducted by Dwi Apriliani, et al (2020) which also states that customer satisfaction a positive and significant effect on customer loyalty.

The Effect of Trust (X2) on Customer Loyalty (Y)

Based on the results of the research that has been carried out, the results obtained are that Trust (X2) has a positive effect on Customer Loyalty (Y) of the Simpati Card which is acceptable, with path coefficients of 0.422, and a T-statistic value of $5.108 > 1.96$ (from the table value $Z_{\alpha} = 0 .05$) or P-Value $0.000 < 0.05$, with significant (positive) results. This means that this influence shows that there is a relationship between Trust and Customer Loyalty, the better the trust in a product, the greater the impact on consumer loyalty to that product.

The results of the analysis of the Trust variable show that the indicator that has the most influence on customer loyalty is Integrity. This shows that consumers will tend to be more interested in the perception that products are based on the amount of trust between customers and sympathy cards that have goals and motivations which are an advantage in forming loyalty to these customers. The higher a person's trust in a product due to various factors such as the service and products offered, the higher the sense of loyalty felt by the customer to continue using the product on the Telkomsel cellular operator.

The results of this research are in line with research conducted by Ramadhany and Supriyono (2022) showing that customer trust has a significantly positive effect on customer loyalty. Research by Bayu Devirman and Jontro Simanjuntak (2021) also shows that trust partially has a positive and significant effect on consumer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis of data testing using PLS and the discussion of the research results presented, a conclusion can be drawn, namely first, satisfaction can contribute to customer loyalty to Simpati card products. Second, trust can contribute to customer loyalty to Simpati Kartu products. PT Telkomsel, especially in developing Simpati card products, is expected to improve its strategy to build satisfaction for Simpati customers both by improving service and product quality so that customers who have used Simpati products do not switch to other operators. The suggestion in this research is that there are limitations to this research so it is recommended to use other variables that have not been shown in this research, things related to customer loyalty for a product. Apart from that, you can also use other research objects besides Simpati cards.

FURTHER STUDY

Research in depth the factors that influence customer satisfaction with sympathy cards among students of the Faculty of Economics and Business UPN Veteran East Java.

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