AN INVESTIGATION OF THE INTERNET GENERATION CUSTOMER LOYALTY: AN EMPIRICAL STUDY IN INDONESIA MOBILE SERVICES

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Abstract. The study aims to investigated of iGen customer loyalty model that effected by service quality, culture, loyalty program and trust trough customer satisfaction. Following the conceptual model, an inclusive set of hypotheses have been developed. The demanded data were collected from 663 samples using an online survey, and Structural Equation Model with Smart Partial Least Square was applied to test the model and hypotheses. The research found that service quality, culture, loyalty programs, and trust are combined to predict customer loyalty. Trust and loyalty programs exert a more powerful impact on customer loyalty than service quality and culture variables. Customer satisfaction acts as a mediator in the relationship between service quality, loyalty programs, customer trust, and customer loyalty. The results have some critical academic and professional implication for determining the model of consumer loyalty and the internet generation (iGen) in mobile communication services. The study can be used as a part model in formulating a marketing strategy operation that has a competitive advantage in the mobile communication services in Indonesia.

Keywords: quality of service, customer trust, customer satisfaction, customer loyalty, iGen.

JEL Classification: M31, L86, D12, L96.

Introduction

The global mobile communications service industry's rapid growth and dynamic nature have piqued the interest of several marketing academics and practitioners (Clemes et al., 2014). Researchers have examined the relationships between several behavioral constructs in the mobile communications market in France (Lee et al., 2001); Germany (Gerpott et al., 2001); Hong Kong (Woo & Fock, 1999); South Korea (Kim & LaRose 2004); the United States of America and Turkmenistan (Lim et al., 2006). Lately, marketing academics have espoused a comprehensive hierarchical modelling approach. They were to conceptualize and measure the dimensions of service quality and critical higher-order constructs (e.g., satisfaction, image, perceived value, and loyalty) in a variety of service industries, including education (Clemes et al., 2008), health services (Dagger et al., 2007), hospitality (Clemes et al., 2010), and the sporting industry (Clemes et al., 2011). The global mobile communication market is constantly evolving, as evidenced by changes in dimensional structures, customer perceptions of service quality dimensions, and the relationships between higher-order constructs.

Telkom and Rajasa Hazanah corporation first introduced mobile communication services to Indonesian customers in 1984. Due to the enormous market and the fairness competition principle, in 1999, the Indonesian government ended its monopoly position services by issuing a policy to deregulate it. Since then, mobile phone operators have increased dramatically, and mobile service has spread all over Indonesia. Consequently, intensified competition among mobile service operators is inevitable. In such a competitive market, acquiring new customers is more challenging than ever because cellular service providers provide prospective customers with more alternatives and alluring deals to potential customers. Retaining existing customers becomes more complex and costly because the main customers are pre-paid, which experienced a relatively high churn rate. Twenty-two percent of mobile customers in Indonesia expressed their intention to relocate telecommunication operators within 12 months.

Internet Generation (iGen) is the most critical customer; they were born between 1995 and 2012 (Twenge, 2017) and were raised in the internet and social media period. They consider the mobile phone priority, and about 98 of this generation has used smartphones since the age of 10. They are the most prominent Indonesian population, 72.8 million (27 percent) of 267 million Indonesians in 2019. They are also the most frequent internet users among those aged 15 to 19, with nearly 97 percent accessing the internet via a mobile device. The National Retail Federation predicts that iGen will be the most fleetly growing generation in the plant in the coming five times. They indicated that the request with implicit purchasing power in 2021 was estimated at the US$.54 billion. Furhtermore, Smalej (2017) anticipated that iGen would soon come an grown-up, with nearly 40 percent of all consumer copping power in 2021.

Nowday, iGen is considered the most critical customer to mobile service providers. They were raised on the internet and used mobile services to access the internet. Their characteristics involve: "the first truly digital native generation" (Lanier, 2017). Several scholars argue for different reasons: they cannot live without Smartphones (Ozkan & Solmaz, 2015), they are naturally active and flexible (Pollack, 2014); they interact with others substaintily using information technology (Herring & Thompson, 2013); they are incredibly dependent on intelligent technologies in their lives (Roblek et al., 2019); and they habitually communicate with each other by text and voice, short video clips using mobile phones (Takahashi, 2011).

Grounded on a marketing perspective, customer loyalty is critical to business success. Hence, Wu and Ai (2016) reported that customer loyalty could spread significant marketing attention because of its enormous implications for ultramodern business. Kandampully et al. (2015) reported that customer loyalty was considered a long-term asset and the most critical business outcome (Al-Aali et al., 2011; Kim, 2013). Retaining and maintaining loyal customers is profitable because they play a vital role in creating a competitive advantage (Wu & Ai, 2016). Making customer loyalty toward business has been regarded by marketing experts as a crucial requirement for market accomplishment (Kandampully et al., 2015). So, different service providers need to have loyal customers (El-Adly & Eid, 2016). Likewise, loyal customers are keen to recommend the products they satisfy to other customers, and they generate some profitable benefits, similar as premium prices, cost reduction, and additional sales revenue (Kim et al., 2016; Murali et al., 2016).

The prominence of the customer loyalty concept has enthused researchers from various parts of the world to comprehend customer loyalty and its antecedents, including in the industry of cellular telecommunications. However, there has been no exploration research done to understand customer loyalty from the standpoin iGen. This study, thus, aims to develop a model of iGen customer loyalty Indonesian cellular services environment.

Thus, this exploration research contributes to strategic marketing operation for the mobile communication service from the point of view of service quality, loyalty programs, trust, culture, and customer satisfaction as a conceptual and contextual model in the communication mobile service.

1. Literature review and hypotheses development

1.1. Customer satisfaction -customer loyalty relationship

Birch-Jensen et al. (2021) reported that customer satisfaction is critical for customer-oriented and service-oriented organizations, as customer experience is strongly linked to the in-use phase of products and services. Meanwhile, Lim et al. (2006) argued that two dimensios of perceived value (i.e economic value and emotional value) had significant influences on customer satisfaction, and the, on loyalty intention. On the other hand, numerous researchers investigated customer satisfaction and customer loyalty. They caught on that customer satisfaction positively and significantly influences customer loyalty (Wei, 2011). They demonstrated that customer satisfaction was an indicator of customers' perceptions of service providers in the telecommunications sector (Moreira et al., 2016). Haskett (2011) argued that satisfied customers lead to loyal customers, and dissatisfied customers result in unfaithful customers. Although customers remain loyal to a particular product or a service may not always be caused by their satisfaction, the more satisfied the customers are, the more loyal they are. Thus, we propose the first hypothesis:

Hypothesis 1: Customer satisfaction significantly and appreciatively affect customer loyalty in the Indonesian cellular service environment.

1.2. Service quality – customer loyalty relationship

The review of previous research revealed three concepts related to the service quality – customer satisfaction link: 1) service quality is the antecedents of customer satisfaction, 2) customer satisfaction is a predictor of the relationship between service quality and profitability, 3) the relationship between service quality and customer satisfaction is mutual (Deng et al., 2010). Moreover, Kaur and Soch (2012) mentioned that the antecedents of customer loyalty are reassessed in a service setting namely, customer satisfaction, trust, commitment, corporate image, and switching costs. However, some researchers argue that service quality is the predictor of customer satisfaction (Kuo et al., 2009; Siddiqi, 2011). Others support that service quality is a satisfaction determinant (Karim & Chowdhury, 2014; Zeithaml et al., 1996; Boohene & Agyapong, 2011; Al-Hawari et al., 2009; Jahanzeb et al., 2011). Therefore this study proposes hypotheses:

Hypothesis 2: Quality of service significantly and positively affects customer loyalty in the Indonesian mobile services context.

Hypothesis 3: Quality of service significantly and positively affects customer satisfaction in the Indonesian mobile services context.

Hypothesis 4: Customer satisfaction is a mediator between service quality and customer loyalty in the Indonesian cellular services context.

1.3. Culture-customer loyalty relationship

Culture refers to the public culture, which has unique values that distinguish one society's members from another (Hofstede, 2011). Cultural values lead customers to determine how they satisfy their requirements and desire. As a result, in order to achieve customer satisfaction, businesses must adapt to their culture (Réalé Sancha, 2017). Some research set up that cultural values affect both customer satisfaction and customer loyalty. Parahoo et al. (2015) found that cultural values, directly and indirectly, influence customer satisfaction or influence loyalty behavior.

Tarhani and Janfadaei (2017) set up a significant relationship between cultural dimensions and customer loyalty in the export market. Malik and Ramay (2017), in their research on the loyalty of student customers to the university, also set up that Hofstede's national cultural dimensions had a significant effect on student loyalty to universities. Diallo et al. (2018) reported that collectivism's positive impact on customer loyalty was evidenced in Morocco, Senegal, and Tunisian shopping centers Zhang et al. (2014). Both query avoidance and long-term orientation have positively influenced China's intentions for loyalty. Therefore, the hypotheses are proposed as follows:

Hypothesis 5: Culture significantly and positively influences customer satisfaction in Indonesian cellular services.

Hypothesis 6: Culture significantly and positively influences customer loyalty in Indonesian cellular services.

Hypothesis 7: Customer satisfaction is a mediator between culture and customer loyalty in Indonesian cellular services.

1.4. Loyalty program-customer loyalty relationship

Loyalty programs offer prices and encourage customers to repeat purchasing (Dorotic et al., 2012). The programs give customers with practical, hedonic, and emblematic benefits (Mimouni-Chaabane & Volle, 2010). They are designed to increase the chances of re-buying from being customers, attract new customers, and improve consumer perception of its value (Erbschloe, 2017). Customer positive perception of the program's benefits will increase customer satisfaction with loyalty programs (Stathopoulou & Balabanis, 2016). The ultimate goal of loyalty programs is to grasp customer loyalty (Chiou & Droge, 2006). In various studies, customer satisfaction is considered a central variable in the customer loyalty model (Chen & Cheng, 2012; Deng et al., 2010). In the mobile communication services environment, customer satisfaction positively impacts customer loyalty (Zhang et al., 2014; Kumar et al., 2011). Therefore, the proposed hypotheses are:

Hypothesis 8: loyalty programs significantly and positively affect customer satisfaction in the Indonesian cellular services context.

Hypothesis 9: loyalty programs significantly and positively affect customer loyalty in the Indonesian cellular services context.

Hypothesis 10: Customer satisfaction is a mediator between program loyalty and customer loyalty in the Indonesian cellular services.

1.5. Customer trust-customer loyalty relationship

Reichheld and Schefter (2000) mentioned that to gain the loyalty of customers, you must first gain their trust. Numerous researchers set up that customer trust affects satisfaction, but others showed the contrary. Customer trust was formed as a result of the customer's experience (Dabholkar & Sheng, 2012). In discrepancy, numerous researchers set up that customer trust affects customer satisfaction (Leninkumar, 2017; Bricci et al., 2016). Likewise, customer trust was also reported to affect customer loyalty directly. Aslam et al. (2018) and Hafez and Akther (2017) revealed a significant and positive influence of customer trust on customer loyalty in Bangladesh's
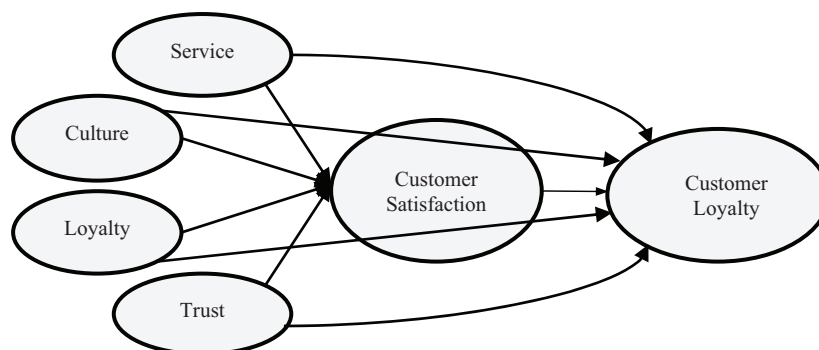

Figure 1. Research model

telecommunications industry. Other researchers also reported that customer trust affected customer loyalty in other sectors (Kishada & Wahab, 2013; Gul, 2014; Madjid, 2013; Deng et al., 2010). This research supports the latter that customer trust affects customer satisfaction. Thus, the proposed hypotheses are:

Hypothesis 11: Customer trust significantly and positively affects customer satisfaction in Indonesian mobile services.

Hypothesis 12: Customer trust significantly and positively affects customer loyalty in Indonesian mobile services.

Hypothesis 13: Customer satisfaction is a mediator in customer trust and loyalty in Indonesian mobile services.

The theoretical model of this study is presented in Figure 1.

2. Methods

2.1. Research instrument

This study used a survey design, a self-administered questionnaire, and Google forms application. The questionnaire involves two sections: the first section is a demographic respondent profile, and the second section deals with the research constructs. A Likert scale of 7-point was used in the questionnaire, where a score of 1 represents "strongly disagree" and a score of seven means "strongly agree." The service quality questionnaire involves four items adapted from Chinomona and Sandada (2013); Culture consists of 5 dimensions and 26 items adopted from (Yoo et al., 2011). Loyalty Programs consist of measurement and 15 items adopted by Bose and Rao (2011); Trust consists of 5 items, adopted by Aydin and Özer (2005); 4 items measure customer satisfaction, adopted by Qadri and Khan (2014); and Customer loyalty contains seven items adapted from Zeithaml et al.'s research (Zeithaml et al., 1996).

2.2. Sample and data collection

The target population was all iGen cohort ages ranging from 16 to 25 years old, and they are subscribers of cellular operators in Indonesia. Data were collected using a convenience sampling method via an online survey in 10 major cities in Indonesia. During the data screening stage, 4 cases were found missing data and removed, and 663 responses were used in further analysis.

2.3. Statistical techniques

This research employed PLS-SEM statistical technique and applied Smart PLS 3 statistical software to process data (Henseler et al., 2014). The statistical technique is used to match nonparametric tests to avoid non-normality issues (Hair et al., 2017).

3. Result

3.1. Respondents overview

Respondents were predominantly female (67.0%); average respondents were 21–25 (56.0%). A Number of 87.9% of respondents have a university education level; senior high (11.6%), and the rest have junior high school (27.2%). The majority of the respondents were occupied by Telkomsel and Tri, which regard for (72.8%).

3.2. Measurement model

In terms of internal consistency, all variables of the measurement model have high internal feelings. The AVE and CR have their value of 0.5, and 0.70 consequently exceeds the recommended value of 0.70 (Hair et al., 2017) each variable has its Cronbach's alpha values exceed the suggested value of 0.70 (Ghozali & Latan, 2015). These results give good convergent validity to assure each indicator's communality and each scale used (Hair et al., 2017).

3.3. Discriminant validity

Hair et al. (2016) suggest that discrimination validity (DV) assessment through two Forner-Lacker Criterion (FLC) and correlation of heterotraite-mononitrate ratio (HTMT). The Fornell–Larcker criterion was set using each construct AVE's square root and its values diagonally. AVE of all latent constructs' square root is larger than the corresponding latent variables correlations (LVC).

3.4. Evaluation of structural model

Referring to the criteria recommended by Sarstedt et al. (2017), all variables have moderate predictive capabilities for the R^2 value is smaller than 0.75 and larger at 0.50. It can be explained that variants in customer loyalty are 71% explained by service quality, culture, loyalty program, customer trust, and customer satisfaction ($R^2 = 0.71$); service quality, culture, loyalty programs, and customer trust all explain variations in customer satisfaction (72.8 percent). Concerning the first hypothesis, the test result shows satisfactory proof of customer satisfaction's positive and significant effect on customer loyalty ($\beta = 0.236$, p > 0.05). Thus, the first hypothesis is accepted. Customer satisfaction comes up with a 24% impact on iGen customer loyalty, and the effect size test shows a value of $f^2 = 0.052$, which indicates a weak effect on iGen loyalty (Sarstedt et al., 2017).

Regarding the second hypothesis, the result shows that there is not enough evidence to support that service quality significantly affects iGen loyalty ($\beta = 0.02$, p < 0.05), despite the positive direction of influence. Thus, the second hypothesis is rejected. Likewise, it has been discovered that the quality of service has a 0.2 percent impact on customer loyalty. The finding also reinforces that the quality of service manifests had only a slight effect on service loyalty (2%). The effect size ($f^2 = 0.001$) is small according to the standards. According to the third hypothesis,

service quality positively and significantly affects customer satisfaction (β = 0.186; p < 0.05); hence the second hypothesis is accepted. The quality of service has an impact of 18.6% on customer satisfaction, and the effect size test according to the standards recommended by Sarsted et al. (2017) value f² = 0.073, which shows that the quality of service contributes to customer satisfaction, which is a relatively small size because the f² value is smaller than 0.15 to medium influence.

As to the fourth hypothesis, culture positively and insignificantly influences customer satisfaction direct (β = 0.028; p < 0.430). Hence the fourth hypothesis is accepted. It implies that cultural dimensions directly affect customer loyalty to mobile services. Also, it was found that culture had a direct influence of 8.1% on customer loyalty. The effect size test showed that the value of f² = 0.014, according to recommended by Sarstedt et al. (2017), had a minor impact and was less likely to affect if the f² value was less than 0.02. The test result's fifth hypothesis showed that culture positively but insignificantly affects customer satisfaction (β = 0.028, p < 0.05). Therefore hypothesis 5 is rejected, meaning that cultural values believed and shared by members of the iGen generation do not influence customer loyalty. As it is found that culture affects only 2.8% of customer loyalty, this influence, according to the effect size test value f² = 0.002 smaller than 0.02 as recommended by (Sarstedt et al., 2017).

The sixth hypothesis has been demonstrated to have a positive and significant effect on customer satisfaction (β = 0.199, p < 0.05); loyalty programs influence the iGen to acquire satisfaction. Additionally, Customer satisfaction is increased by 20% due to loyalty programs. They have a moderate influence on customer satisfaction (f² = 0.083) as it is smaller than 0.15 (Sarstedt et al., 2017). The seventh hypothesis test result shows that loyalty programs positively and significantly affect customer loyalty (β = 0.154, p < 0.05) to accept the seventh hypothesis.

After testing eight hypotheses, the results show that customer trust positively affects customer satisfaction (β = 0.569, p < 0.05). According to empirical evidence, customer trust has a 56.9 percent impact on iGen generation satisfaction. Accordingly, the effect size test shows (f² = 0.597) that customer trust contributes significantly to iGen generation satisfaction. For the ninth hypothesis, statistical test results show that customer trust positively and substantially influences customer loyalty (β = 0.466, p < 0.05). Furthermore, customer trust has a 47 percent influence on customer loyalty; its effect size (f² = 0.235) is moderate (Sarstedt et al., 2017).

3.5. Customer satisfaction as a mediator

To analyze the mediating functions of customer satisfaction, three exogenous variables (culture, loyalty programs, customer trust) and endogenous variable (customer loyalty), we use a bootstrapping approach (Preacher & Hayes, 2004, 2008). Meanwhile, Lai et al. (2009) examined that both customer satisfaction and value are significant

determinants of loyalty. As a first step, the path model is estimated using a bootstrapping procedure. Bootstrapping results reveal that the direct path of quality of service, culture, loyalty programs, and customer trust to customer loyalty is significant. Thus, the insertion of customer satisfaction as a mediating variable is meaningful. Verifying the mediating function should meet the stipulation that all the indirect effects are significant. The study implemented a bootstrapping procedure by including Customer Satisfaction. Chuah et al. (2017) confirmed that existence of mediators and moderators in the relationship between customer satisfaction and loyalty. Another scholars, Quach et al. (2016), mentioned through the use of structural equation modelling and bias correct bootstrapping techniques, the study confirms that service quality dimensions can influence both attitudinal and behavioural loyalty. Meanwhile, the indirect path t-value was obtained by dividing the indirect influence value by standard deviation.

Regarding the fourth hypothesis, it was found that both direct and indirect relationships between quality service and customer loyalty were insignificant. Therefore, hypothesis 4 is accepted. Concerning the seventh hypothesis, the indirect path (CA→ CS → CL) t value = 0.750, with its p-value = 0.458 insignificant. Hence, it can be decided that customer satisfaction does not play as a mediation variable. Meanwhile, the seventh hypothesis is rejected. The tenth hypothesis examination showed that the t value of the path (LP→CS→CL) = 2.831 with a p-value = 0.005, indicating that customer satisfaction plays a mediator in the relationships between loyalty programs and customer loyalty. Hence the tenth hypothesis is accepted. The hypothesis thirteenth, the testing results reveal that t value = 3,268 of the indirect path (CT → CS → CL) with p-value = 0.001 proves that customer satisfaction plays a mediating role in customer trust and customer loyalty. Therefore the thirteenth hypothesis is accepted. Finally, if there was a significant indirect, we have to assess the strength of mediation. Hair et al. (2017) recommend measuring thorough variance accounted for (VAF). The result showed that customer satisfaction is explained by 23.4% of the impact of loyalty programs on customer loyalty. As the VAF value is above 20% and below 80%, it implies that customer satisfaction act as a partial mediator (Hair et al., 2014). The result also reveals that 85.5% of customer trust's effect on customer loyalty is described by customer satisfaction. Given that the value is above 80%, customer satisfaction is a full mediator in customer trust and loyalty.

3.6. The empirical model of iGen customer loyalty

As we present in Figure 2, the structural model assessment results show the predicted path, t-value, accepted and rejected hypothesis, and t value. Service quality does not significantly affect customer loyalty, but it significantly affects customer satisfaction, and therefore customer satisfaction explains the relationship between service quality
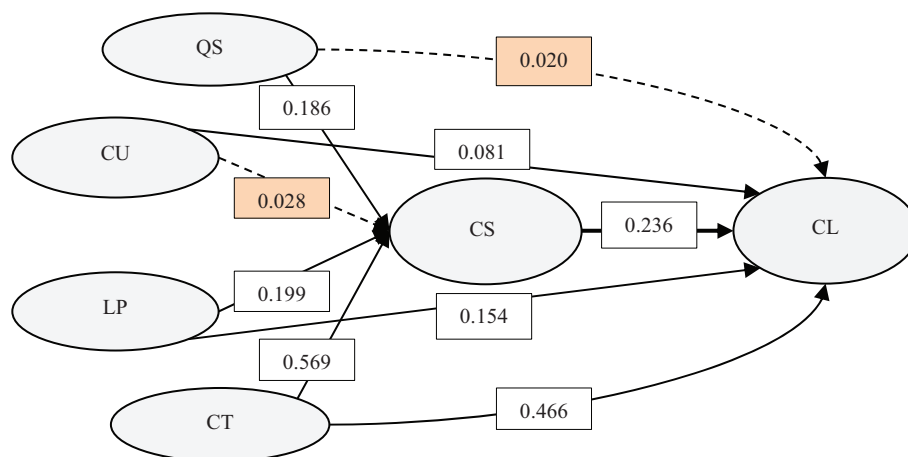
Note: QS = quality of service; CU = Culture; LP = Loyalty Programs; CT = Customer Trust; CS = Cusyomer Satisfaction; CL = Customer Loyalty.

Figure 2. The empirical model of iGen loyalty

and customer loyalty. Meanwhile, culture greatly influences customer loyalty, and there is no role play by customer satisfaction as a mediator. Customer trust has a significant and indirect influence on customer loyalty, and customer satisfaction acts as a full mediator in the relationship between customer trust and customer loyalty.

Overall, the R² of customer loyalty and satisfaction was 0.710 and 0.728, respectively. These figures show that 71% of customer loyalty is due to service quality, culture, loyalty programs, customer trust, and customer satisfaction. On the other hand, $R^2 = 0.728$ shows that 72.8% of customer satisfaction is due to service quality, culture, loyalty programs, and customer trust. Global Goodness-of-Fit (GoF) was calculated by the formula created by (Tenenhaus et al., 2005), exceeding the GoF > 0.36 threshold suggested by (Wetzels et al., 2009). Thus, the study concluded that the research model has good GoF. In line with those explanations, empirical models of iGen generation loyalty in Indonesia's mobile services are presented in Figure 2.

4. Discussion

The empirical results reveal that the quality of cellular services perceived by iGen customers does not significantly impact customer loyalty. Fernandes and Solimun (2016) and Calvo-Porral and Nieto-Mengotti (2019) reported that their research in Indonesia and Spain supported it. In contrast, this is not supported by Aydin and Özer (2005); Tabaku and Çerri (2015); Hafez and Akther (2017). Meanwhile, Hameed and Nigam (2022) indicated that Generation Z does not perceive any advantage in using AI-enabled internet banking services. Furthermore, Manyanga et al. (2022) found that Age was to moderate the effect of customer satisfaction on loyalty. However, gender, education and income did not moderate the effect of customer satisfaction on loyalty.

The possible explanation is the differences in targeted respondents. Another empirical evidence indicates that

service quality significantly influences customer satisfaction, reinforcing evidence founded by Chinomona and Sandada (2013) and Siddiqi (2011). Furthermore, this study found that customer satisfaction fully mediated the relationship between service quality and customer loyalty. It is consistent with Kim et al. (2016) and Hafez and Akther (2017) findings. So cellular service providers need to ensure the quality of cellular service. Good service can be responsible for customer satisfaction and create customer loyalty. Furthermore, Gong et al. (2022), founded that the impacts of network effect on consumer loyalty differ between consumer and service-oriented networks.

The result also indicates that culture insignificantly influenced customer satisfaction, similar to evidence discovered by Wiese and Kruger (2016) in Germany. However, this evidence is incongruent with some evidence. Njeru et al. (2019) reported that their work was in different objects from the current one. On the other hand, the culture significantly influences customer loyalty, in line with Malik and Ramay's (2017) and Tarhani and Janfadaei (2017). Hence culture affects customer loyalty directly only without any mediation of customer satisfaction. This finding contributes to cellular service providers' owners when considering culture in designing strategies to develop and maintain iGen's loyalty.

Empirical tests found a positive and significant influence of loyalty programs on customer satisfaction and customer loyalty, and this result is similar to the previous research by Waari et al. (2018) and Sugiati (2017). Meanwhile, Mahmoud et al. (2017) argued that novel method of developing value-added services for telecommunications companies and the development service which is accurately predicts the successful implementation of an innovation into the market.

Customer satisfaction acts as a mediator between loyalty programs and customer loyalty. This finding provides valuable information to cellular service providers in designing a promotion strategy to retain iGen customer

loyalty. Furthermore, San-Martin et al. (2015) found that the perceived entertainment has higher importance for young adults and the subjective norms are crucial for adults. Gustafsson et al. (2005) revealed that results support consistent effects of customer satisfaction, calculative commitment, and prior churn on retention.

Mariyudi and Matriadi (2018) argued that the empirical analysis provides conclusive evidence that the value co-creation behavior has an influence on the perceived service quality and customer satisfaction. Another scholar, Bitner (1990) investigated that a model for understanding service encounter evaluation that synthesizes consumer satisfaction, services marketing, and attribution theories. It also confirms that perceived service quality and customer satisfaction have an influence on customer loyalty. To ensure an effective value co-creation process, firms need to motivate their customers to participate.

The customer trust affected customer satisfaction positively and significantly. These findings supported previous studies conducted by Aslam et al. (2018) and Bricci et al. (2016). The trust impact on customer satisfaction is more significant than other variables, which strongly influence customer satisfaction. It is in line with Chinomona and Sandada (2013); Hafez and Akther (2017), and Aslam et al. (2018). It implies that cellular service providers can achieve a higher level of customer loyalty to maintain a higher customer trust level. In terms of customer satisfaction as a mediator, this study empirically supports the relationship between customer trust and customer loyalty. Mustikasari et al. (2022) also mentioned that it has a positive influence on customer loyalty; the higher the effect of rewards will have a positive effect on customer loyalty; there is a positive effect of gender, namely, strengthening the effect of gamification on customer loyalty. Moreover, Czepiel (1990), mentioned that research must include both customer and provider perceptions as the focal unit.

Another Scholars, Braimllari (Spaho) and Nerjaku (2022) examined that network quality, price perception, and perceived value were statistically significant and positively related to customer loyalty, whereas the employment status of the respondent was statistically significant and negatively related to customer loyalty toward the Internet service provider. Furthermore, Rauyruen and Miller (2007) found that only satisfaction and perceived service quality influence behavioral loyalty (purchase intentions).

These findings suggest a critical role of customer trust in cellular service providers. Meanwhile, Roy (2013) found that the researchers have perceived the challenges of evaluating the customers satisfaction of wireless internet services in Bangladesh because there are not many studies have been conducted in Bangladesh. The results indicate that the developed customer loyalty program restores trust, reduces distrust, and resolves customer ambivalence by providing four features: improved customer agency, sufficient and verifiable information, appropriate levels of usability, and unobstructed data access (Utz et al., 2023). Moreover, Czepiel (1990), mentioned that research must include both customer and provider perceptions as the focal unit. Hence, providers should build strong customer trust when it comes to building strategies and maintaining iGen customer loyalty, particularly in the Indonesian cellular services context.

Evanschitzky et al. (2006), suggested that emotional bonds with customers provide a more enduring source of loyalty as compared to economic incentives and switching costs. In the other hand, Donio' et al. (2006) argued that a Loyalty Index can give managers an adequate support for market segmentation.

Conclusions

Referring to the telecommunication mobile service for iGen model's findings reported that the function of iGen customer satisfaction in creating customer loyalty is very dominant. Meanwhile, each marketing variable function has a different role in model building. Service quality, culture, loyalty programs, and trust are direct predictors of loyalty programs. Hence, the critical thing to be noted is that the telecommunications industry's loyalty program is carried out by retailers from one region to another in Indonesia. Especially to host the digital market, each customer suggests a quality provider. At this point, trust in the brand will guarantee a loyalty program carried out by providers in a competitive manner. The iGen customer culture will be a differentiator for future marketing because of the number and firm culture to use internet connection. In this regard, internet service providers have recently linked loyalty programs with iGen culture, which will increasingly determine customer loyalty in the future.

Recommendations

These findings suggest a critical role of customer trust in cellular service providers. Hence, providers should build strong customer trust when it comes to building strategies and maintaining iGen customer loyalty, particularly in the Indonesian cellular services context.

Limitation

This research was only carried out in 10 provincial capitals out of 34 provinces in Indonesia, so it does not fully describe iGen in Indonesia. This study has a limited number of respondents; however, the results of this study can provide significance in determining a model of consumer loyalty. Furthermore, for further research, it can also be recommended to add the number of respondents throughout the provincial capital areas in Indonesia and use mixed-method research (quantitative and qualitative approaches) to obtain results that can be more accurate and precise. Moreover, the research finding can generally be applied to communication mobile services.

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