Research Paper

The Influence of Brand Image and Service Quality on Customer Value and Its Implications on Customer Satisfaction (Case Study of PT XL Axiata Tbk)

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ABSTRACT

In the last five years, the use of Information and Communication Technology (ICT) by households in Indonesia has shown rapid development. The percentage of the population using cellular phones continues to increase, until in 2019 it reached 63.53 percent. In Indonesia, the telecommunications market (voice and data) is contested by several cellular operators, including PT XL Axiata (XL). In the 2014-2018 period, XL's net profit margin showed a declining trend, especially in 2018 the net profit margin was negative. In 2020 the telecommunications operator PT XL Axiata Tbk. recorded a decrease in net income. Based on the financial statements at the end of 2020, the issuer codenamed EXCL recorded a net profit attributable to owners of the parent entity of IDR 371.59 billion, or a decrease of 47.85 percent compared to 2019's profit of IDR 712.57 billion. A decrease in net income directly reduces EXCL's earnings per share. In 2020, EXCL's earnings per share reached IDR 35, down 47.76 percent on an annual basis. In connection with the above, the authors need to conduct a study on customer satisfaction with XL cellular users. This study aims to examine the phenomenon of customer satisfaction, both in terms of brand image, service quality and customer value. The results of this study are expected to be one of the references for cellular in Indonesia, especially PT. XL Axiata Tbk to be able to continuously improve their performance. The type of research used is a research with a conclusive design, which is a type of inference research that aims to test a certain hypothesis, either through in-depth research on a problem (descriptive) or looking for relationships between variables (correlative) between the independent variable and the dependent variable. The results showed that brand image and service quality had a positive and significant effect on customer value. Brand image and customer value have a positive and significant impact on customer satisfaction. Service quality has a positive and insignificant effect on customer satisfaction. The practical implication is that PT PT. XL Axiata Tbk must manage brand image and service quality as the most important factors affecting customer value and manage brand image and customer value as the most important factors affecting customer satisfaction.

Keywords: brand image, service quality, customer value and customer satisfaction

I. INTRODUCTION
1.1. Background

In the last five years, the use of Information and Communication Technology (ICT) by households in Indonesia has shown rapid development. The percentage of the population using cellular phones continues to increase, until in 2019 it reached 63.53 percent. This growth in the use of cellular phones was also followed by the growth of computer ownership and internet access ownership in households which reached 18.78 percent for computer ownership and 73.75 percent for household internet access ownership. Internet use also increased during the 2015-

2019 period, as indicated by the increase in the percentage of the population who accessed the internet in 2015 by around 21.98 percent to 47.69 percent in 2019. On the other hand, fixed wireline telephone ownership in households decreased from 2015. year on year, in 2015 the percentage of households owning/controlling a landline telephone was around 4.01 percent, down to 2.09 percent in 2019. In 2015, the percentage of the population aged 5 years and over who had accessed the internet in the last three months around 21.98 percent and increased to 43.51 percent in 2019 (Indonesian Telecommunications Statistics 2019).

When viewed from the number of users, the development of the Indonesian cellular telecommunications industry is starting to saturate: as seen from the teledensity of cellular subscribers which reached more than 140% in 2017. The current trend in telecommunications technology has shifted from voice and SMS to data, and has an impact on revenue growth. slower operators. In Indonesia, the telecommunications market (voice and data)

is contested by several cellular operators, namely PT Hutchison 3 Indonesia (Tri), PT XL Axiata (XL), PT Indosat (Indosat), PT Sampoerna Telekomunikasi Indonesia (Ceria), PT Telekomunikasi Selular (Telkomsel), PT Smartfren, and the operator BWA Internux (Bolt). The number of telecommunications operators is considered inefficient, taking into account the market share proportion of each operator, of which 90% of the market share is in the 3 largest cellular operators.

PT XL Axiata tbk is an Indonesian cellular telecommunications operator company which is the first private company to provide Indonesian cellular telephone services. XL Axiata provides cellular services with a wide and quality network throughout Indonesia, and is the only operator that has an extensive optical filter network. Starting its commercial operations since October 8, 1996, PT XL Axiata tbk is the best in the Asian region, and is majority owned by Axiata with 66.43% shares and the rest is owned by the public, with 33.57% shares.
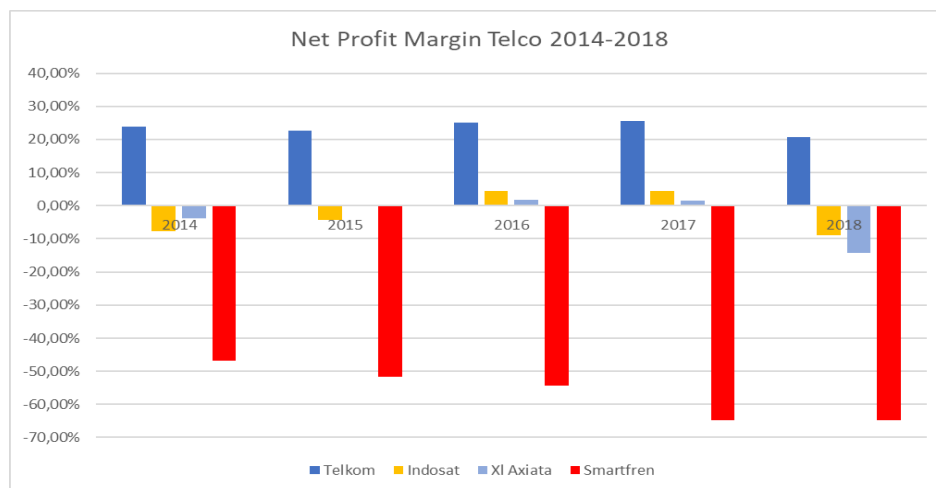

Figure 1.2. Net Profit Margin Telco 2014-2018

Even when faced with economic conditions full of challenges. XL, with its transformation steps, continues to be committed to communication customers in the digital world, enjoying quality data transfers supported by a reliable network. In

the 2014-2018 period, XL's net profit margin showed a downward trend, especially in 2018 the net profit margin was negative, as shown in Figure 1.1 above. In 2020 the telecommunications operator PT XL Axiata Tbk. recorded a decrease in net

income. Based on the financial statements at the end of 2020, the issuer codenamed EXCL recorded a net profit attributable to owners of the parent entity of IDR 371.59 billion, or a decrease of 47.85 percent compared to 2019's profit of IDR 712.57 billion. A decrease in net income directly reduces EXCL's earnings per share. In 2020, EXCL's earnings per share reached IDR 35, down 47.76 percent on an annual basis (Bisnis.com Monday 15/2/2021).

In connection with the above, the author needs to conduct a study on customer satisfaction with XL cellular users. Some of the results of previous studies on customer satisfaction include, Maria S et.al (2019) stating that the perception of service quality has a direct effect on customer satisfaction and loyalty. Pereira D et.al (2016) stated that service quality has a significant positive effect on customer satisfaction. Patma T.S, et.al (2021) perception of customer value has a positive and significant effect on customer satisfaction. From several previous research results, it has not been seen that there is an influence of brand image and service quality that has an effect on customer customer value and has an impact on customer satisfaction. For this reason, researchers conducted research in that direction

1.2. Research Objective and Question

The objective of this research is to develop a model to measure the customer satisfaction of XL celluler related to brand image, service quality, customer value and customer satisfaction. This study includes the following theoretical objectives:
1. To introduce a model for the customer satisfaction of XL celluler.
2. To find the relationships between brand image, service quality and customer value related to the customer satisfaction of XL celluler.
3. To find and measure some indicators related to brand image, service quality, customer value and customer satisfaction. Based on the explanation set forth above, the research questions

can be defined and formulated as follows:
1. How is the relationship between brand image and customer value?
2. How is the relationship between service quality and customer value?
3. What is the relationship between brand image and customer satisfaction?
4. What is the relationship between service quality and customer satisfaction?
5. What is the direct relationship between customer value and customer satisfaction?

2. LITERATURE REVIEW
2.1. Brand Image

Brand image is part of a brand that can be recognized but cannot be spoken, such as a symbol, special letter or color design, or customer perception or a product or service represented by the brand (Ferrinadewi, 2008: 165). Simbolon et.al (2020) stated that brand image has a direct effect on customer value. Hasby, et.al (2018) brand image significantly influences the perceived value. Tu (2015) illustrates that brand image has an important role in shaping customer value, especially functional image. Suhartanto, et al. (2013) in their research shows that the brand image of 3 and 4 star hotels has a positive and significant effect on the perceived value.
H1: Brand image affects customer value

Mehta A.M and Maham Tariq (2020) stated in their study that brand image has a significant effect on customer loyalty through customer satisfaction. Putri N.A et al (2016) in their research stated that brand image is able to influence customer satisfaction by creating superior and competitive products, as well as creating products at affordable prices, thus enabling companies to survive in various economic conditions. Arfianti (2014) in his research states that moving image affects customer satisfaction. Hosseini (2010) in his research in Iran in his investigation of the impact of brand image on employee loyalty found that employees are satisfied working in their company as long as the company has a

strong brand image. Kambiz S and Naimi S. S (2014) in their study found an influence between brand image and satisfaction. Onyancha G.K (2013) in a study in Kenya at Commercial Banks found that brand image has a very strong relationship to satisfaction. Syahfudin and Endang (2015) in their study stated that bank managers must continue to maintain the service quality and brand image of their bank to increase customer satisfaction.

H2: Brand image affects customer satisfaction

2.2. Service quality

According to Kotler (2007), quality is defined as the overall characteristics and properties of goods and services that affect the ability to meet stated or implied needs of consumers. Patma T.S, et.al (2021) said that the experience of quality has a positive and significant effect on the perceived value. Maria S et.al (2019) stated that the perception of service quality has a direct effect on customer satisfaction and loyalty. Al-Tawaty et al. (2017) stated that the elements in a bank to create relationships with its customers are service quality. Andreassen and Lidested (1997: 21) state that service quality has an influence on consumer value. Iqbal M. Ali et al. (2020), service quality and trust affect customer value.

H3 : Service quality affects customer value

Maria S et.al (2019) stated that the perception of service quality has a direct effect on customer satisfaction and loyalty. Asiyanbi and Ishola's (2018) stated that the level of customer satisfaction in the banking sector increased due to using e-banking services. Al-Tawaty et al. (2017) stated that the elements in a bank to create relationships with its customers are service quality. Pereira D et.al (2016) stated that service quality has a significant positive effect on customer satisfaction. Ahmadi et al. (2015) stated that service quality has a positive and significant effect on customer satisfaction. Andreassen and Lidested (1997: 21) state that service quality has an

influence on consumer value. Lau et al. (2013) stated that based on the SERVEQUAL model, it identified the influence of 5 dimensions on customer satisfaction in bank services.

H4 : Service quality affects customer satisfaction

2.3. Customer Value

Kotler (2007) argues that customer value is the difference between total customer value and total customer cost. Patma T.S, et.al (2021) perception of customer value has a positive and significant effect on customer satisfaction. Hossain et al., (2020) explain that the use of good quality information will affect customer perceptions and create customer satisfaction. Kusumawati & Rahayu (2020) perception of customer value has a positive and significant effect on customer satisfaction, meaning that positive customer values can create customer satisfaction.

H5: Customer value affects customer satisfaction

2.4. Customer Satisfaction

Kottler (2009: 139) states that satisfaction is a person's feeling of pleasure or disappointment arising from comparing the perceived performance of the product to customer expectations. According to Tjiptono, (2010:147) customer satisfaction is the level of one's feelings after comparing the performance (or results) he feels. compared to expectations. Generally, customer expectations are estimates or customer beliefs about what he will receive when he buys or consumes a product (goods or services). According to Kasmir (2012) the main purpose of the company's marketing strategy is to increase the number of its customers, both in quantity and quality. Increasing in quantity means the number of customers increases significantly from time to time. Meanwhile, increasing in quality means that the customers obtained are productive customers and are able to provide profits for the bank. According to Irawan (2003) there are five main drivers

driving customer satisfaction, namely (i) customer product quality, (ii) price, (iii) service quality, and (iv) emotional factors.

3. RESEARCH MODEL

Based on the theoretical review that has been presented previously, the research model is proposed as follows:
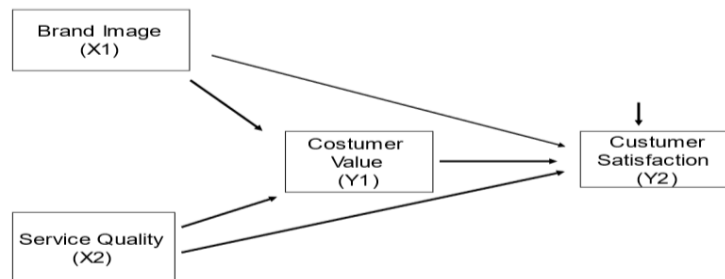

Figure 3.1. Research Model

4. METHODOLOGY

This study was conducted in the Indonesian XL celluler market. To answer the research questions, quantitative approaches are adopted. Quantitative research aims to test the research model, the significance of the relationships among the variables and factors, and the hypotheses (Saunders and Lewis, 2012). Data needed in this study includes primary data and secondary data. Primary data is data. obtained directly by researcher data collection in the field and not obtained from others (Masydhudzulhak et.al, 2015: 37). This stage consisted of four activities: a pretest survey, the establishment of the research model, a confirmatory study, and data analysis (Neuman, 2006).

A pre-test survey was conducted by distributing questionnaires containing preliminary closed-ended questions on a 6-point Likert scale to 30 XL cellular customers. This questionnaire-deployment technique used proportional random sampling. Once the process was complete, SPSS version 23 was used to determine the factors that were relevant to measuring these variables to create a good questionnaire and measure its reliability and validity. After the pre-test, a test survey is distributed to 85 Indonesian cellular of XL customers. The data will be analysed using path analysis methods. Path analysis is a technique for the development of multiple linear regressions. This technique is used to examine the contribution indicated by the path coefficients in each diagram, showing a causal relationship between variables X1, X2 and Y1, Y2. Channel analysis is a technique for analysing the causal relationships that occur in regression if multiple independent variables affect the dependent variable not only directly but also indirectly (Retherford, 1993).

Path analysis is a direct development of the multiple regression form with the aim of providing an estimate of the level of interest (magnitude) and significance of the hypothetical causal relationship in a set of variables. Garson (2003) defines path analysis as expansion of the regression models that were used by the researcher to test the correlation matrix alignment with two or more models of causality. The model is depicted in picture form, showing a circle and an arrow, where the single arrow indicates the regression of the variables in a model as a dependent variable (donor response), while the others indicate the cause. The weighting regression was predicted in a model that compared the observed correlation matrixes for all variables and performed a statistical calculation alignment test (Garson, 2003).

5. RESULT
5.1 Validity and reliability test
This research was previously preceded by trials distributing questionnaires that have been made to 30 respondents. Then the data obtained from 30 respondents were tested first for validity and reliability using SPSS. To test the validity through the SPSS program, we can see the Corrected Item-Total Correlation column, but in the table below the comparison with r table has been summarized.

Table 5.1. Test the validity and reliability of brand image, service quality, customer value and customer satisfaction.

Variable	Indicator	Validity test	Cronbach's Alpha
Brand image	Known by many people	0,856	
	Easy to remember	0,915	
	Easy to pronounce	0,948	0,914
	Give a positive impression	0,765	
	Easy to search	0,844	
Service quality	Clean and comfortable	0,861	
	Fast service	0,899	
	No queue	0,946	0,948
	Provide warranty	0,893	
	Friendly and always smiling	0,929	
Customer value	Happy	0,954	
	Feeling proud	0,909	
	Feel safe	0,851	0,931
	The costs are in accordance with the benefits	0,935	
Customer satisfaction	Service quality as expected	0,899	
	Good service quality	0,956	0,896
	No complaints	0,881	

Source: SPSS Processing Results

Measurement of the validity of the questionnaire is seen by determining r, where the number of respondents is 30 with a significance level of 5%, then the number r table = 0.361. Question is considered invalid if r count from r table. The measurement of reliability has met the standard because all Cronbach alpha values are> than 0.7 so that it can be stated that this research is reliable. (brand image of 0.914, service quality of 0.948, customer value of 0.931 and customer satisfaction of 0.896.

5.2. Classic assumption test
5.2.1. Normality test
The normality test is carried out to determine whether in the regression model, confounding variables or residuals are normally distributed. In this case, the normality test is not carried out on the existing variables, but on the residuals. Normality test needs to be done because in the t test and F test it is assumed that the residual value follows the normal distribution.

Table 5.2. Table Normality Test of Brand Image, Service Quality, Customer Value and Customer Satisfaction

One-Sample Kolmogorov-Smirnov Test					
		VAR00005	VAR00006	VAR00007	VAR00008
N		85	85	85	85
Normal Parameters[a]	Mean	22.6118	23.2941	18.7412	14.0941
	Std. Deviation	5.11788	4.42887	3.55954	2.68870
Most Extreme Differences	Absolute	.115	.091	.088	.100
	Positive	.095	.091	.070	.100
	Negative	-.115	-.085	-.088	-.095
Kolmogorov-Smirnov Z		1.059	.841	.812	.918
Asymp. Sig. (2-tailed)		.212	.479	.524	.368

Test distribution is Normal
Test for normality using the One Sample Kolmogorov-Smirnov Test (with the SPSS program). Among them, the sample to be used for analysis must come from a normally distributed population with a significance level of $\alpha = 5\%$ (0.05), if the significance 0.05, the data distribution can be said to be normal.

From the results of processing normality data with the One Sample Kolmogorov-Smirnov Test, the Asymp value is obtained. Sig (2-tailed) each of (brand image = 0.212), (service quality =

0.479), (customer value = 0.524) and (customer satisfaction = 0.368)> 0.05, it can be said that the four variables are normally distributed.

5.2.2. Multicollinearity Test

In multiple linear regression, it is necessary to carry out a multicollinearity test. Multicollinearity is an event that informs the relationship between independent variables and the magnitude of the relationship that occurs. If there is a high correlation, there is a multicollinearity problem. In a good regression model there should be no correlation between the independent variables. In this study, the method used is to look at the VIF (Variace Inflation Factor) value. A multicole-free regression model has a VIF value around 1 and a Tolerance Value close to 1.

In the table below, from the results of the analysis and testing of pathway model 1, namely the two independent variables (brand image and service quality) there are no multicollinearity symptoms. This can be seen in the results of the calculation of the VIF calculation of the two variables, namely brand image = 1.720 and service quality = 1.720. Both variables have a VIF value<10 and each tolerance value is above 0.1, namely brand image=0.582 and service quality=0.582, so it can be concluded that there is no multicollinearity between independent variables that must be eliminated.

Table 5.3. Table Multicollinearity Model 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.282	1.555		3.398	.001		
	VAR00005	.170	.072	.244	2.354	.021	.582	1.720
	VAR00006	.413	.083	.514	4.946	.000	.582	1.720
a. Dependent Variable: VAR00007								

The table below for the path test model 2 shows the tolerance value for each independent variable, brand image = 0.545 service quality = 0.448 and customer value = 0.514 which is greater than 0.10 and the VIF value is less than 10, namely brand image = 1.836, service quality. = 2.233 and customer value = 1.945 means that there is no correlation between the independent variables so that there is no multicollinearity problem in the regression model in this study.

Table 5.4. Multicollinearity Table Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.261	1.109		2.040	.045		
	VAR00005	.100	.050	.191	2.010	.048	.545	1.836
	VAR00006	.069	.063	.113	1.080	.283	.448	2.233
	VAR00007	.425	.074	.563	5.770	.000	.514	1.945
a. Dependent Variable: VAR00008								

5.2.3. Heteroscedasticity

Based on Figure 5.1 and Figure 5.2 the results of heteroscedasticity testing show that there is no clear pattern of these points, which means that there is no significant disturbance in the regression path model 1 and path model 2. This can be seen at the points above or below the number 0 on the Y axis. It can be concluded that the data in the regression line model 1 and path model 2 do not experience heteroscedasticity problems, or the data has homoscedasticity characteristics.
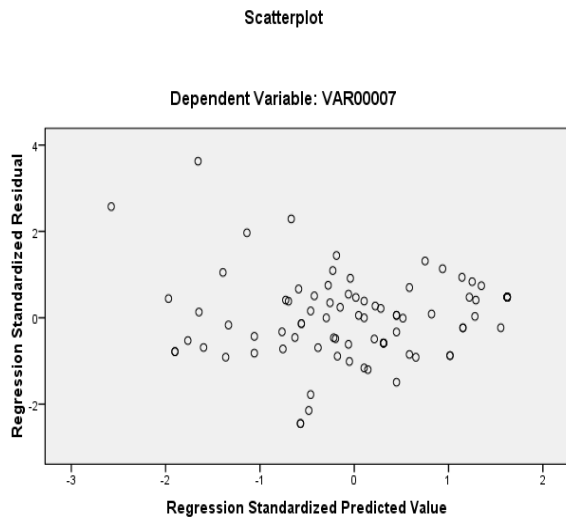
Scatterplot

Dependent Variable: VAR00007

Figure 5.1 Heteroscedasticity Graph of Path 1

Scatterplot
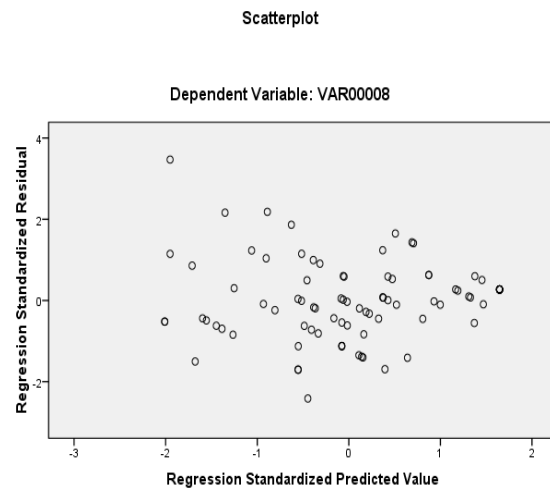
Dependent Variable: VAR00008

Figure 5.2 Heteroscedasticity Graph of Path 2

5.3. Path Analysis
5.3.1. Result of Model I Path Analysis Test
The results of testing the independent variables of product quality and brand image on customer satisfaction are shown in Table 5.5 as follows:

Table.5.5. Results of Testing the Influence of Their Brand Image and Service Quality on Customer Value

Coefficients[a]						
Model	**Unstandardized Coefficients**		**Standardized Coefficients**		**t**	**Sig.**
	B	**Std. Error**	**Beta**			
1 (Constant)	5.282	1.555			3.398	.001
VAR00005	.170	.072	.244		2.354	.021
VAR00006	.413	.083	.514		4.946	.000
a. Dependent Variable: VAR00007						

Based on Table 5.5 above, the coefficient values for each independent variable used can be determined as follows:
$Y1 = 0.106X1 + 0.828X2$

The sig value of the influence of the use brand image on customer value obtained a sig value of 0.021 where this value is smaller than the significance value in this study, namely 0.05. This means that brand image has a significant effect on customer value with a beta value of 0.244 and shows a directional relationship between the two variables. This is in line with previous research as shown by Simbolon et.al (2020) stated that brand image has a direct effect on customer value. Brand image affects customer value (Hasby et.al.2018).

The sig value of service quality on customer value shown in Table 5.5 is equal to 0.000, where this value is smaller than the significance value of 0.05. This means that service quality has a significant effect on customer value with a beta value of 0.514 and shows a directional relationship between the two variables. This is in line with previous research as shown by Patma T.S, et.al (2021) said that the experience of quality has a positive and significant effect on the perceived value. Al-Tawaty et al. (2017) states that the elements in a bank to create relationships with its customers are service quality.

5.3.2. Result of Model 2
Path Analysis Test The results of testing the independent variable brand image, service quality, and customer value towards customer satisfaction are shown in Table 5.6 as follows:

Table 5.6 Testing Results of the Effect of Brand Image, Service Quality and Customer Value on Customer Satisfaction

Coefficients[a]						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	2.261	1.109			2.040	.045
VAR00005	.100	.050	.191		2.010	.048
VAR00006	.069	.063	.113		1.080	.283
VAR00007	.425	.074	.563		5.770	.000
a. Dependent Variable: VAR00008						

Based on Table 5.6 above, the coefficient values for each independent variable used can be determined as follows:

$$Y2 = 0.73X1 + 0.010X2 + 0.461Y1$$

The sig value of the influence of brand image on customer satisfaction is obtained by a sig value of 0.048 where this value is less than the significance value in this study, namely 0.05. This means that brand image has significant effect on customer satisfaction with a beta value of 0.191. This is in line with previous research as shown Mehta A.M and Maham Tariq (2020) stated in their study that brand image has a significant effect on customer loyalty through customer satisfaction. Putri N.A et al (2016) in their research stated that brand image is able to influence customer satisfaction by creating superior and competitive products, as well as creating products at affordable prices, thus enabling companies to survive in various economic conditions. Arfianti (2014) in his research states that moving image has an effect on customer satisfaction.

The sig value of service quality to customer satisfaction is 0.283 where this value is greater than the significance value of 0.05. This means that service quality has no significant effect on customer satisfaction with a beta value of 0.113.

The sig value of customer value on customer satisfaction is 0.000 where this value is smaller than the significance value of 0.05. This means that customer value has a significant effect on customer satisfaction with a beta value of 0.563. This is in line with previous research as shown Patma T.S, et.al (2021) perception of customer value has a positive and significant effect on customer satisfaction. Hossain et al., (2020) explain that the use of good quality information will affect customer perceptions and create customer satisfaction. Kusumawati & Rahayu (2020) perception of customer value has a positive and significant effect on customer satisfaction, meaning that positive customer values can create customer satisfaction.

6. CONCLUSION
6.1 Practical Implications

The results showed that the factor that most influences customer satisfaction is customer value. The dimensions that have influence on customer value are the costs are in accordance and felling proud. Thus, the company must be able to meet customer expectations by continuing to improve the customer value of its products. Continuous customer value improvement will also give customers confidence when using a product.

The second greatest influencing customer satisfaction is brand image. The dimensions that have influence on brand image are easy to pronounce and easy to remember. Companies can further enhance customer service in order to continuous customer satisfaction. For customer value, the first greatest influencing customer value is service quality. The dimensions that have influence on service quality are friendly and always smiling and no queue. Company must continue to be able to improve its customer value through continuous service improvements so that it can give a positive and memorable impression to its customers. The second greatest influencing customer value is brand image. The dimensions that have influence on brand image are easy to pronounce and easy to remember. Companies can further enhance customer service in order to continuous customer satisfaction

6.2 Theoretical contributions

The results of this study indicate that brand image significantly influences customer value. This result is in line with the previous research by Simbolon et.al (2020) stated that brand image has a direct effect on customer value. Brand image affects customer value (Hasby et.al.2018).

Service quality significantly influences customer value. This result is in line with the previous research by by Patma T.S, et.al (2021) said that the experience of quality has a positive and significant effect on the perceived value. Al-Tawaty et al. (2017) states that the elements in a bank to create relationships with its customers are service quality.

Brand image significantly influences customer satisfaction. This is in line with previous research as shown by Mehta A.M and Maham Tariq (2020) stated in their study that brand image has a significant effect on customer loyalty through customer satisfaction. Putri N.A et al (2016) in their research stated that brand image is able to influence customer satisfaction by creating superior and competitive products, as well as creating products at affordable prices, thus enabling companies to survive in various economic conditions. Arfianti (2014) in his research states that moving image has an effect on customer satisfaction

Customer value influences customer satisfaction. This is in line with previous research as shown by Patma T.S, et.al (2021) perception of customer value has a positive and significant effect on customer satisfaction. Hossain et al., (2020) explain that the use of good quality information will affect customer perceptions and create customer satisfaction. Kusumawati & Rahayu (2020) perception of customer value has a positive and significant effect on customer satisfaction, meaning that positive customer values can create customer satisfaction.

6.3 Limitations of research

This study did not explore other variables that also affect customer satisfaction, such as perceive product and perceive price. This study was conducted at only one private agency and, therefore, cannot be generalised to private agencies in Indonesia. As the measurement occurred at a single point in time, whether the conclusions still apply in the long-term cannot be determined. A longitudinal study may provide a decisive answer to the question of whether the conclusion of this research still applies in the long-term.

6.4 Future research direction

Further research should expand the object of research to more than one private agency such that the results can be generalised to all private agencies in Indonesia. As previously noted, this study was conducted at a single point in time. Longitudinal research will have more moments of measurement over time. Companies need to conduct their own research to know what is desired by customers so that customer expectations can be met, and when these expectations are met, the confidence of customers when using a product is directly increased.

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