ANALYSIS FACTORS AFFECTING CUSTOMER LOYALTY OF INDIHOME PROVIDER DURING THE COVID-19 PANDEMIC IN SURAKARTA

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Abstract

The purpose of this study is to investigate how customers feel about IndiHome's service quality, brand perception, and trust in light of the current COVID-19 outbreak in Surakarta. Participants were people who used the IndiHome service in the Surakarta region. For this study, we employed a sampling strategy that was both statistically and practically effective. In Surakarta, where IndiHome is popular, an online questionnaire was administered to 164 customers. We used SPSS version 25's multiple regression function for the quantitative study. According to the results, trust plays a significantly lower role in determining customer loyalty than service quality and brand image. This paper gives scholars and businesspeople in Surakarta insights into the loyalty of IndiHome customers to their service provider.

Keywords: Service Quality, Brand Image, Trust, Customer Loyalty.

INTRODUCTION

Covid-19 has caused tremendous issues over the globe, including in Indonesia. The first verified case of COVID-19 in Indonesia was announced by President Joko Widodo on March 2, 2020, in the State Palace. COVID-19-positive cases grew over time, especially in Indonesia, where a substantial number of deaths happened suddenly.[1]

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[1] Kristiana Siste and others, 'The Impact of Physical Distancing and Associated Factors Towards Internet Addiction Among Adults in Indonesia During COVID-19 Pandemic: A Nationwide Web-Based Study', *Frontiers in Psychiatry*, 11.September (2020), 1–11 <https://doi.org/10.3389/fpsyt.2020.580977>.

The vicinity of Jakarta, the nation's capital. The government of Indonesia has legitimate concerns for the welfare of its citizens as a result of this. The government of Indonesia has implemented a community-wide program to halt the spread of the Covid-19 case. Isolating people from their social networks, this method promotes the idea that people should "stay at home" if they don't have to be elsewhere. This plan's overarching objective is to stop the spread of COVID-19 inside Indonesia, especially to previously unaffected regions.

Isolating infected people is the most effective way to prevent the spread of Covid-19 in Indonesia. This practice helps prevent healthy people from passing their sickness on to others who are already unwell. One way of creating social distance between two people is to keep your distance throughout interactions. Other kinds of isolation include avoiding eye contact and declining invitations to social gatherings. In addition, the main attractions of remaining at home are WFH and SFH. The WFH policy allows workers to do their obligations from home or with the help of digital tools and resources. The objective is to facilitate the work of remote employees as much as possible. On March 24, 2020, the SFH policy was released by the Ministry of Education and Culture of the Republic of Indonesia, which included a request to the education workforce to cancel all courses and adopt distance or online education. Arthur Lau claims that during the COVID-19 pandemic, more businesses were moving their day-to-day operations to digital applications so that workers could more easily do their jobs remotely.[2]

To combat the rapid spread of Covid-19 in Indonesia, the government has established a number of regulations. As part of these measures, individuals may be incentivized to spend more time alone, either by working from home or by taking courses entirely online. When the policy requires action, but it can't be done electronically or in person, what should be done? Because of the widespread illness caused by the Covid-19 virus, almost all recreational activities have been canceled. Everything from getting work done and teaching children to practicing religion and buying necessities is increasingly dependent on the Internet.[3]

According to data published by Massimo Candela, Valerio Luconi, and Alessio Vecchio, ISPs are seeing a large increase in traffic as a consequence of the COVID-19 outbreak. So, during the Covid-19 pandemic, having access to the Internet is critical, if not necessary, especially for employers and students of various levels who participate in a wide variety of online activities.[4] Massimo Candela claims that a growing number of activities that used to be carried out face-to-face are now being carried out online. Because of this, Internet use has skyrocketed in the last several months. Demand for online services and virtual entertainment has surged in Indonesia, with the number of internet users increasing by as much as 40% since the beginning of the pandemic.[5]

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[2] Arthur Lau, 'New Technologies Used in COVID-19 for Business Survival: Insights from the Hotel Sector in China', *Information Technology and Tourism*, 22.4 (2020), 497–504 <https://doi.org/10.1007/s40558-020-00193-z>.

[3] Siste and others.

[4] Massimo Candela, Valerio Luconi, and Alessio Vecchio, 'Impact of the COVID-19 Pandemic on the Internet Latency: A Large-Scale Study', *Computer Networks*, 182.July (2020), 107495 <https://doi.org/10.1016/j.comnet.2020.107495>.

[5] Liputan6.com, 'Selama Pandemi Covid-19, Pemakaian Internet Indonesia Naik hingga 40 Persen', *liputan6.com*, 2021 <https://www.liputan6.com/cek-fakta/read/4493427/selama-pandemi-covid-19-pemakaian-internet-indonesia-naik-hingga-40-persen> [accessed 28 September 2023].

There was a significant increase in internet use in Indonesia during the 2009 COVID-19 epidemic, as reported by a survey undertaken by the Association of Public and Private Internet Access Providers of Indonesia (APJII). This trend is reflected in the growth of internet users, which will reach 196.7 million by the second quarter of 2020, up from 171.2 million in 2018. The vast majority of internet users log in to their accounts so that they may access their favorite social media, chat rooms, banks, news outlets, or online stores. However, stories about education and criminal activity tend to get the greatest coverage in the media. YouTube dominates the market for video-sharing websites. Videos, music, sports highlights, recipes, and digital gaming tutorials are all necessities in the meantime. Most people use at least one social media site, with the most common ones being Facebook, Instagram, YouTube, Twitter, LinkedIn, and WhatsApp. One of the new behaviors that experts predict will improve America's productivity, flexibility, and competitiveness is the widespread embrace of a digital lifestyle and workplace.

ISPs all around the globe have a great chance to compete by increasing the bar on the quality of their services to better fulfill the expectations of their consumers since data shows that internet usage increased during the epidemic as a direct consequence of government action. Therefore, at some time, each customer will have to settle on an Internet Service Provider (ISP) as a company that provides a variety of Internet Access Plans.[6]

We call the companies that make it possible for us to connect to the World Wide Web "Internet Service Providers" (ISPs). Some ISPs provide packages that include Internet access as well as services like e-mail and site hosting. ISPs may both host their customers' websites and build new ones for themselves. All ISPs are connected by network access points, which are pieces of public network equipment that make up the Internet's backbone. ISPs, in the widest sense, are any business or organization whose offerings provide users access to the World Wide Web and connected media. In other words, an ISP is a company that provides internet service to users for a fee. Subscribers to an Internet service provider will automatically have access to a wealth of online materials. Anywhere from a serious academic environment or business meeting to a casual online search. These are some of the common characteristics of ISPs:

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The current COVID-19 outbreak in Indonesia has prompted several telecommunications companies to provide reduced packages of service to meet the

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[6] Jyh Shen Chiou, 'The Antecedents of Consumers' Loyalty toward Internet Service Providers, *Information and Management*, 41.6 (2004), 685–95 <https://doi.org/10.1016/j.im.2003.08.006>.

public's internet needs. Here are a few Indonesian ISPs to think about using to meet your home's internet needs.

Table 1 shows that PT. Telkomsel Indonesia, Tbk serves the largest number of IndiHome users (8.5 million) in Indonesia. PT. Link Net's First Media service is the second most popular, with 743 thousand customers. Before, PT. Supra Primatama Nusantara had 300,000 active BizNet Home customers.

Table 1 List of Internet Providers in Indonesia

No.	Company	Product	Speed	Number of Consumers (2020)
1.	PT. Telkomsel Indonesia, Tbk	IndiHome Fiber	10-100 Mbps	8.5 million subscribers
2.	PT. Link Net	First Media	15-300 Mbps	743 thousand subscribers
3.	PT.Supra Primatama Nusantara	BizNet Home	75-150 Mbps	300 thousand subscribers

When compared to the other ISPs we've mentioned, IndiHome is by far the slowest option. Nonetheless, IndiHome has the potential to become the market leader in Indonesia. Because of its extensive network, IndiHome now serves 96.5 percent of the nation, which is equivalent to as many as 496 districts and cities. At the same time, IndiHome was able to reach 7,21% of the neighborhoods or 5,115 places. Since then, IndiHome has extended to include as many as 34,285 wards/villages throughout Indonesia, or 41% of the country's total. Not only that, but PT. Telkomsel Indonesia, Tbk is a BUMN firm as well.

These advantages have helped PT. Telekomunikasi, Tbk (IndiHome's parent firm) has increased its subscriber base more quickly than its rivals since the Covid-19 pandemic. IndiHome's vast range of service plans and competitive prices have made the firm the most popular telecommunications provider in Indonesia.

Among the many services provided by PT Telkom Indonesia, Tbk, and IndiHome stand out. It includes a landline phone, Internet, and iTV. So, in the case of a pandemic, IndiHome might be the public's best bet for meeting the demand for internet access. In the midst of a worldwide health crisis, this presents an excellent opportunity for IndiHome to gain traction with its intended demographic and solidify its position as a reliable and trustworthy resource.

Loyal customers are those who repeatedly purchase and use a company's products or services. After this, the propensity to make such recommendations to others develops. This opinion is in line with that of Bashir Ahmad Fida, who says that repurchase behavior, which is established by consumers and takes into account their whole experience with providers' goods and services, is an important part of the concept of customer loyalty.[7]

IndiHome, as an Internet service provider (ISP) in Indonesia, must be able to consistently meet the needs of its customers, even in the face of extreme demand caused by events like a pandemic. As a result, if IndiHome maintains its high standard of customer care, it may succeed in making its customers loyal to the brand. According to

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[7] Bashir Ahmad Fida and others, 'Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman,' *SAGE Open*, 10.2 (2020) <https://doi.org/10.1177/2158244020919517>.

Christina Esti Susanti, a service's quality is determined by how well it meets the needs of its target audience.[8] The quality of service received is one of the most important variables that might influence a customer's decision to remain loyal.[9] Therefore, in order to increase client loyalty, companies should focus on improving the quality of their customer service.

The strength of a product's brand is crucial to retaining loyal customers. Brand image, as defined by zlem Sürücü, is a company's public reputation as reflected in the positive or negative associations people have with that company in their minds.[10] One's opinion of a brand may be established either via personal experience with the product or by one's exposure to the brand's reputation, either through personal connections or the media. A brand's image is, in a nutshell, the general consensus about the brand outside of a certain group. Customers' commitment to a company or its products might be greatly boosted by efforts to improve their perception of the brand.

When clients have confidence in a company, they are more inclined to stick with it. Having confidence in one's friends allows them to take on any challenge head-on, knowing that the end outcome will be as good as promised or better. Trust also includes customers' confidence in a company's ability to fulfill their needs and expectations. According to linguist Dolors Setó-Pamies, trust is "the conviction that another person will and is able to keep a commitment," whether that commitment is verbal or nonverbal.[11]

RESEARCH METHODS

For this investigation, researchers relied on data gathered via the precise assessment of previously established factors. A quantitative approach is one that systematically investigates phenomena by gathering measurable data via the use of mathematical, statistical, or computational methods. Cooper and Schindler claim that[12], In quantitative studies, precise measures are sought. Market researchers often use quantitative techniques to assess customers' knowledge, interest, and loyalty.

There are three explanatory factors in this research and one dependent variable. Service quality (X1), brand reputation (X2), and trust (X3) are independent variables. Meanwhile, loyalty is what we mean by Y. Therefore, the purpose of this study is to

[8] Christina Esti Susanti, 'Proceedings of the International Conference on Managing the Asian Century,' *Proceedings of the International Conference on Managing the Asian Century*, 2013 <https://doi.org/10.1007/978-981-4560-61-0>.

[9] Praveen Goyal and Udayan Chanda, 'A Bayesian Network Model on the Association between CSR, Perceived Service Quality and Customer Loyalty in Indian Banking Industry,' *Sustainable Production and Consumption*, 10 (2017), 50–65 <https://doi.org/10.1016/j.spc.2016.12.001>.

[10] Özlem Sürücü and others, 'Brand Awareness, Image, Physical Quality and Employee Behavior as Building Blocks of Customer-Based Brand Equity: Consequences in the Hotel Context,' *Journal of Hospitality and Tourism Management*, 40.November 2018 (2019), 114–24 <https://doi.org/10.1016/j.jhtm.2019.07.002>.

[11] Dolors Setó-Pamies, 'Customer Loyalty to Service Providers: Examining the Role of Service Quality, Customer Satisfaction, and Trust,' *Total Quality Management & Business Excellence*, 23.11–12 (2012), 1257–71.

[12] D. R. Cooper and P. S. Schindler, 'Business Research Methods International Edition McGraw Hill,' 2003.

investigate the impact of service quality, brand perception, and trust on customer retention. The purpose of this research is to examine how factor X affects factor y for Surakarta's IndiHome clients.

Google Forms will be used to send out online surveys to customers of IndiHome service providers in Surakarta, where we will compile our data. There will be two sections to the questionnaire. The first will ask for demographic information, including age, gender, level of education, and occupation. Following this is a section with the statements that were utilized to quantify the research variables. In order to better understand the characteristics of the sample, the research requires respondents to provide some personal information.

In this research, a questionnaire was employed to gather information. Cooper and Schindler claim that,[13] A questionnaire is a survey tool that may be administered to respondents in person (by phone or intercept) or remotely (through mail or computer). To gauge consumer opinion or gather information for study, an online questionnaire may be quite useful. By conducting the surveys online, researchers are able to contact more people, see the findings immediately, and compile more data for more informed decisions. Therefore, it is imperative that the researcher give responders with clear statements.

RESULT AND DISCUSSION

According to Chen & and Quester,[14] When consumers consistently choose one service provider over another despite having access to comparable alternatives, we call this phenomenon "customer loyalty." Customers who are happy enough to buy from you again show devotion to your brand. Having confidence in the product or service increase over time may also lead to further purchases being made. Successful companies know how important it is to keep their consumers coming back. That's because a customer's loyalty may be a helpful indicator of future spending habits for any enterprise.

According to Rahi, keeping current clients is far easier than finding new ones.[15] According to Ping Lung Huang, in a highly competitive market, the price of attracting a new customer is five times that of retaining an old one, which highlights the importance of satisfying one's present clientele.[16] Regardless of how high your bids or pricing are, repeat customers will continue to buy from you. As a consequence, a loyal client base has the potential to generate a lot of money. Thus, patrons that buy from you again will reduce

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[13] Cooper and Schindler.

[14] Shu-Ching Chen and Pascale G. Quester, 'The Relative Contribution of Love and Trust towards Customer Loyalty', *Australasian Marketing Journal*, 23.1 (2015), 13–18.

[15] Rahi, 'Impact of Customer Value, Public Relations Perception and Brand Image on Customer Loyalty in Services Sector of Pakistan', *Arabian J Bus Manag Review*, 2016 <https://doi.org/10.4172/2223-5833.S2-004>.

[16] Ping Lung Huang, Bruce C.Y. Lee, and Ching Chin Chen, 'The Influence of Service Quality on Customer Satisfaction and Loyalty in B2B Technology Service Industry', *Total Quality Management and Business Excellence*, 30.13–14 (2019), 1449–65 <https://doi.org/10.1080/14783363.2017.1372184>.

your marketing expenses.[17] Understanding how customers assess the company's efforts is crucial for attracting and retaining paying customers.[18]

There is a one-to-one relationship between the quality of a company's service and the customer's perception of the value of the company's products or services. To repeat, service quality occurs only when the actual products and services provided by the organization meet or exceed the expectations of the clients. Customer satisfaction is directly proportional to the level of service they get from a business.[19] Quality of service provided is often utilized as a key performance indicator in the marketing of services. Managers should be able to identify the specific qualities that will help their product stand out favorably from the competition.[20] Businesses may re-establish favorable customer service perceptions by enhancing the quality of services provided.[21] The rationale for this is that management should not disregard client feedback about the service's quality.[22]

H₁: Service Quality has a positive impact on Customer Loyalty.

According to Rahi,[23] Claims that a brand is a trademark, logo, or distinctive packaging design that distinguishes a product or service from those marketed by competitors. A brand is the basis for consumer recognition and preference in a given market.[24] Kotler, according to zlem Sürücü,[25] Said that one's opinion of anything (such as a service or product) is made up of one's ideas, beliefs, and perceptions about that thing; further stated that one's actions and attitudes toward the item are greatly impacted by one's opinion of the item.

The image that consumers have of a brand is the one they conjure up whenever they think about that brand. Whenever customers remember a product or service they have a positive association with, they are more likely to make a purchase. Durmaz argues that

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[17] Waseso Segoro, 'The Influence of Perceived Service Quality, Mooring Factor, and Relationship Quality on Customer Satisfaction and Loyalty,' *Procedia - Social and Behavioral Sciences*, 81 (2013), 306–10 <https://doi.org/10.1016/j.sbspro.2013.06.433>.

[18] Goyal and Chanda.

[19] Ira Agarwal and Kavitha R. Gowda, 'The Effect of Airline Service Quality on Customer Satisfaction and Loyalty in India,' *Materials Today: Proceedings*, 37.Part 2 (2020), 1341–48 <https://doi.org/10.1016/j.matpr.2020.06.557>.

[20] Goyal and Chanda.

[21] Mubbsher Munawar, 'Www.Econstor.Eu', 2014.

[22] Goyal and Chanda.

[23] S. Rahi, 'Impact of Customer Value, Public Relations Perception and Brand Image on Customer Loyalty in Services Sector of Pakistan', *Arabian J Bus Manag Review S*, 2.2 (2016).

[24] S. Rahi.

[25] Özlem Sürücü and others, 'Brand Awareness, Image, Physical Quality and Employee Behavior as Building Blocks of Customer-Based Brand Equity: Consequences in the Hotel Context,' *Journal of Hospitality and Tourism Management*, 40 (2019), 114–24.

consumers' first thought when making a purchase is of the product's brand. Consumers base their opinions on a brand's attributes. [26]

H₂: Brand Image has a positive impact on Customer Loyalty.

A brand's image is the mental representation that arises when a customer thinks about the brand. Customers are more likely to make a purchase anytime the brand in question crosses their minds if they have a positive association with it. Durmaz provides evidence for this assertion by stating that consumers' first thought when deciding to purchase a product is its brand. People judge brands based on their respective features.[27]

This aspect has a significant impact on the efficiency and output of relationship marketing. One may trust another individual when they have confidence in their reliability and honesty. Chen and Quester discovered that customers were more loyal to brands they felt they could trust.[28] According to Martinez and Rodriguez del Bosque, if you want recurring business and happy consumers, you must first win their trust.[29] Trusting customers are more inclined to develop long-term relationships with the companies they patronize.[30]

H₃: Trust has a positive impact on Customer Loyalty.

The graphic below illustrates the relationship between the three independent variables and the one dependent variable. In this case, the independent variables are trust (X3), brand equity (X2), and service quality (X1). The loyalty of a business's patrons is measured by Y.

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[26] Yakup Durmaz, Sinan Çavuşoğlu, and Özlem Özer, 'The Effect of Brand Image and Brand Benefit on Customer Loyalty: The Case of Turkey,' *International Journal of Academic Research in Business and Social Sciences*, 8.5 (2018), 528–40.

[27] MFMF Shamsudin, SASA Esa, and AMAM Ali, 'Determinants of Customer Loyalty towards the Hotel Industry in Malaysia,' *International Journal of Innovation, Creativity, and Change*, 6.9 (2019), 21–29.

[28] Chen and Quester.

[29] Patricia Martínez and Ignacio Rodríguez del Bosque, 'CSR and Customer Loyalty: The Roles of Trust, Customer Identification with the Company and Satisfaction,' *International Journal of Hospitality Management*, 35 (2013), 89–99 <https://doi.org/10.1016/j.ijhm.2013.05.009>.

[30] Ming-Way Li, Hsiu-Yu Teng, and Chien-Yu Chen, 'Unlocking the Customer Engagement-Brand Loyalty Relationship in Tourism Social Media: The Roles of Brand Attachment and Customer Trust,' *Journal of Hospitality and Tourism Management*, 44 (2020), 184–92 <https://doi.org/10.1016/j.jhtm.2020.06.015>.
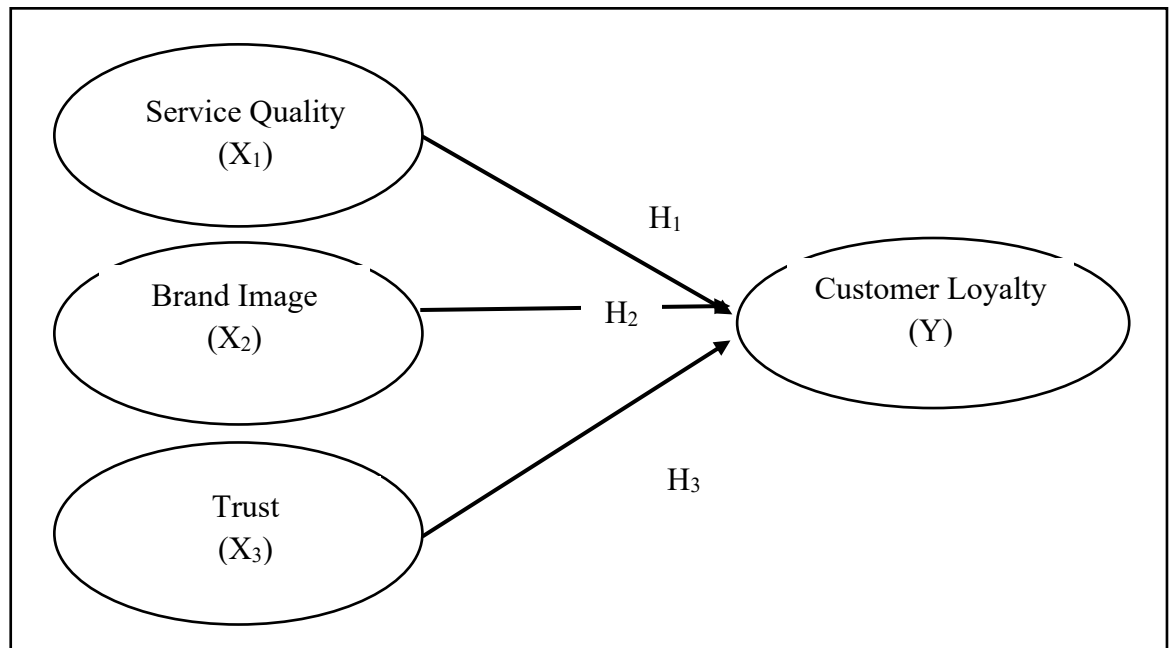
Figure 1 Theoretical Framework

The following table displays the study's findings about the description of gender, age, employment, information, and subscription term.

Table 1. Description

Items	Frequency	Percentage
Gender		
Female	**114**	**69.5%**
Male	**50**	**30.5%**
Age		
16-20	**51**	**31.1%**
21-25	**111**	**67.7%**
26-30	**1**	**0.6%**
> 31	**1**	**0.6%**

Occupation		
Student	144	87.8%
Private Sector	9	5.5%
Entrepreneur	5	3%
Others	6	3.7%

Information		
Friends/Family	39	23.8%
Social Media	122	74.4%
Others	3	1.8%

Subscription Period		
< 1 years	52	31.7%
1-3 years	70	42.7%
> 3 years	42	25.6%

As can be seen in Table 1, most IndiHome providers' customers are women. Customers using the services of IndiHome providers tend to be between the ages of 21 and 25. Students make up the bulk of IndiHome's customer base. Social media has become the primary source of information for customers researching IndiHome service providers. Most customers have been with IndiHome for between two and three years.

Table 2. Validity test

Question Item	Component			
	1	2	3	4
sq1	.763			
sq2	.740			

Question Item	Component			
	1	2	3	4
sq3	.742			
sq4	.802			
sq5	.833			
sq6	.835			
sq7	.861			
sq8	.757			
bi2				.601
bi3				.685
bi4				.708
bi6				.711
t3			.671	
t4			.830	
t5			.832	
t6			.546	
cl2		.725		
cl3		.767		
cl4		.798		
cl5		.729		
cl6		.776		

Loading factors greater than or equal to 0.50 in Table 2 indicate that all items in a given variable of questions are grouped together. This proves that the indicator is a unified, all-encompassing metric that predicts what should be projected while measuring the same construct.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Description
Service Quality	**0.935**	**Reliable**
Brand Image	**0.921**	**Reliable**
Trust	**0.899**	**Reliable**
Customer Loyalty	**0.898**	**Reliable**

According to Table 3, Cronbach's Alpha value for the variables measuring service quality, brand image, trust, and customer loyalty is more than the minimum acceptable value of 0.60. This means that there is high consistency across all of the variables.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
Test Statistic	**1.037**
Asymp. Sig. (2-Tailed)	**0.233**

Using the One-Sample Kolmogorov-Smirnov Test and the 0.05 threshold of significance on Asymp, the normalcy test was conducted. (2-tailed) Sig. The Asymp value is displayed in Table 4.12, along with the normalcy test findings. Sig. (2-tailed) is 0.233, which is greater than 0.05. It is clear from these findings that the data is regularly distributed.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Description
Service Quality	**0.603**	**1.658**	**Multicollinearity Free**
Brand Image	**0.371**	**2.693**	**Multicollinearity Free**
Trust	**0.301**	**3.327**	**Multicollinearity Free**

The results of the calculation analysis above show that the method used, namely tolerance and VIF on service quality, brand image, and trust, shows a tolerance value above 0.10 and a VIF value below 10, so it can be concluded that there is no multicollinearity.

Table 6. Heteroscedasticity Test

Variable	Significant (Sig.)	Description

Service Quality	**0.567**	**Heteroscedasticity Free**
Brand Image	**0.725**	**Heteroscedasticity Free**
Trust	**0.573**	**Heteroscedasticity Free**

Based on the results shown in Table 4.14, all independent variables show a significant value (Sig.) greater than 0.05, so it can be concluded that all the independent variables do not have heteroscedasticity problems.

Table 7. Model Summary

Model	R	Required
1	**0.788**	**0.621**

The calculation results for the value of R squared (R^2) obtained the number 0.621 or 62.1%, which means that the service quality, brand image, and trust variables can explain the variation in the dependent variable, namely customer loyalty by 62.1%, while the rest (100% - 62, 1% = 37.9%) is explained by other factors that are not included in this regression model.

Table 8. F test

Model	F_{count}	Significant (Sig.)
Regression	**87.285**	**0.000**

Based on the test results in Table 4.16 with the SPSS 25 program, the Fcount value is 87.285 and is greater than Ftable of 2.66 (87.285 > 2.66), with a significant value (Sig.) 0.000 which is smaller than 0.05 (0.000 < 0.050). This indicates that the model used is fit, and the variables of service quality, brand image, and trust simultaneously or jointly affect customer loyalty.

Table 9. T-test

Variable	B	Std. Error	T_{count}	Sig.
Constant	**1.306**	**1.402**	**0.931**	**0.353**
Service Quality	**0.102**	**0.043**	**2.374**	**0.019**
Brand Image	**0.665**	**0.080**	**8.364**	**0.000**
Trust	**0.043**	**0.096**	**0.452**	**0.652**

The t-test was used to determine the effect of each independent variable explaining the dependent variable. If the significant value (Sig.) is less than 0.05 (Sig. <0.05), it can be concluded that the independent variable partially has a positive and significant effect on the dependent variable.

Customer Loyalty = 1.306 + 0.102 Service Quality + 0.665 Brand Image + 0.043 Trust + e

The Effect of Service Quality on Customer Loyalty of IndiHome Providers During The Covid-19 Pandemic In Surakarta

The research shows that providing high-quality service directly affects customers' willingness to return. Beta = 0.102 and sig = 0.019 both show statistical significance, proving the findings. This demonstrates that the quality of IndiHome's service has a positive effect on customer retention, as measured by factors such as customers' perceptions of IndiHome staff members' friendliness, helpfulness, promptness, knowledge, and professionalism, as well as the appearance, products, and amenities offered. This study's findings are quite similar to those of Hsu & Chou's earlier work, which also showed a favorable correlation between service quality and customer loyalty. When services are of high quality, customers are more likely to remain loyal.[31]

Based on replies to this variable, the politeness of IndiHome staff toward customers gets the highest mean score out of 10 questions. As a result, customers may conclude that IndiHome's staff members' level of politeness is exceptional, which may have a positive impact on the company's ability to retain their business.

The Effect of Brand Image on Customer Loyalty of IndiHome Provider During The Covid-19 Pandemic In Surakarta

The research shows that consumers' perceptions of a brand have a favorable and substantial impact on their loyalty to that brand. Beta = 0.665 and sig = 0.000 demonstrate the validity of the findings. This demonstrates that consumers' perceptions of IndiHome's value, overall quality, and distinctiveness are positively impacted by the company's brand image.

The results of this study are in accordance with the results of research from Durmaz [32]as well as ke-Elechi Ogba[33] As prior studies corroborate, brand image influences customer loyalty positively. When consumers have a favorable impression of a company's

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[31] Ping-Kun Hsu and Elaine Yi Chou, 'Exploring the Relationship Among Service Quality, Customer Satisfaction, and Customer Loyalty: A Case Study of Carrefour Hypermarket,' in *LISS 2014*, ed. by Zhenji Zhang and others (Berlin, Heidelberg: Springer, 2015), pp. 1565–71 <https://doi.org/10.1007/978-3-662-43871-8_225>.

[32] Durmaz, Çavuşoğlu, and Özer.

[33] Ike-Elechi Ogba and Zhenzhen Tan, 'Exploring the Impact of Brand Image on Customer Loyalty and Commitment in China', *Journal of Technology Management in China*, 4.2 (2009), 132–44.

brand, they are more likely to remain loyal to its products and services.[34] The question concerning the positive symbolic meaning of the IndiHome brand receives the highest average score out of the six questions connected to this category. Brand loyalty among IndiHome's core customers depends on their having favorable impressions of the company whenever they see or hear its name or see its emblem.

The Effect of Trust on Customer Loyalty of IndiHome Provider During The Covid-19 Pandemic In Surakarta

Evidence suggests that customers' loyalty is unaffected by their level of trust. The findings are supported by both the beta value (0.043) and the significance level (sig). This makes it quite evident that trust has no functional role in customer retention.

This study's findings diverge from those of the Setó-Pamies study,[35] It concludes that trust in the company providing service is a key factor in retaining clients. This finding is not supported by prior research. That confidence, Mrs. Dolors Setó-Pamies, is proportionate to repeat business. It seems that not all respondents have full confidence in the products they want to buy, according to the findings of this variable.

CONCLUSION

According to the study, service quality, brand image, and trust boost IndiHome customer loyalty in Surakarta during the COVID-19 epidemic. Each service quality reduction reduces IndiHome customer loyalty. These numbers also imply that IndiHome internet users are more loyal when service is good. IndiHome's brand image improved customer loyalty during Surakarta's COVID-19 epidemic. Every brand image degradation reduces IndiHome client loyalty. IndiHome internet users are more loyal when the community brand image is favorable, and trust does not affect loyalty during the Surakarta COVID-19 epidemic. Every confidence drop diminishes IndiHome customer loyalty. These studies also imply product trust does not impact consumer loyalty.

Limited sample size and further research: 164 persons. Service quality, brand image, and trust were examined separately. IndiHome internet subscriptions may be impacted by various things. Client loyalty independent variables gain from additional indicators. The independent variable indicator, as the investigation shows, is still lacking; (3) questionnaires may be subjective; interviews may yield more accurate results, and (4) Surakarta City's COVID-19 pandemic has limited survey distribution to online (Google Form) media, resulting in unequal data distribution.

To improve IndiHome customer loyalty research, new sources are needed. This research supports IndiHome and Telkom Indonesia Tbk philosophically. IndiHome can build customer loyalty via exceptional service, brand image, and trust. Management consequences include (1) Brand image and service quality strongly impact consumer loyalty. Many respondents believe excellent service and brand image may boost customer loyalty. The organization must maintain service quality and brand image to retain clients.

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[34] Chia-Hung Hung, 'The Effect of Brand Image on Public Relations Perceptions () and Customer Loyalty', *International Journal of Management*, 25.2 (2008), 237.

[35] Setó-Pamies.

This study's component research proposals may boost customer loyalty via service quality and brand image. IndiHome loyalty depends on trust, but not as much as customer loyalty. IndiHome items will be compared before buying. Customers will love IndiHome's timeliness and pricing. Reliable Internet may boost IndiHome customers' loyalty and confidence.

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