The Effect of Brand Trust and Switching Cost Toward Telkomsel Flash Customer Loyalty: A Study on simPATI Users in GraPARI Rawamangun

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ABSTRACT

This research aims to study and determine the effect of brand trust and switching cost toward customer loyalty of simPATI users (Flash Packet Data) who visits GraPARI Rawamangun. This research mainly focuses on brand trust, switching cost, and customer loyalty. Quantitative research method is used in this research with descriptive research design. The sampling technique is done by non-probability sampling using a convenience sampling with 96 people as respondents. Primary data were collected using questionnaires, observations, and interviews to get a picture of brand trust, switching cost, and customer loyalty. Data analysis technique being used is Multiple Regression Analysis with SPSS statistic tools. Results of this research, based on calculations derived from multiple regression analysis, revealed that there is an influence of brand trust and switching cost toward customer loyalty in simPATI users that had Flash Packet Data which visiting GraPARI Rawamangun. Result showed that, F value of 27.694 with value of significance level $\alpha = 5\%$ with a p-value (brand trust and switching cost respectively 0.0075 and 0.0000) is valued less than α which means there is a statistically positive effect of brand trust and switching cost to customer loyalty. Multiple regression equation (regression models) are formed from the t-test was performed is $0{,}832 + 0{,}277x_1 + 0{,}564x_2 + e$. It can be concluded that brand trust had a positive effect on customer loyalty, while switching cost also had positive effect on customer loyalty. Brand trust and switching cost simultaneously affecting customer loyalty by 36% and the rest of affecting variables is outside of this research.

Keywords: Brand Trust, Switching Cost, Customer Loyalty, simPATI, Flash.

1. INTRODUCTION

Mobile broadband is growing rapidly in the last few years, in which it have an impact on the behavior of Internet users. Baidu surveys show as many as 59.9% of Indonesian Internet users are using smartphones to access the internet (Prasad, 2014). Internet access via smartphones is the highest, resulting in cellular operator service users consume more data than voice or SMS (Mahayana, 2015). The use of smartphones and high data indicating the growing digital lifestyle. Digital lifestyle is a lifestyle that use information technology (especially smartphones) in meeting the needs of everyday life.

Digital lifestyle is an opportunity for the telecommunications industry. Based on Telkomsel 2015 Annual Report, the data traffic grew by 109.6% or 492,245 TB of data recorded in Indonesia in 2015. In addition to data traffic, devices that having the capability for 3G / 4G are also experiencing growth. The growth of data traffic fueled the growth of device capable of 3G / 4G (i.e. by 53%) in 2015 to as many as 61.7 million. Because of that, the state of the telecommunications industry will experience growth in the future, especially mobile data services.

Growth indicates that the situation is not yet stable. Loyalty is required to deal with the growth in order to remain competitive. Cellular operator competition in Indonesia is dominated by three major operators (Telkomsel, Indosat Ooredoo, and XL Axiata). Telkomsel recorded the highest growth in number of customers. It is growing significantly by 8.5% or an increase of 12 million in 2015. In addition to customers, mobile data services are also experiencing growth. Mobile data services that Telkomsel have is called Flash. Flash users grew by 40.3%, or increased by 12.6 million.

Based on Telkomsel 2015 Annual Report, the highest growth of SIM Card usage were recorded by simPATI (18.4%) with 90.7 million subscribers, or 59.4% of total subscribers of Telkomsel. Telkomsel relying on simPATI in increasing the usage of mobile data services. simPATI segments mainly aims middle class internet users who understand the digital lifestyle. In 2015, simPATI subscribers decreased by 0.5%. Subscribers here are described as simPATI' customers which charging credits for the same number more than once.

The information flow sometimes increases the risk of brand performance. Brand which have the confidence tend to be choosen by customers. simPATI always campaigning that they provide mobile data with best speed and better stability (best service quality). This expectations can be met properly, which was proved by simPATI get TOP Brand for prepaid SIM Card category in 2016 near the highest value of 35.5% TBI. This information will increase the risk in the selection of brand.

Brand trust will likely be an option. simPATI becomes a main choice showed the presence of brand trust on simPATI.

Innovation is a challenge competitor products in competition. Product excellence should be created to preventing switchovers to occur. The quality of mobile data services that Telkomsel provides, give it more advantages than competitors in fields such as the speed, stability, bonus, and bonding. These advantages seemed to hinder users to switch. Excellence is a switching cost of Flash.

2. LITERATURE REVIEW

2.1 Brand Trust

Brand trust is the willingness of consumers to rely on the brand in the face of the risks caused by expectations that the brand is able to provide positive results (Lau and Lee, 1999: 344). Expectation is the reason for customers to buy a brand. Expectation is a promise of value and satisfaction to be gained (Kotler and Armstrong, 2013: 29). Expectations are formed through experience and communication with the brand (Kotler and Keller, 2015: 155).

Brand trust is a promise (Chandio et al., 2015: 65). Brand trust makes consumers feel willing to rely on the capabilities of the brand (Chaudhuri and Holbrook, 2001: 82). The function of a brand is shown through performance. Performance represents the quality of the brand. Performance is one of the customer consideration before making a purchase (Kapferer, 2012: 21-22). Performance was below expectations will lead to dissatisfaction, equal to the expected cause of satisfaction, and exceeding the expectations of creating a feeling very satisfied (Kotler and Armstrong, 2013: 35).

Brand trust arise because of the risk. The risk of making the consumer expects. The risk of becoming expectations for their communication. The expectations will turn out to be confidence. Expectation turned into confidence for their assessment of performance. Confidence can be positive or negative. Good performance will lead to positive beliefs. The better the ratings will change that belief into trust. In the concept of brand trust, trust nonhuman entity but symbols (Lau and Lee, 1999: 344).

Symbols contained in brand trust is a relationship between the brand and the consumer. Brand relationship with consumers is a single entity. The entity is the brand itself, the company behind the brand and consumer interaction with the brand (Lau and Lee, 1999: 344). Brand, enterprise, and consumer interaction with the brand has its characteristics. The characteristics of the attributes of the three things that corresponded with confidence.

2.2 Switching Cost

The products have the distinct advantage that can make customers less likely to switch. Switching will always be burdened with the cost (Porter, 1985: 286). Cost here means the consequences when switching. Switching costs are costs that will arise pent associated with the process of transition from one product to another (Burnham et al., 2003: 110). The transition would go through the process and costs. Switching costs are too high can create repeat purchasers, but not committed subscribers. Switching costs are low enable customers to switch (Hawkins and Mothers Baugh, 2009: 641).

Switching costs resulted in a negative cost for consumers as a result of switching to another brand (Mohammadoghli and Hassanzadeh, 2013: 3459). Cost negative is the cost that incurred no comparable benefit. Comparable or failure is measured by a comparison between the benefits obtained with certain costs incurred between the brands used by other brands. The benefits and costs should be balanced.

Switching cost raises sacrifice or sanctions will be felt by consumers when switching from one brand to another brand (Jones et al., 2007: 337). Switching cost as threats to consumers who want to switch. The threat is in the form of lost opportunity for consumers to get more benefit if they keep using the same provider than if the switch. The threat is also a barrier that keeps consumers will think twice when deciding to switch or stick with the same brand.

Switching cost is a barrier for customers to switch. The barrier is the perception that embedded customers. That perception comes from the benefits of a product. Perception is embedded creates the notion that customers will suffer losses if the switch and there are fees to be paid. The transition requires a process to do. Transition also has a barrier-related consequences that would be obtained when switching.

2.3 Customer Loyalty

Loyalty is a profound commitment to re-purchase or subscribe to the goods or services in the future in spite of the situation and the marketing efforts of competitors has the potential to cause the change (Kotler and Keller, 2015: 153). Loyalty a significant impact on the company. Marketing activities should be able to build customer loyalty.

Customer loyalty is the proportion of time that the purchase of goods or services using the same compared to the amount of use of goods or other services (Neal, 1999: 21). Customer loyalty does not have to always buy the same goods or services continue constantly. Customer loyalty prioritize a good or service over a competitor's product. If given a choice, customers will choose a product or service that is being used.

Customer loyalty is the result of a relationship with the individual attitude subscription actions mediated by the social environment and the influence of circumstances or experience (Egan, 2011: 58). Customer loyalty is formed from factors both internal and external customers. Both of these factors are mutually reinforcing views of customers of a product so that customer loyalty is established and maintained.

Customer loyalty is a behavior and attitude shown by the customers who help the company improve sales and profits (Buttle and Maklan, 2015: 42-43). The company's performance is not only influenced by the company itself, but the customer also has a role. Role in helping enterprise customers have many forms. The role of the customer will be more significant if it is followed by observations from the company.

Customer loyalty is an action carried out by the customer in helping the company achieve its goals. Customer loyalty is not just talking about the purchases made by customers on an ongoing basis. Customer loyalty also contains the customer's role in giving effect to other customers or to customers of competitors.

3. OBJECTS AND RESEARCH METHODS

3.1 Research the Object

The object of this study is simPATI users which access Flash. The focus of this research is brand trust, switching cost, and customer loyalty of simPATI users which access Flash in GraPARI Rawamangun.

3.2 Research Methods

This research is quantitative. Quantitative research is a research method to measure the data with statistical analysis. (Malhotra, 2015: 120). This research uses descriptive research design. Descriptive research is used to provide a picture of the object and a discussion of the study (Malhotra, 2015: 87). The description given is an answer to the question on problem identification (Burns and Bush, 2013: 103). Descriptive research used in this study was cross-sectional. Cross-sectional is a collection of information from the samples is done only once (Malhotra, 2015: 87).

3.2.1 Population and Sample

3.2.1.1 Population

The population is the group that according to the research objectives to be studied (Burns and Bush, 2013: 238). Population groups that can be can be an individual, customer, company, product, or subject that you want (Sarstedt and Mooi, 2014: 38). The group that made the population for this study is from simPATI Flash users.

Total population in some marketing research cannot be known with certainty (Burns and Bush, 2013: 242). Total population in this study cannot be determined because there is additional visitors in a relatively quick time. This study used a sample for data collection for all members of the population is hard to do.

3.2.1.2 Samples

Samples are part of the population that is suitable to represent the population (Burns and Bush, 2013: 239). This study uses a sample nonprobability. Nonprobability sample is a sample drawn from members of the population with an unknown probability to become members of the sample (Burn and Bush, 2013: 242). The sampling method used is convenience sampling. Convenient sampling is a sampling of the elements are within easy reach (Malhotra and Birks, 2008: 411). Sample size determination is done through a confidence interval approach. The formula used is the standard sample size. The sample size of this study 96.

3.2.2   Data Collection Techniques

This study used a questionnaire as a tool to collect data. The questionnaire is a tool used to show the questions of investigators that are answered by the respondent (Burns and Bush, 2013: 214). Testing is needed to measure the validity and reliability of the questionnaire. Tests are both intended to ensure that data has been measured for the purposes of research. Tests conducted with test instrument validity and reliability.

3.2.3   Data Analysis Techniques

3.2.3.1 Descriptive Analysis

Descriptive analysis is useful is used to describe the condition of brand trust, switching cost, and customer loyalty of simPATI users which access Flash and visiting GraPARI Rawamangun. Descriptive analysis was done by categorizing scores from respondents. Categories consist of a high, medium, and low. Number of categories determined by the amount the answers provided in the questionnaire. Interval from categories determined by dividing the range by the number of categories (Panuju, 2000: 45).

Grading scale used consisted of five answers that scores of respondents have five categories. 5 categories which consist of a very high, high, medium, low and very high. The interval is determined by dividing the range by the number of categories. To simplify the determination of the interval, the interval is expressed as a percentage. Percentage used for interval is a percentage of the spectrum range.

Table 1
Interval Category Rating Score Answer Respondents

No	Category	Interval
1	Very Low	$000\% \le x \le 020\%$
2	Low	$020\% < x \le 040\%$
3	Medium	$040\% < x \le 060\%$
4	High	$060\% < x \le 080\%$
5	Very High	$080\% < x \le 100\%$

Sources: Panuju, 2000:45

3.2.3.2 Multiple Regression Analysis

This study consisted of two independent variables are brand trust and switching cost and first dependent variable is customer loyalty. The analysis used is multiple regression analysis. Multiple regression analysis is a regression equation to see a linear relationship of independent variables more than one dependent variable (Burns and Bush, 2013: 412).

The multiple regression equation in this study are:

$$y = a + b_1 x_1 + b_2 x_2 + e$$

Information:

y = Customer loyalty

x_1 = Brand trust

x_2 = Switching costs

a = Value when the cut line y (x = 0) (intercept)

b_1 = Change in customer loyalty each brand trust changes by 1 unit (slope)

b_2 = Change in customer loyalty every 1 unit switching costs change (slope)

e = residue

Multiple regression analysis was used to measure the effect of brand trust and switching costs on customer loyalty. Multiple regression analysis requires information about the distribution of data and the correlation between the independent variables prior to the tests. The steps to perform data analysis with multiple regression analysis with the Kolmogorov-Smirnov test

for normality, multicollinearity test with VIF, F test, t test, and test the coefficient of determination by Adjusted R Square.

3.2.4 Hypothesis Testing

This study uses a significant level of 0.05. Most of the studies were carried out using a significance level of 0.05 (Malhotra and Birks, 2008: 527). Criteria for testing whether hypotheses are accepted or rejected are as follows:

1. If p value < 0.05 then H_0 rejected and H_a accepted

2. If p value > 0.05 then H_0 is accepted and H_a rejected

The hypothesis tested in this study are as follows:

Hypothesis 1: Brand trust positive effect on customer loyalty.
Hypothesis 2: Switching cost positive effect on customer loyalty.

4. RESULTS

4.1 Conditions of Brand Trust

Here is a recapitulation of the overall score and the category of respondents regarding brand of trust variables are shown in the table below:

Table 2
Respondents answer on Variable Brand Trust

No	Dimension	Score	Category
1	Brand Characteristics	1010	High
2	Company Characteristics	1346	High
3	Consumer-Brand Characteristic	1630	Medium
Total		**3986**	

Sources: Research Data, 2016

Brand trust is built by Flash were succeed because one of them managed to maintain the speed and stability which is the hallmarks of Flash. Based on our observations, at this time there is no mobile ISPs that match the speed and stability of Flash for the smartphone category. The other thing is that Telkomsel as the brand holder of Flash is a subsidiary of state-owned enterprises and often get a better chance in developing internet infrastructure. This makes the brand characteristics to get the highest value of brand trust.

The lowest value of brand trust is obtained from the consumer-brand characteristics. The relationship of consumers with Flash occurs only within the limits of supply and demand. In other words, customers still do not feel a part of the Flash. The relationship was limited to fulfillment and gratification of desire. It is apparent from the behavior of respondents who

most of his time taking Flash to access social media while using the internet access from another provider to download content.

4.2 Conditions of Switching Cost

Here is a recapitulation of the overall score and the category of respondents regarding the switching cost variables are shown in the table below:

Table 3
Respondents answer on Variable Switching Cost

No	Dimension	Score	Category
1	Economic Risk Cost	315	Medium
2	Evaluation Cost	311	Medium
3	Learning Cost	310	Medium
4	Set-up Cost	302	Medium
5	Benefit Loss Cost	308	Medium
6	Monetary Loss Cost	304	Medium
7	Personal Relationship Loss Cost	307	Medium
8	Brand Relationship Loss Cost	315	Medium
Total		**2472**	

Sources: Research Data, 2016

SimPATI users which access Flash that visiting GraPARI did not feel the advantages gained from Flash as a strong barrier in order not to switch. Switching costs that are built by Flash is not successful and needs more attention with other strategies that can be a consequential to the customer switch.

The advantages gained from the customer should be compared with the risks that exist. The advantages of Flash when compared with the risks of internet access via smartphones provide a small risk compared to its operator. Risk of internet access via smartphone is the lack of speed and stability loss of signal connections. The risk can be anticipated by Flash through better performance than its competitors. This situation makes the economic value of the risk cost to get the highest score of the indicator switching cost.

Interactions between Flash with customers are performed using social media in these days. The behaviour of today's society prefer to interact through social media. Flash sees it as an opportunity to interact with the customer, so that the customer also directly involved. A program meant to interact more with customers aimed to the younger generation. The younger generation is more likely to use social media than previous generations. The younger generation also perform self-actualization through social media. This situation makes brand relationship loss cost as indicators with the highest scores as well.

Indicators with the lowest score is shown by the set-up cost. Set-up cost shows an initiation process to use other products are not too difficult. Initiation process is very easy because of government regulation that is not too difficult. Additionally, internet users via smartphones are largely ignoring government regulations that require them to register their numbers. This

situation is certainly not good considering that customers database will increase if the process of initiation in the use of internet access via a smartphone is not very easy to do.

4.3 Conditions of Customer Loyalty

Here is a recapitulation of the overall score and the category of respondents regarding customer loyalty variables are shown in the table below:

Table 4:20
**Respondents answer on Variable Customer Loyalty**

No	Dimension	Score	Category
1	Behavioural Loyalty	1037	High
2	Attitudinal Loyalty	1003	High
Total		**2040**	

Sources: Research Data, 2016

SimPATI users which access Flash that visiting GraPARI have loyalty to Flash. Customer loyalty built by Flash either through behavior or attitude. It shows that existing programs already provide excellent performance so Flash continues to grow and lead the market.

Purchases made by customers would have a strong foundation. Consideration is made of many factors such as functionality, quality, price, and perceptions. Based on the recapitulation, behavioral loyalty into a dimension that has a higher score than the attitudinal loyalty. Based on the observations, the customer's current mobile data services more rational so this cause behavioral loyalty donated more than attitudinal loyalty.

Customer loyalty is a behavior and attitude shown by the customers who help the company improve sales and profits (Buttle and Maklan, 2015: 42-43). Behaviors and attitudes shown customers can be said to have helped the company. The following picture is the category of customer loyalty.
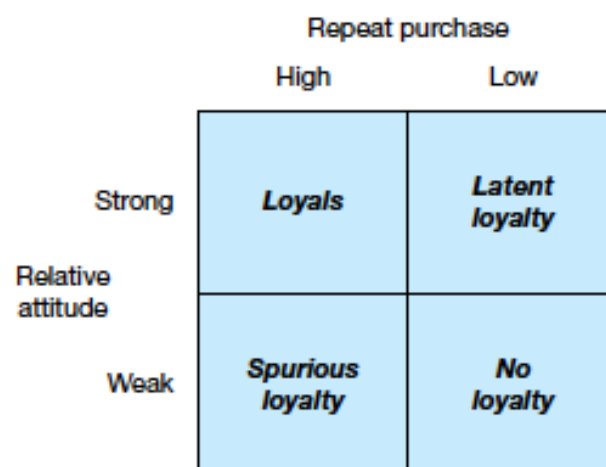
Sources: Dick and Basu (1994) on Buttle and Maklan (2015:43)

SimPATI users with Flash in GraPARI have a high level of repeat purchase and relatively strong attitude. Based on the category of customer loyalty, simPATI users with access to Flash in GraPARI Rawamangun is categorized as loyal. In other words, customer loyalty is not including latent or false.

4.4 Multiple Regression Analysis Test Results

4.4.1   t Test

Hypothesis 1

T significance value of 0.015 brand trust. The value is in the range $<\alpha$ (5%) in other words H_1 and H_0 is accepted, rejected, and therefore it can be said brand trust positive effect on customer loyalty.

Hypothesis 2

The significant value t switching cost is 0,000. The value is in the range $<\alpha$ (5%) in other words H_1 and H_0 is accepted, rejected, and therefore it can be said switching cost positive effect on customer loyalty.

4.4.2   Test Determination

Results that are counted from the determination test shows the adjusted R-square of 0.360 research model. This means that brand trust and switching costs can account for customer loyalty in this research model by 36% and the rest is explained by other constructs outside the research model.

5.   CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

Based on the research, processing, and analysis of data that has been discussed in the previous chapter on Effect of Brand Trust and Switching Cost Toward Telkomsel Flash Customer Loyalty, it could be concluded that:

1. Brand trust had positive effect on customer loyalty. In other words, if the brand trust is high then customer loyalty will be high as well, and vice versa.
2. Switching cost had positive effect on customer loyalty. In other words, the higher the switching cost, the higher customer loyalty will be, and vice versa.
3. Brand trust and switching cost, simultaneously affecting customer loyalty by 36% in this research model.

5.2 Suggestions

Based on those results, suggestions that the author can provide are:

1. Creating an event with the theme of the usefulness and benefits of internet access either via smartphone or fixed line for the foreseeable future. Events that should be

done in a routine basis. Those activities can be done in the form of seminars, competitions creativity, whether it is entrepreneurship or art (such as website development contest). The event aimed for students and sponsored by Flash.

2. Make education for housewives. Seminars are conducted may be the important role of the Internet in building the character of children. The theme of the educational program in the form of benefits and dangers of internet access for children.

3. Creating a quota system like the internet credit system. When the validity period expires, the remaining internet quota were no longer valid. Flash can create a system that makes the rest of the internet quota can be recovered as the rest of the quota converted to Telkomsel POINTS (100MB equals 1 Telkomsel POINTS).

4. Work together and synergize with other operator to push the government to make regulations regarding the activation system using a new SIM Card. The regulation is in the form of integration of the SIM Card number, e-mail, and smartphone IMEI. This regulation to improve the barrier of replacing SIM Card. With the reduced number of new SIM Card, customer database will be neater and can be more useful in analyzing the market.

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