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The Correlation between Customer Satisfaction and Brand Loyalty toward IM3

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Abstract

High customer turnover rates and intense competition among cellular service companies foster competition between companies to get loyal customers. One of such companies is IM3 cellular services. The escalation of complaints results in customer dissatisfaction. This study discusses customer satisfaction, customer loyalty, and the relationship between the service provider and customers, namely customer satisfaction and loyalty to the IM3 brand. This study uses a non-experimental research design with correlational research methods. The results show that there is a significant relationship to the highest value and customer satisfaction which contributes more than the total brand loyalty score. Price and feature variations were found to be the most influential customer satisfaction factors for IM3 brand loyalty. The majority of customers want IM3 product performance to match their expectations. Therefore, there is a positive correlation between customer satisfaction and customer loyalty.

Keywords—Customer Satisfacton, Customer Loyalty, Brand Loyalty, IM3

Abstrak

Angka perputaran pelanggan yang tinggi dan persaingan ketat diantara perusahaan jasa layanan seluler membuat perusahaan berlomba untuk menciptakan pelanggan yang loyal, salah satunya dilakukan oleh jasa layanan seluler IM3. Ekskalasi keluhan akan ketidakpuasan pelanggan membuat mereka mulai beralih pada merek lain. Penelitian ini bertujuan untuk mengetahui gambaran kepuasan pelanggan, keloyalitasan pelanggan, serta hubungan antara keduanya, yaitu kepuasaan pelanggan dan loyalitas pada brand IM3. Penelitian ini menggunakan rancangan penelitian non-experimental dengan metode penelitian korelasional. Hasil penelitian menunujukkan bahwa terdapat hubungan yang signifikan terhadap nilai korelasi tinggi dan kepuasan pelanggan dimana memberikan kontribusi lebih dari setengah pada total skor keloyalitasan brand. Aspek kepuasan pelanggan IM3 yang paling berhubungan dengan keloyalitasan brand adalah aspek harga dan variasi fitur. Mayoritas pelanggan merasa performa produk IM3 cenderung sesuai dengan harapannya. Sehingga, Antara kepuasan pelanggan dan keloyalitasan pelanggan memiliki hubungan yang positif.

Kata kunci— Kepuasan Pelanggan, Loyalitas Pelanggan, Loyalitas Brand, IM3

I. INTRODUCTION

Telecommunication is one of the technology and information systems that have undergone rapid development. Telecommunication has become a societal in a wider scale. Its development has been able to characterized communication media as a secondary need after the primary needs. Everyone has access to telecommunication for various kinds of needs, such as for business, family relations, and others. All societal classes, ranging from the low class to the high class, have become consumers of telecommunication products such as cellular phones. The number of cellular phone users has been increasing among all cellular service providers in Indonesia, since the beginning of active cellular phone usage in 1996. By 2012, the customers had

reached 250 million people, higher than the number in 1996 by about 563 000 people. It had increased 40 000 times in 16 years (Vivanews, 2012). Kominfo added that the number of customers of cellular service providers had reached 254 792 159 customers in 2018 and will continue to increase (Daon001, 2018).

From the development data, including the area, the proportion of the society, and the geographical location of cellular phone users, there is great potential for cellular provider's business development in Indonesia. The competitions among cellular providers in Indonesia are getting tight year by year. Every cellular provider has their own strategy for attracting and keeping customers. A tight competition among cellular providers and a high rotation of the number of cellular providers' customers resulted in increasing completion among the companies toward getting and keeping customers.

Indonesia is estimated to have a high rate of monthly customer rotation in cellular phone usage across the world. The rotation of the customers reaches approximately 8.6% in a month. This far exceeds other countries in Asia, such as China, India and Malaysia which do not surpass 4% every month (Johanness & Liddaya, 2010). However, it was easy for some of the customers to change their cellular providers, which led to the indication of a brand loyalty problem with respect to the brand that they used. It showed that the customers had low loyalty toward that brand.

According to Mowen and Minor, brand loyalty was defined as degree of customers' positive attitude toward a brand, their commitment to the brand, and their intention of purchasing the same brand for a long period of time (Mowen & Minor, 2002). Customers, who kept using a brand, even though there were some changes in the brand, were recognized as loyal customers. Once customers have become loyal to a brand, there will be a small possibility for them to change to another provider's brand. Therefore, any brand would desire customers' loyalty in order to enhance their company's profit.

Customers' loyalty was influenced by the satisfaction factor. A loyal customer is a satisfied customer, while a satisfied customer is not always loyal. Kotler and Keller (2007; 102) defined customers' satisfaction as a result of the comparison between reality and the accepted expectation felt by customers toward a product or service (Addin, Basa, & Afif, 2018).

One of the cellular provider's companies that faced the loyalty issue is IM3. IM3 or Indosat Multi Media Mobile is a cellular provider's company established in Indonesia in 2001 as a merger, and which merged with Indosat Incorporation in 2003. IM3 together with PT. Indosat has become the second biggest company in the provider's industry in Indonesia after Telkomsel. IM3 has been seen to have an emotional connection with its customers based on its loyalty problem. Since customers showed their emotional connection to IM3 brand, further observations were needed to determine whether satisfaction affected brand loyalty or not. Therefore, this study aimed to identify the customers' satisfaction, customers' brand loyalty, and the relation between the customers' satisfaction and customers' loyalty toward IM3 provider.

Some previous studies had been done on the correlation between customers' satisfaction toward brand loyalty. For instance, Agustina, Fauzi, and Nuralam (2018) in their research entitled, *"Pengaruh Kepuasan Pelanggan, Biaya Beralih, dan Kepercayaan Merek terhadap Loyalitas Pelanggan"* showed that customers' loyalty to Simpati cellular provider, was influenced by customers' satisfaction, switching cost, and brand trust. The result showed that customers' satisfaction had the biggest influence compared to the other two variables. Another study by Wahyuningtias, Widyarini, and Amelia (2014) entitled, "Analisis Pengaruh Customer Satisfaction, Trust and Switching Barrier terhadap Customer Loyalty Pengguna Telkomsel Flash di Surabaya". This study found that customer loyalty could be obtained by focusing on the five variables, namely; playfulness, service quality, switching barrier, trust, and customers' satisfaction. However, customers' satisfaction became the most influential variable on customer loyalty, which was proven on the wide network and fast internet connection based on Telkomsel Flash tagline, "koneksiku, internetku".

II. Literature Review

A. *Consumer's Attitude*

According to Schiffman and Kanuk, customer's attitude is an individual behavior that includes, searching, buying, using, evaluating, and removing a product or service which could satisfy a customer's need and desire (Schiffman & Kanuk, 2010). Customer attitude focuses on how an individual makes a decision to use the resources that they have such as money, time, and effort to consume or use a product or service. Customers'

attitude is customers' preference and overall evaluation of a brand which depicts the customers' likes and dislikes (Vidyanata, Sunaryo, & Hadiwidjojo, 2018). Bagozzi & Zaltman stated that a customer's attitude is a process of social relation exhibited by an individual, group, or organization in getting and using a product or as an experience in using a product, service, and other sources (El Hami, 2000).

Thus there are three important things which are related to a customer's attitude, namely; (1) Activity, including action, process, and social relation; (2) Human, including individual, group or organization; (3) Experience; including getting, using, and the consequence of a product. Before deciding to buy or use a product, a consumer will give certain impressions, which help the seller in persuading the consumer's decision. There were five stages in the process of decision making, those were; (1) need recognition; (2) searching for information; (3) evaluation of alternatives; (4) purchasing; and (5) evaluating the outcomes (Engel, Kollat, & Blackwell, 1973).

B. Customer's Satisfaction

Customers' satisfaction is the customers' response in the form of attitude, assessment and emotion that showed after the purchase process (Minarti & Segoro, 2014). Every customer has their own expectation while buying a product. If the expectation is fulfilled, then the customer will feel satisfied (Engel et al., 1973). The feeling of satisfaction is a result of evaluation, which is expected of the product or service providers toward their customers. The presence of customers' satisfaction could result in some advantages, which are; a harmonious relationship between the company and the customer, repeated purchase, create customers' loyalty, and word of mouth recommendation that could be profitable for the company (Tjiptono, 2008). Additionally, Wilkie (1994) has divided customers' satisfaction into five elements; (a) Expectations, (b) Performance, (c) Comparison, (d) Confirmation/ Disconfirmation, (e) Discrepancy (Hutabarat, 2016).

C. Brand Loyalty

Brand loyalty, according to Aaker (1997), has become a central concept in marketing. It is a measure for customers' attraction to a brand since it can stimulate emotional bond in customers and enhance greater loyalty and trust (Ling et al., 2014). This is reflected on the probability of a customer moving to another brand following changes in the current brand, which affect the customers' satisfaction. A loyal customer will repeat the purchase of a brand even though another brand promotes a better quality of their product. Brand loyalty is a purchase pattern in which a customer develops repeated buying behaviors (Ness, Loudon, & Bitta, 1980). According to Mowen & Minor (2002), brand loyalty is defined as the stages of a customers' positive response toward a brand, including having the commitment and an intention to purchase the brand in future. This positive attitude showed that customers have positive evaluation toward the brand, whether they are happy or not with the products, and have a tendency to repeat the purchase in the future. The brand itself, according to Kotler and Amstrong (2008) is a key element in the organization's relationship with customers that represents customers' perceptions about a product. The brand is aimed at identifying a product or service from sellers and differentiating the product from competing products (Ling et al., 2014).

III. Research Method

This study used the correlation methodology with deductive approach aimed at determining the relation between variables. A non-experimental design was used as the research design in this study. There were two variables; the first is customers' satisfaction. Customers' satisfaction was the customers' response toward a product or service after purchasing (Minarti & Segoro, 2014). Customers' feelings of being satisfied or dissatisfied was based on the compatibility between the perceived performance and expectation on the IM3 brand, in terms of its feature variation, price, quality, service, and guarantee. The second variable is brand loyalty. Brand loyalty was the measurement of customers' attraction to a brand (Ling et al., 2014). The total scores were obtained from the respondents through the questionnaires concerning their perceptions toward the IM3 brand, including their attitude, commitment, and future purchase intentions.

The respondents were students of Psychology, Padjadjaran University from the year of 2008, 2009, 2010, and 2011 who had used IM3 for four years and only used IM3 for their phone provider. The respondents were chosen since they could represent the young generation of their age who like to be active in both academic and organization fields. The researcher also limits the usage to four years at the minimum in order to avoid extraneous variables that would influence the research result. The total number of respondents 95 people with a

precision score of 0.1 selected using simple random sampling and with a minimum of 48 people as final participants. Hence, due to some consideration, the researcher took 54 people to be the sample respondents. A questionnaire was used as the data collection tool. The questionnaire was divided into two; the first part was related to customers' satisfaction and brand loyalty. The data obtained through the questionnaire were grouped into four categories, namely satisfied, tend to be satisfied, tend to be dissatisfied and dissatisfied, and based on summated Likert scale ratings. To support the data, this study used self-identity from the respondents and some questions concerning the participant attitudes toward balance reloading, the nominal used for reloading the balance, and also the future purchase intentions for the balance.

In order to know the correlation between customers' satisfaction and brand loyalty, the Rank Spearman formula was used;

$$r_s = 1 - \frac{6 \sum di^2}{N^3 - N}$$

r_s = Coefficient correlation
d_i = Different rank of each aspect with total score item
N = Total sample
After that, the significance test of coefficient correlation was done using z statistic test;
z = $rs\sqrt{N} - 1$
z = Z test
rs = Rank spearman coefficient correlation
N = Total sample

IV. Result And Discussion

The obtained data were analyzed using statistical calculations with the help of SPSS 17.0 software for Windows to test the hypotheses.

A. *The Correlation between Customers' Satisfaction and Brand Loyalty*

The hypothesis obtained in this study was "there is correlation between customers' satisfaction and IM3 brand loyalty among students of Psychology, Padjadjaran University", with statistical hypothesis as below;
H_0: There was no correlation between customers' satisfaction and brand loyalty toward IM3 product among Psychology students at Padjadjaran University.
H_1: There was correlation between customers' satisfaction and brand loyalty toward IM3 product among Psychology students at Padjadjaran University.
The statistical results of customers' satisfaction and brand loyalty through Rank Spearman's correlation test using SPSS 17.0 software for windows is shown in table 1 below.

Table 1. The Correlation Score of Customers' Satisfaction and Brand Loyalty

Coefficient Correlation	Z Score	P-Level
0.802	5.840	0.000

The table 1 above showed that P-level 0.000 was smaller than α =0.05 which means the correlation is significant. Customers' satisfaction and brand loyalty were significantly correlated with a coefficient of correlation of 0.802 and a Z score for 5.840. For testing the statistical hypotheses, the comparison between Z_{count} and Z_{total} with α = 0.05 was done. The result showed that Z_{count} is bigger than Z_{total} ($Z_{count}>Z_{total}$), hence H_0 was rejected and H_1 was accepted. Therefore, there was a positive correlation between customers' satisfaction and IM3 brand loyalty.

A coefficient of correlation score of 0.802 showed that the correlation between the two variables was significant. This meant that this correlation was real and signified marked relationship between customers' satisfaction and brand loyalty in which customers' satisfaction, in terms of both the total amount and the aspects, was directly correlated with brand loyalty. This can be seen in table 2 below;

Table 2. The Correlation between the satisfaction aspect and brand loyalty

	Correlation with total loyalty score	P-Level	Category
Variation and Feature	0.751	0.000	High correlation
Price	0.710	0.000	High correlation
Quality	0.675	0.000	Medium correlation
Service	0.643	0.000	Medium correlation
Guarantee	0.366	0.007	Low correlation

The hypothesis test on the relation between customers' satisfaction and IM3 brand loyalty showed that there was significant positive relation between two variables with a high positive score. This meant that the more satisfied the customers are, the more loyal they will be. The high correlation score showed real and marked relationship between customers' satisfaction and brand loyalty. This led to the dependence between customers' satisfaction along with its aspects related to brand loyalty. Thus, customers' satisfaction had influenced brand loyalty for about 64.32% of the customers, which meant that a high proportion of the brand loyalty was defined by the customers' satisfaction.

Most of the IM3 customers were categorized as "tend to be satisfied" customers toward IM3. This indicated that IM3 customers scored the IM3 performance based on their expectation before buying the product, such as the package variation provided by IM3. The feelings associated with the 'tend to be satisfied' response were most likely characterized by positive attitude and emotion. When the expectation matched with the product performance, then positive emotions would show, including the feeling of happiness, pride, and other positive emotions. This feeling encouraged the positive attitude, which could lead to the intention of purchasing the product in the future (Mowen & Minor, 2002).

The compatibility between expectation and product performance also produced trust in customers. Some literature reported that there were three beliefs in trust; the attitude toward competency, integrity, and benevolence. When the customers felt that there was an indication of being satisfied then they will build their trust that the competency and the integrity of IM3 brand were good. In addition, the promotion offered in advertisement was compatible with the product performance in real life.

The feeling of trust toward IM3 product resulted in brand commitment among customers. Commitment here was defined as the intention to connect to the brand (Lam, Shankar, Erramilli, & Murthy, 2004). It made the customers keep using IM3 as their cellular provider, even though the company had some changes. Customers felt that IM3 had become a part of their self, which increased their sense of belonging. Thus no matter what happened, they would be loyal and would keep using IM3 as their cellular provider.

Moreover, customers' satisfaction had highest correlation with the brand loyalty through the feature variation and price aspects. This happened because of the positive attitude developed when the product performance was compatible with the expectation resulted in positive emotions when using the product, since the customers had high expectations and wishes on the aspects of feature variation and price. Thus, both of the aspects influence customers' satisfaction.

The aspects of feature and price also had high correlations with the brand commitment. This showed that customers keep trying to use IM3 despite the presence of some changes in the product. However, changes in both feature and price aspects would have affected the customers' commitment. These aspects also affected the future purchase intentions of the customers. Thus, these aspects determined customers' wishes and intention.

B. Customers' Satisfaction

The satisfaction data of 54 respondents can be seen in figure 1 below.
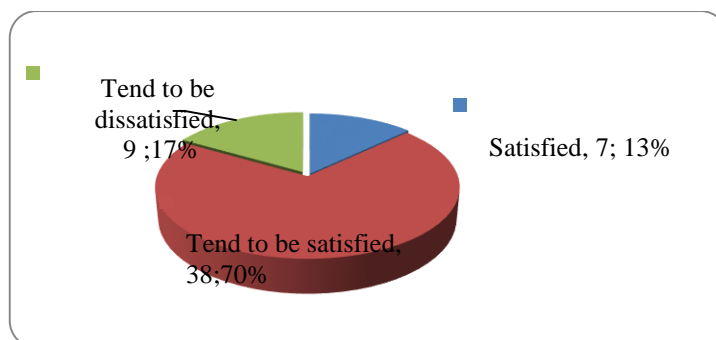
Figure 1. IM3 Customers' Satisfaction

Figure 1 above shows that most of the respondents, nearly 38 of Psychology students, tended to be satisfied with the IM3 product. None of the respondents felt dissatisfied with the product. These satisfactions can be seen through the aspects of feature variation, quality, price, service, and also guarantee, in table 3 below.

Table 3. Satisfaction Aspects

Customers' Satisfaction Level	Satisfaction Aspects									
	Feature Variation		Price		Quality		Service		Guarantee	
	f	%	f	%	f	%	f	%	f	%
Satisfied	6	11.1	6	11.1	6	11.1	13	24.1	4	7.4
Tend to be satisfied	38	70.4	38	70.4	38	70.4	39	72.2	35	64.8
Tend to be dissatisfied	10	18.5	10	18.5	10	18.5	2	3.7	14	25.9
Dissatisfied	-	-	-	-	-	-	-	-	1	1.9
Total	54	100	54	100	54	100	54	100	54	100

Based on the table 3 above, the customers' satisfaction level can be divided into two categories; satisfied and dissatisfied. The customers in the satisfied category consist of those who were satisfied and those who tend to be satisfied, while the dissatisfied category consists of customers who tend to be dissatisfied and the dissatisfied. Therefore, it is seen that the service aspect had the biggest percentage of customers' satisfaction at about 96.3%, followed by the feature variation and price aspects at 81.5%, 72.2% for the guarantee aspect, and the quality aspect at 59.2%. Meanwhile, the biggest percentage of customers' dissatisfaction toward IM3 product was observed in the quality aspect, as nearly 40.8% customers felt dissatisfied. The guarantee aspect was at 27.8%, price and feature variation had the same proportion at 18.5%, while the service aspect was at 3.7%.

Based on the table 3 above, there were no IM3 customers who felt dissatisfied with the product. About 13% of IM3 customers felt satisfied with the performance, 70% tended to be satisfied, and the remaining 17% tended to be dissatisfied. The customers who tended to be satisfied comprised of the biggest percentage at 70%. This meant that the customers had a simple confirmation, in which they scored the performance of the brand felt was already compatible with their expectations before buying the product (Engel et al., 1973). This neutral condition tended to point to customer satisfaction, unlike 17% of IM3 customers who felt tend to be dissatisfied. Engel et al (1973) also stated that the feeling of dissatisfaction was a simple confirmation. Theoretically, customers who were in this category had raised their expectation too high, therefore leading to a tendency of dissatisfied. Whereas the feeling of satisfaction felt by a small number of IM3 customers as a result of their expectation conformed to the product performance. According to Engel, this happened because of the positive disconfirmation in which a positive discrepancy (Engel et al., 1973) was realized between IM3 performance and customers' expectation before purchasing the product.

Based on figure 2 above, it showed that most of the IM3 customers tended to be satisfied with the aspect of variation and product features. Customers scored the product performance through features and variations on which they based their expectations before purchasing the product. The feeling of tendency to be satisfied was also seen in the price aspect. Customers felt that the cost of communication using IM3, including phone call, text message, and internet access, were aligned to their expectations. For the quality aspect, almost half of the

customers agreed that the quality of IM3 products, such as the feature quality, service, and signal, was in line with their expectation. However, some of the customers felt dissatisfied with the quality. This occurred because they felt disappointed with the signal quality. The signal quality was not compatible with their expectation and led to the dissatisfaction on the quality aspect.

While the service aspect, customers stated that the services provided by IM3, such as the customer service, call center, even the activation package or application, were as per their expectations. This experience was similar to the guarantee aspect, in which most customers felt that they tended to be satisfied. The guarantee given by IM3 was compatible with customers' expectation. Therefore, it it is observed that among the five aspects of customers' satisfaction, the most satisfying aspect was the service. Almost all of the customers felt satisfied with the service aspect. Also the aspects of price and feature variation resulted in the satisfaction of more than three-quarters of the customers.
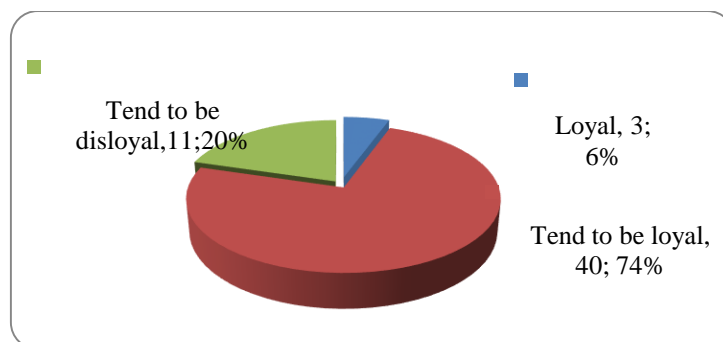

Figure 3. IM3 Brand Loyalty

From figure 3 above, it can be seen that most of the respondents, about 40 students, tended to be loyal with the IM3 product, 3 students were loyal, and the remaining 11 students were not loyal to IM3 product. Loyalty toward the brand was can also be seen through each aspect, including brand, commitment toward, and the intention of future purchase.

Table 4. Brand Loyalty Aspect

| Brand Loyalty Level | Loyalty Aspect | | | | | |
| | Attitude | | Commitment | | Purchasing Intensity | |
	f	%	f	%	f	%
Loyal	3	5.5	11	20.4	19	35.1
Tend to be loyal	38	70.4	35	64.8	31	57,4
Tend to be disloyal	12	24.1	6	11.1	3	5.6
Disloyal	-	-	2	3.7	1	1.9
Total	54	100	54	100	54	100

The table 4 above showed that the loyalty aspect could be divided into two categories; loyal and disloyal. Customers in the loyal category consisted of those who responded as loyal and those who tend to be loyal; whereas the disloyal category was comprised of those who tend to be disloyal and the disloyal. From the categorization, it could be seen that the aspect of future purchase intentions comprised of about 92.5% of the loyal customers, while commitment comprised of 85.2% of the loyal customers, 75.9% was the aspect of customers' positive attitude toward IM3 product.

Therefore, it is observed that the largest proportion of disloyal customers (24.1%) was found in the negative attitude category, in which most customers had a negative attitude toward the IM3 brand. This was followed by the aspect of commitment whereby 14.8% of customers had no commitment to the IM3 brand. The last aspect that indicated customers' disloyalty was the purchasing intention, whereby 7.5% of the customers had low intention of buying IM3 products in the future.

According to Mowen and Minor, brand loyalty is characterized by a positive attitude, commitment, and intention showed by customers toward a brand (Mowen & Minor, 2002). Based on the figure 2 above, the biggest percentage of IM3 customers (about 74%), belong to the group "tend to be loyal". It is shown that the customers had positive attitude, commitment, and intention on a brand. This was different from the customers who were categorized as "tend to be disloyal", who had negative attitude, low commitment, and weak intention on a brand. Whereas the students who were included in the loyal category showed that they had positive attitude, commitment, and strong intentions toward the brand for present or future purchase.

The loyalty of customers' was also seen in some aspects. Most of the customers had positive attitude toward IM3. This attitude was formed from three components, such as cognitive, affective, and connotative. Half of the customers also showed commitment toward IM3. They showed the commitment to keep using the brand, in spite of the probability of price increases, quality degradation, or the entrance of another provider offering a better quality. They also said that they already had an emotional attachment with IM3. The last aspect was the future purchase intention. Most of the customers had strong intentions to continue purchasing or using the brand in the future.

Therefore it could be concluded that from the loyalty perspective, most of the IM3 customers tended to be loyal. They had positive attitudes toward IM3, strong commitment to IM3, and quite strong intentions to continue purchasing or using the brand in the future.

C. Supporting Data

The supporting data, including the brand usage, operator changing history, pocket money, balance reloading frequency, and the average balance bought by students for each month, was as shown in the figure 4, 5, and 6.
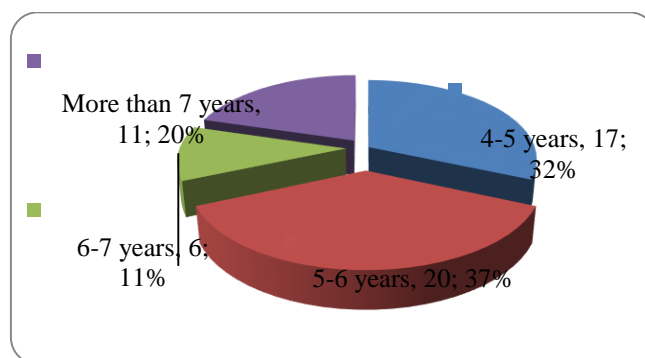

Figure 3. IM3 Brand Usage

Figure 3 above showed that 17 students had been used IM3 for about 4-5 years, 20 students for 5-6 years, 6 students for 6-7 years, and the rest 11 students had been used the brand for more than 7 years.
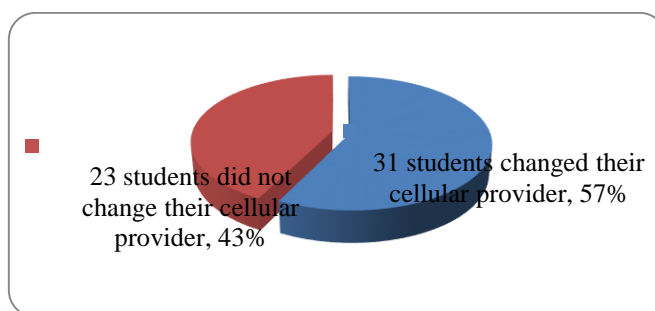

Figure 4. Operator Changing

The graphic above shows that there were 31 students (about 57%), who had changed their cellular provider, while 23 students had never changed their cellular provider.
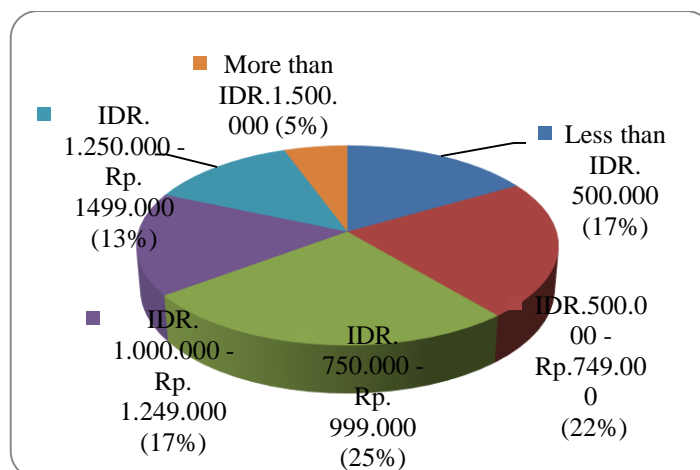
Figure 5. Pocket Money

There were 9 students (17%) who had less than IDR. 500 000 as pocket money, 12 students (22%) with pocket money of between IDR. 500 000, and IDR. 749 000, 14 students (26%) with pocket money of between IDR.750 000 and IDR. 999 000, and 9 students (17%) had around IDR. 1 000 000 to IDR. 1 249 000. The rest of the students (3 students (5%)) had pocket money of more than IDR. 1 500 000.
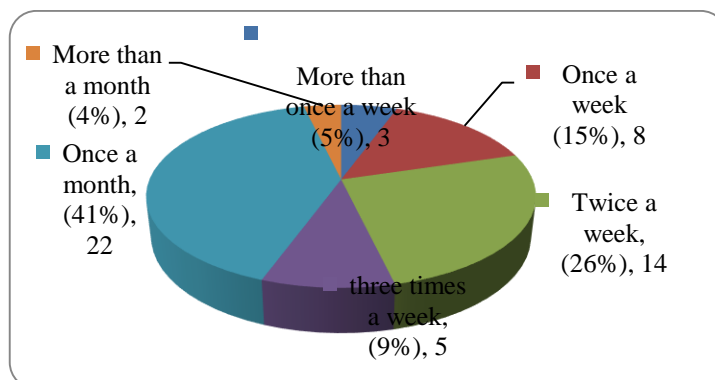

Figure 6. Reloading Balance Frequency

The data above indicates that there were 3 students (5%) who reloaded their balances more than once a week, 8 students (15%) every week, 14 students (26%) twice a week, and 5 students (9%) three times a week. 5 students (9%) reloading once a month and 2 students (4%) took more than a month before reloading. Meanwhile, the average balance bought by students every time they reloaded their balance in a month can be seen in table 5 below.

Table 5. Balance Purchasing / month

Purchasing/ month	Amount	%
IDR. 10 000.00 – IDR. 25 000.00	11	20
IDR. 26 000.00 – IDR. 50 000.00	15	27.3
IDR. 51 000.00 – IDR. 75 000.00	15	27.2
IDR.76 000.00 – IDR. 100 000.00	5	9.1
IDR. 100 000.00 – IDR. 125 000.00	4	7.3
Above IDR. 125 000.00	4	7.3

Table 5 above shows that 11 students (20%) bought a balance of around IDR. 10 000 – IDR. 25 000 every month, around IDR. 26 000 – IDR. 50 000 worth of products was bought by 15 students who are IM3 customer (27.3%) every month, the same number of students bought a balance of around IDR. 51 000 – IDR. 75 000 per

month. There were 5 students (9.1%) who bought Rp. 76 000 – Rp. 100 000 worth of balance, 4 students (7.3%) bought a balance of around Rp. 100 000 up to IDR. 125 000 while the remaining rest 4 students (7.3%) bought a balance of up to IDR. 125 000 per month.

V. Conclusion

Based on the data above, it could be concluded that there was a positive and significant relation between customers' satisfaction and IM3 brand loyalty. The data showed that 64.32% of customers' satisfaction influences loyalty to the IM3 brand. Most of the customers remained at the satisfaction level of 'tend to be satisfied' since IM3 performance as cellular provider, was compatible with the customers' expectation. Customers also had strong commitment to the IM3 brand and had the intention of repeat purchase and use of the IM3 brand in future. Besides, the variation of features and the pricing were the main customer satisfaction aspects with the highest relation with brand loyalty. The customers felt that the service provided by the IM3 brand was very satisfying relative to the quality. Therefore, the level of customers' satisfaction and IM3 brand loyalty tended to be high.

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