



The Influence Of Price And Product Quality On Customer Loyalty With Satisfaction As An Intervening Variable Among Telkomsel Card Users At Muhammadiyah University Of Pontianak

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ABSTRACT

This study aims to investigate the influence of price and product quality on customer loyalty, with customer satisfaction serving as an intervening variable, among users of Telkomsel prepaid cards. The research adopts an associative approach, involving a total of 100 active students of Muhammadiyah University of Pontianak who use Telkomsel prepaid cards as respondents. The data analysis technique employed is Structural Equation Modeling (SEM), using the SmartPLS 3.0 software. The results of the direct hypothesis testing reveal that both price and product quality have a positive and significant effect on customer satisfaction. Additionally, both customer satisfaction and price have a positive and significant effect on customer loyalty. However, product quality does not have a direct positive and significant effect on customer loyalty. Furthermore, the indirect hypothesis testing indicates that both price and product quality significantly influence customer loyalty through customer satisfaction as a mediating variable.

INTRODUCTION

The rapid advancement of telecommunication technology has significantly transformed global communication dynamics. Today, telecommunications media play a crucial role in supporting social interaction and the exchange of information worldwide. In Indonesia, the development of telecommunications technology—particularly the increasing accessibility of mobile phones—has led to greater public dependence on telecommunication services for daily activities such as communication, work, education, and entertainment.

As of 2021, the number of mobile phone users in Indonesia reached 365.87 million. Although this number declined to 342.61 million in 2022, it rose again to 356.16 million users in 2023, indicating growing ownership of multiple telecommunication devices (Statistik, 2023).

Telkomsel, a subsidiary of Telkom Indonesia established in 1995, is one of the first and largest telecommunication service providers in Indonesia. With over two decades of operation, Telkomsel has served consumers across the country through a range of services including mobile telephony, SMS, and internet connectivity. As of 2023, Telkomsel remains the largest mobile operator in Indonesia. According to a survey by the Indonesian Internet Service Providers Association (APJII) in early 2023, Telkomsel was the most widely used mobile operator domestically. Among the 8,510 respondents surveyed, 40.27% reported using Telkomsel, Simpati, Kartu Halo, or by.U. This compares with 33.4% using Indosat Ooredoo Hutchison or Three, 21% using XL Axiata or Axis, and 5.32% using Smartfren (Databoks, 2023).

Telecommunication companies are increasingly competing to enhance the quality of their networks and services to meet consumers' needs and expectations. Among the key strategic elements are competitive pricing and product quality, which significantly influence customer satisfaction and loyalty. According to Kotler dan Keller (2016) price is the monetary amount charged for a product or service in exchange for its perceived value by the customer. Research by Rikza, Syahmi, Colia and Warman (2021) found that price has a significant impact on customer satisfaction, indicating that any change in price—whether upward or downward—can affect satisfaction levels.

Product quality also plays a vital role in shaping customer satisfaction. Kotler dan Armstrong (2008) define product quality as the ability of a product to perform its functions, which includes overall durability, reliability, precision, ease of use and repair, as well as other product attributes. According to Nopriani (2017), product quality has a positive and significant impact on customer satisfaction. This implies that the better the product quality offered and maintained, the higher the customer satisfaction. However, this finding is contradicted by Ningsih, Handoko and Putra (2022) who found that product quality has a negative and insignificant impact on customer satisfaction, suggesting that satisfaction largely depends on the perceived quality of the product offered.

Satisfaction, according to Zusrony (2021) is a feeling of pleasure or disappointment resulting from comparing a product's perceived performance with customer expectations. Kotler and Keller (2008) also emphasize that if a product's performance meets or exceeds expectations, the customer will feel satisfied. Consistent with this, Nopriani (2017) found that customer satisfaction positively and significantly influences customer loyalty, noting that satisfied customers are more likely to remain loyal to a company's product or service. Similarly, Rohaeni dan Marwa (2018) describe customer satisfaction as the emotional response of comparing perceived performance with expectations.

The relationship between customer satisfaction and loyalty is pivotal in maintaining long-term customer retention. According to Cardia, Santika and Respati (2019) customer loyalty refers to a condition in which consumers consistently repurchase from the same business. Lovelock (2007) defines customer loyalty as the willingness of a customer to continue subscribing to a company over the long term by repeatedly purchasing and using its products or services ideally on an exclusive basis and voluntarily recommending them to others.

This research is considered important due to the inconsistencies found in previous studies regarding the relationships among price, product quality, customer satisfaction, and customer loyalty elements that are fundamental to sustaining competitiveness in the highly dynamic telecommunication industry.

The scope of this study is limited to students of Muhammadiyah University of Pontianak who have used Telkomsel prepaid cards within the last six months. Data were obtained from Telkomsel's annual reports and from questionnaires distributed using a Likert scale.

The results of this study show that price and product quality have a positive and significant impact on customer satisfaction. Furthermore, customer satisfaction and price also have a positive and significant effect on customer loyalty. However, product quality does not directly and significantly influence customer loyalty. These findings suggest that customer satisfaction plays a mediating role in influencing customer loyalty.

LITERATURE REVIEW

Price

According to Kotler and Armstrong (2008) as cited in Sutra (2021), price is the amount of money charged for a product, or the sum of the values that consumers exchange for the benefits of having or using the product. Kotler and Armstrong (2008), as cited in Sutra (2021), identify four key indicators that characterize price:

1. Price Affordability, The price set by the company for its product should be affordable and accessible to its target consumers.
2. Price Quality Alignment, The price charged by the company should correspond to the quality of the product offered. A fair price reflects the value embedded in the product.
3. Price Competitiveness, In a competitive market, companies must ensure that their pricing strategy offers a strong competitive edge. If the price is set significantly higher than that of competitors without additional perceived value, the product may lose its market appeal.
4. Price Benefit Suitability, The perceived benefits of the product must align with the price charged. Ideally, higher prices should be justified by greater product benefits and superior value offerings.

Product Quality

According to Kotler and Keller (2016) as cited in Sutra (2021), product quality refers to the ability of a product to deliver performance that meets or even exceeds consumer expectations. Firmansyah (2023:15) outlines the dimensions of product quality as follows:

1. Performance, Refers to the basic operational characteristics of a product. It represents how well the product fulfills its core function in actual use.
2. Durability, Refers to the expected lifespan of the product before it requires replacement. A higher frequency of use generally demands greater durability from the product.
3. Features, These are supplementary characteristics designed to enhance product functionality or increase consumer appeal. Features often differentiate a product in a competitive market.
4. Reliability, Represents the probability that a product will function properly over a specified period. The lower the likelihood of failure, the more reliable the product is considered to be.

Customer Loyalty

According to Keller (2008), as cited in Zusrony (2021:95), customer loyalty is a deeply held commitment to repurchase or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts that might cause switching behavior. Tjiptono (2011), as cited in Zusrony (2021:97), identifies the following indicators of customer loyalty:

1. Consistent Repeat Purchases, Customers make purchases on a regular and ongoing basis.
2. Cross-Purchasing Across Product or Service Lines, Customers purchase across different categories or variants of a brand's offerings.
3. Willingness to Recommend, Customers refer the product or service to others, reflecting trust and satisfaction.
4. Resistance to Competitor Offers – Customers demonstrate a strong preference and are less influenced by competitors' promotions or alternatives.

Customer Satisfaction

According to Zusrony (2021:92), customer satisfaction is a feeling of pleasure or disappointment that arises from comparing a product's perceived performance (outcome) with the customer's expectations.

Kotler (2002), as cited in Zusrony (2021:92), identifies four key elements of customer satisfaction:

1. Expectations, The understanding of customer satisfaction is formed during the pre-purchase phase through the consumer's decision-making process.
2. Performance, During product consumption, consumers experience the actual utility of the product and assess its performance, which becomes a critical dimension in evaluating satisfaction.
3. Comparison, After consumption, consumers compare their pre-purchase expectations with their perception of actual performance.
4. Discrepancy, If there is a gap between expected and actual performance, the discrepancy reflects the extent of the difference. A negative disconfirmation occurs when actual performance falls short of expectations, and the larger this gap, the higher the level of dissatisfaction experienced.

RESEARCH METHODOLOGY

Type of Research

This research adopts an associative research design. According to Siregar (2017:7), associative research, also known as correlational research, aims to examine the relationship between two or more variables. Thus, this study investigates the relationships among the variables of price, product quality, customer satisfaction, and customer loyalty.

Two data collection methods were employed in this study. According to Bryman (2016), data collection techniques refer to the methods researchers use to obtain the necessary information for their research, such as observation, interviews, or document analysis.

a. Primary Data

According to Siregar (2017:16), primary data refers to data that is directly collected by the researcher from first-hand sources or the actual research setting. In this study, primary data was obtained through:

1. Questionnaires

According to Sugiyono (2022:142), a questionnaire is a data collection method in which respondents are asked to answer a series of written questions or statements. The questionnaires in this study were distributed to Telkomsel prepaid card users at Muhammadiyah University of Pontianak.

b. Secondary Data

As stated by Siregar (2017:16), secondary data is information that has been published or processed by organizations other than the researcher. Secondary data in this study includes information regarding the most-used mobile operators in Indonesia as of early 2023 and Telkomsel's revenue data from 2021 to 2023.

The determination of population and sample serves as the basis for data collection and generalization of research findings. According to Sugiyono (2022:215), the population is defined as a generalization region consisting of objects or subjects that possess specific characteristics determined by the researcher to be studied and from which conclusions are drawn. The population in this study consists of all active students at Muhammadiyah University of Pontianak.

According to Sugiyono (2022:81), a sample is a subset of the population that represents its characteristics. The sample in this study includes all active students at Muhammadiyah University of Pontianak who use Telkomsel prepaid cards.

Research Variables According to Sugiyono (2022:38), research variables are elements determined by the researcher to be studied, with the aim of obtaining information and drawing conclusions. The variables in this study are as follows:

a. Independent Variables

Sugiyono (2022:39) defines independent variables as those that influence or cause changes in the dependent variable. The independent variables in this study are Price (X1) and Product Quality (X2).

b. Dependent Variable

According to Sugiyono (2022:39), the dependent variable is affected or influenced by the independent variables. The dependent variable in this study is Customer Loyalty (Y2).

c. Intervening Variable

Sugiyono (2016:39) states that the intervening variable is a theoretical construct that mediates the relationship between independent and dependent variables, resulting in an indirect, unobservable, and unmeasurable relationship. The intervening variable in this study is Customer Satisfaction (Y1).

This study uses a Likert scale as the measurement tool. According to Sugiyono 2022:93), the Likert scale is used to measure attitudes, opinions, and perceptions of individuals or groups toward social phenomena. This measurement method allows respondents to indicate their level of agreement with a given statement, typically using a scale ranging from "strongly disagree" to "strongly agree."

RESULTS

Convergent Validity

Convergent validity testing was conducted by examining the loading factor values of each indicator within a construct. The loading factor represents the degree to which each indicator correlates strongly with the latent variable it is intended to measure. The higher the loading factor, the greater the contribution of the indicator in representing the intended construct. Generally, a loading factor value above 0.70 is considered acceptable for confirming convergent validity.

The results of the convergent validity test for all variables in this study are presented in Table 1 below:

Table 1. Convergent Validity Test Results

Variable	Indicator	Loading Factor	Description
Price (X1)	X1.1	0.769	Valid
	X1.2	0.751	
	X1.3	0.822	
	X1.4	0.876	
	X1.5	0.838	
	X1.6	0.821	
	X1.7	0.781	
	X1.8	0.825	
	X1.9	0.755	
	X1.10	0.884	
	X1.11	0.871	
	X1.12	0.884	

Product Quality (X2)	X2.1	0.731	Valid
	X2.2	0.830	
	X2.3	0.735	
	X2.4	0.792	
	X2.5	0.877	
	X2.6	0.770	
	X2.7	0.838	
	X2.8	0.767	
	X2.9	0.735	
	X2.10	0.864	
	X2.11	0.795	
	X2.12	0.860	
Customer Satisfaction (Y1)	Y1.1	0.731	Valid
	Y1.2	0.770	
	Y1.3	0.817	
	Y1.4	0.709	
	Y1.5	0.780	
	Y1.6	0.722	
	Y1.7	0.777	
	Y1.8	0.849	
	Y1.9	0.804	
	Y1.10	0.793	
	Y1.11	0.768	
	Y1.12	0.710	
Customer Loyalty (Y2)	Y2.1	0.820	Valid
	Y2.2	0.777	
	Y2.3	0.764	
	Y2.4	0.761	
	Y2.5	0.805	
	Y2.6	0.760	
	Y2.7	0.739	
	Y2.8	0.739	
	Y2.9	0.768	
	Y2.10	0.772	
	Y2.11	0.812	
	Y2.12	0.787	

Source: Processed Data, 2025

Based on the results of the convergent validity test shown in Table 1, all indicators for the variables Price, Product Quality, Customer Satisfaction, and Customer Loyalty have loading factor values above 0.70. These values indicate that each indicator effectively represents its respective latent construct. Therefore, all indicators are declared valid in measuring their corresponding variables.

Discriminant Validity

Discriminant validity testing was conducted using the Fornell-Larcker criterion, which assesses whether each construct is sufficiently distinct from other constructs in the model. According to this criterion, the square root of the Average Variance Extracted (AVE) of each construct should be greater than its correlations with any other construct. If this condition is

met, it confirms that the indicators measure their intended construct more strongly than they correlate with other constructs. The results of the discriminant validity test for this study are presented in Table 2 below:

Table 2. Discriminant Validity Test Results

Variable	Price	Satisfaction	Product Quality	Customer Loyalty
Price	0.825			
Satisfaction	0.455	0.770		
Product Quality	0.485	0.682	0.801	
Customer Loyalty	0.504	0.723	0.704	0.776

Source: Processed Data, 2025

Based on the discriminant validity test shown in Table 2, each construct exhibits a higher Fornell-Larcker value compared to its correlation with other constructs. This indicates that the indicators are more strongly associated with their own constructs than with others, thereby confirming adequate discriminant validity. Thus, each construct is clearly distinguishable from the others within the model, as all values exceed the threshold of 0.70.

Average Variance Extracted (AVE)

Another method to assess construct validity is by examining the Average Variance Extracted (AVE). A construct is considered to have adequate validity if the AVE value exceeds 0.50.

Table 3. Average Variance Extracted (AVE)

Construct	AVE
Price(X1)	0.680
Product Quality (X2)	0.642
Satisfaction (Y1)	0.593
Customer Loyalty (Y2)	0.602

Source: Processed Data, 2025

Based on the AVE test results in Table 3, all variables in this study have AVE values above 0.50, indicating that each construct meets the criteria for convergent validity. Therefore, the indicators used in this study are valid for measuring their respective latent variables.

Reliability Testing

Composite reliability testing in this measurement model aims to assess the internal consistency of each construct. A Composite Reliability (CR) score greater than 0.70 indicates a high level of reliability. To further strengthen this assessment, Cronbach's Alpha is also used, with a minimum acceptable threshold of 0.60.

Table 4. Cronbach's Alpha & Composite Reliability Result

Variable	Cronbach's Alpha	Composite Reliability
Price (X1)	0.957	0.962
Product Quality (X2)	0.949	0.955
Satisfaction (Y1)	0.937	0.946
Customer Loyalty (Y2)	0.940	0.948

Source: Processed Data, 2025

Based on the reliability results in Table 4, all constructs in the measurement model meet the reliability standards, as indicated by CR values above 0.70 and Cronbach's Alpha values exceeding 0.60. Therefore, all measurement items for each variable are considered to have good reliability and are suitable for use in this study.

Structural Model (Inner Model)

Coefficient of Determination (R-Square)

In Partial Least Squares Structural Equation Modeling (PLS-SEM), the R-square (R^2) value is used to assess the extent to which the independent variables explain the variance in the dependent variable. The higher the R^2 value, the better the model's explanatory power. According to Chin (1998) in Ghazali and Latan (2015), an R^2 value of 0.67 is considered strong, 0.33 is moderate, and 0.19 is weak.

Table 5. R-Square Results

Endogenous Variable	R-Square	R-Square Adjusted
Satisfaction (Y1)	0.485	0.474
Customer Loyalty (Y2)	0.621	0.610

Source: Processed Data, 2025

The Adjusted R-Square for the variable Satisfaction (Y1) is 0.474, indicating that Price (X1) and Product Quality (X2) collectively explain 47.4% of the variance in Satisfaction. The remaining 52.6% is influenced by factors not included in the model. The R^2 value of 0.485 suggests a moderate explanatory power. Meanwhile, the Adjusted R-Square for Customer Loyalty (Y2) is 0.610, suggesting that Price, Product Quality, and Satisfaction together explain 61.0% of the variance in Customer Loyalty. The remaining 39.0% is explained by other variables outside the model. The R^2 value of 0.621 also falls under the moderate category.

Direct Effect

Direct effects are used to assess the immediate influence of an exogenous latent construct on an endogenous latent variable. The results of the direct effect test are evaluated using the path coefficients from the bootstrapping output. The results of the direct effect analysis in this study are presented in Table 6 below:

Table 6. Direct Effect Test Results

Hypothesis	Variable Relationship	Original Sample Estimate	T Statistic	P Value	Description
H1	Price → Satisfaction	0.509	5.141	0.000	Significant
H2	Product Quality → Satisfaction	0.412	3.798	0.000	Significant
H3	Satisfaction → Customer Loyalty	0.670	5.814	0.000	Significant
H4	Price → Customer Loyalty	0.333	3.150	0.002	Significant
H5	Product Quality → Customer Loyalty	-0.095	0.755	0.451	Not Significant

Source: Processed Data, 2025

Based on the direct effect test results shown in Table 6, the following conclusions can be drawn:

1. Price (X1) has a positive and significant direct effect on Satisfaction (Y1), indicated by a T statistic of 5.141 (> 1.96) and a P value of 0.000 (< 0.05).
2. Product Quality (X2) has a positive and significant direct effect on Satisfaction (Y1), as shown by a T statistic of 3.798 and a P value of 0.000.
3. Satisfaction (Y1) has a positive and significant direct effect on Customer Loyalty (Y2), supported by a T statistic of 5.814 and a P value of 0.000.
4. Price (X1) also has a positive and significant direct effect on Customer Loyalty (Y2), with a T statistic of 3.150 and a P value of 0.002.
5. Product Quality (X2) does not have a significant direct effect on Customer Loyalty (Y2), as shown by a T statistic of 0.755 (< 1.96) and a P value of 0.451 (> 0.05).

Indirect Effect

Indirect effects are used to examine the mediating role of a variable in the relationship between an exogenous and an endogenous variable. This is evaluated through the specific indirect effects from the bootstrapping output. The results of the indirect effect analysis are presented in Table 7 below:

Table 7. Indirect Effect Test Results

Hypothesis	Variable Relationship	Original Sample Estimate	T Statistic	P Value	Description
H6	Price → Satisfaction → Customer Loyalty	0.341	3.411	0.001	Signifikan
H7	Product Quality → Satisfaction → Customer Loyalty	0.276	3.674	0.000	Signifikan

Source: Processed Data, 2025

The findings from the indirect effect analysis are as follows:

1. Price (X1) has a positive and significant indirect effect on Customer Loyalty (Y2) through Satisfaction (Y1). This is supported by a T statistic of 3.411 and a P value of 0.001.
2. Product Quality (X2) also has a positive and significant indirect effect on Customer Loyalty (Y2) via Satisfaction (Y1), with a T statistic of 3.674 and a P value of 0.000.

These results confirm that Satisfaction serves as a significant mediating variable in the relationship between both Price and Product Quality on Customer Loyalty.

DISCUSSION

The Effect of Price on Customer Satisfaction

This study confirms that price has a positive and significant effect on customer satisfaction, as indicated by a T-statistic value of 5.141 and a p-value of 0.000. This finding implies that the more reasonable and affordable the prices offered by Telkomsel, the higher the users' satisfaction level. Similar findings were also reported by Fathin, Cahaya and Erasashanti (2022), who stated that price positively affects customer satisfaction. When customers perceive the price to be proportional to the benefits received—such as network quality and signal coverage—they tend to perceive the service as having higher value. Moreover, Telkomsel's pricing

competitiveness compared to other operators is an important factor for students at Universitas Muhammadiyah Pontianak in evaluating their satisfaction level.

The Effect of Product Quality on Customer Satisfaction

Product quality also shows a positive and significant impact on customer satisfaction, with a T-statistic value of 3.798 and a p-value of 0.000. This result aligns with the study by Mahira and Hadi (2021) and Kamitha, Fachri, & Ramadhan (2025), which found that product quality positively affects user satisfaction. In this context, quality encompasses aspects such as network coverage, internet speed, signal stability, and service feature completeness. Students who perceive that Telkomsel's services meet their expectations tend to feel satisfied and comfortable in their usage. This indicates that service performance and quality are crucial elements in shaping positive consumer perceptions toward a service provider.

The Effect of Satisfaction on Customer Loyalty

The study further reveals that customer satisfaction has a positive and significant effect on customer loyalty, as evidenced by a T-statistic of 5.814 and a p-value of 0.000. This implies that customers who are satisfied with Telkomsel's services tend to remain with the brand, engage in repeat purchases, and recommend the service to others. In this regard, satisfaction functions as a key factor in maintaining a strong relationship between the customer and the company. These findings are consistent with those of Febrianti, Saleh and Suriani (2022) who also found a significant influence of satisfaction on loyalty. High levels of satisfaction can foster both emotional and behavioral loyalty, enabling customers to remain loyal even when faced with more attractive offers from competitors.

The Effect of Price on Customer Loyalty

Price is also found to have a direct and significant positive effect on customer loyalty, as indicated by a T-statistic of 3.150 and a p-value of 0.002. This suggests that customers who perceive Telkomsel's pricing as offering good value for money tend to exhibit higher loyalty levels. In this context, loyalty is not only influenced by satisfaction but also by the direct perception of price-value equivalence. A competitive pricing strategy can shape favorable perceptions of the product independently of satisfaction as a mediating variable. Thus, implementing pricing strategies that reflect service value can directly enhance customer loyalty. This finding is supported by Cardia, Santika and Respati (2019), who concluded that price also positively influences customer loyalty.

The Effect of Product Quality on Customer Loyalty

Unlike the other variables, product quality does not show a direct and significant effect on customer loyalty, as shown by a T-statistic of 0.755 and a p-value of 0.451. This finding indicates that although consumers perceive Telkomsel's service quality as high, it does not automatically lead to customer loyalty. Loyalty only emerges when service quality successfully generates satisfaction. This is supported by the results of the indirect effect analysis, which show that product quality significantly influences loyalty through satisfaction as a mediating variable. In other words, customer satisfaction plays a central role in establishing the link between perceived service quality and customer loyalty. However, contrasting findings were reported by Pongoh (2013), who stated that product quality has a direct and positive impact on customer loyalty.

CONCLUSION AND SUGGESTIONS

This study concludes that price and product quality have a positive and significant influence on customer satisfaction among Telkomsel prepaid card users at Muhammadiyah University of Pontianak. Furthermore, customer satisfaction and price directly and significantly

influence customer loyalty. However, product quality does not have a significant direct effect on customer loyalty. The results of the indirect effect analysis confirm that customer satisfaction acts as a mediating variable that strengthens the relationship between price and product quality with customer loyalty. These findings emphasize the crucial role of satisfaction in enhancing loyalty in the telecommunications sector, especially within a competitive market where perceived value is a key driver of consumer behavior.

For the company, it is recommended that Telkomsel maintain a competitive pricing strategy that reflects the perceived value of its services. Price should be continuously evaluated to ensure affordability and alignment with customer expectations. In addition, the company should enhance key aspects of product quality—such as network coverage, internet speed, signal reliability, and service features—as these dimensions have a direct impact on customer satisfaction, which in turn drives loyalty. Furthermore, Telkomsel should adopt a customer-centric approach by focusing on delivering consistent service performance that meets or exceeds customer expectations. By prioritizing improvements that directly enhance customer satisfaction, the company can strengthen customer loyalty and sustain a long-term competitive advantage in the increasingly saturated telecommunications market.

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