

The Effect Of Customer Satisfaction, Customer Trust On Customer Loyalty Of The Card Users Of PT. Indosat Tbk

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Abstract - The research was conducted on Indosat GSM cellular card customers residing in the city of Bandung. The purpose of this study was to determine whether there is an effect of customer satisfaction and customer trust on customer loyalty in the PT. Indosat Tbk, and how much the level of customer loyalty after using the service provider Indosat. This research was conducted with statistical and descriptive methods. It is intended that the study can obtain accurate results, so the results can be trusted.

Population is both the card users of Indosat for at least 6 months and those who had used the service provider Indosat. The samples were 113 respondents. The method used was the accidental sampling. The process and analytical method employed a path analysis to test hypotheses about the effect of customer satisfaction and customer trust on customer loyalty. Questionnaire instruments were developed and were processed by using a computer-assisted program SPSS 14.0 for windows and Amos 5.0. The results showed that the best model is a Theoretical Model 2. In model 2 customer trust was described as an antecedent to affect customer loyalty as compared with a Theoretical Model 1 with customer satisfaction as an antecedent. The model shows a significant relationship of trust with satisfaction and customer loyalty.

Key words: Satisfaction, Trust and Customer Loyalty.

I. INTRODUCTION

Changing times make increasingly stringent conditions of competition, every company should be able to survive, even be able to continue to grow. One character is the development of information technology is very fast. This makes the company needs to pay attention to and retain existing customers, continued to work on new potential customers not to leave the company's customers become customers of other companies (Riana, 2008).

One technology to communicate information that is widely used in Indonesia is the mobile operator. Indonesia currently has eight mobile telecommunications operators, namely Telkomsel, Indosat, XL Axiata, Mobile-8 Telecom, Smart Telecom, Natrindo Cell Phones, Hutchison CP Telecom, and Sampoerna Telekomunikasi Indonesia (www.detiknet.com).

Of the eight existing operators, but there is one problem of a decline in income the amount of new customers and losing customers than previous quarters. The

service provider is quite large users in Indonesia is the Indosat. Indosat customers in the fourth quarter of 2009 reached 4.4 million new subscribers. The amount is made at year-end position of Indosat to 33.1 million subscribers. Then, during the first quarter of 2010 also increased the customer's reach around 6 million new subscribers, so managed to get 39.1 million subscribers. In mid July 2010, that figure suddenly revised to 37.7 million subscribers. The reason, there has been a recording error in the system. During the first semester of 2010, a position known to Indosat customers reach 37.8 million subscribers. In other words, they only get 100 thousand subscribers compared to the achievement of the first quarter and second quarter of 2010 and also lost their customer after the revision in July of 2010 as many as 1.4 million subscribers. Loss of customers that is the problem and should be anticipated by the company, namely PT. Indosat, Tbk. Consumers get many advertising and promotional tariff reduction, this led to consumers not loyal and have a tendency to switch to competitors, the company became concerned with consumers who are not loyal to attempt to retain customers becomes more important compared to attract new consumers (Japutra, 2009).

Lately the company seeks to build close relationships with its customers (Suhardi, 2006). Dharmmesta (1999), states that the key competitive advantage in a competitive situation is the company's ability to enhance customer loyalty. As quoted by Andreassen (2001) that the key to long-term survival of the company is its ability to retain and attract customers. Customer loyalty has a strategic role in the marketing world, therefore the creation of loyalty became the basis of profitability, and the establishment of a sustainable competitive advantage (Darsono, 2004). Nowadays, more and more companies recognize the importance of satisfying and retaining existing customers, because to get new customers, the costs could reach five times greater than the costs involved in satisfying and retaining customers (Kotler, 2000: 58).

According Gremler and Brown (1996) to create customer loyalty by creating satisfied customers. Loyalty will not wake up without satisfaction (Yazid 2006). And the importance of considering satisfaction as a driver of customer loyalty (Shankar et al. 2000; Afsar, 2010).

Chiou et al. in Ferrinadewi and Djati (2004) found that trust is an important variable in the service, because of

the satisfaction arising as a result of the trust, in other words, satisfaction will not be achieved without a preceded by a trust between consumers and service providers. The same statement put forward by Singh and Sirdeshmukh (2000) that in order to create high customer loyalty by building trust through customer satisfaction to consumers.

The findings differ from studies conducted Soderlund and Julander (2001) who found that by creating customer satisfaction, customer satisfaction then it can increase trust in the company. Customers who believe it will tend to be loyal to the company (Sirdeshmukh et al., 2002; Maharsi and Fenny, 2006; Sohel, 2008; Akbar and Parves, 2009). So the most important to create customer loyalty by creating customer satisfaction, then the trust will be formed and ultimately can create customer loyalty (Wang et al., 2008; Bowden et al., 2009).

Thus, to establish customer loyalty, there are two variables: the satisfaction and confidence that must be considered by the company in this case is PT. Indosat Tbk, so that customers do not switch at the company competitors. But in a statement that there are still differences in the conclusions of experts in the formation of customer loyalty between satisfaction and trust as antecedent variables to establish customer loyalty that does not directly have a relationship. From the difference in the results of these studies is very interesting to research, and incurred interest the authors to conduct research and to determine the relationship between satisfaction, trust, with customer loyalty.

A. *Problem Identification*

Based on the description of the background described above, the study predicts that in order to establish customer loyalty there are two models that need to be investigated. This research was conducted with the object of Indosat's GSM mobile cards, because based on the data, Indosat new customer revenue decreased in mid-July of 2010 compared with previous quarters.

This prompted the need to study the relationship satisfaction, trust and customer loyalty. From the above formed the following research questions:

1. Of the two models to be studied, the form which most major models or better in the achievement of customer loyalty, whether of satisfaction or trust as an antecedent variable to the formation of customer loyalty?
2. Does having a positive relationship with satisfaction on customer loyalty cards Indosat GSM mobile ?
3. Does the trust have a positive relationship with the customer loyalty card Indosat's GSM mobile?
4. Does contentment have a positive relationship with trust, vice versa trust with the customer satisfaction cards Indosat GSM mobile?

II. PURPOSE AND RESEARCH OBJECTIVES

A. *Research Purposes*

This study aimed to obtain data and information needed in order to construct a final project as one of the requirements in taking the final exam at the Department of Management Faculty of Economics STAN - Indonesia Mandiri.

B. *Research Objectives*

- 1) To find out which model forms the most important of the two models in achieving customer loyalty and to find out which variable will be determined as the antecedent variables of satisfaction and trust to establish customer loyalty.
- 2) To find out how to link customer satisfaction to loyalty cards in GSM mobile Indosat.
- 3) To find out how a trust relationship with a customer loyalty Indosat's GSM cellular.
- 4) To determine whether there is satisfaction with the relationship of trust with customer satisfaction in Indosat GSM cellular card.

C. *Usability Research*

The study is expected to provide the following benefits:

- 1) Practical usability
The results are expected to be a useful input in particular PT. Indosat Tbk. to increase the attention of customers to remain loyal to the company.
- 2) Academic usability
For universities, research results are expected to become a useful academic documents as a reference for academicians and science can develop, especially in Marketing Management, especially for academics who want to analyze the relationship between satisfaction, trust, and customer loyalty.

D. *Theoretical Framework*

Based on the literature review, the researchers said previous and new findings on the facts presented that customer loyalty is influenced or shaped by multiple variables. In the final task of this study, the variables that influence customer loyalty, there are two variables: customer satisfaction and customer trust. Variables used in this study are three: independent variables, intervening variable, and the dependent variable. Independent variables used in this study is customer satisfaction and trust. Intervening variable used in this study are trust and customer satisfaction. Dependent variable used in this study is customer loyalty. Variables include customer satisfaction and trust in the independent variable and because of intervening variables in this study tested two models in achieving customer loyalty.

Customer loyalty has been considered as an important source of sustainable competitive advantage and the main determinant of the success of the company, to achieve customer loyalty company must first make its customers satisfied and trust the company. In this study the achievement of customer loyalty is formed by variables such as customer satisfaction and trust that had been studied previously.

Based on literature review of studies on the relationship between satisfaction, trust with customer loyalty, researchers expect a positive relationship between variables, and formed the model and hypotheses as shown in Figure 1 and 2. as the following picture

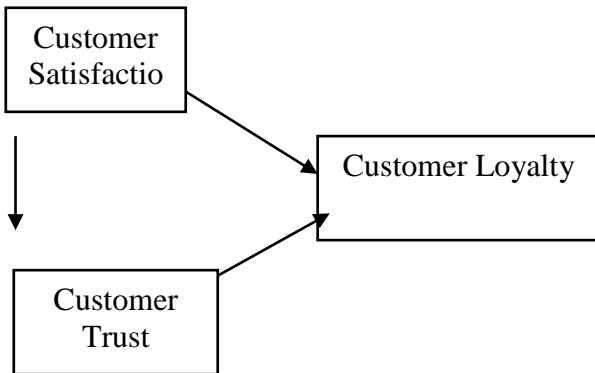


FIGURE 1. FIRST HYPOTHESIS MODEL, FRAMEWORK THOUGHT RELATIONSHIP BETWEEN SATISFACTION, TRUST WITH CUSTOMER LOYALTY.

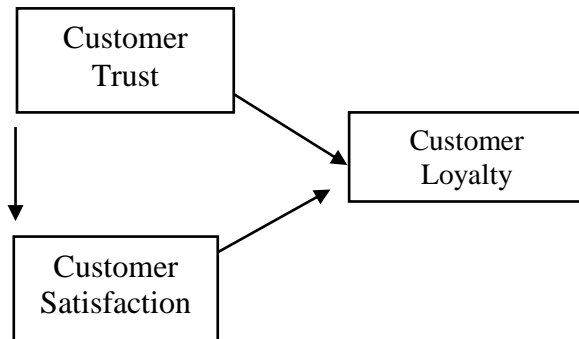


FIGURE .2. SECOND HYPOTHESIS MODEL, FRAMEWORK FOR THINKING RELATIONSHIP BETWEEN SATISFACTION, TRUST WITH CUSTOMER LOYALTY.

E. Hypothesis Development

Based on literature review and theoretical framework of the above chart, then the hypothesis can be stated as follows:

Hypothesis Formulation Model One:

- H1: Satisfaction has a positive relationship with the customer's trust
- H2: Trust has a positive relationship with customer loyalty
- H3: Satisfaction has a positive relationship with customer loyalty

Hypothesis Formulation Model Two:

- H4: Trust has a positive relationship with customer satisfaction
- H5: Satisfaction has a positive relationship with customer loyalty
- H6: Trust has a positive relationship with customer loyalty

F. Research Sites.

Research objects. Subjects in this study was conducted at a college or university located in the city of Bandung, West Java. The subjects in this study were students of Indosat's GSM mobile card customers at college or university located in the city of Bandung, West Java.

G. Research Methods.

1) Analysis unit.

The unit of analysis in a particular unit of study is calculated to be research subjects. In this study the unit of analysis in question is a student of customers or users of Indosat's GSM mobile card at college or university located in the city of Bandung, West Java, which has put more than or equal to 6 (six) months of usage.

2) Sampling Technique and Sample Size

Sampling Technique in this study is to use accidental sampling . Accidental sampling is the determination of the sample based on chance, that anyone who accidentally / incidentally met with investigators can be used as a sample, when viewed by chance met someone who was suitable as a data source. (Sugiyono, 2009: 67).

H. Data Collection Techniques

Data is annotations about a thing, can be either a known or thought or belief. Or a fact illustrated by the numbers, symbols, codes and others (Hasan, 2002: 82). Techniques of data collection in this study using cross-sectional survey techniques by distributing questionnaires to the respondents whose numbers correspond to samples obtained, in order to generate data / information that varies from each respondent / individual with a lot of research variables. cross-sectional survey research is very viewfinder (one snapshot), is a data collection done at a certain point (Hermawan, 2009), and the data is only collected for a certain time only to describe the condition of the population (Sulistiyastuti Purwanto, 2007).

1. Questionnaire
2. Library studies

I. Types and Sources of Data

1. Primary Data

Primary data is research data obtained directly from original sources, this data is obtained by distributing questionnaires to students Indosat

GSM cellular card customers at college or university located in the city of Bandung, West Java.

2. Secondary Data

Secondary data is data obtained indirectly or through another party, or historical reports that have been compiled in the record that was published or not. Secondary data used in this study came from: the internet, articles and books.

J. Variable operationalization

In this study there are three variables, namely the independent variable (independent), the dependent variable (dependent) and an intervening variable. Independent variables (independent) in this study is customer satisfaction. Independent variables (independent) is a variable that affects the dependent variable, either positively or negatively (Setiawan and Ritonga, 2011: 8). Dependent variable (dependent) variable that is the center of attention of researchers (Ferdinand, 2006). Dependent variable is a variable whose value depends on other variables, where the value will change if the variables that influence change. Dependent variable in this study is Customer Loyalty (Z).

While the intervening variable is satisfaction. Intervening variable is a variable that is between the independent variables and the dependent variable. Because of intervening variables may occupy a position as an independent and dependent variables (Setiawan and Ritonga, 2011: 9).

In this study the authors expect a significant positive relationship between customer satisfaction and loyalty, both directly and indirectly through the intervening variable of trust.

III. RESULTS AND DISCUSSION

A. Sampling Technique and Sample Size Determination

Techniques pengambilan sample in this study is to use sampling techniques incidental. Incidental sampling technique is the determination of the sample based on chance, that anyone who accidentally / incidentally met with investigators can be used as a sample, when viewed by chance met someone who was suitable as a data source. (Sugiyono, 2009: 67).

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collection done at a certain point (Hermawan, 2009), and the data is only collected for a certain time only to describe the condition of the population (and Sulistyastuti Purwanto, 2007).

B. Questionnaire

Methods of data collection in this study using a questionnaire, which is a technique of data collection which is done by giving a set of questions or a written statement to the respondent to answer. According to Hasan (2002: 83) questionnaire is a technique of collecting data by hand or sent a questionnaire to be filled by the respondent. Questions in the questionnaire can be divided into two kinds, namely closed questions and open questions. But in this study only closed questions are used in the questionnaire, which was composed of statements in the questionnaire using a Likert scale. to get the data that is interval

C. Library studies

Studies done by studying literature and retrieve data from related literature and other sources which are considered to provide information and have a relationship with a problem that is being studied in the form of articles, internet, books, and so on.

D. Hypothesis Testing Model First (Satisfaction as an antecedent)

1) Introduction

This section discusses the results of testing the hypothesis proposed research on the relationship satisfaction, trust and customer loyalty in the first model. To test the hypothesis, statistical tests used were t test (Test of Significant), the direct effect, indirect effects, Total Effects, and Coefficient of Determination. With pictures Regression Analysis Between Line and Table Variables Regression Weights as follows:

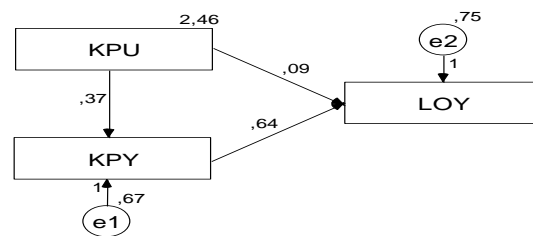


FIGURE 3. REGRESSION ANALYSIS OF INTER-VARIABLE PATH

E. Hypothesis Testing Model Two (Trust as antecedent)

1) introduction

This section discusses the results of testing the hypothesis proposed research on the relationship satisfaction, trust and customer loyalty in the second model. To test the hypothesis, statistical tests used were t test (Test of Significant), the direct effect (direct effect), indirect effects (Indirect effect), Total Effects, and Coefficient of Determination. With pictures Regression Analysis Between Line and Table Variables Regression Weights as follows:

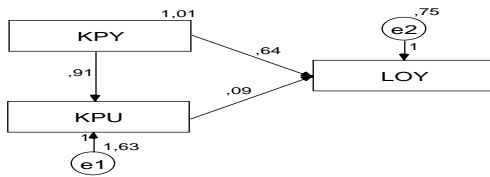


FIGURE 4. REGRESSION ANALYSIS OF INTER-VARIABLEPATH

F. T test (Test of Significant)

To determine the significance of the correlation coefficient for the second model, an individual tests will be performed (t test). Statistical hypothesis being tested is as follows:

1) Testing Hypothesis 4

H4: There is a positive relationship between trust with customer satisfaction.

Parameter estimation of trust with customer satisfaction showed a highly significant with a value of CR = 7.544 or $CR \geq \pm 2.00$ are marked (***) or p-value = ($p < 0.05$ and $p < 0.01$) and values showed a positive correlation of 0.907. Thus the fourth hypothesis can be confirmed or received, meaning that the trust has a positive and significant relationship with customer satisfaction.

2) Testing Hypothesis 5

H5: There is a positive relationship between satisfaction with customer loyalty.

Parameter estimation between satisfaction with customer loyalty showed no significant results with the value $CR = CR \leq \pm 1.400$ or 2.00 indicated value of $p = (0.162)$ or ($p > 0.05$ and $p > 0.01$) and the correlation value is 0.090. Thus hypothesis 5 could not be confirmed or not accepted, meaning and satisfaction has no significant relationship with customer loyalty.

3) Testing Hypothesis 6

H6: There is a positive relationship between trust with customer loyalty.

Parameter estimation of trust with the customer loyalty showed a highly significant with a value of CR = 6.359 or $CR \geq \pm 2.00$ are marked (***) or p-value = ($p < 0.05$ and $p < 0.01$) and values showed a positive correlation of 0.638. Thus hypothesis 2 can be confirmed or received, meaning that the trust has a positive and significant relationship with customer loyalty.

G. Direct Effects (Standardized Direct effect)

After recalculation, the trust has an immediate effect on customer satisfaction that is equal to 0.580. Satisfaction has a direct effect on customer loyalty but have little direct effect that is equal to 0.124, and the construct of trust has a direct effect on customer loyalty that is equal to 0.564.

H. Indirect effects (Standardized Indirect effect)

Customer trust has an indirect effect on customer loyalty through satisfaction that is equal to 0.072.

This shows that if the trust of customers increased by 0.072 then jointly will increase customer satisfaction and loyalty of 0.072.

I. Total Effects (Standardized Total Effects)

Customer trust has a positive total effect on satisfaction that is equal to 0.580 and 0.636 on customer loyalty. While the effects of loyalty total customer satisfaction is 0.124. This shows that consumer confidence plays an important role to build customer loyalty than customer satisfaction, because according to the data, consumer trust has a higher value of the total effect on customer loyalty, compared with satisfaction on customer loyalty.

J. Coefficient of Determination

Testing the coefficient of determination was essentially measures how far the ability of models in explaining variations in the dependent variable. The coefficient of determination is to find out how much customer satisfaction and trust in explaining customer loyalty to the company PT. Indosat Tbk. Based on calculations using SPSS.

H. Testing Model

Testing this model will be done by way of a comparative model, One of the main objectives of this study is to confirm the model that best fit the data. Two criteria for confirming the model in this analysis. The first criteria is the path coefficients and the comparative strengths of individual and comparative coefficient of determination (Poznanski and Blin, 1997).

I. Comparison of Line Strength Coefficient

Comparative strength of path coefficients based on the criteria that a larger coefficient indicates a better model than other models. Coefficients to be compared with each

other only statistically significant coefficient. Summation is done using absolute numbers.

Based on the comparative strength of path coefficients, the pattern of relationship that puts the customer's trust as an antecedent is far superior than the pattern of relationship that puts customer satisfaction as an antecedent. The pattern of relationship between customer satisfaction as an antecedent of trust and loyalty of only two significant customers, namely satisfaction with customer trust, loyalty and trust with customers. And that's the power of its path coefficient was lower (overall 1.009 vs. 1.545).

Thus, based on the criteria of the power of path coefficients, Theoretical Model 2 with customer trust as an antecedent is better than a Theoretical Model with customers' satisfaction as an antecedent.

J. Comparison of Coefficient of Determination

The second benchmark is based on the number of endogenous variables the coefficient of determination, with the criterion, the model with the largest coefficient of determination is the best. Number of coefficient of determination for each endogenous variable on a Theoretical Model Theoretical Model 2 and 1 have the same number of coefficient of determination is 0.752. Based on these criteria can be stated that the coefficient of determination Theoretical Model 2 and Model Theoretical Model 1 can not be concluded which one is better.

K. Discussion, Implications, and Limitations Discussion

The results of statistical testing using t test calculations on the model of analysis for the first hypothesis suggests that the variable has a significant relationship satisfaction to the customers' trust. This is because the satisfaction of the customers perceived the company Indosat also engenders trust for customers. These results are consistent with that provided by Coyles & Gokey (2002) who argue that a sense of trust emerged after prolonged consumption of satisfactory service from the company. Consequently, customers feel safe and in addition, have a perception that the company cares about him. Statement of Bowden et al. (2009) which states that the satisfaction of a major effect on consumer confidence. Walter et al. (2000) in Bennett and Gabriel (2003) proved that customer satisfaction will lead to customer trust in the company.

The results of statistical testing using t test calculations on the model of analysis for the second hypothesis and sixth hypothesis suggests that the variable has a significant relationship of trust on customer loyalty. This is because confidence in the company Indosat raises the perceived customer loyalty or sense of loyalty to customers. These results are consistent with that presented by Morgan and Hunt (1994) which states that the trust will affect customer loyalty, this is because the trust creates a reciprocal relationship that is very valuable. So it can also

be said that loyalty is a continuous process as a result of the formation of customer trust (Morgan and Hunt: 1994). As for the claim that trust is a driver (drivers) that influence loyalty (Chauduri and Holbrook, 2001; Lau and Lee in Karsono, 2007).

The results of statistical testing using t test calculations on the model of analysis for the third hypothesis and the fifth hypothesis suggests that the variable has no relationship satisfaction on customer loyalty. This is because the satisfaction of the company Indosat perceived or not the customer is not necessarily cause a sense of allegiance or loyalty to the company. These results are consistent with that presented by Hellier (2002) which states that there is no relationship between customer satisfaction and customer loyalty. Rowley & Dawes (1997) as described by Darsono (2004) states that the relationship between satisfaction with loyalty is not clear. The proof Strauss & Neugaus (1997) described by Darsono (2004) found that the number of customers who express satisfaction remains moving to another company. The results of statistical testing using t test calculations on the model of analysis for the fourth hypothesis suggests that the trust variable has a significant relationship to customer satisfaction. This is because trust in the company Indosat raises the perceived customer satisfaction as well for customers. These results are consistent with that presented by Ismail (2006) which states that the trust should be part to increase the level of customer satisfaction. Some researchers have also found a positive relationship between trust and customer satisfaction (Singh and Sirdeshmukh, 2000; Anderson and Narus, 1991; Gummerus et al., 2004; Taylor and Hunter 2003), as well as trust in the service provider will reduce the level of perceived risk, leading to increased satisfaction.

L. Implication

1) Theoretical Implications

The results of this study have theoretical implications that can provide a comparative overview of the references used in this study. This comparison can be shown from previous studies with reference to current research findings analyzed. These theoretical implications were developed to strengthen the support of some previous research which became a reference in this study. Litelatur-litelatur explaining the satisfaction, trust and customer loyalty. Has now strengthened its presence by the concepts of theoretical and empirical support regarding the causal relationship between the variables that make up the customer loyalty that is reflected in several important points as follows:

- The results of testing model based on the criteria of the power path coefficients, shows that the theoretical model 2 with the antecedents of customer trust is better than a Theoretical Model with customers' satisfaction as an antecedent. It strengthens the empirical theory which states that the trust has a positive relationship with customer satisfaction and customer loyalty as

proposed by (Chiou, et al., 2002; Sing & Sirdeshmukh, 2000), and also strengthens the theory that states there is no relationship satisfaction with customer loyalty as proposed by (Hellier, 2002)

- Satisfaction does not have any relationship with customer loyalty directly. It strengthens the empirical theory that satisfaction does not have a relationship with customer loyalty as proposed by (Hellier, 2002; Rowley & Dawes, 1997 in Darsono, 2004).
- Trust has a positive relationship with customer loyalty. It strengthens the empirical theory which states that the trust has a positive and strong relationship with customer loyalty as proposed by the (Morgan and Hunt, 1994; Chaudhuri and Holbrook, 2001; Sirdeshmukh et al., 2002; Sohel, 2008).
- The results show that satisfaction has a positive relationship with the customer's trust. It strengthens the empirical theory that satisfaction has a positive and strong relationship with the customer's trust as proposed by Soderlund and Julander, 2001; Taylor and Hunter, 2003.
- Trust has a positive relationship with customer satisfaction. It strengthens the empirical theory which states that the trust has a positive and strong relationship with customer satisfaction as proposed by (Anderson and Narus, 1991; Singh and Sirdeshmukh, 2000; Taylor and Hunter 2003; Gummerus et al., 2004).

2) Practical Implications

Based on the results of the research findings can be recommended a few practical implications in accordance with the priority can be given as input for the company PT. Indosat Tbk., This research has practical implications for the company Indosat cellular telecommunications services, namely:

- Indosat cellular telecommunications services companies should realize that customer trust has a relationship with customer loyalty, so it can be used as a reference in applying the company's policy to maintain and further improve customer loyalty.
- Overall customer satisfaction on the card as well as GSM cellular provider Indosat, positively will establish customer trust and customer confidence will lead to customer loyalty, so that PT. Indosat Tbk., can make customers satisfaction and trust are the main things to improve and maintain the loyalty or customer loyalty. The results presented above have shown that customer satisfaction is very instrumental in forming the trust and loyalty of customers.

From the statement is an attempt to build customer trust is to establish customer satisfaction. While customer loyalty can be formed by increasing customer trust. By making the customer feel satisfied, then the customer will be believe in the company, and with customers who feel

trust, it will form a customer who has a high sense of loyalty. However, for customer satisfaction can only effects loyalty or customer loyalty indirectly, or through a trust. Efforts must be made firm, PT. Indosat Tbk in increasing satisfaction, trust and loyalty of customers by performing the delivery of services that can resolve all problems relating to the company's customers, maintain and enhance the integrity of Indosat to provide services, features and easier access for users, and keep his promise that has been promised to customers

M. Limitation

Based on the discussions and the implications of the above, the researcher explained the limitations that occur in this study, among others:

1. The number of samples used much less than the overall population of Indosat's GSM card users.
2. Variable customer satisfaction using only single-item scale questions.
3. Researchers only examined variable customer satisfaction and trust are the form factor of customer loyalty, while building customer loyalty factor much more than satisfaction and customer trust, such as service quality (Grönroos, C. 1990; Parasuraman, A., Valarie A. Zeithaml and Leonard L. Berry. 1985).

VI. CONCLUSIONS AND SUGGESTIONS

A. Conclusion

1. Based on the results of data analysis and discussion of the relationship between satisfaction, trust with the customer loyalty card Indosat GSM phones can be put forward some conclusions as follows:

- First Findings

The first findings concluded that based on comparison of the power of path coefficients, the pattern of relationships that put the customer's trust as an antecedent is superior to the pattern of relationship that places customer satisfaction as an antecedent. Thus, based on the criteria of strength of path coefficients, Theoretical Model 2 with customer trust as an antecedent Theoretical models are better than one with customers' satisfaction as an antecedent.

- Second Findings

The results of these two findings in this study showed that satisfaction has a relationship with customer loyalty through customer confidence. To maintain and establish customer loyalty, company Indosat has to be able to shape and deliver customer satisfaction and confidence in order to keep customers loyal using Indosat GSM mobile cards and customers feel satisfied and confident of Indosat, especially in meeting their needs in the field of telecommunications. So strong is the

company's business to maintain and improve customer loyalty card users of GSM mobile Indosat IM3 and Mentari so that customers remain loyal to use Indosat GSM mobile cards. The current study found customer satisfaction has no relation with existing customer loyalty is directly due to the possibility of Indosat GSM mobile card users must not only satisfied, but also must feel confident of Indosat to mebuat faithful or loyal customers of Indosat.

- Third Findings

The results of these three findings in this study showed that satisfaction has a significant positive relationship with the customer's trust. Customers were satisfied with the overall provider Indosat so formed will be the provider Indosat customer trust. Customer trust arises because customers feel satisfied with what was given good service, and other features from the provider Indosat.

- Fourth Findings

The findings of the four in this study suggests that trust has a significant positive relationship on customer loyalty. Customers who have felt confident or established belief in the provider Indosat will arise a sense of allegiance or loyalty to the provider Indosat. Customer loyalty arises because customers already feel confident with what is given good service, as well as other features including the promise given provider Indosat. Customers are loyal or disloyal, generating benefits for the company, of which they will remain a customer in a period of time, they will make repeat purchases, and they will discuss the company's products with a happy or positive things to others who will encourage and recommend to others to use the product. The fulfillment of expectations, and desires of their customer causes the customer will remain a customer for a long time.

- Fifth Findings

The findings indicate that the trust has five significant positive relationship with customer satisfaction. Customers who already believe in the overall provider Indosat will be satisfied with the provider Indosat. Customer satisfaction arises because the customer has trust in the provider Indosat feel good with things that were promised and a whole owned Indosat.

B. Suggestion

Based on limited research, it still needs to be improvements to this study. Here is a suggestion of the authors of the research results are expected to improve the shortcomings in analyzing the relationship between satisfaction, trust with customer loyalty in the PT. Indosat Tbk. These suggestions are as follows:

- *Theoretical suggestions*

1. There is no direct relationship between satisfaction with customer loyalty in this study, it is expected that in future studies that analyze the factors that shape customer loyalty, scope or area of research further expanded more than the city of Bandung.

2. Future studies should not use a single scale questions in the satisfaction variable, but using question items that are more than one item questions.

Future studies should not only limited to the variables of satisfaction and trust only in the form of customer loyalty, but added even more, eg service quality, price, and so on which is the form factor of customer loyalty, as suggested (Grönroos, C. 1990; Parasuraman, A., Valarie A. Zeithaml and Leonard L. Berry. 1985).

- 3.. For further research, should consider the limitations in this study, as well as more than minimize the limitations that exist so that it will provide better results.

C. Practical advice

Given the relationship of trust terhadap customer loyalty, and as are belief in customer satisfaction, it is very important for company PT. Indosat Tbk., Preferring to trust its customers so that customers feel satisfied and loyal or faithful to the company, and focuses in understanding and applying the IM3 products and services in particular and the Sun as its superior mobile GSM card. Application in addressing this phenomenon can be done by providing a satisfactory service, an extensive network and quality, providing accurate information, adding more features that satisfy customers and fulfill the promises given to the customer's company.

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