

Evaluating Customer Loyalty of Internet Users on Mobile Phones

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Abstract:

This research aims to evaluate customer loyalty among mobile phone internet users in Indonesia, particularly in the Jakarta, Bogor, Depok, Tangerang, and Bekasi areas. Most mobile internet service providers in Indonesia are dominated by brands such as Telkomsel, Indosat, XL, Smartfren, Three (3), and Axis. This study utilizes a quantitative method by distributing a questionnaire consisting of 31 statements or questions to users of mobile internet service providers who have been using the service for three months or more. The variables used in this study are service failure, complaint handling, service recovery, satisfaction with complaint handling, brand credibility, and customer loyalty. The results of the questionnaire were subjected to validity and reliability testing with the criteria of a loading factor ≥ 0.5 , construct validity value > 0.7 , and variance extracted value > 0.5 . Structural Equation Model (SEM) analysis and hypothesis testing were conducted using the AMOS software. This research shows that service failure has a significant impact on complaint handling, service failure has a significant impact on service recovery, complaint handling has a significant impact on service recovery, complaint handling has a significant impact on satisfaction with complaint handling, service recovery has a significant impact on satisfaction with complaint handling, service recovery has a significant impact on brand credibility, service recovery does not have a significant effect on customer loyalty, satisfaction with complaint handling does not have a significant effect on brand credibility, satisfaction with complaint handling does not have a significant effect on customer loyalty, and brand credibility has a significant impact on customer loyalty.

Keywords: Mobile phone internet service provider, structural equation modeling, customer loyalty.

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I. Introduction

In an increasingly competitive and rapidly changing business era, customer loyalty has become a critical factor for the success of companies. Therefore, understanding and managing customer loyalty has become a top priority for many companies across various industries (Griffin, 2009). In the evolving digital age, internet services have become a fundamental necessity for daily life. The internet is not only used for communication but also for accessing information, entertainment, shopping, and other activities. When using their mobile phones, everyone encounters several internet service providers (ISP). Companies must have strategies to retain customers by maintaining and improving the quality of products or services offered. To compete in this increasingly competitive market, ISPs must recognize the importance of customer loyalty and implement the right strategies to retain customers. Customer loyalty is achieved when the services provided by the service provider are considered good and satisfying to customers. Good service is service that, when used, satisfies the users with the quality of service provided by the service provider (Andreassen et al., 2008).

In Indonesia, there are several ISPs such as Telkomsel, Indosat, XL, Three, and Smartfren. Figure 1 depicts the statistics of internet service provider users in Indonesia.

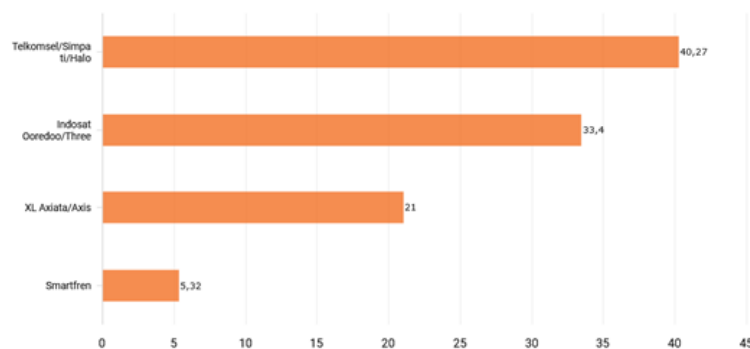


Figure 1. The number of Internet Service Provider users in Indonesia.

In the mobile ISP industry, service failures often occur, including issues such as slow internet speed, signal disruptions, poor network quality, uncovered areas, disparities between service promises, and the reality experienced by customers. When customers face these service failures, they may feel frustrated and disappointed. These failures can lead to customer dissatisfaction, which, in turn, can have a negative impact on customer loyalty (Lovelock, 2005).

Mobile internet service providers in Indonesia have provided complaint mechanisms to address customer dissatisfaction due to service failures. It is essential for ISPs to have an effective complaint handling mechanism. Effective handling of customer complaints and swift service recovery can help build customer trust in the chosen mobile ISP brand (Bougoure et al., 2016). Furthermore, effective complaint resolution can mitigate the negative impacts of service failures and restore customer trust. Successful complaint handling efforts can also enhance customer satisfaction and foster loyalty towards the ISP brand (Rifi & Mostafa, 2021).

In this context, service recovery is a crucial element in addressing service failures. Service recovery refers to the actions and strategies taken by an ISP to respond to and restore service after a failure has occurred. Effective service recovery strategies can change customers' perceptions of service quality and create positive experiences that enhance customer satisfaction. Fairness in service recovery is highly anticipated by users; if users are satisfied with the service recovery provided by the ISP, they will feel content and believe that the service provider has addressed their issues fairly (Chou, 2015).

Satisfaction with complaint handling also becomes a significant factor in influencing customer loyalty. If customers are satisfied with how their complaints are handled by the ISP, they are more likely to be loyal to the ISP brand and subscribe to its services in the long term (Varela-Neira et al., 2010). Therefore, it is essential to understand how satisfaction with complaint handling relates to customer loyalty.

Furthermore, in the context of a competitive telecommunications industry, brand credibility also plays a key role in influencing customer loyalty. Brand credibility is highly relevant (Robbins & Judge, 2013). Brand credibility refers to customers' trust and belief in the quality and integrity of the mobile internet service provider's brand. The level of brand credibility can influence customers' perceptions of the reliability and quality of services offered by the mobile ISP. Customers are more likely to remain loyal to a mobile ISP brand that is considered credible and reliable in providing quality internet services (Hayati & Al Muddatstir, 2019).

In the context of mobile ISP providers in Indonesia, there are still many aspects that remain unexplored and need further understanding. Therefore, this research will evaluate whether customers will remain loyal to the ISP they use, by examining variables such as service failure, complaint handling, service recovery, satisfaction with complaint handling, brand credibility, and customer loyalty in the mobile ISP sector in Indonesia, which is highly relevant and important.

Based on the research background, the problem of this study can be formulated as below:

1. Does service failure have a significant impact on complaint handling?
2. Does service failure have a significant impact on service recovery?
3. Does complaint handling have a significant impact on service recovery?
4. Does complaint handling have a significant impact on satisfaction with complaint handling?
5. Does service recovery have a significant impact on satisfaction with complaint handling?
6. Does service recovery have a significant impact on brand credibility?
7. Does service recovery have a significant impact on customer loyalty?
8. Does satisfaction with complaint handling have a significant impact on brand credibility?
9. Does satisfaction with complaint handling have a significant impact on customer loyalty?
10. Does brand credibility have a significant impact on customer loyalty?

II. Theoretical Review

Service Failure

Service failure, referred to as a service failure, encompasses all errors within the service when a customer interacts with a company whose products/services are used by the customer, which can lead to customer dissatisfaction (Kim & Jang, 2014). Customer complaints are one of the valuable sources of information for evaluating a company's performance improvement, both in terms of its human resources and the quality of its products. Customer complaints and grievances provide opportunities for the company to promptly improve its issue handling systems and services. Thus, the company can generate innovative ideas for product development, marketing, service enhancement, and product building (Maxham & Netemeyer, 2002).

Based on the perspectives of (Kim & Jang, 2014) and (Maxham & Netemeyer, 2002), service failure is the breakdown of the service provided by the service provider. Service failure is valuable information for service providers because information from service failures can be utilized for the development of products/services to make them better than before.

Complaint Handling

According to the Indonesian Banking Association ((Ikatan Bankir Indonesia, 2014), Complaint handling is the technique of addressing or managing customer complaints quickly, accurately, and satisfactorily. Proper and effective complaint handling undoubtedly provides an opportunity to transform an unsatisfied customer into a satisfied or even a loyal customer (Carvajal et al., 2011). There are at least four important aspects of complaint handling (Tjiptono & Chandra, 2019): first, the speed in handling complaints; second, fairness or justice in resolving issues or complaints; third, empathy towards angry customers; and fourth, ease of contacting the company.

Based on the perspectives of the Indonesian Banking Association, 2014, and (Carvajal et al., 2011), complaint handling is the service provider's effort to address and manage customer complaints. The effort to address and manage customer complaints must be done well and effectively to make customers satisfied with the actions taken by the service provider.

Service Recovery

Service recovery is a service that demonstrates actions taken by a company when facing service failure or a breakdown in service (Bitner et al., 2010). Service recovery is a systematic effort by the company following a service failure. It encompasses all actions taken by the service provider to try to transform dissatisfaction or failure into satisfied customers (Andreassen, 2000).

This research adapts Maslow's hierarchy of needs. Service recovery can generally be realized in three main ways (Sharah & Priadi, 2018): Distributive Justice, which can be achieved through needs, equity, equality; Procedural Justice, which includes process control, decision control, accessibility, timing, flexibility; Interactional Justice, which includes explanation, honesty, politeness, effort, empathy. Based on the perspectives of Bitner et al. (2010), Andreassen (2000), and Sharah & Priadi (2018), service recovery refers to the service provider's efforts to rectify the service following a service failure.

Satisfaction with Complaint Handling

Satisfaction with complaint handling is the evaluation by customers of how well a service company addresses issues. Customers compare their perceptions of the actual performance of the complaint handling process with their expectations for that performance (Orsingher et al., 2010). Transforming the customer satisfaction framework into the complaint handling context, it identifies repeat intention, word-of-mouth behavior, and overall satisfaction as the three focal outcomes of satisfaction with complaint handling (Oliver et al., 1997).

Based on the perspectives of Orsingher et al. (2010) and Oliver et al. (1997), satisfaction with complaint handling refers to the customer's satisfaction with the way their complaints are handled and resolved effectively by the service provider.

Brand Credibility

A brand is a source known for its name, design, logo, and symbol. In the consumer's perception, seeking cheaper products is considered riskier than buying a brand with good credibility that can be trusted (Kotler, 2017). The greater the Brand Credibility a product has, the more likely it will be included in the list of choices and selected by consumers for purchase (Baek et al., 2010).

Brand credibility is defined as the trust in the product information contained in a brand, which consumers need to understand that the brand has the ability (expertise) and willingness (trustworthiness) to consistently deliver what has been promised. According to them, Brand Credibility can be measured through five types of questions: Promise, Concept, Experience, Commitment, Trust (Erdem et al., 2002). Based on the perspectives of Kotler (2017), Erdem et al. (2002), and Baek et al. (2010), brand credibility refers to the ability of a product or service to be trusted and have a higher value in the eyes of its consumers.

Customer Loyalty

Customer loyalty is when consumers who are highly satisfied or pleased continue to purchase the same product and brand, positively influence others through word of mouth, and eventually become regular customers (Schiffman et al., 2010). Customer loyalty is defined as loyal customers of a product or service from a company, and loyal customers themselves are consumers who regularly or repeatedly purchase a product because their expectations exceed what they receive after buying a product or using a service from that company (Helen & Emrus, 2014).

Based on the perspectives of Schiffman et al. (2010) and Helen & Emrus (2014), customer loyalty refers to customers who have trust in a brand and consistently use products or services from the service provider. Indicators of customer loyalty in this study include repeat purchase, habitual consumption of the brand, always preferring the brand, sticking with the brand, and believing that the brand is the best.

Research Hypothesis

After reviewing the relevant literature, here are the hypotheses formulated in this research:

1. Service failure significantly affects complaint handling.
2. Service failure significantly influences service recovery.
3. Complaint handling significantly affects service recovery.
4. Complaint handling significantly impacts satisfaction with complaint handling.
5. Service recovery significantly influences satisfaction with complaint handling.
6. Service recovery significantly affects brand credibility.
7. Service recovery significantly impacts customer loyalty.
8. Satisfaction with complaint handling significantly influences brand credibility.
9. Satisfaction with complaint handling significantly affects customer loyalty.
10. Brand credibility significantly influences customer loyalty.

The relationships among the hypothesized variables can be visualized in a SEM (Structural Equation Modeling) model as shown in Figure 2.

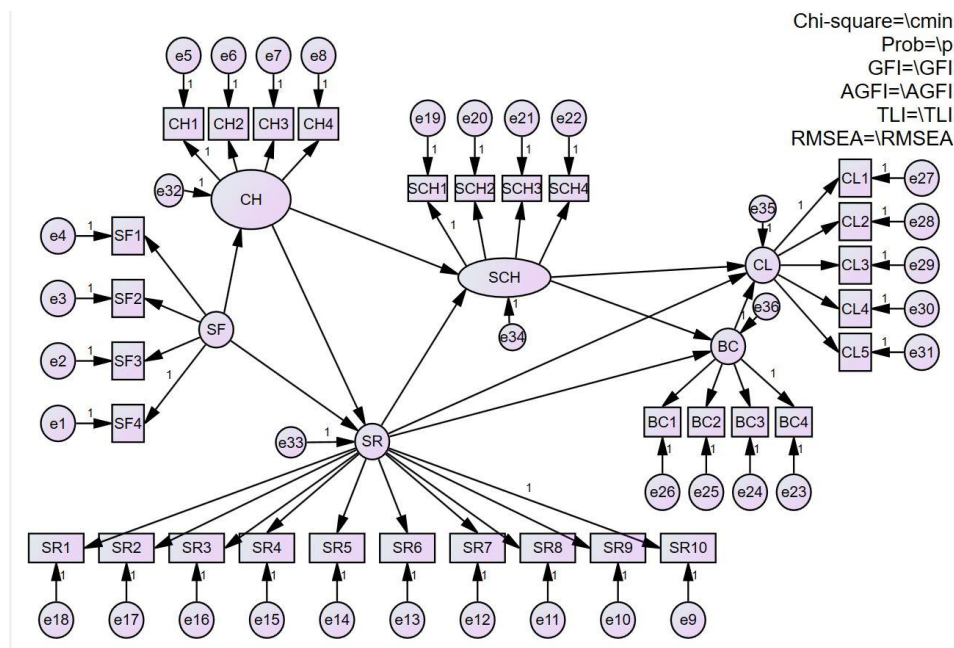


Figure 2. SEM Model

III. Research Methods

The research method employed is quantitative, and this study was conducted in the Jakarta, Bogor, Depok, and Bekasi areas. Data was collected over a two-month period using a questionnaire. The questionnaire was distributed using Google Forms and disseminated by sending broadcast messages via WhatsApp and Instagram. The questionnaire used in this study consists of 31 questions (4 for service failure, 4 for complaint handling, 10 for service recovery, 4 for satisfaction with complaint handling, 4 for brand credibility, and 5 for customer loyalty). A Likert Scale was used as the measurement scale to assess respondents' perceptions.

The population in this study consists of respondents who have been using a mobile internet service provider for at least three months. The sample was selected using random sampling. The sought-after characteristics of respondents were those who have been using a mobile internet service provider for at least three months and have lodged complaints with the service provider. The selected sample consists of individuals using Telkomsel, Indosat, XL, Smartfren, Three (3), and Axis.

Data analysis in this study will utilize the Structural Equation Modeling (SEM) technique to measure the relationships among variables using AMOS software. Data analysis will include validity testing, reliability testing, and Structural Equation Modeling (SEM) analysis. If the probability value is less than 0.05, it is considered "significant," and if the probability value is greater than 0.05, it is considered "not significant" (Kwak, 2023).

The model fit criteria used are as follows: The model is accepted if the RMSEA value is ≤ 0.08 (Rigdon, 1996). The GFI value ranges from 0 to 1, and a value exceeding 0.90 indicates a good model (Jöreskog & Sörbom,

1996). Like GFI, AGFI values also range from 0 to 1, and generally, a value of 0.90 or greater indicates an acceptable model (Hooper et al., 2008). The recommended TLI value for model acceptance is ≥ 0.90 , and if the model approaches 1, it indicates an excellent model fit (Hair Jr, 1998). The CFI value ranges from 0 to 1. A good model has a CFI value ≥ 0.95 , although values above 0.90 are acceptable (Holmes-Smith, 2001). If the CMIN/DF value is ≤ 3 , it indicates an acceptable fit (Kline, 1998).

IV. Results and Discussion

Table 1 displays the respondent description. The total sample consists of 421 respondents who met the criteria for filling out the questionnaire, as collected by the researcher. The following are the details of the 100% of respondents who completed the questionnaire.

Tabel 1. Respondents Characteristics

Respondents Profile		Frequency	Percentage
Sex			
	Men	158	40,1%
	Women	263	59,9%
Age			
	<18	177	41,1%
	18-26	127	28,6%
	27-42	69	17,4%
	43-58	40	11,2%
	>58	8	1,8%
Domicile			
	Jakarta	127	30,4%
	Bogor	47	10,7%
	Depok	21	5%
	Tangerang	7	1,4%
	Bekasi	219	42,3 %
Education Level			
	<High School	7	1,4%
	High School	224	57,4%
	Diploma	11	2,4%
	Sarjana	131	28,8%
	Magister	41	9%
	Doctoral	11	2,4%
Internet service provider			
	Telkomsel	160	33,2%
	Indosat	115	26,3%
	XL	48	10,3%
	Smartfren	24	5,3%
	Axis	12	2,4%
	Three 3	84	19,6%
	Other	12	3%
Duration use ISP			
	Above than 3 months	403	96,8%
	3 month	7	1,7%
Total of respondents		421	100%

Validity and Reliability Tests

The validity and reliability tests were conducted with the assistance of AMOS software. Table 2 shows the results of the loading factor values, construct validity values, and variance extracted values.

Tabel 2. Reliability and Validity Constructs

Indicator	Loading Factor	Error	Quadratic loading factor
1	0.7	0.22	0.2209
2	0.56	0.48	0.4761
3	0.54	0.62	0.6241
4	0.48	0.67	0.6724
5	0.47	0.56	0.5625
6	0.69	0.72	0.7396
7	0.79	0.48	0.5776
8	0.82	0.63	0.64
9	0.75	0.6	0.6084
10	0.86	0.59	0.5929
11	0.76	0.68	0.6724

12	0.8	0.58	0.5776
13	0.78	0.41	0.4096
14	0.77	0.42	0.4225
15	0.82	0.71	0.7056
16	0.76	0.69	0.6889
17	0.64	0.71	0.7056
18	0.65	0.59	0.5929
19	0.84	0.6	0.5929
20	0.83	0.69	0.6889
21	0.84	0.64	0.64
22	0.77	0.49	0.49
23	0.77	0.64	0.64
24	0.83	0.73	0.7225
25	0.8	0.45	0.4489
26	0.7	0.48	0.49
27	0.8	0.11	0.1089
28	0.85	0.22	0.2209
29	0.67	0.48	0.4761
30	0.7	0.62	0.6241
31	0.33	0.67	0.6724
Total	22.37	16.51	16.5373
Construct reliability = $(23,36)^2 / ((23,36)^2 + 16,91) =$			0.968
Variance extracted = $17,5614 / (17,5614 + 16,91) =$			0.502

Data Analysis

From the validity test results, it can be considered valid if the loading factor is above 0.5. In Table 3, there are 2 indicators that are not valid, namely indicators number 5 and 31, which were subsequently eliminated. Apart from the eliminated indicators, the other indicators were deemed valid. From the reliability test results, the construct reliability is 0.96, and the variance extracted is 0.501. Therefore, it can be concluded that 29 indicators can be considered valid and reliable. Figure 3 represents the goodness-of-fit model after eliminating the 2 invalid indicators.

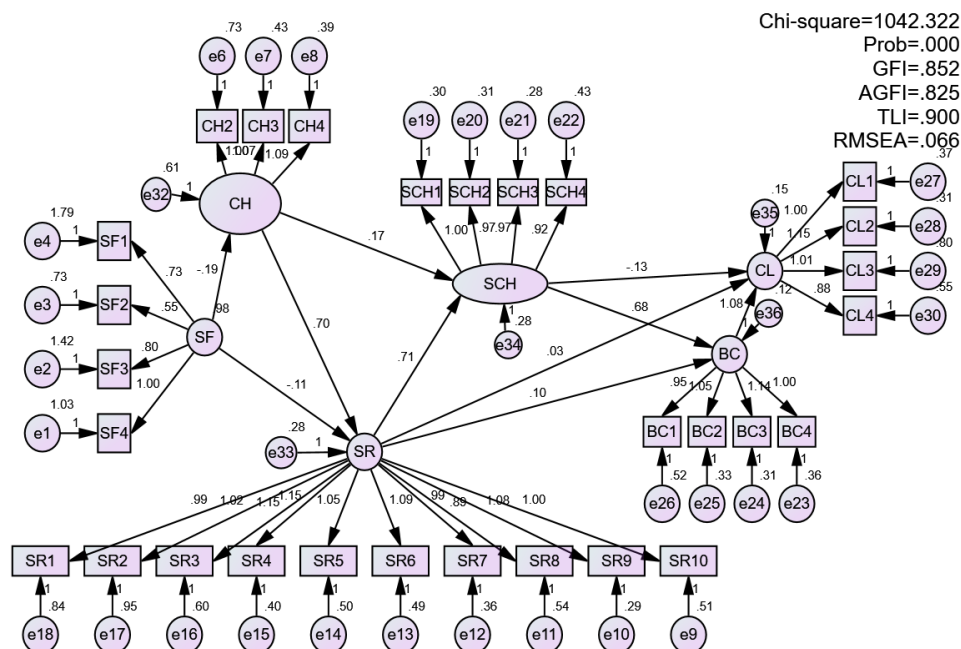


Figure 3. Path SEM goodness of fit

The criteria and results of the model fit after eliminating two indicators can be seen in Table 4.

Table 3. Goodnes of Fit Index value

Good of Fit Index	Cut Of Value	Hasil	Explanation
Probability	≤ 0.05	0.000	Good fit
GFI	0 - 1	0.852	Good fit
RMSEA	≤ 0.08	0.066	Good fit
AGFI	0 - 1	0.825	Good fit
CFI	≥ 0.90	0.993	Good fit
TLI	≥ 0.90	0.900	Good fit
CMIN/DF	≤ 3.00	2.840	Good fit

Based on the data in Table 3, the goodness-of-fit test results indicate that the model fit for all constructs as it meets the predefined standards for the values.

Hypothesis testing was used to examine the influence of the relationships between each variable, namely service failure, complaint handling, service recovery, satisfaction with complaint handling, brand credibility, and customer loyalty. A hypothesis test is considered significant if the P-value is < 0.05. Table 4 shows the results of the hypothesis testing.

Table 4. Hypothesis Test

Hypotesis	Path		C.R	P	Explanation
H1	Service Failure	> Complaint handling	-3.488	***	Accepted
H2	Service Failure	> Service recovery	-2.660	.008	Accepted
H3	Complaint Handling	> Service recovery	10.693	***	Accepted
H4	Complaint Handling	> Satisfaction with Complaint Handling	2.511	.012	Accepted
H5	Service Recovery	> Satisfaction with Complaint Handling	9.316	***	Accepted
H6	Service Recovery	> Brand Credibility	10.914	***	Accepted
H7	Service Recovery	> Customer Loyalty	1.824	.068	Rejected
H8	Satisfaction with Complaint Handling	> Brand Credibility	-1.122	.262	Rejected
H9	Satisfaction with Complaint Handling	> Customer Loyalty	.440	.660	Rejected
H10	Brand Credibility	> Customer Loyalty	7.534	***	Accepted

In Table 4, the P-values with the symbol *** can be interpreted as the P-value being less than 0.001. The accepted hypotheses are H1, H2, H3, H4, H5, H6, and H10 because the probability values are less than 0.05.

V. Discussion

The results of the first hypothesis test are accepted, which means that service failure has a direct and significant influence on complaint handling. SEM calculations in this study resulted in a probability value of less than 0.05, indicating that this hypothesis is accepted. Respondents perceive that service failure affects complaint handling in the context of mobile internet service providers. This hypothesis supports previous research conducted by (Khomisah, 2022), which stated a positive influence between service failure and complaint handling.

The results of the second hypothesis test are accepted, which means that service failure has a direct and significant influence on service recovery. SEM calculations in this study resulted in a probability value of less than 0.05, indicating that this hypothesis is accepted. Respondents perceive that service failure affects service recovery in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Chou, 2015), which stated a positive influence between service failure and service recovery.

The results of the third hypothesis test are accepted, which means that complaint handling has a direct and significant influence on service recovery. SEM calculations in this study resulted in a probability value of less than 0.05, indicating that this hypothesis is accepted. In this study, respondents believe that complaint handling influences service recovery in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Rosenmayer et al., 2018), which stated a direct and significant influence between complaint handling and service recovery. Complaint handling is described as direct customer handling for those with complaints, which is immediately addressed by improving the customer's experience (Rosari, 2016).

The results of the fourth hypothesis test are accepted, which means that complaint handling has a direct and significant influence on satisfaction with complaint handling. SEM calculations in this study resulted in a probability value of less than 0.05, indicating that this hypothesis is accepted. In this study, respondents believe that complaint handling influences satisfaction with complaint handling in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Shams et al., 2020), which stated a direct and significant influence between complaint handling and satisfaction with complaint handling. Satisfaction

with complaint handling is described as customer satisfaction with the direct handling of complaints, which is handled well, thus satisfying the customer (del Río-Lanza et al., 2009).

The results of the fifth hypothesis test are accepted, which means that service recovery has a direct and significant influence on satisfaction with complaint handling. SEM calculations in this study resulted in a probability value of less than 0.05, indicating that this hypothesis is accepted. In this study, respondents believe that service recovery influences satisfaction with complaint handling in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Durvasula et al., 2000), which stated a direct and significant influence between complaint handling and satisfaction with complaint handling. Service recovery towards satisfaction with complaint handling is described as customer satisfaction with the direct handling of complaints, which includes fair treatment such as providing appropriate compensation and resolving customer issues (Kumari et al., 2021).

The results of the sixth hypothesis test are accepted, which means that service recovery has a direct and significant influence on brand credibility. SEM calculations in this study resulted in probability values of less than 0.05, indicating that this hypothesis is accepted. In this study, respondents believe that service recovery influences brand credibility in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Bougoure et al., 2016), which stated a direct and significant influence between service recovery and brand credibility. Service recovery towards brand credibility is described as customer trust in the value of a brand and the brand's ability to fulfill customer expectations by addressing customer issues (Rifi & Mostafa, 2021).

The results of the seventh hypothesis test are rejected, which means that service recovery does not have a direct and significant influence on customer loyalty. SEM calculations in this study resulted in probability values greater than 0.05, indicating that this hypothesis is rejected. Respondents perceive that service recovery does not influence customer loyalty in the context of mobile internet service providers. This hypothesis contradicts previous research conducted by (Chang & Chang, 2010), which stated a positive influence between service recovery and customer loyalty.

The results of the eighth hypothesis test are rejected, which means that satisfaction with complaint handling does not have a direct and significant influence on brand credibility. SEM calculations in this study resulted in probability values greater than 0.05, indicating that this hypothesis is rejected. In this study, respondents believe that satisfaction with complaint handling does not influence brand credibility in the context of mobile internet service providers. This hypothesis also contradicts previous research conducted by (Shams et al., 2020), which stated a direct and significant influence between service recovery and brand credibility.

The results of the ninth hypothesis test are rejected, which means that satisfaction with complaint handling does not have a direct and significant influence on customer loyalty. SEM calculations in this study resulted in probability values greater than 0.05, indicating that this hypothesis is rejected. Respondents perceive that satisfaction with complaint handling does not influence customer loyalty in the context of mobile internet service providers. This hypothesis contradicts previous research conducted by (Homburg et al., 2006), which stated a positive influence between satisfaction with complaint handling and customer loyalty.

The results of the tenth hypothesis test are accepted, which means that brand credibility has a direct and significant influence on customer loyalty. SEM calculations in this study resulted in probability values of less than 0.05, indicating that this hypothesis is accepted. In this study, respondents believe that brand credibility influences customer loyalty in the context of mobile internet service providers. This hypothesis also supports previous research conducted by (Orsingher et al., 2010), which stated a direct and significant influence between brand credibility and customer loyalty. Brand credibility towards customer loyalty is described as customers who trust in a brand's value and continue to use the brand because they are comfortable and have faith in the brand (Rifi & Mostafa, 2021).

VI. Conclusion

The conclusion of this study consists of theoretical and empirical findings as well as implications of the research results on customer loyalty towards complaint handling and service recovery in mobile internet service providers. Based on the results of SEM assumption testing, research instrument testing, and model fit testing, it can be concluded that the model in the study fits well. This means that there is consistency between theoretical and empirical findings. Therefore, the researcher draws several conclusions as follows:

1. Service failure has a direct and significant influence on complaint handling. The higher the service failure, the higher its impact on complaint handling.
2. Service failure has a direct and significant influence on service recovery. The higher the service failure, the higher its impact on service recovery, and conversely, the lower the service failure, the lower its impact on service recovery.
3. Complaint handling has a direct and significant influence on service recovery. The higher the quality of complaint handling, the higher its impact on service recovery, and conversely, the lower the quality of complaint

handling, the lower its impact on service recovery.

4. Complaint handling has a direct and significant influence on satisfaction with complaint handling. The higher the quality of complaint handling, the higher its impact on satisfaction with complaint handling, and conversely, the lower the quality of complaint handling, the lower its impact on satisfaction with complaint handling.

5. Service recovery has a direct and significant influence on satisfaction with complaint handling. The higher the service recovery quality, the higher its impact on satisfaction with complaint handling, and conversely, the lower the service recovery quality, the lower its impact on satisfaction with complaint handling.

6. Service recovery has a direct and significant positive influence on brand credibility. The higher the service recovery quality, the higher its impact on brand credibility, and conversely, the lower the service recovery quality, the lower its impact on brand credibility.

7. Service recovery does not have a direct and significant influence on customer loyalty. The quality of service recovery does not significantly affect customer loyalty, meaning that there may be other factors influencing customer loyalty.

8. Satisfaction with complaint handling does not have a direct and significant influence on brand credibility. The level of satisfaction with complaint handling does not significantly affect brand credibility, suggesting that other factors may contribute to brand credibility.

9. Satisfaction with complaint handling does not have a direct and significant influence on customer loyalty. The level of satisfaction with complaint handling does not significantly impact customer loyalty, indicating that there may be other determinants of customer loyalty.

10. Brand credibility has a direct and significant positive influence on customer loyalty. The higher the brand credibility, the higher its impact on customer loyalty, and conversely, the lower the brand credibility, the lower its impact on customer loyalty. This suggests that customer trust in a brand plays a crucial role in fostering customer loyalty.

VII. Suggestion

Here are some suggestions for future research:

1. Focus the research on a specific mobile internet service provider to make the results more aligned with its target segment. By narrowing down the scope, researchers can gain deeper insights into the particular provider's customer base and their experiences.

2. Expand the range of variables and indicators used in the study to gather more comprehensive information and contribute to the advancement of knowledge in the field. Including additional variables can provide a more holistic understanding of the factors influencing customer loyalty, complaint handling, and service recovery in the context of mobile internet service providers.

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