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Impact of customer trust toward loyalty: the mediating role of perceived usefulness and satisfaction

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Abstract

The technology of ICT is dynamically developing with sorts of innovative product, one of them is IPTV. Its existence provides triple play multimedia convergence such as telephone, internet and digital TV contents. The customer's adoption on it becomes important toward the service provider for a number of interests, especially for the field of marketing. By means of TAM concept (Technology Acceptance Model) from Gefen et al. (2003) and by adding satisfaction and loyalty so the new model is able to be used to evaluate the response of cognitive, conative and affective of customer. Empirical study applied to the customer's of PT. Telekomunikasi Indonesia, Tbk. in order to test 6 hypotheses as recommended. The Simulation of conceptual model and empirical data research acquired by using of AMOS software indicates that all of the hypotheses proved positively significant. Variable trust is a good antecedent of perceived usefulness, satisfaction and loyalty constructs. Besides that, there is a direct effect between trust with loyalty or indirect effect through the mediation on perceived usefulness and or satisfaction.

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Introduction

ICT Industries (Information and Communication Technology) is loaded with rapid progress from time to time. A change in this field is thought to be more quickly in the last few years, especially in the mobile sector. While for fixed service that uses the cable is relatively slower. The use of optical cables on transmission of digital signals into a new energy for telecommunications operators to provide multimedia services in the form of telephone, internet and TV simultaneously with high quality and speed. If the service offered is the third separate, so lately experienced a convergence (Lee dan Cho, 2015) or bundling (Mithat et al., 2015).

Convergence and bundling are two different terms, but refer to a reality that is relatively the same and sometimes interchangeable in the marketing literature studies. Lee and Cho describe convergence as the level of integration of two or more units of a product without tying it to the price, while bundling basically relate to the incorporation of products and prices. Through bundling, the provider offers its services in the format of a dual play (telephone and internet), triple play (an additional TV services) and quadruple play (extra cellular service) (Mithat et al., 2015). TV service in the context of triple play in contrast to pay TV or satellite-based TV broadcast. Internet Protocol Television (IPTV) is the digital TV is transmitted via a copper cable or fiber optics, features are interactive (on demand) and diverse. By

utilizing the remote device like STB (Set-up Box), it enables users to select the content available as live TV, broadcast delay as well as video (Kim dan Lee, 2013).

As technological innovation and service, bundling IPTV triple play is still relatively new in the paid-TV market of Indonesia. The domestic incumbent operator, PT Telkom has launched the product in December 2013 (Telkom, 2015), but their penetration is still not significant. Entering the year of 2015, Telkom heavily marketed this service with carrying the tagline IndiHome Triple Play 100% Fiber (Noor, 2015). Although no official release about the number of customers, but the number has exceeded 200 thousand subscribers in March 2015 (Istihanah, 2015).

Zaballos (2013) and Mithat *et al.* (2015) mentions that the bundling has become a popular strategy for telecommunications operators to maintain and attract new customers, increase customer loyalty and the lever of company's revenue. Then also can withstand the pace of decline in the number of customers churn, displacing and makes price competition became irrelevant as well as inhibiting its aggressive. Bundling can also serve as a tool to attack competitors and self-preservation (Docters *et al.*, 2006), attract new customers and existing customers to retain (Henten dan Godoe, 2010).

A study of the adoption of the technology has been going on a long time, starting from the TAM (Technology Acceptance Model) by Davis *et al.* (1989) and the perspective of PU (Perceived Usefulness) and EU (Perceived Ease of Use). Gefen *et al.* (2003) modify TAM by adding a factor of trust variable as the third antecedent. Then trust is seen as a predictor of PU and the EU affect trust, and then all three affect usage intention. Most studies of TAM has an outcome that related to attitude (Al-Jabri dan Roztocki, 2015), behavior (Luo dan Remus, 2014), purchase intention (Kim, 2012) and satisfaction (Al-Jabri, 2015) while dealing with the relative loyalty is still limited. This fact gives the opportunity for researchers to conduct research associated with it.

Literature Review

Today at least we recognize 3 types of TV service, namely (1) the public TV (Free to Air) broadcast into the air and arrested at home customers using UHF antenna. (2) satellite TV through satellite antenna and (3) network-based internet TV (IPTV) and transmitted to the customers wear copper cable or fiber optics. The last two types are usually paid according the channel package and the content variation of the customers. IPTV is defined by Lin *et al.* (2012) as broadcasting or on-demand video services by utilizing the internet protocol and is transmitted using the set up box (STB) that can be connected to a personal computer (PC) or television device. The flexibility of the output of the STB, the interactive features and multimedia content are the attractiveness and differentiation of IPTV in comparison to other TV services. That advantage can be an amplifier factor which accelerates the process of his adoption.

The initial study of technology adoption process focuses on two aspects, namely the EU and a PU as proposed by Davis *et al.* (1989) with the attitude and behavioral as its output. Over time, further study continues to grow with the number of variables, the relationships between variables and expanding output. After TAM, appeared TPB (Planned Behavior Theory) from Ajzen (1991) with the point of views are attitude toward the behavior, Subjective Norm (SN) and Perceived Behavioral Control (PBC). The next antecedent namely trust given by Gefen *et al.* (2003). The combination and interaction of TAM, TPB and trust analyzed by Wu dan Chen (2005) with the result that only PU and SN are not significant whereas other shows constructs a good relationship. Truong (2013) conducts research in Europe (United Kingdom, Francis and Germany) to analyze and compare the attitude of consumers towards service-based technological innovation. Dimensional measurement using Perceived Novelty (PN), Perceived Value (PV) and the Perceived Risk (PR) as a mediator for Consumer Innovativeness (CI) with the attitude towards innovation. His findings showed that PV and PR support attitude towards innovation while PN instead.

To carry out this study, made a conceptual model of research that was adopted from some earlier research models such as TAM from Davis *et al.* (1989), modification of TAM with adding of trust variable from Gefen *et al.* (2003), and model Lin and Wang (2006) linking the relationship between Trust, Satisfaction and Loyalty.

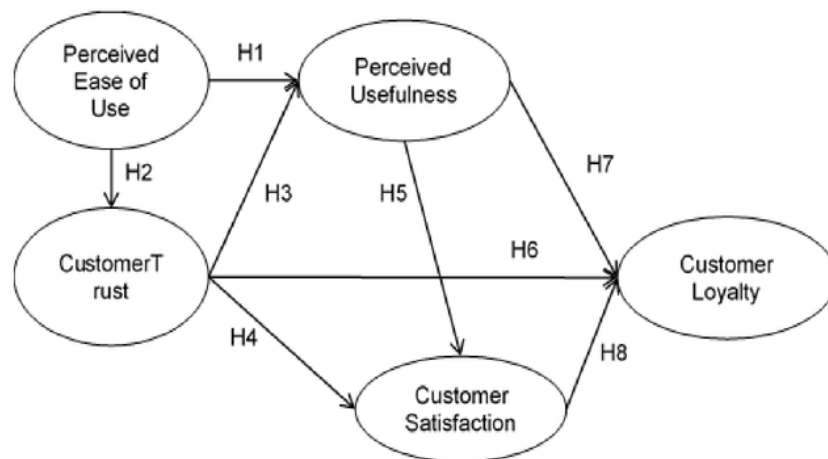


Figure1: Conceptual Model

Research and other articles used as justification to support there is or no relation between constructs in the model and the status of their colleagues. In addition to using the research results from the third party, there are still some other journals that are widely used in this article, like Deng *et al.* (2010); Hsu *et al.* (2012) and Tang dan Huang (2015).

Research Methodology

The population for this study is consumers IPTV Triple play at PT. Telkom in Indonesia. Sample surveys are those who have subscribed to these services more than 3 months thus having sufficient knowledge and experience. The nominal sample required is at least five times the number of observed variables (Ferdinand, 2014). In a conceptual model are listed in Figure 1, there are 5 constructs and each constructs manifested by 4 indicator so the observed total variables is 20. Because it takes at least 100 samples to meet the minimum criteria expected.

A research questionnaire was compiled using the scale Likert-style with a range of values from 1 to 10. Number 1 is identical to the answer strongly disagree (SD), number 10 shows the attitude of strongly agree (SA) and the number 5 for the attitude of neutral (N). Each indicator is represented by one grain of questions or statements. The entire question or statement questionnaire is then copied on the Google Form application, so that the final questionnaire available that is ready to be filled by the respondent in the online form. By utilizing e-mail list subscribers gained from Telkom, a detailed questionnaire is then sent to the 250 respondents.

Development of a measurement scale for any constructs adopted from the model and the journal became the reference of this research, however, selected according the relevance of its research objects. For the EU there are 4 indicator variables are referring to the models of (Gefen *et al.* 2003; Wu dan Chen, 2005; Mulatsih *et al.*, 2017; Isnarno *et al.*, 2018). PU utilize study results (Wu dan Chen, 2005). The next three constructs i.e Trust from Martínez dan Bosque (2013) and (Tang dan Huang, 2015), Satisfaction of the Dagger dan O'Brien (2010) and Amin *et al.* (2014) as well as the loyalty of Martínez dan Bosque (2013). Table 1 below summarizes in detail of any constructs and its dimensions into the measurement scale.

Table 1. Composite Reliability and AVE

Construct, Measurement Scale dan Reference	Loading Factor	
Perceived Ease of Use (EU) : elaborated from Gefen et al (2003); Wu dan Chen (2005)		
EU1 : I can learn the operation of the service guide of IPTV triple play easily	0.788	
EU2 : I quickly became adept at using IPTV triple play service features	0.808	CR: 0.870 AVE:0.626
EU3 : I easily get clear information related to the services of IPTV triple play	0.805	
EU4 : I do not require a particular effort in interacting with the service of IPTV triple play	0.765	
Perceived Usefulness (PU) : elaborated from Wu dan Chen (2005)		
PU1 : I enjoy multimedia entertainment delivered by the service of IPTV triple play	0.753	CR: 0.841 AVE:0.626
PU2 : I can work better through the IPTV triple play service	0.746	
PU3 : My online transactions more efficient through the IPTV triple play service	0.762	
PU4 : I easily hang out online through the IPTV triple play service	0.750	
Trust (TR) : elaborated from Martines dan Bosque (2013); Tang dan Huang (2015)		
TR1 : I am confident with the quality of service reliability of IPTV triple play	0.800	CR: 0.887 AVE:0.694
TR2 : I get service of IPTV triple play that comply with the promised	0.838	
TR3 : I believe with information submitted by service provider	0.789	
TR4 : Aspiration I noticed by the organized of service provider	0.760	
Satisfaction (SA) : elaborated from Daggger dan O'Brien (2010); Amin et al (2014)		
SA1 : My Expectations are fulfilled by service provider	0.893	CR: 0.938 AVE:0.791
SA2 : My Expectations are met by this service	0.879	
SA3 : I feel right when choosing to use the services provider	0.873	
SA4 : I am happy with all the experience of using this services	0.910	
Loyalty (LO) : elaborated from Martines dan Bosque (2013)		
LO1 : I prefer this service than other similar services	0.893	CR: 0.915 AVE:0.730
LO2 : I will continue to use the service for the next 1 year	0.910	
LO3 : I am willing to refer this services to other people or friends	0.895	
LO4 : I will maintain relationships with service providers	0.703	

Source : Elaborated from Reference

Reference numbers for CR is ≥ 0.7 , while the AVE is ≥ 0.5 (Ghozali, 2013), as all the scores CR nor AVE beyond the value of the specified cut-off point, then reliability constructs is quite good.

Result and Analysis

Demographic conditions of respondents who participated in this survey based on gender is male 46.6% and females 25.0%. The proportion of middle and high school education was 13.5%; Diploma 7.3%; Undergraduate 30.4% and Postgraduate 30.2%. While according to the formation of the work consisted of government employees 4.1%, employees of private sector 16.7%, employees of State Own Company 47.9%, Teachers and Lectures 11.5%, Self-employed 8.3% and professional 11.5%. From 250 online questionnaire that was distributed via e-mail, there are 147 respondents fill out and return it with a complete and valid answers.

Table 2. Standard Goodness of Fit Index

Goodness of fit index	Cut-off Value	Result	Status
CMIN (χ^2)	expected small	109.921	FIT
Significance Probability	$\geq 0,05$	0.008	Marginal
RMSEA	$\leq 0,08$	0.054	Fit
GFI	$\geq 0,90$	0.915	Fit
AGFI	$\geq 0,90$	0.867	Marginal
CMIN/DF	$\leq 2,00$	1.428	Fit
TLI	$\geq 0,95$	0.974	Fit
CFI	$\geq 0,95$	0.587	Fit

Source: Ferdinand (2014)

These data are then simulated using software AMOS with reference to the conceptual model shown in Figure 1. In the SEM (structural equation model) image below, it appears that the number of constructs indicators reduced from the original as much as 20 to 15. Any constructs experienced a reduction of each 1 indicators, namely the EU4, TR4, PU1, SA3 and LO2. In addition to performing a specific indicator, dropping some error measurement can be in a covariance, the steps taken to improve the overall performance of the model (Ghozali, 2013).

The output of the goodness of fit of the SEM obtained according the diagram above is the probability (p) = 0.008, CMIN (χ^2) = 109.921, the CFI (CMIN/DF) = 1.428, GFI, AGFI = 0.915 = 0.867, TLI = 0.974, PGFI = 0.587 and RMSEA = 0.054. Compared with the standard value of SEM parameter which is

used as a reference (table 5), then in general the performance model gives satisfactory results, except the numbers probability and TLI tend to be marginal.

Perceived ease of use significantly positive effect against perceived usefulness (H1) with the value of the critical ratio (CR) of 4.170 at the probability level of $< 0.1\%$. So is against the trust (H2), perceived ease of use gives positive impact with $CR = 8.556$ and $p = 0.000$. Both of these results support previous findings as postulated by (Gefen et al., 2003) and (Wu and Chen, 2005). Further trust shows good performance as the antecedent of perceived usefulness (H3), satisfaction (H4) and loyalty (H6). The same condition, also shown by perceived usefulness as predictors of satisfaction (H5) and loyalty (H7). Next H8 connecting between satisfaction with loyalty, give the level of significance at $p = 0.011$ with CR amounted to 2.554.

The entire relation invalid constructs in the equation in Table 3, the structure is summarized in table for as it appears below.

Perceived ease of use is significantly positive effect on perceived usefulness (H1) with the value of the critical ratio (CR) or t by 4.170 at a probability level of $< 0.1\%$. Similarly to the trust (H2), perceived ease of use have a positive impact with $CR = 8.556$ and $p = 0.000$. Both results support earlier findings as argued by Gefen et al., (2003) and Wu and Chen, (2005). Furthermore trusts showed a good performance as the antecedent of perceived usefulness (H3), satisfaction (H4) and loyalty (H6). The same conditions, also shown by the perceived usefulness as a predictor of satisfaction (H5) and loyalty (H7). Furthermore H8 relation between satisfaction with loyalty give the level of significance at $p = 0.011$ with CR amounted to 2.554.

Relationships entire construct the structure equation model in table 3, is summarized in tabular form as shown below.

Table 3. SEM parameter dan hypotheses Confirmation

Hypothesis	Estimate	CR value and P	Hypothesis test
H1: Perceived Ease of use \rightarrow Perceived Usefulness	0.563	CR=4.170 P =.000**	Accepted
H2: Perceived Ease of use \rightarrow Trust	0.765	CR=8.566 P =.000**	Accepted
H3: Trust \rightarrow Perceived usefulness	0.313	CR=2.491 P =.013*	Accepted
H4: Trust \rightarrow Satisfaction	0.678	CR=7.504 P =.000**	Accepted
H5: Perceived usefulness \rightarrow Satisfaction	0.272	CR=3.174 P =.002*	Accepted
H6: Trust \rightarrow Loyalty	0.323	CR=2.073 P =.038*	Accepted
H7: Perceived usefulness \rightarrow Loyalty	0.227	CR=2.017 P =.044*	Accepted
H8: Satisfaction \rightarrow Loyalty	0.421	CR=2.554 P =.011*	Accepted

*Sig P < 0.05 and **Sig P < 0.001

Conclusion and Discussion

From the results of the processing of the survey data and the existing conceptual model, it can be noted that all of the hypotheses put forward in this study support and proven significant positive relation their structural equation on each. Based on these findings, some things can be summed up as follows :

Perceived ease of use is the antecedent of perceived usefulness and Trust. In the context of Triple play IPTV service, ease of operation features of the service, the user manual that is easily learned, availability of information and interaction that does not require a particular effort from customers will affect the level of trust and the perception of the effectiveness of the product concerned.

Satisfaction was the mediator for the trust and perceived usefulness, as well as trust and perceived usefulness that is able to be intervening for the perceived ease of use.

Trust has a direct effect on loyalty and an indirect effect through perceived usefulness or satisfaction. The direct impact of trust on loyalty is equal to 0.323, while through mediation of perceived usefulness is at 0.071 (path TR \rightarrow PU multiplied by path PU \rightarrow LO) and when using mediation of satisfaction is 0.258 (path TR \rightarrow SA multiplied by track SA \rightarrow LO). The total effect of trust on loyalty to the perceived usefulness of mediation is 0.394, while mediation through satisfaction is 0.581. In this case, the direct effect and mediation using satisfaction more effective than utilizing perceived usefulness as an intervening variable.

Synthesis of simulated models have demonstrated that there is a significant positive correlation between cognitive (EU, TR and PU), conative (SA) and affective (LO) aspects in consumer behavior for IPTV Tripleplay (IndiHome) services.

In the academic perspective, the results in this study reinforce the findings of previous studies and simultaneously increase marketing academic literature in the field of technology adoption and consumer behavior. The role of perceived ease of use as an antecedent of trust and perceived usefulness support the results of a study by (Gefen *et al.*, 2003), (Wu dan Chen, 2005) and (Tung *et al.*, 2008). Similarly, the relationship between trust and perceived usefulness, also gave support to the three prior research result. The relationship of trust towards the satisfaction of having a high correlation coefficient, that is 0.678 with level of significance $p < 0.01\%$. With these conditions, it can be said that consumer confidence had a great influence towards the creation of consumer satisfaction. This is similar to the results of research (Deng *et al.*, 2010; Liaw, 2013; Vahedi *et al.*, 2014; Tang dan Huang, 2015).

Furthermore the findings of this study also revealed that trust, perceived usefulness and satisfaction is the antecedent for loyalty. Third of those relationships, it is known that the variable satisfaction most strongly influencing to loyalty, then followed by trust and perceived usefulness. The dominance of the influence of satisfaction on loyalty, relevant to some relatively new study results like Lee dan Kwon (2011); Tam (2012); Martínez dan Bosque (2013); dan Tang dan Huang (2015). IPTV technology in Indonesia is relatively new and only operated by several operators with dualplay services (Internet and digital TV) and Tripleplay (Telephone, Internet and digital TV). Under these conditions, all providers need information and scientific empirical study as a reference to get to know the characters and the market response associated with the adoption process, confidence, satisfaction and loyalty. Without an adequate understanding of these variables, IPTV operators will be difficult to penetrate the market and won the competition.

Study findings showed that the adoption of IPTV Triple play technology through components of perceived ease of use is very strong influence on consumer confidence. The inability of the operator to fix the dimensions associated with it will reduce the speed of adoption by consumers of products. The same condition could occur if the impact of perceived ease of use of the perceived usefulness less handled properly. Indications of this statement can be seen from the influence of perceived ease of use to the perceived usefulness is 0.563 with a significance level at $p < 0.01\%$.

To survive and Excel in competition, IPTV providers can evaluate the aspects of being a weak point in the context of trust, satisfaction and loyalty of consumers. Reflect on the findings of this study, the confidence factor had a large role in increasing consumer satisfaction, trust and satisfaction variables simultaneously affecting the degree of consumer loyalty.

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