THE EFFECT OF SERVICE QUALITY, BRAND IMAGE, AND PRICE PERCEPTION ON INDIHOME CUSTOMER LOYALTY

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ABSTRACT

Keywords:
Service quality, Brand image, Price Perception, Customer Loyalty

Thissstudy aimssto determine: (1) The effectsof servicelquality on customerrloyalty (2) The effectrof branddimage on customerployalty. (3) Theueffect of pricepperception onncustomer loyalty. (4) The effecttof serviceuquality, brandpimage, and pricepperception on IndiHome customerployalty in Yogyakarta City.

The subjects of this study are residentspof Yogyakarta Citypwho havepused IndiHomepservices within the past six months. The subjects in this study are IndiHome customers in Yogyakarta City. Thepsampling techniquepused in thispstudy is purposivepsampling and incidental sampling, withtthe criteria being IndiHome customers who have used the service for at least 6 months, reside in Yogyakarta City, and are at least 20 years old, withpa samplepsize of 153 respondents. Datapcollection techniquessused a questionnaire that hadsbeen validated using constructpvalidity and reliabilityotested using Cronbach's Alpha formula andpcomposite reliability. Datasanalysis techniquessused Structural EquationsModeling (SEM).

The resultssof thespartial hypothesisstest showed thatttwo hypotheses weresaccepted and one hypothesis was rejected, specifically regarding the service quality hypothesis. However, the simultaneous hypothesis test indicated that servicesquality, brandsimage, and pricesperception simultaneously havesa positivesand significantseffect on purchase decisions among IndiHome users in Yogyakarta City. This is evidencedsby thescalculated F statistic of 69.474 and a significance level of 0.000, which is less than 0.05 (<0.05). Thesadjusted R-squaresin thissstudy yielded a valueaof 0.597..

1. Introduction

The internet has become a basic necessity of modern society that cannot be separated from daily life. Internet services are needed to support various activities such as education, work, entertainment, and social interaction. Based on data from the Indonesian Internet Service Providers Association

(APJII) in 2023, internet user penetration in Indonesia will reach 77% in 2023, or around 215 million people. The Special Region of Yogyakarta is recorded as one of the provinces with the highest internet penetration of 88.73%, driven by a population of people who mostly consist of students, creative business actors, and people with high digital literacy. This figure shows a significant growth trend, which shows that the need for quality, stable, and affordable internet services is increasing in Yogyakarta.

Table 1 The Most Number of Internet Service Users in Indonesia, 2024

Data Name	Value
D.I Yogyakarta	88,73%
DKI Jakarta	87,51%
West Java	85,52%
Banten	84,55%
East Java	81,79%
Central Java	81,32%

Source: *Databooks.id 2024*

Based on Table 1.1, the Special Region of Yogyakarta (DIY) is one of the provinces with the highest internet penetration rate in Indonesia, which is 88.73%, followed by DKI Jakarta at 87.51%, West Java at 85.52%, Banten at 84.55%, East Java at 81.79%, and Central Java at 81.32%. The high internet penetration in Yogyakarta is in line with the characteristics of its community, the majority of which are students, workers, creative business actors, and people who have a high level of digital literacy. This makes the demand for quality internet services in Yogyakarta very high.

IndiHome, as a *fixed broadband service* managed by PT Telkom Indonesia, has succeeded in becoming one of the market leaders in providing internet services in Indonesia. As of the end of 2023, IndiHome has more than 8.5 million customers throughout Indonesia. Nevertheless, despite IndiHome's successful dominance of the market, the company still faces a major challenge in maintaining the loyalty of its customers.

Figure 1 IndiHome consumer complaints, 2025

Source: X official IndiHome

Based on Figure 1.6 taken from the X platform, various user complaints can be seen against IndiHome services, such as frequent disconnections, unstable networks, and the desire to unsubscribe. This complaint shows IndiHome's challenges in maintaining brand image, customer

satisfaction, and loyalty, while emphasizing the need to improve service quality to meet consumer expectations.

A survey conducted by the Indonesian Consumer Institute Foundation (YLKI) in 2023 also found that there are still customers who complain about the suboptimal quality of service, question the fairness of the prices offered, and have a negative perception of IndiHome's brand image, especially related to customer service which is considered slow and less responsive. This is shown in Table 2 below.

Table 2 Percentage of internet service customer complaints in Indonesia according to YLKI (2023)

Types of Complaints	Percentage (%)
Quality of service	35%
Price perception	28%
Brand image	22%
Miscellaneous	15%

Source: YLKI, 2023

Table 2 shows that the majority of internet customer complaints in Indonesia are related to service quality (35%), followed by price perception (28%), and brand image (22%). This indicates that in addition to technical quality, fair price perception and a positive brand image are also important factors in building customer loyalty.

These complaints show that customer loyalty is not only affected by technical service quality factors, but also by non-technical factors such as price perception and brand image. Loyal customers are more likely to keep using the service, make a repeat purchase, and recommend the service to others. Customer loyalty is one of the important assets for service companies like IndiHome in maintaining a competitive advantage in an increasingly competitive market (Kotler & Keller, 2016). Customer loyalty is a deep commitment to consistently repurchase or subscribe to a product or service in the future (Griffin, 2005). Kotler & Keller (2016) stated that loyalty is formed when customers feel satisfied and have repeated positive experiences with a brand.

Kotler & Keller (2016) argue that service quality is the overall nature and characteristics of services that are able to meet customer needs. Parasuraman *et al.*, (1988) states that service quality includes five important dimensions, namely physical evidence (*tangible*), reliability (*reliability*), responsiveness (*responsiveness*), assurance (assurance), and empathy (*empathy*). Meanwhile, Tjiptono (2011) defines service quality as an effort to meet customer expectations consistently. Service quality in the context of IndiHome, it includes aspects of internet speed, connection stability, customer service quality, and speed of handling disturbances.

Brand image is a series of associations that exist in the minds of customers, which describe the values and personality of the brand (Aaker & Myers, 1996). Brand image plays a crucial role in creating an emotional closeness between customers and companies. Kotler & Keller (2016) refer to brand image as the customer's perception of a brand that is reflected in their memories and experiences. Lamb *et al.* (2001) also stated that brand image influences purchasing decisions because it is able to build trust and loyalty. Complaints in the case of IndiHome related to brand image are often related to bureaucratic perceptions, slow service, and ineffective communication.

Meanwhile, price perception is also one of the important factors that affect customer loyalty. Price perception is not only about the nominal price, but also concerns the perception of fairness and the value of the benefits received by customers (Zeithaml *et al.*, 2018). Kotler & Keller (2016) define price perception as the customer's impression of the price paid compared to the benefits received. Many IndiHome customers feel that the price paid is not proportional to the quality of service received, thus influencing their decision to remain loyal.

Some previous studies have shown that service quality, brand image, and price perception have a positive influence on customer loyalty. However, there are also studies that show different results, where in some cases, customers prioritize brand image and price perception over service

quality in determining loyalty (Mariani *et al.*, 2024). This difference in results shows that there is still a research *gap* that needs to be studied further, especially in *fixed broadband internet services* such as IndiHome. People in Yogyakarta City have extensive access to information and the ability to compare services faster, so brand image and price perception factors often influence customer decisions more than the quality of technical services. This emphasizes the need for research that specifically examines these three factors simultaneously.

Based on this background, this study aims to analyze the influence of service quality, brand image, and price perception partially or simultaneously on IndiHome customer loyalty in Yogyakarta City. This research is expected to make an empirical contribution to the development of marketing theory, as well become a practical recommendation for IndiHome in an effort to increase customer loyalty and maintain a competitive advantage in the internet service market.

This research has the following problem formulation:

1. Does the quality of service have a positive and significant effect on IndiHome's customer loyalty?
2. Does brand image have a positive and significant effect on IndiHome's customer loyalty?
3. Does price perception have a positive and significant effect on IndiHome customer loyalty?

Based on the results of the discussion from the theoretical study and some of the research results that have been described previously, the research model can be described as shown in Figure 1.1 below.

Figure 1 Research Paradigm/Model
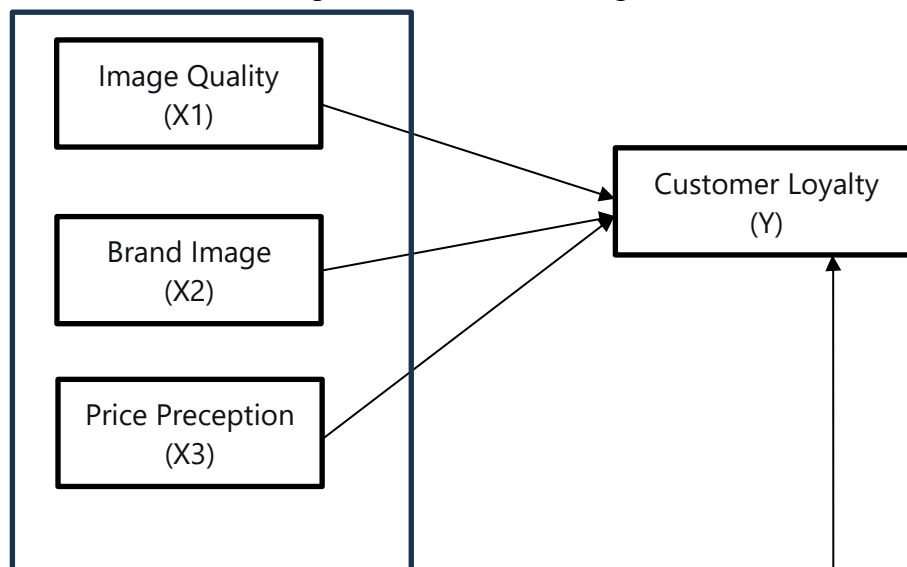
Based on the conceptual framework that has been described earlier, the research hypotheses proposed include the following.

H1: The quality of service has a positive and significant effect on the loyalty of IndiHome customers in Yogyakarta City.

H2: Brand image has a positive and significant effect on the loyalty of IndiHome customers in Yogyakarta City.

H3: Price perception has a positive and significant effect on the loyalty of IndiHome customers in Yogyakarta City.

H4: Service quality, brand image and price perception simultaneously have a positive and significant effect on the loyalty of IndiHome customers in Yogyakarta City.

2. Method

This study uses a quantitative approach with a survey method. The population in this study is IndiHome customers in Yogyakarta City who have been using the service for at least six months. The sample was taken using purposive sampling and incidental sampling techniques, with a total of 153 respondents.

The variables used consisted of service quality (X1), brand image (X2), price perception (X3), and customer loyalty (Y). The service quality indicator is measured using five dimensions of SERVQUAL, namely tangible, reliability, responsiveness, assurance, and empathy (Parasuraman *et al.*, 1988). The research instrument was in the form of a questionnaire with *a Likert* scale of 1–5.

Validity and reliability tests are carried out to ensure the instrument can be used properly. Data analysis uses *Structural Equation Modeling* (SEM) with a Partial Least Square (PLS) approach through SmartPLS 4.0 software. Model testing consists of *an outer model* to assess convergent and discriminant validity, as well as an inner model to analyze the relationship between latent variables through R^2, f^2, t-statistic, and p-value.

3. Results and Discussion

3.1. Result

The data processing in this study uses SmartPLS software version 4.1.1.2 a Structural Equation Modeling (SEM) approach based on Partial Least Square. The analysis was carried out through two main stages, namely *the outer model* and *the inner model*. The outer model is used to assess the validity and reliability of indicators, including convergent, discriminant, and composite reliability analysis. Meanwhile, the inner model is used to evaluate the relationships between latent constructs, including R-square*, t-statistic,* and p-value *testing*, to determine the significance of the influence between variables.

3.1.1. Respondent Characteristics

Table 3 Tabulation of Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Man	82	53,59%
	Woman	71	46,41%
Age	20–30 years	57	37,25%
	30–40 years old	39	25,49%
	40-50 years	35	22,88%
	50-60 Years	13	8,50%
	> 60 Years	9	6,88%
Domicile	Wirobrajan	20	13,07%
	Gondokusuman	15	9,80%
	Umbulharjo	14	9,15%
	Miscellaneous	104	67,98%
Work	Student	16	10,46%
	Employee	73	47,71%
	Self employed	64	41,83%
Income	IDR500,000 - IDR1,000,000	11	7,19%
	IDR1,000,000 - IDR 2,500,000	34	22,22%
	IDR 2,500,000 – IDR 4,000,000	56	36,60%
	IDR4,000,000 - IDR6,000,000	32	20,92%
	>Rp.6,000,000	20	13,07%

Source: Primary Data 2025

Based on Table 3, the majority of respondents were male (53.59%) and aged 20–30 years (37.25%). Summarized from the 14 sub-districts in Yogyakarta City, 3 regions with the highest number of respondents were obtained. The most respondents were domiciled in the Wirobrajan

area as many as 20 people (13.7%). The most respondents worked as employees as many as 73 or 47.71%, and had a monthly income of IDR 2,500,000 – IDR 4,000,000, which was 56 people (36.60%). These findings illustrate that the majority of IndiHome users in Yogyakarta come from the productive age group, dominated by middle-income workers, which shows the great market potential for stable and affordable internet services.

3.1.2. Data Analysis Results

Quantitative analysis in this study was carried out using the Partial Least Square (PLS) method. The PLS analysis process consists of two main stages, namely the evaluation of the measurement model (outer model) and the evaluation of the structural model (inner model).

3.1.3. Test *Outer Model* (Measurement Model)

The outer model test is used to evaluate the validity and reliability of constructs or indicators. The evaluation of the outer model in this study included convergent validity, *discriminant validity*, AVE, *Cronbach's alpha* and *composite reliability* tests obtained by testing the PLS *Algorithm.*

3.1.4. Covergent Validity

Hair *et al.* (2017), convergent validity shows the extent to which the indicators of a construct are highly correlated with each other, so that they really represent the same construct. Convergent validity is used to assess the extent to which an indicator is able to represent the constructed being measured. This assessment is carried out by looking at the loading factor value of each indicator, where an indicato is declared valid if it has a loading factor value of more than 0.7. The higher the loading factor value, the better the indicator is at explaining the latent variables it represents.

Table 4 Convergent Validity Test Results (*Loading Factor*)

Variable	Number of Indicators	*Loading Factor* (Range)	Information
Quality of Service	10	0,746 – 0,921	Valid
Brand Image	8	0,726 – 0,885	Valid
Price Perception	8	0,813 – 0,905	Valid
Customer Loyalty	8	0,803 – 0,879	Valid

Source: Primary Data 2025

Based on Table 4, all research variables have a *loading factor* range above 0.7, with the number of indicators varying in each variable. Service quality has 10 indicators with a *loading factor* range of 0.746–0.921, brand image has 8 indicators (0.726–0.885), price perception consists of 8 indicators (0.813–0.905), and customer loyalty has 8 indicators (0.803–0.879). These results show that all indicators are valid in representing the constructs of each variable and can be used for further structural model analysis.

3.1.5. Discriminant Validi*y*

Discriminant validity indicates the extent to which a construct is completely different from another (Hair *et al.*, 2017). Discriminatory validity measured using the Average Variance Extracted (AVE). A good AVE value must be greater than 0.5. the higher the AVE value, the better the discriminative validity of a construct in distinguishing itself from other constructs in the model.

Table 5 Results of *the* Discriminant Validity Test (Fornell-Larcker Criterion)

	Brand Image	Quality of Service	Customer Loyalty	Price Perception
Brand Image	0,827			
Quality of Service	0,300	0,833		
Customer Loyalty	0,710	0,307	0,831	
Price Perception	0,440	0,131	0,583	0,858

Source: Primary Data 2025

Based on Table 5, it ca be see that the square root value of AVE (shown in green blocks) is greater than the correlation between other constructs, so that the discriminant validity is met for all variables.

3.1.6. *Average Variance Extracted* (AVE)

Table 6 Average Variance Extracted *(AVE)* Test Results

Variable	AVE	Information
Quality of Service	0,694	Valid
Brand Image	0,684	Valid
Price Perception	0,737	Valid
Loyalty	0,691	Valid

Source: Primary Data 2025

Based on Table 6, it was obtained that the AVE value for all variables was above 0.5, indicating that each construct has a good ability to explain the variance of its indicators.

3.1.7. *Composite Reliability*

Ghozali and Latan (2015) said that construct reliability is used to assess the internal consistency of indicators in measuring the same construct. The construct reliability test can be seen through *the composite reliability value and Cronbach's alpha*, both of which must be greater than 0.7 to be considered reliable.

Table 7 *Composite Reability* Test Results (*Cronbach's Alpha*)

Variable	*Cronbach's Alpha*	*Composite Reliability*	Information
Quality of Service	0,952	0,958	Reliable
Brand Image	0,934	0,945	Reliable
Price Perception	0,949	0,957	Reliable
Loyalty	0,936	0,947	Reliable

Source: Primary Data 2025

Table 7 shows that each variable shows a *composite reliability* value > 0.7, which indicates that the entire construct meets the criteria of good internal reliability, so that it can be used for further analysis on *the inner model.*

3.1.8. Test *Inner Model* (Structural Model)

The internal test of the model is used to evaluate the structural relationships between latent variables after the measurement model meets the criteria of validity and reliability. Evaluation is carried out through R-square (R^2), *adjusted* R^2, and Q-square (predictive relevance) values, which show how much independent variables explain dependent variables. According to Chin (1998), th R^2 of 0.67 is categorized as strong, 0.33 moderate, and 0.19 weak.

Table 8 R^2 Value Results

Endogenous Variable	R^2	*Adjusted* R^2
Loyalty	0,605	Good (*Adjusted* R^2:0.597)

Source: Primary Data 2025

Table 8 shows that the R^2 value is 0.605 and *the adjusted* R^2 is 0.597, which means that service quality, brand image, and price perception are simultaneously able to explain 59.7% of the variation in IndiHome customer loyalty. This value shows that the model has good predictive power.

Table 9 F^2 Test Results

Variable Predictor	f^2 to Loyalty	Categories Effects
Quality of Service	0,025	Very small
Brand Image	0,534	Big
Price Perception	0,230	Keep

Source: Primary Data 2025

The f-square test is used to assess the magnitude of the contribution or effect of each independent variable on the dependent variable (Cohen, 1988). The f^2 value is categorized as small (0.02), medium (0.15), and large (0.35). Table 9 shows the value of f-square (f^2) used to measure the contribution of each independent variable to customer loyalty. The results of the analysis showed that the quality of service had

a very small effect (f² = 0.025), the brand image had a large effect (f² = 0.534), and the perception of price had a moderate effect (f² = 0.230). Thus, brand image is proven to be the most dominant factor influencing IndiHome customer loyalty in Yogyakarta.

3.1.9.   Hypothesis Test

The analysis was carried out using SmartPLS 4.1.2, hypothesis testing was carried out through *the bootstrapping method* to determine the magnitude of the influence of independent variables on dependent variables. A hypothesis is declared acceptable and significant if it has a p-value of < 0.05 and a t-statistic >of 1.96. The results of *the path coefficient* test and hypothesis testing are shown as follows:

3.1.10. T test (Partial)

The t-statistic test was used to test the significance of the influence of paths between constructs (Ghozali, 2016). The path is considered significan if the t-statistic > 1.96 at a significance level of 5%. This test shows whether a path between independent and dependent variables is significant or not. The t-statistical value is compared to the t-table value (generally 1.96 at a significance level of 5%). If the t-statistic > 1.96, then the influence of the variable is declared significant.

Table 10 t-test results (partial)

Hypothesis	Estimate	T Statistic	P Value	Information
Quality of Service - > Customer Loyalty	0.104	1.881	0.060	Rejected
Brand Image - > Customer Loyalty	0.531	5.749	0.000	Accepted
Price Perception - > Customer Loyalty	0.336	3.968	0.000	Accepted

Source: Primary Data 2025

Based on table 10 shows the test results as follows.
1) The Service Quality variable has a statistical *t-value* value of (1.881 < 1.96) and *a p value* (0.060) > 0.05, hence the hypothesis that states that "Service Quality has a positive effect on Customer *Loyalty.*
2) The Brand Image variable has a *statistical t-value* of (5.749 > 1.96) and *a p value* (0.000) < 0.05, so the hypothesis that "Brand Image has a positive effect on IndiHome Customer Loyalty" is accepted.
3) The Price Perception variable has a *statistical t-value* of (3.968 > 1.96) and *a p value* (0.000) < 0.05, so the hypothesis that "Price Perception has a positive effect on IndiHome Customer Loyalty" is accepted.

3.1.11. F test (Simultaneous)

The F (simultaneous) test is used to find out whether all independent variables together have a significant effect on the dependent variables (Ghozali, 2016). This test shows the overall suitability of the model and ensures that the combination of independent variables can explain the variance of the dependent variables significantly.

Table 11 Test Results f (Simultaneous)

Hypothesis	F Calculate	F Table	P Value	Information
Quality of Service, Brand Image, and Price Perception-> Customer Loyalty	69,474	2,66	0,000	Significant Impact

Source: Primary Data 2025

Based on Table 11, the results of the F test show that F-calculation is obtained as (69.474 > 2.66) and p value (0.000) < 0.05So that it can be concluded that the hypothesis that "Service Quality, Brand Image, and Price Perception have a simultaneous effect on IndiHome customer loyalty" is accepted.

3.2. Discussion

This study aims to determine the influence of service quality, brand image, and price perception on IndiHome customer loyalty in Yogyakarta City. The results of this research are discussed in the following discussion.

3.2.1. The Influence of Service Quality on Customer Loyalty

The results of the study showed that service quality had a positive but insignificant effect on customer loyalty, as shown by the T-statistic value of 1.881 and the P-value of 0.060. This indicates that the quality of IndiHome's services has not been the main factor in shaping customer loyalty in Yogyakarta. Respondents assessed that the quality of service was still in the category of adequate, especially in the aspect of personal attention and employee responsiveness which was considered inadequate. These findings show that while customers need good service, they consider other factors, such as brand image and price perception, in deciding to stay loyal to IndiHome.

3.2.2 The Influence of Brand Image on Customer Loyalty

The results showed that brand image had a positive and significant effect on customer loyalty, with a t-statistic value of 5.749 and a P-value of 0.000. The path coefficient of 0.531 indicates a strong relationship, so brand image is the dominant factor in driving loyalty. The more positive the customer's perception of IndiHome's brand image, the higher their tendency to remain loyal to the service. This is supported by the assessment of respondents who assessed that IndiHome's brand image is quite good, easy to recognize, has a trusted reputation, and is considered an innovative and professional internet service provider. These findings underscore the importance of communication strategies and brand strengthening in retaining customers.

3.2.3 The Influence of Price Perception on Customer Loyalty

The results showed that price perception has a positive and significant influence on customer loyalty, with a t-statistic value of 3.968 and a P-value of 0.000. The path coefficient of 0.336 indicates that the better the customer's perception of the price, the higher the loyalty formed. Most respondents assessed that the price of IndiHome's services is still affordable and comparable to the quality of service received. This is reinforced by the characteristics of respondents, the majority of whom have middle income and consider the price of the IndiHome package to be in accordance with the benefits obtained. These findings show that price perception is one of the important factors in retaining customers amid competition for internet services in Yogyakarta.

3.2.4 The Influence of Service Quality, Brand Image, and Price Perception on Customer Loyalty

The results of the fourth hypothesis test show that service quality, brand image, and price perception simultaneously have a significant effect on IndiHome's customer loyalty. This is evidenced by the calculated F value of 69.474 which is greater than the F of the table of 2.66, and the p-value of 0.000 which is below the significance level of 0.05. This means that the three variables together have a strong contribution in shaping customer loyalty. Most respondents stated that they continued to use IndiHome services because they felt that the services provided had met expectations both in terms of technicality, price perception, and brand image. These findings confirm that a simultaneous approach to these three aspects is important in building customer loyalty in a sustainable manner, especially in competitive areas such as Yogyakarta.

4. Conclusion

Based on the results of the research and discussion, several conclusions can be drawn as follows.

a. Service quality does not have a positive effect but has a significant effect on the loyalty of IndiHome customers in Yogyakarta City.
b. Brand image has a positive and significant effect on the loyalty of IndiHome customers in the city of Yogyakarta.
c. Price Perception has a positive and significant effect on the loyalty of IndiHome customers in Yogyakarta City.
d. Service Quality, Brand Image, and Price Perception together or simultaneously have a positive and significant effect on IndiHome customer loyalty in Yogyakarta City.

Conflict of interest
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