DETERMINANTS OF THE INTERNET GENERATION CUSTOMER LOYALTY IN INDONESIA TELECOMMUNICATION MOBILE SERVICES: DOES OF CUSTOMER SATISFACTION PLAY A MEDIATION ROLE?

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Abstract: The study investigates the iGen customer loyalty model that is affected by service quality, culture, loyalty program, and trust through customer satisfaction. Following the conceptual model, an inclusive set of hypotheses have been developed. The needed data were collected from 663 samples using an online survey, and Structural Equation Model with Smart Partial Least Square was applied to test the model and hypotheses. The research found that service quality, culture, loyalty programs, and trust are combined to predict customer loyalty. Trust and loyalty programs exert a more powerful impact on customer loyalty than service quality and culture variables. Customer satisfaction is a mediator between service quality, loyalty programs, customer trust, and customer loyalty. The results have some critical academic and professional implications for determining the model of consumer loyalty and the uniqueness of internet generation (iGen) in mobile communication services. The study can be used as a role model in formulating a marketing strategy management with a competitive advantage in mobile communication services in Indonesia.

Keywords: Quality of Service, Customer Trust, Customer Satisfaction, Customer Loyalty, iGen

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The global mobile communications service industry's rapid growth and dynamic nature have piqued the interest of several marketing academics and practitioners. Researchers have examined the relationships between several behavioral constructs in the mobile communications market in France (Lee et al., 2001); Germany (Gerpott et al., 2001); Hong Kong (Woo and Fock, 1999); South Korea (Kim et al., 2016); the United States of America and Turkmenistan (Lim et al., 2006). Recently, marketing academics have adopted a comprehensive hierarchical modeling approach. They were to conceptualize and measure the dimensions of service quality and critical higher-order constructs (e.g., sat-

isfaction, image, perceived value, and loyalty) in a variety of service industries, including education (Clemes et al., 2008), health services (Dagger et al., 2007), hospitality (Clemes et al., 2010), and the sporting industry (Clemes et al., 2011). The global mobile communication market is constantly evolving, as evidenced by changes in dimensional structures, customer perceptions of service quality dimensions, and the relationships between higher-order constructs.

Telkom and Rajasa Hazanah corporation first introduced mobile communication services to Indonesian customers in 1984. Due to the enormous market and the fairness competition principle, in 1999, the Indonesian government ended its monopoly position services by issuing a policy to deregulate it. Since then, mobile phone operators have increased dramatically, and mobile service has spread all over Indonesia. Consequently, intensified competition among mobile service operators is inevitable. In such a competitive market, acquiring new customers is more challenging than ever because cellular service providers provide prospective customers with more alternatives and alluring deals to potential customers. Retaining existing customers becomes more complex and costly because the main customers are pre-paid, which experienced a relatively high churn rate. Twenty-two percent of mobile customers in Indonesia expressed their intention to relocate telecommunication operators within 12 months.

Internet Generation (iGen) is the most critical customer; they were born between 1995 and 2012 (Twenge, 2017) and were raised in the internet and social media era. They consider the mobile phone precedence, and about 98% of this generation has used smartphones since 10. They are the most prominent Indonesian population, with 72.8 million (27 percent) of 267 million Indonesians in 2019. They are also the most frequent internet users among those aged 15 to 19, with nearly 97 percent accessing the internet via a mobile device. The National Retail Federation predicts that iGen will be the most rapidly growing generation in the workplace in the next five years. They indicated that the market with potential purchasing power in 2021 was estimated at U.S. $.54 billion. Furthermore, Smalej (2017)

expected that iGen would soon become an adult, with nearly 40 percent of all consumer purchasing power in 2021.

Today, iGen is considered the most critical customer to mobile service providers. They were raised on the internet and used mobile services to access the internet. Their characteristics involve: "the first truly digital native generation" (Lanier, 2017). Several researchers argue for different reasons: they cannot live without Smartphones (Ozkan and Solmaz, 2015). They are naturally active and flexible (Pollack, 2014); they interact with others mainly using information technology (Herring and Thompson, 2013); they are incredibly dependent on intelligent technologies in their lives (Roblek et al., 2019); and they habitually communicate with each other by text and voice, short video clips using mobile phones (Takahashi, 2011).

Based on a marketing perspective, - customer loyalty is critical to business success. Hence, Wu and Ai (2016) argued that customer loyalty could spread significant marketing attention because of its enormous implications for modern business. Kandampully et al. (2015) reported that customer loyalty was considered a long-term asset and the most critical business outcome (Al-Aali et al., 2011; Kim et al., 2016). Owning and maintaining loyal customers is advantageous because they play a vital role in creating a competitive advantage (Wu and Ai, 2016). Making customer loyalty toward business has been regarded by marketing experts as a crucial requirement for market accomplishment (Kandampully et al., 2015). So, different service providers need to have loyal customers (El-Adly and Eid, 2016). Furthermore, loyal customers are keen to recommend the products they satisfy to other customers, and they generate some economic benefits, such as premium prices, cost reduction, and additional sales revenue (Kim et al., 2016) and (Murali et al., 2016).

The prominence of the customer loyalty concept has enthused researchers from various parts of the world to comprehend customer loyalty and its antecedents, including in the cellular telecommunications industry. However, no research has been done to understand customer loyalty from the view-

point of iGen. The research novelty is building the shape of an iGen customer loyalty model in the Indonesian mobile services context with new methods. Therefore, this research contributes to strategic marketing management for the mobile communication service from the point of view of service quality, loyalty programs, trust, culture, and customer satisfaction as a conceptual and contextual model in the mobile communication service. This study aims to investigate the iGen customer loyalty model that is affected by service quality, culture, loyalty program, and trust through customer satisfaction.

LITERATURE REVIEW

Customer Loyalty

At the expense of sluggish rivals, businesses that cultivate customer loyalty can secure numerous profitable customer relationships (Reichheld and Schefter, 2000). Therefore, losing customers is a concern that telecommunications companies must take seriously (Sweeney and Swait, 2008). To remain relevant in the current competitive telecommunications market, creating a pool of loyal customers is a crucial strategic step. Izogo, 2015a; Tarus and Rabach, 2013; Kaur and Soch, 2012; Chen and Cheng, 2012; Edward and Sahadev, 2011; Hur et al., 2010; Lai et al., 2009; Sweeney and Swait, 2008; Gustafsson et al., 2005; Kim et al., 2016; Gerpott et al., 2001; among others have examined customer loyalty in the telecommunications. Several aspects of loyalty have been identified in prior research, but two perspectives predominate behavioral and attitudinal loyalty. Attitudinally loyal customers exhibit repurchase behavior, participate in word-of-mouth, and make business referrals (Rauyruen and Miller, 2007). A repurchase customer can switch, whereas an attitude-loyal customer is difficult to switch. Additionally, committed customers perceive greater loyalty benefits and brand-switching risks (Evanschitzky et al., 2006). According to Rauyruen and Miller (2007), creating a loyal customer base involved not only retaining a large number of customers over time but also fostering relationships with customers to encourage future purchases and advocacy.

Customer Satisfaction

The theory of customer satisfaction is initially conceptualized as the anticipation of how the service will perform its function. However, Woodruff and Gardial's (1996) research showed that different comparisons are used and even change throughout the consumption process. In addition to expectations, other comparison standards include the ideal product, product competitors, other product categories, marketers' promises (created through marketing), and industry standards. Customer satisfaction can be defined as the pleasure customers experience when evaluating a product or service they have utilized. Czepiel (1990) stated, "Since satisfaction defines (and can be measured) the difference between expectation and perceived reality, a company can alter customer satisfaction without altering its offering."

Service

The conceptual definition of service quality developed by Parasuraman et al. (1988) has been widely utilized to evaluate the quality of customer service interactions. Bitner (1990) defined service quality as the customers' overall impression of the relative inferiority/superiority of a service provider and its services. Service quality is frequently equated with the customers' overall attitude toward the business (Parasuraman et al.,1988). This definition of service quality addresses multiple aspects. One of them is an attitude formed through all previous interactions with the service provider (Bitner, 1990; Parasuraman et al., 1985, 1988).

Culture

Culture is believed to be one of the most significant factors shaping individual values and influencing behavior. Nevertheless, despite increasing research efforts, marketers struggle to comprehend culture. Culture is a complex entity comprised of shared affective reactions, cognitions (beliefs), and behavioral patterns shared by an entire society or country. Some researchers refer to culture as a national character due to the shared pattern of personal characteristics among the nation's inhabitants.

Hofstede (2011) identifies four cultural dimensions: power distance, femininity/masculinity, uncertainty aversion, and individualism/collectivism.

Loyalty

In the past two decades, numerous studies have examined the various definitions of loyalty (Jacoby and Chestnut, 1978). They argue that there must be a strong "attitudinal commitment" to a brand for true loyalty to existing (e.g., Jacoby and Chestnut, 1978). It is a set of consistently positive beliefs regarding the purchased brand. If a consumer believes that a brand possesses desirable characteristics, they will have a more positive attitude toward that brand. Then, these attitudes can be measured by asking individuals how much they like the brand, are loyal to it, will recommend it to others, and have positive beliefs and feelings about it (Donio et al., 2006)

Trust

According to one definition, trust is "a psychological state composed of the intention to accept vulnerability based on expectations of another's intentions or behavior." (Rousseau et al., 1998). In numerous transactional relationships, trust is a vital construct catalyst. In the commitment-trust relationship marketing literature, for instance, trust is conceptualized as existing when one party has faith in a partner's dependability and integrity (Morgan and Hunt, 1994; Ranaweera and Prabhu, 2003). Indeed, the trust could exist at both the individual and organizational levels. In addition, when conceptualized as a dimension of the technology acceptance model, trust was thought to significantly impact user willingness to engage in online exchanges of money and sensitive personal information (Wang et al., 2003).

HYPOTHESIS DEVELOPMENT
Customer Satisfaction-Customer Loyalty On

Birch-Jensen et al. (2021) reported that customer satisfaction is critical for customer-oriented and service-oriented organizations, as customer experience is strongly linked to the in-use phase of products and services. On the other hand, many researchers investigated customer satisfaction and customer loyalty. They ascertained that customer satisfaction positively and significantly influences customer loyalty (Wei, 2011). They demonstrated that customer satisfaction was an indicator of customers' perceptions of service providers in the telecommunications sector (Moreira et al., 2016). Haskett (2011) argued that satisfied customers lead to loyal customers, and dissatisfied customers result in unfaithful customers. Although customers remain loyal to a particular product or a service may not always be caused of their satisfaction, the more satisfied the customers are, the more loyal they are (Liu et al., 2010). Therefore, we propose the first hypothesis:

Hypothesis 1: Customer satisfaction significantly and positively affect customer loyalty in the Indonesian cellular service context.

Service Quality-Customer Loyalty On

Daniel et al. (2014) demonstrated the critical role of service quality in determining customer perceived value, customer satisfaction, company image, and perceived switching costs. The review of previous research revealed three concepts related to the service quality - customer satisfaction link: 1) service quality is the antecedent of customer satisfaction, 2) customer satisfaction is a predictor of the relationship between service quality and profitability, 3) the relationship between service quality and customer satisfaction is mutual (Deng et al., 2010). However, some researchers argue that service quality predicts customer satisfaction (Kuo et al., 2009; Siddiqi, 2011). Others support that service quality is a satisfaction determinant (Karim and Chowdhury, 2014); (Zeithaml et al., 1996); (Boohene and Agyapong, 2011); (Al Hawari et al., 2009); and (Jahanzeb et al., 2011). Thus this study proposes hypotheses:

Hypothesis 2: Quality of service significantly and positively affects customer loyalty in the Indonesian mobile services context.
Hypothesis 3: Quality of service significantly and

positively affects customer satisfaction in the Indonesian mobile services context

Hypothesis 4: Customer satisfaction is a mediator between service quality and customer loyalty in the Indonesian cellular services context

Culture-Customer Loyalty On

Culture refers to the national culture with unique values that distinguish one society's members from another (Hofstede, 2011). Cultural values lead customers to determine how they satisfy their needs and desire. As a result, to achieve customer satisfaction, businesses must adapt to their culture. (Réalé Sancha, 2017). Some research found that cultural values affect both customer satisfaction and customer loyalty. Parahoo et al. (2015) found that cultural values, directly and indirectly, influence customer satisfaction or loyalty behavior.

Tarhani and Janfadaei (2017) found a significant relationship between cultural dimensions and customer loyalty in the export market. Malik and Ramay (2017), in their research on the loyalty of student customers to the university, also found that Hofstede's national cultural dimensions significantly affected student loyalty to universities. Diallo et al. (2018) reported that collectivism's positive impact on customer loyalty was evidenced in Morocco, Senegal, and Tunisian shopping centers.

Zhang et al. (2014). Both uncertainty avoidance and long-term orientation have positively influenced China's intentions for loyalty. Thus the hypotheses are proposed as follows:

Hypothesis 5: Culture significantly and positively influences customer satisfaction in Indonesian cellular services.

Hypothesis 6: Culture significantly and positively influences customer loyalty in Indonesian cellular services.

Hypothesis 7: Customer satisfaction is a mediator between culture and customer loyalty in Indonesian cellular services.

Loyalty Program-Customer Loyalty On

Loyalty programs offer rewards and encourage customers to repeat purchasing (Dorotic et al., 2012). The programs provide customers practical, hedonic, and symbolic benefits (Mimouni-Chaabane and Volle, 2010). They are designed to increase the chances of re-buying from existing customers, attract new customers, and improve consumer perception of its value (Erbschloe, 2017). Customers' positive perception of the program's benefits will increase customer satisfaction with loyalty programs (Stathopoulou and Balabanis, 2016). The ultimate goal of loyalty programs is to grasp customer loyalty (Chiou and Droge, 2006). In various studies, customer satisfaction is a central variable in the customer loyalty model (Chen and Cheng, 2012; Deng et al., 2010). In the mobile communication services context, customer satisfaction positively impacts customer loyalty (Zhang et al., 2014; Kumar et al., 2011). Thus, the proposed hypotheses are:
Hypothesis 8: loyalty programs significantly and positively affect customer satisfaction in the Indonesian cellular services context

Hypothesis 9: loyalty programs significantly and positively affect customer loyalty in the Indonesian cellular services context

Hypothesis 10: Customer satisfaction is a mediator between program loyalty and customer loyalty in Indonesian cellular services.

Customer Trust-Customer Loyalty On

Many researchers found that customer trust affects satisfaction, but others showed the opposite. Customer trust was formed as a result of the customer's experience. (Dabholkar and Sheng, 2012). In contrast, many researchers found that customer trust affects customer satisfaction (Leninkumar, 2017; Bricci et al., 2016). Furthermore, customer trust was also reported to affect customer loyalty directly. Aslam et al. (2018) and Hafez and Akther (2017) revealed a significant and positive influence of customer trust on customer loyalty in Bangladesh's telecommunications industry. Other

researchers also reported that customer trust affected customer loyalty in other sectors (Kishada and Wahab, 2013; Gul, 2014; Madjid, 2013; Deng et al., 2010). This research supports the latter that customer trust affects customer satisfaction. Therefore, the proposed hypotheses are:

Hypothesis 11: Customer trust significantly and positively affects customer satisfaction in Indonesian mobile services.

Hypothesis 12: Customer trust significantly and positively affects customer loyalty in Indonesian mobile services.

Hypothesis 13: Customer satisfaction is a mediator in customer trust and loyalty in Indonesian mobile services.

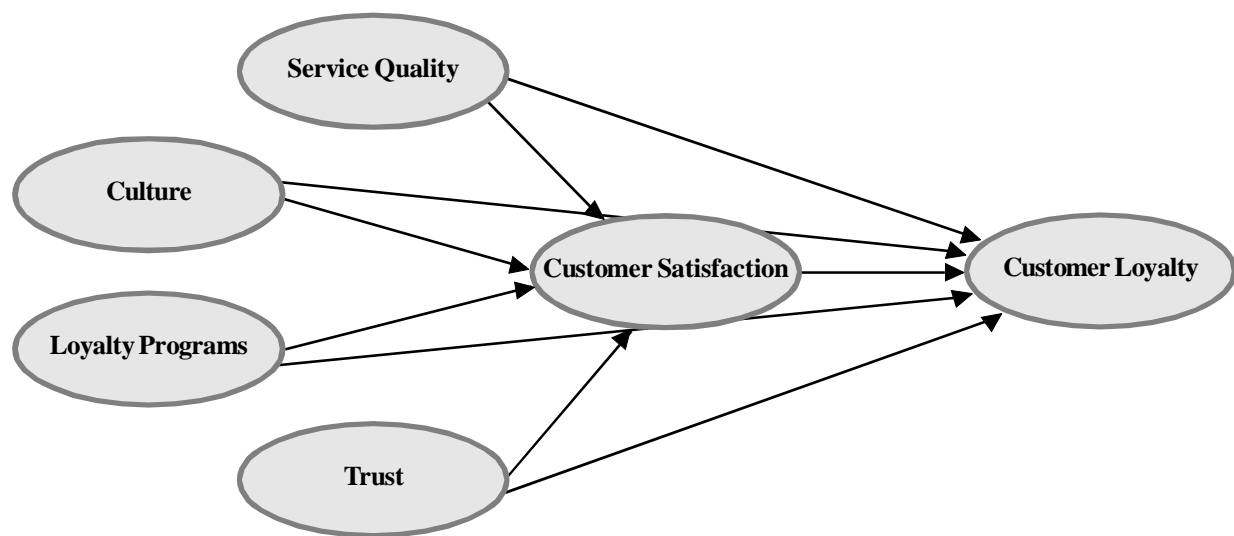The theoretical model of this study is presented in Figure 1.

Figure 1.   Research Model

METHOD

Research Instrument

This study used a survey design with a self-administered questionnaire and Google forms application. The questionnaire involves two sections: the first section is a demographic respondent profile, and the second section deals with the research constructs. A Likert scale of 7-point was used in the questionnaire, where a score of 1 represents "strongly disagree" and a score of 7 means "strongly agree."

The service quality questionnaire involves four items adapted from Chinomona and Sandada (2013); Culture consists of 5 dimensions and 26 items adopted from (Yoo et al., 2011). Loyalty Programs consist of measurement and 15 items adopted by Bose and Rao (2011); Trust consists of 5 items, adopted by Aydin and Özer (2005); 4 items measure customer satisfaction, adopted by Qadri and Khan (2014); and Customer loyalty contains seven items adapted from Zeithaml et al.'s research (Zeithaml et al., 1996).

Sample and Data Collection

The target population was all iGen cohort ages ranging from 25 years old, and they are subscribers of cellular operators in Indonesia. Data were collected using a convenience sampling method via an online survey in 10 major cities in Indonesia, as seen in Table 1. During the data screening stage, 4 cases were found missing data and removed, and 663 responses were used in further analysis.

Statistical Techniques

This research employed PLS-SEM statistical technique and applied Smart PLS 3 statistical software to process data (Henseler et al., 2014). The statistical technique is used to match nonparametric tests to avoid non-normality issues. (Hair and Hult, 2017).

RESULTS

Respondents Overview

Respondents were predominantly female (67.0%); average respondents were 21-25 (56.0%). About 87.9% of respondents have a university education level, senior high (11.6%), and the rest have junior high school (27.2%). Most of the respondents were occupied by Telkomsel and Tri, which account for (72.8%). Table 2 presents a description of the respondents (see appendices)

Measurement Model

In terms of internal consistency, all constructs of the measurement model have high internal feelings. The AVE and C.R. have a value of 0.5, and 0.70 accordingly exceeds the recommended value of 0.70 (Hair and Hult, 2017; Hair et al. (2017); each construct has its Cronbach's alpha values exceed the suggested value of 0.70 (Ghozali and Latan, 2015). These results provide good convergent validity to assure each indicator's communality and each scale used (Hair et al., 2017).

Discriminant Validity

Hair et al. (2017) suggest that discrimination validity (DV) assessment through two Forner-Lacker Criterion (FLC) and correlation of heterotraite-mononitrate ratio (HTMT). The Fornell–Larcker criterion was set using each construct AVE's square root and its values diagonally in table 4. AVE of all latent constructs' square root is larger than the corresponding latent variables correlations (LVC).

Evaluation of Structural Model

Referring to the criteria recommended by Sarstedt et al. (2017), all variables have moderate predictive capabilities, for the R^2 value is smaller than 0.75 and larger at 0.50. It can be explained that variants in customer loyalty are 71% explained by service quality, culture, loyalty program, customer trust, and customer satisfaction ($R^2 = 0.71$); service quality, culture, loyalty programs, and customer trust all explain variations in customer satisfaction (72.8 percent). Concerning the first hypothesis, the test result in table 6 shows satisfactory proof of customer satisfaction's positive and significant effect on customer loyalty ($\beta = 0.236$, $p > 0.05$). Therefore the first hypothesis is accepted. Customer satisfaction comes up with a 24% impact on iGen customer loyalty, and the effect size test shows a value of $f^2 = 0.052$, which indicates a weak effect on iGen loyalty (Sarstedt et al., 2017).

Regarding the second hypothesis, the result shows that there is not enough evidence to support that service quality significantly affects iGen loyalty ($\beta = 0.02$, $p < 0.05$), despite the positive direction of influence. Therefore, the second hypothesis is rejected. Furthermore, it has been discovered that the quality of service has a 0.2 percent impact on customer loyalty. The finding also reinforces that the quality of service manifests only slightly affected service loyalty (2%). The effect size ($f^2 = 0.001$) is small according to the standards. According to the third hypothesis, service quality positively and significantly affects customer satisfaction ($\beta = 0.186$; $p < 0.05$); hence the second hypothesis is accepted. The quality of service has an impact of 18.6% on customer satisfaction, and the effect size test according to the standards recommended by Sarsted et al. (2017) value $f^2 = 0.073$, which shows that the quality of service contributes to customer satisfaction, which is a relatively small size because the f^2 value is smaller than 0.15 to say medium influence.

As to the fourth hypothesis, culture positively and insignificantly influences customer satisfaction direct ($\beta = 0.028$; $p < 0.430$). Hence the fourth hypothesis is accepted. It implies that cultural dimensions directly affect customer loyalty to mobile services. Also, it was found that culture directly influenced 8.1% of customer loyalty. The effect size test showed that the value of $f^2 = 0.014$, according to the standards recommended by Sarstedt et al.

(2017), had a minor impact and was less likely to affect if the f2 value was less than 0.02. The test result's fifth hypothesis showed that culture positively but insignificantly affects customer satisfaction ($\beta = 0.028$, p<0.05). Therefore hypothesis 5 is rejected, meaning that cultural values believed and shared by members of the iGen generation do not influence customer loyalty. As it is found that culture affects only 2.8 percent of customer loyalty, this influence, according to the effect size test value $f^2 = 0.002$ smaller than 0.02 as recommended by (Sarstedt et al., 2017).

The sixth hypothesis has been demonstrated to have a positive and significant effect on customer satisfaction ($\beta = 0.199$, p<0.05); loyalty programs influence iGen to acquire satisfaction. Additionally, Customer satisfaction is increased by 20% due to loyalty programs. They have a moderate influence on customer satisfaction ($f^2 = 0.083$) as it is smaller than 0.15 (Sarstedt et al., 2017). The seventh hypothesis test result shows that loyalty programs positively and significantly affect customer loyalty ($\beta= 0.154$, p<0.05) to accept the seventh hypothesis.

After testing eight hypotheses, the results show that trust positively affects customer satisfaction ($\beta = 0.569$, p<0.05). According to empirical evidence, customer trust has a 56.9 percent impact on iGen generation satisfaction. Accordingly, the effect size test shows ($f^2 = 0.597$) that customer trust contributes significantly to iGen generation satisfaction. For the ninth hypothesis, statistical test results show that customer trust positively and substantially influences customer loyalty ($\beta = 0.466$, p<0.05). Furthermore, customer trust has a 47 percent influence on customer loyalty; its effect size ($f^2 = 0.235$) is moderate. (Sarstedt et al., 2017).

Customer Satisfaction as a Mediator

To analyze the mediating functions of customer satisfaction, three exogenous variables (culture, loyalty programs, customer trust) and endogenous variables (customer loyalty), we use a bootstrapping approach (Preacher and Hayes, 2008). As a first step, the path model is estimated using a bootstrapping procedure; the result is presented in table 6. Bootstrapping results reveal that the direct path of quality of service, culture, loyalty programs, and customer trust to customer loyalty is significant. Thus, the insertion of customer satisfaction as a mediating variable is meaningful. Verifying the mediating function should meet the stipulation that all the indirect effects are significant. The study implemented a bootstrapping procedure by including Customer Satisfaction, as shown in Table 7. Meanwhile, the indirect path t value was obtained by dividing the indirect influence value by the standard deviation; the result is shown in Table 8.

Regarding the fourth hypothesis, it was found that both direct and indirect relationships between quality service and customer loyalty were insignificant. Therefore, hypothesis 4 is accepted. Concerning the seventh hypothesis, as indicated in table 10, the indirect path (CA → CS → CL) t value = 0.750, with its p-value = 0.458 insignificant. Hence, it can be decided that customer satisfaction does not play as a mediation variable. Meanwhile, the seventh hypothesis is rejected. The tenth hypothesis examination showed that the t value of the path (LP → CS → CL) = 2,831 with a p-value = 0.005, indicating that customer satisfaction plays a mediator in the relationships between loyalty programs and customer loyalty. Hence the tenth hypothesis is accepted. The hypothesis thirteenth the testing results reveal that t value = 3,268 of the indirect path (C.T. → C.S. → CL) with p-value = 0.001 proves that customer satisfaction plays a mediating role in customer trust and loyalty.

Therefore, the thirteenth hypothesis is accepted. Finally, we must assess the mediation's strength if there was a significant indirect. Hair et al. (2017) recommended measuring thorough variance accounted for (VAF). The result showed that customer satisfaction is explained by 23.4 percent of the impact of loyalty programs on customer loyalty. As the VAF value is above 20 percent and below 80 percent, customer satisfaction is a partial mediator (Hair et al., 2017). The result also reveals that 85.5 percent of customer trust's effect on customer loyalty is described by customer satisfaction. Given that the value is above 80 percent, the customer satisfaction is a full mediator in customer trust and loyalty.

Empirical Model of iGen Customer Loyalty

As we present in Figure 2, the structural model assessment results show the predicted path, t-value, accepted and rejected hypothesis, and t-value. Service quality does not significantly affect customer loyalty, but it significantly affects customer satisfaction, and therefore customer satisfaction explains the relationship between service quality and customer loyalty. Meanwhile, culture greatly influences customer loyalty, and there is no role played by customer satisfaction as a mediator. Customer trust has a significant and indirect influence on customer loyalty, and customer satisfaction acts as a full mediator in the relationship between customer trust and loyalty.

Overall, the R^2 of customer loyalty and satisfaction was 0.710 and 0.728, respectively. These figures show that 71% of customer loyalty is due to service quality, culture, loyalty programs, customer trust, and customer satisfaction. On the other hand, $R^2 = 0.728$ shows that 72.8% of customer satisfaction is due to service quality, culture, loyalty programs, and customer trust. Global Goodness-of-Fit (GoF) was calculated by the formula created by (Tenenhaus et al., 2005), exceeding the GoF > 0.36 threshold suggested by (Wetzels et al., 2009). Thus, the study concluded that the research model has good GoF. In line with those explanations, empirical models of iGen generation loyalty in Indonesia's mobile services are presented in figure 2.
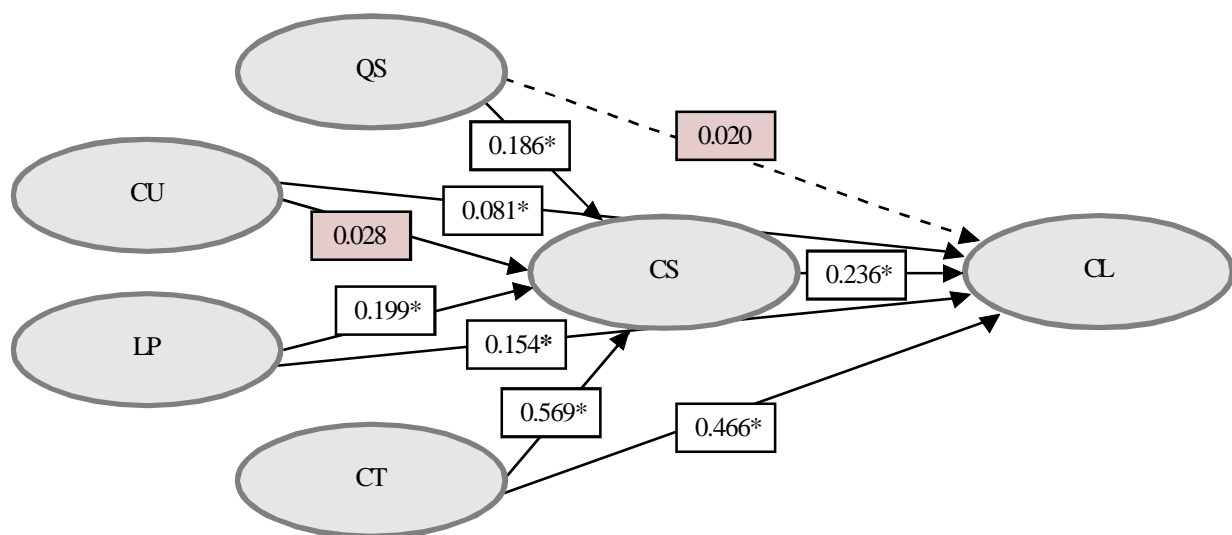
Note: Q.S. = quality of service; C.U. = Culture; L.P. = Loyalty Programs; C.T. = Customer Trust; C.S. = Customer Satisfaction; CL = Customer Loyalty.

Figure 2. The Empirical Model of iGen Loyalty

DISCUSSION

The empirical results reveal that the quality of cellular services perceived by iGen customers does not significantly impact customer loyalty. Fernandes and Solimun (2016) and Calvo-Porral and Nieto-Mengotti, (2019) reported that their research in Indonesia and Spain supported it. In contrast, this is not supported by Aydin and Özer (2005); Tabaku and Çerri (2015); Hafez and Akther (2017). The possible explanation is the differences in targeted respondents. Another empirical evidence indicates that service quality significantly influences customer satisfaction, reinforcing evidence found by Chinomona and Sandada (2013) and Siddiqi (2011).

Furthermore, this study found that customer satisfaction fully mediated the relationship between service quality and customer loyalty. It is consistent with Kim et al. (2016) and Hafez and Akther's (2017) findings. So cellular service providers need to ensure the quality of cellular service. Good service can be responsible for customer satisfaction and create customer loyalty.

The result also indicates that culture insignificantly influenced customer satisfaction, similar to evidence discovered by Wiese and Krüger (2016) in Germany. However, this evidence is incongruent with some evidence. Njeru and Cheruiyot (2019) reported that their work was in different objects from the current one. On the other hand, culture significantly influences customer loyalty, in line with Malik and Ramay (2017) and Tarhani and Janfadaei (2017). Hence culture affects customer loyalty directly only without any mediation of customer satisfaction. This finding contributes to cellular service providers' owners when considering culture in designing strategies to develop and maintain iGen's loyalty.

Empirical tests found a positive and significant influence of loyalty programs on customer satisfaction and customer loyalty, and this result is similar to the previous research by Waari et al. (2018) and Sugiati (2017). Customer satisfaction acts as a mediator between loyalty programs and customer loyalty. This finding provides valuable information to cellular service providers in designing a promotion strategy to retain iGen customer loyalty.

Customer trust affected customer satisfaction positively and significantly. These findings supported previous studies conducted by Aslam et al. (2018) and, Bricci et al. (2016). Trust's impact on customer satisfaction is more significant than other variables, which strongly influence customer satisfaction. It is in line with Chinomona and Sandada (2013); Hafez and Akther (2017), and Aslam et al. (2018). It implies that cellular service providers can achieve a higher level of customer loyalty to maintain a higher customer trust level. In terms of customer satisfaction as a mediator, this study empirically supports the relationship between customer trust and customer loyalty.

CONCLUSIONS

The iGen model's findings reported that the function of iGen customer satisfaction in creating customer loyalty is very dominant, referring to the mobile telecommunication service. Meanwhile, each marketing variable function has a different role in model building. Service quality, culture, loyalty programs, and trust are direct predictors of loyalty programs. Hence, the critical thing to be noted is that the telecommunications industry's loyalty program is carried out by retailers from one region to another in Indonesia. Especially to host the digital market, each customer suggests a quality provider. At this point, trust in the brand will guarantee a loyalty program carried out by providers in a competitive manner. The iGen customer culture will be a differentiator for future marketing because of the number and firm culture of using internet connection. In this regard, internet service providers have recently linked loyalty programs with iGen culture, which will increasingly determine customer loyalty in the future.

RECOMMENDATIONS

These findings suggest a critical role of customer trust in cellular service providers. Hence, providers should build strong customer trust when building strategies and maintaining iGen customer loyalty, particularly in the Indonesian cellular services context.

LIMITATIONS

This research was only carried out in 10 provincial capitals out of 34 provinces in Indonesia, so it does not fully describe iGen in Indonesia. This study has a limited number of respondents; the results of this study can provide significance in determining a model of consumer loyalty. The further research can also be recommended to add the number of respondents throughout the provincial capital areas in Indonesia and use mixed-method research (quantitative and qualitative approaches) to obtain results that can be more accurate and precise. Moreover, the research finding can generally be applied to mobile communication services.

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