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The Influence of IM3 Brand Image and Service Quality on Customer Loyalty through Customer Satisfaction Mediation in DKI Jakarta

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ABSTRACT

This study examines the effects of IM3's brand image and service quality on customer loyalty, with customer satisfaction serving as a mediating variable in DKI Jakarta. A quantitative associative approach was employed, and data were collected through questionnaires administered to 400 IM3 customers. The data were analyzed using covariance-based Structural Equation Modeling (SEM) with LISREL software.The results demonstrate that brand image and service quality have positive and significant effects on customer satisfaction. Both variables also positively and significantly influence customer loyalty. Moreover, customer satisfaction exerts a strong positive effect on customer loyalty and mediates the relationships between brand image, service quality, and customer loyalty. These findings indicate that enhancing IM3's brand image and service quality contributes to higher customer satisfaction, which subsequently strengthens customer loyalty.

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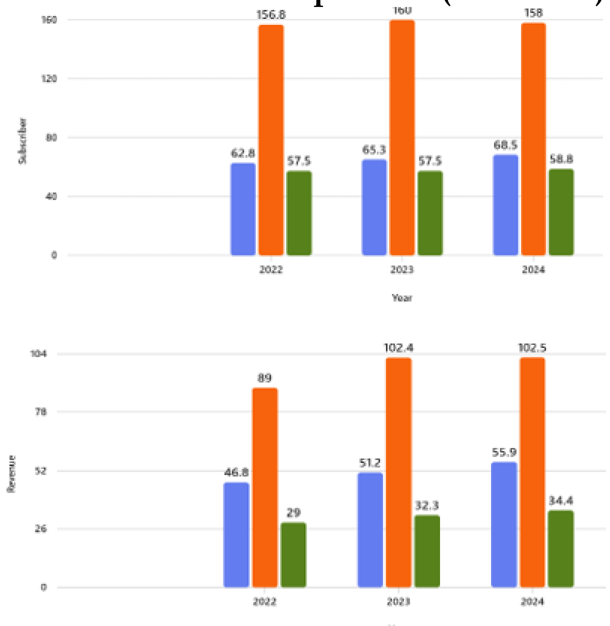
INTRODUCTION

The telecommunications industry in Indonesia is a rapidly developing sector and is characterized by a high level of competition. This condition encourages telecommunications companies to continuously innovate in providing products and services that are aligned with customer needs, not only limited to communication services but also including digital solutions. Telkomsel, XL Axiata, and Indosat Ooredoo Hutchison are the main operators that dominate the market and compete in maintaining market share through brand strengthening and the development of value-added services. Competition among operators is no longer focused solely on functional product advantages, but increasingly emphasizes the ability of brands to build a positive image and create strong value in the minds of customers. Strong brands can provide added value and differentiate products from competitors, thereby fostering customer attractiveness and loyalty. Telkomsel, as the largest operator in Indonesia, served around 158 million customers in the first quarter of 2024 with various products targeting prepaid and postpaid segments, supported by digital services and the development of 4G and 5G networks to improve the quality of national connectivity.

Figure 1. Comparison of the Number of Subscribers and Revenue of Indonesian Cellular Operators (2022–2024)



Source: telkomsel.com, staticxl.ext.xlaxiata.co.id, indosatooredoo.com, estimasi laporan internal IM3 dan benchmark industry

XL Axiata, which operates under the XLSmart brand following its merger with Smartfren in April 2025, recorded 58.8 million customers in the first quarter of 2024 with various data and broadband service products supported by digital services. Meanwhile, Indosat Ooredoo Hutchison through the IM3 brand had 68.5 million active customers in 2024 and showed consistent growth during the 2022–2024 period, along with an increase in revenue from IDR 46.8 trillion to IDR 55.9 trillion.

This performance reflects IM3's competitive position amid competition in the telecommunications industry. Compared to other operators, Telkomsel still dominates with around 158 million customers and revenue of IDR 102.5 trillion in 2024, followed by IM3 and XL Axiata. Nevertheless, IM3 shows stable and sustainable growth in an increasingly competitive market.

Table 1. ARPU of Indonesian Cellular Operators (2022–2024)

Year	IM3 (Rp)	Telkomsel (Rp)	XL Axiata (Rp)
2022	33.500	47.000	39.000
2023	35.000	46.500	43.000
2024	36.000	45.300	44.000

Source: telkomsel.com, www.xlaxiata.co.id, statista.com, indosatooredoo.com

When viewed from the Average Revenue Per User (ARPU), Telkomsel remains in the lead with an average of IDR 45,300 per user in 2024, followed by XL Axiata at IDR 44,000, and IM3 at IDR 36,000. Although Telkomsel's ARPU value declined compared to 2022, which reached IDR 47,000, the increase in IM3 and XL shows an improvement in customer quality and the effectiveness of more valuable data package strategies.

Table 2. Churn Rate dan CSAT Operator Seluler Indonesia (2022–2024)

Year	IM3 (%)		Telkomsel (%)		XL Axiata (%)	
	Churn Rate	CSAT	Churn Rate	CSAT	Churn Rate	CSAT
2022	6.5	82.48	6.5	82.0	6.5	82.5
2023	6.5	83.75	6.3	83.0	6.5	84.1
2024	6.0	85.13	6.0	84.0	6.0	86.5

Source: telkomsel.com, staticxl.ext.xlaxiata.co.id, indosatooredoo.com, estimasi laporan internal IM3 dan benchmark industry

When viewed from the Average Revenue Per User (ARPU), Telkomsel remains in the lead with an average of IDR 45,300 per user in 2024, followed by XL Axiata at IDR 44,000, and IM3 at IDR 36,000. Although Telkomsel's ARPU value declined compared to 2022, which reached IDR 47,000, the increase in IM3 and XL indicates an improvement in customer quality and the effectiveness of more valuable data package strategies.

The decline in churn rate across all operators to 6.0% in 2024 indicates increasing customer loyalty, supported by digital service innovation, improvements in network quality, and data package flexibility. A positive trend is also seen in the Customer Satisfaction Score (CSAT), where IM3 experienced a consistent increase compared to other operators. This condition shows that although Telkomsel still excels in terms of the number of subscribers and revenue, IM3 is able to stand out in improving customer satisfaction and growth efficiency through product transformation strategies, particularly the development of Freedom Internet packages that offer flexible quotas at competitive prices. This strategy contributes to strengthening both customer satisfaction and customer loyalty for IM3 amid an increasingly saturated telecommunications market.

Based on this phenomenon, it can be concluded that customer growth and increased satisfaction are not solely determined by network quality, but also by brand perception and the value of services perceived by customers. This emphasizes the importance of the relationship between brand image, service quality, and customer satisfaction as the main factors influencing customer loyalty, particularly in the DKI Jakarta region, which is the center of digital activity and highly intense operator competition.

Customer loyalty has a strategic role in the telecommunications industry because retaining customers is considered more effective than attracting new customers, especially in conditions of high competition (Kotler & Keller, 2022:151). Loyalty not only fosters long-term profits and suppresses customer acquisition costs, but also strengthens brand positioning in the market. Therefore, companies need to comprehensively understand the factors that drive customer loyalty.

Customer loyalty is primarily influenced by brand image and service quality. Brand image is the customer's perception of a brand formed through marketing communication, usage experience, and emotional associations (Solomon, 2020:98). A positive brand image can foster trust and emotional attachment among customers. Meanwhile, service quality reflects a company's ability to meet or exceed customer expectations, which in the telecommunications industry includes network quality, access speed, customer service, and service reliability (Parasuraman et al., 2018). Previous research has proven that good service quality contributes to increased customer satisfaction and loyalty (Lovelock & Wirtz, 2022).

However, brand image and service quality do not always directly affect customer loyalty. Customer satisfaction acts as a mediating variable that connects these two factors with loyalty, because satisfaction reflects customers' evaluations of the alignment between expectations and perceived service performance (Lovelock & Wirtz, 2022). In a highly competitive telecommunications market, customers tend to switch operators when they obtain better value, even if they have felt satisfied (Statista, 2021; Oliver, 2019).

Previous studies show inconsistent results regarding the impact of brand image and service quality on customer loyalty. Some studies found positive and significant effects (Prasatya & Sukaatmadja, 2024; Adelia et al., 2023; Sahlani & Ruswanti, 2024), while other studies stated that these effects were not significant or were more influenced by customer satisfaction (Putra et al., 2024; Patel & Gupta, 2023). In addition, the role of customer satisfaction as a mediating variable also shows varied findings, some significant and some not (Cahyani et al., 2024; Putra et al., 2024). Most studies have also not tested all four variables simultaneously in the context of a specific cellular operator, particularly IM3 in DKI Jakarta, so there is still a research gap that needs further investigation.

This study offers novelty by integrating brand image and service quality into a single research model with customer satisfaction as a mediating variable to explain customer loyalty. This study also clarifies inconsistencies in previous findings related to the mediating role of customer satisfaction and re-tests the relationships among variables in the context of the highly competitive

Indonesian telecommunications industry during the 2022–2024 period. In addition, the use of the SEM/PLS method provides methodological advantages in testing mediation relationships more accurately compared to conventional regression approaches.

METHOD

This study applies a quantitative approach with a causal nature to explain cause-and-effect relationships between variables, both directly and indirectly. The quantitative approach is based on the philosophy of positivism and aims to test hypotheses through statistical analysis of data collected using research instruments (Sugiyono, 2021). Research data consist of primary data obtained through online questionnaires and secondary data sourced from relevant books, reports, and scientific journals (Sugiyono, 2021). The measurement of respondents' perceptions uses a Likert scale (Sugiyono, 2019).

The research population includes all IM3 customers in the DKI Jakarta region who are at least 18 years old and have actively used the service for at least six months. The sampling technique used is purposive sampling, in accordance with the research criteria (Sugiyono, 2017). The sample size was determined using the Slovin formula with a 5% error rate from a population of 9,147,253 customers, resulting in 400 respondents. This sample size also meets the minimum requirements for SEM analysis (Hair et al., 2010). Research variables are operationally defined based on references to Brand Image (Keller, 2023), Service Quality (Sulistiyowati, 2021), Customer Satisfaction (Tjiptono, 2014), and Customer Loyalty (Lovelock and Wirtz, 2022).

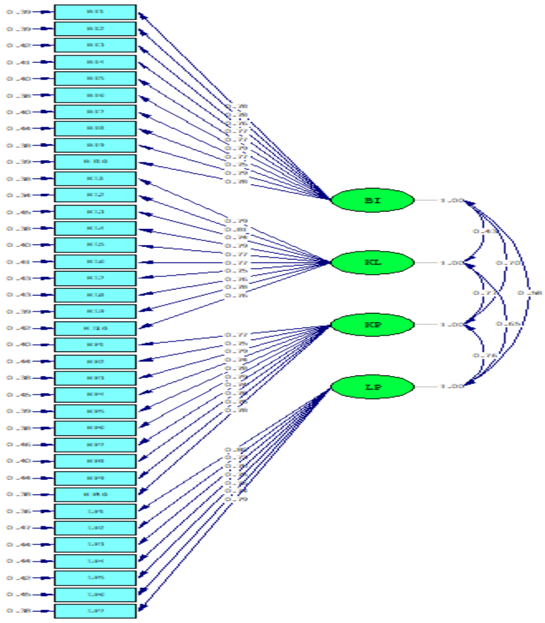
Data analysis was conducted using covariance-based Structural Equation Modeling (SEM) with the assistance of LISREL 8.8, which allows simultaneous testing of measurement and structural models (Hair et al., 2010). Item validity testing was conducted using Pearson correlation, while reliability was tested using Cronbach's Alpha ≥ 0.70 (Sugiyono, 2017; Nunnally and Bernstein, 1994). Furthermore, construct validity and reliability were tested through Confirmatory Factor Analysis (CFA) with criteria of loading factor ≥ 0.50, AVE ≥ 0.50, and CR ≥ 0.70 (Fornell and Larcker, 1981; Hair et al., 2010). Hypothesis testing was based on t-values ≥ 1.96 at a 5% significance level, and mediation effects were tested using the Sobel test and bootstrapping in LISREL.

RESULTS

Confirmatory Factor Analysis (CFA) testing was conducted to ensure that each indicator validly and reliably reflects the measured latent construct. CFA was applied to confirm the suitability of indicators with the theoretically established factor structure (Kline, 2023).

Convergent validity in this study was evaluated through SLF, AVE, and CR values to assess the strength and consistency of indicators in estimating the same construct.

Figure 2. Cfa Model lisrel



Source : Processed Data, 2025

Table 3. Confirmatory Factor Analysis (CFA)

Variabel	Indicator	SLF	Error	AVE	CR
Brand Image (BI)	BI1	0,780	0,390	0,599	0,937
	BI2	0,780	0,390		
	BI3	0,760	0,420		
	BI4	0,770	0,410		
	BI5	0,770	0,400		
	BI6	0,790	0,380		
	BI7	0,770	0,400		
	BI8	0,750	0,440		
	BI9	0,790	0,380		
	BI10	0,780	0,390		
Kualitas Layanan (KL)	KL1	0,790	0,380	0,596	0,936
	KL2	0,810	0,340		
	KL3	0,740	0,450		
	KL4	0,790	0,380		
	KL5	0,770	0,400		
	KL6	0,770	0,410		
	KL7	0,750	0,430		
	KL8	0,760	0,430		
	KL9	0,780	0,390		
	KL10	0,760	0,420		
	KP1	0,770	0,400		
	KP2	0,750	0,440		
	KP3	0,790	0,380		
	KP4	0,740	0,450		

Kepuasan Pelanggan (KP)	KP5	0,780	0,390	0,588	0,934
	KP6	0,790	0,380		
	KP7	0,740	0,460		
	KP8	0,780	0,400		
	KP9	0,750	0,440		
	KP10	0,780	0,380		
Loyalitas Pelanggan (LP)	LP1	0,800	0,360	0,577	0,905
	LP2	0,730	0,470		
	LP3	0,750	0,440		
	LP4	0,750	0,440		
	LP5	0,760	0,420		
	LP6	0,740	0,450		

Source : Processed Data, 2025

To ensure that the indicators can demonstrate the measured constructs, confirmatory factor analysis (CFA) was conducted. The CFA results show that the values of factor loadings, AVE, and CR for each indicator meet the requirements, thus they are declared valid and reliable. Therefore, the measurement model tested in this research is considered feasible to proceed to the structural model testing stage.

Goodness of Fit (GoF) testing was carried out to assess the suitability of the structural model with empirical data. The GoF evaluation was conducted through various fit indices, such as RMSEA, CFI, GFI, and TLI, in order to ensure that the estimated model can adequately represent the relationships among variables (Hair et al., 2019).

Table 4. Goodness of Fit

Fit Measures	Value	Bench mark Value	Model Fit to the Data
Chi- Square	0,076	> 0,05	*Good Fit*
RMSEA	0,025	< 0,08	
NFI	0,927	> 0,90	
RFI	0,922	> 0,90	
(CFI	0,984	> 0,90	
IFI	0,984	> 0,90	
NNFI/TLI	0,983	> 0,90	
SRMR	0,030	< 0,08	
GFI	0,909	≥ 0,90	
AGFI	0,997	≥ 0,90	
PNFI	0,867	> 0,50	
PGFI	0,805	> 0,50	
Hoelter's CN	364,032	> 200	

Source : Processed Data, 2025

The suitability of the SEM model with the research data was assessed through the Goodness of Fit (GoF) test. The test results show that all model fit criteria have been met, and the model is declared fit. The Chi-Square test value indicates that there is no significant difference between the model covariance matrix and the data, and the absolute and incremental fit measures show that the model fit is very good.

R-Square (R^2) testing is used to measure the proportion of variance in endogenous variables that can be explained by exogenous variables in the model. The R^2 value indicates the strength of the relationship among latent constructs, with higher values indicating that the model explains the phenomenon under study better (Kline, 2023).

Table 5. R Square

Endogenous Variables	R-Square (R^2)
Customer Satisfaction (KP)	0,590
Customer Loyalty (LP)	0,614

Source : Processed Data, 2025

The R-Square (R^2) test is used to assess the ability of independent variables to explain endogenous variables. The test results show that the R^2 value for Customer Satisfaction is 0.590, which means that Brand Image and Service Quality can explain 59.0% of the variation in satisfaction. Meanwhile, the R^2 value for Customer Loyalty is 0.614, indicating that Brand Image, Service Quality, and Customer Satisfaction explain 61.4% of the variation in customer loyalty. Thus, the structural model has good explanatory power and can adequately explain the relationships among variables.

Direct hypothesis testing was conducted to test the direct effects among latent variables in the research model. An effect is declared significant if the t-value ≥ 1.96 with a significance level of $p < 0.05$, indicating the presence of a causal relationship among constructs (Kline, 2023).

Table 6. Direct Hypotheses

Hypothesis Code	Inter-Variable Relationship	*Path Coefficient*	*T-Statistics (Z-value)*	*P-Value*	Description
H1	Brand Image (BI) → Customer Satisfaction (KP)	0,455	10,942	0,000	Accepted (Significant)
H2	Service Quality (KL) → Customer Satisfaction (KP)	0,572	12,617	0,000	Accepted (Significant)

H3	Brand Image (BI) → Customer Loyalty (LP)	0,132	2,220	0,026	Accepted (Significant)
H4	Service Quality (KL) → Customer Loyalty (LP)	0,193	2,822	0,005	Accepted (Significant)
H5	Customer Satisfaction (KP) → Customer Loyalty (LP)	0,519	5,556	0,000	Accepted (Significant)

Source: Processed Data, 2025

All research hypotheses are considered accepted and statistically significant because, based on the results of hypothesis testing shown in the table above, the P-Value < 0.05 and the T-statistic value > 1.96. The results of structural model testing show that Brand Image and Service Quality have a positive and significant effect on Customer Satisfaction and IM3 Customer Loyalty. The results indicate that Brand Image and Service Quality have a positive and significant effect on Customer Satisfaction (KP = 0.455 BI + 0.572 KL; R^2 = 0.759). This indicates that both variables have a positive impact on Customer Satisfaction. Overall, the results show that the most important factor in forming IM3 customer loyalty is customer satisfaction. Therefore, to increase customer loyalty, strengthening brand image and improving service quality must be carried out, so that customers can achieve sustainable satisfaction. Indirect hypothesis testing was conducted to assess the effect of exogenous variables on endogenous variables through mediating variables. An indirect effect is declared significant if the t-value ≥ 1.96 / p-value < 0.05, indicating the presence of a mediating role in the structural model (Kline, 2023).

Table 7. Indirect Hypotheses

Hypothesis Code	Indirect Relationship	*Indirect Effect*	*T-Statistics (Z-value)*	*P-Value*	Description
H6	Brand Image (BI) → Customer Loyalty (LP) through Customer Satisfaction (KP)	0,236	5,170	0,000	Accepted (Significant)
H7	Service Quality (KL) → Customer Loyalty (LP) through Customer Satisfaction (KP)	0,297	5,329	0,000	Accepted (Significant)

Source : Processed Data, 2025

All hypotheses are considered indirectly accepted and statistically significant, based on the test results in the table above. This indicates that the P value < 0.05 and the T-statistic value is greater than 1.96. This shows that customer satisfaction functions as a mediating variable in the relationship between Brand Image and Service Quality on Customer Loyalty. Specifically, a good IM3 brand image increases customer satisfaction and enhances loyalty (H6), and service quality also increases customer satisfaction.

DISCUSSION

The research results show that brand image has a positive and significant effect on IM3 customer satisfaction in DKI Jakarta. The results indicate that a strong, consistent, and trustworthy brand image can make customers feel better about the services they use. Customers tend to feel confident and satisfied when choosing to use IM3 services because they are perceived as a modern, high-quality brand with a good reputation. These results are in line with the research of Rohmah and Anisa (2025) and Sinaga et al. (2025), which state that reputation, trust, and perceived quality are reflected by a positive brand image, which directly affects the level of customer satisfaction.
The expectation disconfirmation theory (Oliver, 1980) explains these findings. This theory states that customer satisfaction is formed from a comparison between actual perceived performance and initial expectations. Brand image plays an important role in determining customer expectations before using IM3. When the experience of using IM3 services meets / exceeds brand expectations,

positive confirmation occurs, resulting in customer satisfaction. Therefore, the significant influence of brand image on customer satisfaction indicates that there is a correlation between customers' initial perceptions and the service performance they receive.

In addition to brand image, service quality is proven to have a positive and significant effect on customer satisfaction. Service quality includes ease of use, network reliability, customer service responsiveness, and service assurance. These research results are in line with the findings of Teressa et al. (2024) and Wijaya et al. (2023), which state that responsive, professional, and fast service can increase customer satisfaction. The service quality theory (SERVQUAL), developed by Parasuraman, Zeithaml, and Berry, states that customer satisfaction occurs when service performance can meet / exceed customer expectations.

The next research results show that Brand Image and Service Quality have a positive and significant effect on Customer Loyalty. A positive Brand Image fosters trust and emotional attachment among customers toward IM3, thereby encouraging long-term loyalty. These findings are in line with the research of Mulyono and Sunyoto (2025) as well as Amanta and Ahmadi (2025), which state that brand image plays an important role in maintaining customer loyalty, especially in industries with high levels of competition. On the other hand, the effect of Service Quality on Customer Loyalty is supported by the research of Irawan and Wabiser (2025) and Alim et al. (2025), which emphasize that consistent and satisfying service encourages customers to continue using the service and not easily switch to other providers.

Service quality, in addition to brand image, is proven to have a positive and significant effect on customer satisfaction. Service quality consists of ease of use, network reliability, responsive customer service, and service assurance. The studies of Teressa et al. (2024) and Wijaya et al. (2023) found that responsive, professional, and fast service can increase customer satisfaction. The service quality theory (SERVQUAL), created by Parasuraman, Zeithaml, and Berry, states that customer satisfaction occurs when service performance can meet / exceed customer expectations.

CONCLUSION

Based on the research conducted on IM3 users in DKI Jakarta, it can be concluded that brand image and service quality have a positive and significant effect on Customer Loyalty, both directly and through Customer Satisfaction. By applying positive perceptions of brand identity, reputation, and innovation, IM3's brand image can increase customer satisfaction. In addition, service quality, which includes network reliability, ease of access to services, and responsiveness of customer service, also plays an important role in increasing user satisfaction levels. The results of this research show that brand image and service quality have a direct impact on customer loyalty. Furthermore, customer satisfaction is proven to play an important role in fostering loyalty, because satisfied customers show greater commitment and positive attitudes toward the IM3 brand.

Furthermore, Customer Satisfaction acts as a mediating variable that strengthens the relationship between Brand Image and Service Quality on Customer Loyalty. These findings indicate that efforts to build brand image and improve service quality will be more effective in creating loyalty when supported by satisfying customer experiences. Thus, customer satisfaction becomes a strategic element that bridges the impact of marketing factors on long-term loyalty.

However, this research has limitations because it only focuses on two independent variables and was conducted in a limited region and research period, so it does not fully describe the complexity of factors forming customer loyalty. Therefore, IM3 is advised to continue strengthening brand image and improving service quality sustainably with a focus on customer satisfaction. For future research, it is recommended to expand regional coverage, add other relevant variables, and apply more diverse methodological approaches in order to obtain more comprehensive research results.

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