

# Factors Influencing Gen-Z Consumer Loyalty Towards Mobile Service Provider (MSP) In Indonesia

Yusuf Akbar Khairulah<sup>1</sup>, Indira Rachmawati<sup>2</sup>

<sup>1</sup>International ICT Business, Faculty of Economic and Business, Telkom University, Indonesia, yusufakbark@student.telkomuniversity.ac.id

<sup>2</sup>International ICT Business, Faculty of Economic and Business, Telkom University, Indonesia, indirarachmawati@telkomuniversity.ac.id

## Abstract

*Mobile Service Provider is a company that offers transmission services to users of wireless devices. As Gen Z is the generation that grew up and spent their lives assisted by technology, it has become a huge part of their lives as users of mobile service providers. The aim / objectives of this study are to examine the attitudes and beliefs of the gen Z towards MSP's. The phenomena in this study were explored using quantitative methods. This research received 402 responses. The variables used in this research are: Performance/Quality Value, Price/Value for Money, Emotional Value, Relational Value, and Customization Value, Customer Satisfaction, Switching Cost, and Alternative Attractiveness. This research uses the non-probability sampling method quota sampling. The results of this study shows that perceived values do affect satisfaction positively, and also, from the research, it can be said that satisfaction and loyalty are mediated and moderated by and through both alternative attractiveness and switching cost. The suggestions for future research are to develop the research results found in this study so further research can be carried out, and if possible, add more factors which impact satisfaction and loyalty aside those used in this research.*

*Keywords-customer satisfaction, customer loyalty, switching cost, alternative attractiveness, Gen Z.*

## Abstrak

Penyedia Layanan Seluler adalah tipe perusahaan yang menawarkan jasa transmisi kepada pengguna perangkat nirkabel. Gen Z adalah generasi yang tumbuh dan menghabiskan seluruh hidupnya dengan dibantu oleh teknologi, maka mereka telah menjadi bagian besar sebagai pengguna Penyedia Layanan Seluler. Maksud/tujuan dari penelitian ini adalah untuk menguji sikap dan keyakinan gen Z terhadap penyedia layanan seluler. Fenomena studi ini di proses menggunakan metode kuantitatif, Penelitian ini menerima sebanyak 402 respons. Variabel yang digunakan dalam penelitian ini adalah *Performance/Quality Value, Price/Value for Money, Emotional Value, Relational Value, dan Customization Value, Customer Satisfaction, Switching Cost, dan Alternative Attractiveness*. Penelitian ini menggunakan metode *quota sampling non-probability sampling*. Hasil dari studi ini menunjukkan bahwa *Perceived value* berpengaruh secara positif terhadap *satisfaction*, dan juga menunjukkan bahwa *satisfaction* dan *loyalty* di mediasi dan moderasi oleh *Alternative Attractiveness* dan *Switching Cost*. Saran bagi penelitian selanjutnya adalah untuk mengembangkan hasil penelitian yang ditemukan di studi ini dan dapat dilakukan penelitian lebih lanjut dan jika memungkinkan menambahkan faktor variabel yang mempengaruhi kepuasan serta loyalitas.

*Kata Kunci-kepuasan pelanggan, loyalitas pelanggan, biaya peralihan, daya tarik alternatif, Gen Z.*

## I. INTRODUCTION

In this era where almost everything in the world is now interconnected by technology, the usage of Internet and Mobile Services is a thing that grows rapidly. Generation Z which the oldest of them are born in 1997 is now some are already in or just graduated from their bachelor studies. This generation is the one to grow up with the convenience of smartphones, tablets etc. most of them all highly aware of using digital tools in every aspect and purpose in life, especially of buying or purchasing goods and services. Furthermore, according to a survey made by Mediakix a global news media company, Gen Z is less likely to be motivated by any kind of "loyalty"-program while most of older generation especially Gen-X's and millennials said loyalty offers most likely influence their purchasing decision (Jonathan Pirc, 2017). In the endeavour to foster the loyalty of Gen Z's, it is important for mobile service providers to

understand the key drivers of customer loyalty. the key to winning Gen Z may depend more on customer experience, or instant gratification, hence understanding the way Gen Z's judge said worthiness and value of product and services is necessary to help mobile service providers create a differential superior offer to may gain competitive advantage over their competitors in the market, it is found that as Generation Z exhibit much greater price sensitivity and very much lower loyalty towards brand than prior generations.

Practitioners and academicians believe that loyalty is the most important factor in maintaining the existence of a company (Rachmawati, 2020). The ability to retain existing users and strengthen loyalty appears to be critical in gaining competitive advantage (Lopez-Miguens & Vazquez, 2017). Competition between Mobile Service Providers in Indonesia is getting tighter by the years, it is can be seen from how tight competition among mobile service providers between product, price and also marketing strategy. As all of the four big Mobile Service Providers in Indonesia offers the exact same product such as Sim Cards (Pre/Post-Paid) and etc. The thing most Gen-Z's put into consideration on choosing on a Mobile Service Providers or changing is mainly based on Price, most of them are the price of Internet Service Packages Price given by the Mobile Service Providers of their choosing (daVinci Payments, 2019).

The mobile telecommunications sector is frequently cited as an industry in which SC and AA are high (Malhotra and Malhotra, 2013; Wirtz et al., 2014). As stated by Kumar et al (2013) the magnitude of the influence of customer satisfaction towards loyalty is dependent on the structure and competitiveness of said industry segment, customer segment, and the presence of various factors which serve as mediators, moderators, or both towards the relationship. Therefore, this research examines the direct effect of satisfactions of the customers toward loyalty and indirect effect of various mediator and moderator for example switching costs and alternative attractiveness which results may in turn causes the need for Mobile Service Provider to revisit and rethink their strategies, and ways to ensure that it is possible for them to establish a long-lasting and profitable relationships with the Gen Z's customer segment.

## II. LITERATURE REVIEW

### A. GENERATIONAL THEORY

Different generational cohorts have different values, preferences, and shopping behaviors (Parment, 2013), The marketers are aimed at understanding and offering value propositions that are attractive to specific cohorts. Generational theory assumes that members of a generational cohort share life experiences, which cause them to develop similar attitudes and beliefs (Meriac et al., 2010). Members of different cohorts, however, have different life experiences and social contexts. thus, they develop different beliefs, expectations, and behaviors (Dries et al., 2008), a distinct set of characteristics (Kupperschmidt, 2000).

### B. CUSTOMER PERCEIVED VALUE, SATISFACTION, LOYALTY

Scholars have explained the relationships of Perceived value, Satisfaction, and Loyalty experienced by the customer, as well as logically and empirically justified them. Theoretical justification for the associations can be found in Oliver's (1997) cognitive-affective-conative model. The model assume that cognitive evaluations of product and services attributes lead to an emotional state of satisfaction (affective response), resulting in behavioral intentions (coping response). From this, customers satisfaction is result of their cognitive assessment of the product or service received, compared against one or more standard, such as expectations or value (Lu and Hsiao, 2010). If customers perceive the benefits procured from a product or service are greater than its sacrifices or costs, they will probably be more satisfied and more willing to repurchase from the same provider. Though, customers who perceive the sacrifices or costs associated with the purchase more than the benefits received are more likely to switch to other or alternative brands (El-Adly and Eid, 2016). Other studies have demonstrated that the customer perceived value positively influences towards customer satisfaction, which in turn leads to customer loyalty in a variety of contexts, which includes mobile services (Deng et al., 2010; Eid, 2013; Hau and Thuy, 2012)

### C. SWITCHING COST

Switching Cost, defined as the perceived economic and psychological costs associated with moving or changing from one service provider to another (Jones et al., 2002), it is recognized as a powerful defensive tool in marketing that may leads to longer term relationships and higher revenues (Chebat et al., 2011; Matzler et al., 2015). Most studies that treated SC as moderator have shown mixed results about the role of this variable in satisfaction-loyalty association. On one hand, quite a number of researchers maintained that SC positively moderates satisfaction-loyalty relationship by strengthening the link (Chang and Chen, 2008; Lee et al., 2001); on the other hand, some other studies

found a weak relationship between the satisfaction and loyalty under conditions of a high SC (Aydin et al., 2005; Matos et al., 2013). These inconclusive results may have created a “new” stream of research to examine SC from the perspective of mediator (Matzler et al., 2015; Picón et al., 2014). Satisfaction determines the expected advantages and the disadvantages of switching and, in turn, the loyalty decision (Picón et al., 2014).

D. ALTERNATIVE ATTRACTIVENESS

Perceived AA refers to customers perceptions of gaining a more satisfactory service from an alternative provider (Kuo et al., 2013). A customer’s perception of AA is dependent on level of satisfaction, existence of viable alternatives, degree of heterogeneous among alternatives, and benefits and costs of switching (Ghazali et al., 2016). When perceived value and satisfaction with a provider were high, the probability that the customers would get better service from another provider was not likely to be high (Yang and Peterson., 2004). Positive service experience should therefore reduce expectations of switching advantages, thus dissuading consumers from switching to other providers.

E. RESEARCH FRAMEWORK

There are five independent variables they are consist of Performance/Quality Value (QV), Emotional Value (EV), Relational Value (RV), Price/Value for Money (VM), Customization Value (CV) which are called Perceived value and affect Customer Satisfaction and also there are two variables which moderate and mediate Customer Loyalty which are Switching Cost (SC), and Alternatives Attractiveness (AA).

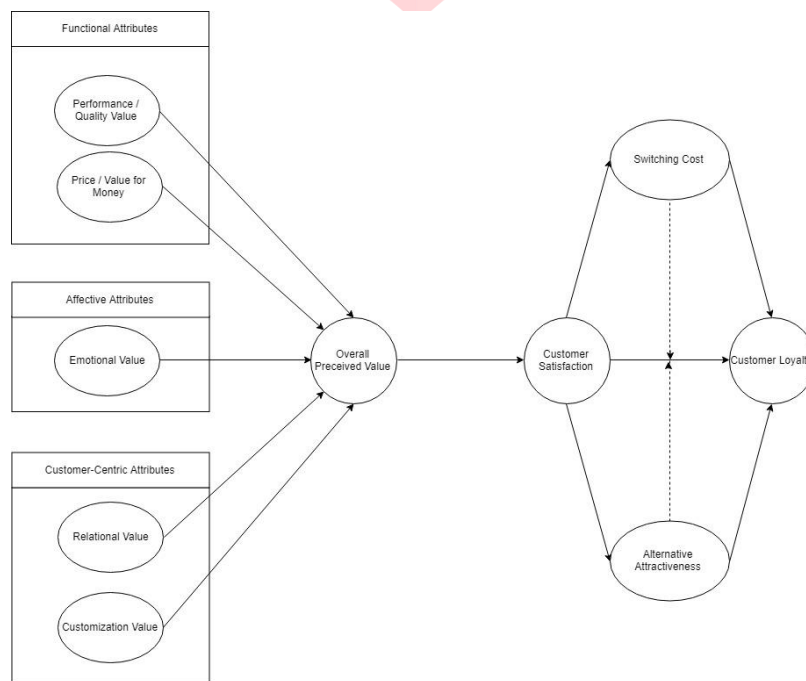


Figure.1. Research Framework (Chuah et al.,2017)

F. RESEARCH HYPOTHESIS

H1: The perceived value (performance/quality value, price/value for money, emotional value, relational value and customization value) positively influence on Customer satisfaction on Gen Z towards mobile service provider in Indonesia

H2: Customers satisfaction and loyalty is mediated through SC on Gen Z towards mobile service provider in Indonesia

H3: Customers satisfaction and customer loyalty is moderated by SC, such that the relationship is weaker for those individuals who perceive SC to be high on Gen Z towards mobile service provider in Indonesia.

H4: Customers satisfaction and customer loyalty is mediated through AA on Gen Z towards mobile service provider in Indonesia.

H5: Customers satisfaction and customer loyalty is moderated by AA, such that the relationship is stronger for those individuals who perceive attractiveness of alternatives to be high on Gen Z towards mobile service provider in Indonesia

### III. RESEARCH METHODOLOGY

This study used quantitative method which is a research method that strive promptly measure behaviour, knowledge, opinions and attitude (Cooper, D.R. and P.S Schindler, 2011). This Research takes place in Indonesia. The objects are the Gen-Z customer of mobile service provider in Indonesia that are divided into three based on the time horizon which are, West Indonesia, Central Indonesia, and East Indonesia. In this research the writer wants to find out about factors that influencing Gen Z loyalty in mobile service provider users. Cross Sectional method is used when the data gathering is conducted in one period, then the data is analysed, and concluded. Sampling technique that used in this research is quota sampling which is a method of non-probability sampling. Quota sampling is a sampling process that has a term that the choice of the samples is determined in convenience from a limited population with number of samples determined beforehand. To determine the sample size in this case, Slovin's formula is used the required sample size is 385 while the author received more response with the total of 402 samples. In this research the data is collected through questionnaire which is created using google forms and distributed to the sample randomly through online platform. In this research, researcher use convergent validity and uses PLS as data analysing technique.

### IV. RESULTS AND DISCUSSION

The first calculation is to find the outer model by using SmartPLS and testing its reliability and validity.

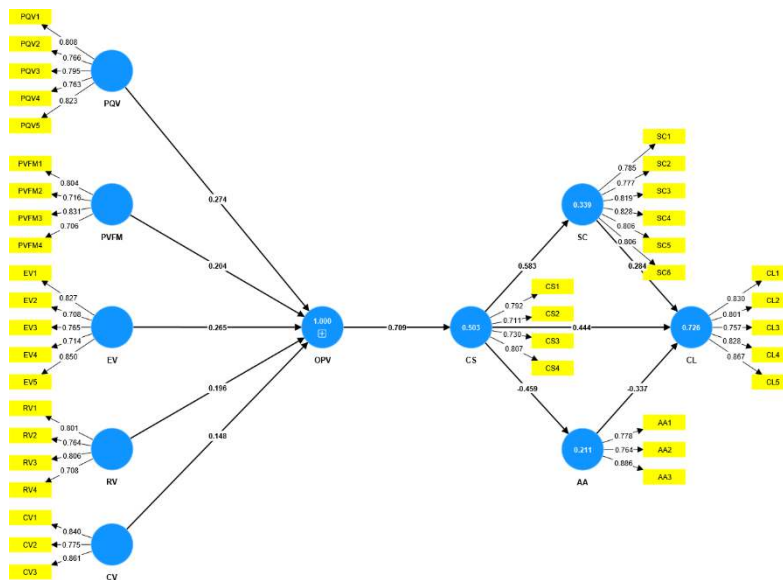


Figure.2. Outer Model Path (Processed Data)

Table 1. Reliability

Construct	Cronbach's Alpha	Composite Reliability	Description
PQV	0.850	0.851	Reliable
PVFM	0.764	0.771	Reliable
EV	0.831	0.835	Reliable
RV	0.771	0.775	Reliable
CV	0.766	0.771	Reliable
CS	0.756	0.756	Reliable
AA	0.742	0.767	Reliable
SC	0.890	0.891	Reliable
CL	0.875	0.877	Reliable

The Table above shows that all the variable Cronbach Alpha and the Composite Reliability are above the required value which are 0.70.

Table 2. Validity

Variable	Factors	Loading Factor	AVE	Description
Performance/Quality Value	PQV1	0.808	0.626	Valid
	PQV2	0.766		Valid
	PQV3	0.795		Valid
	PQV4	0.763		Valid
	PQV5	0.823		Valid
Price/value for money	PVFM1	0.804	0.587	Valid
	PVFM2	0.716		Valid
	PVFM3	0.831		Valid
	PVFM4	0.706		Valid
Emotional Value	EV1	0.827	0.600	Valid
	EV2	0.708		Valid
	EV3	0.765		Valid
	EV4	0.714		Valid
	EV5	0.850		Valid
Relational Value	RV1	0.801	0.594	Valid
	RV2	0.764		Valid
	RV3	0.806		Valid
	RV4	0.708		Valid
Customization Value	CV1	0.840	0.683	Valid
	CV2	0.775		Valid
	CV3	0.861		Valid
Customer Satisfaction	CS1	0.792	0.579	Valid
	CS2	0.711		Valid
	CS3	0.730		Valid
	CS4	0.807		Valid
Switching Costs	SC1	0.785	0.646	Valid
	SC2	0.777		Valid
	SC3	0.819		Valid
	SC4	0.828		Valid
	SC5	0.806		Valid
	SC6	0.806		Valid
Alternative Attractiveness	AA1	0.778	0.658	Valid
	AA2	0.764		Valid
	AA3	0.886		Valid
Customer Loyalty	CL1	0.830	0.668	Valid
	CL2	0.801		Valid
	CL3	0.757		Valid
	CL4	0.828		Valid
	CL5	0.867		Valid

The Outer Loading value must exceed 0.60, when an indicators weight is not significant the indicator should be retained. And the AVE must be more than 0.5 to be valid which as we can see above are all valid therefore all variables are considered valid and correlated to each other.

Afterwards testing Inner Model is done by doing the calculate bootstrapping test in SmartPLS to find the coefficient determination ( $R^2$ ) and also by calculating the blindfolding test to know the predictive relevance ( $Q^2$ ). the table below will show the  $R^2$  and  $Q^2$  result.

Table 3.  $R^2$  and  $Q^2$  result

Variable	$R^2$	$Q^2$
AA	0.211	0.203
CL	0.726	0.544
CS	0.503	0.494
SC	0.339	0.310

$R^2$  value can be categorized into 3 categories which are good for when the value is 0.67 or more, moderate for more than 0.33 but lower than good value, and lastly 0.19 for weak up to the minimum moderate value (Indrawati, 2017). we can see that the latent variable Customer Loyalty (CL) can be determined as good since the value is more than 0.67, the latent variable Customer Satisfaction (CS), and Switching Cost (SC) are considered moderate as the value is more than 0.33, and lastly the variable Alternative Attractiveness (AA) is categorized as weak as the  $R^2$  value is lower than 0.33 but still above 0.19. These results shows that the influence of the dependent variables to independent variable is usable in further research. And as for  $Q^2$  as provided by the table above it can be seen that all variables have value of greater than 0, which means that each and every variable has a predictive relevance.

The next step is to calculate Goodness of Fit (GoF), GoF need to be calculated manually as it is not an output by SmartPLS. According to Garson (2016) GoF is the geometric mean of average communality for the outer model and average R-square for inner model. The table below will show the result of GoF.

Table 4. GoF

Item	AVE	R Square	GoF $GoF = \sqrt{AVE \times R^2}$
Alternative Attractiveness	0.658	0.211	0.532
Customer Loyalty	0.668	0.726	
Customer Satisfactions	0.579	0.503	
Switching Cost	0.646	0.339	
Average	0.638	0.445	

From the table above it can be concluded that the Goodness of Fit value is considered to be a high GoF as the value itself is greater than 0.36 which is the minimum threshold for high GoF.

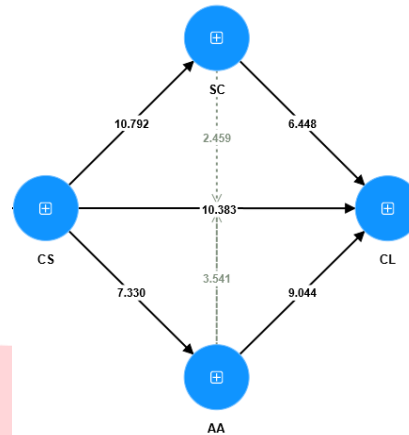


Figure.3. Mediating and Moderating Value (Processed Data)

Figure above showed that there is mediated moderation effects, to verify the mediating roles of AA and SC by employing bootstrapping to obtain standard error of path coefficient between a1 and b1 as well as a2 and b2. The mediating effects is significant if the t-value exceeds the amount of 1.96. the result shows that the indirect effects of customer satisfaction on loyalty through SC and AA were significant with path coefficient ( $\beta$ ) -0.074 and 0.085.

Hypothesis testing can be done by calculating one-tailed bootstrapping test in SmartPLS. The criteria of acceptable hypothesis are when the t-statistics is greater than 1.65 the result is as provided in the table below.

Table 5. Hypothesis Testing

Hypotheses	Path	Path Coefficient	t-statistics	P-Value	Description
H1	OPV > CS	0.706	17.076	0.000	Accepted
H2	CS med SC > CL	0.175	5.099	0.000	Accepted
H3	CS mod SC > CL	-0.074	2.459	0.000	Accepted
H4	CS med AA > CL	0.167	5.388	0.000	Accepted
H5	CS mod AA > CL	0.086	3.541	0.000	Accepted

As we can see from the hypotheses testing results table above, the value of the t-statistics is all above 1.65 as such all hypotheses are accepted, therefore shows the path coefficient of Overall Perceived Value to Customer Satisfaction, Customer Satisfaction to Customer Loyalty that mediated by Switching Cost and Alternative Attractiveness, and Customer satisfactions to Customer Loyalty that moderated by Alternative Attractiveness all have a positive influence except Customer Satisfaction to Customer Loyalty moderated by Switching Cost which have negative influences.

V. CONCLUSION AND SUGGESTION

A. CONCLUSION

According to the results of the test done for this research using SmartPLS that previously explained, the result of this research can be concluded as:

1. The Perceived Value has positive influences on customer satisfactions of Gen-Zs towards mobile service providers in Indonesia.
2. Customers satisfaction and loyalty is mediated through SC on Gen-Zs towards mobile service provider in Indonesia
3. Customers satisfaction and loyalty is moderated by SC, such that the relationship is weaker for those individuals who perceive SC to be high on Gen Z towards mobile service provider in Indonesia.
4. Customers satisfaction and customer loyalty is mediated through AA on Gen Z towards mobile service provider in Indonesia.

5. Customers satisfaction and customer loyalty is moderated by AA, such that the relationship is stronger for those individuals who perceive attractiveness of alternatives to be high on Gen Z towards mobile service provider in Indonesia.

## B. SUGGESTION

Based on the findings in this research here are some suggestions for mobile service providers:

1. MSPs should maintain or if possible, improve on the variables which are part of the overall perceived variables which has positive influences toward satisfaction therefore loyalty such as for example but not limited to:
  - a. Improving the performance / quality of the services provided to the customer, more importantly improving the stability and response speed.
  - b. Make adjustments to the pricing and its value as most respondent seems to have a neutral view on this aspect as the pricing between available MSP's can be said not to different from each other, especially removing hidden costs that occurs on sales.
  - c. Control the emotional value aspects of the services as many seems to agree on the statement of EV1 and EV3 which using their current offered services make them happy and want to keep using it.
  - d. Companies should maintain a certain level of relationality as many seems not pleased by it as such improving on rewards program or something similar may help.
  - e. Companies should offer a customization which more tailored to each customer as all seems to have different needs on the services they use and by just using the same offer to all may make it stagnant.
2. Companies should be able to satisfy customer to make them more loyal by fulfilling the customer expectation of mobile services which means improving them will satisfy the customer more therefore MSP's may maintain this dimension which lead to loyalty.
3. Companies should watch out for Alternatives and Switching Costs as other provider may offer more better services for lower prices for example and while trapping customer in high SC may be a good idea if the alternatives lower it while one increases the cost it may cause customer to be attracted to the alternatives.

As for suggestions for further research in this research the dimension which are used are Performance Quality Value, Price/Value for Money, Emotional Value, Relational Value, Customization Value, Customer Satisfaction, Switching Costs, and Alternative Attractiveness which impacted Customer Loyalty. While those are the one used on this study there may be more factors which can impact loyalty, therefore further research should be able to add some more factors which influences customer loyalty if possible such as Corporate Image (Karyose et al, 2017) or Technology Acceptance Factors (Ni Putu et al, 2021), and also as this research uses slovin formula which considered to be non-reliable by some and with the significantly small amount of sample compared to the actual number of populations it is recommended by the author that further research should use other available widely used formula to determine their sample size before conducting their studies.

## REFERENCE

- Aydin, S., Özer, G., Arasil, Ö. (2005). Customer loyalty and the effect of switching costs as a moderator variable: a case in the Turkish mobile phone market. *Mark. Intell. Plan.* 23 (1), 89–103.
- Chang, H.H., Chen, S.W. (2008). The impact of customer interface quality, satisfaction and switching costs on e-loyalty: Internet experience as a moderator. *Comput. Hum. Behav.* 24 (6), 2927–2944.
- Chebat, J.C., Davidow, M., Borges, A. (2011). More on the role of switching costs in service markets: a research note. *J. Bus. Res.* 64 (8), 823–829.
- Chuah, S. H.-W., Marimuthu, M., Kandampully, J., & Bilgihan, A. (2017). What drives Gen Y loyalty? Understanding the mediated moderating roles. *Journal of Retailing and Consumer Services*, 124-136
- Cooper, D., & Schindler, P. (2011). *Business Research Methods*. New York, USA: McGraw-Hill/Irwin.
- daVinci Payments. (2019). Gen Z / Millennials Brand Study - Gen Z and Millennials Looking for Greater Value from Name Brands Before and After Purchase. Retrieved from <https://www.davincipayments.com/research-studies/>
- Deng, Z., Lu, Y., Wei, K.K., Zhang, J. (2010). Understanding customer satisfaction and loyalty: an empirical study of mobile instant messages in China. *Int. J. Inf. Manag.* 30 (4), 289–300.



- Dries, N., Pepermans, R., Kerpel, E.D. (2008). Exploring four generations' beliefs about career: is "satisfied" the new "successful"? *J. Manag. Psychol.* 23 (8), 907–928.
- Eid, R. (2013). Integrating Muslim customer perceived value, satisfaction, loyalty and retention in the tourism industry: an empirical study. *Int. J. Tour. Res.* 17 (3), 249–260.
- El-Adly, M.I., Eid, R. (2016). An empirical study of the relationship between shopping environment, customer perceived value, satisfaction, and loyalty in the UAE malls context. *J. Retail. Consum. Serv.* 31, 217–227.
- Garson (2016). *Partial Least Squares: Regression & Structural Equation Models*, New York: Statistical Publishing Associates
- Ghazali, E., Nguyen, B., Mutum, D.S., Mohd-Any, A.A. (2016). Constructing online switching barriers: examining the effects of switching costs and alternative attractiveness on e-store loyalty in online pure-play retailers. *Electron. Mark.* 26 (2), 157–171.
- Hau, L.N., Thuy, P.N. (2012). Impact of service personal values on service value and customer loyalty: a cross-service industry study. *Serv. Bus.* 6 (2), 137–155.
- Indrawati. (2017). *Perilaku Konsumen Individu dalam Mengadopsi Layanan Berbasis Teknologi Informasi & Komunikasi*. Bandung, Indonesia: PT.Refika Aditama.
- Jonathan Pirc. (2017, June 22). A SNAPSHOT OF HOW GENZ & MILLENNIALS INTERACT WITH BRANDS. Retrieved from <http://blog.lab42.com/a-snapshot-of-how-genz-millennials-interact-with-brands/>
- Jones, M.A., Mothersbaugh, D.L., Beatty, S.E., (2002). Why customers stay: measuring the underlying dimensions of services switching costs and managing their differential strategic outcomes. *J. Bus. Res.* 55 (6), 441–450.
- Karyose, H., Astuti, W., & Ferdiansjah, A. (2017). Customer loyalty: The effect of service quality, corporate image, customer relationship marketing and customer satisfaction as intervening variable-an empirical analysis of bank customers in Malang City. *Marketing and Branding Research*, 4(4), 336–347.
- Kuo, N.T., Chang, K.C., Cheng, Y.S., Lai, C.H., (2013). How service quality affects customer loyalty in the travel agency: the effects of customer satisfaction, service recovery, and perceived value. *Asia Pac. J. Tour. Res.* 18 (7), 803–822.
- Kumar, V., Pozza, I.D., Ganesh, J., (2013). Revisiting the satisfaction–loyalty relationship: empirical generalizations and directions for future research. *Journal of Retail.* 89 (3), 246–262.
- Kupperschmidt. (2000). *Multigeneration Employees.Strategies for Effective Management.* 65-76.
- Lee, J., Lee, J., Feick, L., (2001). The impact of switching costs on the customer satisfaction-loyalty link: mobile phone service in France. *J. Serv. Mark.* 15 (1), 35–48.
- Lopez-Miguens, M.J., & Vazquez, E.G. (2017). An integral model of e-loyalty from the consumer's perspective. *Computers in Human Behavior*, 72, 397-411.
- Lu, H.P., Hsiao, K.L., (2010). The influence of extro/introversion on the intention to pay for social networking sites. *Inf. Manag.* 47 (3), 150–157.
- Malhotra, A., Malhotra, C.K., (2013). Exploring switching behavior of US mobile service customers. *J. Serv. Mark.* 27 (1), 13–24.
- Matzler, K., Strobl, A., Thurner, N., Füller, J., (2015). Switching experience, customer satisfaction, and switching costs in the ICT industry. *J. Serv. Manag.* 26 (1), 117–136.
- Matos, C.A.D., Henrique, J.L., Rosa, F.D., (2013). Customer reactions to service failure and recovery in the banking industry: the influence of switching costs. *J. Serv. Mark.* 27 (7), 526–538.
- Mediakix. (2018, November 16). Generation Z Statistics: Gen Z Facts for Marketers. Retrieved from <https://mediakix.com/blog/the-generation-z-statistics-you-should-know/>
- Meriac, J.P., Woehr, D.J., Banister, C., (2010). Generational differences in work ethic: an examination of measurement equivalence across three cohorts. *J. Bus. Psychol.* 25 (2), 315–324.
- Ni Putu Ari Setiawati, Denok Sunarsi, Nurjaya, Syaechurodji, Abdul Manan, Ahmad Nurhadi, Heri Erlangga, Denny Aditya Dwiwarman, Lita Dharmayuni, Yossy Wahyu Indrawan, Ali Maddinsyah, Agus Purwanto. (2021). Effect of Technology Acceptance Factors, Website Service Quality and Specific Holdup Cost on Customer Loyalty: A Study in Marketing Departement of Packaging Industry. *Annals of the Romanian Society for Cell Biology*.
- Oliver, Riscrd L, (1997), *Satisfaction A Behavioral Perspective On The Consumer*. McGraw-Hill Education, Singapore.
- Parment. (2013). Generation Y vs Baby Boomers: Shopping behavior, buyer involvement and implications for retailing. *Journal of Retailing and Consumer Service*, 189-199

- Picón, A., Castro, I., Roldán, J.L., (2014). The relationship between satisfaction and loyalty: a mediator analysis. *J. Bus. Res.* 67 (5), 746–751.
- Rachmawati. I. (2020). Importance-Performance (IPMA) Analysis of Loyalty in Indonesia Cellular Operator During COVID-19 Pandemic. *Jurnal Manajemen Teknologi*. 19. 177-195. 10.12695/jmt.2020.19.2.5.
- Wirtz, J., Xiao, P., Chiang, J., Malhotra, N., (2014). Contrasting the drivers of switching intent and switching behavior in contractual service settings. *J. Retail.* 90 (4), 463–480.
- Yang, Z., Peterson, R.T., (2004). Customer perceived value, satisfaction, and loyalty: the role of switching costs. *Psychol. Mark.* 21 (10), 799–822.

