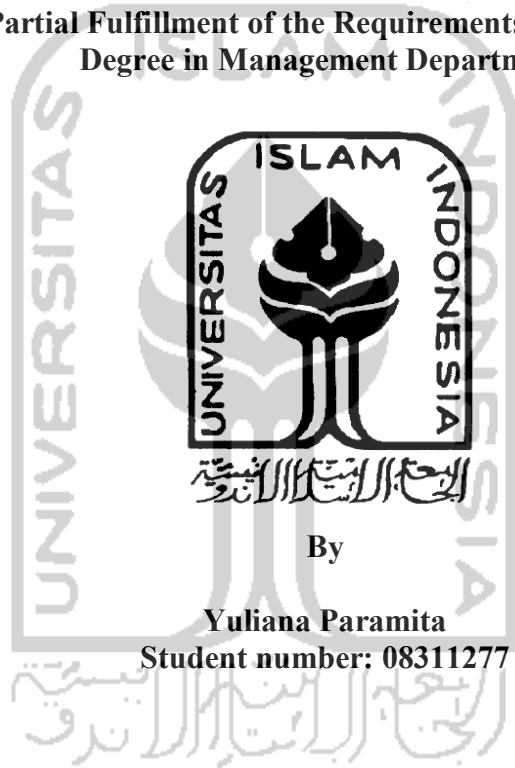


**THE ROLE OF SATISFACTION TOWARDS LOYALTY AND BUYING
INTENTION OF XL CELLULAR CARD**

(Case study of Islamic University of Indonesia Yogyakarta)

A THESIS

**Presented as Partial Fulfillment of the Requirements to Obtain the Bachelor
Degree in Management Department**



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YOGYAKARTA
2012**

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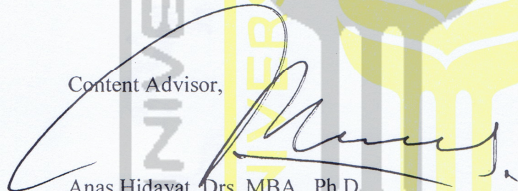
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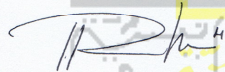
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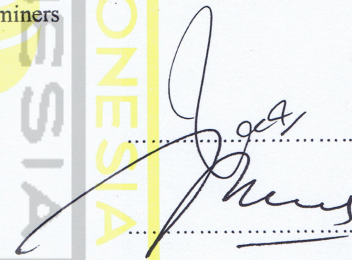
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DECLARATION OF AUTHENTICITY

Herein I declare the originality of this thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of this thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation for its consequence

Yogyakarta, February 8th 2012


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In the name of Allah almighty, I would like to express my grateful to ALLAH SWT for blessing and guiding me toward the accomplishment of this thesis. My greatest respect also goes to Prophet Muhammad SAW for his enlightening direction.

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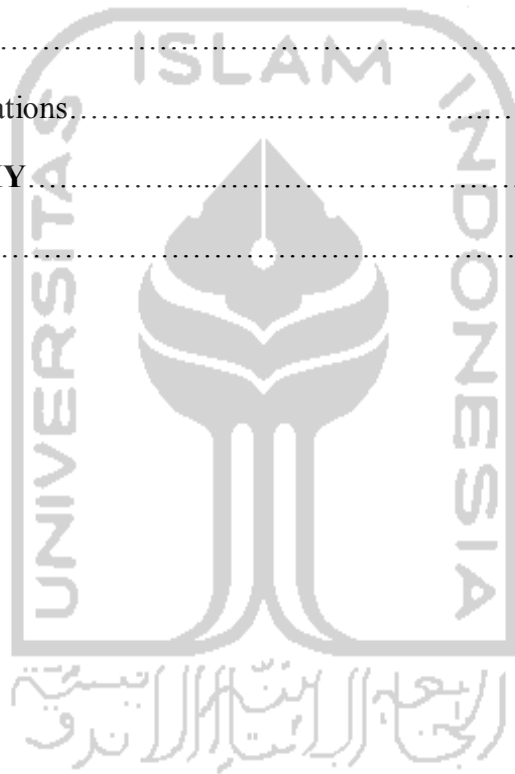
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ABSTRACT

Yuliana Paramita (2012)”THE ROLE OF CONSUMER SATISFACTION TOWARDS LOYALTY AND BUYING INTENTION, A Study of Universitas Islam Indonesia, Yogyakarta”. Yogyakarta: Management Department, International Program, Faculty of Economics, Islamic University of Indonesia.

The increasing variety of cellular card creates a competitive environment for the marketers. By these competitive environments, it is very important for the marketers to keep the satisfaction and loyalty of their consumers in order to increase buying intention. The understanding about the importance to keep satisfaction and loyalty the loyalty from the consumer is important for the sustainability of the company. Satisfaction and loyalty is important to create Buying Intention activity.

This study emphasizes on the influence of consumer satisfaction toward loyalty and buying intention.

Data used for this study is primary data which is collected through questionnaires filled by respondents. This study involved 200 respondents. The respondents comprises of consumers of XL cellular cards. The influence of consumer satisfaction on consumer loyalty and buying intention was known after the data was analyzed by using Structural Equation Model (SEM).

The results of the study shows that satisfaction and loyalty is significantly influence the buying intention.



ABSTRAK

Yuliana Paramita (2012) "THE ROLE OF CONSUMER SATISFACTION TOWARDS LOYALTY AND BUYING INTENTION, Studi kasus pada Universitas Islam Indonesia, Yogyakarta". Yogyakarta: Jurusan Manajemen, Program Internasional, Fakultas Ekonomi, Universitas Islam Indonesia.

Beragamnya jenis kartu seluler menciptakan lingkungan yang kompetitif bagi para pelaku bisnis. Dalam lingkungan yang kompetitif tersebut, sangatlah penting bagi para pelaku bisnis untuk menjaga kepuasan dan loyalitas pelanggan mereka dalam rangka meningkatkan minat beli. Pemahaman tentang pentingnya kepuasan untuk menjaga loyalitas dari pelanggan sangat penting bagi kelangsungan hidup suatu bisnis. Kepuasan dan loyalitas memiliki peranan penting dalam menimbulkan minat beli konsumen.

Penelitian ini menekankan pada pengaruh kepuasan konsumen terhadap loyalitas dan minat beli konsumen.

Data yang digunakan pada penelitian ini adalah data primer yang didapatkan dari kuesioner yang diisi oleh responden. Penelitian ini melibatkan 200 responden. Responden terdiri dari mahasiswa dan mahasiswi yang tengah mengenyam pendidikan di Universitas Islam Indonesia. Pengaruh kepuasan terhadap loyalitas dan minat beli diketahui setelah datanya dianalisis dengan menggunakan Structural Equation Model (SEM).

Hasil dari penelitian ini menunjukkan bahwa kepuasan memiliki pengaruh yang signifikan terhadap loyalitas dan minat beli.

CHAPTER I

INTRODUCTION

1.1. Background of the Study

Nowadays, business world faces big challenges. Advances in technology and telecommunications have integrated the countries around the world into global economy. Global economy is characterized by very fast changes and high uncertainty. The development of business and technology has led the business doers of the business world into tight competition. The tight competition is indicated by various marketing strategies being used to get as many consumers as possible.

In an effort to fulfill consumers' needs and wants, a company should implement the right strategy in order that consumers can choose product appropriate to their needs. To achieve this, an appropriate marketing strategy should be carried out. Furthermore, a company can design an integrated marketing mix which comprises of the product, price, place, and promotion.

Marketing mix is company's tactical tools to determine the strong positioning in target market. To find the best strategy and marketing mix, a company should perform analysis, planning, implementation, and control of marketing. Through these activities, the company will be able to see and apply the strategies in a marketing environment. Effective marketing programs can integrate all elements of marketing mix into an integrated marketing program designed to achieve corporate marketing objectives by delivering value to consumers.

Consumer satisfaction can occur by many factors, one of them is service quality provided to consumers. Therefore, to maintain existing consumers and to expand the market, a company has to evaluate consumer satisfaction and dissatisfaction with the quality of services provided.

According to Espejel et al, (2008), consumer satisfaction is a consumer evaluation of experiences and reactions to the services received. To evaluate satisfaction with products or services of certain companies, consumers generally refer to a variety of factors or dimensions. A company should be able to know the factors or dimensions of what could be a reference or benchmark in assessing consumer satisfaction.

In a more general scope about satisfaction itself, Palilati (2005) defines that satisfaction and dissatisfaction are consumer response to the evaluation of conformity (disconfirmation) perceived between previous expectations (norms of other performance) with the actual performance of a product that occur after use. The main variables that determine consumer satisfaction are expectations and perceived performance. If the perceived performance exceeds expectations then the consumer will be satisfied, but if it is not, the consumer will be dissatisfied.

Loyalty to product / service of a company (brand) is defined as the attitude to like (favorable) some brand, which is represented in the purchase of the brand consistently. The second measurement is the result of psychological or emotional attachment process (Palilati, 2005).

The need for products and services of communications is increasing and vary, depending on the highness of critical power. Faced with increasingly some circumstances, a company is required to offer a degree of satisfaction that meet or even beyond. Companies are required to translate consumer perceptions of satisfaction with perception of corporate management.

These conditions have led to create tight competition among employers, particularly for employers who "produce" similar products in an attempt to seize and dominate the market. With the existence of such competition, then the company must establish policies in an effective marketing strategy in order to achieve the goals or sales target. For marketing, the environment is constantly evolving as a consequence of social enterprise is a new challenge that requires a response and also a new way of settlement. In addition it is an opportunity to develop their business as well.

PT XL Axiata is one of cellular providers that always attempts to maintain their strategy so they can competes with another product. They always try to increase sales of phone cards on a daily basis by selecting the best marketing strategy to be able to satisfy consumers. To achieve the goals, PT XL Axiata, must understand the external factors of the company's business environment surrounding the company's operations from which emerging opportunities and threats. And external factors which include all functional management: marketing, finance, operations, human resource, research and development. The new case that happening is about the premium messages that disturbed the consumer because the messages cut the pulse of the consumer, XL cellular card is one of the cellular card provider that getting many complaint from the

consumer. PT XL Axiata has tried to be responsible to the pulse cutting and tried to rebuild their brand image so they can build the satisfaction from their consumer and PT XL Axiata will get consumer loyalty that will tends to create buying intention.

1.2. Problem Identification

Problem identification is related to the title of the research itself and focused on consumer satisfaction, customer loyalty, and buying intention. Here, the researcher intends to research the satisfaction of XL users, the implications of the satisfaction and loyalty which affects buying intention.

Now, all cellular providers in this country are in tight competition. They claim as the cheapest. Facing this situation, XL which segments its products to youngsters and executives always attempts to upgrade its marketing strategies. Currently, the case of premium messages has caused the declining XL's consumer satisfaction. Depart from this particular problem; the researcher intends to conduct a research with the Title **The Role of Satisfaction toward Loyalty and Buying Intention of XL Cellular Card.**

1.3. Problem Formulation

In order to make the problem more specific and efficient, this research will focus on these two points:

- Is there any influence of consumer satisfaction on consumer's loyalty on XL product?
- Is there any influence of consumer satisfaction on buying intention XL product?
- Is there any influence of consumer loyalty on buying intention XL product?

1.4. Research Objectives

The objectives of this research are:

1. To determine the influence of consumer satisfaction on consumer's loyalty on XL product
2. To determine the influence of consumer satisfaction on buying intention on XL product
3. To determine the influence of consumer loyalty on buying intention on XL product

1.5. Problem Limitation

The writer limits the research into:

1. This research is only addressed to people who use XL cellular card and have experience with the product.
2. Respondents are differentiated based on the characteristic that become object of the research, it is based on: gender, age, and salary level.
3. The product that as the object of the research is XL cellular card and all of its supporting contents.
4. The variable to be researched are consumer satisfaction, consumer loyalty, and buying intention of XL cellular card.
5. The place to do the research is in Islamic University of Indonesia all faculties.

1.6. Research contributions

1). To the writer: This research is expected to bring some benefits. For the writer, it is hoped to improve comprehension of theoretical knowledge on marketing and its application in real business.

2). To The company:

- The result will help the company to know what the impacts of satisfaction, loyalty, and buying intention.
- The result can be used by the company as a basic source to increase consumer satisfaction
- The company can implement the result to be the strategies of winning the market competition.

3). Next researcher: The research will make a contribution to the marketing literature.

In addition, future research / subsequent research might benefit from this research.

1.7. Definition of Terms

1.7.1. Consumer satisfaction

Consumer satisfaction can be defined as a global evaluation or a state of feelings toward a product or service (Olsen et al., 2005). According to Giese and Cote (2000), the consumer satisfaction is a summary affective response of varying intensity; with a time-specific point of determination and limited duration; and direct toward focal aspects of product acquisition and/or consumption. Ross et al (2008) examined whether someone's cognitive evaluation of a product's performance (meets expectation), and their affective feeling state toward a product are two distinct construct related a directional path, or wheter they merge into a macro construct.

1.7.2. Consumer Loyalty

Loyalty is defined loyalty as the commitment of consumer to repurchase consistently a product or service in the future while neglecting the promotional effort of competing company that may cause switching behavior (Chaudhuri and Holbrook, 2001). In this research, repurchase does not always mean buying products, but also intend to buy the product and also buy the attributes of the product.

1.7.3. Buying intention

Buying intention is an attitudinal conduct pattern of the consumer regarding a future purchase (Espejel et al, 2008). Buying intention is an attitudinal conduct

pattern of the consumer regarding a future purchase. Since it is an estimated construct, there are some measurement approaches to measure the buying intention.



CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. Introduction

In this chapter, the research will be provided in depth critical literature review from previous research findings. Relevant theories can be very helpful and supportive of the research at hand. Therefore a critical literature review is always better for the researcher to understand the theories discussed. In previous finding, Joel Espejel, Carmina Fandos and Carlos Flavia'n from University of Zaragoza, Zaragoza, Spain has held research about Consumer satisfaction: A key factor of consumer loyalty and buying intention of a PDO food product. The results of the research shows that that a higher satisfaction leads to higher levels of loyalty and buying intention of the PDO "Olive Oil from Bajo Aragon". In this specific context of the previous research, the importance of consumers' perceptions regarding: the association of a traditional food product with a place of origin, territory, climate and know how of a geographical region; and the strict controls to which products under the protection are submitted by the regulatory councils were highlighted. Both aspects lead the consumer to infer a safety badge and food quality, which helps to develop feelings of satisfaction and loyalty, and a greater predisposition to buy the traditional product again.

2.2. Theoretical Framework

1. Consumer satisfaction

Kotler (2000) defined satisfaction as: "a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations". Hoyer and MacInnis (2001) said that

satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. Wilkie (2004) defined satisfaction as a positive response, consumer evaluation result that use a goods or services consumer satisfaction is an output where the consumer comparison towards expectation before purchasing activity and after purchasing activity (Aydin, 2006).

Meng & Elliot (2008) defined consumer satisfaction as all consumer evaluation of company performance toward promises and offering consumer. Satisfaction is also psychological unite between expectation & consumer's feeling in consuming experience in the past (Oliver,1999,on Chada,2009).

Tjiptono (1996) defined some benefit that can be accepted by the company when they give more attention to consumer satisfaction;

1. The relationship between company and the consumer become harmonious the company can realize the needs and want of consumer. This condition can create good mutual relationship from of consumer and company.
2. Provide good basic for repurchase activity of satisfied consumer toward a product from a company will feel confident in re using the product. Thus, satisfaction in the reason for a consumer to do repurchase and re use the product
3. Encourage customer loyalty by repurchase that periodically did by satisfied consumer, it can create customer loyalty
4. Create word of mouth activity which is profitable for the company loyal customer because satisfaction feeling will tell positive things about the

product and the company. They also will recommend to use the good or service to their friend or relatives

5. Increase company's reputation

The more satisfied the customer, will minimize complaints from customer by therefore, consumer satisfaction will create good image in consumer's mind

6. Increase profit

The more satisfied the consumer, can create high sales volume because the repurchase activity it can increase the company's profit.

Global evaluation toward a product or services is an important predictor of customer loyalty (Yang and Peterson, 2004), and the strength of the relationship between the two is strongly influenced by customer characteristics such as variety seeking, age and income (Homburg et al, 2001, 446). Demographics variables such as education and age have also been found to be good predictors of the level of customer satisfaction (Tsiotsou and Vasioti, 2006). Satisfied customers tend to use a service more often than who are not satisfied (Bolton et al, 1999), they present stronger repurchase intentions, and they recommend the service to their acquaintances (Zeithaml et al., 1996).

Other authors dispute the existence of a disagreement centered on the nature of this global concept (Babin and Griffin, 1998; Giese and Cote, 2000). Thus, the satisfaction can be described as a cognitive response (e.g. Howard and Sheth, 1969; Tse and Wilton, 1988; Bolton and Drew, 1991) or as an affective one (e.g. Westbrook and Reilly, 1983; Cadotte et al., 1987; Halstead et al., 1994). The latter perspective

has a major weight in previous literature, where the affection plays a principal role in the valuation of the satisfaction (Westbrook and Oliver, 1991; Erevelles, 1998).

The expectancy/disconfirmation theory (Oliver, 1977) is one of the most studied models in the literature. This model departs from the theory of the level of adjustment (Helson, 1948) and suggests that consumer satisfaction depends on the comparison between the initial expectations and the real results. In fact, satisfaction arises when expectations are confirmed, whereas dissatisfaction arises when those expectations are not met (Oliver, 1980; Day, 1984). Thus, consumer satisfaction will depend on the difference between the expected quality and the real experienced one (Claver et al.,1999). That is, if the perceived quality is major or equal to the awaited one, the client will be satisfied. On the contrary, if the perceived quality is minor to the expected one, the client will remain unsatisfied. According to Giese and Cote (2000), the consumer satisfaction is a summary affective response of varying intensity; with a time-specific point of determination and limited duration; and direct toward focal aspects of product acquisition and/or consumption. In summary, the consumer satisfaction is a variable widely analyzed in the marketing literature, which has been examined as a consumer cognitive and affective response toward a product/consumption in a buying context. Therefore, to measure satisfaction, the researcher have selected the scales proposed by this research, Oliver (1980, 1981), Tsiros and Mittal (2000), and Tsiros et al. (2004), in which cognitive and affective types are included.

2.2 Loyalty

In traditional term, the concept of Loyalty may be understood as the consumer expectations or the predisposition to repurchase a product or service (Auh and Johnson, 2005). Based on Gounaris and Stathakopoulos (2004), the concept of loyalty has been viewed from three different perspectives: behavioral one, attitudinal one and theory of reasoned action (TRA).

1. According to the behavioral perspective, Dick and Basu (1994, p.101) defined loyalty as the relationship between the “relative attitude” toward an entity and the “patronage behavior”.
2. Based on the attitudinal perspective, Oliver (1997, 1999) proposed four distinct phases in the development of a customer loyalty toward a product or service: cognitive, affective, conative and action.
3. TRA suggests also suggest that consumer behavior may be influenced by social pressure. In this line, it is possible to explain how consumers repeat purchases of a particular brand although the consumer attitude to that brand was unfavorable (Fishbein and Ajzen, 1975; Gounaris and Stathakopoulos, 2004).

2.2.1. Maintaining Loyalty

Strong professional relationship with the consumer can prevent consumer to switch to the competitor. The relationship will be happen when the consumer’s need is fulfilled by using some product. Therefore, consumer will trust the product to fulfilling their needs and wants. No competitor can instantly offer a strong relationship, even though matching a price or promotion, for example. A strong consumer relationship gives a business more scope to breathing. Even if the

competition catches up unexpectedly on core product offerings, truly loyal consumers are willing to give businesses a chance to rectify this problem and will not desert at the first sign of trouble.

Building the relationship building with the consumers are consistency in meeting their expectations. Consumer expectations can be very different for individual businesses, even in the same general industry. This is why poor service is more vexing when encountered in an expensive store than a discount store. A business should determine consumers' expectations because measurement of expectations is more difficult than the measurement of satisfaction.

Building a strong relationship with consumers is highly dependent on the efforts of the front-line staff. Consumers' experience in the business is dependent on two things; the people's skills of the frontline staff with whom they interact, and the relationship-building (or relationship-destroying) policies of the company. Obviously, if the policies of the company are obnoxious to consumers, there aren't going to be many loyal shoppers. However, even the best policies in the world will not result in loyalty if consumers find the interaction with the staff unpleasant. In short, the relationship of the employees to the company determines the relationship of the consumers to the company.

Hepworth & Mateus (1994) stated that the loyalty indicators, including intention to buy same product, intention to buy more product & willingness to recommend the product to other consumers, helped predict consumer loyalty. Taylor (1998;41) determined that loyalty is "likelihood to recommend a product or service to

other”, “likelihood to purchase a product or service again” and “overall satisfaction” constituted good indices of assessing consumer loyalty.

Authors like de Ruyter et al. (1998) explained that the earliest studies of consumer loyalty were centered on the behavioral perspective (e.g. Dick and Basu, 1994), while recently, most researchers have focused on the attitudinal perspective (Oliver, 1997, 1999). Nevertheless, recent investigations have implemented both dimensions to conceptualize the consumer loyalty (e.g. Dick and Basu, 1994; Zeithaml et al., 1996; Oliver, 1997; de Ruyter et al., 1998; Ganesh et al., 2000; Bowen and Chen, 2001; Rundle-Thiele and Bennett, 2001; Caruana, 2002; Rundle-Thiele, 2005). In conclusion, there are two different points of view that analyze the concept of consumer loyalty: the behavioral perspective and the attitudinal one. In this research, the researcher considers both dimensions in order to measure the degree of loyalty toward XL cellular product. Therefore, the researcher implemented a measurement scale based on the ones proposed by Dick and Basu (1994) and Oliver (1997, 1999).

2.3. Buying Intention

The concept of buying intention received special attention in marketing literature. Buying intention toward a product depends on the attitudes and beliefs to the product (Fishbein and Ajzen, 1975, 1980). Indeed, Fishbein and Ajzen (1975) propose the TRA, which provides a useful framework to analyze consumer behaviour. In addition, it is possible to indicate that buying intention is a future projection of consumer behavior that significantly helps to form consumer attitudes.

If the researcher analyze the basic aspects of the attitudes model by Assael (1995), attitudes are developed as a result of the combination of three fundamental elements:

1. Cognitive element.

Cognitive reflects the knowledge and beliefs of the individual regarding a certain product or service (Fishbein and Ajzen, 1975). Oliver (1999) and Dick and Basu (1994) define cognitive loyalty refers to the loyalty state based on brand beliefs. They state that loyalty at this phase is directed at the brand because of the attribute performance levels. Based on this, cognitive loyalty is consumers' beliefs about the quality of a product. The more positive is the consumer perception on the quality of various attributes of the product, the higher the level of the consumer cognitive loyalty.

2. Affective element.

This element arises as a consequence of the individual emotions or feelings toward the product or service. Affective loyalty indicates the level of favorable attitudes and liking that the consumer displays towards the brand. Loyalty at this phase is directed at the degree of influence for the brand (Oliver 1999; Dick and Basu, 1994). They conceptualize affective loyalty as the extent to which consumers like and/or enjoy their experience in using the cellular card. The more experiences-fulfilling provider, the higher their affective loyalty.

3. Conative or behavioral element.

Behavioral element is the expression of the consumer buying intention (Eagly and Chaiken, 1993). The authors define co native loyalty as the development of behavioral intention to continue to buy the brand or the site. This loyalty state is characterized by a deeper level of commitment (Hennig-Thurau et al. 2002; Janda et al. 2002). Co native loyalty is conceptualized as the extent to which the consumer displays commitment to continued usage of the website in future. It is accompanied by a willingness to overcome any impediments to pursue such intentions, e.g., continuing to make purchases from the site even though the competing web sites may offer better prices or values.

Now, buying intention shows the predictable consumer behavior in the more immediate future buying decisions. For example what is the product or brand is going to be purchased in the next occasion, and so on. Therefore, the attitudes are developed throughout the time due to a learning process and are affected by familiar influences, the social group in which the consumer is involved and the one to which consumer aspires to belong, the received information, the experience and the personality.

In short, the buying intention is an attitudinal conduct pattern of the consumer regarding a future purchase. Since it is an estimated construct, there are some measurement approaches to measure the buying intention. Considering all these approaches, the researcher has developed a measurement scale based on Espejel et al (2008).

2.3. Hypothesis Formulation

Based on the review of literature about customer perceptions of retail attributes and customer loyalty, some researchers have investigate and find the influence of consumer satisfaction on loyalty. By all the arguments and research results that found by the previous researchers, it is possible to understand that the consumer satisfaction increase the levels of loyalty in XL products. For this purpose, the researcher suggests the hypothesis:

H1. Consumer satisfaction with XL product has positive and significant impact on consumer loyalty.

In the previous researches, some researcher (Espejel et al, 2008) have found that consumer have a direct effect on buying intention. Some researcher have found that the consumer satisfaction has a positive impact on buying intention in food product (e.g. Mai and Ness, 2000; Calvo, 2001; Hansen and Solgaard, 2001; Sanzo et al., 2003; Grunert et al., 2004; Nowak and Newton, 2006). Based on these previous findings, it can be concluded that consumer satisfaction influence on buying intention on product. So, the researcher try to implement that result to cellular card product by proposes the following hypothesis:

H2. Consumer satisfaction with a XL product has a positive and significant impact on buying intention

Olsen (2002) and Fandos and Flavia'n (2006)and Espejel (2008) have showed that consumer loyalty has a positive and significant effect on buying intention in their research. Therefore, the researcher suggests the hypothesis:

H3. Consumer loyalty with XL product has a positive and significant impact on buying intention

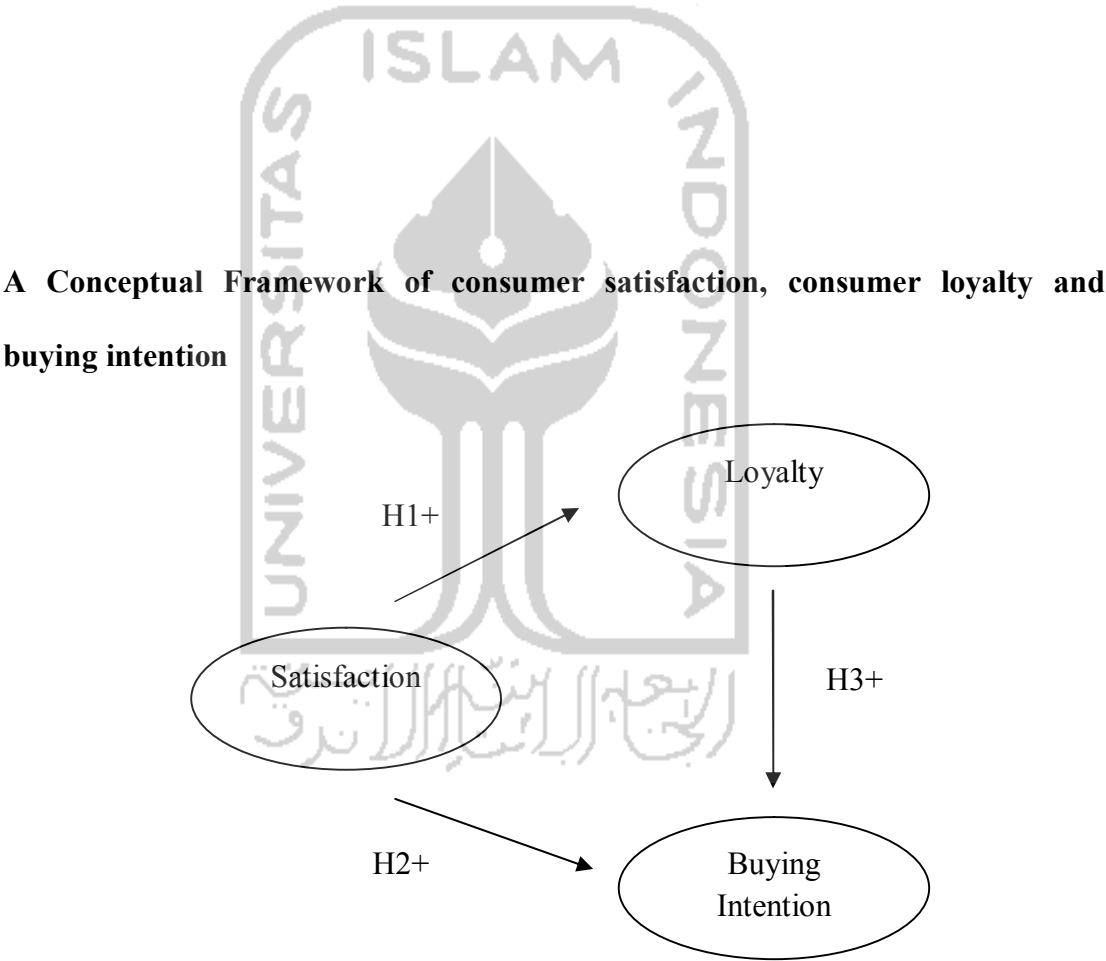


Figure.1. 1. Conceptual Framework

Source: Espejel, et al, 2008



CHAPTER III
RESEARCH METHOD

3.1. Type of Study

This is an observational study using questionnaire. The data are collected by spreading a questionnaire containing closed question to respondents. Observational study is done by observing and taking systematic data about the given phenomenon (behavior in the certain space, time and condition). The variables used in this study are observed at the same time. Each subject is observed once and the effect is measured based on the condition and status at the time of observation.

3.2. Research Subject

In this research, the population covers students of Islamic University of Indonesia who are the users of XL. Non-probability and convenience sampling method are used in the research. Non-probability sampling is a sampling design in which the elements in the population have not known yet that they will be selected as

sample subjects (Sekaran, 2000). Convenience sampling is a non-probability sampling design by which information and data for the research are gained from members of the population who are conveniently accessible to the researcher (Sekaran, 2000).

The sample of this study is the students of Islamic University of Indonesia who have experience of using XL Axiata cellular card and its attributes. The subjects are asked to assess their perceptions of attributes of XL in market; The awareness of XL company is important to know and this awareness can be acquired first-hand through experiences, via promotional materials such as newspaper and radio advertisements, or through word-of-mouth.

3.3 Research Setting

The setting of the research is in Islamic University of Indonesia Yogyakarta. The reason why the researcher choose this location, because UII students are young, dynamic, and susceptible to change. Besides that, UII has many student which can be target market of XL cellular card. They also to be fast of receiving and accessing information.

3.4. Research Instrument

3.4.1. Validity

Validity test is the ability of scale to measure the intended concept (Sekaran, 2000). The function of validity test is to measure and analyze whether each item of instrument could explain the variable observed or not (Effendi and Singarimbun, 1989). According to Arikunto (1998) validity is the measurement of the level of

validity of measurement tool, where a high measurement tool means the high level of validity. A measurement tool is claimed valid if it is able to measure what it wants to measure the high and low level of validity of measurement tool respectively show how far the collected data do not stray from the path of description in the direction of the tested variables (Effendi and Singarimbun, 1989).

Validity or the accuracy of the research instrument is the level of research instruments to disclose the data in accordance with the problems that wants to be expressed. The validity related to the suitability and accuracy of function measurement of the instruments that wants to be used. By using research instruments that have high validity, the results of the research will be able to explain the problems of research in accordance with actual circumstances. The validity of the questionnaire is calculated with Product Moment Correlation technique. If the value of loading factor > 0.5 then the instrument can be considered as valid point.

3.4.2. Reliability

Reliability test is the index by which a measurement tool can be trusted. If a measurement tool can give relatively consistent and stable result for two or more uses, meaning that the measurement tool is reliable (Effendi and Singarimbun, 1989). Reliability test is designed to find out the consistency of measurement tools and it could give a relatively consistent result if there is a re-measurement in the same subject.

A reliable and appropriate measurement tool tends to direct respondents to answer the questions in the way expected. A reliable measurement tool will provide a reliable result that is also relevant to the variable used, and the reality of the condition examined, and result of any measurements conducted in subsequent periods will always be the same (Sekaran, 2000).

In this research, the reliability is calculated use Composite Reliability coefficient. Research instrument is said reliable if it has Composite Reliability coefficient above 0.7 (Ghozali, 2005).

3.5. Research Variables and Operational variable

3.5.1. Independent Variable

An independent variable (Y) is a variable that influences the dependent variable in either a positive or a negative direction (Sekaran, 2000). The independent variables analyzed in this study are:

3.5.1.1. Loyalty

Loyalty is defined loyalty as the commitment of consumer to repurchase consistently a product or service in the future while neglecting the promotional effort of competing company that may cause switching behavior (Chaudhuri and Holbrook, 2001, 83).

Loyalty comprises five items:

- It's the cellular card that I most often buy/ refill the pulse

- I consider myself a loyal consumer of XL cellular card
- I usually do not to buy other varieties of XL cellular card different than this
- If there were not supply of XL cellular card in the store, I would ask for it

3.5.1.2. Buying Intention

Buying intention is a future projection of consumer behavior that significantly helps to form consumer's attitudes (Espejel, et al 2008). By following the previous research (Espejel, et al), the measurement of buying intention behavior can be measured by using six operation variables:

- I intend to continue buying the product
- If a retailer suggests me XL cellular card I would buy it
- If a friend or relative recommended me this XL cellular card I would buy it
- My favorable opinion toward XL cellular card will lead me to buy it in the future
- If XL cellular card weren't available in the store, I will not buy another different one
- If I can't find it at my subscription store, I will look for it in another store

3.5.2. Dependent Variable

A dependent variable is the variable of primary interest to the researcher (Sekaran, 2000). Dependent variable analyzed in this study is consumer satisfaction derived from previous research.

3.5.2.1. Consumer Satisfaction

Consumer satisfaction is defined as a global evaluation or a state of feelings toward a product or service (Olsen et al., 2005). The global evaluation should be relevant with the previous research conducted by Espejel, Fandos, and Carlos Flavian. By taking Espejel, Fandos, and Flavian (2008), the question about satisfaction is explained below:

- I am satisfied with XL cellular card
- I am satisfied with the person who usually sells and customer service of XL cellular card
- I am satisfied with the store and XL service center
- I prefer the XL as my cellular provider to other varieties
- My experience with of XL cellular card is satisfactory

The type of scale used in this study is Likert interval scale with the score of 1 to 7:

1 = Strongly Disagree

2 = Disagree

3 = Slightly Disagree

4 = Neither agree nor disagree

5 = Slightly Agree

6 = Agree

7 = Strongly Agree

3.6. Research Procedure

In this research, there are several steps needed as mentioned below:

3.6.1. Pre-Research Stage

Finding the respondents in the research setting, UII campus. The college is chosen as a pre test setting. Seventy respondents were needed for this research. The respondents are asked to fill in questionnaires consisting of two parts: consumer characteristics and consumer satisfaction and the effect to loyalty and buying intention.

- a. The data are collected by distributing questionnaires to seventy respondents.
- b. The mean of importance of the result gained from the questionnaire is calculated.
- c. Data instrument test to determine the validity and reliability using SPSS are completed. If the result is found valid and reliable, the research would continue to the next step, but if it is not, then the questionnaires need to be re-evaluated until they produce a valid and reliable result.

3.6.2. Research Stage

- a. Respondents were found in the research settings of being UII. The required number of respondents is two hundred. Each respondent is asked to fill in the questionnaire consisting of two 2 parts: consumer characteristics and consumer satisfaction related with consumer loyalty and buying intention.

- b. The data are collected by distributing two hundred questionnaires to the respondents.
- c. The mean of importance of the result gained from the questionnaire is calculated.
- d. The data gained from the questionnaires using SPSS and AMOS for Windows are analyzed to test the hypothesis.
- e. Findings are written-up in the form of a report.

3.7. Technique for Data Analysis

The researcher is analyzes the data using SPSS 17.00 and the structural equation model (SEM) which is processed by using Amos 6.0 Structural Model Structural model is to measure the relationship between independent and dependent variable.

1. Measurement model

Measurement model is to measure the relationship (loading value) between the indicators with the construct (latent variable). Data analysis technique using Structural Equation Modeling (SEM), performed to explain thoroughly the relationship between the variables that exist in the research. SEM is not used instead to build a theory, but SEM is indicated to examine and justify a model.

Goodness of Fit Index	Cut of Value
Chi squares	Suggested less number
Probability	< 0.05

GFI	Between 0.9-1.0
AGFI	0.90
TLI	0.90
RMSEA	0.05

Table 3.1.

Source : Ghozali, 2005

Explanation about each *Goodness Of Fit Index* is explained below (Ghozali, 2005) :

1. Chi Square Statistic

Fundamental measurement from the Overall Fit is Like Likelihood-ratio chi-square (χ^2), high square number is relative to the degree of freedom, it shows that matrix covariance or correlation and have been observed that predicted will have real different and it creates small number of probability (p) from the significancy level. It shows that the input matrix covariance between the prediction and observation shows insignificant number because the model is relevant or fit the data observation.

2. GFI (Goodness-Of-Fit-Index)

GFI (Goodness-Of-Fit-Index) is developed by Joreskong and Sorbom (1984). GFI is non-statistical measurement that has value between 0 (poor fit) until 1.0 (Perfect Fit). The higher value of GFI shows better Fit rather than the number of GFI that can be accepted by commanded.

3. AGFI (adjusted Goodness of fit GFI)

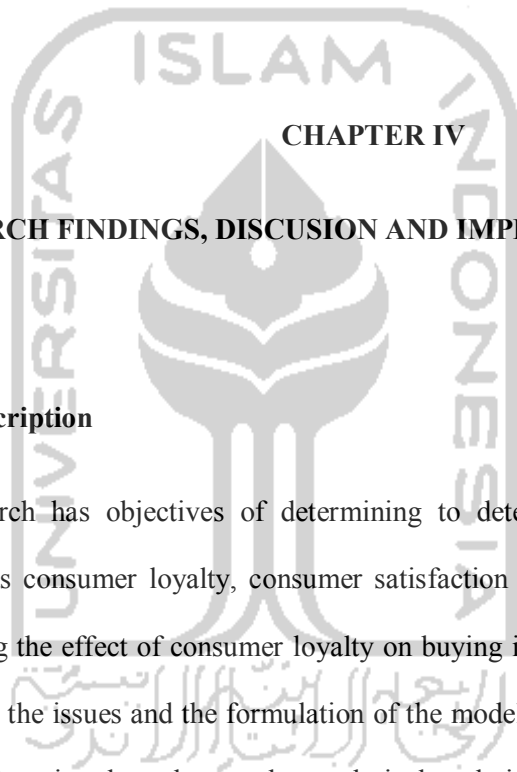
Adjusted goodness of fit will compare proposed model with baseline model. It is usually called as null model. Null model is realistic model where another model should be above.

4. TLI (*Trucker Lewis index*)

Tucker-Lewis Index or called usually nonnormed fit index (NNFI). At first, it is used as the tools to evaluate the factor. Now TLI (Trucker Lewis Index is developed by SEM. This measurement is to relate Parsimo into comparison between 0 to 1.0. The recommended number of TLI is the same or >90. AMOS will give the number of TLI by direction /TLI

5. RMSEA (*The Root Mean Square Error Of Appoximation*)

Root mean Square Error Of Appoximation is the measurement covering Chi square to refuse big number of sample. RMSEA number is between 0.05 to 0.08. It the measurement that can be accepted. Empirical study of RMSEA is suitable to examine confirmatory model or competing model strategy by high number of sample. AMOS will give the number of RMSEA by giving direction /rmsea.



CHAPTER IV

RESEARCH FINDINGS, DISCUSSION AND IMPLICATIONS

4.1. Research Description

This research has objectives of determining to determine the role of consumer satisfaction towards consumer loyalty, consumer satisfaction towards buying intention, as well as determining the effect of consumer loyalty on buying intention on XL cellular cards. In accordance with the issues and the formulation of the model that have been presented and the importance of testing hypotheses, the analytical techniques used in this study is a descriptive statistical analysis and quantitative analysis. The content of this chapter include the validity and reliability testing, descriptive analysis, statistical analysis and discussion of research results.

4.2. Research Findings

4.2.1. Validity Test

Validity test in this research employs AMOS version 6 validity analysis that performed by using the product moment correlation. If the value of loading factor > 0.5 then the instrument can be considered as valid point.

The result of Validity test can be shown in Table 4.1:

Table 4.1
Validity Test Result

Variable	Item	Corrected Item total Correlation	Loading Factor	Status
Satisfaction	CS1	0.609	0.5	Valid
	CS2	0.674	0.5	Valid
	CS3	0.762	0.5	Valid
	CS4	0.743	0.5	Valid

	CS5	0.461	0.5	Valid
Loyalty	CL1	0.653	0.5	Valid
	CL2	0.567	0.5	Valid
	CL3	0.822	0.5	Valid
	CL4	0.809	0.5	Valid
	CL5	0.812	0.5	Valid
Buying intention	BI1	0.693	0.5	Valid
	BI2	0.625	0.5	Valid
	BI3	0.705	0.5	Valid
	BI4	0.543	0.5	Valid
	BI5	0.632	0.5	Valid
	BI6	0.759	0.5	Valid

Source: AMOS calculation

From Table 4.1, it can be seen that all of question has a value of loading factor > 0.5 , so it can be stated that all items in the questionnaire can be declared as a valid question.

4.2.2. Reliability Test

Reliability test makes use *Composite Reliability* coefficient, where a significant level used is 0.7 with the basic decision-making. Research instrument is said reliable if it has *Composite Reliability* coefficient above 0.7 (Ghozali, 2005). Reliability test results about the question of variable consumer satisfaction, consumer loyalty and buying intention can be summarized as presented in Table 4.2 below:

Table 4.2
Reliability Test Result

Variable	<i>Composite Reliability</i> coefficient	Status
Consumer satisfaction	0.861	Reliable
Consumer loyalty	0.881	Reliable
Buying intention	0.811	Reliable

Based on Table 4.2 above, it can be seen that the Cronbach alpha coefficient values for each variable is greater than 0.7. If it refers to questionnaire, all the items in question is a reliable research variables. So that, the questions in the research variables can be used for further research.

4.3. Descriptive Analysis

4.3.1. Respondent's characteristic

The data are subsequently analyzed by SPSS data analysis techniques 17.00. Here, presented the results of descriptive statistical analysis based on the answers provided by respondents.

4.3.1.1 The Respondent's gender

The descriptionve of respondent's gender can be shown in Table 4.3

Tabel 4.3
The Respondent's Gender

Gender	Total	Percentage
Male	99	49.5%
Female	101	50.5%
Total	200	100.0%

Source: The Survey Finding

Based on Table 4.3, displays the majority is female, 50.5% who use XL cellular cards is female. This is because women tend to be more interested on the promotion of cheap cellular card price, which is presented on XL products.

4.3.1.2. Respondent's Age

Descriptive result of respondent's age can be shown in the table below:

Table 4.4
Respondent's age

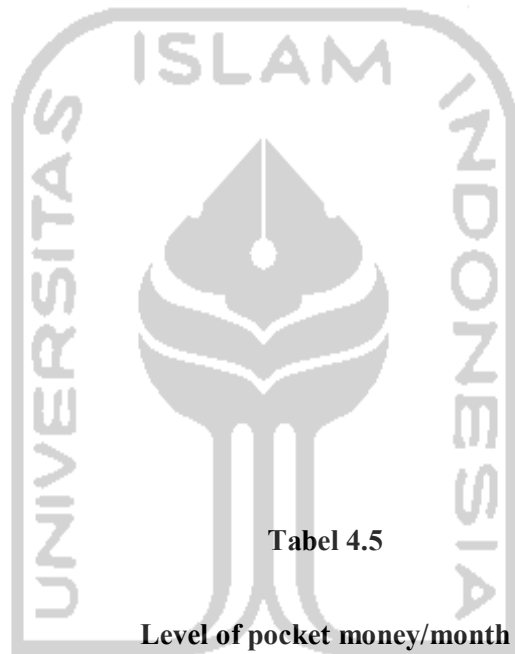
Age	Frequency	Percentage
18 - 22 years old	158	79%
23 - 27 years old	42	21%
Total	200	100%

Source: The Survey Finding

Based on table 4.4, it can be seen that the majority of university students who use XL cellular card is aged between 18-22 years it is equal to 79%. And the rest is 21% aged between 23-27 years old. This result indicates that the majority of respondents who use XL cellular card in are in young and productive age, so the need of XL cellular card to supports the respondent's activity can be clasified as high.

4.3.1.3. Salary/pocket money

Table 4.5 shows the consumer pocket money /month distribution.



Pocket Money	Frequency	Percentage
< Rp. 500.000	51	25.5%
Rp.500.000 - 750.000	77	38.5%
Rp. 751.000 - Rp.1.000.000	54	27.0%
> Rp.1.000.000	18	9.0%

Total	200	100.0%
-------	-----	--------

Source: The Survey Finding

Table 4.5 shows that the majority of respondent's pocket money is ranges from Rp.500.000 to Rp.750.000. It is equal to 38.5 percent. This indicates that the respondent's spend above the average - mean that the respondents have the ability to buy XL cellular card.

4.3.2. Descriptive Analysis of Research Variables

Descriptive Analysis of Research Variables is the analysis explained in detail about the correlation of research in the form of the sentence. This part presents the results of the analysis which includes the description of the research variables- consumer satisfaction, consumer loyalty and buying intention.

The lowest perception score is: 1

The highest perception score is: 7

$$7 - 1$$

$$\text{Interval} = \frac{7 - 1}{7} = 0.86$$

7

To obtain limits of perception as in Table 4.6 below:

Table 4.6

The Criteria of Consumer perception

Interval	Consumer satisfaction	Consumer loyalty	Buying intention
1,00 – 1,85	Strongly dissatisfied	Strongly not loyal	Strongly low
1,86 – 2,71	Slightly dissatisfied	Slightly not loyal	Slightly low
2,72 – 3,57	Dissatisfied	Not loyal	Not high
3,58 – 4,43	Undecided	Undecided	Undecided
4,44 – 5,29	Slightly satisfied	Slightly not loyal	Slightly high
5,30 – 6,14	Satisfied	Loyal	High
6,15 – 7,00	Strongly satisfied	Strongly loyal	Strongly high

The results of descriptive analysis of consumer satisfaction can be shown by Table 4.7 below:

Table 4.7

Descriptive Variable of Consumer Satisfaction

Item	Consumer Satisfaction Indicator	Mean	Category
CS1	Feel satisfied using XL cellular	5.08	Slightly satisfied
CS2	Feel satisfied with XL sales and customer service	5.05	Slightly satisfied
CS3	Feel satisfied with XL store and XL service center	5.01	Slightly satisfied
CS4	Prefer XL cellular card than other brand	4.83	Slightly satisfied

CS5	Based on experience, XL is satisfactory	5.15	Slightly satisfied
Mean total		5.02	Slightly satisfied

The result of descriptive analysis in Table 4.7 shows the assessment of consumer satisfaction is equal to 5.02. Meanwhile, the highest ratings is in the experience, XL card is satisfactory with an average of 5.02 (slightly satisfied), and the lowest assesment is in prefer XL cellular card with an average of 4.83 (slightly satisfied). This number means that the consumer has given a slightly satisfied with the assessment of consumer satisfaction on XL cellular cards because it is on the interval 4.44 to 5.29. These results show that almost all items of consumer satisfaction belong to the category of somewhat satisfied. It means that the level of the respondents' satisfaction is not achieved or the performance of XL cellular card does not meet their expectations. Descriptive results of the variable Consumer loyalty can be shown in Table 4.8 below:

Table 4.8

Descriptive Variable of Consumer Loyalty

Item	Consumer loyalty Indicator	Mean	Category
CL1	Reload the pulse frequently	4.86	Slightly Loyal
CL2	Loyal to XL cellular card	4.81	Slightly Loyal
CL3	Minimizing buy another brand	4.66	Slightly Loyal
CL4	Do not switch with another cellular card	4.89	Slightly Loyal

CL5	Do not buy another cellular card	4.73	Slightly Loyal
Mean total		4.79	Slightly Loyal

The results of descriptive analysis in Table 4.8 show that the average respondent's assessment of consumer loyalty is equal to 4.79. It means that consumers have been slightly loyal to XL cellular card because it is on the interval 4.44 to 5.29. The highest consumer loyalty shown in the table does not switch XL with an average of 4.89 (slightly loyal). And consumer loyalty on the lowest item on the purchase of other brands is reduced by an average of 3.66 (rather loyal). These results indicate that consumers are loyal to the XL cellular card, so they conduct regular refills on XL card, and will not replace XL card with another cellular card.

The results of the descriptive variables of consumer buying intention can be shown in Table 4.9 below:

Table 4.9

Descriptive Variable of Buying intention

Item	Buying Intention Indicator	Mean	Category
BI1	I intend to continue buying XL product	4.83	Slightly High
BI2	If the seller suggest me XL cellular card, I will buy it	4.64	Slightly High

BI3	Intend to buy if friend recommend to buy XL cellular card	4.77	Slightly High
BI4	Favorable opinion toward XL cellular card will lead me to buy it in the future	5.01	Slightly High
BI5	Willingness not to buy another product if another store does not provide XL product	4.70	Slightly High
BI6	Willingness to looking for XL in another store if I cannot find XL cellular card in my subscription store	4.69	Slightly High
Mean total		4.77	Slightly high

Based on Table 4.9., the buying intention has an average of 4.77. It means that the consumer buying intention of XL cellular card is slightly high because it is on the interval 4.44 to 5.29. The highest item in the table is 5.01 (slightly high), that is the respondents have a positive opinion on XL to encourage buying activity in the future. Meanwhile, the respondents who are interested in buying the product by a seller's recommendation have the lowest mean (4.67).

The result should be a concern for the XL cellular card marketers to improve consumer satisfaction and loyalty. This is important in the current competition of telecommunication business/ cellular card in which price war among providers has been happening-offering cheaper prices in the form of talk bonus, SMS, free talk and free SMS to other operators. If marketers are not capable of handling this situation, it is not impossible to

lose consumers. Thus retaining consumers is indeed more difficult job than gaining new consumers.

4.4. Structural Equation Model (SEM) analysis

The quantitative analysis used in this research is path analysis or SEM and SEM test assumptions. SEM is a set of statistical techniques that allow relatively complex test series of relationships simultaneously. This analysis was chosen to determine the effect of the gradual influence on consumer satisfaction towards consumer loyalty, consumer loyalty towards buying intention, and loyalty towards buying intention. This analysis is to prove the hypothesis of this research.

Performing data analysis with SEM method required testing stages, namely:

4.4.1. Goodness of Fit model

To determine the criteria for Goodness of Fit model, the researcher use: Absolute Fit Measured (absolute index measurement), Incremental Fit Measured (additional measurement index) and the Parsimonious Fit Measured (Measurement simplicity index). Goodness of Fit model makes use of Amos software version 6.0. Here's goodness of fit index generated after testing:

Table 4.10
Goodness of Fit Index (First Model)

<i>Goodness of Fit Index</i>	<i>Result</i>	<i>Cut Off Value</i>	<i>Criteria</i>
Likelihood Chi Square	193,390	Less value	Not good
Probability	0,000	$\geq 0,05$	
RMSEA	0,068	$\leq 0,08$	Good
GFI	0,892	$\geq 0,9$	Not good

AGFI	0,854	$\geq 0,9$	Not good
TLI	0,924	$\geq 0,90$	Good

Source: AMOS calculation

Based on the table above, the results of Chi Square has a probability of 0.000 < 0.05. So the model has a goodness of fit is not good. Likewise with GFI value of 0.892 < 0.9, and AGFI of 0.854 < 0.9 shows that the model does not show the Goodness of Fit. The model considered both of the parameters measured only by 0.068 RMSEA < 0.08 and TLI of 0.924 > 0.9.

Because of this initial model does not contain the Goodness of Fit, then the researcher needs for model improvement. AMOS 6.0 program model improvements made through the dial-in parameters Modification Indices values between error covariance indicated a significant error, then performed a second test of Goodness of Fit as shown in the following table:

Table 4.11
Goodness of Fit Result (Modification Indices)

Goodness of Fit Index	Result	Cut Off Value	Criteria
Likelihood Chi Square	112,995	Less value	Good
Probability	0,059	$\geq 0,05$	
RMSEA	0,035	$\leq 0,08$	Good
GFI	0,937	$\geq 0,9$	Good
AGFI	0,906	$\geq 0,9$	Good
TLI	0,980	$\geq 0,90$	Good

Source: AMOS calculation

χ^2 Chi Square-value has a level of significance in 0.059 with value $p > 0.05$. In consequence, H_0 does not have different value in sample and population covariance matrix. It means that the sample covariance matrix with an estimated population covariance matrix is the same, so the model is considered as fix model.

Based on an analysis of the goodness of fit - GFI reflects the level of fitness of overall model. The recommended level of acceptance is $GFI > 0.90$. The results show the value of GPI is 0.937 for $GFI > 0.9$. So the model has a good fit.

Adjusted Goodness of fit index - AGFI as a development of GFI index. AGFI is an index that has been adapted to the ratio of degree of freedom model proposed by the degree of freedom of the null model. The results show values of 0.906 AGFI of greater value than the value recommended $AGFI > 0.9$, indicating that this model has a good fit.

Tucker Lewis Index - TLI is an alternative to incremental fit index that compares the tested model with the baseline. The values are recommended as a good level of fitness > 0.90 . The results show that the TLI value of 0.980 so it can be stated that the level of conformance is in good criteria.

The Root Mean Square Error of Approximation - RMSEA, an index used to compensate for the Chi Square statistics in a large sample. RMSEA value indicates goodness of fit that can be expected when the model estimated in the population. Acceptance of the recommended value is < 0.08 , while the test result is 0.03. It indicates that the model is good.

From the measurement results, it can be concluded that the parameter has met the expected requirement. According to Ghozali (2005) all the model meets the assumption of Goodness of Fit model so that the requirements have been met.

4.4.2. The Result of Hypothesis Test

As described in Chapter II, the hypotheses are proposed. The hypotheses of the research are conducted one-tailed test, because the relationship between the independent variables with the dependent variables hypothesized has a positive effect. To determine whether the hypothesis is supported by data or not, then the probability value from the Critical Ratio (CR) compared with $\alpha = 5\%$. If Standardized coefficients parameters are positive and probability values of Critical Ratio (CR) less than $\alpha = 5\%$, it can be concluded that the research hypotheses are supported by the data (proven significantly). Test results of the research model can be described as follows:

Goodness of Fit
 Chi Square = 112.995
 Cmin/DF = 1.242
 Probability = .059
 GFI = .937
 AGFI = .906
 TLI = .980
 RMSEA = .035

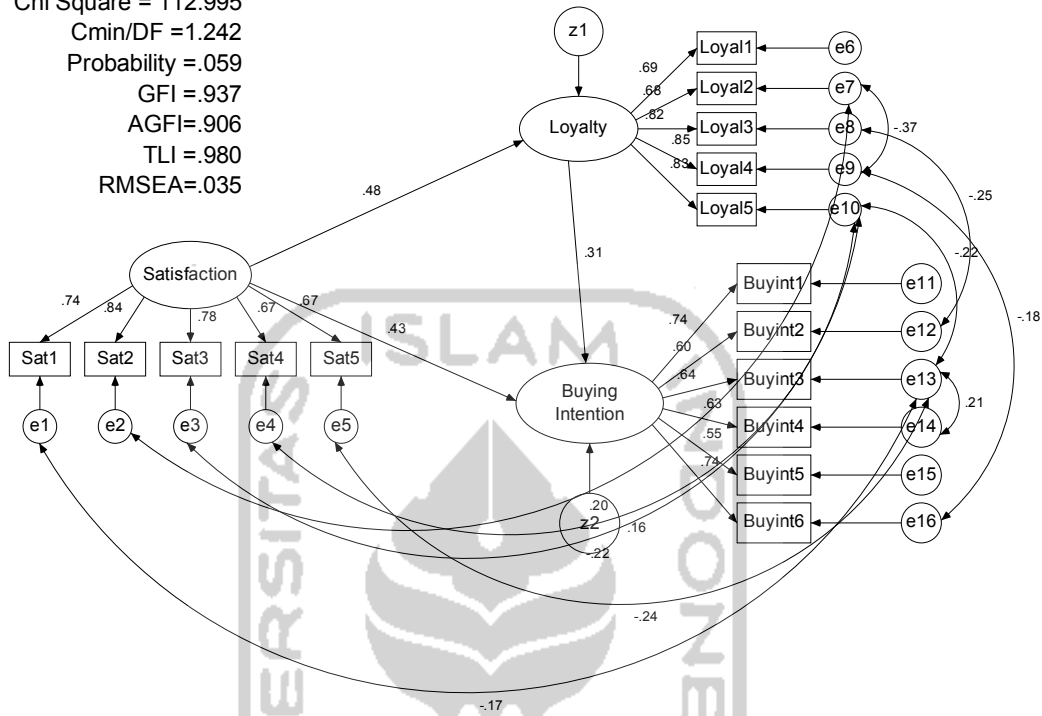


Figure 4.1

The Result of The Research Model

Based on statistical analysis using the program AMOS version 6.0, test results show a causal relationship of each variable research are presented in the following table.

Table 4.12

Estimation Result by using AMOS model

Correlation between the variable	Coefficient Standardized	Critical Ratio	Probability Value	Lable
Loyalty ← Satisfaction	0,481	5,391	0,000	H1 supported
Buying_Intention ← Satisfaction	0,425	4,519	0,000	H2 supported
Buying_Intention ← Loyalty	0,307	3,531	0,000	H3 supported

Source: AMOS calculation

Based on table 4.7 , the equation is:

$$\text{Buying Intention} = 0,425 \text{ Satisfaction} + 0,307 \text{ Loyalty}$$

$$\text{Loyalty} = 0,481 \text{ Satisfaction}$$

4.5. Analysis

4.5.1. The Effect of Consumer satisfaction towards Consumer loyalty

In the previous chapter, the researcher has presented the first alternative hypothesis - There is a positive influence of consumer satisfaction to consumer loyalty. The test results by using path analysis (SEM) is known that the Standardized Regression Weights of consumer satisfaction consumer loyalty is equal to 0.481 with the p-value (0.000 < 0.05). It means that consumer satisfaction has positive and significant impact on consumer loyalty. Thus, the first hypothesis in this research is proved. When viewing from the direct influence of the weights (standardized) positive value indicates that the higher XL's product use satisfaction, the more loyal consumers are.

4.5.2. Effect of Consumer Satisfaction towards Buying intention

The second alternative hypothesis that is proposed - There is a positive influence of consumer satisfaction on consumer buying intention in the previous chapter. The test results with the analysis point (SEM) is known that the Standardized Regression Weights consumer satisfaction on consumer buying intention is equal to the value 0.425 p-value (0.000 <0.05). It means that consumer satisfaction has positive and significant impact on buying intention. Thus, the second hypothesis in this research is proved. When viewed from the direct influence of the weights (standardized) positive value indicates that the higher the satisfaction, the higher the buying intention is.

4.5.3. Effect of Consumer Loyalty Consumers Towards Buying intention The third alternative hypothesis that is proposed - There is a positive influence on consumer loyalty towards buying intention. The test results with the analysis point (SEM) is known that the Standardized Regression Weights Consumer loyalty intention towards buying consumers amounted to 0.307 with the p-value (0.000 <0.05). It means that consumer loyalty has positive and significant impact on buying intention. Thus the third hypothesis in this study proved. When viewed from the direct influence of the weights (standardized) positive value indicates that the more loyal consumers are, the higher their buying intention.

4.6. Discussion

AMOS analysis results indicate a positive and significant influence of variable consumer satisfaction to consumer loyalty on XL cellular card product. The significance can be seen from the value of p value smaller than the value of of 5% significance It means higher consumer satisfaction has been able to make a significant contribution to the increase of consumer loyalty on XL cellular card.

The results are in line with the results of research conducted by Mittal and Kamakura, 2001; Homburg and Giering, 2001; Verhoef, 2003; Ball et al, 2004; Lam et al., 2004; Bennett and Rundle-Thiele, 2004; Olson et al ., 2005; Donio et.al., 2006; Suh and Ie, 2006 and Espejel, 2008). They have Investigate and found an influence of consumer satisfaction on loyalty. It means that if consumer satisfaction is increasing, consumer loyalty will increase as well. This occurs because the satisfaction can only be achieved through meeting the performance exceeds the expectations, the consumers are satisfied.

Now, many companies focus on increasing consumer satisfaction because fit satisfaction criteria of consumer are easy to change one's mind when getting a better offering. They are very satisfied and more difficult to change their choices. Higher satisfaction or enjoyment can create an emotional approach to a particular service or product, not just rational liking / preference, the result is high consumer loyalty.

The second hypothesis test results found that consumer satisfaction has a positive and significant impact on consumer buying intention. The results are relevant with the research by Yi 1990; Bou-Llusar et al, 2001; Yi and La, 2004, Tsiotsou, 2006. Other studies also found that consumer satisfaction has a positive impact on buying intentions (eg Mai and Ness, 2000; Calvo, 2001; Hansen and Solgaard, 2001; Sanzo et al, 2003; Grunert et al, 2004;. Nowak and Newton, 2006.

The finding - consumer satisfaction has a positive and significant impact on consumer buying intention, can be explained that the consumer satisfaction will be greater whenever PT. XL Axiata is able to meet its consumer's needs. Consequently, the impact that the

company has is increasing sales because there are repeat purchases and consumers are prone to recommend friends (potential consumers) to use the company's product.

The third hypothesis test results found that consumer loyalty has a positive and significant impact on consumer buying intention. The results are relevant with the researches conducted by Espejel et al(2008). They have demonstrated that consumer loyalty has positive and significant impact on buying intention in food products. By taking advantages of previous research results, it is possible to appreciate that consumer loyalty increases the level of buying intention in PDO food products. Consumer loyalty effect on buying intention and it is because the concept of loyalty can be understood as the expectations of consumers or the inclination to buy products or services.

The higher the level of consumer loyalty, it tends to create positive behavior and attitude on the products. In addition, it is also likely to show consumer beliefs toward the products. Attitude, behavior and positive beliefs that develop from time to time will bring up the behavior patterns of consumer attitudes on purchasing activity in the future.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

The conclusion and suggestion are the result of the role of Satisfaction toward Loyalty, consumer satisfaction towards buying intention, and consumer loyalty towards buying Intention for XL consumers Based on the analysis and discussion, it can be concluded as follows:

1. The result of Structural Equation Model (SEM) shows that there is positive and significant influence between consumer satisfaction on consumer loyalty. It means higher consumer satisfaction, the greater the consumer buying intention in XL cellular card (0,481). The result shows that the relationship of consumer satisfaction toward loyalty create higher number than consumer satisfaction relation directly to buying intention.
2. The result of Structural Equation Model (SEM) shows that there is positive and significant influence between consumer satisfaction on consumer buying intention. It means higher consumer satisfaction, the greater the consumer buying intention in XL cellular card (0.425)
3. The result of Structural Equation Model (SEM) shows that there is a positive and significant influence between consumer loyalty and buying intention of consumers. It means the higher consumer loyalty, the higher the consumer buying intention in XL cellular card (0.307).

5.2. Recommendations

XL Company should increase the quality of XL products and services by increasing loyalty program for the consumer in order to increase consumer satisfaction and loyalty, and ultimately leading to increase buying intention. Loyalty program can be use to be an appreciation for the consumer that have used XL product. Loyalty program also can minimizing the consumer to switch the product with another product and keep the loyalty of consumer. XL can maintain the product by doing some activity such as; Give the consumer free internet after sending some number of SMS, give discount for reload some number of pulse, or free pass ticket concert for XL users. In maintaining the service, XL can do some activities such give easiness to be XL salesperson, polite in giving answer to the compllaint or fast in handling complaints from consumer.

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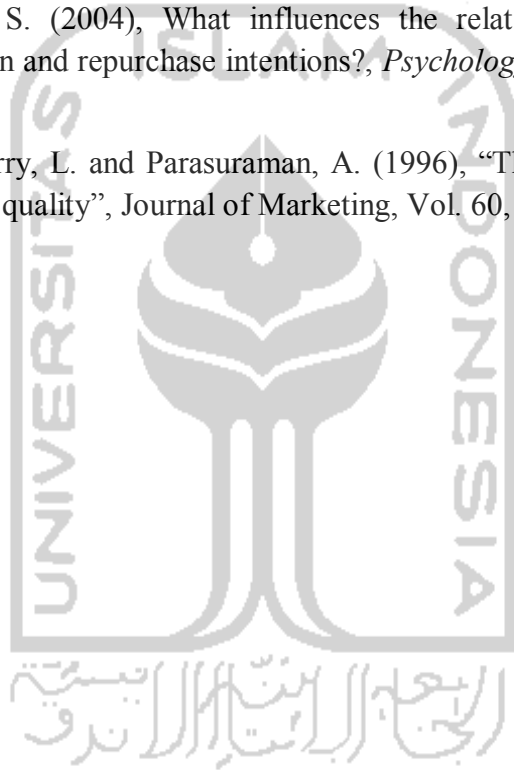
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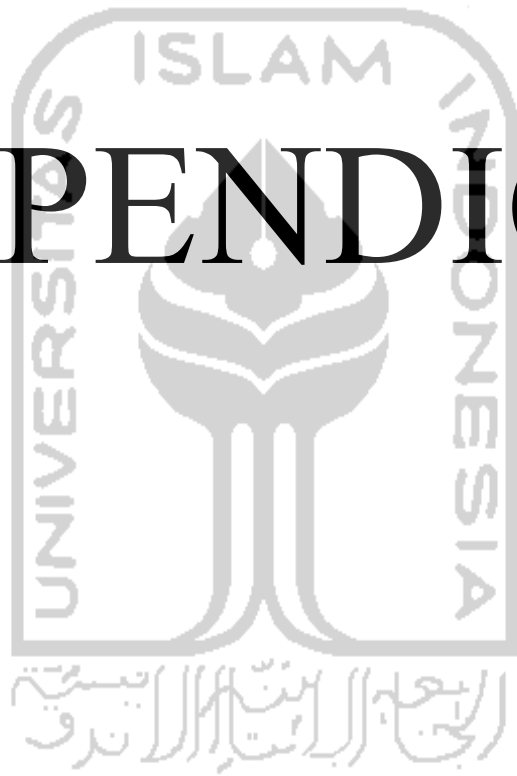
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APPENDICES



ENTRY DATA QUESTIONNAIRE

No	Satisfaction						Loyalty						Buying Intention						
	CS1	CS2	CS3	CS4	CS5	CS	CL1	CL2	CL3	CL4	CL5	CL	BI1	BI2	BI3	BI4	BI5	BI6	BI
1	6	7	6	6	6	31	4	5	5	5	5	24	6	3	6	5	3	5	28
2	5	5	5	5	6	26	5	5	5	5	5	25	6	6	5	6	6	5	34
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30	4	5	6	5	7	27	5	5	4	6	5	25	5	6	5	6	4	5	31

ENTRY DATA QUESTIONNAIRE

No	Satisfaction						Loyalty					Buying Intention							
	CS1	CS2	CS3	CS4	CS5	CS	CL1	CL2	CL3	CL4	CL5	CL	BI1	BI2	BI3	BI4	BI5	BI6	BI
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58	5	4	4	4	7	24	4	5	4	4	6	23	4	7	4	4	6	4	29
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60	7	7	7	3	5	29	6	7	6	6	6	31	5	4	4	4	6	4	27

ENTRY DATA QUESTIONNAIRE

No	Satisfaction						Loyalty						Buying Intention						
	CS1	CS2	CS3	CS4	CS5	CS	CL1	CL2	CL3	CL4	CL5	CL	BI1	BI2	BI3	BI4	BI5	BI6	BI
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79	4	5	4	4	5	22	5	6	4	5	4	24	5	5	5	5	4	5	29
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86	5	5	5	5	5	25	6	5	4	4	5	24	5	5	5	5	5	5	30
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89	4	4	4	4	4	20	4	3	5	5	5	22	4	3	4	5	5	5	26
90	2	3	2	2	2	11	2	3	3	3	3	14	5	3	5	5	4	4	26

ENTRY DATA QUESTIONNAIRE

No	Satisfaction						Loyalty						Buying Intention						
	CS1	CS2	CS3	CS4	CS5	CS	CL1	CL2	CL3	CL4	CL5	CL	BI1	BI2	BI3	BI4	BI5	BI6	BI
91	4	5	5	4	3	21	4	4	5	5	4	22	4	6	5	4	4	3	26
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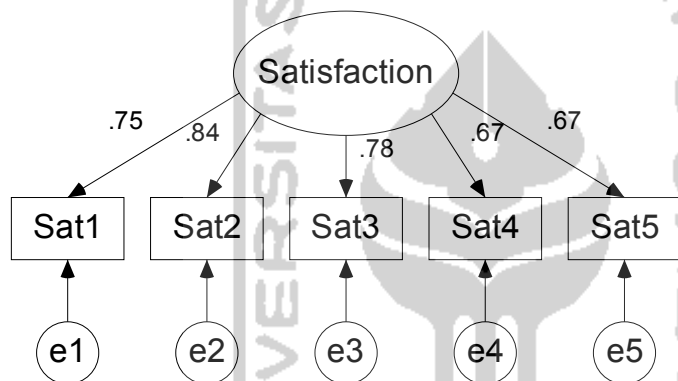
93	4	5	5	3	5	22	5	5	6	6	5	27	5	5	5	5	3	5	28
94	5	5	5	3	5	23	5	5	4	5	4	23	4	4	4	5	4	3	24
95	3	1	2	2	2	10	2	3	2	2	1	10	3	2	2	2	2	3	14
96	4	4	4	4	4	20	2	5	5	4	5	21	5	3	6	5	4	4	27
97	5	4	4	3	4	20	4	5	4	5	4	22	5	4	4	5	5	5	28
98	5	5	5	4	5	24	5	4	3	4	3	19	5	5	5	5	5	5	30
99	4	4	5	5	4	22	4	4	3	4	4	19	4	4	4	4	4	5	25
100	4	3	4	3	3	17	3	3	2	2	2	12	3	3	4	4	4	5	23
101	7	6	7	7	7	34	5	5	5	5	5	25	7	6	7	7	6	7	40
102	5	5	5	4	4	23	5	5	5	4	3	22	3	4	6	5	4	4	26
103	5	4	5	5	5	24	5	5	5	5	5	25	5	4	5	5	4	5	28
104	5	5	5	5	5	25	5	6	4	5	4	24	5	5	5	5	3	4	27
105	5	5	5	4	5	24	5	6	5	5	4	25	5	4	5	5	3	5	27
106	6	5	5	4	6	26	4	3	2	5	5	19	5	5	5	5	4	4	28
107	4	4	4	4	4	20	4	3	4	4	3	18	4	3	4	5	5	3	24
108	5	4	5	5	5	24	5	4	5	5	4	23	5	5	5	5	4	5	29
109	5	5	5	3	5	23	5	5	3	4	4	21	5	5	5	5	3	4	27
110	6	5	6	3	5	25	6	6	5	5	4	26	3	3	4	4	4	4	22
111	6	7	6	6	7	32	3	4	3	4	4	18	6	7	6	7	6	4	36
112	4	4	4	3	3	18	3	4	4	4	3	18	3	4	5	5	4	4	25
113	4	3	4	3	3	17	3	4	3	4	4	18	5	4	5	5	4	4	27
114	5	5	5	4	4	23	5	5	5	4	3	22	3	4	6	5	6	4	28
115	5	5	5	5	5	25	5	5	5	5	5	25	5	4	5	6	3	5	28
116	6	6	5	3	6	26	5	5	5	5	5	25	6	5	6	6	6	5	34
117	5	5	5	5	5	25	5	3	6	6	6	26	6	6	3	6	6	6	33
118	5	5	6	4	6	26	5	6	6	6	6	29	4	4	5	6	6	6	31

119	5	5	5	5	5	25	5	6	5	5	4	25	5	4	5	5	3	5	27
120	6	5	5	5	6	27	4	4	3	4	5	20	5	5	3	5	4	4	26
121	5	5	5	2	5	22	4	4	3	4	3	18	4	3	4	5	5	3	24
122	6	3	4	4	5	22	5	4	5	5	3	22	4	3	5	5	3	3	23
123	5	5	5	6	5	26	6	5	4	4	5	24	5	4	4	4	3	4	24
124	4	5	5	6	6	26	5	5	5	5	5	25	5	5	5	5	5	5	30
125	5	5	6	5	4	25	6	4	6	6	4	26	5	4	5	5	5	3	27

ENTRY DATA QUESTIONNAIRE

No	Satisfaction						Loyalty						Buying Intention						
	CS1	CS2	CS3	CS4	CS5	CS	CL1	CL2	CL3	CL4	CL5	CL	BI1	BI2	BI3	BI4	BI5	BI6	BI
126	4	4	5	5	4	22	5	4	5	5	5	24	4	3	4	5	5	5	26
127	3	3	4	3	4	17	3	4	5	6	3	21	5	3	5	5	5	4	27
128	4	3	3	3	3	16	4	4	6	5	4	23	5	6	5	4	6	5	31
129	5	5	6	5	4	25	7	7	7	7	7	35	7	7	7	6	6	7	40
130	4	4	5	5	4	22	5	4	5	5	5	24	4	3	4	5	5	5	26
131	4	4	3	3	3	17	4	4	5	6	3	22	5	3	5	5	5	4	27
132	5	5	5	4	3	22	4	4	3	5	4	20	4	6	5	4	5	3	27
133	6	6	6	5	6	29	6	5	5	5	5	26	5	5	5	6	6	5	32
134	6	6	6	3	6	27	6	4	6	6	6	28	6	6	3	6	6	6	33
135	4	4	4	4	5	21	4	5	6	6	6	27	5	5	5	4	4	4	27
136	5	5	5	5	5	25	5	5	5	5	5	25	5	4	5	5	3	5	27
137	6	5	5	5	6	27	4	4	3	4	4	19	5	5	3	5	4	4	26
138	5	5	5	5	5	25	6	4	5	6	6	27	6	6	5	6	6	5	34
139	6	5	5	4	4	24	6	5	4	6	5	26	5	4	3	5	6	4	27
140	6	5	5	4	4	24	5	6	5	6	5	27	5	4	4	5	6	3	27
141	5	5	5	5	5	25	5	5	5	5	5	25	5	4	4	4	4	4	25

142	5	5	5	5	5	25	5	5	5	5	5	25	6	2	5	5	4	3	25
143	6	6	6	6	6	30	6	5	6	6	6	29	6	6	6	6	5	6	35
144	6	6	6	5	6	29	4	4	4	4	4	20	6	5	5	5	5	5	31
145	6	6	6	6	6	30	4	4	3	4	4	19	5	5	5	5	5	5	30
146	5	5	5	5	5	25	5	4	4	5	5	23	5	5	5	5	5	4	29
147	5	5	5	5	5	25	4	4	3	4	4	19	5	5	5	5	5	4	29
148	6	6	6	6	6	30	6	5	4	6	5	26	5	4	5	5	5	5	29
149	5	4	5	5	5	24	5	4	3	5	4	21	5	5	5	5	5	5	30
150	5	5	5	5	5	25	5	5	5	4	4	23	5	5	5	5	4	4	28
151	6	5	6	5	5	27	4	3	3	3	3	16	3	4	4	4	4	4	23
152	3	3	4	3	3	16	3	3	2	3	2	13	3	4	4	4	4	4	23
153	4	4	4	4	4	20	4	4	5	5	5	23	4	5	5	5	3	5	27
154	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	4	4	28
155	6	6	5	6	5	28	7	7	6	7	7	34	6	6	6	7	6	7	38
156	5	5	5	5	5	25	5	5	5	5	5	25	5	4	5	6	3	5	28
157	6	6	5	3	6	26	5	5	5	5	5	25	6	5	6	6	6	5	34
158	5	5	5	5	5	25	6	6	6	6	6	30	6	6	3	6	6	6	33
159	5	5	6	4	6	26	4	4	5	5	5	23	5	5	5	5	5	5	30
160	5	6	6	6	6	29	6	5	5	5	6	27	5	5	5	5	5	4	29
161	5	5	4	5	4	23	5	5	5	5	6	26	5	5	5	4	3	5	27



Estimates (Group number 1 - Default model)

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Sat5 <--- Satisfaction	.666
Sat4 <--- Satisfaction	.665
Sat3 <--- Satisfaction	.776
Sat2 <--- Satisfaction	.836
Sat1 <--- Satisfaction	.755

Variiances: (Group number 1 - Default model)

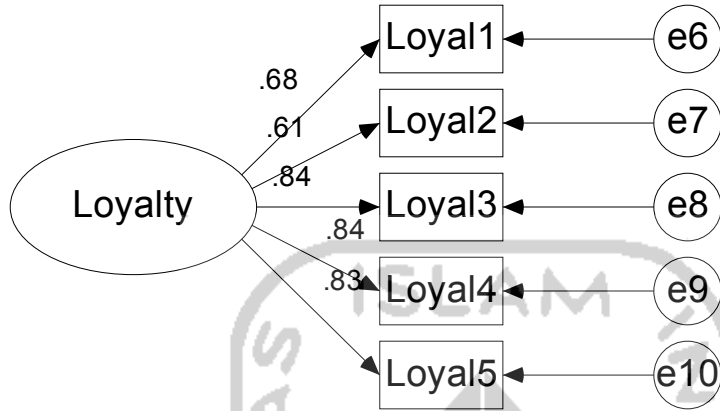
	Estimate	S.E.	C.R.	P Label
Satisfaction	.498	.100	5.001	***
e5	.626	.071	8.770	***
e4	.597	.068	8.772	***

	Estimate	S.E.	C.R.	P Label
e3	.378	.050	7.631	***
e2	.271	.042	6.402	***
e1	.340	.043	7.938	***

$$\text{Construct - Reliability} = \frac{(\sum \text{Std. Loading})^2}{(\sum \text{Std. Loading})^2 + \sum \epsilon_j}$$

$$\text{Constuct Reliability} = \frac{(3,698)^2}{(3,698)^2 + 2,212} = 0,861$$





Estimates (Group number 1 - Default model)

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Loyal1 <--- Loyalty	.681
Loyal2 <--- Loyalty	.613
Loyal3 <--- Loyalty	.844
Loyal4 <--- Loyalty	.843
Loyal5 <--- Loyalty	.829

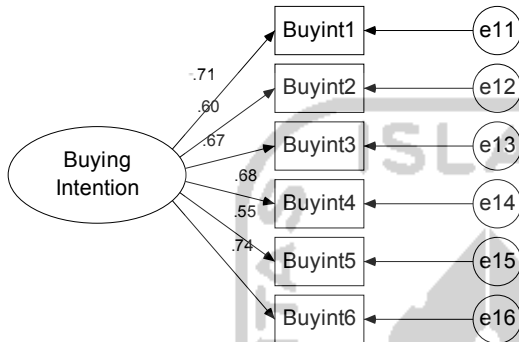
Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P Label
Loyalty	.414	.079	5.228	***
e6	.480	.054	8.952	***
e7	.577	.062	9.267	***
e8	.301	.043	6.956	***
e9	.252	.036	6.979	***
e10	.343	.047	7.292	***

$$\text{Construct - Reliability} = \frac{(\sum \text{Std. Loading})^2}{(\sum \text{Std. Loading})^2 + \sum \epsilon_j}$$

$$\text{Constuct Reliability} = \frac{(3,81)^2}{(3,81)^2 + 1,953} = 0,881$$





Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Buyint1 <--- Buying_Intention	.713
Buyint2 <--- Buying_Intention	.597
Buyint3 <--- Buying_Intention	.665
Buyint4 <--- Buying_Intention	.679
Buyint5 <--- Buying_Intention	.548
Buyint6 <--- Buying_Intention	.744

Variiances: (Group number 1 - Default model)

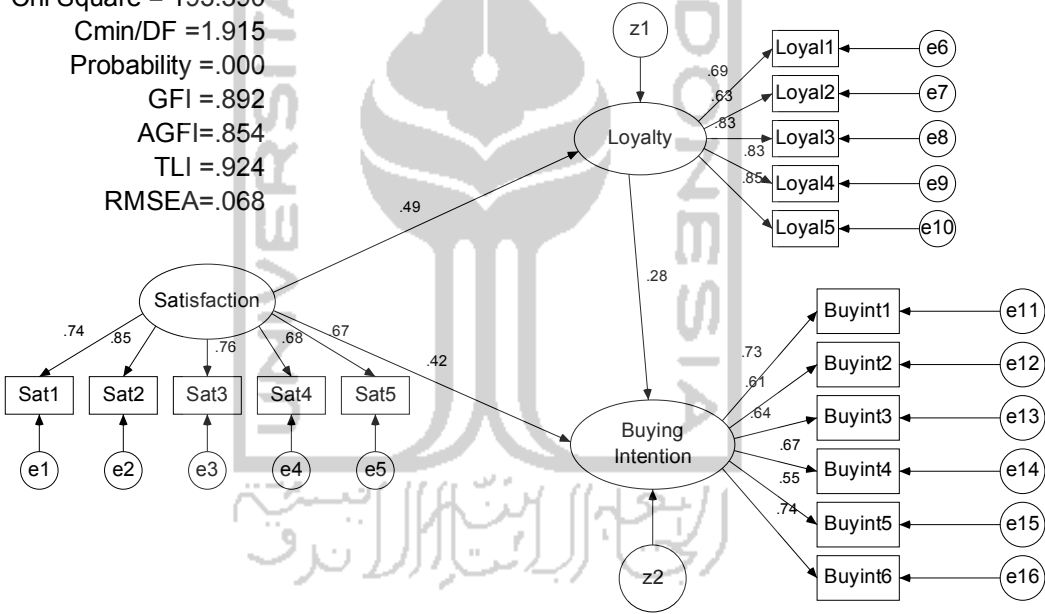
	Estimate	S.E.	C.R.	P	Label
Buying_Intention	.465	.087	5.318	***	
e11	.449	.057	7.815	***	
e12	.845	.096	8.835	***	
e13	.507	.061	8.328	***	
e14	.364	.044	8.197	***	
e15	1.051	.116	9.091	***	
e16	.418	.057	7.386	***	

$$\text{Construct - Reliability} = \frac{(\sum \text{Std. Loading})^2}{(\sum \text{Std. Loading})^2 + \sum \epsilon_j}$$

$$\text{Construct Reliability} = \frac{(3,946)^2}{(3,946)^2 + 3,634} = 0,811$$

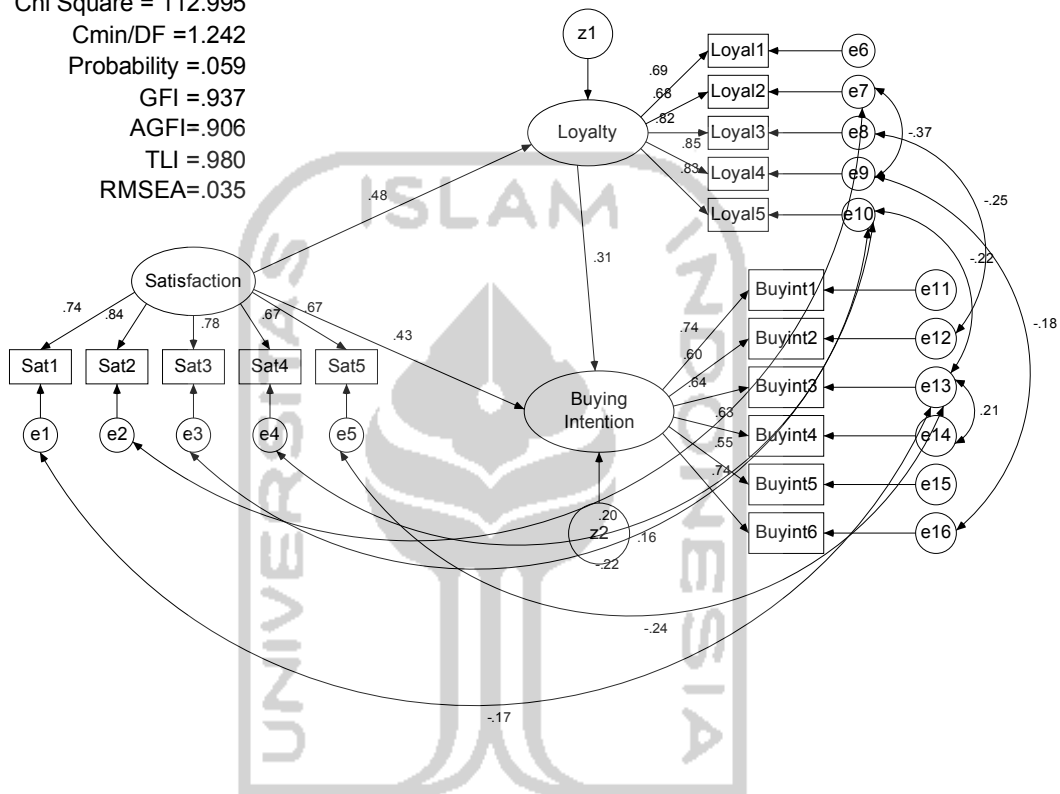
First Model

Goodness of Fit
 Chi Square = 193.390
 Cmin/DF = 1.915
 Probability = .000
 GFI = .892
 AGFI = .854
 TLI = .924
 RMSEA = .068



Modification Indices Model

Goodness of Fit
 Chi Square = 112.995
 Cmin/DF = 1.242
 Probability = .059
 GFI = .937
 AGFI = .906
 TLI = .980
 RMSEA = .035



Analysis Summary

Date and Time

Date: Tuesday, January 03, 2012

Time: 12:23:45 AM

Title

gambar amos: Tuesday, January 03, 2012 12:23 AM

Groups

Group number 1 (Group number 1)

Notes for Group (Group number 1)

The model is recursive.

Sample size = 200

Variable Summary (Group number 1)

Your model contains the following variables (Group number 1)

Observed, endogenous variables

Sat5

Sat4

Sat3

Sat2

Sat1

Loyal1

Loyal2

Loyal3

Loyal4

Loyal5

Buyint1

Buyint2

Buyint3

Buyint4

Buyint5

Buyint6



Unobserved, endogenous variables

Loyalty

Buying_Intention

Unobserved, exogenous variables

Satisfaction

e5

e4
e3
e2
e1
e6
e7
e8
e9
e10
e11
e12
e13
e14
e15
e16
z1
z2



Variable counts (Group number 1)

Number of variables in your model: 37

Number of observed variables: 16

Number of unobserved variables: 21

Number of exogenous variables: 19

Number of endogenous variables: 18

Parameter summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	21	0	0	0	0	21
Labeled	0	0	0	0	0	0
Unlabeled	16	10	19	0	0	45
Total	37	10	19	0	0	66

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
Buyint6	3.000	7.000	.233	1.343	-.038	-.111
Buyint5	2.000	7.000	.156	.902	-.837	-2.417
Buyint4	2.000	7.000	.045	.259	.983	2.836
Buyint3	2.000	7.000	-.139	-.803	.126	.363
Buyint2	2.000	7.000	.186	1.076	-.520	-1.501
Buyint1	3.000	7.000	-.125	-.724	-.011	-.031
Loyal5	1.000	7.000	-.306	-1.767	.494	1.425
Loyal4	2.000	7.000	-.374	-2.158	.775	2.238
Loyal3	2.000	7.000	-.380	-2.193	.127	.367
Loyal2	2.000	7.000	-.221	-1.278	.104	.299
Loyal1	2.000	7.000	-.382	-2.207	.697	2.011
Sat1	2.000	7.000	-.190	-1.095	.127	.366
Sat2	1.000	7.000	-.417	-2.409	1.243	3.587
Sat3	2.000	7.000	-.441	-2.547	.664	1.916
Sat4	2.000	7.000	-.387	-2.233	.105	.302

Variable	min	max	skew	c.r.	kurtosis	c.r.
Sat5	2.000	7.000	-.316	-1.827	.294	.849
Multivariate					56.810	16.738

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
38	49.985	.000	.005
56	47.332	.000	.000
49	45.887	.000	.000
14	41.625	.000	.000
61	39.784	.001	.000
47	38.025	.002	.000
63	36.273	.003	.000
95	35.663	.003	.000
44	35.388	.004	.000
134	35.253	.004	.000
60	34.363	.005	.000
58	31.498	.012	.000
62	31.260	.012	.000
73	31.109	.013	.000
31	30.675	.015	.000
106	30.661	.015	.000
24	30.292	.017	.000
122	30.244	.017	.000
96	29.795	.019	.000
6	29.675	.020	.000

Observation number	Mahalanobis d-squared	p1	p2
84	29.582	.020	.000
41	29.504	.021	.000
75	29.257	.022	.000
117	28.775	.025	.000
59	28.377	.028	.000
34	27.905	.032	.000
127	27.867	.033	.000
74	27.857	.033	.000
37	27.094	.040	.000
111	26.212	.051	.000
71	25.897	.056	.000
90	25.602	.060	.000
193	25.313	.064	.000
72	25.309	.065	.000
128	25.191	.067	.000
129	24.367	.082	.000
85	24.311	.083	.000
9	24.239	.084	.000
12	23.407	.103	.000
131	23.043	.113	.000
132	22.430	.130	.002
158	22.182	.137	.003
8	22.118	.139	.002
172	21.700	.153	.008

Observation number	Mahalanobis d-squared	p1	p2
29	21.576	.157	.008
139	21.481	.161	.007
1	20.922	.182	.034
91	20.716	.190	.045
4	20.600	.194	.046
171	20.572	.196	.035
7	20.402	.203	.042
30	20.347	.205	.036
42	20.251	.209	.034
140	20.146	.214	.034
200	20.139	.214	.024
66	20.096	.216	.019
21	19.906	.225	.027
121	19.252	.256	.152
155	19.189	.259	.140
110	19.003	.268	.177
114	18.841	.277	.209
125	18.482	.296	.363
142	18.428	.299	.340
100	18.397	.301	.305
25	18.264	.309	.333
175	18.253	.309	.287
118	18.149	.315	.297
101	18.142	.316	.252

Observation number	Mahalanobis d-squared	p1	p2
48	17.931	.328	.328
65	17.619	.347	.487
50	17.584	.349	.454
192	17.504	.354	.453
15	17.364	.362	.497
190	16.927	.390	.745
55	16.910	.391	.707
196	16.871	.394	.682
16	16.820	.397	.665
19	16.766	.401	.649
57	16.762	.401	.597
88	16.523	.417	.712
113	16.480	.420	.691
116	16.474	.420	.643
157	16.474	.420	.588
45	15.983	.454	.851
27	15.740	.471	.917
11	15.314	.502	.982
102	15.304	.503	.976
178	15.092	.518	.989
176	14.839	.536	.996
152	14.822	.538	.995
53	14.546	.558	.999
135	14.472	.564	.999

Observation number	Mahalanobis d-squared	p1	p2
18	14.441	.566	.998
109	14.322	.575	.999
20	14.306	.576	.998
185	14.186	.585	.999
93	14.121	.590	.999
52	13.962	.602	.999
123	13.954	.602	.999
26	13.921	.605	.999

Models

Default model (Default model)

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments: 136

Number of distinct parameters to be estimated: 45

Degrees of freedom (136 - 45): 91

Result (Default model)

Minimum was achieved

Chi-square = 112.995

Degrees of freedom = 91

Probability level = .059

Group number 1 (Group number 1 - Default model)

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Loyalty	<---	Satisfaction	.443	.082	5.391	***	
Buying_Intention	<---	Satisfaction	.425	.094	4.519	***	
Buying_Intention	<---	Loyalty	.333	.094	3.531	***	
Sat5	<---	Satisfaction	1.000				
Sat4	<---	Satisfaction	.968	.116	8.363	***	
Sat3	<---	Satisfaction	1.096	.115	9.488	***	
Sat2	<---	Satisfaction	1.122	.112	10.027	***	
Sat1	<---	Satisfaction	.929	.103	8.994	***	
Loyal1	<---	Loyalty	1.000				
Loyal2	<---	Loyalty	.998	.114	8.720	***	
Loyal3	<---	Loyalty	1.287	.121	10.646	***	
Loyal4	<---	Loyalty	1.222	.113	10.780	***	
Loyal5	<---	Loyalty	1.315	.122	10.767	***	
Buyint1	<---	Buying_Intention	1.000				
Buyint2	<---	Buying_Intention	.969	.123	7.867	***	
Buyint3	<---	Buying_Intention	.867	.105	8.251	***	
Buyint4	<---	Buying_Intention	.737	.091	8.051	***	
Buyint5	<---	Buying_Intention	.964	.134	7.168	***	
Buyint6	<---	Buying_Intention	1.014	.107	9.501	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Loyalty	<---	Satisfaction	.481
Buying_Intention	<---	Satisfaction	.425

			Estimate
Buying_Intention	<---	Loyalty	.307
Sat5	<---	Satisfaction	.666
Sat4	<---	Satisfaction	.669
Sat3	<---	Satisfaction	.780
Sat2	<---	Satisfaction	.841
Sat1	<---	Satisfaction	.739
Loyal1	<---	Loyalty	.688
Loyal2	<---	Loyalty	.679
Loyal3	<---	Loyalty	.821
Loyal4	<---	Loyalty	.852
Loyal5	<---	Loyalty	.826
Buyint1	<---	Buying_Intention	.737
Buyint2	<---	Buying_Intention	.603
Buyint3	<---	Buying_Intention	.638
Buyint4	<---	Buying_Intention	.632
Buyint5	<---	Buying_Intention	.555
Buyint6	<---	Buying_Intention	.743

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
e7 <--> e9	-.128	.031	-4.084	***	
e8 <--> e12	-.131	.044	-2.983	.003	
e13 <--> e14	.099	.040	2.508	.012	
e10 <--> e13	-.095	.033	-2.866	.004	
e9 <--> e16	-.058	.030	-1.957	.050	

	Estimate	S.E.	C.R.	P	Label
e5 <--> e13	-.141	.044	-3.195	.001	
e4 <--> e10	.070	.037	1.917	.055	
e3 <--> e10	-.080	.031	-2.538	.011	
e1 <--> e13	-.075	.034	-2.242	.025	
e2 <--> e7	.072	.032	2.234	.026	

Correlations: (Group number 1 - Default model)

	Estimate
e7 <--> e9	-.372
e8 <--> e12	-.249
e13 <--> e14	.211
e10 <--> e13	-.221
e9 <--> e16	-.183
e5 <--> e13	-.242
e4 <--> e10	.159
e3 <--> e10	-.220
e1 <--> e13	-.171
e2 <--> e7	.201

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Satisfaction	.498	.098	5.095	***	
z1	.326	.062	5.255	***	
z2	.298	.058	5.119	***	
e5	.624	.070	8.875	***	

	Estimate	S.E.	C.R.	P	Label
e4	.577	.065	8.892	***	
e3	.386	.049	7.856	***	
e2	.260	.039	6.676	***	
e1	.358	.043	8.301	***	
e6	.470	.051	9.173	***	
e7	.494	.057	8.704	***	
e8	.340	.042	8.012	***	
e9	.240	.035	6.768	***	
e10	.341	.043	7.874	***	
e11	.417	.054	7.688	***	
e12	.815	.092	8.891	***	
e13	.545	.063	8.608	***	
e14	.405	.047	8.563	***	
e15	1.040	.114	9.138	***	
e16	.415	.055	7.598	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.443	.000	.000
Buying_Intention	.572	.333	.000
Buyint6	.581	.338	1.014
Buyint5	.552	.321	.964
Buyint4	.422	.245	.737
Buyint3	.496	.288	.867

	Satisfaction	Loyalty	Buying_Intention
Buyint2	.555	.323	.969
Buyint1	.572	.333	1.000
Loyal5	.583	1.315	.000
Loyal4	.542	1.222	.000
Loyal3	.571	1.287	.000
Loyal2	.443	.998	.000
Loyal1	.443	1.000	.000
Sat1	.929	.000	.000
Sat2	1.122	.000	.000
Sat3	1.096	.000	.000
Sat4	.968	.000	.000
Sat5	1.000	.000	.000

Standardized Total Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.481	.000	.000
Buying_Intention	.573	.307	.000
Buyint6	.426	.228	.743
Buyint5	.318	.170	.555
Buyint4	.362	.194	.632
Buyint3	.365	.196	.638
Buyint2	.346	.185	.603
Buyint1	.423	.227	.737
Loyal5	.397	.826	.000
Loyal4	.410	.852	.000

	Satisfaction	Loyalty	Buying_Intention
Loyal3	.395	.821	.000
Loyal2	.326	.679	.000
Loyal1	.331	.688	.000
Sat1	.739	.000	.000
Sat2	.841	.000	.000
Sat3	.780	.000	.000
Sat4	.669	.000	.000
Sat5	.666	.000	.000

Direct Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.443	.000	.000
Buying_Intention	.425	.333	.000
Buyint6	.000	.000	1.014
Buyint5	.000	.000	.964
Buyint4	.000	.000	.737
Buyint3	.000	.000	.867
Buyint2	.000	.000	.969
Buyint1	.000	.000	1.000
Loyal5	.000	1.315	.000
Loyal4	.000	1.222	.000
Loyal3	.000	1.287	.000
Loyal2	.000	.998	.000
Loyal1	.000	1.000	.000
Sat1	.929	.000	.000

	Satisfaction	Loyalty	Buying_Intention
Sat2	1.122	.000	.000
Sat3	1.096	.000	.000
Sat4	.968	.000	.000
Sat5	1.000	.000	.000

Standardized Direct Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.481	.000	.000
Buying_Intention	.425	.307	.000
Buyint6	.000	.000	.743
Buyint5	.000	.000	.555
Buyint4	.000	.000	.632
Buyint3	.000	.000	.638
Buyint2	.000	.000	.603
Buyint1	.000	.000	.737
Loyal5	.000	.826	.000
Loyal4	.000	.852	.000
Loyal3	.000	.821	.000
Loyal2	.000	.679	.000
Loyal1	.000	.688	.000
Sat1	.739	.000	.000
Sat2	.841	.000	.000
Sat3	.780	.000	.000
Sat4	.669	.000	.000
Sat5	.666	.000	.000

Indirect Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.000	.000	.000
Buying_Intention	.148	.000	.000
Buyint6	.581	.338	.000
Buyint5	.552	.321	.000
Buyint4	.422	.245	.000
Buyint3	.496	.288	.000
Buyint2	.555	.323	.000
Buyint1	.572	.333	.000
Loyal5	.583	.000	.000
Loyal4	.542	.000	.000
Loyal3	.571	.000	.000
Loyal2	.443	.000	.000
Loyal1	.443	.000	.000
Sat1	.000	.000	.000
Sat2	.000	.000	.000
Sat3	.000	.000	.000
Sat4	.000	.000	.000
Sat5	.000	.000	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Satisfaction	Loyalty	Buying_Intention
Loyalty	.000	.000	.000
Buying_Intention	.148	.000	.000
Buyint6	.426	.228	.000

	Satisfaction	Loyalty	Buying_Intention
Buyint5	.318	.170	.000
Buyint4	.362	.194	.000
Buyint3	.365	.196	.000
Buyint2	.346	.185	.000
Buyint1	.423	.227	.000
Loyal5	.397	.000	.000
Loyal4	.410	.000	.000
Loyal3	.395	.000	.000
Loyal2	.326	.000	.000
Loyal1	.331	.000	.000
Sat1	.000	.000	.000
Sat2	.000	.000	.000
Sat3	.000	.000	.000
Sat4	.000	.000	.000
Sat5	.000	.000	.000

Modification Indices (Group number 1 - Default model)

Covariances: (Group number 1 - Default model)

	M.I.	Par Change
e10 <--> Satisfaction	6.627	.084
e9 <--> Satisfaction	6.419	-.076
e6 <--> e7	4.307	.075
e5 <--> e7	5.947	.102

Variances: (Group number 1 - Default model)

	M.I.	Par Change
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Regression Weights: (Group number 1 - Default model)

	M.I.	Par Change
Loyal5 <--- Satisfaction	6.627	.168
Loyal5 <--- Buying_Intention	5.036	.151
Loyal5 <--- Buyint1	5.094	.102
Loyal5 <--- Sat2	6.451	.117
Loyal5 <--- Sat5	8.529	.120
Loyal4 <--- Satisfaction	6.419	-.152
Loyal4 <--- Sat1	5.671	-.107
Loyal4 <--- Sat2	5.504	-.099
Loyal3 <--- Sat5	4.111	-.084
Loyal2 <--- Sat5	4.761	.106
Sat5 <--- Loyal2	5.556	.142

Minimization History (Default model)

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	7		-.751	9999.000	1512.316	0	9999.000
1	e*	5		-.189	3.110	601.063	20	.343
2	e	3		-.067	.728	331.313	5	.906
3	e	0	182.768		1.069	175.032	6	.689
4	e	0	46.819		.758	149.501	2	.000
5	e	0	75.412		.386	115.824	1	1.145

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
6	e	0	94.305		.130	113.101	1	1.091
7	e	0	91.453		.050	112.996	1	1.050
8	e	0	90.817		.003	112.995	1	1.007
9	e	0	90.898		.000	112.995	1	1.000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	45	112.995	91	.059	1.242
Saturated model	136	.000	0		
Independence model	16	1555.052	120	.000	12.959

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.052	.937	.906	.627
Saturated model	.000	1.000		
Independence model	.337	.333	.244	.294

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.927	.904	.985	.980	.985
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.758	.703	.747
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	21.995	.000	53.166
Saturated model	.000	.000	.000
Independence model	1435.052	1311.512	1565.997

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.568	.111	.000	.267
Saturated model	.000	.000	.000	.000
Independence model	7.814	7.211	6.591	7.869

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.035	.000	.054	.894
Independence model	.245	.234	.256	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	202.995	211.401	351.419	396.419
Saturated model	272.000	297.407	720.571	856.571
Independence model	1587.052	1590.041	1639.825	1655.825

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.020	.910	1.177	1.062
Saturated model	1.367	1.367	1.367	1.495
Independence model	7.975	7.354	8.633	7.990

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	202	221
Independence model	19	21

Execution time summary

Minimization:	.032
Miscellaneous:	.093
Bootstrap:	.000
Total:	.125

