

Segmentation Of Kartu Halo Customers Based On Lifestyle In Telkomsel Branch Manado

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Segmentation Of Kartu Halo Customers Based On Lifestyle In Telkomsel Branch Manado

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ABSTRACT

The sales of Kartu Halo products in Branch Manado every month at 2018 have increased significantly, this is indicated by the average increased in customer base from early January to August in 2018 of 982 customers. The increase of customer base also inline with the economic growth of North Sulawesi by 6.49% Year on Year in 2018. With the increase in economic growth, the level of expenditure in the city of Manado also increases every month, spending in the non-food sector reaches 50.76% of total monthly expenditure. 30.26% are in the goods and services sector. In large and developing cities in Indonesia has the potential for growth and lifestyle changes in terms of telecommunications services needs. Shifting of consumers behavior from wired communication to wireless mobile communication makes companies competitive to providing the best services and products to make company revenue increased. In Telkomsel, the Average Revenue Per User (ARPU) generated from Kartu Halo as a postpaid card product that contributed 3.68 times more than the ARPU Telkomsel prepaid product at the end of 2017. There are various methods by the company to increased revenue growth, one of them were increasing market share. To increase the market share can be increase the customer base with offering products according to the intended customer segment. The purpose of this studies were to find out how the segmentation of Kartu Halo customers in Branch Manado based on lifestyle activities, interests, and opinions from consumers. This research is classified as a type of explorative descriptive research whose data collection is carried out by distributing questionnaires to 420 samples through social media of Kartu Halo product users at Branch Manado. The results of the questionnaire obtained valid and reliable results with a Chronbach's alpha value of 0.907. By using the two steps cluster of cluster analysis, the results of this study indicate that there are two clusters, namely the first cluster Experientials, which have Education and average income doing research, in choosing products, and running activities online. And the second cluster is Functionalist, who spends money on something important and has a high level of confidence.

Coord. Conjunction

Prep.

INTRODUCTION

Lifestyle describes people as a whole who interacts with his environment (Berardelli et al., 2018; Lubowiecki-Vikuk, Dąbrowska, & Machnik, 2021), Manado has a population of 430,133 people who interact with each other at the end of 2017. The large population in the city of Manado causes overcrowding the population becomes quite high. With an area of 157.26 km², the population density was 2,736 people/km² based on data of Badan Pusat Statistik Manado (BPS) end of 2017. High population density will trigger interaction between individuals and their interest to increased social activities and varied lifestyles (Latiffa, Rotinsulu, & Tumilaar, 2017; Podung, Tulian, & Sendouw, 2018). According to Kasali, Lifestyle is how the people spends their time and money expressed into activities, interests and opinions of the world around him (Wijaya, Sunarti, & Pangestuti, 2018). The people in Manado spend their interest in something by setting aside their income of Rp 1,176,810 per

month, 50.76% on average from these expenditures spent on non-food sector that divided into 6 categories namely housing and household facilities, goods and services, clothes, parties and ceremonies, tax and insurance. From the total expenditure of the six categories, 30.26% was spent on the goods and services sector, that includes telecommunications services (Gura & Gura, 2018; Susanto, 2016).

Now, telecommunications has become a primary need, mobile phones become one of the devices that cannot be separated from everyday life (Kastouni & Ait Lahcen, 2022; Straubhaar & Spence, 2020). Because mobile phones are very helpful in various types of work and improve the performance results of community income (Al-Hawary & Alhajri, 2020; Tanle & Abane, 2018). Mobile phone requires simcard to performing the functions, one of the postpaid simcard types is the Kartu Halo, products of PT. Telkomsel, that vision is to become a trusted provider of world-class digital mobile lifestyle solutions and services. The Kartu Halo is the only postpaid brand by Telkomsel at the moment. The Halo Customer base in Manado continues to increase, in Figure 1.4 the growth of the customer base in Manado Branch (Siahaan et al., 2020).

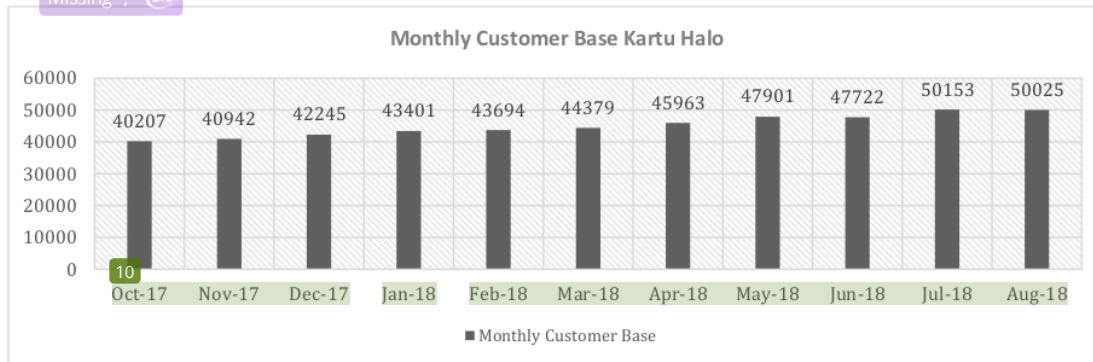


Figure 1. Customer Base of Kartu Halo

Based on the data in Figure 1. the ratio of Kartu Halo users to residents of the Manado city at the end of 2018 reached 9.82%, which is quite large compared to the ratio of Kartu Halo users to the Indonesian population that only 1.8%. This shows that the interest of residents in Manado city that using Kartu Halo products is quite high.

In Table 1 and Table 2 quoted from a source of the Naskah Publikasi Analisis Industri Telekomunikasi Indonesia by the 2018 SDPPI Research and Development Team, the ARPU (Average Revenue Per User) comparison between postpaid and prepaid products is significantly different. The ARPU of postpaid Telkomsel is 3.68 times bigger than prepaid Telkomsel in 2017. The postpaid products provide the biggest revenue contribution for Telkomsel companies from year to year.

Table 1. ARPU Pascabayar Cellular

NO.	ORGANIZER NAME	ARPU PASCABAYAR SELULER (Rp.)						
		2011	2012	2013	2014	2015	2016	2017
1	TELKOMSEL	197.000	189.000	184.000	167.000	162.437	143.739	140.250
2	INDOSAT	136.702	191.074	166.014	134.242	105.958	151.884	92.252
3	TRI	109.000	123.400	104.150	98.300	150.308	130.768	120.441
4	XL AXIATA	182.000	145.000	132.000	118.000	107.000	116.000	114.000
5	SMARTFREN	40.000	30.000	50.000	66.000	63.400	58.500	56.600

Source : Secondary Data 2022

Based on the data in Table 1, the highest postpaid Average Revenue Per User (ARPU) from 2011 to 2017 is Telkomsel with an average ARPU of Rp169,061. In the second place, is occupied by Indosat with an average ARPU of Rp139,732, then followed by XL Axiata with an average ARPU of Rp130,571 and finally is Smartfren with an average ARPU of Rp52,071.

Table 2. ARPU Prabayar Cellular

NO.	ORGANIZER NAME	ARPU PRABAYAR SELULER (Rp.)						
		2011	2012	2013	2014	2015	2016	2017
	TELKOMSEL	35.000	34.000	35.000	35.000	40.122	40.475	38.016
	INDOSAT	25.748	25.800	25.781	25.323	23.302	23.614	20.964
	TRI	8.000	15.120	18.020	14.600	14.643	16.442	14.817
	XL AXIATA	31.000	31.000	26.000	25.000	34.000	34.000	33.000
	SMARTFREN	10.000	16.000	18.000	18.500	20.300	18.400	34.000

Source : Secondary Data 2022

Based on Table 2, the highest prepaid Average Revenue Per User (ARPU) also owned by Telkomsel with an average ARPU value from 2011 to 2017 amounting to Rp36.802, followed by XL Axiata with an average ARPU value of Rp30.571. Because the comparison of prepaid and postpaid ARPUs that owned by Telkomsel, the researchers focused on Kartu Halo postpaid service products that provide more revenue contribution for the Telkomsel company.

Based on Figure 1, which shows that every month in 2018, Manado Branch customer based on experience was growth. Along with population growth in the city of Manado is expected to increase Telkomsel's market share. Telkomsel's market share in the Manado Branch as a whole has won competitions in each district with a market share category value above 50%, some even reaching 90%, for more details, see Table below.

Table 3. Market Share of Telkomsel Branch Manado

City	WoW Growth	MoM Growth	TSEL	ISAT	TRI	XL	FREN	CLOSE Compe titor	CITY CLASS
Minahasa Tenggara	0,12	-0,63	60,37	17,52	25,86	10,07	1,63	TRI Sp.	50-70 %
Kepulauan Sangihe	0,11	-0,14	93,74	1,64	5,10	2,03	1,51	TRI	>70 %
Minahasa Selatan	0,09	-0,54	51,85	30,60	21,63	3,20	9,13	ISAT	50-70 %
Kota Manado	0,01	0,10	49,85	15,06	32,96	9,47	6,50	TRI	50-70 %
Kepulauan Talaud	0,28	-0,43	89,66	3,10	6,46	0,00	2,58	TRI	>70 %
Kota Bitung	0,36	1,97	51,83	8,67	40,05	10,06	4,01	TRI	50-70 %
Kota Tomohon	0,28	-0,43	43,01	24,05	30,94	7,04	10,64	TRI	50-70 %
Minahasa	-0,07	-0,48	38,04	23,79	35,58	9,20	8,07	TRI	30-50 %
Minahasa Utara	-0,01	0,37	46,94	17,54	29,11	11,66	10,05	TRI	50-70 %
Siau Tagulandang Biaro	-0,02	-0,51	96,15	0,00	0,00	0,00	0,00	ISAT	>70 %
Halmahera Barat	-0,10	-0,83	95,86	1,74	1,24	1,60	0,85	ISAT	>70 %
Halmahera Selatan	-0,04	0,02	97,9	1,03	0,43	0,98	0,47	ISAT	>70 %
Halmahera Tengah	-0,11	0,70	98,43	0,00	0,00	0,00	0,00	ISAT	>70 %
Halmahera Timur	-0,25	0,00	97,15	0,00	0,00	0,00	0,00	ISAT	>70 %
Halmahera Utara	0,37	-0,03	97,69	0,00	0,00	0,00	1,05	SMART	>70 %
Kota Ternate	-0,02	-0,03	98	1,12	0,50	0,72	0,61	ISAT	>70 %
Kota Tidore Kepulauan	-0,15	-0,06	97,73	0,69	1,06	0,51	1,06	TRI	>70 %
Pulau Morotai	-0,04	0,02	97,93	0,00	0,00	0,00	0,00	ISAT	>70 %

Source : Secondary Data 2022

To increase revenue in the company can be done in various ways, one of them is to generate more of a customer base. The convenience of the customer base can be created through the provision of maximum service and in accordance with their wishes. Therefore, we need a segmentation in creating products that fit the needs of certain segments. So, this research can form postpaid Telkomsel Halo customer segmentation based on lifestyle with their Activity, Interest, and Opinion.

METHODS

Participants

Respondents in this study amounted to 420 people who use Halo Card Product of Telkomsel at Branch Manado.

Instruments

The data that uses in this study are primary data that is obtained directly through surveys by distributing questionnaires to respondents and collecting the results of questionnaires that have been obtained. In the measurement used a Likert scale which is a format that can be used to determine the value of the three variables. The applications used for the instrument are: 1) Strongly Disagree, 2) Disagree, 3) Agree, and 4) Strongly Agree.

Table 4. Operationalization of Variables

Variabel	Konsep	Dimensi	Indikator	Skala
Demographic Segmentation	Demographic Segmentation, which divides the market into groups based on variables such as age, family size, gender, income, occupation, education, religion, race, nationality generation and social class (Kotler & Keller, 2009)	1. Domicile Region	Resident or Regency of Respondents	Nominal
		2. Gender	Gender of Respondents	Nominal
		3. Age	Age of Respondents	Nominal
		4. Jobs	Job of Respondents	Nominal
		5. Education	Education of Respondents	Nominal
		6. Incomes	Salary of Respdents	Nominal
		7. Halo Packages	Halo Card Package	Nominal
		8. Loyalty of Using	Loyalty of Halo Card	Nominal
Lifestyle Segmentation	lifestyle is a pattern of one's life in the world of daily life expressed in the activities, interests and opinions (opinions) concerned. (Kotler & Armstrong, 2012)	1. Using Smartphone to Main Job.	Work	Likert
		2. Calling Family on free time	Family	Likert
		3. Interaction via social media	Community	Likert
		4. Prefer to online streaming	Entertainment	Likert
		5. Using E-Commerce	Shopping	Likert
		6. Prefer to reading news via online	Media	Likert
		7. Using credit cards	Club Member	Likert
		8. Prefer to online gaming	Sports	Likert
		9. Much like traveling	Vacation	Likert
		10. Compare the goods before buying it	Social Events	Likert
		11. Buying something because their ads	Media	Likert
		12. Believe on price is determines quality	Products	Likert
		13. Consider discounts offered	Promotion	Likert
		14. Payment with cashless	Business	Likert
		15. Looking for discounts	Hedonis	Likert
		16. Up to date of trend technology	Sportif	Likert
		17. Buying something because needs	Mayoritas	Likert
		18. Ambitious of works	Achievements	Likert
		19. Believe that everyone depends on mobile phones	Future	Likert
		20. Believe on security of mobile phone	Security	Likert
		21. Believe of mobile phone can help the works as well	Technology	Likert
		22. Type of mobile phone depends on educational background	Efficient	Likert
		23. Up to date with mobile phone developments	Education	Likert
		24. Confidence with the insights Influenced by other people.	Culture	Likert
	Themselves Social	Likert		

Data Analysis

The analytical method used in this research is using SPSS vers 25.0 for:

- Evaluation of measurement (outer model) to assess the validity and reliability of the model through the validity of convergent and discriminant
- Determine of Cluster using two step cluster method.

According Dantes (2012: 86) the validity of research is the ability of a study to reveal precisely what it wants to study. States that validity is the degree of accuracy between the data that actually occurs in the object of research with data that can be reported by researchers. Thus, valid data is data that does not different between those reported by researchers with data that actually occurs on the research object (Sugiyoho, 2017, 2019).

There are two types of correlations commonly used, namely product moment correlation or the Pearson method given the "rxy" notation and rank correlation or the Spearman method given the "rho" notation. To test the validity of the research instruments used product moment correlation or the Pearson method with levels, with formulas:

$$r_{xy} = \frac{N \sum xy - (\sum x)(\sum y)}{\sqrt{[N \sum x^2 - (\sum x)^2][N \sum y^2 - (\sum y)^2]}}$$

Keterangan:

- r = coefficient correlation between x dan y
- N = Total of subject
- $\sum xy$ = jumlah perkalian antara skor x dan skor y
- $\sum x$ = jumlah total skor x
- $\sum y$ = jumlah total skor y
- $\sum x^2$ = jumlah dari kuadrat x
- $\sum y^2$ = jumlah dari kuadrat y

RESULTS AND DISCUSSION

Result

The significance level used is (a) = 5% = 0.05 and if the resulting value $r_{xy} > r_{table}$ means valid while $r_{xy} < r_{table}$ means invalid. To help validity test in a shorter and accurate, in this study, using SPSS software version 25.0, with a significance level of 0.05 and a sample size of 420 people, obtained R Table of 0.098. validity test details in this study have 3 main variables, Activity, Interest, Opinion and details of each variable are outlined in the correlation table. In the Activity variable correlation table consists of 8) questions all declared valid, this is shown in the results of table 5 where each variable meets the requirements greater than the value of R Table 0.098. In the Table 6, the Interest variable consists of 8 question items are all declared valid, that each question variable fulfills the requirements greater than the value of R Table 0.098. The Opinion in the Table 7 also valid, cause all items in the table has value more than 0.098.

Table 5. Test Validity of variabel Activity

		Correlations										
		A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	Total_A
A1	Pearson Correlation	1	.424**	.262**	.334**	.331**	.544**	.124*	.327**	.183**	.232**	.610**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.011	.000	.000	.000	.000
A2	Pearson Correlation	.420	1	.049	.235**	.312**	.333**	.327**	.309**	.366**	.262**	.641**
	Sig. (2-tailed)	.000		.312	.000	.000	.000	.000	.000	.000	.000	.000
A3	Pearson Correlation	.262**	.049	1	.475**	.543**	.144**	-.233**	-.015	.072	.327**	.449**
	Sig. (2-tailed)	.000	.312		.000	.000	.003	.000	.766	.142	.000	.000
A4	Pearson Correlation	.420	.420	.420	1	.427**	.499**	.006	.243**	.259**	.306**	.664**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.896	.000	.000	.000	.000
A5	Pearson Correlation	.331**	.312**	.543**	.427**	1	.272**	.079	.006	.248**	.200**	.598**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.108	.907	.000	.000	.000
A6	Pearson Correlation	.420	.420	.420	.420	.420	1	.224**	.266**	.203**	.284**	.621**
	Sig. (2-tailed)	.000	.000	.003	.000	.000		.000	.000	.000	.000	.000
A7	Pearson Correlation	.124*	.327**	-.233**	.006	.079	.224**	1	.252**	.255**	-.143**	.401**
	Sig. (2-tailed)	.011	.000	.000	.896	.108	.000		.000	.000	.003	.000
A8	Pearson Correlation	.327**	.309**	-.015	.243**	.006	.266**	.252**	1	.328**	.221**	.559**
	Sig. (2-tailed)	.000	.000	.766	.000	.907	.000	.000		.000	.000	.000
A9	Pearson Correlation	.183**	.366**	.072	.259**	.248**	.203**	.255**	.328**	1	.209**	.580**
	Sig. (2-tailed)	.000	.000	.142	.000	.000	.000	.000	.000		.000	.000
A10	Pearson Correlation	.232**	.262**	.327**	.306**	.200**	.284**	-.143**	.221**	.209**	1	.477**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.003	.000	.000	.000		.000
Total_A	Pearson Correlation	.420	.420	.420	.420	.420	.420	.420	.420	.420	.420	.420
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N		420	420	420	420	420	420	420	420	420	420	420

Source: Primary data processed in 2022.

Table 6 Test Validity of Variabel Interst

Article Error

		Correlations								Total_I
		I1	I2	I3	I4	I5	I6	I7	I8	Total_I
11	Pearson Correlation	1	.325**	.427**	.123*	.450**	.162**	.233**	.296**	.613**
	Sig. (2-tailed)		.000	.000	.012	.000	.001	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
12	Pearson Correlation	.325**	1	.545**	.464**	.446**	.197**	.160**	.119*	.668**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.001	.015	.000
	N	420	420	420	420	420	420	420	420	420
13	Pearson Correlation	.427**	.545**	1	.408**	.538**	.251**	.250**	.201**	.715**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
14	Pearson Correlation	.123*	.464**	.408**	1	.327**	.363**	.279**	.195**	.615**
	Sig. (2-tailed)	.012	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
15	Pearson Correlation	.450**	.446**	.538**	.327**	1	.261**	.386**	.280**	.732**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
16	Pearson Correlation	.162**	.197**	.251**	.353**	.261**	1	.665**	.623**	.615**
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
17	Pearson Correlation	.233**	.160**	.250**	.279**	.386**	.665**	1	.722**	.651**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
18	Pearson Correlation	.296**	.119*	.201**	.195**	.280**	.623**	.722**	1	.598**
	Sig. (2-tailed)	.000	.015	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420
Total_I	Pearson Correlation	.613**	.668**	.715**	.615**	.732**	.615**	.651**	.598**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420	420

Source: Primary data processed in 2022.

Table 7 Test Validity of Variabel Opinion

		Correlations							Total_O
		O1	O2	O3	O4	O5	O6	O7	Total_O
O1	Pearson Correlation	1	.047	.525**	.215**	.372**	.471**	.626**	.677**
	Sig. (2-tailed)		.332	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
O2	Pearson Correlation	.047	1	.458**	.517**	.265**	.313**	.005	.536**
	Sig. (2-tailed)	.332	.000	.000	.000	.000	.000	.913	.000
	N	420	420	420	420	420	420	420	420
O3	Pearson Correlation	.525**	.458**	1	.441**	.487**	.475**	.455**	.781**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
O4	Pearson Correlation	.215**	.517**	.441**	1	.464**	.304**	.253**	.686**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
O5	Pearson Correlation	.372**	.265**	.487**	.464**	1	.580**	.632**	.758**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
O6	Pearson Correlation	.471**	.313**	.475**	.304**	.580**	1	.630**	.737**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
O7	Pearson Correlation	.626**	.005	.455**	.253**	.632**	.630**	1	.719**
	Sig. (2-tailed)	.000	.913	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420
Total_O	Pearson Correlation	.677**	.536**	.781**	.686**	.758**	.737**	.719**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	420	420	420	420	420	420	420	420

Source: Primary data processed in 2022.

After the alpha-cronbach reliability value is obtained, then the value is compared with the critical R value taken at 0.7. If the reliability value is more than 0.70 or close to 1.00, then the level of confidence in the results of a measurement is higher. In the reliability test of this study it was found that Cronbach's alpha number was 0.907 on 25 input item variables that were tested.

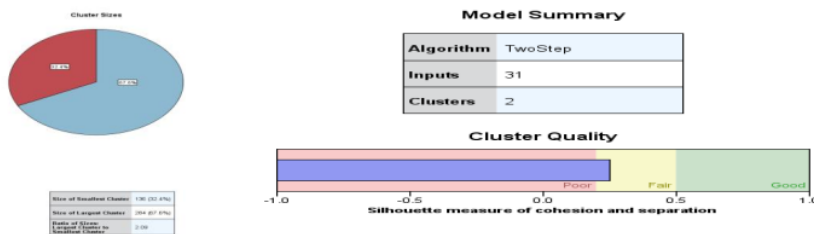


Figure 2. Result of Cluster

With the Cluster Analysis using the Two Step Cluster method of Kartu Halo user profiles in the Branch Manado. The cluster analysis used 31 input variables consist of categorial variables and continuous variables with detailed categorial variables are work, education, age, usability, time, region, and type of package Kartu

Halo. And continuous variables consist of lifestyle variables based on Activity, Interest, Opinion. Using SPSS version 25.0. The results of the cluster analysis are presented in Figure 2.

In the test results using two step cluster analysis, the cluster quality is quite good with an average silhouette of 0.25. From the results of the analysis cluster with 31 input variables, a total of 2 clusters with the importance of predictor is presented in Figure 3 below

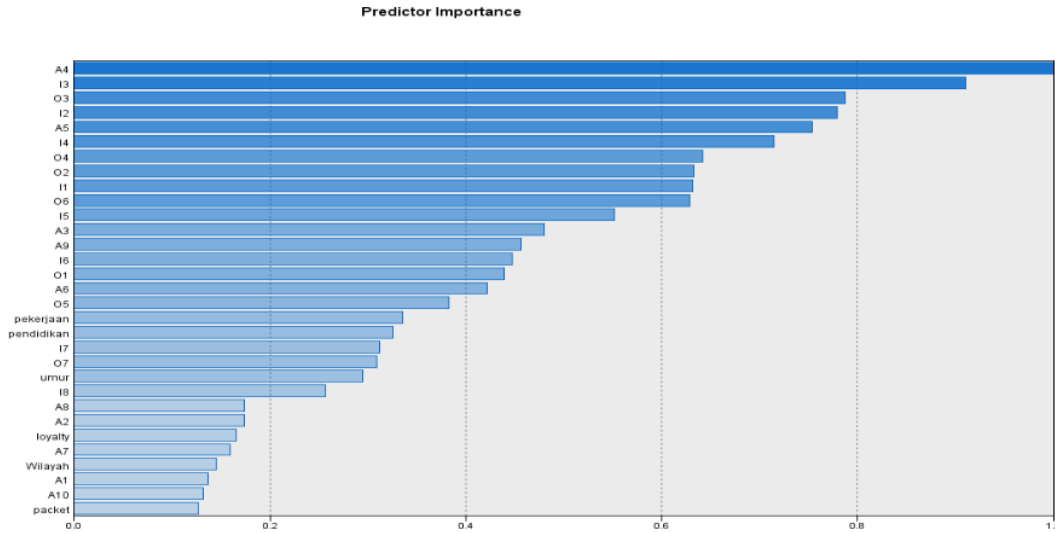


Figure 3. Predictor of Importance

The details of the results of the variables of the importance predictor are dominated by Lifestyle Activity variables Online Streaming the details of the code for each variable are presented in table 8 below

Tabel 8 Variable of Lifestyle

Code	Variabel Lifestyle (AIO)
A1	Using a Smartphone for Work
A2	Call the family in your free time
A3	Interact via social media
A4	Online Streaming
A5	E-Commerce Users
A6	Read News Online
A7	Credit Card Users
A8	Online Gamers
A9	Traveling
A10	Compare something before buying
I1	Buy Something because of advertising
I2	Price Determines Quality
I3	Consider discounts offered
I4	Make cashless payments
I5	Look for discounted items
I6	Be up to date on technological developments
I7	buy products as needed
I8	ambitious at work
O1	Believe that everyone depends on electronic mobile
O2	trust in security in mobile electronics
O3	Believe that Mobile electronics helps the work
O4	type of mobile phone depends on educational background
O5	Up to date on the development of mobile phones
O6	Confidence with the insights you have
O7	Affected by others

Source: Primary data processed in 2022.

Discussion

Based on the results of cluster analysis, 2 clusters were obtained in this study. Cluster 1 has 284 respondents and cluster 2 has 136 respondents. From these two clusters, profiles were obtained based on the most influential lifestyle, interest, and opinion lifestyle variables in accordance with the contributions in table below:

Cluster	Size	Inputs																														
1	67.6%	I3	A4	I4	I2	A5	O4	O3	I1	A9	O2	I5	O6	O5	A3	I6	A6	O1	O7	pendidikan	pekerjaan	I7	I8	umur	A7	A2	A10	A8	loyalty	A1	paket	pendapatan
2	32.4%	A4	O3	A3	O1	O6	I3	A5	I2	I6	I7	O2	I4	A6	I1	O4	I5	O7	A1	I8	O5	pekerjaan	pendidikan	A8	A9	umur	A2	loyalty	A7	A10	paket	pendapatan

Source: Primary data processed in 2022.

In cluster 1, the influential interest variable is in category I3 with the question "I often pay attention to discounts offered to a product" with an average distribution value of 2.96. In addition, category I4 also affects cluster 1 with the question "I prefer to make cashless payments" with an average distribution value of 2.77. In the other variable of interest that most influences cluster 1 is I2 with the question "I am sure that high prices indicate good product quality" with an average distribution value of 2.68.

In addition to the interest variable, the activity variable that most influences cluster 1 is the A4 category with the question "I watch movies / videos more often through online platforms than through conventional TV" with an average distribution value of 2.77. In addition, category A5 with the question "I prefer to choose a product in e-commerce rather than directly to the store" also dominantly affects this cluster with an average value of the resulting distribution of 2.67.

In the opinion variable, cluster 1 is influenced by the O4 category with the question "I am sure that the use of this type of handphone can reflect an educational background" with a distribution value of 2.43. With this opinion, it indicates that cluster 1 believes that education is something important. Thus, this cluster is referred to as the **Experientials cluster**.

In cluster 2, the most influential activity variable is the A4 category with an average distribution value of 3.86 with the questionnaire question "I watch movies/videos more frequently via online platforms than through conventional TV". Besides that, activity with category A3 "I interact more with other people using social media" has an average distribution of 3.78 in cluster 2.

The dominant variable affecting cluster 2 is category I3 with the questionnaire question "I often pay attention to discounts offered to a product" with an average distribution value of 3.75. The dominant opinion variable influences cluster 2, there are 3 dominant opinion categories namely O3 with the questionnaire question "I am sure that the use of mobile electronics makes time and energy efficient" with an average distribution value of 3.84. Category O1 with the questionnaire question "I am sure that people will fully depend on mobile electronics in the future" with an average distribution value of 3.8. And the O6 category with the questionnaire question "I am sure that the insights I have will increase my confidence" with an average distribution value of 3.87. So, this cluster is called the **Functionalist cluster**.

The results of the Convergent Validity test can be seen in Table 4.2 d where the value of AVE for each variable is above 0.50. The lowest Average Variance Extracted (AVE) value is 0.943 in the RP (Repeat Purchase) construct. Convergent Validity can also be seen from the factor loading (FL) value, if the FL value is greater than 0.50 then the questionnaire can be said to be valid.

Table 9. Average Variance Extracted (AVE)

	AVE
CS	0,531389
RC	0,815282
RP	0,943285
SC	0,734623

Source: Primary data processed in 2022.

Another method to find out a questionnaire item is said to be valid one of which is Discriminant Validity. Discriminant validity of the measurement model with reflective indicators is assessed based on cross loading measurements with constructs.

Table 10 Proves that the correlation value between each variable with its contract is greater than the correlation value of other constructs. So, with this that the measuring instrument proves discriminant validity criteria.

Table 10. Cross loading

	CS	RC	RP	SC
CS1	0,793755	0,28737	0,626256	0,731859
CS2	0,698431	0,243106	0,295444	0,421201
CS3	0,723432	0,279706	0,295526	0,476238
CS4	0,72216	0,26795	0,691052	0,596381
CS5	0,723635	0,267948	0,688252	0,597104
CS6	0,696745	0,198268	0,382927	0,643049
CS7	0,770287	0,234224	0,505537	0,76901
CS8	0,6971	0,201563	0,303473	0,438918
RC1	0,271988	0,876931	0,224202	0,27624
RC2	0,335311	0,928201	0,307764	0,291348
RP1	0,592372	0,295541	0,972177	0,631567
RP2	0,717661	0,286092	0,97028	0,709813
SC1	0,617232	0,247569	0,523321	0,760412
SC2	0,702698	0,236712	0,533295	0,833101
SC3	0,758961	0,319876	0,729737	0,932649
SC4	0,721553	0,257708	0,604067	0,901745
SC5	0,722643	0,283627	0,674023	0,910862
SC6	0,571621	0,237605	0,461316	0,767074
SC7	0,824783	0,293551	0,584708	0,876941

Source: Primary data processed in 2022.

And the last part of the outer model is Reliability. For the reliability method that measures a construct, it can be evaluated with two kinds of measurements, namely Composite Reliability and Cronbach Alpha.

Table 11. Cronbach's Alpha & Composite Reliability

	Cronbachs Alpha	Composite Reliability
CS	0,876420	0,900523
RC	0,776863	0,898169
RP	0,939891	0,970815
SC	0,938726	0,950662

Source: Primary data processed in 2022.

Table 4 Proves that both the Cronbach's Alpha value and the Composite Reliability value have values above 0.7. for the largest CA and CR values vs RP (Repurchase). So, besides fulfilling the Discriminant Validity and Convergent Validity criteria, the questionnaire in this study also fulfills the Reliability requirements.

Inner model dilakukan untuk menguji pengaruh antara satu variabel laten dengan variabel laten lainnya. Adapun kriterianya adalah nilai R² diindikasikan bahwa model "Baik" jika nilai R² sebesar 0,67, "Moderat" jika nilai R² sebesar 0,33, dan "Lemah" jika nilai R² sebesar 0,19.

Table 12. R Square

	R Square
CS	0,68383
RC	0,115373
RP	0,089704
SC	

Source: Primary data processed in 2022.

Based on Table 12 it can be seen that the value of R² = 0.68 for the Customer Satisfaction variable is in the good category and the Reason to Choice and Repurchase variables are in the weak category. The coefficient value R² (R-square) shows how much influence the independent variable (X) has on the dependent variable (Y).

For the significance of the model in testing the structural model can be done by testing the hypothesis obtained from the results of bootstrapping, namely in the Path Coefficient table. In other words, the T-statistic test is intended to test whether the independent variable partially influences the dependent variable. In this study alpha was used at 5%, so the T-table value obtained was 1.96, where H1 was accepted and H0 was rejected when the T-statistic value was greater than T-Table (1.96).

Table 13. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (IO/STERRI)
CS -> RC	0,339667	0,340952	0,039684	0,039684	8,559294
RC -> RP	0,299506	0,302593	0,049454	0,049454	6,056269
SC -> CS	0,82694	0,828306	0,019206	0,019206	43,056002

Source: Primary data processed in 2022.

Determine the value of t as a comparison seen from table t. If the significance level is 5%, the value of t is 1.96. Then the way is to compare the t value with the statistical T value for each relationship between constructs. And to see whether the influence can be seen from the original sample path coefficient.

Coord. Conjunction (ETS)

CONCLUSION AND RECOMENDATIONS

In Telkomsel, the Average Revenue Per User (ARPU) generated from Kartu Halo as a postpaid card product that contributed 3.68 times more than the ARPU Telkomsel prepaid product at the end of 2017. There are various methods by the company to increased revenue growth, one of them were increasing market share. To increase the market share can be increase the customer base with offering products according to the intended.

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