



## Factors Influence Customer Churn on Internet Service Providers in Indonesia

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### Abstract

The rapid growth of internet users in Indonesia and the Covid-19 pandemic situation has prompted the emergence of new Internet Service Providers in line with the increasing demand for internet access. Several new internet service providers are emerged, leading to a more competitive environment. Churn in subscription model business become important variable since the brand of internet service provider increasing. This study aims to examine factors that influence customer churn in internet service providers so the company can resolve and anticipate the churn problems. Using the method SEM-PLS to 102 respondents data collected, it was concluded that customer churn was significantly influenced by complaint management and multi-brand attitude. Another result is that the tendency of multi-brand attitudes moderates the price, which is significantly related to customer churn.

*Keywords:* customer churn; churn; multi-brand attitude; internet service provider

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## 1. Introduction

Indonesia's telecommunications and information industry are proliferating every year. Human civilization has advanced rapidly, and modern civilizations have improved technology and information (Cochran, 2009). Indonesian Internet Service Providers Association (APJII) reported 202.6 million internet users in Indonesia in January 2021. Internet penetration in Indonesia stood at 73.7% in January 2021. Indonesia has one of the world's fastest-growing telecommunications markets because of rising mobile and fixed broadband subscriptions.

The rapid growth in internet users in the country prompts the emergence of new Internet Service Providers as demand for internet access grows, impacted by the strong demand for connection, resulting in fierce competition in the ISP market. The competitiveness has influenced the perception of the customer, as clients are faced with a large set of offers that allow the customer to compare several options and choose one that is the best (Kim & Yoon, 2004; Kim & Wong, 2016). In 2019, Covid-19 also

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affected the behavior pattern and hampered the development of the Indonesian telecommunications industry a little. Due to high competitiveness and the Covid-19 pandemic, Internet services have now been combined with many cable tv services packages to compete with products with the best deals.

The pandemic also has resulted in changes to customers' behavior patterns, where customers who made purchases are more likely to switch brands and services (Lund et al., 2021). Dick and Basu (1994) suggested that little perceived differentiation, coupled with solid attitudes toward two or more brands, will lead to multi-brand loyalty because both options are considered equally satisfying. Previous research found that quality service, price, and complaint management affect churn problems. Constant churn can hurt a company due to low-profit margins, losing an outstanding deal of price, and reduced referrals customers from existing customers (Soomro et al., 2020).

In 2019, one of the biggest telecommunication companies encountered a 10% churn of total subscribers due to the pandemic and high competition. Currently, "internet service" and "TV cable providers" have become very common among consumers. Supported by constant internet needs, people sometimes choose to have multiple brands as a backup when other internet problems arise. This phenomenon often occurs during this pandemic, known as multi-brand. The previous study only finds the determinant of churn without considering the multi-brand attitude of customers (Ahn et al., 2006; Shah et al., 20018). This study aims to find the factors (direct or indirect) that influence customer churn in internet service providers so the company can resolve and anticipate the churn problems. Those factors that might influence customer churn are service quality, price satisfaction, complaint management, and multi-brand attitude.

## 2. Literature Review

### 2.1. Customer Churn

Churn is the term used to describe customer attrition or loss. The inclination of clients to discontinue service on a given day is known as customer churn (Jahromi et al., 2010; Chandar et al., 2006). Furthermore, churn occurs when customers switch from one service provider to another for various reasons. Consumer churn has become a significant concern for businesses across the board these days. Furthermore, regardless of industry, businesses find it challenging to deal with this issue.

Customer churn (switching) literature has examined its possible antecedent (Dick, 1994; Bolton, 2004). Amongst these antecedents, the pricing issue is the most influential factor for switching (Kau et al., 2012; Colgate, 2001). Customer satisfaction serves as a mediator between customer worth and loyalty. Organizations have progressed from competing on delivery and price of core services to advancing their value-added services and overall service quality. Furthermore, high-quality benefits are an important – but insufficient – predictor of customer loyalty that will lead to churn.

### 2.2. Service Quality

Service quality is vital to service industries, especially in the telecom industry (Cronin Jr & Tylor, 1992; Ofir & Simonson, 2001). According to Kotler and Keller (2014, p. 680), a service is an activity, benefit, or satisfaction offered for sale that is essentially intangible and does not result in the ownership of anything. Poor service and product quality disappoint the customer's expectations and lead to customers switching to competing brands, and their word of mouth (WOM) influences other clients (Gilbert, 2004). From research evidence, converting a new customer is much more costly than retaining an existing customer (Szmigin, 1998).

The conceptualization of service quality has its foundations in anticipating and filling the gap between clients' desires and actual services delivered (Chen & Aritejo, 2008). Quality perception, perceived value, and customer satisfaction have been predictors of the behavioral plan (Chen & Aritejo,

2008; Chen & Chen, 2010; Cronin, 2000; Petrick, 2004). Quality is a feature that distinguishes a company's products and gives it a significant competitive advantage. Service quality is a metric for determining how well a service meets a customer's expectations. Providing high service quality also could improve customers' favourable behavioral intentions and reduce unfavourable intentions (Zeithaml et al., 1996). The impact of high service quality, especially in the telecommunication provider industry, could attract customers. When satisfied, they will stay longer with their service provider even if the company charges a premium price.

### 2.3. *Price Satisfaction*

There are three components to the concept of price: accurate price perceived non-monetary price, and sacrifice (Shah et al., 2018). The amount of money paid for the commodity is the accurate price. Customers do not always know or remember the actual price paid for a product; perceived monetary price is defined as the price as understood and recorded in the customer's mind. In the telecommunications market, price is significant, especially for internet service providers. The sense of price fairness in the exchange transaction determines the relationship between price and customer attrition.

Fairness is determined by the exchange's gain-loss ratio experienced by both the customer and the enterprise. The gain for the consumer is the product that will be delivered, but the loss is the money that will be paid. Price strongly impacts the switching behavior from one service provider to another (Shah et al., 2018). As in the telecommunication industry, the brand switching cost is relatively low, so customers easily switch to another network that offers competitive prices and quality.

### 2.4. *Complaint Management*

Ahn et al. (2006) identified that the number of complaints positively relates to the churn probability. Sulaimon et al. (2016) revealed that undesirable responses to complaints or no solution to the problems result in poor service evaluation and the termination of the contract. Unresolved complaints account for most dissatisfied customers. Dissatisfied customers take steps to alleviate their dissatisfaction by doing personal actions such as switching service providers and spreading negative word-of-mouth. Implementing the "Complaint Management" system will help to reduce the number of complaints and dissatisfied customers.

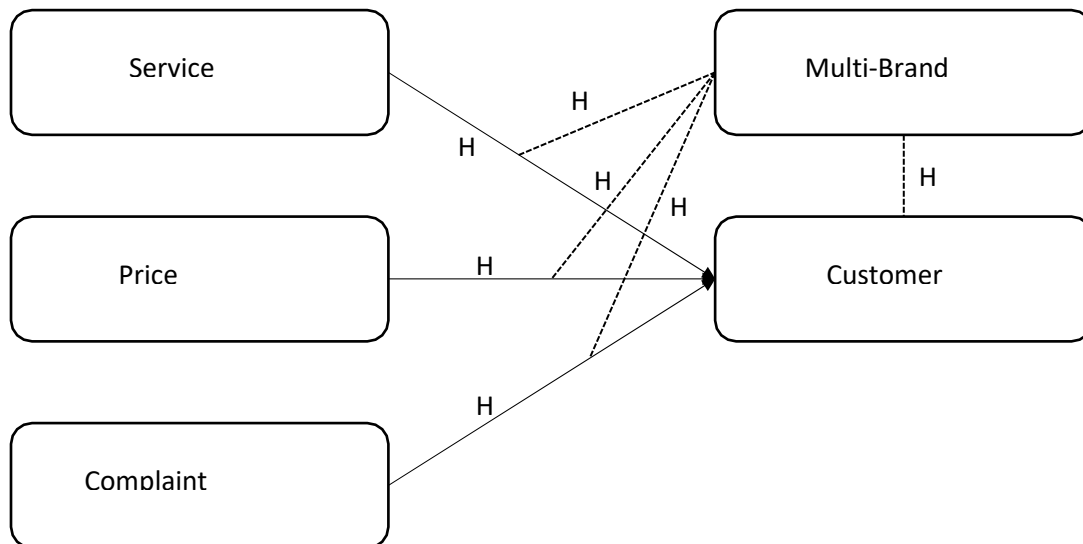
### 2.5. *Multi-brand Attitude*

Attitudes do not exist independently but are linked in complex ways. Attitude forms in expectancy value, preference value, and social judgment in people (Olson, J. C., & Jacoby, J., 1974). As a result of processing this data, specific characteristics or beliefs about certain brands emerge, creating multi-brand loyalty.

Multi-brand loyalty refers to a consumer's preference, attitude, and behavior toward multiple brands within a product category (Jacoby, 1971; Oliver, 1999). Multi-brand arises from the evoked brand, and the brand keeps supporting the individual. The evoked brand increases confidence in an individual's judgment and leads to brand loyalty (Pradhan, A. K., & Kamble, A. A., 2015).

### 2.6. *Conceptual Framework and Hypothesis*

Three variables will affect the customer churn variable, which is mediated by the multi-brand attitude of internet service provider customers. These are the following conceptual framework and hypotheses:



**Figure 1.** Conceptual Framework

H1: Service Quality positively and significantly influence the Customer Churn of the internet service provider

H2: Price Satisfaction positively significantly influence the Customer Churn of an internet service provider

H3: Complaint Management positively significantly influence the Customer Churn of an internet service provider

H4: Multi-Brand Attitude moderate the effect of Service Quality and Customer Churn of an internet service provider

H5: Multi-Brand Attitude moderate the effect of Price Satisfaction and Customer Churn of an internet service provider

H6: Multi-Brand Attitude moderate the effect of Complaint Management and Customer Churn of an internet service provider

H7: Multi-Brand Attitude positively significantly influences the Customer Churn of an internet service provider

### 3. Method

#### 3.1. Sample / Participants

The subject of this research is the use of home internet service providers in Indonesia. The sampling technique used in this study is convenience sampling. The convenience sampling technique is where researchers look for available individuals and include them in the sample criteria to become participants in the study (Chirstensen, Johnson, & Turner, 2014). The total sample is 102 participants from the required minimum sample size of 70 participants, as the maximum number of arrows pointing to one variable is 10 (Wong, 2013).

#### 3.2. Instrument(s)

The questionnaire is based on Peng et al. (2014) for service quality, Edward et al. (2010) for price satisfaction, and Bansal et al. (2005) for customer churn in a questionnaire made by Soomro, Y., & Al-

Sahli, A. N. (2020) with a reliability above 0.7. Complaint management items were created based on Alhkami, A. A. & Alarussi. A. S. (2016) and multi-brand attitudes based on Olson, J. C., & Jacoby, J. (1974). The questionnaire was adapted to local languages and has passed the expert review. The questionnaires were prepared on a Likert scale of 1 to 5, from strongly disagree to agree strongly.

### 3.3. *Data collection and analysis*

This research collected quantitative data from 30 May 2021 to 31 December 2021, with two phases of data collection. The first phase is from 30 May 2021 to 5 June 2021, and the second is from 19 December 2021 to 31 December 2021. The collected data was distributed online using google forms. The data was analysed using SEM-PLS 3.3 software to test the reliability and validity and clarify the hypothesis and mediating effect.

## 4. **Results**

### 4.1. *Composite Reliability*

Composite reliability measures the internal consistency of each variable. The minimum requirement of the number is 0.7 to be accepted as reliable (Wong, 2013). As shown in Table 1, all variables fulfil the minimum requirement of composite reliability.

**Table 1.** Composite Reliability Testing

Variable	Composite Reliability	Conclusion
Customer Churn	0.7295	Reliable
Compliant Management	0.9479	Reliable
Multi-brand Attitude	0.8779	Reliable
Price Satisfaction	0.8133	Reliable
Service Quality	0.8103	Reliable
Multi-Brand Attitude X Complaint Management	1.0000	Reliable
Multi-Brand Attitude X Price Satisfaction	1.0000	Reliable
Multi-Brand Attitude X Service Quality	1.0000	Reliable

### 4.2. *Convergent Validity*

Convergent validity is measured by the number of average variances extracted (AVE). A Variable is considered valid when the number is higher than 0.5 (Wong, 2013). In this research, all variables are valid, as shown in Table 2.

**Table 2.** Convergent Validity (AVE)

Variable	AVE	Conclusion
Customer Churn	0.5058	Valid
Compliant Management	0.7851	Valid
Multi-brand Attitude	0.6438	Valid
Price Satisfaction	0.5978	Valid
Service Quality	0.5923	Valid
Multi-Brand Attitude X Complaint Management	1.0000	Valid
Multi-Brand Attitude X Price Satisfaction	1.0000	Valid
Multi-Brand Attitude X Service Quality	1.0000	Valid

### 4.3. Item Analysis

Item analysis can be measured by a loading factor value that should be  $\geq 0.50$ , not  $\geq 1.00$ , and must be positive (Kline, 2011). Several items pass the criteria, but each variable still has three latent variables, as shown in Table 3.

**Table 3.** Item Analysis

Variable	Item	Loading Factor	Conclusion
Customer Churn (Bansal et al., 2005)	CC1	0.6407	Pass
	CC2	0.7464	Pass
	CC3	0.5596	Pass
	CC4	0.5851	Pass
	CC5	-0.6679	Not Pass
Compliant Management Alhkami, A. A. & Alarussi, A. S., (2016)	CM1	0.8894	Pass
	CM2	0.9360	Pass
	CM3	0.8737	Pass
	CM4	0.4915	Not Pass
	CM5	0.9318	Pass
	CM6	0.7917	Pass
Multi-brand Attitude Olson, J. C. & Jacoby, J. (1974)	M1	0.7035	Pass
	M2	0.1906	Not Pass
	M3	0.8612	Pass
	M4	0.7862	Pass
	M5	0.8489	Pass
Price Satisfaction Edward et al., (2010)	P1	-0.3184	Not Pass
	P2	-0.1274	Not Pass
	P3	0.6048	Pass
	P4	0.8048	Pass
	P5	0.8831	Pass
Service Quality Peng et al., (2014)	S1	0.6145	Pass
	S2	-0.5265	Not Pass
	S3	0.8758	Pass
	S4	0.7951	Pass
	S5	-0.1218	Not Pass
	S6	0.3228	Not Pass

#### 4.4. Hypothesis Testing

After analysing the reliability, validity, and item analysis, bootstrapping is conducted with 5000 subsamples. Two variables rated significant and one moderating significant condition because the P-Value is lower than 0.05. Table 4 shows that three hypotheses are accepted, and four are rejected.

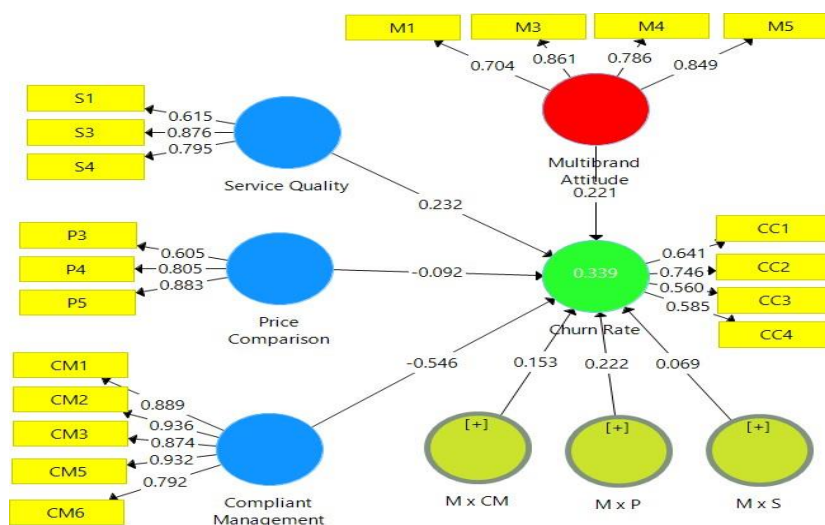
Complaint management and multi-brand attitudes positively and significantly influence customer churn. Multi-brand attitudes moderate price satisfaction influencing customer churn. In other words, price satisfaction does not directly influence customer churn. Price satisfaction and service quality do not directly significantly influence customer churn. Multi-brand attitude does not moderate compliance management and service quality influencing customer churn.

**Table 4.** Hypothesis Testing

Hypothesis	P-Value	Conclusion
Compliance Management → Customer Churn	0.0086	Significant
Multi-brand Attitude → Customer Churn	0.0008	Significant
Price Satisfaction → Customer Churn	0.3661	Not Significant
Service Quality → Customer Churn	0.1911	Not Significant
Multi-Brand Attitude X Complaint Management	0.3429	Not Significant
Multi-Brand Attitude X Price Satisfaction	0.0097	Significant
Multi-Brand Attitude X Service Quality	0.3308	Not Significant

#### 4.5. Research Model

Using the SEM-PLS Research Model, figure 2 can explain the churn rate of 33.9% caused by all variables. Service quality gives 0.232 influence, price comparison effect 0.092 influence, and the most significant influence came from complaint management at 0.546 with a negative influence towards churn rate. It means that good complaint management can effectively reduce the churn rate. Multi-brand attitude and multi-brand attitude moderating price contributed 0.221 and 0.222 respectively.



**Figure 2.** Research model

## 5. Discussion

Table 4 shows that variables have a significant effect on customer churn. The variables are complaint management and multi-brand attitude. Compliant management is an effort from service providers to provide fast and responsive maintenance. It shows consistent influence as past research. Complaining customers dissatisfied with service provider actions include switching from one brand to another and compensatory outcome (Ahn et al., 2006). Reliable customer service and the speed of technicians to solve customer internet problems are significant points according to consumer Indihome. E-compliance management system is an important part that can develop services through digital media (Harb, Y., & Abu-Shanab, E., 2009)

The second variable that shows a significant effect is a multi-brand attitude. Multi-brand attitude significantly increases the churn for a brand internet service provider. Past research also proves that the tendency for a multi-brand attitude allows consumers to switch brands in the subscription context (Sharp, B. et al., 2002). The behavior of having more than one brand is still a bit, so brands should take preventive measures against this problem. The urgent need for the internet often occurs during this work-from-home situation. Competitors will hard steal the consumer when consumers always get good services when experiencing trouble.

Quality service variable shows an insignificant effect on customer churn, but some things can be noted for internet service providers because quality service will affect dissatisfaction. Customer satisfaction is not always supported by perfect quality service. Satisfaction is achieved only when service quality meets customer expectations (Cengiz, E., 2010). Customer satisfaction significantly affects the churn rate (Kon, 2012). Internet service must keep the quality even if it has no direct effect on customer churn.

Price satisfaction also shows no significant effect on customer churn. Even in a pandemic with declining purchasing power, customer churn does not directly influence the price. Price related to the relative worth of the variables that lead to churning behavior in the telecommunication sector is the value contribution of research. The higher the worth of the factor, the greater its role in the churn intention of the customers (Shukla et al., 2021). Price will compare the worth of a brand with its label price. One factor is when individuals with high multi-brand attitudes brand compared with other brands which significantly moderate price to customer churn.

## 6. Conclusions

Facing a pandemic situation and intense competition in the telecommunications industry requires extra effort, especially for internet service providers. Churn has become a problem that the internet service provider must face due to these conditions. Quickly accessing competitor information and price-sensitive consumers are factors that will increase the number of churns. The findings of this study provide empirical support for internet service providers on what they must focus on to resolve and anticipate churn problems.

This study recommends that internet service providers improve their quality, especially in compliance management, handling the consumer with multi-brand preference, and service quality. These three things are the most impactful inputs because, according to statistical tests, compliance management is a significant factor that hurts churn. Application of chatbots can be applied considering technological advancement. Hybrid chatbots will be very effective because the speed of response when receiving complaints and feeling cared for by the company will be felt by consumers. The unique loyalty program also helps internet service providers offer programs by looking at geographic conditions based on encountered consumer problems. This strategy will make the consumer keep using the services even if they have a multi-brand preference. At the same time, another strategy that can be taken is to maintain



good service quality as promised. It is easier for consumers to find competing brands when the service is disappointing. The switching behavior will be more accessible.

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## Faktor-Faktor Yang Mempengaruhi Kehilangan Pelanggan Pada Penyedia Layanan Internet di Indonesia

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### Abstrak

Pesatnya pertumbuhan pengguna internet di Indonesia dan situasi pandemi Covid-19 telah mendorong munculnya Internet Service Provider baru seiring dengan meningkatnya permintaan akses internet. Beberapa penyedia layanan internet baru muncul, yang mengarah ke lingkungan yang lebih kompetitif. Gejolak dalam bisnis model berlangganan menjadi variabel penting sejak merek penyedia layanan internet meningkat. Penelitian ini bertujuan untuk mengkaji faktor-faktor yang mempengaruhi churn pelanggan pada penyedia layanan internet sehingga perusahaan dapat mengatasi dan mengantisipasi permasalahan churn tersebut. Dengan menggunakan metode SEM-PLS terhadap 102 data responden yang dikumpulkan, disimpulkan bahwa churn pelanggan dipengaruhi secara signifikan oleh manajemen keluhan dan sikap multi-merek. Hasil lainnya adalah kecenderungan sikap multi-merek memoderasi harga, yang secara signifikan terkait dengan churn pelanggan.

*Kata kunci:* kehilangan pelanggan, kehilangan, sikap multi-merek, penyedia layanan internet

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