



Analysis Of Factors That Influence Consumer Decisions to Change Sim Card (GSM Prepaid Card) Study on ULM and Uniska Students in Banjarmasin

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Abstract

Analysis of Factors Influencing Consumer Decisions to Switch Sim Card Brands (Prepaid GSM Cards) Study on ULM and UNISKA Students in Banjarmasin. The purpose of this study was to examine and analyze the factors that influence the decision to switch brands of prepaid GSM SIM cards. These factors are consumer dissatisfaction, the need for variety, product, product price, product advertising, competitor's brand, sales promotion of competitor's brand product, and product distribution. The data needed, obtained through interviews using a questionnaire. By using purposive sampling method. Hypothesis testing using the Structural Equation Model (SEM) technique with a two-step approach (Two Step Approach to SEM) through the Lisrel 8.54 program. Where the research is here to analyze a product that affects the advertising of competitors' brand products, advertising of competitors' brand products affects the decision to switch brands, the product affects the sales promotion of competitors' brand products, sales promotions of competitors' brand products affect the decision to switch brands, prices affect the sales promotion of products competitor brands, sales promotions of competitors' brand products affect the need for variation, products affect distribution, distribution affects the need for variety, products affect consumer dissatisfaction, consumer dissatisfaction affects the decision to switch brands, consumer dissatisfaction affects the need for variety, and the need to seek variety is also able to develop a new pathway between product prices and consumer dissatisfaction significantly and supports the existing theory.

Keywords: Product, Brand, Decision to Switch Brands

INTRODUCTION

Communication tools today are a very vital part of life in the modern era. Every individual cannot be separated from a cell phone (mobile phone) because the cellphone room itself is a very important part in everyday life where the function of the cellphone is not only as a communication tool, but can also be used as radio, television, watching movies, reading news. , shopping, playing games, transacting using E-Banking, and others. Therefore, the function of mobile phones has shifted from a communication tool to a tool that covers the overall needs of individuals, where each provider is competing to offer various advantages to attract consumers and potential customers with various kinds of promotions carried out both on television,

Cheap tariff offers at a glance are indeed able to attract consumers' attention, but consumers still have various considerations besides bonuses and tariffs in



determining their choices such as wide area coverage, features and service quality (clear voice, ease of connection / interconnection). Cheap tariffs with a variety of features will mean nothing if the coverage area is narrow and the voice is not clear or intermittent, as well as attractive features, good service quality with wide coverage but with high tariffs will also be a consideration for consumers. However, considering the low price of starter packs, consumers can change cards as often as possible (brand switching) even though at first they are just looking for variations or trying.

The list of telecommunication products offered by each cellular operator is also increasingly diverse, the following is a list of telecommunication products in Indonesia based on the product category of cellular operators and the tariffs applied by each operator are as follows:

Table 1.
List of Telecommunication Products in Indonesia
By Type and Company Operator

Types of products	Operator Company	Product Brand	Operator Rates
GSM	Telkomsel	Kartu Halo	Postpaid
		Sympathy	Prepaid
		Ace	Prepaid
	Indosat	Matrix	Postpaid
		Sun	Prepaid
		IM3	Prepaid
	Excelcomindo	XL	Postpaid
			Prepaid
	Hutchison	3 (Tri)	Postpaid
			Prepaid
	Natrindo	AXIS	Postpaid
			Prepaid
Smartfren Telecom	Smartphone	Postpaid	
		Prepaid	

Source: Internet (Data Reprocessed), Year 2020

Although many new operators enter the market, the old operators with dominant positions still have a large market share. Where the incumbent has the advantage of having a wide network and infrastructure built. So it is not easy for new entrants to compete in the same market. However, considering the geographical size of Indonesia's population is very large and has not been served, this condition makes it attractive for new operators to enter the market. Where between operators with various platforms generally use low prices to attract consumers so that in the end a price war is inevitable and can be seen by naked eye in various advertisements placed in various mass media. The entry of new operators, intense competition makes the types of services offered also increasingly diverse, the number of subscribers is also increasing rapidly, prices are also increasingly affordable and the quality of service is increasing, especially for



cellular and of course this is beneficial for the community with new developments because prices continue to decline and services that compete with one operator with other operators such as starter pack bonuses, top-up bonuses reloads, credit usage bonuses, free internet with a certain number of Megabytes, various prizes through point exchange, and cheap SMS, internet and call rates. Therefore, many people are tempted by the promotions carried out by each provider so that they often switch brands. Where the brand switching is caused by extrinsic factors and intrinsic factors, Extrinsic factors are factors that come from outside such as discounts or lower prices, while intrinsic factors are factors that come from within the individual concerned, such as the desire to try a new brand. The reason for choosing ULM and UNISKA students often changes the brand of GSM Providers because they are more likely to be sensitive about the promos carried out by these Providers, but this also affects other consumers who are not students. In addition, the consideration is because the number of ULM and UNISKA students in Banjarmasin is quite large and easy to find, so that they can be used as objects in this study and can represent consumers in Banjarmasin. while the intrinsic factor is a factor that comes from within the individual concerned, for example the desire to try a new brand. The reason for choosing ULM and UNISKA students often changes the brand of GSM Providers because they are more likely to be sensitive about the promos carried out by these Providers, but this also affects other consumers who are not students. In addition, the consideration is because the number of ULM and UNISKA students in Banjarmasin is quite large and easy to find, so that they can be used as objects in this study and can represent consumers in Banjarmasin. while the intrinsic factor is a factor that comes from within the individual concerned, for example the desire to try a new brand. The reason for choosing ULM and UNISKA students often changes the brand of GSM Providers because they are more likely to be sensitive about the promos carried out by these Providers, but this also affects other consumers who are not students. In addition, the consideration is because the number of ULM and UNISKA students in Banjarmasin is quite large and easy to find, so that they can be used as objects in this study and can represent consumers in Banjarmasin. but it also affects other consumers who are not students. In addition, the consideration is because the number of ULM and UNISKA students in Banjarmasin is quite large and easy to find, so that they can be used as objects in this study and can represent consumers in Banjarmasin. but it also affects other consumers who are not students. In addition, the consideration is because the number of ULM and UNISKA students in Banjarmasin is quite large and easy to find, so that they can be used as objects in this study and can represent consumers in Banjarmasin.

Based on the background of the problem described above, the formulation of the problem can be proposed:

1. Does the need for variation and consumer dissatisfaction affect brand switching decisions for prepaid GSM SIM Card users in ULM and UNISKA Banjarmasin students?
2. Does the factor consisting of product, price, promotion, and product supply (distribution) affect the brand switching decision on prepaid GSM SIM Card users in students of the Faculty of Economics ULM and UNISKA Banjarmasin.



METHOD

In this study, the authors use quantitative methods to describe the problems posed by the authors and then analyze the research results. This research requires important data sources to obtain the level of validity and reliability of the data needed to support this research. The time approach used in this study is cross sectional, which is a study in which research variables are collected simultaneously or at the same time (Arikunto, 2010: 15).

The population in this study were ULM and UNISKA students in Banjarmasin. The sample size was obtained from the Number of Estimated Parameters (Indicator $\times 5 = 37 \times 5 = 185$ Respondents). Thus the guideline for sample requirements in using SEM with the maximum likelihood estimation technique above, the sample that can be drawn is 100-200. Thus the minimum number of samples that must be met in this study is 185 respondents and a maximum of 200 respondents.

The technique used in sampling is a purposive sampling technique where the determination of the sample with certain considerations such as students who have and have changed SIM Card brands (Prepaid GSM Card) once in the last 3 years.

The variables in this study include exogenous variables and endogenous variables that have a causal relationship. Identification of variables in this study are as follows:

In this section, each variable will be defined as follows:

- a. The first variable is Product

The product variable is formed by 4 indicators, namely: network disturbances, product features and incomplete services, weak signal, and slow internet connection service.

- b. The second variable is Price

The price attribute is formed by 8 indicators, namely: initial price, refill price, telephone tariff, sms rate, mms tariff, internet tariff, price does not match quality, and is not economical.

- c. The third variable is advertising

The advertising attributes are formed by 4 indicators, namely: competitor advertisements on television, competitor advertisements on social media, advertising models, and product displays.

- d. The fourth variable is Sales Promotion

Sales promotion attributes are formed by 4 indicators, namely: competitor's discount, competitor's starter in-pack, competitor's ongoing program and competitor's free sample

- e. The fifth variable is Product Distribution

Product Distribution Attributes are formed by 5 indicators, namely: nominal refill options, refills are incomplete, physical stock is often empty, electrical stock is often out of stock, not available in small kiosks, and electricity is often late.

- f. The sixth variable is consumer dissatisfaction

Attributes of consumer dissatisfaction are formed by 5 indicators, namely: dissatisfaction based on experience, illogical choice to buy the brand,



dissatisfaction with service quality, very unwise to keep buying the brand, and overall dissatisfaction.

g. The seventh variable is the need to find variations

The attribute of the need for variety is formed by 4 indicators, namely: likes to try several different brands, wants to get variety in purchases, just wants to try something else to just change, and just wants to try new brands.

h. The eighth variable is brand switching

Attributes of the decision to switch brands are formed by 3 indicators, namely: stop buying and using the card, switch to another brand, and tell other consumers.

Table 2. Research Variables and Indicators

No.	Research Construct	Dimensions of Research Construct	Notation
1	PRODUCT	Network Disturbance	NH1
		Weak signal	NH2
		Incomplete Product and Service Features	NH3
		Slow Internet Connection	NH4
2	PRICE	Prime Price	NH5
		Refill Price	NH6
		Phone Rates	NH7
		SMS Rates	NH8
		MMS Rates	NH9
		Internet Rates	NH10
		Incompatibility with sacrifice	NH11
		Not economical	NH12
3	COMPETITOR BRAND ADVERTISING	Advertising on Television	NH13
		Advertising on Radio	NH14
		Advertising Model	NH15
		Displayproduct	NH16
4	COMPETITOR PROMOTION	Free Sample	NH17
		Discounts	NH18
		Present(<i>Starter in Pack</i>)	NH19
5	PRODUCT INVENTORY (DISTRIBUTION)	Sustainable Program	NH20
		Dissatisfaction based on experience	NH21
		The illogical choice of buying a brand	NH22
		Dissatisfaction with service quality	NH23
		It's not wise to keep buying the brand	NH24
6	CUSTOMER SATISFACTION	Overall dissatisfaction	NH25
		Dissatisfaction based on experience	NH26
		The illogical choice of buying a brand	NH27
		Dissatisfaction with service quality	NH28
		It's not wise to keep buying the brand	NH29
7	NEED TO FIND VARIATION	Overall dissatisfaction	NH30
		Love to try different brands	NH31
		Want to get variety	NH32
		Want to try to just change	NH33
8	BRAND TRANSFER	Just wanted to try a new brand	NH34
		Stop buying and using cards	NH35
		Switch to another brand	NH36
		Tell other consumers	NH37

Source: developed for this research (data reprocessed) in 2020



Data analysis techniqueThe research used in this research is Structural Equation Modeling (SEM).

In this study, SEM analysis was carried out using the LISREL 8.54 program/software. Lisrel is a program that can facilitate analysis to solve problems that cannot be solved by conventional analytical tools.

RESULTS AND DISCUSSION

Research result

Evaluation of the criteria for the overall measurement fit full model is summarized in Table 5.25 below:

Table 3.
Evaluation Of Overall Measurement Criteria Model Fit Full Model
(modification)

<i>Goodness of Fit Index</i>	<i>Cut off Value</i>	<i>Results</i>	<i>Evaluation</i>
<i>Chi Square (df = 464)</i>	<i>*16</i>	<i>838.13</i>	<i>Good Fit</i>
<i>P-Value</i>	<i>0.05</i>	<i>0.00</i>	<i>Acceptable.Fit</i>
<i>Root Mean Square Error of Approximation (RMSEA)</i>	<i>0.08</i>	<i>0.064</i>	<i>Good Fit</i>
<i>Normal Fit Index (NFI)</i>	<i>0.90</i>	<i>0.88</i>	<i>Marginal</i>
<i>Non-Normed Fit Index (NNFI)</i>	<i>0.90</i>	<i>0.93</i>	<i>Good Fit</i>
<i>Comparative Fit Index (CFI)</i>	<i>0.90</i>	<i>0.94</i>	<i>Good Fit</i>
<i>Incremental Fit Index (IFI)</i>	<i>0.90</i>	<i>0.94</i>	<i>Good Fit</i>
<i>Relative Fit Index (RFI)</i>	<i>0.90</i>	<i>0.87</i>	<i>Marginal</i>
<i>Goodness of Fit Index (GFI)</i>	<i>0.90</i>	<i>0.79</i>	<i>Acceptable Fit</i>
<i>Parsimony Goodness of Fit Index (PGFI)</i>	<i>Big</i>	<i>0.66</i>	<i>Good Fit</i>

Source: See attachment 17

These improvement steps resulted in a decrease in the chi square value as estimated to be 838.13. the p-value shows a significance level that is smaller than 0.05 ($p < 0.05$). in this case it does not necessarily mean that the predicted input matrix is not the same as the actual input matrix (or the null hypothesis is rejected). However, it is necessary to further investigate how big the match is. If the level of mismatch is small, which means the level of match is quite large, it can be stated that the predicted input matrix has a level of match with the actual input matrix (Wijanto, 2008: 52).

Joreskog and Sorbon (1989) in Wijanto, 2008: 52) say that chi-square should be treated more as a measure of goodness of fit, a large chi-square value indicates a bad fit, while a small chi-square value indicates a good fit. Based on that, then by looking at the value of chi square after modification = 838.13 (df = 464) has a value that is much smaller than the value of chi square in the initial model = 1247.28 (df 482), it can be concluded that chi square has a level of fit the good one.

The values of RMSEA (0.064), NNFI (0.93), CFI (0.94), and RFI (0.94) > 0.90 indicate that the overall model is good. The value of NFI (0.88) is in the range



of NFI 0.80 NFI 0.90 and RFI (0.87) is in the range of RFI 0.80 RFI 0.90 indicates the overall model is marginal, but still within acceptable limits.

The GFI value (0.79) indicates poor fit, so we need to look at the size of the PGFI (parsimony goodness of fit index), which is a re-specification of GFI, where PGFI modifies GFI based on the parsimony of the estimated model. Performed for comparison between models. A higher PGFI value indicates better parsimony. Based on table 5.25 above, it can be seen that the PGFI value is 0.66, which is a much higher value than the PGFI value in the previous model (see Table 5.24). Thus it can be concluded that the level of fit of the model is good.

Assumption Test

Normality Assumption

One of the assumptions in multivariate analysis and statistical testing is the assumption of normality. Lisrel will produce two normality test outputs, namely univariate normality and multivariate normality. Based on the output of LISREL 8.54 (see appendix 19), the output of the univariate and multivariate normality tests indicates that there is a problem with the normality of the indicators used in this study. The output results of the univariate normality test (see Appendix 19), p-value, skewness and kurtosis were less than 0.05, while the multivariate normality test (see Appendix 19), p-value, skewness and kurtosis were $0.000 < 0.05$. This shows that the data simultaneously does not follow the normal distribution function. When this assumption is not met, then one solution to the abnormality is to normalize the variables before conducting the analysis (Joreskog et.al., 1999); in Wijanto: 2008). One feature of LISREL 8.54 is the normal score which offers an effective way to normalize continuous variables.

Based on the output of LISREL 8.54 (see Appendix 19) it can be seen that after normalization there are no variables that have high skewness and kurtosis in univariate normality, and all indicators are greater than 0.05. However, the output of the multivariate normality test still shows data that are not normally distributed.

According to Solimon (2002:79) although SEM analysis requires that the data to be analyzed (latent variables) are normally distributed with a large sample (100), this assumption is not too critical, the basis is the Central Limit Theorem, namely if n (sample size) is large, then the statistics of the sample will approach a normal distribution, even though the population from which the sample is taken is not normally distributed. The number of samples analyzed in this study amounted to 196 people, which means that they are included in the large sample category and meet the Central Limit Theorem. In addition, in LISREL, a model that meets the assumption of normality will produce two types of chi squares, namely the minimum fit function chi square (C1) and the normal theory weighted least square chi square (C2). Meanwhile, if the assumption of normality is not met, it will produce four types of chi square, namely C1, C2, Satorra-bentler scaled chi square (C3) and chi square corrected for non-normality (C4) (Ghozali and Fuad, 2005 :30). In appendix 18 of the goodness statistics section, it can be seen that this research model only produces C1 and C2. With the results of the normality test with a normal score, and 2 types of chi squares generated by LISREL's output, and the fulfillment of the central limit postulate, it can be said that this research model has met the normality assumption.

Outlier Assumption



Checking for outliers can be done with a box plot; where the presence of data (points) outside the fence is an indication that the data are outliers. Another approach is to compare the standard deviation (SD) with the Mean, if $SD > Mean$, it is an indication that there are data outliers. Based on LISREL's output, which shows that none of the indicators has a standard deviation $>$ mean, it can be concluded that there are no outliers in this study. More details can be seen in Appendix 19.

Multicollinearity Assumption

The assumption of multicollinearity requires that there is no perfect or large correlation between the independent variables. The correlation value between independent variables that is not allowed is 0.90 or more. Based on Appendix 19, it can be seen that the correlation between the independent variables is less than 0.90 so it can be concluded that there are no outliers in the data used in the study or the multicollinearity assumption is not met.

Structural Model Validity Assumption

Based on the output results with Lisrel 8.54 and Figure 5.33, Figure 5.34, and Figure 5.35 above, it can be explained that all of the indicator variables (observed) have a t-statistical value $>$ 1.96, so it can be said that the variables in the model are significant. All factor loadings are also $>$ 0.50. Thus it can be concluded that the validity of all observed variables (indicator variables) to latent variables is good. Evaluation of the validity of the measurement model is summarized in Table 5.26 below.

Table 4
Test Significance, Validity, And Reliability Of Indicators
Overall Measurement Model Fit Full Model

Indicator	Path	Construct	EST	t-value	SLF	SE	R2
NH1	<-----	PRODUCT	1.00	- -	0.81	0.34	0.66
NH2	<-----	PRODUCT	1.02	1.98	0.86	0.27	0.73
NH3	<-----	PRODUCT	0.80	8.72	0.62	0.62	0.38
NH5	<-----	PRICE	1.00	- -	0.52	0.73	0.27
NH6	<-----	PRICE	1.25	7.83	0.63	0.61	0.39
NH7	<-----	PRICE	1.26	6.30	0.65	0.58	0.42
NH8	<-----	PRICE	1.32	6.37	0.65	0.57	0.43
NH9	<-----	PRICE	1.06	5.86	0.57	0.67	0.33
NH11	<-----	PRICE	1.24	6.39	0.67	0.55	0.45
NH12	<-----	PRICE	1.36	6.70	0.73	0.47	0.53
NH13	<-----	ADVERTISEMENT	1.00	- -	0.58	0.66	0.34
NH14	<-----	ADVERTISEMENT	0.85	8.03	0.52	0.73	0.27
NH15	<-----	ADVERTISEMENT	1.06	5.94	0.65	0.58	0.42
NH16	<-----	ADVERTISEMENT	1.27	6.03	0.72	0.48	0.52
NH18	<-----	SALES PROMOTION	1.00	- -	0.69	0.52	0.48
NH19	<-----	SALES PROMOTION	1.04	8.15	0.77	0.41	0.59
NH20	<-----	SALES PROMOTION	0.79	7.36	0.64	0.59	0.41
NH21	<-----	DISTRIBUTION	1.00	- -	0.89	0.20	0.80



NH22	<-----	DISTRIBUTION	0.80	9.98	0.78	0.39	0.61
NH23	<-----	DISTRIBUTION	0.55	7.44	0.63	0.61	0.39
NH24	<-----	DISTRIBUTION	0.51	7.22	0.54	0.71	0.29
NH26	<-----	DISSATISFACTION	1.00	- -	0.80	0.36	0.64
NH27	<-----	DISSATISFACTION	0.80	8.13	0.56	0.69	0.31
NH28	<-----	DISSATISFACTION	1.11	7.84	0.77	0.41	0.59
NH29	<-----	DISSATISFACTION	1.08	7.14	0.71	0.50	0.50
NH30	<-----	DISSATISFACTION	0.70	6.38	0.55	0.69	0.31
NH31	<-----	KEB. LOOKING FOR VARIETY	1.00	- -	0.59	0.65	0.35
NH32	<-----	KEB. LOOKING FOR VARIETY	1.26	6.90	0.72	0.48	0.52
NH33	<-----	KEB. LOOKING FOR VARIETY	1.18	6.56	0.63	0.61	0.39
NH34	<-----	KEB. LOOKING FOR VARIETY	1.11	6.19	0.58	0.66	0.34
NH35	<-----	KEEP. SWITCH BRAND	1.00	- -	0.67	0.55	0.45
NH36	<-----	KEEP. SWITCH BRAND	1.23	6.87	0.85	0.28	0.72
NH37	<-----	KEEP. SWITCH BRAND	1.06	5.67	0.64	0.59	0.41

Source: See appendix 17, Figure 5.33, Figure 5.34, and Figure 5.35

Structural Model Reliability Assumptions

Based on the results of calculations on reliability, it can be explained that all construct reliability (CR) 0.70, but in the extract variance, there are only three constructs that have extract variance (VE) 0.50, namely: product construct, sales promotion, distribution, and decision to switch brands. , while the other four constructs ranged from 0.40. Thus it can be concluded that the reliability of the measurement model is good. More details regarding the calculation of construct reliability and variance of this extract are summarized in Table 5.27 below.

Table 5.
Construct Reliability Calculation Results and Extract Variance

Factor	Construct Reliability	Extract Variance
PRODUCT	0.81	0.59
PRICE	0.82	0.40
ADVERTISEMENT	0.71	0.40
SALES PROMOTION	0.74	0.50
DISTRIBUTION	0.81	0.52
DISSATISFACTION	0.81	0.47
NEED VARIATION	0.72	0.40
SWITCH BRAND	0.77	0.53

Source: The results of attachment 17 are reprocessed, and Figure 5.34



Structural model suitability testing

The results of the structural model suitability test get the following outputs:

$$\text{Advertisement} = 0.37 \cdot \text{product}, \text{Errorvar,} = 0.23$$

$$\underline{\text{R2}} = 0.24$$

$$\text{promotion} = 0.29 \cdot \text{product} + 0.50 \cdot \text{price}, \text{Errorvar,} = 0.24$$

$$\underline{\text{R2}} = 0.44$$

$$\text{distribution} = 0.26 \cdot \text{product}, \text{Errorvar,} = 1.21$$

$$\underline{\text{R2}} = 0.030$$

$$\text{nop} = 0.24 \cdot \text{product} + 0.45 \cdot \text{price}, \text{Errorvar,} = 0.29$$

$$\underline{\text{R2}} = 0.33$$

$$\text{Variety} = 0.21 \cdot \text{promotion} + 0.24 \cdot \text{distribute} + 0.16 \cdot \text{disability}, \text{Errorvar,} = 0.16$$

$$\underline{\text{R2}} = 0.44$$

$$\text{switchin} = 0.18 \cdot \text{advertisement} + 0.25 \cdot \text{promotion} + 0.21 \cdot \text{disability} + 0.23 \cdot \text{variety},$$

$$\text{Errorvar,} = 0.21$$

$$\underline{\text{R2}} = 0.39$$

The parameter for the suitability of the structural model is R2. The results obtained in this study indicate that the first model has an R2 of 0.24 which means that the first model is able to explain 24% of the changes in the latent variable of advertising. The second model is able to explain 44% of the changes in the sales promotion latent variable. The third model is able to explain 3% of the changes in the latent variable of product distribution. The fourth model is able to explain 33% of the changes in the latent variable of consumer dissatisfaction. While the fifth model is able to explain 44% of the changes in the latent variable variety (consumers need to look for variety), and the sixth model is able to explain 39% of the changes in the latent variable switching (consumers' decision to switch brands).

Hypothesis Testing And Discussion

Hypothesis test

Hypothesis testing is carried out to determine whether or not the influence of the independent variables on the dependent variable is significant or not. Hypothesis testing in this study was carried out by looking at the t-value (t-statistics) generated by the LISREL 8.54 program. The t-value is compared with the critical value, namely 1.96 at the 5% significance level and 2.58 at the 1% significance level. If the t-value of the data processing results has exceeded the critical value with a significance level of 5%, then the proposed hypothesis is accepted. On the other hand, if the t-value has not been able to exceed the critical



value with a significance level of 5%, then the proposed hypothesis is rejected. The output results of LISREL 8.54 are presented in Table 5.28 as follows:

Table 6.
Result of Analysis and Interpretation of Estimation Parameters
Structural Equation Model

Association between Constructs		t-value	Decision 5%	Hypothesis Acceptance
PRODUCT	-----> ADVERTISEMENT	4.67	Significant	Received
ADVERTISEMENT	-----> SWITCHING	2.02	Significant	Received
PRODUCT	-----> PROMOTION	2.82	Significant	Received
PROMOTION	-----> SWITCHING	2.87	Significant	Received
PRICE	-----> PROMOTION	3.07	Significant	Received
PROMOTION	-----> VARIETY	2.68	Significant	Received
PRODUCT	-----> DISTRIBUTION	2.15	Significant	Received
DISTRIBUTION	-----> VARIETY	5.25	Significant	Received
PRODUCT	-----> DISSATISFACTION	2.64	Significant	Received
DISSATISFACTION	-----> SWITCHING	2.77	Significant	Received
DISSATISFACTION	-----> VARIETY	2.27	Significant	Received
VARIETY	-----> SWITCHING	2.37	Significant	Received
PRICE	-----> DISSATISFACTION	3.18	Significant	Received

Source : See Appendix 17

Hypothesis Test 1: The product has an effect on advertising

The first hypothesis testing was conducted to determine the effect of the product on advertising. The test results show that the t-value is 4.67. The t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05) and 2.58 (at a significance level of 0.01). Thus the results of the statistical test succeeded in proving the influence of the product on advertising because the t-value was $4.67 >$ the critical value was 1.96.

Hypothesis Test 2: Advertising has an effect on switching

The second hypothesis testing was conducted to determine the effect of advertising on the decision to switch brands (switching). The test results show that the t-value is 2.02. the t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05). Thus the results of the statistical test succeeded in proving the influence of advertising on the decision to switch brands (switching), because the t-value $2.02 >$ the critical value 1.96.

Hypothesis Test 3: The product has an effect on sales promotion

The third hypothesis testing was conducted to determine the effect of the product on sales promotion. The test results show that the t-value is 2.82. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus, the results of statistical tests succeeded in proving the influence of the product on sales promotion because the t-value was $2.82 >$ the critical value was 1.96.

Hypothesis Test 4: Sales promotion has an effect on switching

The fourth hypothesis testing was conducted to determine the effect of sales promotion on the decision to switch brands (switching). The test results show that



the t-value is 2.87. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus the results of the statistical test succeeded in proving the influence of sales promotion on the decision to switch brands (switching), because the t-value is $2.87 >$ the critical value is 1.96.

Hypothesis Test 5: Price has an effect on sales promotion

The fifth hypothesis testing was conducted to determine the effect of product price on sales promotion. The test results show that the t-value is 3.07. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus the results of statistical tests have proven the influence of product prices on sales promotions, because the t-value is $3.07 >$ the critical value is 1.96.

Hypothesis Test 6: Sales Promotion has an effect on variety

Testing the sixth hypothesis was conducted to determine the effect of sales promotion on the need for variation. The test results show that the t-value is 2.68. The t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05). Thus, the statistical test results prove that there is an influence between sales promotions on the need to look for variations, because the t-value is $2.68 >$ the critical value of 1.96.

Hypothesis Test 7: The product has an effect on the distribution

The seventh hypothesis testing was conducted to determine the effect of the product on product distribution. The test results show that the t-value is 2.15. The t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05). Thus, the statistical test results prove that there is an effect between products on product distribution, because the t-value of $2.15 >$ the critical value of 1.96.

Hypothesis Test 8: Distribution has an effect on variety

The eighth hypothesis testing was conducted to determine the effect of product distribution on the need for variation. The test results show that the t-value is 5.25. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus, the results of statistical tests succeeded in proving the effect of product distribution on the need for variation, because the t-value $5.25 >$ the critical value of 1.96.

Hypothesis Test 9: The product has an effect on dissatisfaction

The ninth hypothesis testing was conducted to determine the effect of the product on consumer dissatisfaction. The test results show that the t-value is 2.64. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus, the results of statistical tests succeeded in proving the influence of the product on consumer dissatisfaction, because the t-value of $2.64 >$ the critical value of 1.96.

Hypothesis Test 10: Dissatisfaction affects switching

The tenth hypothesis testing was conducted to determine the effect of consumer dissatisfaction on the consumer's decision to switch brands. The test results show that the t-value is 2.77. the t-value exceeds the critical value threshold of 1.96 (at the 0.05 level of significance) and 2.58 (at the significance level of 0.01). Thus, the results of statistical tests succeeded in proving the influence of consumer dissatisfaction on consumer decisions to switch brands, because the t-value of $2.77 >$ the critical value of 1.96.



Hypothesis Test 11: Dissatisfaction affects variety

The eleventh hypothesis testing was conducted to determine the effect of consumer dissatisfaction on the need for variation. The test results show that the t-value is 2.27. the t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05). Thus, the results of statistical tests succeeded in proving the effect of consumer dissatisfaction on the need to seek variation, because the t-value of $2.27 >$ the critical value of 1.96.

Hypothesis Test 12: Variety has an effect on switching

The twelfth hypothesis testing was conducted to determine the effect of the need for variation on consumer decisions to switch brands (switching). The test results show that the t-value is 2.37. the t-value exceeds the critical value threshold of 1.96 (at a significance level of 0.05). Thus, the results of the statistical test succeeded in proving the influence of the need for variation on the decision to switch brands, because the t-value of $2.37 >$ the critical value of 1.96.

Hypothesis Test 13: Price has an effect on Dissatisfaction

The thirteenth hypothesis testing was conducted to determine the effect of price on consumer dissatisfaction. This hypothesis actually starts from equation 4 (dissatisfaction = product). However, with the modifications that have been made, a new equation appears (dissatisfaction = product + price) which can still explain the effect of product variables on consumer dissatisfaction.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the testing and analysis in the previous chapter taken from the average value of the questionnaire, it can be concluded as follows:

1. The results of this study prove that empirically the product has an effect on competitors' advertisements, where customer satisfaction or dissatisfaction is highly dependent on the level of quality of the products offered. Companies must be able to produce quality products that meet the needs, desires and expectations of customers.
2. The results of this study prove that empirically competitors' advertisements influence consumer decisions to switch brands, where the more often the advertisements of competitors' brands are repeated, the greater the possibility of consumers switching to competing brands.
3. The results of this study prove that empirically the product has an effect on the sales promotion of competitors' brand products, where if the competitors can influence consumers to switch to their product brands through continuous sales promotions then by providing large discounts and various bonuses both for charging reloads, free talk and SMS as well as points and lucky draws with the aim of influencing consumers to make purchases immediately and consumers to switch brands from products used previously.
4. The results of this study prove that empirically the sales promotion of competing brand products affects consumer decisions to switch brands, the greater the sales promotion offered by distributors in the form of price discounts and various bonuses and sweepstakes, the more choices consumers consider. This is because not all consumers are loyal, if other



- brands offer something better in terms of product quality or because of various attractive bonuses and discounts.
5. The results of this study prove that empirically price affects the sales promotion of competitor brand products, where prices communicated to consumers through price discounts or other sales promotion policies can influence consumers to make purchases, if other brands offer relatively cheaper prices than current brands. used.
 6. The results of this study prove that empirically competitors' sales promotions affect the need for variations, that when new products appear with new brands accompanied by attractive sales promotions such as price discounts, it will be very helpful in changing consumer brand choices.
 7. The results of this study prove that empirically the product has an effect on product distribution, if the performance is poor then agents and distributors will no longer display the product and even decide not to sell the principal's product on their sales shelves, because they assume that most consumers will not be interested in buying it. , if this happens, there will be a product void on the shelves of outlets that are subscribed and that becomes a major concern for the management of each provider.
 8. The results of this study prove that empirically product distribution has an effect on the need to look for variations, thus principals must be aware of the existence of vacancies in the distribution of their products, because it will have an impact on consumers' needs to look for variations on other brands that offer better product quality at a more reasonable price. .
 9. The results of this study prove that empirically the product has an effect on consumer dissatisfaction, where customer satisfaction and dissatisfaction is highly dependent on the level of quality of the products offered, thus so that customers are always satisfied, the company must be able to produce quality products in accordance with customer needs, desires, and expectations. .
 10. The results of this study prove that empirically consumer dissatisfaction affects consumer decisions to switch brands, where the greater consumer dissatisfaction with the performance and quality of the prepaid card used, the greater the possibility to switch to another brand that offers something more or what consumers feel is in accordance with what what he expected of the prepaid card.
 11. The results of this study prove that empirically consumer dissatisfaction with the need to look for variations (variety), if consumers feel dissatisfied with the attributes and product quality of the SIM Card brand they use, it is likely that the consumer will decide to try variations from other SIM Card brands which he deems will be able to provide performance. or satisfaction as expected.
 12. The results of this study prove that empirically the need to look for variations has an effect on consumer decisions to switch brands (Switching). It can be said that the higher the need to look for product variations, the higher the decision to switch brands.
 13. The results of this study prove that empirically product prices affect consumer dissatisfaction with products if the quality and price are perceived by consumers as unreasonable, of course, consumers will stop



buying the principal product and switch to competing product brands that are considered capable of providing the best offer in meeting the need for a product brand.

Suggestion

The results of this study suggest that management should pay attention and improve the factors that influence consumers to switch brands, namely:

1. Segmentation based on behavior where consumers can be distinguished based on the purchase schedule and product usage, consumption intensity, loyalty and willingness to buy, as well as the benefits that consumers want to get from the products purchased.
2. Expand, improve and maintain the coverage area of GSM cellular providers so that customers can enjoy services wherever they are.
3. Improving product development in the form of features and content so that the facilities obtained by customers will be more and better, for example by optimizing additional services, such as 4G, 5G and so on.
4. Improving technology so that product reliability will increase, for example by adding Base Transceiver Stations (BTS) or transmitter stations in the area, so that the coverage area is fulfilled.
5. In its product distribution strategy, the company should ensure the availability and convenience of customers in obtaining a prepaid GSM SIM Card, expand the distribution area to areas or to retail pulse reloading kiosks, besides that it can also cooperate with banks to make it easier for customers to top up their credit. .
6. Make variations on the features and content offered according to the needs of students in the world of education, such as special quotas for the Zoom application and others, then use artists who are idols of today's teenagers in the design of starter cards or physical vouchers for their SIM Card products to make them more attractive. interesting again in order to attract the attention of students who have a tendency to seek variety.

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