

THE EFFECT OF BRAND IMAGE, DISCOUNTS, CUSTOMER ADVOCATE, AND LOYALTY PROGRAMS ON CUSTOMER LOYALTY OF TELKOMSEL USERS IN LHOKSEUMAWE CITY

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Abstract

This study aims to determine the Influence of Brand Image, Discount, Customer Advocate and Loyalty Program on Customer Loyalty of My Telkomsel Users in Lhokseumawe City. The data in this study are primary data obtained from distributing questionnaires to users of the My Telkomsel application. The population in this study is unknown, and using the hair formula, 100 respondents were obtained. The instrument measurement tool in the study is a Likert scale. This study uses non-probability sampling because the population is not known for certain. The sampling method used is purposive sampling. Data analysis techniques in the study used multiple linear regression analysis, Classical Assumption Test, and hypothesis testing and determination coefficients were carried out using the SPSS version 26 program. and the results of the study showed that Brand Image has a positive and significant effect on Customer Loyalty, this is evidenced by the t count value > t table (3.302 > 1984) and a significant value of 0.001 < 0.05, Discount has a positive and significant effect on Customer Loyalty, this is evidenced by the t count value > t table (3.533 > 1984) and a significant value of 0.001 < 0.05, Customer Advocate has a positive and significant effect on Customer Loyalty, this is evidenced by the t count value > t table (3.769 > 1984) and a significant value of 0.001 < 0.05 and Loyalty Program has a positive and significant effect on Customer Loyalty, this is evidenced by the t count value > t table (3.922 > 1984) and a significant value of 0.002 < 0.05. For further research, it is possible to add existing samples and expand the research location and variables to obtain more accurate research results.

Keywords: *Brand Image, Discount, Customer Advocate, Loyalty Programe, Customer Loyalty.*

1. INTRODUCTION

The development of digital technology has transformed the telecommunications business paradigm globally. In Indonesia, internet penetration has reached 78% of the population (We Are Social, 2024), with 72% of users relying on mobile services as their primary access point. This transformation has not only increased demand for connectivity but also fueled fierce competition among operators. According to McKinsey (2023), As the market leader, Telkomsel controls 42.5% of the market share (IDC, 2024). However, this dominance is starting to erode, with a 1.2% annual market share decline. Analysis by Sutra (2021) revealed that 30% of customers do not fully understand the features of the MyTelkomsel app, indicating a communication gap between the brand and consumers. Yet, this app is Telkomsel's core strategy, with 46 million users (2024). Another challenge comes from the expansion of competitors' 5G networks, such as Indosat, which has covered 60 cities, while Telkomsel has only reached 50 cities (Ookla, 2024). One factor influencing customer loyalty is brand image. Brand image is a consumer's belief about a particular brand (Fauzi & Rahayu, 2023). Brand image is a critical factor in maintaining customer loyalty. The theory of customer-based brand equity (Keller, 2022) emphasizes the importance of building brand resonance, an emotional bond between consumers and brands. Sutra's (2021) research demonstrated a positive influence of brand image on customer loyalty among Telkomsel card users. However, the study also revealed limitations in achieving sales targets due to customers' lack of knowledge about the Telkomsel brand. Besides brand image, discounts also influence impulse buying. The greater the discount, the more frequent impulse purchases occur. Discounts are often relied upon as a customer acquisition tool. However, a Harvard Business Review study (2024) showed that only 12% of customers remain loyal after a promotion ends. The psychological effect of FOMO (Fear of Missing Out) (Cialdini,

2021) can indeed encourage impulse buying, but research by Kusnawan et al. (2020) found that discounts do not significantly impact long-term loyalty. A clear example is the MyTelkomsel flash sale program, which successfully increased short-term transactions but failed to reduce churn rates. According to Sabilla et al. (2024), a discount is a price reduction offered by marketers for a product within a certain period to attract interest and create consumer purchasing interest. Customer advocacy involves positive recommendations in the form of strong, enthusiastic, explicit, and ongoing feedback to other customers to positively influence the views of other customers (Sweeney et al., 2020). According to Hapsari & Radito (2020), advocacy loyalty is a customer's tendency to recommend a product or service to others for repurchase. Advocacy loyalty is generally accompanied by consumer advocacy for the product or service they use. Consumers who are highly satisfied with a company's products or services will encourage their relationships to purchase or use those products or services and conduct marketing for the company. Telkomsel's tiered membership loyalty program (Bronze-Diamond) implements the 3 Cs principle: Customization, Convenience, and Community (Ponzoa & Gómez, 2023). However, an evaluation of 1,000 users revealed that 40% of customers did not understand the program's benefits (Telkomsel Internal Survey, 2023).

In the MyTelkomsel app, customer ratings are determined based on total transactions or usage over the past three months. The higher the total, the more points can be redeemed for various attractive prizes. Loyalty programs can accelerate the loyalty lifecycle, encouraging first- or second-year customers to behave like their most profitable tenth-year customers, but only if planned and implemented as part of a larger loyalty management strategy. Companies must find ways to share value with customers commensurate with the value their loyalty creates for the company. The goal is to develop a system that continually educates customers about loyalty rewards and motivates them to earn them. Customer loyalty is a crucial aspect of building a successful and sustainable business. Customer loyalty refers to a customer's level of commitment or attachment to a brand, product, or service. According to McKinsey & Company (2021), customer loyalty is the result of customers' overall satisfaction with a company's products or services, and the perception that the company meets or exceeds their expectations in terms of quality, price, and customer service. In the context of MyTelkomsel, the influence of brand image, discounts, and loyalty programs on customer loyalty is important to study. This is because MyTelkomsel strives to increase customer loyalty to prevent switching to other cellular service providers that continue to emerge. Therefore, research on the influence of brand image, discounts, and loyalty programs on customer loyalty of MyTelkomsel users is relevant to conduct. This research is expected to provide useful insights for MyTelkomsel and other companies in the cellular telecommunications industry in increasing customer loyalty.

Tabel 1.1 Pra Survei Awal

Variabel	Statement	Strongly agree	Don't agree
Customer Loyalty	The My Telkomsel application makes me more confident in Telkomsel services.	29	1
Customer Loyalty	With My Telkomsel, I am more likely to continue using Telkomsel services in the future.	26	4
Brand Image	I believe that this brand offers superior products/services compared to its competitors.	27	3
Brand Image	I believe that this brand has been widely recognized by the public.	28	2
Discount	The discount offered by a brand increases my trust in that brand.	21	9
Discount	The size of the discount greatly influences my decision in choosing a particular product or service.	25	5
Advocate Customer	I feel involved in the community of users of this product or service and enjoy interacting with other customers.	20	10
Advocate Customer	I often recommend this product or service to friends or family.	23	7
Loyalty Programme	I prefer this company over others because of its Loyalty Program.	21	9
Loyalty Programme	I feel that this Loyalty Program can increase my loyalty to the Product.	24	6

Source: Results of the Initial Pre-Survey Processed by Researchers (2025).

In the Pre-survey conducted by researchers on 30 residents of Lhokseumawe city. The results of the pre-survey explained that the customer loyalty variable in the first statement "The My Telkomsel application makes me

more confident in Telkomsel services" 29 respondents said they agreed while 1 respondent disagreed, then in the second statement "With My Telkomsel, I am more likely to continue using Telkomsel services in the future" as many as 26 respondents said they strongly agreed while 4 other respondents said they disagreed. In the Brand Image variable, the first statement "I believe that this brand offers superior products/services compared to its competitors" was stated by 27 respondents as strongly agree and 3 respondents as disagree", then the second statement "I believe that this brand has been widely recognized by the public" was stated by 28 respondents as strongly agree while 2 other respondents as disagree. In the Discount variable, the first statement "Discounts offered by a brand increase my trust in the brand" was stated by 21 respondents as strongly agreeing while 9 other respondents said they disagreed, in the second statement "The size of the discount greatly influences my decision in choosing a particular product or service" 25 respondents stated they strongly agreeing while 5 other respondents stated they disagreed. In the Advocate customer variable, the first statement "I feel involved in the community of users of this product or service and like interacting with other customers" 20 respondents said they strongly agree while 10 other respondents said they disagree, in the second statement "I often recommend this product or service to friends or family" 23 respondents said they strongly agree while 7 other respondents said they disagree. In the Loyalty Program variable, the first statement "I prefer this company over other companies because of the Loyalty Program." 21 respondents said they strongly agree while 9 other respondents said they disagree, in the second statement "I feel that this Loyalty Program can increase my loyalty to the Product" 24 respondents said they strongly agree while 6 other respondents said they disagree.

2. LITERATURE REVIEW

Marketing Management

According to Adnan (2023), marketing management is an integrated process aimed at optimizing all of an organization's marketing activities. The core of this process is the effort to attract and retain customers and achieve organizational goals effectively and efficiently.

Consumer behavior

Consumer behavior is the activity of individuals who are directly involved in obtaining and using goods and services, including the decision-making process and the preparation that determines these activities (Adnan, 2019). Meanwhile, according to Dewi et al., (2022), consumer behavior is a unique process that occurs in each individual, involving assessments, decisions, and actions related to products or services. Furthermore, consumer behavior is about how individuals and groups make decisions when consuming goods and services (Setiawan et al., (2024).

The Effect Of Brand Image Programs On Customer Loyalty

According to Maryudi (2023), a good brand image will make it easier for consumers to recognize a product and enable consumers to be interested in purchasing the product. Corporate image can also be understood as the sum of customer beliefs and impressions of the company. According to Muchsin (2024), brand image is the customer's understanding of the brand as a whole, which includes customer trust in a particular brand and how customers view the brand. Brand image has a close relationship with customer loyalty, as proven by Carissa & Loisa (2020) who conducted a study entitled "The Influence of Brand Images on Customer Loyalty (Study of University Students Using Ticket.com Applications). Proceedings of the 2nd Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2020)". The results of the study showed that brand image has a significant influence on customer loyalty. The relationship between brand image variables and customer loyalty is also strengthened by previous research conducted previously, such as research by Imron and Ariyanti (2023), Rukman et al., (2023) and Windiari & Djumarno (2021), which all stated that brand image has a significant effect on customer loyalty.

The Effect of Discounts on Customer Loyalty

According to Susilawati et al., (2022), a discount is a price reduction from the original or normal price offered by a seller to a buyer within a certain period. Furthermore, according to (Putri and Wiyono, 2023), aspects that can measure a discount include the size of the discount, when the product is discounted, the discount period, and the type of product receiving the discount. Discounts are related to customer loyalty, as evidenced by research conducted by Susilawati et al., (2022) entitled "The Effect of Price Perception, Discounts, and Customer Experience on Customer Loyalty of Shopee Fashion Products. JAMIN: Journal of Management Applications and Business Innovation." The research results show that discounts have a significant effect on customer loyalty of Shopee fashion

products. The relationship between discounts and customer loyalty is also supported by previous research, such as that by Aryatiningrum & Insyirah (2020), Wijayanti et al. (2024), and Arfah & Cindranata (2024), which found that discounts significantly influence customer loyalty. However, previous research by Wijayant et al. (2024) found different findings, indicating that price discounts had no effect on customer loyalty.

The Influence of Customer Advocacy on Customer Loyalty

Customer advocacy relates to consistent efforts to meet consumer needs and provide transparent information. Furthermore, customer advocacy describes a consumer's tendency to provide positive feedback to fellow consumers to support a business. Therefore, customer advocacy includes clear and well-delivered recommendations to protect the business from competition (Sari & Kurniawan 2022). Customer advocacy is linked to customer loyalty, as evidenced by Sari & Kurniawan's (2022) study, "The Effect of CRM on Customer Loyalty with Customer Trust as a Mediating Variable in Online Shops." Their findings indicate that customer advocacy has a proven effect on customer loyalty. The relationship between customer advocacy variables and customer loyalty is also strengthened by previous research findings conducted by Ayang & Sugiat (2022), which stated that customer advocacy significantly influences customer loyalty. However, findings by Chen, Y., Wang, R., & Jin, Y. (2020) indicate that customer advocacy does not significantly influence customer loyalty.

The Influence of Loyalty Programs on Customer Loyalty

According to Asakdiyah et al., (2023), a customer loyalty program is an initiative offered to customers to build an emotional bond with a company or brand. This program is not only a tool to increase customer loyalty but also an opportunity for companies to gather information about customer shopping habits and preferences. This information helps companies tailor their services to better suit customer needs.

Loyalty programs are linked to customer loyalty, as evidenced by Khairawati's (2020) research entitled "The Effect of Customer Loyalty Programs on Customer Satisfaction and Its Impact on Customer Loyalty." The findings indicate that loyalty programs have a direct impact on customer loyalty. The relationship between loyalty program variables and customer loyalty is also supported by previous research conducted by Setiadi & Mustikasari (2023), Pratama et al. (2024), and Panjaitan (2021). The findings indicate that loyalty programs have a significant impact on customer loyalty. However, García-Gómez et al.'s (2022) research found that loyalty programs do not significantly impact customer loyalty.

Hypotheses

The hypotheses in this research are as follows:

H1 = Brand Image Has a Significant Influence on Customer Loyalty of MyTelkomsel Users in Lhokseumawe City.

H2 = Discounts Have a Significant Influence on Customer Loyalty of MyTelkomsel Users in Lhokseumawe City.

H3 = Customer Advocacy Has a Significant Influence on Customer Loyalty of MyTelkomsel Users in Lhokseumawe City.

H4 = Loyalty Programme Has a Significant Influence on Customer Loyalty of MyTelkomsel Users in Lhokseumawe City.

3. IMPLEMENTATION METHOD

Location and Object of Research

This research was conducted among the people of Lhokseumawe City and used the MyTelkomsel application. The subjects of this research were active users of the MyTelkomsel application. The research location was Lhokseumawe City, North Aceh.

Population and Sample

The population used in this study was all residents of Lhokseumawe City who were identified as MyTelkomsel Application users. Sample Based on these provisions, the researcher determined a sample size of 100 respondents from the Lhokseumawe City community who were identified as MyTelkomsel Application users.

Sampling Techniques

The sampling method used in this study is the purposive sampling method (with a purpose), which means determining the sample based on the research objectives according to the predetermined criteria, so the researcher took the following criteria:

- Residing in Lhokseumawe City
- Actively using the MyTelkomsel app.
- Has used the MyTelkomsel app for more than 2 months.

4. RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

Tabel 4.2
Hasil Regresi Linier Berganda
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,439	1,378		1,318	,151
Brand Image (X1)	,502	,152	,380	3,302	,001
Discount (X2)	,393	,111	,424	3,533	,001
Customer Advocate (X3)	,386	,109	,492	3,769	,001
Loyalty Programe (X4)	,351	,085	,497	3,922	,002

a. Dependent Variable: Customer Loyalty (Y)

Source: Research Results, Data Processed 2024

$$Y = 2.439 + 0.502X1 + 0.393X2 + 0.386X3 + 0.351X4 + \epsilon$$

The description of the multiple linear regression equation above is as follows:

- The constant is 2.439, this shows that if X1, X2, X3 and X4 have a value of 0 then the value of Y remains at 2.439.
- Based on the variable X1 Brand Image, the results of the regression test show that the variable X1 has a positive regression coefficient with a value of $b = 0.502$, meaning that if there is an increase in the value of the variable X1 by 1 point, there will also be an increase in the variable Y by 0.502.
- Based on the X2 Discount variable, the regression test results show that the X2 variable has a positive regression coefficient with a value of $b = 0.393$, meaning that if there is an increase in the value of the X2 variable by 1 point, there will also be an increase in the Y variable by 0.393.
- Based on the variable X3 Customer Advocate, the results of the regression test show that the variable X3 has a positive regression coefficient with a value of $b = 0.386$, meaning that if there is an increase in the value of the variable X3 by 1 point, there will also be an increase in the variable Y by 0.386.
- Based on the X4 Loyalty Program variable, the regression test results show that the X4 variable has a positive regression coefficient with a value of $b = 0.351$, meaning that if there is an increase in the value of the X4 variable by 1 point, there will also be an increase in the Y variable by 0.351.

Partial Test Results (t-Test)

Table 4.3
Partial Test (t-Test)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,439	1,378		1,318	,151
Brand Image (X1)	,502	,152	,380	3,302	,001
Discount (X2)	,393	,111	,424	3,533	,001
Customer Advocate (X3)	,386	,109	,492	3,769	,001
Loyalty Programe (X4)	,351	,085	,497	3,922	,002

a. Dependent Variable: Customer Loyalty (Y)

From Table 4.3, the t-count value for each independent variable is obtained. With the specified criteria, $\alpha = 0.05$ t-table ($100-2= 98$) produces a t-table value of 1.984. From this description, a conclusion can be drawn:

1. The test results of the Brand Image variable (X1) against Customer Loyalty (Y) obtained a calculated t value of $3.302 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significance $0.001 < 0.05$. Therefore, the Brand Image variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 1 (H1) is accepted.
2. The test results of the Discount variable (X2) on Customer Loyalty (Y) obtained a calculated t value of $3.533 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significance $0.001 < 0.05$. So the Discount variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 2 (H2) is accepted.
3. The test results of the Customer Advocate Promotion variable (X3) on Customer Loyalty (Y) obtained a calculated t value of $3.769 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significance $0.001 < 0.05$. So the Customer Advocate variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 3 (H3) is accepted.
4. The test results of the Loyalty Program variable (X4) on Customer Loyalty (Y) obtained a calculated t value of $3.922 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significant $0.002 < 0.05$. So the Loyalty Program variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 4 (H4) is accepted.

Results of the Determination Coefficient Test

Tabel 4.4 Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 ^a	.734	.723	1,134

a. Predictors: (Constant), Loyalty Programme (X4), Customer Advocate (X3), Discount (X2), Brand Image (X1),

Based on the analysis results above, the percentage of diversity of the Customer Loyalty Variable (y) that can be explained by the independent variables Brand Image X1, Discount X2, Customer Advocate Promotion X3, Loyalty Program X4 is 73.4%. While the remaining 26.6% is explained by other variables outside the regression model.

DISCUSSION

The Influence of Brand Image on Customer Loyalty

The test results of the Brand Image (X1) variable on Customer Loyalty (Y) obtained a calculated t value of $3.302 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significant $0.001 < 0.05$. So the Brand Image variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 1 (H1) is accepted. Brand Image has a positive effect on Customer Loyalty. In line with Imron and Ariyanti (2023), Rukman et al., (2023), and Windiari & Djumarno (2021), who all found that brand image has a significant influence on customer loyalty.

The Influence of Discounts on Customer Loyalty

The test results of the Discount variable (X2) on Customer Loyalty (Y) obtained a calculated t value of $3.533 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significance $0.001 < 0.05$. So the Discount variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 2 (H2) is accepted. Discount has a positive effect on purchasing decisions. In previous research conducted by Aryatiningrum & Insyirah (2020) stated that Discount has a significant effect on Customer Loyalty, Wijayanti et al., (2024) in line with others that Discount has a significant effect on Customer Loyalty and Arfah & Cindranata, (2024), who stated their findings that Discount has a significant effect on Customer Loyalty.

The Influence of Customer Advocates on Customer Loyalty

The test results of the Customer Advocate Promotion variable (X3) on Customer Loyalty (Y) obtained a calculated t value of $3.769 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significant $0.001 < 0.05$. So the Customer Advocate variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 3 (H3) is accepted. In a study conducted by Sari &

Kurniawan (2022), they stated that Customer Advocates have a positive and significant influence on Customer Loyalty. This is in line with the results of a study conducted by Ayang & Sugiat (2022), which stated that Customer Advocates have a positive and significant influence on Customer Loyalty.

The Influence of Loyalty Programs on Customer Loyalty

The test results of the Loyalty Program variable (X4) on Customer Loyalty (Y) obtained a calculated t value of $3.922 > 1.984$, greater than the t table value with a 95% confidence level ($\alpha = 5\%$) of significant $0.002 < 0.05$. So the Loyalty Program variable has a positive and significant effect on Customer Loyalty of MyTelkomsel users in Lhokseumawe City. Thus, hypothesis 4 (H4) is accepted. In a study conducted by Setiadi & Mustikasari (2023), they stated that Loyalty Programs have a positive and significant impact on Customer Loyalty. This is in line with the results of research conducted by Pratama et al. (2024) that Loyalty Programs have a positive and significant impact on Customer Loyalty. Furthermore, Panjaitan (2021) stated that Loyalty Programs have a positive and significant impact on Customer Loyalty.

5. CONCLUSION

1. Brand Image has a positive and significant effect on Customer Loyalty of My Telkomsel Users in Lhokseumawe City. This is evidenced by the regression coefficient value of 0.001 and the t-value of $3.302 > 1.984$, from the table value and the significant value of $0.001 < 0.05$. In addition, from the statistical analysis of the brand image variable which has an important role in customer loyalty, it can be seen that the company image indicator obtained the highest value or mean (4.30). While the brand familiarity indicator received the lowest value or mean (4.21). Where it can be concluded that increasing user trust in the company, so that users are more likely to be loyal to the company, Thus, increasing user trust in the company through a positive company image can increase My Telkomsel customer loyalty.
2. Discount has a positive and significant effect on Customer Loyalty of My Telkomsel Users in Lhokseumawe City. This is evidenced by the regression coefficient value of 0.001 and the calculated t value of $3.533 > 1.984$, from the table value and significant value of $0.001 < 0.05$. In addition, from the results of the statistical analysis of the Discount variable, it has an important role in customer loyalty, as can be seen related to the Discount size indicator obtaining the highest value or mean (4.31). While the Discount Period Indicator gets the lowest value or mean (4.20). Where it can be concluded that increasing customer satisfaction by giving them greater added value, Thus, providing greater discounts and added value can increase customer satisfaction and ultimately increase My Telkomsel customer loyalty.
3. 3. Customer Advocate has a positive and significant effect on Customer Loyalty of My Telkomsel Customers in Lhokseumawe City. This is evidenced by the regression coefficient value of 0.001 and the calculated t value of $3.769 > 1.984$, from the table value and significant value of $0.001 < 0.05$. In addition, from the results of the statistical analysis, the Customer Advocate variable has an important role in customer loyalty, as can be seen related to the recommendation indicator to friends and family obtaining the highest value or mean (4.32). While the indicator of willingness to convey positive aspects of the brand received the lowest value or mean (4.22). Where it can be concluded that increasing customer trust in My Telkomsel and giving them the opportunity to share their positive experiences with others.
4. Loyalty Program has a positive and significant effect on My Telkomsel Customer Loyalty in Lhokseumawe City. This is evidenced by the regression coefficient value of 0.002 and the calculated t value of $3.922 > 1.984$, from the table value and significant value of $0.002 < 0.05$. In addition, from the results of the statistical analysis, the loyalty program variable has an important role in customer loyalty, as can be seen related to the relevance value indicator and the convenience value which both obtained the highest value or mean (4.26). While the value for money indicator received the lowest value or mean (4.20). Where it can be concluded that Increasing the value perceived by customers through more relevant offers and according to their needs and Maintaining and increasing the convenience of using the My Telkomsel loyalty program in every transaction

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