THE INFLUENCE OF BRAND IMAGE AND BRAND EXPERIENCE ON BRAND LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE
(CASE STUDY ON TOKOPEDIA CONSUMERS IN THE JABODETABEK AREA)

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Abstract

Brand loyalty can determine whether e-commerce is able to survive or not in the market. The bad brand image of e-commerce will indirectly reduce consumer confidence to use e-commerce. E-commerce must also be able to create a comfortable brand experience, with the aim of increasing interest in using e-commerce in a sustainable manner so as to increase brand loyalty. The purpose of this study was to analyze the effect of brand image and brand experience on brand loyalty with customer satisfaction as an intervening variable. Consumers of Tokopedia aged between 15-30 years in Jabodetabek are the population of this study. Samples were taken as many as 100-200 people. This research uses non-probability sampling with purposive sampling technique. Primary data was collected by using a questionnaire with a Likert scale and secondary data by interview. This study uses AMOS to analyze research data. The results of this research are (a) Brand Image has a positive effect on Brand Loyalty, (b) Brand Experience has a positive effect on Brand Loyalty, (c) Brand Image has a positive effect on Customer Satisfaction, (d) Brand Experience has a positive effect on Customer Satisfaction, (e) Customer Satisfaction has a positive effect towards Brand Loyalty. Based on the research results, all research hypotheses are accepted with the best hypothesis, namely the more positive the promotion, the more positive brand loyalty will be.

Keywords: *Brand Image, Brand Experience, Brand Loyalty, Customer Satisfaction*

INTRODUCTION

Technology and information, especially the internet, which continues to develop, has the potential to change the way companies communicate, share information with business partners and trade products. According to Laudon and Laudon (2012), there are at least 6 things why the internet has been able to develop rapidly and is loved by the general public. The first reason given is because the internet has a good level of connection capability and coverage. The second reason is that the internet can at least minimize communication costs. The third thing is the price of internet transactions which is relatively cheaper. The fourth reason is that internet agency costs can be reduced. The next fifth reason is that the internet is much more interactive, simple and flexible. And the final reason is that the internet has the advantage of being able to spread knowledge more quickly.

According to BPS data from the 2019 Susenas Survey data collection results, 47.69 percent of Indonesia's population had access to the internet in 2019. This high use of the internet reflects a climate of information openness and public acceptance of technological developments and changes towards an information society. Internet use of the Indonesian population in the 2015-2019 period has increased from year to year.

In 2015, a survey showed that the population aged 5 years and over stated that they had used internet access during the last three months around 21.98 percent in 2015 and in 2019 it

showed an increase to 43.51 percent. Not only in urban areas, the increase in internet users is also occurring in rural areas. In the urban area, in 2015 the percentage of internet users was around 32.04 percent and in 2019 it increased to 53.53 percent. It can also be observed from the rural area which in 2015 had around 11.70 percent users and in 2019 it could increase to 30. 81. This increase in the percentage of the population accessing the internet is occurring in all regions in Indonesia as shown in Figure 2.5.2 below. The highest percentage of internet access was in DKI Jakarta Province with a value of around 46.63 percent in 2015 and around 67.18 percent in 2019. Meanwhile, the lowest percentage was in Papua Province in 2015 with a value of around 8.98 percent and in 2019 with a value of around 19.72 percent.

From the development of the internet, there are developments that have emerged, one of which is an increasingly advanced online shopping system. Online shopping has become an alternative for sellers and buyers to carry out transactions more easily. In terms of business actors, they can further expand their market reach. Dissemination of information about a product can be done more quickly, and has a very wide scope, so that this is starting to shift consumption patterns and methods, and has even become part of people's lifestyle. The process of buying and selling goods and services can be done at the fingertips based on electronic networks. This is what is called E-commerce.

*Electronic Commerce (E-commerce)*based on the Organization for Economic Co-Operation and Development (2009) is selling or buying goods/services via a computer network using a method specifically designed to receive or place orders, but the main payment and delivery of goods/services does not have to be done online.

Technological advances, supported by infrastructure and ease of regulation, have encouraged the growth and development of digital-based businesses. This can be seen in the results of the 2020 E-commerce Survey, where every year there is an increase in the number of newly operating businesses. It was recorded that 45.93 percent of new businesses started operating in the 2017-2019 period. As many as 38.58 percent of businesses have started their business in the 2010-2016 period, and only 15.49 percent of businesses have been operating for more than ten years. With the variety of e-commerce currently developing, little has been developed in Indonesia. One e-commerce that has quite significant development capabilities is the marketplace type. In simple terms, a marketplace can be interpreted as a place where sellers can create accounts and sell various kinds of goods for sale. Facilities that support online buying and selling are also easily provided by marketplace players. The thing that feels profitable about selling on the marketplace is that sellers have website facilities without needing to create a website to build their own online shop. Tokopedia is one of the most important e-commerce marketplaces in Indonesia. Tokopedia began to develop in 2009, and because of its influence in Indonesia and Southeast Asia, Tokopedia is currently able to become a unicorn. Tokopedia has now become the "market leader" of the marketplace most visited by Indonesians.

Tokopedia also has several awards such as being selected as Marketeers of the Year for the sector at the Markplus Conference held by Markplus Inc in 2014. This award was obtained because Tokopedia has contributed to developing online business in Indonesia. Apart from

that, Tokopedia received an award as Best Company in Customer Industry at the 2016 Indonesia Digital Economy Award. In 2018, for the first time, an application made by the nation's children was included in the Android Excellence App category. At that time, the Tokopedia application excelled in the fields of design, user experience and technological performance in an application. In addition, Tokopedia received the 'Fastest Value Growth' award in the BrandZ Top 50 Most Valuable Indonesian Brands, based on research from WPP and Kantar institutions in 2019. Ranked in the top 10 for the first time, Tokopedia was recognized as the brand with the fastest growth with an increase in brand value amounting to 487%.

However, there is a problem that occurred with Tokopedia's ranking in 2020. It turns out that Tokopedia is no longer the most visited e-commerce site every month since the fourth quarter of 2019. In previous quarters, Tokopedia was indeed the most visited e-commerce site. user.

In 2019, in the 1st, 2nd and 3rd quarters, Tokopedia was ranked first for marketplaces in Indonesia. However, in the 4th quarter of 2019 to the 4th quarter of 2020, Tokopedia's ranking decreased to second place. Apart from that, the leak of 15 million user data that occurred in May 2020 and the leak of 91 million user data in July 2020 could be a problem for Tokopedia's brand image.

Brand image can determine whether a company can survive in the market. Kotler (2009) explains that marketing departments need to give consumers a clear and positive impression about their brand. In the case of e-commerce, especially in marketplaces, brand image is an important concern for each product. Emotional value will arise when a good brand image creates positive feelings when using the brand. It will be difficult for a business to get and retain consumers if the image it builds is not positive. Apart from being able to create consumer satisfaction, brand image can also be a bridge to create a loyal market that wants to consume regularly, which is called brand loyalty. This is because a bad image of a brand can unconsciously reduce consumer confidence. However, previous research has the following research gaps: A study by B. Dewi et al. (2014), if brand image does not affect loyalty.

According to Kotler (2016), brand loyalty is a commitment to repurchase or promote a product or service that has been consumed. Brand loyalty provides security through predictable demand for the company and creates barriers for other competitors to compete. According to Gary Salegna (2018) customer loyalty can also be directed from brand loyalty created by service providers with physical stores to online services. Over time customers who feel an emotional connection to a company can become more loyal. However, this contradicts research by Tangguh, et al (2018) which explains that brand image does not have a significant effect on consumer satisfaction.From this, it is hoped that the brand image and brand experience created by Tokopedia can form customer satisfaction from Tokopedia consumers, thus creating *brand loyalty*. ConsumerNow we are more careful and active in providing value and determining which marketplaces to visit. Therefore, it is important for Tokopedia to provide a positive brand experience for its consumers, to compete with other competitors. Brand Experience according to Brakus (2009) is defined as a sensation, perception and behavioral response that arises from

stimuli regarding the brand as part of the brand design and identity, packaging, communication and environment. Brand experiences will emerge every time there is an opportunity to interact with the brand, either directly or indirectly, even brand experiences may occur unexpectedly. However, this contradicts research by Maheshwari, V., et al in 2014 and Iglesias, O in 2010 which stated that brand experience does not have a significant effect on brand loyalty.

According to Kim and Kim (2009), increasing quality service in the market can make e-commerce have a more attractive value, so that customers can be more satisfied. This means that consumer satisfaction will have an important role in increasing brand loyalty.

Looking at the background description above, it can be concluded that at Tokopedia there are two gap phenomena. Firstly, the phenomenon of Tokopedia's ranking decreasing from the 4th quarter of 2019 to the 4th quarter of 2020 and the problem of data leaks that occurred in 2020. Apart from that, there is also a research gap in previous research regarding brand loyalty. Through the phenomena that occur, research questions emerge"how to increase brand loyalty by paying attention to customer satisfaction through brand image and brand experience to produce the expected output for the progress of Tokopedia."In this research several questions can be developed:

1. Is there an influence of brand image on Tokopedia brand loyalty?
2. Is there an influence of brand experience on Tokopedia brand loyalty?
3. Is there an influence of brand image on Tokopedia customer satisfaction?
4. Is there an influence of brand experience on Tokopedia customer satisfaction?
5. Is there an influence of customer satisfaction on Tokopedia brand loyalty?

LITERATURE REVIEW
Brand Image

In essence, brands can differentiate products for consumers and help protect companies from the threat of competitors who appear to be poaching consumers by offering similar products. The strength of a brand really depends on the strength of the logo and name that are easily recognized by consumers. After building a strong brand in terms of logo and name, the brand is strengthened by several elements. One of them is quality. Brands created with different philosophies are difficult to achieve and often do not create a good image, so this needs to be taken into account. The point is that a company must carry out to create a successful brand, namely presenting a strong image, adequate quality for its consumers, long-term commitment and creativity in marketing. Creating loyalty to the brand itself can be based on a strong brand that can attract and trust customers.

Therefore, branding is needed to improve the products and services offered by the brand. Branding aims to create differences between brands so that consumers can better understand their own products and services. Kotler & Keller (2009, 260) express the opinion that branding can provide brand knowledge to consumers and hopefully provide added value to the company.

Fandy Tjiptono (2005) also explains that brand image is able to convince consumers to choose a brand. In essence, brand image is the image of the brand in the minds of consumers, meaning that different consumers will also have different views of their image towards a brand.

Experts present various definitions of brand image. Depending on the research conducted, different perspectives on brand image are generated by different ideas from experts. Armstrong and Kotler (2012) found that brand image is a form of consumer trust in a brand. Ouwersoot and Tudorica (2001) also emphasized that brand image is a human perception of an existing brand. It can be concluded that brand image is a collection of perceptions about a brand that exist in the minds of consumers and explains brand reputation.

Brand Experience

Brand Experience or the experience of a brand begins when consumers look for a brand and consume that brand. Brand experience is sensations, feelings, thoughts and behavioral responses (this response is triggered by the identity or design of the brand such as packaging, communication method and style, and the environment). Brakus et al (2009) Brand experience is the consumer's sensations, perceptions and feelings caused by a brand in relation to the stimuli provided by brand design, brand identity, marketing communications and the environment in which the brand is sold. To be able to explain in more detail, Brakus began our research by looking at consumers' perspectives, examining their own experiences, and how those experiences generated opinions, attitudes, and other aspects of consumer behavior.

The experience of this brand is also felt by consumers directly or indirectly when the brand is communicated through advertising or other media. Brand experience is an important part of experiential marketing, consumers create experiences with brands starting from searching for products, selecting and consuming products, interacting with customer service to using the product so that this experience can provide value for the brand.

Every interaction with a brand will shape the experience with the brand and influence the consumer's overall perception. This perception can be a positive, negative or even neutral perception of a brand. What consumers are willing to do for a product really depends on the consumer's experience with the brand (Duncan & Ouwersloot, 2008).

Consumer satisfaction is also certainly greatly influenced by brand experience, because consumers also have expectations from the experience when consuming a particular brand, not just expecting superior functionality.

Customer Satisfaction

The company has a goal of creating satisfaction for its consumers (customer satisfaction), this creates greater company attention to satisfaction and dissatisfaction. The higher the level of consumer satisfaction, the company has the potential to create greater profits, because consumers will repeat consumption of a brand and even become loyal to that brand. However, if the level of satisfaction felt by consumers decreases, there is a possibility that consumers may switch to competing brands.

According to Kotler et al (2009), satisfaction is a person's emotional level after comparing the performance or results they feel with their expectations. Meanwhile, Tse and Wilton (1988) explained that responses of satisfaction or dissatisfaction can arise from evaluating the disconfirmation of previous expectations and brand performance experienced

by consumers. Satisfaction comes from expectations and impressions that arise from performance and expectations (Lupioyadi, 2006). Consumer satisfaction with a brand will be easy to obtain if the company really understands what consumers expect. A brand can provide similar quality, but can also produce different levels of satisfaction for each consumer.

Consumer satisfaction is influenced by perceptions of quality, price and factors. From various expert opinions, it can be concluded that consumer satisfaction is the result of a response from consumer thinking that compares perceived performance or results with expectations. Consumers are disappointed, dissatisfied, and even dissatisfied when the perceived results are less than expected. On the other hand, when a brand's performance and results meet expectations, consumers may be satisfied and even loyal to the brand.

Brand Loyalty

The concept of brand loyalty is very important for companies because it offers many benefits, including repeat purchases, and can reduce marketing costs. Businesses with a consumer base that is highly brand loyal can reduce their company's marketing costs therefore the cost of retaining consumers can be much cheaper than acquiring new customers. Strong brand loyalty can increase engagement and spark new consumer interest. Another benefit obtained from brand loyalty is that companies can react more quickly to the movements of their competitors (Kurniawan, 2009).

According to Aaker (2001), brand loyalty is a measure of a consumer's relationship with a brand. This metric can provide insight into how likely consumers are to switch to another product, especially for brands that experience changes, either in price or other attributes. Kotler and Keller (2009) explain that loyalty is a commitment that is believed to be deeper in making purchases or re-consumption of products or services enjoyed in the future even though there may be the influence of situations and marketing efforts that cause the potential for consumers to switch brands. Meanwhile, according to Schiffman and Wisenblit (2015), brand loyalty is a consumer's learning about purchasing a brand without considering other available alternatives. Brand loyalty is a central idea in marketing because it is a measure of a customer's relationship with a brand. It can be concluded that brand loyalty is part of consumers' systematic opinion that they prefer to consume similar brands in certain product or service categories. Brand loyalty is the strength of commitment to consistently support or consume a brand in the future.

METHOD

This research uses a quantitative non-probability sampling method, so that samples can be taken based on availability (for example, people who voluntarily want to be respondents) or can take samples based on their wishes. population. The sampling method used was intentional sampling.

Through this technique, researchers can obtain information according to the needs of a group if they are able to provide relevant information. The problem is that not all populations have the same opportunity to be sampled. So, the sample for this research is Tokopedia consumers aged 15-30 years in Jabodetabek with a minimum transaction frequency of 3 times.

RESULTS AND DISCUSSION

Descriptive statistics

Descriptive data in research can be seen through the use of relationships between variables and the respondent's data profile. This research has distributed 158 questionnaires via Google Form, and 136 questionnaires met the criteria for further processing. The sample used consisted of individual Tokopedia consumers.

Table 1
Percentage of Respondents Based on Frequency of Transactions on Tokopedia in 2020

Information	Frequency	Presentation (%)
5-10 Times	57	41.6
11-20 Ali	48	35.6
>20 Times	31	22.8
	136	100

The percentages present in this table conclude that the dominant group is the 57 respondents who made transactions on Tokopedia during 2020 only 5-10 times. The second order is a frequency of 11-20 times during 2020 which had 48 respondents, while a frequency above 20 times during 2020 only had 31 respondents. This can explain that most of these respondents actually do not make transactions on Tokopedia very often.

CFA Test Exogenous variables can be measured using 6 indicators which are analyzed using the AMOS 22 program:

Figure 1
Confirmatory Factor Analysis of Exogenous Variables
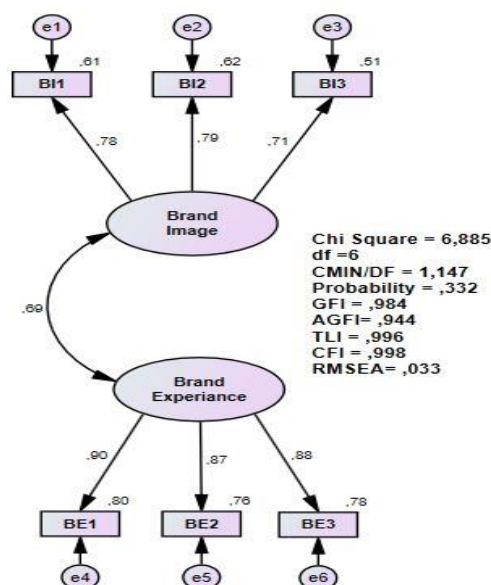
1. Brand Image Variable (X1)
   a. BI1= 0.78 Brand Image + 0.61

b. BI2 = 0.79 Brand Image + 0.62
c. BI3= 0.71 Brand Image + 0.81

This model is able to show that the relationship between each indicator that forms the Brand Image variable, every time there is an increase in the Brand Image variable by 1 unit, will be followed by an increase in (BI1) by 0.78, (BI2) by 0.79, and (BI3) by 0, 71. With a loading factor level of 0.79, it shows that the indicator (BI2) is the indicator whose role is most pronounced compared to other indicators that form the Brand Image variable.

2. Brand Experience Variables
   a. BE1= 0.90 Brand Experience + 0.80
   b. BE2= 0.87 Brand Experience + 0.76
   c. BE3= 0.88 Brand Experience + 0.78

Every time there is an increase in the Brand Experience variable by 1 unit, from there there will be an increase in (BE1) of 0.90, (BE2) of 0.87, and (BE3) of 0.88. By having a loading factor level of 0.90, it explains that (BE1) is the indicator whose role is most visible in forming the Brand Experience variable compared to other indicators.

Based on Figure 1 above, the chi square value is 6.885 with df 7 and probability 0.332 > 0.05, RMSEA value is 0.033 < 0.08, GFI value is 0.984 > 0.90, CFI value is 0.998 > 0.90, CMIN value /DF of 1.147 < 2.00, TLI value of 0.996 > 0.95 and AGFI of 0.944 > 0.90 shows that the results of this model suitability test are good. Therefore, it can be concluded that indicators that are the same reference dimensions for the construct, namely Brand Image and Brand Experience, can be accepted. In the sense that the six indicators actually form the Brand Image and Brand Experience variables.

CFA Test Endogenous variables can be measured using 7 indicators which are analyzed using the AMOS 22 program:

Figure 2
Confirmatory Factor Analysis of Endogenous Variables
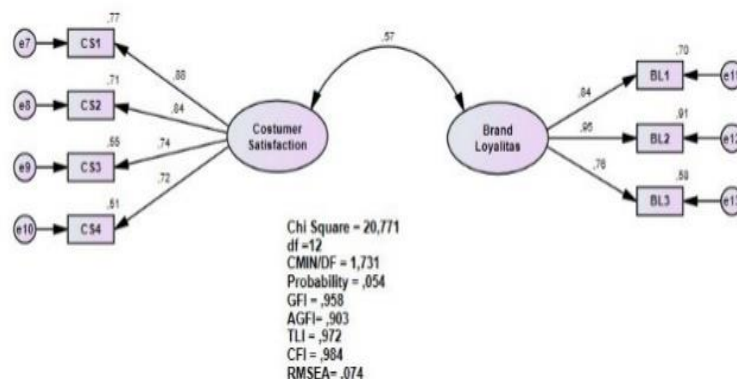
3. Customer Satisfaction Variable (Y1)
   a. CS1= 0.88 Customer Satisfaction + 0.77
   b. CS2 = 0.84 Customer Satisfaction + 0.71
   c. CS3= 0.74 Customer Satisfaction + 0.88
   d. CS3= 0.72 Customer Satisfaction + 0.51

Customer Satisfaction variable, every time the Customer Satisfaction variable increases by 1 unit there will also be an increase in (CS1) by 0.88, (CS2) by 0.84, (CS3) by 0.74 and (CS4) by 0.72. With a loading factor level of 0.88, it means that the indicator (CS1) is the one that has greater dominance in forming Customer Satisfaction than the other indicators.

4. Brand Loyalty Variables(Y2)
   a. BL1= 0.84 Brand Loyalty + 0.70
   b. BL2 = 0.95 Brand Loyalty + 0.91
   c. BL3 = 0.76 Brand Loyalty + 0.58

This model can provide an understanding of variable formation through the relationship between indicators, so every time there is an increase in the Brand Loyalty variable by 1 unit it will also be followed by an increase in (BL1) by 0.84, (BL2) by 0.95 and (BL3) by 0.76. Through a loading factor of 0.95, it can be concluded that the indicator (BL2) is actually an indicator whose role dominates compared to other indicators that form the Brand Loyalty variable.

Figure 2 shows a chisquare value of 20.771 with df 5 and probability $1.731 > 0.05$, RMSEA value of $0.074 < 0.08$, GFI value of $0.958 > 0.90$, CFI value of $0.984 > 0.90$, CMIN/DF value of $1.731 < 2.00$, the TLI value is $0.972 > 0.95$ and the AGFI is $0.903 > 0.90$. Demonstrating Customer Satisfaction and Brand Loyalty is acceptable. In other words, these 7 (seven) indicators actually form the Customer Satisfaction and Brand Loyalty variables. The CFA test is also to find out whether the indicators from the endogenous variables are worth testing in the full model.

Full Model Feasibility Test
Below are presented the results of the AMOS 22 SEM analysis on the full model, it is known that the model has met good model feasibility because the probability is $0.408 > 0.05$, the RMSEA value is $0.016 < 0.08$, the GFI value is $0.947 > 0.90$, AGFI $903 > 0.90$, TLI value of $0.998 > 0.95$ CFI of $0.999 > 0.90$, CMIN/DF value of $1.034 < 2.00$.

Figure 3
Full Research Model
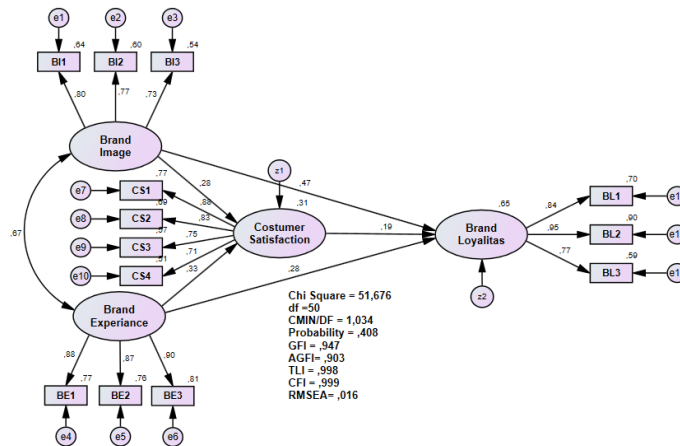
Overall, the SEM assumption test has been found, he continued, it is necessary to look at the influence relationship between research variables by paying attention to the CR value > 1.96 and the p-value < 0.05, meaning there is a significant influence of each variable. The results are presented below

Table 3
Critical Ratio Value

			Estimate	S.E	CR	P	Label
Customer_Satisfaction	<---	Brand_Image	,329	,164	2,014	,044	par_1
Customer_Satisfaction	<---	Brand_Experiance	,282	,109	2,585	,010	par_2
Brand_Loyalty	<---	Brand_Image	,569	,145	3,927	***	par_3
Brand_Loyalty	<---	Brand_Experiance	,245	,091	2,694	,007	par_4
Brand_Loyalty	<---	Customer_Satisfaction	,194	,086	2,256	,024	par_5

Based on table 3 above, it is described as follows:

1. **The influence of brand image on brand loyalty**

The first hypothesis was proposed to observe the role of brand image, whether consumers would be influenced and possibly become loyal to use Tokopedia with a positive brand image. The analysis output shows that hypothesis 1 is "accepted" because the critical ratio (CR) value is above 1.96 and the probability value is lower than 0.05. So in general it can be explained that if the respondents in this study were influenced by a positive brand image, this could develop Tokopedia's brand loyalty. In H1, which is the influence of the relationship between Brand Image and Brand Loyalty, it shows that the CR value is 3.927 and the probability value is 0.001. So it can be obtained if these two values have met the required criteria, namely the critical ratio which results is 3.927 ≥ 1.96 and the probability value also has a result of 0.001 ≤ 0.05. So you could say that hypothesis 1 in this study can be accepted.

H1: Brand Image has a significant influence on Brand Loyalty.

2. The influence of brand experience on brand loyalty

Hypothesis 2 aims to see the role of brand experience in influencing the loyalty of Tokopedia consumers. The results of the analysis show that hypothesis 2 is "accepted" because the critical ratio (CR) value can be above 1.96 and the probability value is below 0.05. It was concluded that the respondents from this study were influenced by brand experience, which resulted in brand loyalty from Tokopedia. In H2, namely the influence of the relationship between Brand Experience and Brand Loyalty, it gives a CR output of 2.694 and a probability value of 0.007. So it could be said that these two values indeed meet the criteria, namely the critical ratio obtained as a result is $2.694 \geq 1.96$ and the probability value obtained as a result is $0.007 \leq 0.05$. It can be concluded that hypothesis 2 in this study is indeed accepted.

H2: Brand Experience has a significant influence on Brand Loyalty.

3. The influence of brand image on customer satisfaction

Hypothesis 3 wants to look at the role of brand image variables in influencing customer satisfaction when using Tokopedia. The analysis gives results that hypothesis 3 is "accepted" because the critical ratio (CR) value is indeed more than 1.96 and the probability value is below 0.05. By showing these results, respondents from this study were apparently influenced by a positive brand image in customer satisfaction when using Tokopedia. In H3, which means the influence of the relationship between Brand Image and Customer Satisfaction, the CR value is 2.014 and the probability value is 0.044. So you can be sure that the two values can meet the criteria, namely the critical ratio is $2.014 \geq 1.96$ and the probability value is $0.044 \leq 0.05$. We can confirm together that hypothesis 3 in this research can be accepted.

H3: Brand Image has a significant effect on Customer Satisfaction.

4. The influence of brand experience on customer satisfaction

Hypothesis 4 looks at the role that brand experience can have in influencing consumer satisfaction in choosing Tokopedia. The analysis shows that hypothesis 4 is "accepted" through a critical ratio (CR) value that is above 1.96 and a probability value that is below 0.05. Of course, this can show that respondents are influenced by brand experience, resulting in customer satisfaction at Tokopedia.In H4, namely the influence of the relationship between Brand Experience and Customer Satisfaction, it shows a CR value of 2.585 and a probability value of 0.010. It could be said that the two values fulfill the requirements, namely the critical ratio is described as $2.585 \geq 1.96$ and the probability value is also described as $0.010 \leq 0.05$. It can be understood together that hypothesis 4 in this research can be accepted.

H4: Brand Experience has a significant effect on Customer Satisfaction.

5. The influence of customer satisfaction on brand loyalty

Hypothesis 5 was created to determine the role of customer satisfaction, whether consumers will be influenced and become loyal in continuing to use Tokopedia. The results of the analysis show that hypothesis 5 is "accepted" because the critical ratio (CR) value is above 1.96 and the probability value is below 0.05. This can strengthen the fact that in this study respondents were influenced by customer satisfaction to create the Tokopedia brand loyalty variable.

In H5, namely the influence of the relationship that exists between Customer Satisfaction on Brand Loyalty, it shows a CR value of 2.256 and a probability value of 0.024. This is a reinforcement if the two values have met the requirements, namely the critical ratio obtained is $2.256 \geq 1.96$ and the probability value obtained is $0.024 \leq 0.05$. So, conclude that hypothesis 5 in this study can be accepted.

H5: Customer Satisfaction has a significant effect on Brand Loyalty.

CLOSING
Conclusion

This research was conducted with the aim of finding answers to the loyalty problems of Tokopedia consumers. Brand loyalty can be formed from several influencing factors, and in this research the variables used are brand image, brand experience and customer satisfaction. Based on the results of the analysis, the following conclusions can be drawn:

1. *Brand image* has a positive and significant effect on brand loyalty.
2. *Brand experience* has a positive and significant effect on brand loyalty.
3. *Brand image* has a positive and significant effect on customer satisfaction.
4. *Brand experience* has a positive and significant effect on customer satisfaction.
5. *Customer satisfaction* has a positive and significant effect on brand loyalty.

Suggestion

Based on the research results and existing conclusions, the following recommendations are recommended:

1. For Tokopedia management, Tokopedia can increase brand loyalty so that it can maintain and increase the number of users by increasing customer satisfaction from Tokopedia users. By increasing positive brand experience, customer satisfaction from Tokopedia consumers is also affected so that they will continue to use Tokopedia for transactions and create brand loyalty.
2. For other researchers, researchers hope that research can be carried out on the same topic, the only difference is that in future research, it can use respondents from outside Jabodetabek, so that later they can compare the results of the two. In future research, researchers hope to answer other factors that can influence brand loyalty among e-commerce consumers in general and Tokopedia in particular.

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