
THE EFFECT OF CONSUMER SATISFACTION AND TRUST ON LOYALTY THROUGH BRAND IMAGE AS MEDIATION: STUDY ON ONLINE TRAVEL AGENT TIKET.COM CONSUMERS

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ABSTRACT

KEYWORDS

consumer satisfaction;
trust; loyalty; brand
image; online travel
agent; Tiket.com

This study examines the effect of consumer satisfaction and trust on loyalty through brand image as mediation among consumers of the online travel agent Tiket.com. The research aims to understand the relationship between consumer satisfaction and trust, brand image, and loyalty in the context of online travel agents. The study utilizes a quantitative research approach and collects data through a survey questionnaire administered to Tiket.com consumers. The findings of this research contribute to the understanding of the factors influencing consumer loyalty in the online travel industry. The results highlight the importance of consumer satisfaction and trust in shaping brand image and ultimately influencing consumer loyalty. The implications of these findings for online travel agents and recommendations for future research are discussed.

INTRODUCTION

Winning the competition depends on high-quality products at competitive prices and variety of goods. In the end, this can provide a higher value of customer satisfaction because customers are now faced with a wide choice of goods and services that they can buy, their demand for value is much greater and more diverse. The number of loyal customers is an indicator of a company's success (Fihartini, 2012). Customer loyalty is proportional to the profit that can be obtained by the company (Griffin, 2005). Customer trust in the company will foster customer loyalty (Harumi, 2016). Companies cannot build relationships without trust, customer trust is very important (Kurniasari & Ernawati, 2012).

Development of the tourism business is growing along with the progress of the times which makes people want to plan their trips faster and easier. In the past, people always relied on travel agents and ticket agents at airports or business centers, now people are starting to switch to using Online Travel Agencies (OTA).

An online travel agency, also known as an OTA, is a service that sells travel-related goods to customers via the internet or a website. These products can include flights, hotels, travel packages, activities or tours, and car rentals. OTAs act as third parties and resell these services on behalf of other companies, including well-known airlines and hotel companies. OTAs will offer the many benefits of using an offline travel agent, with the added convenience and more of a self-service approach. The OTA will include an externally integrated instant ordering system that includes customers, OTAs and product providers. OTA industry, especially the type of online aggregator is considered to have very shining potential in the country especially supported by the increasing number of internet users from year to year, including due to the boom of cheap smart phones.

A survey of OTA users in Indonesia conducted by DailySocial.id together with JakPat (February, 2018) involved people from 16 to 45 years old. The results show that Java is the largest OTA user with 69.01%, followed by Sumatra, Sulawesi, Kalimantan, Bali, NTT and NTT with 15.1% and 31.25%. In the last six months, 50.67% of the participants booked hotels through OTA. Quoted from liputan6 (Apriyono, 2018), currently the development of Indonesia's tourism sector is moving very fast and is

projected to be able to contribute 15 percent of gross domestic product or IDR 280 trillion to the country's foreign exchange. In 2019, there were 20 million foreign tourist visits, 275 million domestic tourist trips, and 13 million workforce absorption.

Online Travel Agents has very good potential in Indonesia, supported by the number of internet users which is increasing from year to year making people have a new lifestyle that cannot be separated from electronic devices and the internet. According to Asnawi Bahar, Chairman of the Indonesian Travel Bureau Association (ASITA), the existence of OTA which is cheaper and more efficient threatens conventional travel agency companies. This shows that customers tend to prefer using OTA over conventional travel agencies or other methods.

Table 1. List of OTAs in Indonesia

No	agents	Website
1	Traveloka	https://www.traveloka.com/
2	Tiket	https://www.tiket.com/
3	Booking	https://www.booking.com/
4	Pegipegi	https://www.pegipegi.com
5	Trivago	https://www.trivago.com
6	Trip	https://www.trip.com/
7	Wego	https://www.wego.co.id
8	Expedia	https://www.expedia.co.id

Source: (Liburanplus.com, 2022)

Judging from the significant growth of internet users, and the large number of OTAs, there is intense competition among online travel agents which makes each online travel agent compete with each other in terms of price and promotions to attract the attention of consumers, in addition to strategy, product quality, application features, and OTA applications must be able to provide ease of use for consumers.

According to Kurious and Katadata Insight Center (KIC), the majority of OTA users, or 26.2% of the respondents, consider that the main advantage of this service is its fast purchase process. Furthermore, 24% of the respondents said that OTA is superior because purchasing is practical, 21.1% said that OTA has broad access to information, and 18.7% said that OTA has a lot of information. For this OTA survey, 715 people across Indonesia were surveyed via online interviews from 28 November to 5 December 2022.

There is competition both in terms of price and promotions, every year the OTA rankings that are most frequently used by customers always change. As data presented by STAAH.com (2023), 2020 and 2021 will experience changes. In 2020, tiket.com took 4th place, while in 2021, tiket.com's ranking rose to 3rd place and in 2022 it fell to 5th place. With this ranking change, it can be concluded that competition between OTAs is getting higher every year and tiket.com customers in 2022 are starting to become disloyal.

At first, Tiket.com only served customers via the website to buy airplane tickets and hotels. However, in July 2014, the company launched a mobile app which was downloaded 1.7 million times. At the end of 2016, Blibli acquired Tiket.com with the aim of increasing business. Tiket.com recorded a record 8 million times more transactions than its competitors in 2018 (Haryanto, 2017). However, as a result of the COVID-19 pandemic, travel agent companies, airlines and the tourism sector experienced a daily decline in sales related to travel needs. This decrease was caused by people who are worried about the pandemic and government regulations that require community checks before traveling, as well as limiting passenger capacity for the transportation and tourism sectors. As a result, The company has suffered significant losses. This has been approved by the World Travel & Tourism Council (WTTC) where this industry will recover in 2022 (Supriyatna & Fauzi, 2020).

Tiket.com, compared to Pegipegi, has a larger number of web visitors, according to data from Table 1. This shows that Tiket.com is included in the category of original domestic-made online travel agent (OTA) startups.

Table 2. Comparison of OTA Website Visitors in Indonesia

No	OTAs	Number of Website Visitors	
		2021	2022
1	Traveloka	69,730,000	75,700,000
2	Tiket.com	19,240,000	23,450,000
3	Pegipegi	8,139,000	7,180,000

Source: Top Websites Ranking: Most Visited Travel and Tourism Websites in Indonesia (similarweb.com)

As is well known, tiket.com has already entered the online travel agent market before Traveloka.com was launched, but Traveloka.com has always been number 1. Tiket.com has carried out various promotional methods that are similar to what Traveloka has done, including through advertisements on YouTube, television, media, print, email and other internet media. Starting from using Raisa Andriana as a campaign model for marketing to promotions through the motorcycle club's Youtube channel "The Prediction", tiket.com's ranking is always below Traveloka. This proves that the high competition among OTAs has resulted in a higher consumer desire to switch OTAs. The high competition situation causes the tendency of consumers to switch is also high, while the low competition situation causes the tendency of consumers to switch is also low (Srinivasan, 1996). According to Firman et al (2020) in Ilyas et al (2020) that economic competition at the global level and the business environment are increasingly selective, organizations must place consumers as a reference, therefore they can provide superior value to consumers so that consumers feel satisfied.

In another study, Susanti and Ekazaputri (2018) found that customer satisfaction and trust had a positive and significant impact on customer loyalty. Previous studies (Harumi, 2016) found that customer satisfaction and trust have a positive and significant impact on customer loyalty. These results contradict the findings of previous studies (Sukmawati & Massie, 2015) which found that customer satisfaction and customer trust are very important.

Susanti and Ekazaputri (2018), previous researchers, found that customer satisfaction greatly influences customer loyalty. According to Wungow (2013), this study found that customer satisfaction factors greatly influence customer loyalty. However, this contradicts the research findings of Dharma (2017) which states that aspects of customer satisfaction have a negative and small impact on customer loyalty. This result is in line with the findings of Faullant et al. (2008) that satisfaction is an important component in controlling loyalty, but not the only factor or not significant to loyalty.

In addition to consumer satisfaction, consumer trust in a brand can generate consumer loyalty to the brand. Consumer trust is very important for a company because it will increase customer loyalty to the company. High consumer trust can generate customer loyalty. Customer loyalty is defined as the tendency to make repeat purchases and foster customer loyalty for the goods or services sold by the company.

According to research by Ndubisi (2007), consumer trust greatly influences customer loyalty. Trust is the key to the company-customer relationship and loyalty development. According to Song et al. (2019), satisfaction affects trust, and brand loyalty and trust are positively related to loyalty. This study contributes to the literature, empirically theorizing about the formation of brand loyalty in the coffee shop industry. Apriliani et al. (2020) did not find that customer trust had a negative and insignificant impact on customer loyalty on member cards. In contrast, the study of Sukmawati and Massie (2015) found that customer trust has a negative impact on customer loyalty. There is a research gap between Wungow (2013), Susanti and Ekazaputri (2018), Faullant et al. (2008) with Dutta et al., (2017), and Dharma (2017) who examined the effect of the variable satisfaction on loyalty and also the gap in research conducted by Ndubisi (2007), Song et al., (2019) with Apriliani et al (2020) and Sukmawati and Massie (2015) who examined the effect of trust on loyalty, it can be concluded that the problem behind this research is because there is no clarity about whether consumer satisfaction and trust can increase loyalty.

According to research conducted by Simanjuntak and Ardani (2018) that a good brand image can increase customer loyalty. In line with research conducted by Adi and Basuki (2019), Saornsantikul and Nuangjamnong (2022) that brand image is a strong variable for forming customer loyalty. A good and positive brand image can increase consumer loyalty. Widyastuti and Hidayat (2022) also stated that brand image has a very positive effect on encouraging consumers to make repeat purchases and not switch to other brands.

Based on the results of previous studies that have been submitted, the brand image variable can be predicted as a mediating variable that is able to clarify the relationship between satisfaction and consumer trust on loyalty. This research will analyze consumer trust and satisfaction to be loyal to OTA Tiket.com and mediated by brand image.

Research Hypothesis

In this study, the researchers carried out research hypotheses on the events experienced by Tiket.com OTA consumers so that the variables that affect consumer satisfaction and customer loyalty are true research. The research hypothesis is a temporary answer to problems (problems) and research problems (research problems) that have been formulated properly and correctly supported by strong and relevant theories (Ferdinand, 2014).

Effect of Consumer Satisfaction on Consumer Loyalty

According to Adi and Basuki (2019), "In general, the ultimate goal of customer satisfaction is customer loyalty (customer loyalty)". Satisfied customers will have the intention to recommend to other parties or make repeat purchases.

According to research conducted by Wungow (2013) the factors that influence customer loyalty, one of which is customer satisfaction. Based on the research above, hypothesis 1 (H1) can be formulated:

H1: Consumer Satisfaction Has a Significant Positive Effect on Consumer Loyalty

The Effect of Trust on Loyalty

The relationship between trust and customer loyalty: the more customers trust a product, the more loyal they are to the brand. As research conducted by Ndubisi (2007), the greater the trust in the bank, the higher the bank's level of bank commitment, the more reliable and timely its communication and the more satisfactorily it handles conflicts, the more loyal its customers. Therefore, based on the research above, hypothesis 2 (H2) can be formulated:

H2: Consumer Trust Has a Positive Significant Effect on Consumer Loyalty

Brand Image mediate customer satisfaction to Loyalty

Corporate image is known as an important variable for determining information customer satisfaction and loyalty (Andreassen et al., 2001; Johnson & Gustafsson, 2001). This study is supported by another study by Lahap et al., (2016), who reported that brand image reflected in the hospitality industry has a significant effect on customer satisfaction. The results of the research by Satornsantikul and Nuangjamnong (2022) show that brand image has a strong influence on customer satisfaction. Then it can be concluded hypothesis 3 (H3):

H3: Brand Image mediates the effect of consumer satisfaction on consumer loyalty

Brand Image mediate consumer trust in consumer loyalty

Brand image is something that is important in determining trust, which reflects that an attractive and valuable brand increases consumer confidence in the product or service associated with the brand. Creating consumer trust in a brand is very important, because brands have a role in determining purchasing decisions.

Prasetya et al., (2014) stated that the brand image variable which consists of indicators of maker image, store image, product image has a significant effect on trust. With a good brand image, the trust of many consumers is good. So based on this research it can be concluded hypothesis 4 (H4):

H4: Brand Image Mediates the Influence between Consumer Trust and Consumer Loyalty

The Effect of Brand Image on Loyalty

Brand Image is a variable that can strengthen consumer loyalty so as not to switch brands. Customers will never be loyal to a brand if the credibility of the brand is wrong in the minds of consumers. The results of research by Faullant et al., (2008) show that ski resorts with the highest

satisfaction ratings and the highest image ratings have the highest loyalty scores. The overall satisfaction of first time visitors is more important than image, with increasing number of repeat visits the importance of overall satisfaction decreases and the relative image increases. So from this study it can be concluded hypothesis 5 (H5):

H5: Brand Image has a positive effect on consumer loyalty

RESEARCH METHOD

The type of research used is explanatory research with quantitative explanation methods. This study tries to examine by testing and explaining the effect of consumer satisfaction and trust on customer loyalty, which is mediated by Brand Image on Tiket.com OTA consumers.

The population used in this study is the consumers of the Tiket.com OTA application. The number of samples in this study must be at least 40, consisting of 4 variables, namely one dependent variable and three independent variables multiplied by 10, according to Roscoe. However, to avoid a low number of response rates, the number of questionnaires distributed to respondents was 200 questionnaires.

Data collection technique

This study uses data collection techniques using questionnaires which are distributed to Tiket.com OTA consumers using the Google form platform. The questionnaire was distributed offline by sending url addresses to consumers who were respondents to get answers. The Google Forms platform makes it easy for researchers to manage the data they have received, this is due to the ease of changing the format.

Data analysis method

Descriptive Statistical Analysis

According to Ghazali (2018) descriptive statistics are used to show the standard deviation, mean, maximum, minimum obtained from respondents' answers to the items in the questionnaire. This analysis is used to determine the average value of a variable.

Inferential Statistical Analysis

PLS analysis is carried out in two ways, namely the structural model (inner model) which is used to ensure that the structural model is constructed accurately so that it shows the relationship between variables in accordance with theoretical studies and the results of previous research, and the measurement model (outer model) which is carried out to ensure the measurement used on feasible or valid and reliable measurements, as well as showing how the latent variables and their indicators interact with each other or how each indicator interacts with its latent variables.

Hypothesis testing

Abdillah and Hartono (2015) explained that a significance measure uses a comparison between t-table values and t-statistics. The hypothesis is accepted if the t-statistic is greater than the t-table value or you can also compare the p-value with the α value. The t-table value for the 95% confidence level ($\alpha=0.05$) is 1.960. Acceptance of the hypothesis in the study occurs if the t-statistic value > 1.960 or p-value $< \alpha = 0.05$

1. Influence (direct effect) Direct Effect: The direct effect is determined by the path coefficient from 1 variable to another
2. Indirect Effect Indirect Effect: Indirect effect consists of a sequence of paths through one or more intermediary variables. In testing indirect effects, three variables are known: predictors, mediators, and criteria. Indirect effects are tested through four stages, namely:
 - 1) First, evaluate the direct effect of the predictors on the criteria.
 - 2) Second, evaluate the effect of predictors on mediators.
 - 3) Third, evaluate the effect of the mediator on the criteria.
 - 4) Fourth, evaluating the effect of predictors on criteria by maintaining the influence of mediators.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistics are statistical results that are used in analyzing data through descriptions or describing data that has been collected without drawing conclusions to be generalized (Sugiyono, 2015). According to Ghazali (2018) descriptive statistics are used to show the standard deviation, mean, maximum, minimum obtained from respondents' answers to the items in the questionnaire. This analysis is used to determine the average value of a variable.

The average happy indicator result is 3,884, a result below 4 indicates that consumers are not too happy with the Tiket.com OTA product. Consumers only buy and use applications but do not feel pleasure when using the OTA tiket.com application.

The resilience indicator for not moving gets an average value of 3.753. This shows that consumers are not fully loyal to OTA Tiket.com, even though there are as many as 60% of respondents who persist not to move. The existence of intense competition from competitors makes OTA consumers look at other OTA applications.

The average value of the indicator suggesting to others is 3.609. The OTA Tiket.com consumer rating of 46.5% is not sure that they will recommend the OTA application Tiket.com to other people, family or friends.

The average result of the directness indicator is 3,781, these results show that the OTA application Tiket.com is not fully reliable to do what is right for its consumers, even though 65% of respondents give a value of 4 and above, Tiket.com must improve its quality to be reliable by the consumers.

Indicator average valueAffective Imageof 3,773, with the highest item value of 3,837 which shows that the OTA application Tiket.com never disappoints its consumers. The Brand Image built by Tiket.com has quite good, but needs to be improved because 33.5% of respondents still choose answer 4 and below.

Inferential Statistical Analysis

Outer Model

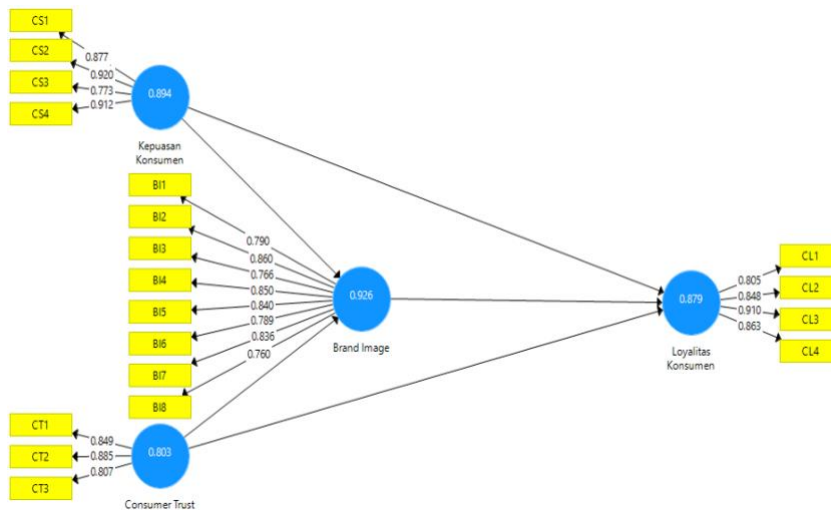


Figure 1. Outer Structural Model

Source: Processed data (2023)

This analysis is carried out to ensure that the measurement used is feasible to be used as a measurement of validity and reliability.

1. Convergent Validity

According to Ghazali (2014) an indicator can be said to be valid when the value of the loading factor indicator is > 0.7. loading factor can show the weight of each indicator for each variable. The following can be seen the value of the loading factor in table 3 below:

Table 3. Convergent Validity

Indicators/Variables	Brand Image	Consumer Trusts	Customer Satisfaction	Consumer Loyalty	Information
BI1	0.790				Valid
BI2	0.860				Valid
BI3	0.766				Valid
BI4	0.850				Valid
BI5	0.840				Valid
BI6	0.789				Valid
BI7	0.836				Valid
BI8	0.760				Valid
CL1				0.805	Valid
CL2				0.848	Valid
CL3				0.910	Valid
CL4				0.863	Valid
CS1			0.877		Valid
CS2			0.920		Valid
CS3			0.773		Valid
CS4			0.912		Valid
CT1		0.849			Valid
CT2		0.885			Valid
CT3		0.807			Valid

Source: Processed data (2023)

Based on table 3, the loading factor value of each indicator is more than 0.7. Therefore it can be said that each indicator is valid as a measure of its latent variable or it can be concluded that the construct meets the criteria for analysis.

2. Discriminant Validity

Discriminant Validity can be measured by the cross loading value which is useful to find out whether the construct has adequate discriminant, namely by comparing the loading value on the intended construct must be greater than the loading value with other constructs. The cross loading value of this study can be seen in table 4 below:

Table 4. Cross Loading

Indicators/Variables	Brand Image	Consumer Trusts	Consumer Satisfaction	Consumer Loyalty
BI1	0.790	0.639	0.590	0.662
BI2	0.860	0.747	0.647	0.821
BI3	0.766	0.678	0.591	0.728
BI4	0.850	0.638	0.612	0.763
BI5	0.840	0.731	0.626	0.748
BI6	0.789	0.728	0.592	0.669
BI7	0.836	0.814	0.672	0.766
BI8	0.760	0.714	0.598	0.667
CL1	0.732	0.732	0.719	0.805
CL2	0.765	0.725	0.638	0.848
CL3	0.802	0.740	0.718	0.910
CL4	0.782	0.759	0.658	0.863
CS1	0.609	0.630	0.877	0.659
CS2	0.663	0.712	0.920	0.688
CS3	0.660	0.627	0.773	0.703
CS4	0.709	0.748	0.912	0.723
CT1	0.753	0.849	0.636	0.706
CT2	0.761	0.885	0.706	0.786
CT3	0.718	0.807	0.644	0.698

Source: Processed data (2023)

Based on table 4, the construct of each construct has a greater value than the other indicator constructs. Thus it can be said that each construct has adequate discriminant.

1. Composite Reliability Test, Cronbach Alpha and AVE

PLS uses Cronbach's Alpha and Composite Reliability values to determine variable reliability. A variable can be declared reliable if the value of Cronbach's Alpha is above 0.6 and Composite Reliability is above 0.7 (Latan & Ghazali, 2014). In addition, the AVE value is also recommended above 0.5. In table 4 below are the results of the reliability test of this study:

Table 5. Composite Reliability Test, Cronbach Alpha and AVE

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	0.926	0.939	0.660
Consumer Trust	0.803	0.884	0.718
Consumer Satisfaction	0.894	0.927	0.761
Consumer Loyalty	0.879	0.917	0.735

Source: Processed data (2023)

It can be seen in table 4 that each variable meets the reliability criteria of Cronbach's Alpha, Composite Reliability, and AVE. So it can be said that every variable in this study is reliable.

Inner Model

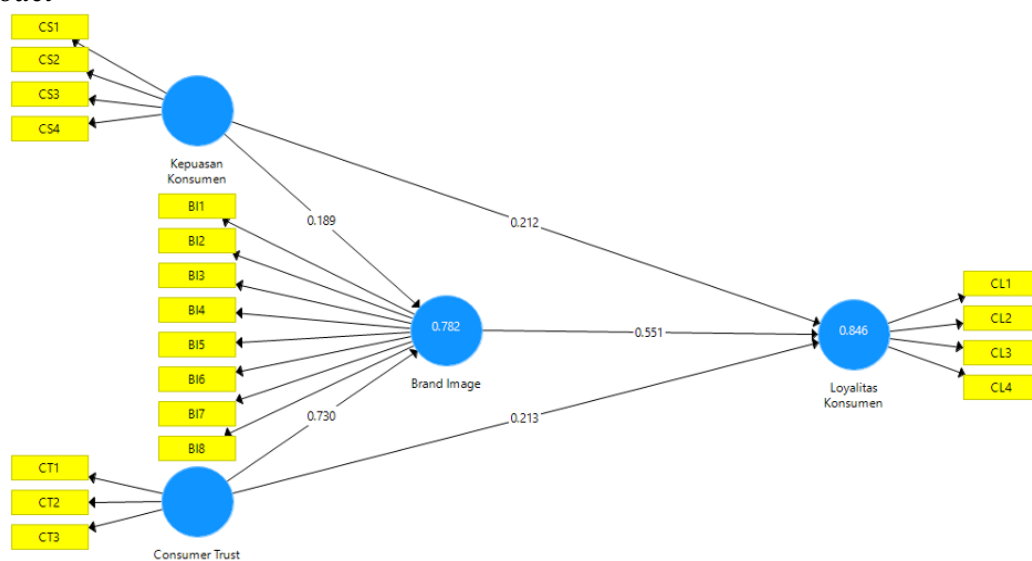


Figure 2. Structural Model (Inner Model)

Source: Processed data (2023)

This analysis is carried out to ensure the relationship between variables is in accordance with the theoretical study and the support of previous research results.

1. Coefficient of Determination (R²)

The coefficient R² shows the size of the influence of exogenous variables on endogenous variables (Ghozali, 2016). The value of R² can be known as follows:

- **0.75 (Strong)**
- **0.50 (Moderate)**
- **0.25 (Weak)**

The coefficient of determination in this study can be seen in table 6 below:

Table 6. Coefficient of Determination (R²)

	R Square Adjusted	Information
Brand Image	0.782	Strong
Consumer Loyalty	0.846	Strong

Source: Processed data (2023)

Based on table 6 above, the value is adjusted R-Square from the Brand Image variable of 0.782, this value can be interpreted that the Brand Image variable can be explained by an independent variable of 78.2% and the remaining 21.8% can be explained by other variables not included in this study. While the adjusted R-Square value of the consumer loyalty variable is 0.846, this value can be

interpreted that the consumer loyalty variable can be explained by an independent variable of 84.6% and the remaining 15.4% can be explained by other variables not present in this study.

2. Predictive Relevance (Q2)

Predictive Relevance (Q2) is used to measure how well the observed value is generated. Q2 has a value with a range of $0 < Q2 < 1$, where the closer to 1 means the better the model. While the value of Q2 close to 0 produces a bad model. Q2 is equivalent to the total coefficient of determination in path analysis. The model criteria based on Q2 are as follows (Ghozali, 2016):

- **0.35 (Strong)**
- **0.15 (Moderate)**
- **0.02 (Weak)**

The results of the predictive relevance test of this study can be seen in table 6 below:

Table 7. Predictive Relevance (Q2)

	Q ² (=1-SSE/SSO)	Information
Brand Image	0.509	Strong
Consumer Loyalty	0.610	Strong

Source: Processed data (2023)

Based on table 7, the Q2 value for Brand Image is 0.509. So it can be concluded that the variables of Consumer Satisfaction and Consumer Trust have a strong predictive relevance to Brand Image. The Q2 score for Consumer Loyalty is 0.610. So it can be concluded that the variables of Consumer Satisfaction, Consumer Trust, and Brand Image have a strong predictive relevance to Consumer Loyalty. Based on table 6, it can be seen that the Q square value on the dependent variable is > 0 . So it can be concluded that this study has a good or good observation value.

Hypothesis test

Abdillah and Hartono (2015) explained that a significance measure uses a comparison between t-table values and t-statistics. The hypothesis is accepted if the t-statistic is greater than the t-table value or you can also compare the p-value with the α value. The t-table value for the 95% confidence level ($\alpha=0.05$) is 1.960. Acceptance of the hypothesis in the study occurs if the t-statistic value > 1.960 or p-value $< \alpha = 0,05$.

Direct Effect

To determine the structural relationship between latent variables, hypothesis testing must be carried out on the path coefficient between variables by comparing the p-value with alpha (0.05) or t-statistic of (> 1.96) (Kenny, 1986). The magnitude of the p-value and t-statistics were obtained from the output on SmartPLS using the bootstrapping method of 500. The results of the direct effect test in this study can be seen in table 8 below:

Table 8. Direct Effect

	Original Sample (O)	T Statistics((O/STDEV))	P Values	Information
Brand Image-> Consumer Loyalty	0.551	5,479	0.000	Positive and Significant
Consumer Trust -> Consumer Loyalty	0.213	2.153	0.032	Positive and Significant
Consumer Satisfaction -> Consumer Loyalty	0.212	3,464	0.001	Positive and Significant

Source: Processed data (2023)

Hypothesis 1: Consumer Satisfaction Has a Significant Positive Effect on Consumer Loyalty

The results of testing the first hypothesis are the effect of consumer satisfaction on consumer loyalty. MarkPath Coefficient of this hypothesis is 0.212 which means the direction of the relationship is positive. Then, the p-value shows a value of $0.001 < 0.05$ and t-statistics $3.464 > 1.960$ which means it has a significant effect. This shows that the greater the level of customer satisfaction, the greater the level of customer loyalty, conversely if consumer satisfaction decreases, consumer loyalty also decreases. It can be concluded that the H1 hypothesis is accepted.

Hypothesis 2: Consumer Trust Has a Positive Significant Effect on Consumer Loyalty

The results of testing the second hypothesis are the effect of consumer trust on consumer loyalty. The path coefficient value of this hypothesis is 0.213 which means the direction of the relationship is positive. Then, the p-value shows a value of 0.032 <0.05 and t-statistics 2.153 > 1.960 which means it has a significant effect. This shows that the greater the level of consumer trust, the greater the level of consumer loyalty, conversely if consumer confidence decreases, then consumer loyalty also decreases. So it can be concluded that the H2 hypothesis is accepted.

The results of this test are in line with research conducted by Widyastuti and Hidayat (2022), product quality has a significant effect on repurchase intention and trust.

Hypothesis 5: Brand Image has a positive and significant effect on consumer loyalty

The results of testing the fifth hypothesis are the effect of brand image on consumer loyalty. The path coefficient value of this hypothesis is 0.551 which means the direction of the relationship is positive. Then, the p-value shows a value of 0.000 <0.05 and t-statistics 5.479 > 1.960 which means it has a significant effect. This shows that the greater the brand image, the greater the level of consumer loyalty, conversely if the brand image decreases, consumer loyalty also decreases. So it can be concluded that the H5 hypothesis is accepted.

Indirect Effect

The indirect effect is a path sequence through one or more intermediary variables, and in testing the indirect effect, it is known by three variables, namely predictor, mediator, and criterion. The results of the indirect effect test in this study can be seen in table 9 below:

Table 9. Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Consumer trust -> Brand Image -> Consumer Loyalty	0.402	4,572	0.000	Positive and Significant
Consumer Satisfaction -> Brand Image -> Consumer Loyalty	0.104	2061	0.040	Positive and Significant

Data processed by researchers (2023)

Hypothesis 3: Brand Image mediates the influence of consumer satisfaction on consumer loyalty

The results of testing the third hypothesis, namely brand image mediates the influence of consumer satisfaction on consumer loyalty. The Path Coefficient value of this hypothesis is 0.104 which means the direction of the relationship is positive. Then, the p-value shows a value of 0.040 <0.05 and t-statistics 2.061 > 1.960 which means it has a significant effect. This shows that the higher the brand image, the higher the influence of consumer satisfaction on consumer loyalty. So it can be concluded that the H3 hypothesis is accepted.

Hypothesis 4: Brand Image Mediate the Effect of Consumer Trust on Consumer Loyalty

The results of testing the fourth hypothesis, namely Brand Image Mediates the Effect of Consumer Trust on Consumer Loyalty. The Path Coefficient value of this hypothesis is 0.402 which means the direction of the relationship is positive. Then, the p-value shows a value of 0.000 <0.05 and t-statistics 4.572 > 1.960 which means it has a significant effect. This shows that the higher the brand image, the higher the effect of consumer trust on consumer loyalty. So it can be concluded that the H4 hypothesis is accepted.

DISCUSSION

The Consumer Satisfaction Hypothesis Has a Significant Positive Effect on Consumer Loyalty

The results of this hypothesis test are not in line with the research conducted by Dharma (2017) that customer satisfaction variable has a negative and insignificant effect on customer loyalty. Conversely, the results of hypothesis testing in this study customer satisfaction has a positive and significant effect on consumer loyalty. As said in the research conducted by Susanti and Ekazaputri (2018) that customer satisfaction plays an important role for loyalty. The majority of consumers of the Tiket.com OTA application show that 51.5% of satisfied men have chosen Tiket.com as an application to buy travel and accommodation tickets, and the majority are aged 17-30 years or 82.5% of consumers

who are productively satisfied with the experience when using the Tiket.com OTA application. As Wungow (2013) said, customers are satisfied when their expectations are met and happy when their expectations exceed expectations. Satisfied customers will be loyal longer to the products they have purchased.

Consumer Trust Has a Significant Positive Effect on Consumer Loyalty

The results of hypothesis testing show that consumer trust has a positive and significant effect on consumer loyalty. Customer loyalty will be built when there is customer trust in the company (Harumi, 2016). Customer trust is important for companies because companies cannot build relationships without trust (Kurniasari & Ernawati, 2012). The results of this study indicate that the tiket.com OTA application can be trusted at any time in establishing relationships with consumers, which means whenever consumers want to buy train tickets or travel, they will open the Tiket.com OTA application. The results of the hypothesis regarding the effect of consumer trust on loyalty are in line with the research of Ndubisi (2007) and Song et al., (2019) which states that the greater consumer trust, the more loyal the customers.

Brand Image has a positive effect on consumer loyalty

The results of the study show that brand image has an effect on consumer loyalty. Brand Image is a variable that can strengthen consumer loyalty so they don't switch brands. Customers will never be loyal to a brand if the credibility of the brand is wrong in the minds of consumers. The results of this study indicate that the brand image reputation of the Tiket.com OTA application gets the highest score, this is in line with research conducted by (Faullant et al., 2008) brand image must be built properly because it is a strategy to encourage consumer loyalty.

Brand Image mediates the effect of consumer satisfaction on consumer loyalty

Consumer satisfaction is a person's feelings in the form of satisfaction or dissatisfaction with a product or service received. . Satisfied consumers will buy again and recommend others about their good experience, dissatisfied consumers often switch to competitors and vilify the products they buy to others (Kotler & Keller, 2008). This is supported by research from Harumi (2016) which says that trust and satisfaction affect consumer loyalty.

Testing the hypothesis on the role of brand image in mediating customer satisfaction on customer loyalty shows that brand image is able to partially mediate the effect of customer satisfaction on customer loyalty. This form of partial mediation shows that brand image is not the only mediating relationship between consumer satisfaction and consumer loyalty, but there are other mediating factors. The results of this test show support for the hypothesis that brand image mediates the influence of consumer satisfaction on consumer loyalty.

The results of this hypothesis are in line with research conducted by Saornsantikul and Nuangjamnong (2022) that brand image has a strong influence on a significant impact on consumer satisfaction and consumer loyalty. Adi and Basuki (2019) said that a good brand image supported by consumer satisfaction is the key to gaining customer loyalty, so that brand image can be a partial mediation for the influence of consumer trust on consumer loyalty.

Brand Image Mediates the Effect of Consumer Trust on Consumer Loyalty

Satisfied and trusted customers will be committed to continuing to use products or services that have been experienced repeatedly. In this study, brand image is used as a mediation between consumer trust and consumer loyalty. The results of this study show that the affective image indicator gets the highest score on the OTA application item Tiket.com never disappoints consumers. This means that the Tiket.com OTA application can build consumer trust by building a good brand image so that it can always not disappoint consumers. This is in line with research conducted by Prasetya et al., (2014) with a good brand image it will build consumer trust well, so that brand image is able to be a partial mediation of the effect of consumer trust on loyalty.

CONCLUSION

Based on the findings of the analysis and discussion that have been presented in the previous chapter regarding the effect of consumer satisfaction and trust on customer loyaltybrand imageas a mediation, this study suggests answers to the problems raised as follows:(1)Customer satisfaction in

this study is proven to affect consumer loyalty. This shows that maintaining consumer satisfaction is one of the keys so that consumers do not switch to other products and continue to use the Tiket.com OTA application, (2) kConsumer trust in this study is proven to affect consumer loyalty. Consumer loyalty will be awakened when there is customer trust in the company. This shows that Tiket.com consumers can always rely on the Tiket.com OTA application whenever they want to buy tickets, (3) Brand Image in this study influences consumer loyalty. Consumers will never be loyal to a brand if the credibility of the brand is wrong in the minds of consumers, this shows that the brand image of Tiket.com is positive in the eyes of consumers so that consumers are loyal and remain loyal using the OTA Tiket.com application, (4) the role of Brand Image as mediation between consumer satisfaction and consumer loyalty can be accepted even though Brand Image is not the only one mediating between consumer satisfaction and consumer loyalty, and (5) the role of Brand Image as a good mediation between consumer trust and consumer loyalty. Brand image is not the only mediation, but there is still a significant relationship between consumer trust and consumer loyalty.

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