The Role of Satisfaction in Mediating the Relationship between Brand Trust and Brand Image towards Consumer Loyalty on E-Commerce Platforms

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ABSTRACT: The rapid development of communication technology today offers increasingly diverse forms of communication, making communication unrestricted by boundaries, distance, space, or time. This is also driven by the continuous growth in internet usage, which has become a lifestyle for people to meet their needs. One of the needs that massively utilizes the internet is the activity of purchasing goods or services online, or what is known as e-commerce, which refers to the use of communication networks and computers to conduct business processes. The online business world is closely associated with various issues such as fraud, dissatisfaction, and other forms of dishonesty by marketers. Customer satisfaction has a positive impact on customer loyalty. Customer loyalty is usually identified through repeated purchasing patterns. Satisfied customers tend to make repeat purchases and demonstrate loyalty to the product. Customer satisfaction is the feeling of pleasure or disappointment experienced by a customer when comparing a product's performance with their previous expectations of the product. If the product's performance fails to meet expectations, the customer will be dissatisfied. This research aims to determine whether satisfaction can mediate the relationship between brand trust and brand image towards loyalty. The population in this study consists of residents in Denpasar City, with the sample determined using purposive sampling. Data analysis techniques use SEM PLS.

KEYWORDS: Brand Trust, Brand Image, Satisfaction, Loyalty

INTRODUCTION

The digital era has revolutionized almost every aspect of human life, including the way we shop. The rapid development of information and communication technology has given rise to a new phenomenon in the business world, namely e-commerce. E-commerce platforms are now an inseparable part of modern society, offering convenience, speed, and unlimited access to meet various daily needs. Not only physical products such as clothing, electronics, and food, digital-based services such as entertainment and education are also part of the increasingly broad e-commerce ecosystem. Behind the convenience offered, there is fierce competition between e-commerce platforms, which drives each platform to continue to innovate and find the right strategy to attract consumers' attention and, more importantly, gain their loyalty.

This change is not only happening in the technological environment, but also changing the business and economic landscape. One of the important changes that has occurred is the emergence of the concept of Brand Trust or brand trust. As expressed by Kotler and Armstrong (2004: 74), electronic marketing involves all promotional activities, sales, and product distribution carried out through electronic media. In the context of e-commerce, product distribution through digital media covers almost all types of goods and services, from newspapers, books, to audio and video entertainment (Lamb, Hair, & McDaniel, 2001). The use of electronic media as a transaction platform has changed conventional physical distribution, allowing consumers to obtain products more easily and efficiently.

Indonesia, as one of the countries with a large population, is one of the main markets for the development of e-commerce. According to data from APJII (Association of Indonesian Internet Service Providers), internet users in Indonesia have reached 132.7 million people out of a total population of 256.2 million. One of the main reasons for using the internet is to search for the latest information, with around 31.3 million users accessing the internet for this purpose. Along with the increasing number of internet users, online business transactions have also experienced significant growth. E-commerce is a solution to overcome the challenges of distance and time in making transactions, making it a new media that is profitable for both consumers and companies. Online transactions allow for efficiency in terms of cost and time, two things that are highly valued in this modern era.

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The rapid development of e-commerce has opened up huge opportunities for various industries. As shown in data from Statista, product categories such as fashion, electronics, and furniture have experienced a significant increase in demand, with the cosmetics category recording the highest growth of 37.6 percent in 2015. However, several years later, growth in this sector has fluctuated. For example, the fashion category experienced a decline from 99.1 percent in 2015 to 72.1 percent in 2016. Nevertheless, e-commerce remains the main solution for consumers who prioritize ease and efficiency in transactions.In addition, data from SimilarWeb (March 2023) shows that the trend of visits to e-commerce sites in Indonesia has decreased in early 2023. For example, the number of visits to the Shopee site fell by 16 percent in February 2023 compared to the previous month. The same thing also happened to Tokopedia and Blibli, although Lazada and Bukalapak experienced an increase in visits at the beginning of the year before declining again in February 2023. This data indicates a fairly complex dynamic in the Indonesian e-commerce market, where competition between platforms is very tight. Although the growth in the number of internet users and e-commerce transactions is increasing, the challenge remains in maintaining consumer loyalty.

Customer loyalty is one of the crucial aspects in maintaining company profitability. According to Griffin (2005: 11), customer loyalty is closely related to the company's profits. The longer a company can maintain customer loyalty, the greater the profits that can be achieved. Loyalty itself is defined as the act of repeat purchases made by consumers within a certain period of time (Griffin, 2005: 5). However, loyalty is not formed just like that; there are many factors that influence the formation of loyalty, one of which is the consumer's positive perception of the brand. According to Kotler (2009: 139), consumers tend to form a pleasant perception of brands that they consider positive, thus encouraging them to be loyal. Brands, in this case, not only function as product markers, but also have strong emotional value in the eyes of consumers. Strong brands can provide many advantages, including superior market position, unique capabilities that are difficult for competitors to imitate, and higher customer loyalty (Chandra, 2002: 142).

Research by Sondoh et al. (2007) revealed a positive relationship between brand image, customer satisfaction, and loyalty. This study shows that satisfaction acts as a mediator in the relationship between brand image and loyalty. Similar findings were also found in research conducted by Chao, Wu, & Yen (2015), which showed a positive and significant influence between brand image and customer loyalty. In addition to brand image, Brand Trust or brand trust is also an important factor influencing loyalty. According to Kotler and Keller (2009: 139), customers who already trust a brand will show a loyal attitude towards the brand. Delgado-Ballester (2003) defines Brand Trust as consumer belief in the reliability and goodwill of a brand in situations involving risk. The relationship between Brand Trust and loyalty has also been proven in various studies, such as those conducted by Zboja & Voorhees (2006) and Delgado-Ballester & Munuera-Aleman (2001), which found a positive and significant relationship between brand trust and loyalty. However, there is also research that states that this relationship is not always significant, as expressed by Pratiwi et al. (2015).

Customer satisfaction plays an important role as a mediator in the relationship between Brand Trust, Brand Image, and loyalty. Customers who are satisfied with the performance of a product tend to make repeat purchases and show higher loyalty to the brand. Conversely, if the product performance does not meet expectations, customers will feel disappointed and tend to switch to other brands. Research by Chao et al. (2015) found a positive influence between customer satisfaction and loyalty. However, research by Badara et al. (2013) showed that the relationship between satisfaction and loyalty is not always significant, indicating that other factors also influence the formation of loyalty.

Based on the background and previous studies, this study aims to examine the role of satisfaction in mediating the relationship between Brand Trust and Brand Image on consumer loyalty on e-commerce platforms.

LITERATURE REVIEW
Customer Loyalty

Customer loyalty is the result of a long-term relationship between a customer and a company, where customers consistently buy the same product and recommend it to others. According to Griffin (2005), customer loyalty can be defined as behavior that includes repeat purchases, buying various products from the same company, providing recommendations to others, and showing resistance to offers from competitors. According to Kartajaya (2006), several factors that influence customer loyalty include customer satisfaction, customer retention (the company's efforts to retain existing customers), customer migration, customer enthusiasm, and customer spirituality, where the product has become part of the customer's identity. The benefits of creating customer loyalty according to Griffin (2005) include reducing marketing and transaction costs, reducing customer replacement costs, increasing cross-selling, and creating positive Word of Mouth. Griffin (2005) and Kotler & Keller (2006) identified several indicators of customer loyalty such as repeat purchases.,Buying across product lines,Referring products to others,Immunity to competing products, AndRetention and loyalty to the product, despite negative influences.

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Customer satisfaction

Customer satisfaction is the customer's reaction to the conformity between their expectations and product performance. According to Kotler & Keller (2009), satisfaction is achieved when a product meets or exceeds customer expectations. Conversely, dissatisfaction occurs when a product does not meet expectations.According to Tjiptono and Chandra (2012), some of the benefits of customer satisfaction include increased customer loyalty, reduced transaction costs, increased price tolerance, and the creation of positive recommendations (Word of Mouth) which helps attract new customers. Factors that influence customer satisfaction according to Cravens (1996) include product delivery systems, product/service performance, company brand image, the relationship between price and product value, employee performance, and competition between companies. Tjiptono (2001) stated that customer satisfaction has several indicators, namely conformity to expectations., kEase of obtaining products and information, ppast experience in using a product or service. Kotler & Keller (2006) added a positive word of mouth indicator and creating a good brand image.

Brand Image

Brand image is formed when consumers have a positive experience with a product or brand. Although not listed as an asset in the financial statements, the value generated from the brand is one of the company's main assets (Cravens, 1996:9).According to Simamora (2003:63), image is a relatively consistent perception over a long period of time, making it difficult to form and change. Kotler & Armstrong (2001, p. 226) define brand image as a set of beliefs, ideas, and impressions that a person has about a brand. Therefore, consumer attitudes and actions towards a brand are greatly influenced by the brand image. Meanwhile, Tjiptono (2011:112) explains that brand image is a description of consumer associations and beliefs towards a particular brand. According to Tjiptono (2011:45), brand image can be categorized into three main types of attribute brands (Brands that have an image based on the functional attributes of the product. Consumers tend to choose brands that are considered to meet quality standards)., ainspirational brands(A brand that conveys an image of the type of person who buys the product, more related to lifestyle than the product itself), and experience brands(Brands that reflect shared associations and emotions between consumers and products, such as Nike with its slogan "Just Do It") According to Ferrinadewi (2008:166), brand image has two indicator components, namely brand association (Consumers form associations based on product attributes, product benefits, and overall evaluation).,positive attitude, strength and uniqueness of the brand According to Kotler (2008:145), brand image is measured by three main indicators which are Strength: Physical advantages that a brand has that are not found in other brands; Uniqueness: The ability of a brand to differentiate itself from competitors; Favorable: The ability of a brand to be easily remembered and pronounced by consumers.

Brand Trust

Brand trust is the belief that a product has certain attributes that match consumer needs (Sumarwan, 2011:166). According to Ferrinadewi (2008:148), brand trust is formed based on consumer experience with the brand, which influences consumer assessment and trust in using the product.Delgado-Ballester (2003) defines brand trust as "the feeling of security that consumers have in their interactions with a brand," based on the perception that the brand is reliable and responsible for the consumer's interests. Brand trust is based on the expectation that the brand will meet consumer expectations, and this trust is difficult to restore if these expectations are not met (Ferrinadewi, 2008:153). According to Ferrinadewi (2008:151), brand trust can be built through various stimuli such as usage information on packaging, quality assurance, communication about side effects, communication channels for consumer complaints, and the presence of sales advisors who can provide information directly. According to Ballester (2003), brand trust indicators include:

- Viability (Ability): Consumers trust that brands can meet their needs and keep the promises made.
- Intentionality: Consumers feel emotionally protected and confident that the brand will remain responsible despite changing circumstances.

Lau and Lee (1999) added that there are three indicators of brand trust, namely brand characteristics, such as brand reputation and personality, which influence consumers' decisions to trust it.

Hypothesis

The hypothesis in this study is formulated to test the relationship between several variables, namely brand trust, brand image, customer satisfaction, and customer loyalty on e-commerce platforms. Customer loyalty is one of the important aspects that greatly determines the success of a company, especially in increasing profitability. According to Griffin (2005), customer loyalty is closely related to the profit obtained by the company, where the higher the customer loyalty, the greater the opportunity for the company to retain its consumers and achieve greater profits. To achieve this loyalty, there are several factors that must be met,

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such as brand trust, brand image, and customer satisfaction levels. Therefore, this study aims to test how satisfaction can mediate the relationship between brand trust and brand image on customer loyalty.

First, brand trust is considered a crucial factor in forming customer loyalty. Kotler and Keller (2009) stated that customers who have given trust to a particular brand tend to show a loyal attitude towards the brand. Brand trust is defined by Delgado-Ballester (2003) as the expectation believed by consumers towards the reliability of a brand in a risky situation. Research conducted by Zboja & Voorhees (2006) found that there is an indirect relationship between brand trust and loyalty through customer satisfaction. Thus, the first hypothesis proposed in this study is

H1: Brand trust has a positive and significant effect on loyalty.

Furthermore, brand image is also an important factor that influences customer loyalty. Kotler (2009) stated that consumers tend to form a favorable perception of certain brands that they consider positive. A strong brand image provides various advantages for the company, such as a superior market position compared to competitors, capabilities that are difficult to imitate, and higher customer loyalty (Chandra, 2002). Several previous studies also support the relationship between brand image and customer loyalty. Research by Sondoh et.al (2007) shows a positive and significant relationship between brand image, customer satisfaction, and loyalty. Another study by Chao, Wu, & Yen (2015) also found that there is a positive influence between brand image and customer loyalty. Based on this, the second hypothesis in this study is

H2: Brand image has a positive and significant effect on loyalty..

Not only that, brand trust can also affect the level of customer satisfaction. Kotler & Keller (2009) explained that trust in a brand that customers already have will have an impact on their level of satisfaction. Research by Delgado-Ballester & Munuera-Aleman (2001) confirmed a positive and significant relationship between brand trust and satisfaction. Based on these findings, this study proposes a third hypothesis, namely

H3: Brand trust has a positive and significant effect on satisfaction.

Likewise, brand image plays a role in shaping customer satisfaction. A brand that has a positive image in the eyes of consumers tends to provide a satisfying experience to customers. This is also supported by research conducted by Sondoh et.al (2007), where a strong brand image has a direct impact on the level of consumer satisfaction. Thus, the fourth hypothesis in this study is

H4: Brand image has a positive and significant effect on satisfaction..

In addition, this study also proposes a hypothesis regarding the direct relationship between customer satisfaction and customer loyalty. Tjiptono & Chandra (2012) argue that customer satisfaction has a positive impact on loyalty. Satisfied customers tend to make repeat purchases and consistently show their loyalty to the brand. Kotler & Keller (2009) also define customer satisfaction as a feeling of pleasure or disappointment that arises after customers compare product performance with their expectations. If product performance exceeds expectations, then customers will feel very satisfied. This relationship is also supported by research by Chao et al. (2015) which shows a positive relationship between customer satisfaction and loyalty. Therefore, the fifth hypothesis proposed is

H5: Satisfaction has a positive and significant effect on loyalty..

Interestingly, satisfaction can also act as a mediating variable in the relationship between brand trust and loyalty, as well as brand image and loyalty. Customer satisfaction obtained from the shopping experience on a particular e-commerce platform can increase their tendency to remain loyal to the platform. Research by Zboja & Voorhees (2006) shows an indirect relationship between brand trust and loyalty through customer satisfaction. This is in line with the concept expressed by Kotler & Keller (2009) that satisfied customers will tend to give their loyalty to brands that can meet or exceed their expectations. Based on this explanation, the sixth hypothesis is

H6: Satisfaction can mediate the relationship between brand trust and loyalty..

Likewise, a positive brand image can increase the level of customer satisfaction, which will ultimately have an impact on customer loyalty to the brand. Research by Sondoh et.al (2007) also shows that satisfaction can be a mediator in the relationship between brand image and loyalty. Therefore, the seventh hypothesis in this study is

H7: Satisfaction can mediate the relationship between brand image and loyalty..

Overall, the hypothesis proposed in this study aims to test how brand trust and brand image affect customer satisfaction and loyalty, and how satisfaction mediates the relationship between these variables. This study assumes that with increasing levels of brand trust and strong brand image, customer satisfaction will increase, which will ultimately have a positive impact on customer loyalty. By testing this hypothesis, this study is expected to contribute to the development of more effective marketing strategies in increasing customer loyalty on e-commerce platforms.

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RESEARCH METHODS

This study aims to analyze the relationship between brand image, brand trust, satisfaction, and loyalty on the E-Commerce platform in Denpasar City. Data collection was carried out through interviews and questionnaires, with the results of the data processed using descriptive statistical techniques to analyze the relationship between variables. Interpretation of each variable is carried out to evaluate the suitability between the theoretical and empirical models so that conclusions can be drawn from the formulation of the problem. This study is located in Denpasar City, Bali, with the object of research being the loyalty behavior of E-Commerce platform users in Denpasar City. The population of the study was the people of Denpasar City. The sampling technique used was purposive sampling, with the criteria for respondents being people who have a minimum high school education and have made purchases through the E-Commerce platform. Based on the rules of Hair et al. (2014), the minimum sample size is five to ten times the number of question items to be analyzed. In this study, there were 12 question items, so a minimum of 60 and a maximum of 120 samples were required.

Data were collected through an online survey using a questionnaire distributed via Google Form. Variables were measured using a 5-point Likert scale, where 1 = strongly disagree and 5 = strongly agree. This study used descriptive and inferential statistical analysis. Descriptive statistics were used to describe the characteristics of respondents and responses to items in the questionnaire. For a more in-depth analysis, the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) was used. According to Ghozali (2011), PLS is suitable for small samples and does not require the assumption of normal data. PLS also allows for simultaneous analysis of causal relationships between latent variables.

Analysis Stages with PLS:

1. Structural Model (Inner Model): Describes the relationship between latent variables, where brand image and brand trust influence satisfaction, and satisfaction influences loyalty.
2. Measurement Model (Outer Model): Determining the nature of the indicator whether it is reflective or formative. In this study, all indicators are reflective.
3. Path Diagram:Describes the relationship between latent variables and their indicators.
4. Path Diagram Conversion: Includes path parameter estimation and measurement models.
5. Goodness of Fit Evaluation: The outer model is evaluated through convergent validity, discriminant validity, and composite reliability. The inner model is evaluated by looking at R-square and Q-square to measure the predictability of the model.

Validity and Reliability Test:

a. Validity Test: It is done to ensure that the instrument measures what it is supposed to measure. An instrument is considered valid if its correlation value is ≥0.30.
b. Reliability Test: The instrument is considered reliable if the Cronbach's Alpha coefficient > 0.6.

Hypothesis testing was conducted using the bootstrap resampling method. The t-statistic test was used to test the significance of the influence of latent variables on other variables. If the p value ≤ 0.05, the hypothesis is declared significant. Mediation testing was conducted using the Sobel test, to test the indirect effect of brand trust on the relationship between celebrity endorsers and purchase intentions.

RESEARCH RESULTS AND DISCUSSION.

Variables	Validity Test	Reliability Test	PLS (Outer Model)	PLS (Inner Model)	Hypothesis Testing
Brand Trust (X1)	Valid (rcount > rtable)	Reliable (α > 0.60)	AVE > 0.50; CR > 0.70; Convergent Validity	Significant path coefficient	H1 accepted
Brand Image (X2)	Valid (rcount > rtable)	Reliable (α > 0.60)	AVE > 0.50; CR > 0.70; Convergent Validity	Significant path coefficient	H3 accepted
Satisfaction (Y1)	Valid (rcount > rtable)	Reliable (α > 0.60)	AVE > 0.50; CR > 0.70;	$R^2 = 0.474$; $Q^2 = 0.877$	H1, H3 accepted

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			Convergent Validity		
Loyalty (Y2)	Valid (rcount > rtable)	Reliable (α > 0.60)	AVE > 0.50; CR > 0.70; Convergent Validity	R² = 0.767; Q² = 0.877	H2, H4, H5 accepted
Mediation	-	-	-	Sobel test is significant	Satisfaction mediates the influence of Brand Trust and Brand Image on Loyalty

This study aims to examine the influence of brand trust and brand image on customer satisfaction and loyalty. Data analysis using Partial Least Square (PLS) shows the following results:

Validity and Reliability

All questions and constructs in this study were declared valid and reliable, indicating that the instruments used were good.

a. Direct Impact:

Brand trust and brand image has a significant positive effect on customer satisfaction. This means that the higher the level of brand trust and brand image felt by customers, the higher their level of satisfaction.

Brand trust, brand image, and satisfaction have a significant positive effect on customer loyalty. This shows that the three variables together are able to increase customer loyalty.

b. Indirect Influence (Mediation):

Satisfaction proven to mediate the influence of brand trust and brand image on customer loyalty. This means that brand trust and brand image not only directly affect loyalty, but also through increasing customer satisfaction.

Based on the research results, it can be concluded that brand trust and brand image have a very important role in increasing customer satisfaction and loyalty. Companies need to focus on building and maintaining positive brand trust and brand image to achieve long-term business goals. In addition, companies also need to pay attention to other factors that can affect customer satisfaction, so that they can maintain the loyalty of existing customers and attract new customers.

The results of this study consistently show that brand trust and brand image have a significant influence on customer satisfaction and ultimately have an impact on customer loyalty in online shopping. This finding is in line with previous studies that emphasize the importance of both constructs in building long-term relationships with customers. First, the results of the study show that brand trust positively and significantly affects customer satisfaction. This means that the higher the level of customer trust in a brand, the higher their level of satisfaction with the products or services offered. This indicates that customers who trust a brand tend to have higher expectations of the quality of the product or service, and when these expectations are met, their satisfaction will increase.

Second, this study also proves that brand image has a significant influence on customer satisfaction. A positive brand image can create a good perception in the minds of consumers regarding the quality of products or services, brand reliability, and the values represented by the brand. This positive perception will then have an impact on customer satisfaction.

Third, the results of the study indicate that both brand trust and brand image indirectly affect customer loyalty through satisfaction. This means that increasing brand trust and brand image will increase customer satisfaction, which will ultimately encourage customers to become more loyal. This shows that satisfaction is an important mediator in the relationship between brand trust, brand image, and customer loyalty. Fourth, this study also confirms the findings of previous studies showing that customer satisfaction is a key factor in increasing customer loyalty. Satisfied customers tend to be more loyal to a brand and are more likely to make repeat purchases and recommend the brand to others.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that Brand Trust and Brand Image have a positive and significant influence on Satisfaction and Loyalty in the context of online shopping on e-commerce platforms. The better the Brand Trust and Brand Image, the higher the customer Satisfaction and Loyalty. In addition, Satisfaction has been proven

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to mediate the influence of Brand Trust and Brand Image on Loyalty. Therefore, to increase customer loyalty, it is important for e-commerce players to focus on increasing customer Satisfaction. The suggestion given is for e-commerce platform users to maximize the use of Brand Trust and Brand Image in their marketing strategies to increase customer satisfaction and loyalty, which is expected to have a positive impact on sales turnover. Further research is also recommended to expand the geographical scope so that the results are more representative.

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