

ANALYSIS OF PRODUCT TYPES, PROMOTION AND CUSTOMER LOYALTY MEDIATED BY BRAND IMAGE AT GOVERNMENT BANK

Paramita Dewi Kumala¹; Wiyadi²; Moechammad Nasir³; Muzakar Isa⁴

Faculty of Economics and Bussines, Muhammadiyah University of Surakarta, Surakarta,
Indonesia^{1,2,3,4}

Email : p100230022@student.ums.ac.id

ABSTRACT

This research endeavours to explore the influence of product categorisation and promotional strategies on consumer loyalty, with the brand image of Government bank serving as a mediating factor, along with conducting a thorough analysis. The study uses a quantitative approach to collect data by administering a questionnaire to the clientele of Government bank. The analysis of the data utilised structural equation modelling (SEM) along with statistical software. The findings of the study reveal that the type of product plays a crucial role in enhancing brand image, while advertising also significantly contributes to this enhancement. Furthermore, brand image is shown to be a key factor in fostering customer loyalty. Additionally, the type of product and marketing efforts are both significant in promoting customer loyalty, with brand image acting as a mediator in the relationships among product type, advertising, and customer loyalty.

Keywords : Brand Image; Product Type; Promotion; Customer Loyalty

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh jenis produk dan promosi terhadap loyalitas pelanggan yang dimediasi oleh brand image pada Bank Pemerintah. Metode penelitian yang digunakan adalah pendekatan kuantitatif pengumpulan data dengan cara memberikan kuesioner kepada klien Bank Pemerintah. Analisis data dilakukan dengan menggunakan teknik Structural Equation Modeling (SEM) dengan bantuan software statistik. Hasil penelitian menunjukkan bahwa: jenis produk berpengaruh positif signifikan terhadap loyalitas pelanggan, jenis produk berpengaruh positif signifikan terhadap brand image, promosi berpengaruh positif signifikan terhadap loyalitas pelanggan, promosi berpengaruh positif dan signifikan terhadap brand image, brand image berperan memediasi jenis produk terhadap loyalitas, brand image memediasi promosi terhadap loyalitas pelanggan, dan brand image berpengaruh terhadap loyalitas pelanggan positif dan signifikan.

Kata Kunci : Brand Image; Jenis Produk; Promosi; Loyalitas Nasabah

INTRODUCTION

The banking sector serves as an essential pillar of the Indonesian economy. In addition to providing goods and services, it also provides various opportunities to add value. Companies must meet needs to maximize their effectiveness and efficiency while remaining competitive relative to their competitors The banking industry is an important

part of the Indonesian economy. In addition to providing goods and services, it also provides various opportunities to add value. Companies must meet needs to maximize their effectiveness and efficiency while remaining competitive relative to their competitors (Mahrani, 2023). The brand image of a company significantly influences the level of consumer trust in its offerings. The perception of a brand significantly influences the advancement of a business.

The formation of a company's image can have a positive or negative impact, depending on product sales. Many companies thrive when consumers have a positive opinion of their brand, which increases consumer interest in their products (Sanjiwani & Suasana, 2019). A company's reputation is essential to increasing consumer trust in its products. Brand image greatly affects the progress of a company. A company's brand image plays an important role in increasing consumer trust in its products. Brand image greatly affects the progress of a business.

The formation of a company's image can have a positive/negative impact, depending on the sales of its products. Many companies thrive when consumers have a positive perception of their brand, which increases consumer interest in their products (Sanjiwani & Suasana, 2019). A company's reputation is essential to increasing consumer trust in its products. Brand image greatly affects the progress of a business.

The formation of a company's image can have a positive/negative impact, depending on the sales of its products. Many companies have grown rapidly after consumers have a positive perception of their brand, which increases consumer interest in their products (Sanjiwani & Suasana, 2019). Creating a brand is more than just an impression; it must occupy a unique position in the public's mind to be truly recognized as a brand. If a brand does not occupy a unique position in the perception of consumers, competitors have the opportunity to occupy it (Lang et al., 2022).

In the consumer market, brand is the main factor of competitive differentiation and is therefore crucial to the success of a company. Ultimately, a brand is a company's most important asset. Consequently, it's essential for organisations to adopt a strategic methodology for brand management. Brand management requires an interdisciplinary approach. In addition, it is important to understand the origin and nature of the brand (Primaputra & Sudaryanto, 2023)

The banking industry is an important part of the Indonesian economy. In addition to providing products and services, the banking industry also provides various facilities that increase its value. Companies must meet needs in order to operate as effectively and efficiently as possible while remaining competitive relative to competitors (Mahrani, 2023).

Loyalty is a measure of the level of loyalty a customer has to a particular product or service. This indicator is used to explain the likelihood of a customer switching to an alternative brand. The benefit lies in reducing the impact of attacks from similar competitors, which goes beyond mere perception. In addition, loyal customers can significantly contribute to the expansion of a company. Since they tend to provide insights or suggestions to improve service and product quality, they ultimately pay less attention to price because they have strong confidence in the company's products and their inherent quality (Tjiptono, 2018).

(Nur 'ain & Susila, 2021) believes that customer loyalty reflects a deep trust in the decision to purchase a preferred product or service again. (Setiawan et al., 2011) defines loyalty as a deep emotional connection with a company, demonstrated by continued repeat purchases and recommending the brand to others (even in the face of other options). Therefore, retailers are eager to attract new customers through loyalty.

(Kotler & Armstrong, 2018) identified six good reasons for companies to encourage customer loyalty. Initially, devoted customers who possess a deep understanding of the company offer invaluable insights and significantly contribute to enhancing profitability. Moreover, the expense associated with acquiring new clientele significantly exceeds that of maintaining current patrons. Third, devoted customers exhibit a significant level of confidence in the organisation. Fourth, organisations possessing a substantial and devoted clientele may elevate their operational expenditures. Fifth, long-term loyal customers reduce the psychological and social burden on the company because of their positive experience. Ultimately, loyal customers are staunch supporters who work hard to support the company and attract others to become customers.

Perception of a brand significantly affects customer loyalty. Research examining the influence of brand image on consumer loyalty reveals a spectrum of diverse results. Some findings show significant and substantial impacts (Anne Mispian, 2021), while

others do not show recognizable effects (Rahmawati et al., 2021). The marketing mix represents a fundamental concept in the realm of marketing, serving as a tool for marketers that encompasses various elements of the marketing plan. These elements must be carefully considered to effectively implement the identified marketing strategies and frameworks. Companies can use various strategies to shape consumer behavior and enhance loyalty, one notable approach being the use of promotions.

(Kotler & Keller, 2016) contend that promotion serves as a strategic marketing communication tool designed to enhance demand. In this framework, marketing communication involves a collection of strategies aimed at transmitting messages, influencing perceptions, and enhancing awareness within the intended audience. Promotion functions as an advanced marketing communication instrument used to inspire, influence, persuade, and remind the target audience of a firm and its products. This process fosters acceptance, cultivates a desire to acquire the product, and exemplifies loyalty to the entity's provided goods.

The objective of organisations engaged in promotional endeavours is to enlighten, sway, convince, and rejuvenate consumers' recollections regarding the enterprise and its marketing mix (Kotler & Armstrong, 2018). The inquiry undertaken by (Cardia et al., 2019) reveals a positive and significant effect of promotion, while (Meitiana & Tuwuh Sembhodo, 2022) contend that it lacks an impact on customer loyalty. Additional studies indicate that promotion exerts a positive and substantial influence on brand image (Cumhur et al., 2019), whereas some scholars contend that advertising lacks a significant effect on brand image (San & Aryupong, 2020)

A product is an entity marketed to attract attention, use, ownership, or consumption to satisfy desires or needs. This definition implies that almost everything included in the production category is a concrete object that can be observed, touched, and directly experienced. (Firmansyah, 2019) defines a product as an entity that is physically observable, leading to the diversity of types that exist.

A product is what a company offers to satisfy or fulfill a need. (Kotler & Armstrong, 2018) define a product as an offering, which includes everything that can be presented to the market for attention, purchase, and use (Kenneth and Donald, 2018). Bank products refer to entities provided to customers that are considered, owned, utilized, or used in order to meet their needs and aspirations. Banking products include

various forms of deposits, such as checking accounts, savings accounts, and time deposits, as well as loans that encompass credit and other banking services such as transfers, clearing, and so on. In the realm of marketing, products serve as the center of all operational activities.

Product marketing receives support from all existing marketing activities. Numerous prior investigations indicate that the product exerts a positive and substantial influence on customer loyalty (Nyonyie & Tamengkel, 2019). Furthermore, it also impacts brand image, as evidenced by the findings of (Sanjiwani & Suasana, 2019), (Sitanggang et al., 2023) , and (Rahyuda2 & 1, 2017). In the interim, the findings presented by (Mukaromah et al., 2019) indicate that the nature of the product does not influence customer loyalty, nor does it impact brand image, as noted by (Rahmawati et al., 2021).

This study centres around the clientele. It is noteworthy that this particular branch of Government Bank has not conducted any analogous research before. The research additionally takes into account the significance of context. A branch of the prominent financial institution, Government Bank, presents an array of products and promotions worthy of examination. This condition pertains to the research objective of investigating the impact of product types and promotions on customer loyalty within a particular regional context. This offers further understanding of the ways in which brand image, product categories, and promotional strategies contribute to the formation of customer loyalty within particular regional contexts, as well as considerations regarding data availability.

Researchers can easily access the necessary data thanks to Government Bank's robust customer data management system. This data includes information about the types of products used, promotions participated in, and the level of customer loyalty. Based on the above description, the author is interested in conducting research and compiling it into a study titled "Analysis of Product Types, Promotion, And Customer Loyalty Mediated By Brand Image at Government Bank."

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Library Review

(Cumhur et al., 2019) conducted an investigation into the influence of brand image and perceived value on customer loyalty, drawing evidence from the Vietnamese retail sector. This research indicates that the image of a brand and the value perceived

by consumers play a crucial role in shaping customer loyalty within Vietnam's retail industry. The interplay between these two variables significantly contributes to enhancing customers' intentions to repurchase.

(Lang et al., 2022) conducted an investigation into the significance of brand loyalty in relation to brand trust and brand image. This study illustrates that, to some extent, the relationship between brand trust and brand image has a direct impact on brand loyalty. An engaging brand image fosters trust, thereby enhancing customer loyalty.

(Hilmi et al., 2018) An Empirical Investigation into the Effects of Promotional Activities, Service Quality, and Pricing Strategies on Customer Loyalty: A Case Study of Foto Studio 26 Surakarta. This study aims to investigate the influence of promotional strategies, service excellence, and pricing on customer loyalty at Foto Studio 26 in Surakarta. The research population includes all individuals who have utilised the photography services at Studio 26; a sample of 100 respondents has been carefully selected using purposive sampling methods. The data was analysed using multiple linear regression methods after meeting the requirements of classical assumption tests, which included checks for normality, multicollinearity, and heteroscedasticity. The results suggest that the promotion variable has a detrimental effect on customer loyalty, while both service quality and price variables exert a positive influence on customer loyalty within the photo service sector at Studio 26 Surakarta.

Theoretical tracks

Type Product

(Sitanggang et al., 2023), the type of product is a collection of several products or goods that will later be offered by the seller to potential consumers. Product variation is something that distinguishes a product among producers or companies within the same product category. Product type indicators have been identified by (Cardia et al., 2019).

Promotion

As noted by (Helmold, 2022), advertising serves as a method of marketing communication that encompasses activities designed to disseminate information, influence/persuade, and reinforce the awareness of the target audience regarding a company and its products. This process ultimately aims to increase the likelihood of

acceptance, purchase, and sustained loyalty towards the offerings of a particular organisation. As a form of marketing communication, advertising includes a range of activities meant to inform, persuade, and raise awareness among the target audience about the company and its products, in order to encourage acceptance, purchase, and loyalty to those products (Kotler & Armstrong, 2018). The metrics employed to evaluate this variable encompass (1) the advertising message, (2) the advertising channel, (3) the timing of the advertisement, and (4) the frequency of the advertisement.

Customer Loyalty

(Aprilla & Amalia, 2019), customer loyalty is the commitment held firmly by customers in continuously purchasing or prioritising a product or service. So, loyalty is the commitment of customers to a product based on its usefulness. To measure customer loyalty, use (1) feeling satisfied with the benefits of the product, (2) choosing to remain loyal in using the product, (3) choosing to continue prioritising the product and services, and (4) recommending the product to others.

Brand Image

(Swaminathan, 2019) The brand image represents the consumer's perception of a product's brand, shaped by the information gathered through their experiential interactions with the product. The brand image represents the consumer's perception of a product's brand, moulded by the insights gained through their interactions with it. The concept of brand image encapsulates the manner in which marketers convey the perceptions and desires that consumers associate with a brand (Lien et al., 2015).. Brand image is assessed through three distinct indicators: (1) the image of the maker, (2) the image of the product, and (3) the image of the user.

RESEARCH METHODS

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., Amin, N. N., 2018:113). This research adopts an explanatory framework, employing a descriptive quantitative methodology. According to (Sugiyono, 2018)., exploratory research tries to figure out the causes and effects connections between the factors being studied. The quantitative approach refers to quantitative research, a methodology grounded in the philosophy of positivism. It is employed to examine a particular population or sample

through generally random sampling techniques, utilising research instruments such as questionnaires or other standardised measuring tools (Sugiyono, 2018)..

RESEARCH RESULTS AND DISCUSSION

The researcher administered the surveys directly to the respondents; all of them were clients of Government Bank. The population comprises all customers of Government Bank. This study employed basic random sampling, with the sample size determined using the Slovin formula. The PLS (partial least squares) software used in the structural equation modelling (SEM) framework made it easier to analyse this study. Structural Equation Modelling (SEM) is a sophisticated multivariate analytical approach employed in social science research.

Table number 1 indicates that 125 questionnaires were distributed, of which 25 were not returned. This was done to streamline the processing of 100 questionnaires. Table 2 indicates that the outer loading values exceed 0.7. This signifies that each indicator of the latent variable has a high degree of reliability.

Table 3 shows that all of the factors related to testing reliability, whether they are calculated using Alpha Cronbach or Composite Reliability, are greater than or equal to 0.7. This result proves that the variables that were looked at are reliable, which lets structural model testing move forward.

Table 4 leads us to the following conclusion regarding the coefficient of determination:

- a) The adjusted R-squared for the brand image path model stands at 0.505. In this context, the 50.5% figure exemplifies the capacity of variables X1 and X2 to elucidate Z, which serves as the metric for brand image. Consequently, this model can be classified as moderate. This research model does not account for additional variables, which explain the remaining 49.5%.
- b) The adjusted R-squared value for the model delineating the customer loyalty trajectory is 0.795. In this context, the figure of 79.5% suggests that variables X1, X2, and Z possess a noteworthy capacity to elucidate variable Y, which denotes customer loyalty. Thus, it can be inferred that the model employed in this analysis demonstrates considerable robustness. In the interim, the research model fails to account for 20.5% of the residual variables.

Table 5 leads us to the following conclusion regarding the coefficient of determination:

- a) The variable pertaining to Product Type in relation to Brand Image exhibits an f^2 value of 0.289, signifying a moderate influence of the exogenous variable on the endogenous variable.
- b) The promotion variable associated with the brand image is quantified at $f^2 = 0.412$, signifying a noteworthy influence of the exogenous variable on the endogenous variable.
- c) The impact of the Brand Image variable on customer loyalty is quantified at $f^2 = 1.358$, signifying a noteworthy effect of the exogenous variable on the endogenous variable.
- d) The variable pertaining to product type influences customer loyalty, exhibiting an f^2 value of 0.026, which suggests a minimal effect of the exogenous variable on the endogenous variable.
- e) The promotion variable associated with customer loyalty is quantified at $f^2 = 0.068$, suggesting a modest influence of the exogenous variable on the endogenous variable.

Hypothesis Testing

1. Direct Effect

Observing the P-value is also worth considering. The aspects that are used as criteria in this research are:

- a) Should the P-value fall below 0.05, the null hypothesis (H_0) will be regarded as not accepted. This suggests that the impact of one variable on another is of considerable importance.
- b) The null hypothesis (H_0) is accepted when the P-value surpasses the threshold of 0.05. This suggests that one variable does not have a substantial impact on another.

From Table 6 regarding the direct influence test results, it can be seen that:

- a) X1 to Z The path coefficient is 0.399, indicating a positive relationship. A P-value of 0.000, which is less than 0.05, indicates that the influence of X1 on Z is both positive and statistically significant.
- b) X2 in the direction of Z The path coefficient is 0.476, indicating a positive relationship. A P-value of 0.000, which is less than 0.05, indicates that the effect of X2 on Z is both positive and statistically significant.

- c) Z is orientated towards Y. The path coefficient is 0.746, indicating a positive value. A P-value of 0.000, being less than 0.05, suggests that the influence of Z on Y is not only positive but also statistically significant.
- d) X1, orientated towards Y. The path coefficient is 0.384, indicating a positive value. A P-value of 0.001, being less than 0.05, suggests that the influence of X1 on Y is not only positive but also holds statistical significance.
- e) X2 concerning Y The path coefficient registers at 0.503, signifying a positive value. A P-value of 0.000, which falls below the threshold of 0.05, suggests that the effect of X2 on Y is not only positive but also statistically significant.

2. Indirect Effect

The table demonstrates that product type has a positive and significant effect on customer loyalty through brand image as a mediating variable, as indicated by a parameter coefficient of 0.297, which is positive. The data pertaining to the route coefficients reveal a P-value of 0.000, which is indeed below the threshold of 0.05. The statistical analysis reveals a significant correlation between product type and customer loyalty, with brand image serving as a mediating variable within this research sample.

Promotion has a big and positive effect on customer loyalty through brand image as a mediating variable. This is shown by a parameter coefficient of 0.355, which means there is a positive correlation. The route coefficient data indicate a P value of 0.000, which is less than 0.05. The statistical analysis indicates that promotion significantly influences consumer loyalty, with brand image serving as a mediating variable in this research sample.

Discourse

Analysis of research findings relates to the examination of results tested based on various testing criteria. Regarding the discussion of the following findings:

1. The impact of the product category on brand image. The analysis of the data processed through SmartPLS3 software indicates that the product type significantly impacts brand image. The results of the hypothesis test substantiate this, producing a positive value of 0.399 alongside a P-value of 0.000. The findings suggest that the nature of the product, when aligned with customer requirements, fosters a favourable perception of the bank's quality and innovative capabilities. This enhances the bank's reputation as an entity adept at thoroughly addressing market demands. This aligns

- with the findings of (Sanjiwani & Suasana, 2019), which indicate that product diversity plays a significant role in shaping the brand image of banks in Indonesia.
2. The study examined the impact of promotional activities on the perception of brand image. SmartPLS3 software processed the data, revealing the research findings. The findings indicate a notably positive influence of promotion on the brand, evidenced by a value of 0.476 and a P-value of 0.000. This indicates that the promotion has attained a commendable level and offers substantial and meaningful reinforcement to the brand image of Government Bank. Clients perceive this promotion as a testament to the bank's dedication to delivering enhanced value, thereby reinforcing its favourable view as a reliable and forward-thinking entity. This aligns with the findings of (Mahrani, 2023), which demonstrate that promotional activities have a substantial impact on brand image within the banking sector.
 3. The study examines the impact of brand image on customer loyalty. The research indicates a notably positive correlation between brand image and customer loyalty, evidenced by a value of 0.746 and a P-value of 0.000. This indicates that a one-unit enhancement in brand image correlates with a 0.746 increase in customer loyalty. Therefore, by refining its brand image, the organisation can enhance customer loyalty at Government Bank. This aligns with the findings of (Mahrani, 2023), which demonstrated that brand image plays a crucial role in shaping customer loyalty within the banking sector.
 4. The impact of the product category on consumer loyalty. The analysis of the data processed through SmartPLS3 software indicates that the product type significantly impacts customer loyalty. The results of the hypothesis test substantiate this, producing a positive value of 0.384 alongside a P-value of 0.001. The results presented suggest that an increase of one unit in the product type correlates with a 0.384 rise in customer loyalty. Consequently, the diversity, relevance, and appropriateness of the products provided significantly enhance the probability of customer loyalty. This happens because there are many products to choose from. This lets customers find the financial solutions that best meet their needs, which makes them happier and builds trust in the bank. This aligns with the findings presented by (Kotler & Keller, 2016) and (Syah et al., 2022). The research findings indicate that an

expansion in the variety of product types may enhance customer loyalty, illustrating the beneficial effect of product diversity on customer allegiance.

5. The research investigated the influence of promotional tactics on consumer loyalty. The SmartPLS3 software systematically analyzed the data, uncovering the research results. The results demonstrate a significant positive association between promotion and customer loyalty, with a correlation coefficient of 0.503 and a P-value of 0.000. This signifies that the company's promotions have reached an admirable level and provide significant and impactful support for client loyalty at Government Bank. The promotion could improve their connection with the bank. Promotions increase product visibility and cultivate a positive perception of a financial institution. This corresponds with the findings of (Cardia et al., 2019), who stated that promotional programs significantly impact client loyalty in the banking sector.
6. We disclosed the findings of this investigation after processing the data with SmartPLS3 software. This result indicates that the actual effect is not direct, as the original sample value for the indirect effect was 0.297 and the P-value was 0.000. This signifies that brand image serves as a mediator in the relationship between product type and customer loyalty, with a coefficient of 0.355 and a P-value of 0.000. This indicates that brand image plays a crucial role in enhancing the connection between promotion and consumer loyalty. The robust brand image of Government Bank enhances the correlation between product offerings and client loyalty. Diverse and pertinent goods not only foster positive experiences but also enhance the bank's reputation as a reliable and progressive financial institution. These findings corroborate the research conducted by (Syah et al., 2022), indicating that brand image enhances the impact of products on loyalty within the banking sector.

CONCLUSION

Based On The findings derived from the research and the subsequent data analysis, the following conclusions can be articulated:

1. The product type has a considerable and favourable impact on the brand's image, indicating that it has the potential to enhance the brand's reputation.
2. Promotion exerts a significant and beneficial influence on brand image, indicating that it has reached an adequate level and is contributing positively and meaningfully to the brand's perception.

3. Customer loyalty is substantially and positively affected by brand image, with enhancements in brand image leading to a corresponding rise in customer loyalty.
4. The nature of the product exerts a positive and significant influence on customer loyalty, whereby an enhancement in product variety correlates with an increase in customer allegiance.
5. The promotion exerts a positive and significant influence on customer loyalty, whereby an increase in promotional efforts correlates with an enhancement in the loyalty of the customer.
6. The brand image plays a role in mediating the type of product's impact on consumer loyalty. In addition to fostering positive experiences, the bank's reputation as a trusted and innovative financial institution is also enhanced by the availability of a wide range of relevant products. Brand image mediates promotions towards consumer loyalty. This suggests that customer loyalty is enhanced by effective promotions.

Recommendation

1. Government Bank has to enhance their promotional programs that support brand image strengthening to increase customer loyalty sustainably.
2. The next research should deepen the study on customer loyalty through other variables that are factors in enhancing customer loyalty. And it can be conducted over different time periods or during important moments, such as the launch of a new product, to evaluate the consistency of the influence of the variables studied.

REFERENCES

- Anne Mispian. (2021). *Pengaruh Promosi, Brand Ambassador, dan Brand Image Terhadap Loyalitas Pelanggan*. 10–23.
- Aprilla, I. W., & Amalia, S. (2019). Peran Kualitas Pelayanan Terhadap Loyalitas Pelanggan Jasa Transportasi Online. *Jurnal Riset Bisnis Dan Investasi*, 5(1), 1. <https://doi.org/10.35697/jrbi.v5i1.1611>
- Baptista, P., Cunha, S., Pereira, J. S. A., Casal, S., Batista, K. D., Araújo, W. L., Antunes, W. C., Cavatte, P. C., Moraes, G. A. B. K., Martins, S. C. V. C. V., DaMatta, F. M. F. F. M. F. M. F. M. F. M., Yasuda, T., Fujii, Y., Yamaguchi, T., Barbosa, R. A., Santini, P. T., Guilherme, L. R. G., Uction, I., Simkin, A. J., ... Suleria, R. (2018). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析 Title. *Photosynthetica*, 2(1), 1–13. <http://link.springer.com/10.1007/978-3-319-76887-8%0Ahttp://link.springer.com/10.1007/978-3-319-93594-2%0Ahttp://dx.doi.org/10.1016/B978-0-12-409517-5.00007-3%0Ahttp://dx.doi.org/10.1016/j.jff.2015.06.018%0Ahttp://dx.doi.org/10.1038/s41559-019-0877-3%0Aht>

- Cardia, D. I. N. R., Santika, I. W., & Respati, N. N. R. (2019). Pengaruh Kualitas Produk, Harga, Dan Promosi Terhadap Loyalitas Pelanggan. *E-Jurnal Manajemen Universitas Udayana*, 8(11), 6762. <https://doi.org/10.24843/ejmunud.2019.v08.i11.p19>
- Cumhur, Y. E., Esra, Z. E. N., Doktora, K., Ve, U. M., Hastalıklari, K., Dani, D., Do, M. A. N., 강용묵, Arumaningrum, diah gayatri, Lionetto, F., Pappadà, S., Buccoliero, G., Maffezzoli, A., Marszałek, Z., Sroka, R., Stencel, M., Buser, Y. M., Grouve, W. J. B., Vrugink, E., ... 知野, 哲郎 杉野誠. (2019). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title. *Journal of Wind Engineering and Industrial Aerodynamics*, 26(1), 1–4. <https://doi.org/10.1007/s11273-020-09706-3><http://dx.doi.org/10.1016/j.jweia.2017.09.008><https://doi.org/10.1016/j.energy.2020.117919><https://doi.org/10.1016/j.coldregions.2020.103116><http://dx.doi.org/10.1016/j.jweia.2010.12.004><http://dx.doi.org/10.1016/j.jweia.2010.12.004>
- Firmansyah, M. A. (2019). Buku Pemasaran Produk dan Merek. *Buku Pemasaran Produk Dan Merek*.
- Gupta, Y., & Singh, P. B. (2020). TO STUDY THE IMPACT OF INSTAFAMOUS CELEBRITIES ON CONSUMER BUYING BEHAVIOR. In *Academy of Marketing Studies Journal*.
- Helmold, M. (2022). Marketing Mix. In *Management for Professionals*. https://doi.org/10.1007/978-3-031-10097-0_9
- Hilmi, R. Z., Hurriyati, R., & Lisnawati. (2018). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title. 3(2), 91–102.
- Kotler, P., & Armstrong, G. (2018). Kotler & Armstrong, Principles of Marketing | Pearson. In *Pearson*.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management*. Pearson.
- Lang, L. D., Lim, W. M., & Guzmán, F. (2022). How does promotion mix affect brand equity? Insights from a mixed-methods study of low involvement products. *Journal of Business Research*, 141. <https://doi.org/10.1016/j.jbusres.2021.12.028>
- Lien, C. H., Wen, M. J., Huang, L. C., & Wu, K. L. (2015). Online hotel booking: The effects of brand image, price, trust and value on purchase intentions. *Asia Pacific Management Review*. <https://doi.org/10.1016/j.apmr.2015.03.005>
- Mahrani, W. (2023). Peranan Perbankan Dalam Meningkatkan Perekonomian Indonesia. *Jurnal Al Wadiah*, 1(2), 164–177. <https://doi.org/10.62214/jaw.v1i2.138>
- Meitiana, M., & Tuwuh Sembhodo, A. (2022). Do e-services and promotion affect customer loyalty? *Jurnal Inovasi Ekonomi*, 7(01), 13–24. <https://doi.org/10.22219/jiko.v7i01.19920>
- Mukaromah, A. L., Kusuma, I. G. N. A. E. T., & Anggraini, N. P. N. (2019). The Effect of Green Marketing, Brand Awareness and Price Perception on Purchase Decision. *International Journal of Applied Business and International Management*, 4(3), 75–83. <https://doi.org/10.32535/ijabim.v4i3.685>
- Nur 'ain, A., & Susila, L. N. (2021). The Effect Of Service Quality And Product Quality On Loyalty Electronic Money In Sukoharjo With Satisfaction and Trust As Intervening Variables. *Jurnal Akuntansi Dan Keuangan*, 6(2), 46–55. <http://e-journal.stie-aub.ac.id>
- Nyonyie, R. A., & Tamengkel, L. F. (2019). Pengaruh Kualitas Produk Terhadap Loyalitas Pelanggan. *Jurnal Administrasi Bisnis (JAB)*, 9(3), 18–24.

- Primaputra, R. Z., & Sudaryanto, B. (2023). Analisis Pengaruh Citra Merek, Promosi, Kepercayaan Konsumen, Dan Kualitas Layanan Terhadap Keputusan Pembelian Melalui Aplikasi Shopee Food (Kasus Pada Pengguna Layanan Shopee Food Yang Berdomisili Di Kota Semarang). *Diponegoro Journal of Management*, 12(1), 1–15. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Rahmawati, N., Permadi, L. A., & Rinuastuti, B. H. (2021). the Influence of Attraction, Location, and Service Quality on Revisit Intention To Sesaot Rural Tourism. *Jmm Unram - Master of Management Journal*, 10(1A), 43–57. <https://doi.org/10.29303/jmm.v10i1a.636>
- Rahyuda2, A. R. S. K., & 1, 2Fakultas. (2017). Brand Image Memediasi Kualitas Produk Dan Harga Dengan Keputusan Pembelian Smartphone Apple Di Kota Denpasar. *E-Jurnal Manajemen Unud*, 6(6), 3252–3282.
- San, N. E. E., & Aryupong, M. (2020). Effects of Sales Promotional Tools on Product Quality , Brand Image , and Customer Satisfaction. *Business Review*, 12(1).
- Sanjiwani, N. M. D., & Suasana, I. G. A. K. G. (2019). Peran Brand Image Dalam Memediasi Pengaruh Kualitas ProSanjiwani, N. M. D., & Suasana, I. G. A. K. G. (2019). Peran Brand Image Dalam Memediasi Pengaruh Kualitas Produk Terhadap Keputusan Pembelian. *E-Jurnal Manajemen Universitas Udayana*, 8(11), 6721. <http://E-Jurnal Manajemen Universitas Udayana>, 8(11), 6721.
- Setiawan, R. A., Valentino, O., & Herawati, J. (2011). Menjamurnya Usaha Franchise di Yogyakarta (Tahu Bulat Tiara). *Jurnal Manajemen*, 1(1).
- Sitanggang, J., Iswandi, M., & Susilo, H. (2023). Pengaruh Variasi Produk Tabungan, Kualitas Pelayanan Dan Bukti Fisik Terhadap Loyalitas Nasabah Di Bank Mandiri Cabang Pasar Pagi Lama Jakarta. *Jurnal Gici Jurnal Keuangan Dan Bisnis*, 14(2), 113–121. <https://doi.org/10.58890/jkb.v14i2.51>
- Sugiyono. 2018. “Sugiyono Metode Penelitian Kuantitatif Kualitatif.” *Metode Penelitian Kuantitatif Kualitatif*.
- Swaminathan, K. &. (2019). Pengaruh Brand Image Terhadap Loyalitas Pelanggan Bumi Flora Indonesia Melalui Variabel Perceived Quality Sebagai Mediasi. *Jurnal Strategi Pemasaran*. <https://publication.petra.ac.id/index.php/manajemen-pemasaran/article/view/12448%0Ahttps://publication.petra.ac.id/index.php/manajemen-pemasaran/article/download/12448/10806>
- Syah, A. B., Prihatini, A. E., & Pinem, R. J. (2022). Pengaruh Brand Image dan Kualitas Produk terhadap Loyalitas Konsumen melalui Kepuasan Konsumen pada Layanan Video Streaming Digital Viu. *Jurnal Ilmu Administrasi Bisnis*, 11(3), 532–539. <https://doi.org/10.14710/jiab.2022.35418>
- Zulkarnaen, W., Amin, N. N. (2018). *Pengaruh Strategi Penetapan Harga Terhadap Kepuasan Konsumen*. Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi), 2(1), 106-128

TABLE

Table 1: Research Questionnaire

Explanation	Questionnaire
Questionnaire Distributed	125
The Questionnaire Didn't Return	25
Questionnaire Returned & Processed	100

Source: Processed Primary Data, 2025

Table 2: Loading Factor Result

Variable	Context	Loading Value	Explanation
Type Product	X1.1	0,960	Valid
	X1.2	0,967	Valid
	X1.3	0,985	Valid
	X1.4	0,976	Valid
	X1.5	0,958	Valid
Promotion	X2.1	0,938	Valid
	X2.2	0,953	Valid
	X2.3	0,928	Valid
	X2.4	0,934	Valid
Brand Image	Z.1	0,738	Valid
	Z.2	0,727	Valid
	Z.3	0,788	Valid
	Z.4	0,838	Valid
	Z.5	0,822	Valid
	Z.6	0,813	Valid
	Z.7	0,830	Valid
Customer Loyalty	Y.1	0,751	Valid
	Y.2	0,871	Valid
	Y.3	0,730	Valid
	Y.4	0.893	Valid

Source: Processed Primary Data, 2025

Table 3: Composite Reability

Variabel	<i>Cronbatch's Alpha</i>	<i>Composite Reability</i>	Explanation
Type Product	0,984	0,987	Reliabel
Promotion	0,955	0,967	Reliabel
Brand Image	0,902	0,923	Reliabel
Customer Loyalty	0,827	0,887	Reliabel

Source: Processed Primary Data, 2025

Table 4: R-Square

	<i>R Square</i>	<i>R Square Adjusted</i>
<i>Brand Image (Z)</i>	0,515	0,505
<i>Customer Loyalty (Y)</i>	0,802	0,795

Source: Processed Primary Data, 2025

Tabel 5: F-Square

Variabel	<i>Brand Image</i>	Type Product	Customer Loyalty	Promotion
<i>Brand Image (Z)</i>			1.358	
Type Product (X1)	0.289		0.026	
Customer Loyalty (Y)				
Promotion (X2)	0.412		0.069	

Source: Processed Primary Data, 2025

Tabel 6: Direct Effect

Variabel	<i>Original Sample</i>	<i>Sampl Mean</i>	<i>Standart Deviation</i>	<i>T-Statistic</i>	<i>P-Values</i>	Explanation
X1 Z	0,399	0,399	0,105	3,782	0,000	Signifikan
X2 Z	0,476	0,482	0,097	4,924	0,000	Signifikan
Z Y	0,746	0,751	0,083	8,954	0,000	Signifikan
X1 Y	0,384	0,387	0,118	3,263	0,001	Signifikan
X2 Y	0,503	0,504	0,103	4,886	0,000	Signifikan

Source: Processed Primary Data, 2025

Tabel 7: Indirect Effect

Variabel	<i>Original Sample</i>	<i>Sample Mean</i>	<i>STDV</i>	<i>T- Statistic</i>	<i>P- Values</i>	Explanation
X1 Z Y	0,297	0,300	0,084	3,558	0,000	Signifikan
X2 Z Y	0,355	0,364	0,091	3,909	0,000	Signifikan

Source: Processed Primary Data, 2025