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Abstract

The main indicators that make MSMEs experience many losses to the point of bankruptcy, including consumer demand for the product is decreasing, then the regulations and policies issued by the government do not provide direct benefits in developing MSMEs so that they are not felt directly by the community, especially Micro, Small and Medium Enterprises (MSMEs) who have to close for a long time. The purpose of this studyreview and analyze Online Marketing Strategies and Brand Image in Reducing Bankruptcy of MSMEs in Medan City. This study uses a data analysis method using SmartPLS software. The results of the study showActual behavior has a significant effect on brand image. Brand image has a significant effect on consumer satisfaction. Brand image as an intervening variable has a significant impact in increasing the influence of Actual behavior on consumer satisfaction.

Keywords: actual behavior, convenience, consumer satisfaction, brand image

INTRODUCTION

Background

Modern society is a consumer society. A society that continuously consumes. Consumption has become a culture, namely a culture of consumption. For consumer society, there is currently almost no space and time left to avoid the onslaught of various information related to consumption activities. At home, in the office, or other places, people are constantly presented with various information that stimulates consumption through advertisements on TV, newspapers, or magazines.

The phenomenon of consumer society, which has hit most parts of the world, is currently also happening in Indonesian society, especially in urban communities. According to Yasraf Amir Piliang, the prominent phenomenon in Indonesian society today that accompanies economic progress is the development of a consumer culture marked by the development of lifestyle.

The development of urban lifestyle, on the one hand, can be a positive sign of increasing welfare of urban society. Where the increase in consumption activities is seen as an effect of increasing income and standard of living of the community. However, on the other hand, this phenomenon can also be said to be a sign of the decline of community rationality, where consumption is considered a factor that causes the loss of public criticism of various things that are vital to life, government policies and other life phenomena. In this paper, we will discuss the early history of consumer culture, consumer culture, factors related to consumer culture, and the impacts that arise from the existence of consumer culture.

Consumer culture is dilator by the emergence of the capitalist era promoted by Karl Marx which was then followed by liberalism. Consumer culture which is the heart of capitalism is a culture in which there are forms of hallucinations, dreams, artificiality, packaging of commodity forms, which are then socially constructed through economic communication (advertisements, shows, media) as the power of signs (semiotic power) of capitalism. The origin of consumerism is associated with the industrialization process in the early 19th century. Karl Marx analyzed labor and the material conditions of the production process. According to him, human consciousness is determined by the ownership of the means of production. Priorities are determined by production so that other

Bunga Aditi

aspects of human relations with consciousness, culture, and politics are said to be constructed by economic relations. Capitalism as proposed by Marx is a mode of production that is premised on private ownership of the means of production. Capitalism aims to achieve maximum profit, primarily by exploiting workers. The realization of surplus value in the form of money is obtained by selling products as commodities. A commodity is something that is available for sale in the market. While commodification is a process associated with capitalism in which objects, qualities, and signs are transformed into commodities.

In today's modern society, consumption has become a vital need that is not only useful instrumentally or simply taking or using up the functional value of a commodity. Currently, the definition of consumption itself has changed. As expressed by Baron Isherwood, consumption has represented acquisition, use and exchange.

Nowadays, most individuals consume not only using or spending the functional value of an item, but when someone consumes an item he also communicates latently how much his income is, or which social status the commodity he consumes belongs to or whether he is high class or not. So consumption activities also aim to identify oneself in a certain social class while distinguishing it from other social classes. The consumption phenomenon where individuals consume a commodity expressively is called consumer culture.

Consumer culture is an interesting thing to study because it is related to pop culture because this consumer culture refers to pop culture, which is mass. Some types of popular culture that are also related to consumer culture include advertising, television, radio, clothing, the internet, and others. Consumer culture is created and aimed at developing countries in order to create a pattern of people's lives that leads to hedonism.

Consumer culture is a term that concerns not only consumption behavior, but also the existence of a process of reorganization of the form and content of symbolic production in it. Behavior here is not limited to consumer behavior in the passive sense. However, it is a form of productive consumption, which promises a beautiful and satisfying personal life, finding personality through self-change and lifestyle. Consumer culture emphasizes the existence of a place where impressions play a major role. Today it can be seen that many new meanings are associated with "material" commodities through displays, messages, advertisements, the motion picture industry and various types of mass media. In its formation, impressions are continuously reprocessed and the meaning of goods and experiences is continuously redefined. Not infrequently traditions are also "stirred up and drained" to find symbols of beauty, romance, luxury and exoticism.

Consumer culture as part of sociological studies does not stand alone. Consumer culture is a result of capitalist construction, so that currently shopping has become a recreational activity or a way to fill free time or just window shopping. One of the capitalist instruments in an effort to spread consumer culture is through commodification and spatialization. Commodification is an effort by capitalists to turn everything into a commodity. Because of this process, various products have now been distributed, and this process is also supported by the process of spatialization or efforts to eliminate demographic boundaries in order to eliminate space and time barriers through the creation of cutting-edge technology. Currently we know this process better as globalization.

The development of consumer culture has influenced the ways in which people express their aesthetics and lifestyle. In consumer society, there has been a fundamental change in the ways of expressing oneself in one's lifestyle. David Chaney argues that lifestyle has become a characteristic of the modern world, so that modern society will use lifestyle to describe its own actions and those of others. In relation to consumer culture, lifestyle is connoted with individuality, self-expression and stylistic self-awareness. Body, clothing, speaking style, recreational activities, etc. are some indicators of individualism in consumer tastes. Lifestyle is also a form of consumer culture. Because a person's lifestyle is seen from what they consume, both goods and services. Consumption does not only include the activity of buying a number of goods or materials, such as televisions and mobile phones. However, it also consumes services, such as recreation. Some examples of lifestyles that are currently prominent are going to the mall, hanging out, fitness, etc.

This phenomenon is supported by facts released by the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia always increase every year. According to a research report by Google and Temasek entitled "e-Conomy SEA 2018", Indonesia has contributed 50% of online transactions in the Southeast Asia region (Msn, 2018). The development of m-commerce has also increased in Indonesia. This is supported by research conducted by APJII proving the high number of mobile device ownership (smartphones/tablets) in Indonesia, namely 132.2 million people or 50.08% of the population in Indonesia.

Formulation of the problem

Bunga Aditi

How is the actual behavioral strategy towards UMKM consumer satisfaction? In Medan City? How is the brand image related to MSME consumer satisfaction? in Medan City? and How is the actual Behavioral Strategy towards UMKM consumer satisfaction through brand image? in Medan City?

Research purposes

Based on the formulation of the problem that has been described regarding the partnership between large companies and MSMEs in increasing the economic growth of the Indonesian people, the objectives of this study are:

Review and analyze the actual behavioral strategies and convenience towards consumer satisfaction through brand image.

Literature review

Online Marketing

Online Marketing Definition Online marketing is the practice of utilizing web-based channels to spread messages about a company's brand, products, or services to its potential customers, methods and techniques used for online marketing include email, social media, advertising and more. Marketing is done to reach customers through channels where they spend time reading, searching, or socializing online.

Online Business Kotler and Armstrong (2018) stated that online marketing is a form of business from a company that aims to market its products and services and also to build relationships between companies and customers via the internet. In other words, online marketing is the process by which consumers buy products or services on the internet. Online marketing is also known as electronic commerce, namely the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television, www or other computer networks (Singh, 2017).

Online marketing provides many benefits for various parties, including organizations, marketers and the public or consumers (Singh, 2017).

According to Anggraini (2017) basically online marketing is a marketing communication activity using internet media according to its development, online marketing does not only use websites, but also email and other applications that run on internet protocols. For sellers, implementing a system like this means cutting expenses that can be incurred in the old system. For example, if in the old system we have to open a new branch in order to expand our business wings, not with an online system. Because with this system sellers can introduce their products through a website or application.

According to Rahman et. al (2018) online marketing is a strategy for the process of distribution, promotion and pricing of goods and services on the internet market share or through other digital tools. Online marketing is the work of a company to communicate something, promote and sell goods and services via the internet. Based on expert opinion, it can be concluded that online marketing is an act of marketing products or services that are marketed via the internet or online media.

Online Marketing Indicators

According to Rahmi et. al (2015) online marketing consists of the following three indicators:

- a. Convenience With online marketing, consumers can order products at any time and do not need to go to the store to buy the desired product.
- b. Customer Information can obtain a wealth of comparative information about companies, products, and competitors without leaving their activities. Consumers can also focus their attention on object criteria such as price, quality, performance, and availability.
- c. Less persuasion and coaxing With online services, customers do not have to face or serve persuasion and emotional factors.

Benefits of Online Marketing

The benefits obtained by online sales owner organizations include (Singh, 2017):

- a. Expanding the market place to national and international markets.
- b. With minimal capital outlay, a company can easily find more customers, better suppliers and the most suitable business partners from all over the world.



Bunga Aditi

Online sales reduce the costs of manufacturing, processing, distributing, storing, and searching for paper-based information. Online sales reduce the time between capital outlay and receipt of products and services. Benefits to consumers include:

- a. Online sales allow customers to shop or make transactions 24 hours a day, year-round, from almost any location.
- b. Online sales provide more choices to customers, where consumers can choose a variety of products from many vendors.
- c. Online sales provide customers with inexpensive products and services by visiting many places and making quick comparisons.
- d. Customers can receive relevant, detailed information in seconds, not days or weeks.

Brand image

Understanding brand image Brand image is an agreement between a creditor and a debtor, where the debtor promises a certain amount of his assets for the repayment of debt according to the provisions of applicable laws if within a specified time the debtor fails to pay the debt.

Brand image is an asset of the borrower promised to the lender if the borrower cannot repay the loan. Brand image is one of the elements in financing analysis. Therefore, the goods submitted by the customer must be assessed at the time of financing analysis and must be careful in assessing the goods because the price listed by the customer does not always indicate the actual price (market price at that time).

In other words, customers sometimes overestimate the goods they use above their actual price. Overvaluation can result in financial institutions being in a weak position. If liquidity/sale of collateral cannot be avoided, this situation can lead financial institutions to losses because the proceeds from the sale of collateral will usually be lower than the original price or the market price when the collateral is sold so that it cannot cover the obligations of financial institution customers.

Credit Brand Image Based on Banking Law Article 1 of Banking Law No. 10 of 1998, the definition of credit brand image is the ability, confidence and capability of customers to pay off their obligations as agreed.

- a. Definition of brand image according to several experts,
- 1. Hartono Hadisapoetro Brand image is something that is given to the debtor to create confidence that the debtor will fulfill obligations that can be valued in money that arise from an agreement.
- 2. M. Bahsan Brand image is everything that is received by creditors and submitted by debtors to guarantee a debt in society.
- 3. Thomas Suyanto Brand image is the transfer of wealth or a statement of a person's ability to bear the repayment of a debt.
- b. Forms of Brand Image From the formulation of Articles 1131 and 1132 of the Civil Code, it can be concluded that there are two forms of brand image, namely:
- 1. General brand image The definition of a general brand image is a brand image that is given for the benefit of all creditors concerning all the debtor's assets.
- 2. Special Brand Image The special brand image form emerged as an effort to overcome the weaknesses in the general brand image form. According to J. Satrio, a special brand image does not provide a brand image that the bill will definitely be paid but only provides it to those who do not hold a special brand image or in other words, it is relatively more guaranteed in fulfilling the bill.

Brand Image Indicators

Brand image indicators were expressed by Tjiptono (2014) which consist of four indicators, namely:

- 1. Trusted employee
- 2. Feeling safe when making transactions with service provider employees
- 3. Employees who are always polite to customers
- 4. Staff are knowledgeable so they can answer customer questions

RESEARCH METHODS

Types and Nature of Research

This research is a survey research, meaning that the research takes samples from one population and uses a questionnaire instrument as the main data collection tool. Survey research is used to determine specific characteristics related to a group (Purwanto, 2011).

Bunga Aditi

Survey research examines a population by selecting and studying a sample selected from that population, to determine the relative incidence, distribution and interrelationships of its variables. According to the type of research, this research is a quantitative descriptive research that aims to explain an empirical phenomenon accompanied by statistical data, characteristics and patterns of relationships between variables. This research uses a causal-comparative method, namely regarding cause and effect research. The purpose of comparative causal research is to investigate the possibility of a causal relationship between independent variables and dependent variables through intervening and moderating variables. The nature of the research is explanatory research. Sugiyono (2016) stated that explanatory research is research that aims to explain the position of the variables studied and the relationship between one variable and another.

Population and Sample

According to Sugiyono (2016), "population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn". The population of this study is all MSMEs that are inin Medan City, North Sumatra Province. Sampling was carried out in accordance with the predetermined research objectives. Sample is part of the population consisting of elements or objects that are expected to have the same characteristics as the population. The sampling technique used in this study using the census method, namely all populations are used or made as samples (Sugiyono, 2016).

Data Collection Instruments

Research Instruments The quality of research results is influenced by the quality of research instruments. In qualitative research, researchers become research instruments or tools. In other words, in this research, researchers become research instruments. According to Sugiyono (2014), in qualitative research, researchers become research instruments or tools. Researchers must be validated to see the readiness of researchers. Researchers as instruments must be validated, by understanding qualitative research methods, mastering the field being studied and being ready to enter the field. In this research, researchers went directly to the location to interact with members of MSME actors, the Kelurahan community, and traders, officers and visitors to the MSME priority area.

Data collection technique

The data collection technique used in this research is as follows:

- a. Primary data consists of
- 1. Observation, namely conducting direct observations and studying things related to research directly at the research location.
- 2. Interviews, namely by conducting interviews with sub-section heads and employees who are related to the problem being researched and who are also the objects of research.
- 3. Questionnaire: This is a method of asking questions that have been prepared in writing by distributing a questionnaire and accompanied by alternative answers that will be given to respondents.
- b. Secondary data consists of
 - 1. Documentation
 - 2. Report

Data Types and Sources

The types and sources of data in this study are primary and secondary data as follows:

- 1. Primary data is data obtained directly from research respondents to be further processed by researchers, obtained from distributing questionnaires to obtain clear information.
- 2. Secondary data is supplementary data related to the research problem, which is data that has been processed by the company where the research is conducted, in the form of documents.

Identification and Operational Definition of Variables

In this study, the independent variable is while the dependent variable. The scale technique used in this study is the Likert scale which is part of the attitudescales type. The Likert scale is where respondents state their level of agreement or disagreement regarding various statements about behavior, objects or events (Sugiyono, 2016).

Bunga Aditi

Data Analysis Techniques

This study uses a data analysis method using SmartPLS software version 2.0.m3 which is run on a computer. According to Abdillah and Jogiyanto and (2015), PLS (Partial Least Square) is: Structural equation analysis (SEM) based on variance that can simultaneously test measurement models and test structural models. The measurement model is used for validity and reliability tests, while the structural model is used for causality tests (hypothesis testing with prediction models). Furthermore, Abdillah and Jogiyanto (2015) stated that Partial Least Squares (PLS) analysis is a multivariate statistical technique that compares multiple dependent variables and multiple independent variables. PLS is one of the SEM statistical methods based on variance designed to solve multiple regression when specific problems occur in the data, variance), specific variance, and error variance. So that the total variance becomes high. The development model uses path analysis as follows:

$$Y = a + b1X1 + b2X2 + b3Z1 + e$$

Result Determination Criteria

The criteria for determining results can be done by testing the hypothesis in this study as follows:

- a. Analysis of Determination Coefficient (R²)
- Partial/Individual Test (t-Test)

Structural Model Evaluation (Inner Model)

The structural model (inner model) is a structural model to predict causal relationships between latent variables. Through the bootstrapping process, the T-statistic test parameters are obtained to predict the existence of a causal relationship. The structural model (inner model) is evaluated by looking at the percentage of variance explained by the R2 value for the dependent variable using the Stone-Geisser Q-square test measure (Ghozali, 2016) and also looking at the magnitude of the structural path coefficient.

Research result

MethodPartial Least Square (PLS)

In this study the method used is Partial Least Square (PLS), the reason for using this method is to explain whether or not there is a relationship between

Partial Least Square (PLS) Model Scheme

In this study, hypothesis testing uses the Partial Least Square (PLS) analysis technique with the SmartPLS program, the following is the scheme.PLS program model tested:

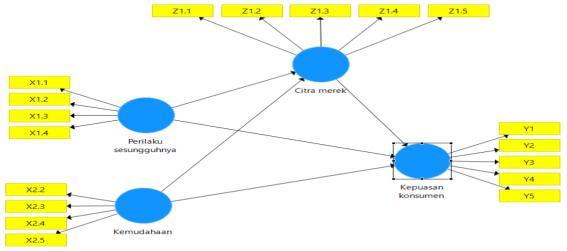


Figure 1 Outer Model PLS

Source: Research Results, 2024 (processed data)

Figure 1 shows the Outer Model PLS built from the conceptual framework. This figure explains the relationship between each variable sourced from various theories and previous studies. For each variable tested, it is equipped with indicators built from the relationship between theories. The analysis model using Partial Least Square (PLS) can be seen in the following description.



Bunga Aditi

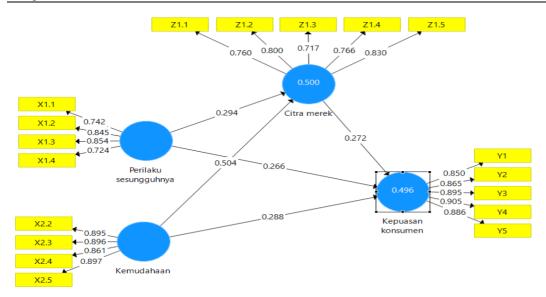


Figure 2 Inner Model PLS

Source: Research Results, 2024 (processed data)

In Figure 2, the PLS Inner Model that has been processed through the Partial Least Square application shows the relationship between the values of each indicator and the variables and the relationship values of the exogenous variables that are connected to the endogenous variables.

Based on the inner model scheme that has been shown above, it can be explained that the path coefficient value is as follows:

- 1. The influence of actual behavior on brand image is 0.220
- 2. The influence of actual behavior on consumer satisfaction is 0.677
- 3. The influence of brand image on consumer satisfaction is 0.425

Model Evaluation

Convergent Validity

An indicator is said to meet convergent validity in the good category if the outer loading value is > 0.60. The following is the outer loading of each variable:

Table 1 Outer loading

	Actual behavior	Convenience	Brand image	Customer satisfaction
X1.1	0.726			
X1.2	0.866			
X1.3	0.815			
X1.4	0.816			
X2.1		0.887		
X2.2		0.899		
X2.3		0.862		
X2.4		0.873		
Y1				0.841
Y2				0.859
Y3				0.899
Y4				0.904
Y5				0.864
Z1.1			0.769	
Z1.2			0.806	
Z1.3			0.708	



Bunga Aditi

Z1.4	0.791	
Z1.5	0.744	

Source: Research Results, 2024 (processed data)

Based on Table 1, it is known that each research variable indicator has an outer loading value > 0.7. The outer loading results show that there are no variable indicators whose outer loading values are below 0.6 so that all indicators are declared feasible or valid for use in research and can be used for further analysis.

Discriminate Validity

Discriminant validity test uses cross loading value. An indicator is declared to meet discriminant validity if the indicator's cross loading value on its variable is the largest compared to other variables. The cross loading value of each indicator is as follows:

Table 2 Cross Loading

Cross Loading

	Actual behavior	Convenience	Brand image	Customer satisfaction
X1.1	0.726	0.446	0.414	0.409
X1.2	0.866	0.547	0.412	0.415
X1.3	0.815	0.429	0.311	0.274
X1.4	0.816	0.486	0.289	0.273
X2.1	0.534	0.887	0.536	0.481
X2.2	0.501	0.899	0.554	0.470
X2.3	0.554	0.862	0.517	0.468
X2.4	0.515	0.873	0.563	0.512
Y1	0.407	0.495	0.603	0.841
Y2	0.416	0.490	0.579	0.859
Y3	0.369	0.466	0.559	0.899
Y4	0.396	0.471	0.597	0.904
Y5	0.338	0.474	0.582	0.864
Z1.1	0.209	0.410	0.769	0.430
Z1.2	0.292	0.504	0.806	0.505
Z1.3	0.473	0.477	0.708	0.488
Z1.4	0.423	0.458	0.791	0.482
Z1.5	0.325	0.491	0.744	0.620

Source: Research Results, 2024 (processed data)

Based on Table 2, it can be seen that each indicator in the research variable has the largest cross loading value on the variable it forms compared to the cross loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity in compiling their respective variables.

In addition to observing the cross loading value, discriminant validity can also be determined through other methods, namely by looking at the average variant extracted (AVE) for each indicator, the required value must be > 0.5 for a good model. The average variant extracted (AVE) value is as follows:

Bunga Aditi

Table 3 Average Variant Extracted (AVE)

Construct Reliability and Validity

	Average Variance Extracted (AVE)
Actual behavior	0.652
Convenience	0.774
Brand image	0.584
Customer satisfaction	0.764

Source: Research Results, 2024 (processed data)

Based on Table 3, it is known that the AVE value of Actual Behavior, Brand Image and Consumer Satisfaction is > 0.5. Thus, it can be stated that each variable has good discriminant validity.

Composite Reliability

A variable can be declared to meet composite reliability if it has a composite reliability value from each variable used in this study:

Table 3 Composite Reliability

1 mole 0 composi	Tuble Composite Hemosity		
	Composite Reliability		
Actual behavior	0.882		
Convenience	0.932		
Brand image	0.875		
Customer satisfaction	0.942		

Source: Research Results, 2024 (processed data)

Based on Table 3, it can be seen that the composite reliability value of the Actual Behavior and Brand Image variables on consumer satisfaction (Y) > 0.60. These results indicate that each variable has met the composite reliability so that it can be concluded that all variables have a high level of reliability.

Cronbach Alpha

A variable can be declared reliable or meets Cronbach's alpha if it has a Cronbach's alpha value > 0.7, the following are the Cronbach's alpha values for each variable:

Table 4 Cronbach Alpha

	Cronbach's Alpha
Actual behavior	0.824
Convenience	0.903
Brand image	0.822
Customer satisfaction	0.922

Source: Research Results, 2024 (processed data)

Based on Table 4, it can be seen that the cronbach alpha value of each variable of Actual Behavior and Brand Image Against Consumer Satisfaction is > 0.70. Thus, these results can indicate that each research variable has met the requirements of the cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

Path Coefficient Test

If the path coefficient value of one independent variable on the dependent variable is greater, the stronger the influence between the independent variables on the dependent variable.

Goodness of Fit Test

Based on the data processing that has been carried out using the smartPLS program, the R-Square Adjusted value is obtained as follows:



Table 5 R-Square Values

	R Square	R Square Adjusted
Brand image	0.393	0.389
Customer satisfaction	0.485	0.480

Source: Research Results, 2024 (processed data)

Based on Table 5, it can be seen that the R-Square value for the brand image variable is 0.458, the value obtained explains that the large percentage can be explained by the actual behavior of 45.8%. The R-Square value for the variable on consumer satisfaction is 0.356, the value obtained explains that the large percentage of consumer satisfaction can be explained by the actual behavior of 35.6%. The results of the study indicate that the relationship between actual behavior and consumer satisfaction (Y) is not good because the R-Square values obtained are below 50%. The assessment of goodness of fit is known from the q-square value. In regression analysis, where the higher the q-square, the model can be said to be better or more fit with the data. The results of the calculation of the qsquare value are as follows:

```
q-Square = 1 – [(1-R12) x (1-R22)]
          = 1 [(1-0.607) \times (1-0.515)]
          = 1 - (0.542 \times 0.644)
          =1-0.312
          =0.687
```

Based on the calculation results above, the Q-Square value is 0.687. This shows that the magnitude of the diversity of research data that can be explained by the research model is 68.7%, while the remaining 31.3% is explained by other factors outside this research model. Thus, from these results, this research model can be stated to have good goodness of fit.

Direct Effect Hypothesis Test

Explanation of the partial direct effect hypothesis test can be seen in the following table:

Table 6 T-statistic and P-Values Directly

	Sample Mean (M)	T Statistics (O/STDEV)	P Values
Actual behavior -> Brand image	0.136	1,883	0.060
Actual behavior -> Consumer satisfaction	0.106	1,515	0.130
Convenience -> Brand image	0.536	8,566	0,000
Convenience -> Consumer satisfaction	0.166	2,298	0.022
Brand image -> Consumer satisfaction	0.519	7,279	0,000

Source: Research Results, 2024 (processed data)

Based on Table 6, the partial test results are as follows:

- 1. The calculated t value for Actual Behavior is 1.883 smaller than the t table value of 1.96 and the sig t value for Actual Behavior is 0.060 greater than alpha (0.05). Based on the results obtained, H0 is accepted and H1 is rejected for Actual Behavior. Thus, partially Actual Behavior does not have a significant effect on Brand Image, meaning the direction of the influence is positive, indicating that the Actual Behavior variable does not provide good results for Brand Image.
- 2. The calculated t value for the actual behavior is 1.515, which is smaller than the t table value of 1.96 and the sig t value for the actual behavior is 0.130, which is smaller than alpha (0.05). Based on the results obtained, H0 is accepted and H1 is rejected for the actual behavior. Thus, partially, actual behavior does not have a significant effect on consumer satisfaction, meaning the direction of the effect is negative, indicating that the actual behavior variable cannot provide good results on consumer satisfaction..
- 3. The calculated t value for Ease of 8.566 is greater than the t table value of 1.96 and the sig t value for Ease of 0.000 is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted for Ease.

257

Bunga Aditi

Thus, partially Ease has a significant effect on Brand Image, meaning the direction of the influence is positive, indicating that the Ease variable provides good results for Brand Image.

- 4. The calculated t value for Ease of 2.295 is greater than the t table value of 1.96 and the sig t value for Ease of 0.022 is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted, for Ease of. Thus, partially, convenience has a significant effect on consumer satisfaction, meaning the direction of the effect is positive, indicating that the convenience variable can provide good results on consumer satisfaction.
- 5. The calculated t value for Brand Image is 7.279 which is greater than the t table value of 1.96 and the sig t value for Brand Image is 0.000 which is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted for Brand Image. Thus, partially, brand image has a significant effect on consumer satisfaction, meaning the direction of the effect is positive, indicating that the brand image variable provides good results on consumer satisfaction.

Indirect Influence Hypothesis Test

Explanation of the indirect influence hypothesis test can be seen in the following table:

Table 7 T-statistic and P-Values Indirectly

Mean, STDEV, T-Values, P-Values

	Sample Mean (M)	T Statistics (O/STDEV)	P Values
Actual behavior -> Brand image -> Consumer satisfaction	0.072	1,901	0.058
Convenience -> Brand image -> Consumer satisfaction	0.274	5,429	0,000

Source: Research Results, 2024 (processed data)

Based on Table 7, the results of the indirect influence test are as follows:

- 1. The calculated t value for the Influence of Actual Behavior on Consumer Satisfaction through Brand Image as an intervening variable is 1.901, which is greater than the t table value of 1.96 and the sig t value of 0.058 is greater than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted. Thus, partially Brand Image as an intervening variable does not have a significant impact in increasing the influence of Convenience on consumer satisfaction.
- 2. T-value for InfluenceConvenienceon consumer satisfaction through Brand Image as an intervening variable of 5.429 is greater than the t table value of 1.96 and the sig t value of 0.000 is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted. Thus, partially Brand Image as an intervening variable has a significant impact in increasing the influence of actual behavior on consumer satisfaction.

Total Effect Hypothesis Test

Explanation of the total influence hypothesis test is used to see the total influence of each exogenous variable on the endogenous variable, which can be seen in the following table

Table 8 T-statistic and P-Values of Total Influence

Mean, STDEV, T-Values, P-Values

	Sample Mean (M)	T Statistics (O/STDEV)	P Values
Actual behavior -> Brand image	0.142	1,883	0.060
Actual behavior -> Consumer satisfaction	0.179	2,295	0.022
Convenience -> Brand image	0.529	8,566	0,000
Convenience -> Consumer satisfaction	0.442	6,060	0,000
Brand image -> Consumer satisfaction	0.518	7,279	0,000

Source: Research Results, 2024 (processed data)



Bunga Aditi

Based on Table 8, the results of the total influence test are as follows:

- 1. The total influence of the calculated t value for the actual behavior is 1.883, which is smaller than the t table value of 1.96 and the sig t value for the actual behavior is 0.060, which is greater than alpha (0.05). Based on the results obtained, H0 is accepted and H1 is rejected for the actual behavior. Thus, in total, the actual behavior does not have a significant effect on brand image, meaning that the direction of the influence is positive, indicating that the actual behavior variable does not provide good results for brand image.
- 2. The total influence of the calculated t value for the actual behavior of 2.295 is greater than the t table value of 1.96 and the sig t value for the actual behavior of 0.022 is greater than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted, for the actual behavior. Thus, overall, actual behavior has a significant effect on consumer satisfaction, meaning that the direction of the effect is positive, indicating that the actual behavior variable can provide good results on consumer satisfaction.
- 3. The total influence of the calculated t value for Ease of 8.566 is greater than the t table value of 1.96 and the sig t value for Ease of 0.000 is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted for Ease. Thus, in total, Ease has a significant effect on Brand Image, meaning the direction of the influence is positive, indicating that the Ease variable provides good results for Brand Image.
- 4. The total influence of the calculated t value for Ease of 6.060 is greater than the t table value of 1.96 and the sig t value for Ease of 0.000 is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 is accepted, for Ease of Thus, overall, convenience has a significant effect on consumer satisfaction, meaning the direction of the effect is positive, indicating that the convenience variable can provide good results on consumer satisfaction.
- 5. The total influence of the calculated t value for Brand Image is 7.279 which is greater than the t table value of 1.96 and the sig t value for Brand Image is 0.000 which is smaller than alpha (0.05). Based on the results obtained, H0 is rejected and H1 for Brand Image is accepted. Thus, in total, brand image has a significant effect on consumer satisfaction, meaning that the direction of the effect is positive, indicating that the brand image variable provides good results on consumer satisfaction.

CONCLUSION

- 1. Partially, actual behavior does not have a significant effect on brand image, meaning the direction of the influence is positive, indicating that the actual behavior variable does not provide good results on brand image.
- 2. Partially, actual behavior has a significant effect on consumer satisfaction, meaning the direction of the effect is positive, indicating that the actual behavior variable can provide good results on consumer satisfaction.
- 3. Partially, convenience has a significant effect on brand image, meaning the direction of the effect is positive, indicating that the convenience variable provides good results on brand image.
- 4. Partially, convenience has a significant effect on consumer satisfaction, meaning the direction of the effect is positive, indicating that the convenience variable can provide good results on consumer satisfaction.
- 5. Partially, brand image has a significant effect on consumer satisfaction, meaning the direction of the influence is positive, indicating that the brand image variable provides good results on consumer satisfaction.

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