The Effect of Brand Image, Product Quality, and Price on Customer Loyalty Through Customer Satisfaction on Brand in the City of Bengkulu

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Abstract

As time progresses, humans are busy with activities every day. Urban communities tend to have poor lifestyles, especially in terms of diet. The existence of the YKLT (YKL) brand of fermented milk is one solution for maintaining body immunity during busy urban lives. This research aims to determine the influence of brand image, product quality, and price on consumer loyalty through consumer satisfaction with YKLT products. This research was conducted on consumers who consumed YKLT products in Bengkulu City. The number of samples taken in this research was 96 respondents using purposive sampling technique, data was collected by distributing questionnaires. The analytical method used is SEM (Structural Equation Modeling). The PLS (Partial Least Square) approach uses SmartPLS 3.0 software. The analysis results show that consumer satisfaction is not influenced by brand image (X1), but rather by product quality (X2) and price (X3). The X variables do not affect consumer loyalty. However, product quality and price can influence consumer loyalty if mediated by customer satisfaction.

Abstrak

Seiring perkembangan zaman, manusia sibuk dengan kegiatan setiap hari. Masyarakat urban cenderung memiliki gaya hidup yang buruk, terutama dalam hal pola makan. Keberadaan susu fermentasi YKLT adalah salah satu solusi untuk menjaga daya tahan tubuh masyarakat urban yang sibuk. Penelitian ini bertujuan untuk menentukan pengaruh citra merek (X1), kualitas produk (X2), dan harga (X3) pada loyalitas konsumen (Y) melalui kepuasan konsumen (Z) produk YKLT. Penelitian ini dilakukan pada masyarakat yang mengkonsumsi YKLT di Kota Bengkulu. Jumlah sampel yang diambil dalam penelitian ini adalah 96 orang responden dengan menggunakan metode purposive sampling. Data dikumpulkan dengan mendistribusikan kuesioner. Metode analisis yang digunakan adalah SEM (structural equation modeling), dengan pendekatan PLS (partial least square) menggunakan software smart PLS 3.0. Hasil analisis menunjukkan bahwa kepuasan konsumen tidak dipengaruhi oleh citra merk (X1), melainkan dipengaruhi oleh kualitas produk (X2) dan harga (X3). Ketiga variabel X tidak berpengaruh terhadap loyalitas konsumen. Namun

INTRODUCTION

An area that is part of the Republic of Indonesia is Bengkulu Province. The capital of Bengkulu Province is Bengkulu City. Bengkulu City has an area of 151.70 km^2 or 0.76% of the total area of Bengkulu Province. Nevertheless, Bengkulu City is the most populous area in Bengkulu Province. This is because Bengkulu City is the center of the economy in Bengkulu Province.

Christiani et al. (2014) stated that population density greatly influences people's lifestyles, one of which is health. Urban communities tend to have poor lifestyles, especially regarding diet. According to Ningsih et al. (2019), the demands of daily activities and work make city dwellers: 1) low in exercise; 2) often eat fast food or fast food; 3) eat foods that are high in calories; 4) eat spicy food; and 5) drink caffeine more than the limit. That way, urban people tend to forget about a good lifestyle, so they are vulnerable to being affected by a lack of body immunity and experiencing digestive function disorders.

Fermented milk drinks contain biotic bacteria in them. Probiotic drinks are generally delicious, fresh, safe, and can be consumed by anyone. Rahayu (2020) said that fermentation is the process of decomposing organic compounds into simple compounds. According to Silawati (2022), one of the fermented products that is well known to the public is fermented milk drinks. The fermentation process occurs when special bacteria are used to convert lactose to lactic acid. The effectiveness of fermented milk not only extends the shelf life of milk by reducing the growth of pathogenic bacteria and microbial spoilage but also allows the resulting taste to be delicious and liked by many people.

PT. YKLT is a company engaged in the production of beverages, namely fermented milk containing live lactic acid bacteria (lactobacillus casei shirota strain). YKLT was founded in 1930 by Dr. Minoru Shirota, who cultivated various types of lactic acid bacteria and succeeded in cultivating lactic acid strains that are resistant to fluids present in human digestion. According to Ahmad and Purnama (2021), Dr. Minoru Shirota has come up with a new strain that is better than other bacteria. These bacteria can overcome many problems that exist in stomach acid and bile.

According to Rukhani (2020), companies need to focus on managing and maintaining product quality so as not to disappoint loyal consumers. Therefore, the company must have a good business strategy. However, the company's strategy alone is not enough to win the competition for similar products. Therefore, the view given by consumers, from consumer desires to consumer expectations, is a priority for companies to market their products.

The strategy that must be owned by the company is to meet customer needs in order to maintain the stability of the company. According to Rukhani (2020), there are ways to determine a good strategy, namely to form a brand image, product quality, and price in order to win a competitive advantage so that consumers become loyal to the company.

Hartini (2021) stated that consumer loyalty exists when consumers are satisfied with a product or service that is consumed so that they will have a tendency to re-consume. According to Bulan and Sriwulan (2021), consumers who are loyal to the products offered by manufacturers will recommend these products to other parties, such as family and friends. That way, when consumers are loyal to a brand, they will tend to show consumer loyalty to the same product.

Crismonanda (2021) states that brand image is related to behavior in terms of brand beliefs and preferences. Consumers with a good image of the brand are more likely to make purchases. On the other hand, according to Octhaviani and Sibarani (2021), brand image is

what consumers display about the product or service. In other words, brand image is what customers want because the goods or services are considered good.

Primary and Santoso (2018) define product quality as product characteristics that can make customers satisfied, and customers benefit from the products they buy. This can attract customers to buy these products and give a good image of the products produced by the company because the company is able to understand customer needs. On the other hand, according to Mahanani (2018), product quality is assessed based on the quality, functionality, and usability of the product. So, a quality product in terms of the characteristics and functions provided can provide satisfaction to customers.

In addition to brand image and product quality, price is one of the most important parts. Kotler and Armstrong (2012) said the price is the amount exchanged by paying for a product or service to receive the benefits provided for using the product or service. Meanwhile, according to Mahani (2018), reasonable pricing will attract customer interest. In other words, if the price is set by the company according to the purchasing power of consumers, then the customer will decide on the product.

Based on this, Bengkulu City is one of the most densely populated cities with a potential lack of maintenance of the digestive system in the body. That way, the people of the Bengkulu City area have the potential to repeatedly consume probiotic drinks or fermented milk products from YKLT. So, it is necessary to do research on brand image, product quality, and price to determine consumer loyalty in the city of Bengkulu. The objectives of this research are a) to analyze consumer assessments of brand image, product quality, and price of YKLT products in Bengkulu City; b) to analyze consumer ratings of consumer satisfaction and consumer loyalty for YKLT products in Bengkulu City; c) analyzing the effect of brand image, product quality, and price on consumer satisfaction of YKLT products in Bengkulu City; d) analyzing the effect of brand image, product quality, price, and consumer satisfaction on consumer loyalty to YKLT products in Bengkulu City; e) analyzing the effect of brand image, product quality, and price on consumer loyalty through YKLT consumer satisfaction in Bengkulu City.

METODE

This research method is descriptive research, which explains the data that has been obtained and is then associated with relevant theories so as to produce conclusions (Rusdi, 2019). The population of this study are customers of fermented milk from the YKLT brand in Bengkulu City, whose loyal consumption is unknown. Because the amount of population in this study is not known for certain, to know the magnitude of the sample, use the formula as follows (Tambunan & Widiyanto, 2012):

$$n = \frac{z^2}{4(moe)^2} = 96{,}4 \dots\dots\dots (1)$$

$$n = \frac{1{,}96^2}{4(0{,}1)^2} = 96{,}4$$

Information:

n = Sample size
Z = Score used at 5% significance level (1.96)
moe = *Margin of error* (maximum error rate of 10%)

According to Pratama and Santoso (2018), *purposive sampling* involves determining the sample by establishing certain characteristics that are in accordance with the objectives of the study with the following criteria: 1) respondents are customers who have purchased and consumed YKLT at least twice; 2) respondents are over 15 years of age and are able to answer and

understand the questions on the questionnaire; and 3) respondents are consumers who buy YKLT products in Bengkulu City.

In this study, the scale used to calculate each indicator is an ordinal scale. Where determined items are relevant to what is known, the respondent is asked to provide the most suitable answers. Murtini *et al.* (2019) Likert is used because it can freely enter relevant statements according to the wishes of the author. This scale is used because it is easy to make and free to enter relevant statements. Statements that have been prepared can be measured by category, namely a scale of 5, which shows agree to the statement. The scale of this measurement shows that if value approach one means increasingly disagreeing, on the contrary, if approach number five means more agreeing. Then a data quality test was carried out, which included validity and reliability tests. Correlation test multiple and analysis regression double were used to do an analysis associative between the independent variable and the dependent variable.

Table 1. Category of Variable Assessment

Brand Image		Quality Product		Price		Consumer Satisfaction		Consumer Loyality	
Scale	Category	Scale	Category	Scale	Category	Scale	Category	Scale	Category
16 - 16,7	Very Bad	17,6 - 19,07	Very low quality	15,5 - 16,3	Very not affordable	8 - 8,3	Very dissatisfied	13,8 - 15,03	Very disloyal
16,8 - 17,5	Not good	19,08 - 20,55	Low quality	16,4 - 17,2	Not affordable	8,4 - 8,7	Not satisfied	15,04 - 16,27	Not loyal
17,6 - 18,3	Quite good	20,56 - 22,03	Fairly good quality	17,3 - 18,1	Affordable enough	8,8 - 9,1	Satisfied enough	16,28 - 17,51	Loyal enough
18,4 - 19,1	Good	22,04 - 23,51	Good Quality	18,2 - 19,0	Affordable	9,2 - 9,5	Satisfied	17,52 - 18,75	Loyal
19,2 - 20	Very good	23,52 - 25	Very good quality	19,1 - 20	Very affordable	9,6 - 10	Very satisfied	18,76 - 20	Very Loyal

Data is processed using the SEM (structural *equation modeling*) method and the PLS (partial *least squares)* approach with smart PLS 3.0 software. SEM-PLS analysis usually consists of two sub-models, namely the outer model and the inner model. According to Saidani and Arifin (2012), structural equation modeling (SEM) is described as an analysis that combines factor analysis approaches, structural models, and path *analysis*. This study uses confirmatory factor analysis techniques in SEM, which are used to confirm the most dominant factors in a group of variables. SEM-PLS was used to confirm theory and can also be used to find out if variables Brand Image (X_1), Product Quality (X_2), and Price (X_3) have an effect on Loyalty Consumer (Y) through Satisfaction Consumer (Z).

RESULT AND DISCUSSION

This analysis explains the subject discussed without using numerical calculations. This aims to change the raw data set to be easy to understand in the form of more concise information, namely in the form of percentages. Respondents' responses to the research variables were categorized into five using the interval formula, and the categorization results are shown in the following table.

Table 2 Brand Image Scale, Product Quality, Price, Satisfaction Consumers and Loyalty Customer

No	Variable	Average Score	Category
1	Brand Image (X_1)	19.05	Good
2	Quality Product (X_2)	23.30	Good Quality
3	Price (X_3)	18.07	Affordable Enough
4	Satisfaction Consumer (Z)	9.30	Satisfied
5	Loyalty Consumer (Y)	17.47	Loyal enough

Table 2 presents number that YKLT consumers evaluate image brands in the good category with an average of 19.05. It has proven that consumers feel that YKLT's product image is very good, from brand recognition, brand reputation, attractiveness, and loyalty to YKLT. It makes the image brand fall into the good category.

Product quality gained category quality at an average of 23.30. This is evidenced by the durability of YKLT which has good quality, compliance with the specifications given by YKLT, good features of YKLT products, reliability of quality YKLT products, and attractive aesthetics that make YKLT products of high quality. This puts product quality in the category of quality.

Price falls into the fairly affordable category with an average value that is quite affordable. It happens because consumers feel the price of YKLT products is very affordable, the price is in accordance with the quality provided, the price can compete with similar products and the price is in accordance with the benefits provided. Currently, the price of YKLT is Rp. 3.000/ bottle, while the price of similar products ranges from Rp. 4.000 – Rp. 5.000/ bottle. It proves that the price falls into the fairly affordable category.

As for the variable's satisfaction, consumers are in the category satisfied with an average value of 9.30. This is because consumer expectations for YKLT products are fulfilled and pleasure in taste, benefits, and convenience is found when buying YKLT products. This proves that satisfaction consumers enter the category satisfied.

Based on Table 2 variables loyalty consumers fall into the quite loyal category with an average value of 17.47. This happens because loyal consumers make regular purchases, loyally buy at the same place for YKLT products, want to refer others, and are loyal because of the advantages that YKLT provides compared to similar products. it proves that loyalty consumer is in the fairly loyal category.

Outer Measurement Model

Measurement Outer Model is a measurement model used to see and show how manifest variables or research indicators represent latent variables. In this case, the value of the validity and reliability of an indicator or manifest variable will be seen.

1. Validity Test

Validity tests are often used to measure the accuracy of an item in a questionnaire, and whether the items in the questionnaire are correct in measuring what you want to measure (Ghozali & Latan, 2014). The validity test in this study is divided into two, namely *convergent validity* and *discriminant validity*, where each test has its own minimum value standard so that it can be categorized as a valid measuring instrument.

a. Validity Convergent

Therefore, the second stage of processing is carried out after the indicators whose value is less than 0.5 are eliminated. The convergent validity test is also seen through the AVE (*Average Variance Extracted*) value. The AVE value is said to be valid if the AVE value for each variable is above 0.5 (Ghozali & Latan, 2014). In this study, the AVE value can be seen in Table 3.

Table 3 Average Variance Extracted Value

Construct	AVE	Information
Brand Image	0.748	VALID
Product Quality	0.927	VALID
Price	0.648	VALID
Consumer Loyalty	0.860	VALID
Consumer Satisfaction	0.960	VALID

Based on the results shown in Table 3, the value produced by each construct meets the expected criteria, namely > 0.5 with the largest value of 0.960 for the value of the consumer satisfaction variable and the lowest value of 0.648 for the price variable. The value of these results has fulfilled the assessment requirements, meaning that all the indicator values used have become the right measuring tool to measure the variable.

b. Validity Discriminant

Discriminant validity has the goal of being able to determine whether a reflective indicator is a good measure or not based on the principle that construct measurements must have a high correlation. The existence of different construct measurements will make the measurements not highly correlated (Ghozali & Latan, 2014) . This test will be carried out by looking at the *cross-loading value*. Obtaining a high correlation value from the results of removing several indicators in the *loading factor test*, so that a greater correlation coefficient value is obtained from each construct compared to the correlation value from the constructs in different columns. The results obtained show that all indicators used in this study can be said to be valid.

2. Reliability Test

Cronbach's alpha value and *composite reliability* from testing at this stage are used to measure the construct. The construct requirements are said to be *reliable* if the *composite reliability value* is above 0.7 and the value of *Cronbach's alpha* is above 0.6.

Based on the results obtained on the brand image variable (0.884); product quality (0.902); price (0.814); consumer loyalty (0.840) and customer satisfaction (0.959). With these results, all variables in this study are said to be *reliable* because they have fulfilled the required value, which is > 0.60.

The results of the reliability test with the *composite reliability test* were obtained on the brand image variable (0.922); product quality (0.927); price (0.876); consumer loyalty (0.925) and customer satisfaction (0.980). With these results all variables in this study are said to be *reliable* because they have fulfilled the required value, which is > 0.60.

Structural Inner Model

Structural models were evaluated using *R-Square* (coefficient of determination) for the independent variables and the t-test and the significance of the structural path parameter coefficients.

Table 4 R-square value

Variable	R^2
Consumer Loyalty	0.674
Consumer Satisfaction	0.846

Based on Table 4, it is known that the value R^2 of consumer loyalty is 0.674, meaning that the variable brand image, product quality, price, and consumer satisfaction can affect the consumer loyalty variable by 67.4%, while the other 32.3% is influenced by other variables not present in the study. The value R^2 for the consumer satisfaction variable is 0.846 meaning that the brand image, product quality, and price variables can affect the consumer satisfaction variable by 84.6%, while the other 15.4% is influenced by other variables not included in the study. Mark R^2 This has shown that the model in this study is quite strong because it has indicated a value R^2 above 0.33 (Ghozali and Latan 2014).

Significance Test

A significant test was carried out using the *p-values test*. The results obtained in this test will show the magnitude of the influence of YKLT brand image, YKLT product quality, and YKLT prices on YKLT consumer loyalty and the influence of YKLT brand image, YKLT product quality and YKLT prices on YKLT consumer loyalty through YKLT consumer satisfaction. Statistical test results can be seen in the following table:

Table 5. Results of the Hypothesis Test Output Connection Directly

Variable	*Original Sample* (O)	T Statistics	P *Values*
X1 →Z	0.088	1,580	0.115
X2 →Z	0.330	3,674	0.000
X3 →Z	0.572	8,567	0.000
Z →Y	1.034	5,552	0.000
X1 →Y	0.004	0.051	0.960
X2 →Y	-0.112	0.824	0.410
X3 →Y	-0.145	0.904	0.367

1. The Effect of YKLT Brand Image, Product Quality, and Price on YKLT Consumer Satisfaction
   a. Brand Image Influence on Satisfaction Consumer

   Based on Table 5 presents statistical values, namely *p values* and the original sample. The *p-* values, brand image 0.115 indicates more than α (0.05) meaning that the YKLT brand image has no significant effect on YKLT consumer satisfaction. The results of this study are not in line with Sutedjo and Sari (2023) that brand image has a significant effect on consumer satisfaction because the brand image owned by Mixue *Ice Cream* & Tea Citra Grand in Semarang City is fast spreading and *viral*, making this brand widely known by the public.

   Consumer satisfaction is more influenced by the direct experiences they have. Meanwhile, brand image is a creation of the producer to steer consumer opinions so that they evaluate the product according to the producer's desires. Consumers may not necessarily have the same preferences towards the image that has been built. They feel more satisfied with the experience they have with a product. The promotions conducted by YKLT company serve more as a medium to introduce their products to new consumers.
   b. Influence Product Quality against Satisfaction Consumer

   Based on Table 5, presents the results of *the p-values* of product quality at a value

of 0.000 which indicates less than α (0.05), meaning that the quality of YKLT products has a significant effect on YKLT consumer satisfaction. The original sample (O) obtained a value of 0.330. These results state that the variable quality of YKLT products has a positive effect on YKLT consumer satisfaction. This result is in line with Nofrianda's research (2019); Erwan, et. Al (2021) that product quality has a positive and significant effect on consumer satisfaction because the fulfillment of the factors contained in an item causes the item to be suitable for the purpose for which the item is intended.

In this way, product quality has a major influence on YKLT customer satisfaction. This is due to the quality of YKLT products that consumers feel have been fulfilled. If the quality of the product meets what consumers expect, consumers will repurchase the same product based on satisfaction. Therefore, the better the quality of YKLT products, the higher the satisfaction of YKLT consumers in Bengkulu City.

c. Effect of Price on Consumer Satisfaction

Based on Table 5, the results of *p-values* for prices at 0.000 show less than α (0.05), meaning that prices have a significant effect on YKLT consumer satisfaction. The original sample (O) obtained a value of 0.572. These results state that the variable quality of YKLT products has a positive effect on YKLT consumer satisfaction in the city of Bengkulu. According to Wijayanti et al. (2023), the price variable is constructed from indicators of price in relation to quality and packaging size, as well as price affordability for consumers. This research is in line with Gomies and Amin (2022) the price of Morniaga *Child Kid & Child milk* is significant for consumer satisfaction because the product has a low price and almost the same quality as similar products at a higher price.

In that way, price can have a significant impact on YKLT customer satisfaction. This is due to the habit of consumers wanting to know the price before deciding to purchase a product. This aims to ensure that the price they pay meets their expectations regarding the quality of the product. If the price they pay matches the expected quality, then consumers will feel satisfied. The situation on the ground indicates that the price of YKLT increases every year, but consumers continue to buy this product because they feel satisfied when consuming it. This shows that the price changes that occur are still in line with the quality of the product they receive. In addition, the current prices are still considered affordable by YKLT consumers in Bengkulu City.

2. The Effect of Brand Image, Product Quality, Price, and Consumer Satisfaction on YKLT Consumer Loyalty

a. The Effect of Brand Image on YKLT Consumer Loyalty

Based on Table 5 presents the statistical values, namely the p-value and the original sample. The p-value for the brand image is 0.410, which is greater than (0.05), meaning that product quality does not significantly affect YKLT consumer loyalty in Bengkulu City. The results of this study are in line with the research by Ramadhani & Nurhadi (2022), which states that the image associated with Aqua mineral water is not sufficient to build consumer loyalty. Consumer loyalty is more influenced by emotional factors. According to Mathori & Chasanah (2024), when a company is able to enhance the emotional experience of consumers, it will increase their loyalty. The emotional experience referred to is the feeling of satisfaction and trust towards them.

b. Effect of Product Quality on YKLT Consumer Loyalty

Based on Table 5, the statistical value, namely *the p values* for product quality, is 0.960 which shows more than α (0.05), meaning that the quality of YKLT products has no significant effect on YKLT consumer loyalty. This research is not in line with the research of Indrawati (2018) that product quality affects consumer loyalty in Cincau *Station* because product capabilities have been fulfilled which make consumers loyal,

such as taste, variety of flavors and hygiene.

The quality of YKLT products has not yet been able to make its consumers loyal. Fermented milk consumers are currently faced with many product options that are of the same quality as YKLT. For example, "YoyiC," "Vitacharm," "KUKURU," and others. Each product offers a different innovation to enjoy fermented milk. So that consumers who want to benefit from consuming fermented milk can already choose according to their taste.

c. Effect of Price on YKLT Consumer Loyalty

Based on Table 5 presents statistical values, namely *p values* and the original sample. The *p-value* at the price is 0.367 which shows more than α (0.05) meaning that the price has no significant effect on YKLT consumer loyalty in Bengkulu City. This result is in line with the research of Novitawati *et al* (2019) that prices at the Malang City Aceh Coffee Shop do not have a significant effect on consumer loyalty because the price is not a problem for consumers to buy products produced by Sanger Aceh Coffee Warung Malang City.

That way the price does not have an effect on YKLT consumer loyalty. If the product price is in accordance with what consumers want, they tend to make purchases on the product. So that the price is a determinant in decision-making for consumers. As for the location in this study, price is not a problem for consumers. This shows that the higher the price offered but according to what consumers expect, they will remain loyal to YKLT products.

d. The Effect of Consumer Satisfaction on YKLT Consumer Loyalty

Based on Table 5 presents statistical values, namely *p values* and the original sample. The *p-values* on brand image are 0.000 which shows less than α (0.05) meaning that consumer satisfaction has a significant effect on YKLT consumer loyalty in Bengkulu City. This research is in line with the research of M. Hidayat *et al* (2022) that consumer satisfaction has a significant effect on the loyalty of Kapal Api Coffee consumers in Bengkulu City. This is because consumers have a good perception of the benefits of Kapal Api products in the sense that they have fulfilled the needs and desires of consumers.

In this way, customer satisfaction has an influence on YKLT consumer loyalty. If consumer satisfaction is fulfilled for the product consumed, they tend to be loyal to the product. So, consumer satisfaction is determined by the overall feeling or one's attitude about the product after purchase. This shows that the better the customer satisfaction, the higher the consumer loyalty to YKLT products.

3. Influence of Brand Image, Product Quality, and Price on Loyalty YKLT Consumers through Satisfaction Consumer

Woen and Santoso (2021) state that to add several customers or build loyalty better pay more attention to aspects of quality service, product quality, promotion, and price. The better aspect the more loyalty consumers on the products offered. According to Fandiyanto and Kurniawan (2019), image brands and trust brands can influence the satisfaction of consumers. Therefore, the next test is to see the indirect effect of YKLT brand image, YKLT product quality, YKLT prices YKLT consumer loyalty through YKLT consumer satisfaction. In addition, in this test, the results will be obtained whether the consumer satisfaction variable acts as a mediation or not. The statistical test results produced through the bootstrapping test can be seen in the following table.

Table 6. Output Significant Test Results Loyalty Consumer YKLT Via Satisfaction YKLT consumers

Variable	Original Sample (O)	T Statistics	P Values
YKLT Brand Image → YKLT Consumer Satisfaction → YKLT Consumer Loyalty	0.091	1.513	0.131
YKLT Product Quality → YKLT Consumer Satisfaction → YKLT Consumer Loyalty	0.592	5,067	0.000
YKLT Prices → YKLT Consumer Satisfaction → YKLT Consumer Loyalty	0.342	3,083	0.002

a. Brand Image to Loyalty YKLT consumers through Satisfaction Consumer

Based on Table 6, the influence of the YKLT brand image on YKLT consumer loyalty through YKLT consumer satisfaction first. This is to test whether the YKLT consumer satisfaction variable will influence the YKLT brand image on YKLT consumer loyalty or not. Based on the direct relationship between YKLT's brand image and consumer loyalty, YKLT has a *p-value* of 0.960 α (0.05) which means it is not significant. From the results of the PLS analysis, it was found that the *p values* of the YKLT brand image were 0.131 greater than α (0.05) meaning that they were not significant to YKLT consumer loyalty through YKLT consumer satisfaction. Based on these results, both direct and indirect effects, both of which are not significant, are said not to be *intervening variables*. This research is in line with Wijatmoko *et al* (2022) that consumer satisfaction does not mediate brand image on consumer loyalty because the image given by Nova Store is already good by showing that many consumers shop on the spot. This is because the store already has a good image and it will be easy to get consumers to shop at that store.

That way consumer satisfaction does not affect brand image on YKLT consumer loyalty in Bengkulu City. If consumers are satisfied with the brand image, then consumers will be loyal to the product. This explains that consumer satisfaction is not an *intervening variable* (mediation) between the influence of brand image on YKLT consumer loyalty in Bengkulu City because YKLT's brand image is already good. The conditions in this study are that consumers continue to buy and consume YKLT products. This explains that YKLT's consumer loyalty will increase if consumers are satisfied with the brand image.

b. Product Quality against Loyalty YKLT consumers through Satisfaction Consumer

Based on Table 6, the direct relationship between YKLT product quality and YKLT consumer loyalty has a *p-value* of 0.420 α (0.05) which means it is not significant. From the results of the PLS analysis, the *p-value of* YKLT product quality is 0.000 less than α (0.05) which means it is significant for YKLT consumer loyalty through YKLT consumer satisfaction. As for the original sample value, the YKLT product quality variable has a positive effect (O=0.592) on the YKLT consumer loyalty variable. This research is in line with Palilati *et al* (2022) that consumer satisfaction can mediate product quality on consumer loyalty significantly at Gorontalo SMIs because consumers are satisfied with products, services or brands, are more likely to buy them and tell others about pleasant experiences perceived with the product, service or brand.

In this way, consumer satisfaction mediates (*intervenes*) product quality on YKLT consumer loyalty in Bengkulu City. If product quality meets consumer expectations, consumers will be satisfied and loyal to the product. This explains that consumers are satisfied with YKLT products because their expectations have been met, so they become loyal consumers. Therefore, that consumer satisfaction can be a good *intervening (mediation) variable in increasing the influence of YKLT product quality on YKLT*

consumer loyalty in Bengkulu City.

c. Price against Loyalty YKLT consumers through Satisfaction Consumer

Based on Table 6, the direct relationship between YKLT prices and YKLT consumer loyalty has a *p-value of* 0.367 more than *α* (0.05), which means it is not significant. From the results of the PLS analysis, it was found that the *p values* of YKLT product quality were 0.000 less than *α* (0.05) which means that it is significant for YKLT consumer loyalty through YKLT consumer satisfaction. The YKLT product quality variable has a positive influence (O=0.342) on the YKLT consumer loyalty variable. Based on the above results, it is important that YKLT consumer satisfaction is formed so that the price of YKLT can affect YKLT consumer loyalty in the city of Bengkulu. This research is in line with Wardhani *et al* (2022) that consumer satisfaction mediates prices on consumer loyalty. This happens because cheap and affordable prices tend to make consumers happy and feel satisfied about this so that consumer satisfaction is created.

In this way, consumer satisfaction mediates (*intervenes*) prices on YKLT consumer loyalty in Bengkulu City. If customer satisfaction is created, it will also encourage a level of loyalty from consumer loyalty. This explains that low prices and good quality make consumers satisfied, and even willing to repurchase the product. So, you could say that the consumer satisfaction factor is able to become a mediator in connecting price perceptions with loyalty. Therefore, it can be ascertained that price has a significant effect on YKLT consumer loyalty in Bengkulu City which is mediated by consumer satisfaction.

Based on Putra (2019) states that if the direct effect is not significant and the indirect effect is not significant then it is said to be not an *intervening variable*; if the direct effect is not significant and the direct effect is significant then it is included in the *full mediation category, meaning that the intervening* variables mediate exogenous variables to endogenous variables. This states that YKLT consumer satisfaction is a mediation in the *full mediation category* which affects YKLT product quality and YKLT prices on YKLT consumer loyalty, but not the YKLT brand image. These results illustrate that if the company wants to increase YKLT consumer loyalty, it must pay attention to YKLT consumer satisfaction first. The higher the YKLT consumer satisfaction, the higher the YKLT consumer loyalty.

CONCLUSION

From the analysis above, it can be concluded that consumer loyalty can be obtained if consumers are satisfied with the products they consume. YKLT has been known as a fermented milk product that is beneficial for health, but the brand image that has been built so far does not directly make consumers loyal. Consumers need to be presented with quality products that still have an affordable price. Both can provide consumer satisfaction that will impact their loyalty. The analysis results show that the brand image variable does not have an effect on consumer satisfaction. This is suspected to be due to the respondents involved in this study being YKLT consumers, which may lead to the assessment data regarding brand image being relatively uniform. It is recommended for future research to collect data on the public's perceptions of the products being studied, in order to obtain a more varied picture of the same object.

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