CHAPTER IV

RESULT

4.1. DEMOGRAPHIC OF THE RESPONDENT

Responses collected came from the respondents. The followings are the demographic of the respondents in terms of gender, occupation, monthly income.

4.1.1. RESPONDENTS ACCORDING TO GENDER AND OCCUPATION

From the total of 114 respondents gained, as seen in table 4.1., student and employee are the most occupations among the respondents. The student represents 57.9% of the total respondents. The distribution of gender between Male and female in each occupation is almost equal, except doctor and lecturer, which entirely female. Eventually, the female is the most representative of the respondent with 55.3%.

Table 4.1. Percentage distribution of gender and occupation

			Gender		Total
			Male	Female	
Occupation	Student	Count	32	34	66
		% of Total	28.1%	29.8%	57.9%
	Employee	Count	16	19	35
		% of Total	14.0%	16.7%	30.7%
	Government Employee	Count	1	2	3
		% of Total	0.9%	1.8%	2.6%
	Entrepreneur	Count	2	5	7
		% of Total	1.8%	4.4%	6.1%
	Doctor	Count	0	2	2
		% of Total	0.0%	1.8%	1.8%
	Lecturer	Count	0	1	1
		% of Total	0.0%	0.9%	0.9%
Total		**Count**	**51**	**63**	**114**

	% of Total	**44.7%**	**55.3%**	**100.0%**

Source: Primary data, 2020

4.1.2. RESPONDENTS ACCORDING TO OCCUPATION AND MONTHLY INCOME

Moreover, the other characteristics based on occupation towards monthly income, as seen in table 4.2., the respondents are represented by those with below Rp 1,3m monthly income by 42.1%. which most of them come from the student. Furthermore, the student also filled the majority of the respondents that generate Rp 1,300,001 - Rp 5,000,000,-. The respondents that generate Rp 1,300,001 - Rp 5,000,000,- and Rp 5,000,001 - Rp 15,000,000,- of monthly income, share almost equal amount with respectively 32 and 31 respondents. The high-income respondent which represent by the respondent that generates above Rp 15,000,000,- is entirely represented by the employee. However, their share of the total respondent is insignificant with 3 respondents.

Table 4.2. Percentage distribution of Occupation and Monthly Income

			Monthly Income*				**Total**
			< 1.3	**1.3 - 5**	**5 - 15**	**> 15**	
Occupation	**Student**	Count	47	16	3	0	66
		% of Total	41.2%	14.0%	2.6%	0.0%	57.9%
	Employee	Count	0	13	19	3	35
		% of Total	0.0%	11.4%	16.7%	2.6%	30.7%
	Government Employee	Count	0	0	3	0	3
		% of Total	0.0%	0.0%	2.6%	0.0%	2.6%
	Entrepreneur	Count	1	2	4	0	7
		% of Total	0.9%	1.8%	3.5%	0.0%	6.1%
	Doctor	Count	0	0	2	0	2
		% of Total	0.0%	0.0%	1.8%	0.0%	1.8%
	Lecturer	Count	0	1	0	0	1
		% of Total	0.0%	0.9%	0.0%	0.0%	0.9%
Total		**Count**	**48**	**32**	**31**	**3**	**114**

	% of Total	**42.1%**	**28.1%**	**27.2%**	**2.6%**	**100.0%**

*in million Rupiah

Source: Primary data, 2020

4.2. CUSTOMER BEHAVIOR

Moreover, there are data collected based on customer behavior which contain average of expense for each purchase on Tokopedia and the product category purchased online with the biggest expense in a month.

4.2.1. RESPONDENTS ACCORDING TO AVERAGE EXPENSE AND THE MOST EXPENSED OF THE PRODUCT CATEGORY

In table 4.3, most respondents spend between Rp. 200,001 - Rp. 400,000 per month with a representation of 40.4% of the total respondents. It shows that online shopping activity among the respondents is high enough, given that the majority of the respondents have low income, which is below Rp 1,3m. The most product sold leads by fashion category with 18.4%. The electronic and daily needs share a close amount with respectively 13 and 14 purchases within a month. Moreover, the most product category purchase if it seen by its average expense, daily needs are the most purchases with 7 purchases in the expense range of below Rp 200,000,-. Then, for an expense range of Rp 200,001 - Rp 400,000,-, fashion category shares the majority of purchases with 11 purchases. Meanwhile, the fashion and food and beverage category share a similar amount of 4 purchases each in the expense range of Rp 400,001 - Rp 600,000,-. The electronic category is the only product purchase in the Rp 600,001 - Rp 800,000,- expense range. The computer and laptop category and

bills share 1 purchases each in the expense range of Rp 800,001 - Rp 1,000,000,-. Finally, the top expense is generated the most from the electronic and daily needs category with 2 purchases each.

Table 4.3. Percentage distribution of average expense and product category purchased

		Average Expense*						Total
		< 2	2- 4	4 - 6	6 - 8	8 - 10	>10	
Book	Count	1	3	0	0	0	0	4
	% of Total	0.9%	2.6%	0.0%	0.0%	0.0%	0.0%	3.5%
Electronic	Count	3	4	3	1	0	2	13
	% of Total	2.6%	3.5%	2.6%	0.9%	0.0%	1.8%	11.4%
Fashion	Count	6	11	4	0	0	0	21
	% of Total	5.3%	9.6%	3.5%	0.0%	0.0%	0.0%	18.4%
Film and Music	Count	1	0	0	0	0	0	1
	% of Total	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
Gaming	Count	0	4	0	0	0	1	5
	% of Total	0.0%	3.5%	0.0%	0.0%	0.0%	0.9%	4.4%
Gadget	Count	2	1	0	0	0	0	3
	% of Total	1.8%	0.9%	0.0%	0.0%	0.0%	0.0%	2.6%
Beauty	Count	6	3	0	0	0	1	10
	% of Total	5.3%	2.6%	0.0%	0.0%	0.0%	0.9%	8.8%
Healthcare	Count	0	1	1	0	0	0	2
	% of Total	0.0%	0.9%	0.9%	0.0%	0.0%	0.0%	1.8%
Computer and Laptop	Count	0	3	0	0	1	0	4
	% of Total	0.0%	2.6%	0.0%	0.0%	0.9%	0.0%	3.5%
Precious Metal	Count	0	0	1	0	0	1	2
	% of Total	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%	1.8%

Toys and Hobby	Count	2	2	1	0	0	0	5
	% of Total	1.8%	1.8%	0.9%	0.0%	0.0%	0.0%	4.4%
Food and Beverage	Count	2	1	4	0	0	1	8
	% of Total	1.8%	0.9%	3.5%	0.0%	0.0%	0.9%	7.0%
Office Equipment and Stationery	Count	0	1	0	0	0	0	1
	% of Total	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%
Automotive	Count	1	3	0	0	0	1	5
	% of Total	0.9%	2.6%	0.0%	0.0%	0.0%	0.9%	4.4%
Body Care	Count	0	1	0	0	0	0	1
	% of Total	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%
Household Equipment	Count	2	4	1	0	0	1	8
	% of Total	1.8%	3.5%	0.9%	0.0%	0.0%	0.9%	7.0%
Daily Needs	Count	7	4	1	0	0	2	14
	% of Total	6.1%	3.5%	0.9%	0.0%	0.0%	1.8%	12.3%
Bills	Count	5	0	0	0	1	1	7
	% of Total	4.4%	0.0%	0.0%	0.0%	0.9%	0.9%	6.1%
	Count	**38**	**46**	**16**	**1**	**2**	**11**	**114**
	% of Total	**33.3%**	**40.4%**	**14.0%**	**0.9%**	**1.8%**	**9.6%**	**100.0%**

*in hundred thousand Rupiah

Source: Primary data, 2020

4.3. COMPREHENSIVE PROFILE OF RESPONDENT

Based on the explanation generated from table 4.1., 4.2, and 4.3. above, the respondent's profile mostly are female students who generate low income and buy fashion products whenever purchase online. This result is plausible due to the way of collecting data where the questionnaire is mostly distributed directly toward students.

In terms of age wise, the majority of the respondents come from those who born within 2000s which according to Jiang (2019) this generation categorize as Z generation. Moreover, according to Priporas et al (2017), the generation Z in terms of consumer behavior has several distinct behaviors than the previous generation such as the tendency to look forward to a faster and autonomous transaction which processed electronically through many devices and expect the technology will assist them to involved in shopping decision.

4.4. RESPONDENTS' RESPONSE ON EACH VARIABLE

Descriptive analysis is a form of analysis using means, frequency tables and tabulations. Respondents' responses then be assessed based on the categories that have been arranged according to the answer scale range.

Table 4.4. Respondent' responses toward e-loyalty

E-Loyalty	5 Score		4 Score		3 Score		2 Score		1 Score		Total	Mean
	F	S	F	S	F	S	F	S	F	S	Score	
Frequency	39	195	30	120	24	72	18	36	3	3	426	**3.74**
Repurchase	46	230	33	132	20	60	12	24	3	3	449	**3.94**
Switch Eagerness	9	45	24	96	41	123	31	62	9	9	335	**2.94**
E-WOM	43	215	37	148	28	84	6	12	0	0	459	**4.03**
Mean of Variable											417	**3.66**
F: Frequency **S: Score**												

Source: Processed data, 2020

According to table 4.4., it shows that the mean value of respondent' responses toward e-loyalty indicators is 3.66 which is high according to the scale range table. The highest indicator is positive e-WOM toward at least one acquaintance, which means the majority tend to inform their relatives to use Tokopedia. Meanwhile, the lowest indicator is an eagerness to switch to another e-

commerce with 2.94 which is moderate according to the scale range table. It means that halves of respondents tend to consider purchasing through other e-marketplaces instead of only Tokopedia. Overall, the respondents tend to be loyal to Tokopedia.

Table 4.5. Respondent' responses toward brand image

Brand Image	**5**		**4**		**3**		**2**		**1**		**Total**	**Mean**
	F	**S**	**F**	**S**	**F**	**S**	**F**	**S**	**F**	**S**	**Score**	
Popularity	37	185	37	148	32	96	7	14	1	1	444	**3.89**
Good Reputation	44	220	49	196	19	57	2	4	0	0	477	**4.18**
Ease of Use	52	260	48	192	14	42	0	0	0	0	494	**4.33**
Mean of Variable											472	**4.14**
F: Frequency **S: Score**												

Source: Processed data, 2020

As seen on table 4.5., the first brand image indicator has a high score with 3.89, it means that Tokopedia is considered popular among the respondents. Moreover, the second brand image indicator also has a high score with 4.18, thus, Tokopedia is considered has a good reputation among the respondents. Lastly, the third brand image indicator has a very high score with 4.33, it means that Tokopedia is fully recognized among the respondents due to its friendly-user app. On top of that, the mean value of respondent' responses toward brand image indicators is 4.14 which is high according to the scale range table, that means Tokopedia considered has a strong brand image lie over the respondent's thoughts.

Table 4.6. Respondent' responses toward e-satisfaction

E-Satisfaction	5		4		3		2		1		Total	Mean
	F	S	F	S	F	S	F	S	F	S	Score	
Enjoyment	40	200	49	196	23	69	1	2	1	1	468	**4.11**
Conformity	41	205	52	208	18	54	3	6	0	0	473	**4.15**
Suitability	49	245	46	184	18	54	1	2	0	0	485	**4.25**
Mean of Variable											475	**4.17**
F: Frequency **S: Score**												

Source: Processed data, 2020

As seen on table 4.6., the first e-satisfaction indicator has a high score with 4.11, which means that the respondents feel enjoyment whenever using Tokopedia. The second e-satisfaction indicator also has a high score with 4.15, which means that Tokopedia has considered conformed the expectations of the respondents. The third e-satisfaction indicator has a very high score with 4.25, it means that the Tokopedia has a good quality of service in the respondent' thoughts. Eventually, e-satisfaction has a high score with 4.17, it means that Tokopedia has fulfilled the overall satisfaction of the respondents.

Table 4.7. Respondent' responses toward trust

Trust	5		4		3		2		1		Total	Mean
	F	S	F	S	F	S	F	S	F	S	Score	
Accountability	54	270	40	160	18	54	0	0	2	2	486	**4.26**
Success Transaction	56	280	42	168	15	45	1	2	0	0	495	**4.34**
Claim	46	230	45	180	23	69	0	0	0	0	479	**4.20**

Promise	39	195	52	208	22	66	1	2	0	0	471	**4.13**
Mean of Variable											483	**4.23**
F: Frequency **S: Score**												

Source: Processed data, 2020

According to table 4.7., the first trust indicator has a very high score with 4.26, it means that Tokopedia has accountability of transaction security in respondent' thoughts. Moreover, the second trust indicator has the highest score with 4.34, it means that Tokopedia has considered never failed respondents in terms of transactions success. The third trust indicator has a high score with 4.2, it means that what Tokopedia's claims about its service is considered suitable among respondents' thoughts. Lastly, the fourth trust indicator has a high score with 4.13, it means that what Tokopedia's promises about its service is considered suitable among respondents' thoughts. Overall, the respondent trust Tokopedia as a e-marketplace to purchase with.

4.5. GOODNESS OF FIT RESULT

Confirmatory analysis is applied in order to determine goodness of fit. The confirmatory model suitability test will observe at the cutoff value of the Goodness-of-Fit Index which includes Chi-Square, GFI, RMSEA, RMR, TLI, CFI, and AGFI. AMOS 23 is applied, thus, the result can be seen in table 4.8.

Table 4.8. Goodness of fit result

Goodness of Fit Index	Cut of Value	Analysis Result	Model Evaluation
Chi Square	Expected smaller	143.050	Good
GFI	≥ 0.90	0.852	Marginal Fit
RMSEA	≤ 0.08	0.093	Marginal Fit
RMR	≤ 0.10	0.054	Good

TLI	≥ 0.95	0.894	Marginal Fit
CFI	≥ 0.90	0.916	Good
AGFI	≥ 0.90	0.785	Marginal

Source: Processed data, 2020

Overall, the model can be concluded as a good model due to its fulfillment of three Goodness of Fit criteria and three at the verge of cutoff value. Hence, it is concluded that the indicators used in the model are a reference to describe all the variables used in the research. Then, this model can be used for the next steps.

4.6. REGRESSION TEST RESULT

4.6.1. Regression Model 1 (Brand Image -> e-Satisfaction)

Normality Test

It is conducted using the Kolmogorov-Smirnov. As seen in table 4.9., regression model 1 has Sig. KS 0.245 > 0.05, hence, the residual model is distributed normally, thus, the data is eligible for this research.

Table 4.9. Normality test result for Regression Model 1

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		114
Normal Parameters[a]	Mean	.0000000
	Std. Deviatin	1.47171899
Most Extreme Differences	Absolute	.096
	Positive	.089
	Negative	-.096
Kolmogorov-Smirnov Z		1.024
Asymp. Sig. (2-tailed)		.245

a. Test distribution is Normal.

Source: Processed data, 2020

Heteroscedasticity Test

It is held in order to test the regression model in the research where there is an inequality in the residual variants from one observation to another. By looking at the Sresid by Zpred scatterplot as seen in figure 4.1., there is no visible pattern, so it can be concluded that there is no heteroscedasticity problem, thus the regression model has an equal variants from one observation to another.

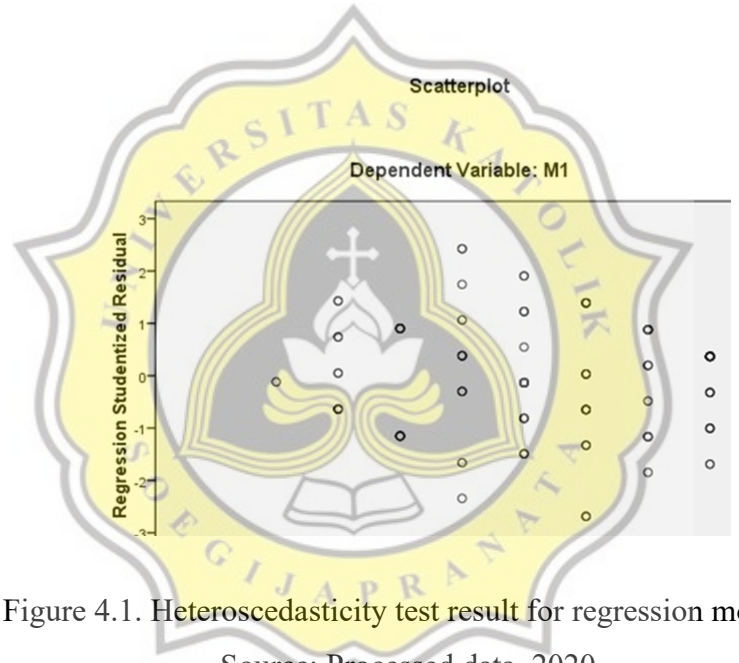

Figure 4.1. Heteroscedasticity test result for regression model 1

Source: Processed data, 2020

Hypothesis test

In order to determine whether there is an influence between independent variable, which Brand Image (X) and dependent variable, which e-Satisfaction (M1), simple linear regression is applied. The regression test result shows in table 4.10.

Table 4.10. Regression test model 1 result

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	3.116	.900		3.462	.001
	Brand Image	.757	.072	.706	10.561	.000
Dependent Variable: e-Satisfaction						

Source: Processed data, 2020

As seen on table 4.10., the regression equation is obtained as follows:

M1 = 3.116 + 0.757X + e

The regression coefficient uses an unstandardized coefficient due to its capability to be useful in future research instead of a standardized coefficient which only determines the effect of the brand image to the e-satisfaction at that time with that sample. The regression coefficient of brand image is positive, it means that every one point increment of brand image then e-satisfaction will also increase 0.757 points. Vice versa.

T test for hypothesis two

T test is conducted in order to know whether the hypothesis two is significant or not. Previously, the hypothesis two stated that:

Ho: Brand image does not affect positively and significantly e-Satisfaction of Tokopedia users

Ha: Brand image affects positively and significantly e-Satisfaction of Tokopedia users

Table 4.10. shows that the t value for the brand image (X) is 10.561, while the t table is 1.9812, which means that t > the t table with a significance of 0.000. The decision criteria states that if 0.05 ≥ Sig, then Ho is rejected and Ha is accepted. Hence, it means that H2 which states "Brand image positively and significantly affects e-Satisfaction" is accepted.

This result indicate that the brand image of Tokopedia has an impact to create its customer satisfaction. It is also in accordance with Ogba and Tan (2009) that stated brand image affects e-Satisfaction.

Coefficient of Determination

The coefficient of determination (R2) is to measures how big the ability of the model to explain variations in the e-satisfaction. The R Square result as seen in table 4.11. is 49.9% which indicates that Brand Image (X) has a contribution of 49.9% towards e-satisfaction (M1), meanwhile the 50.1% remaining are determined by other variables out of this research model.

Table 4.11. Coefficient of determination result for regression model 1

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.706[a]	.499	.494	1.47827

a. Predictors: (Constant), Brand Image
b. Dependent Variable: e-Satisfaction

Processed data, 2020

4.6.2. Regression Model 2 (Brand Image -> Trust)

Normality Test

It is conducted by using the Kolmogorov-Smirnov Test. As seen in table 4.12., regression model 2 has Sig. KS 0.239 > 0.05, hence, the residual model is distributed normally. Thus, this data is eligible for this research.

Table 4.12. Normality test result for Regression Model 2

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		114
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	1.96317026
Most Extreme Differences	Absolute	.096
	Positive	.096
	Negative	-.078
Kolmogorov-Smirnov Z		1.030
Asymp. Sig. (2-tailed)		.239
a. Test distribution is Normal.		

Processed data, 2020

Heteroscedasticity Test

It is held in order to test the regression model in the research where there is an inequality in the residual variants from one observation to another. By looking at the Sresid by Zpred scatterplot as seen in figure 4.2., there is no visible pattern, so it can be concluded that there is no heteroscedasticity problem, thus the regression model has an equal variants from one observation to another.

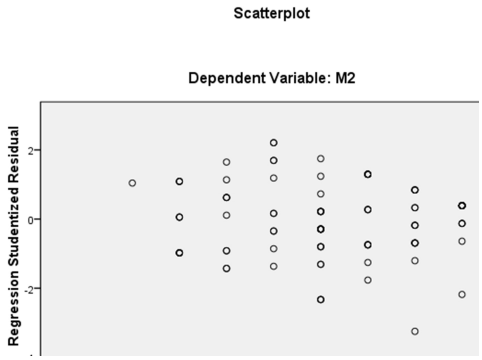

Figure 4.2. Heteroscedasticity test result for Regression Model 2

Source: Processed data, 2020

Hypothesis test

In order to determine whether there is an influence between independent variable, which Brand Image (X) and dependent variable, which trust (M2), simple linear regression is applied. The regression test result shows in table 4.13.

Table 4.13. Regression test model 2

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.860	1.201		4.881	.000
	Brand Image	.893	.096	.662	9.338	.000
a. Dependent Variable: Trust						

Source: Processed data, 2020

As seen on table 4.13., the regression equation is obtained as follows:

M2 = 5.860 + 0.893X + e

The regression coefficient uses an unstandardized coefficient due to its capability to be useful in future research instead of a standardized coefficient which only determines the effect of the brand image to trust at that time with that sample. The regression coefficient of brand image is positive, it means that every one point increment of brand image then trust will also increase by 0.893 points. If the respondent's assessment of the brand image increases, then trust will also increase. Vice versa.

T test for hypothesis three

T test is conducted in order to know whether or not the hypothesis three is significant. Previously, the hypothesis three stated that:

Ho: Brand image does not affect positively and significantly trust of Tokopedia users

Ha: Brand image affects positively and significantly trust of Tokopedia users

Table 4.13. shows that the t value for the brand image (X) is 9.338, while the t table is 1.9812, which means that t > t table with a significance of 0.000. The decision criteria states that if 0.05 ≥ Sig, then Ho is rejected and Ha is accepted. Hence the Brand image positively and significantly affects Trust (H3) is accepted.

This result indicate that the brand image of Tokopedia create trust among the customers. It is also reflect Lien et al (2015) that stated brand image affect trust.

Coefficient of Determination

The coefficient of determination (R2) is to measures how big the ability of the model to explain variations in the trust. The R Square result as seen in table 4.14. is 43.8% which indicates that Brand Image (X) has a contribution of 43.8% towards Trust (M2), meanwhile the 56.2% remaining are determined by other variables out of this research model.

Table 4.14. Coefficient of determination result for Regression Model 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662[a]	.438	.433	1.97191

a. Predictors: (Constant), Brand Image
b. Dependent Variable: Trust

4.6.3. Regression Model 3 (Brand Image, e-Satisfaction, Trust -> e-Loyalty)

Normality Test

It is conducted by using the Kolmogorov-Smirnov Test. As seen in table 4.15., regression model 3 has Sig. KS 0.462 > 0.05, hence, the residual model is distributed normally. Thus, this data is eligible for this research.

Table 4.15. Normality test result for regression model 3

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		114
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	2.44522060
Most Extreme Differences	Absolute	.080
	Positive	.052
	Negative	-.080
Kolmogorov-Smirnov Z		.852
Asymp. Sig. (2-tailed)		.462
a. Test distribution is Normal.		

Source: Data processed, 2020

Heteroscedasticity Test

It is held in order to test the regression model in the research where there is an inequality in the residual variants from one observation to another. By looking at the Sresid by Zpred scatterplot as seen in figure 4.3., there is no visible pattern, so it can be concluded that there is no heteroscedasticity problem, thus the regression model has an equal variants from one observation to another.

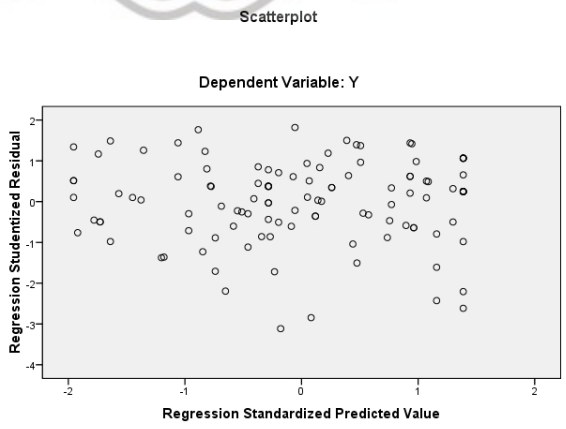

Figure 4.3. Heteroscedasticity test result for Regression Model 3

Source: Data processed, 2020

Multicolinierity Test

It is held to test whether the regression model found a correlation between brand image, e-satisfaction, and trust. The multicollinearity test can be seen from the tolerance value and variance inflation factor (VIF). As seen in table 4.16., in the VIF column, the value is less than 5, so it can be concluded that there is no multicollinearity between the brand image, e-satisfaction, and trust, thus the regression model has not found a correlation between brand image, e-satisfaction, and trust.

Table 4.16. Multicolinierity test result for Regression Model 3

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Brand Image	.454	2.202
	E-Satisfaction	.382	2.617
	Trust	.429	2.332
a. Dependent Variable: e-Loyalty			

Source: Data processed, 2020

Hypothesis test

In order to determine whether there is an influence between independent variable, which Brand Image (X), e-Satisfaction (M1), Trust (M2) and dependent variable, which e-Loyalty (Y), multiple linear regression is applied. The regression test result shows in table 4.17.

Table 4.17. Regression test model 3

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.788	1.671		.471	.638
	Brand Image	.453	.178	.279	2.541	.012
	E-Satisfaction	.422	.181	.278	2.327	.022
	Trust	.174	.136	.145	1.281	.203
a. Dependent Variable: e-Loyalty						

Source: Processed data, 2020

As seen on table 4.17., the regression equation is obtained as follows:

Y = 0.788 + 0.453X + 0.422M1 + 0.174M2 + e

The regression coefficient uses an unstandardized coefficient due to its capability to be useful in future research instead of a standardized coefficient which only determines the effect of the brand image, e-satisfaction, and trust to the e-loyalty at that time with that sample.

1. The regression coefficient of brand image is positive, it means that every one point increment of brand image then e-loyalty will also increase by 0.453 points. If the respondent's assessment of the brand image increases, then e-loyalty will also increase. Vice versa.
2. The regression coefficient of e-satisfaction is positive, it means that every one point increment of e-satisfaction then e-loyalty will also increase by 0.422 points. If the respondent's assessment of the e-satisfaction increases, then e-loyalty will also increase. Vice versa.

3. The regression coefficient of trust is positive, it means that every one point increment of trust then e-loyalty will also increase by 0.174 points. If the respondent's assessment of the trust increases, then e-loyalty will also increase. Vice versa.

T test for hypothesis one

T test is conducted in order to know whether or not the hypothesis one is significant. Previously, the hypothesis one stated that:

Ho: Brand image does not affect positively and significantly e-loyalty of Tokopedia users

Ha: Brand image affects positively and significantly e-loyalty of Tokopedia users

Table 4.17. shows that the t value for the brand image (X) is 2.541, while the t table is 1.9812, which means that t > t table with a significance of 0.012. The decision criteria states that if 0.05 ≥ Sig, then Ho is rejected and Ha is accepted. Hence the Brand image positively and significantly affects e-Loyalty (H1) is accepted.

This result is in accordance with Ogba and Tan (2009) that stated brand image has an effect to e-loyalty. Moreover, it shows that Brand Image affects e-Loyalty, it indicates that brand image of Tokopedia has an effect towards e-loyalty which indicated by customers' frequency of using Tokopedia, repurchase intention, reluctance to use other apps, and intention to recommend Tokopedia to someone else.

T test for hypothesis four

T test is conducted in order to know whether or not the hypothesis four is significant. Previously, the hypothesis four stated that:

Ho: e-Satisfaction does not affect positively and significantly e-loyalty of Tokopedia users

Ha: e-Satisfaction affects positively and significantly e-loyalty of Tokopedia users.

Furthermore, as seen on table 4.17., the t value for the e-satisfaction (M1) is 2.327, while the t table is 1.9812, which means that t > t table with a significance of 0.022. The decision criteria states that if 0.05 ≥ Sig, then Ho is rejected and Ha is accepted. Hence, the e-Satisfaction positively and significantly affects e-Loyalty (H4) is accepted.

This result is in accordance with Hsu (2013) that stated e-Satisfaction has an effect to e-Loyalty. Furthermore, it shows that the satisfaction customers experienced from previous activities in Tokopedia generate loyalty.

T test for hypothesis five

T test is conducted in order to know whether or not the hypothesis five is significant. Previously, the hypothesis five stated that:

Ho: Trust does not affect positively and significantly e-loyalty of Tokopedia users

Ha: Trust affects positively and significantly e-loyalty of Tokopedia users

Finally, the t value for the trust (M2) is 1.281, while the t table is 1.9812, which means that t < t table with a significance of 0.203. The decision criteria states that if 0.05 ≤ Sig, then Ho is accepted and Ha is rejected. Despite the trust has a positive influence towards e-loyalty, however, the influence is insignificant. Hence, the trust positively and significantly affects e-loyalty (H5) is rejected.

This result is in accordance with Sadeghi et al (2018) that stated trust does not significantly affect e-Loyalty.

F Test

F test is conducted in order to know whether there is an influence between Brand Image, e-Satisfaction, and Trust toward e-Loyalty simultaneously. The result from sig. obtained value (0.000) <0.05 as seen in table 4.18., which means that Brand Image, e-Satisfaction, and Trust affect e-Loyalty simultaneously.

Table 4.18. F test result for Regression Model 3

ANOVA[b]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	446.616	3	148.872	24.238	.000[a]
	Residual	675.639	110	6.142		
	Total	1122.254	113			
Predictors: (Constant), Trust, Brand Image, e-Satisfaction b. Dependent Variable: e-Loyalty						

Source: Processed data, 2020

Coefficient of Determination

The coefficient of determination (R2) is to measures how big the ability of the model to explain variations in the e-loyalty. The R Square result is 39.8% which indicates that Brand Image (X), e-Satisfaction (M1), and Trust (M2) has a contribution of 39.8% towards e-Loyalty (Y), meanwhile the 60.2% remaining are determined by other variables out of this research model.

Table 4.19. Coefficient of determination result for regression model 3

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.631[a]	.398	.382	2.47834
a. Predictors: (Constant), Trust, Brand Image, e-Satisfaction b. Dependent Variable: e-Loyalty				

Source: Processed data, 2020

Since the hypothesis have determined, the followings are the fit framework and how the findings could applied. The fit framework can be seen in figure 4.4., the insignificant result, connected by dotted line.

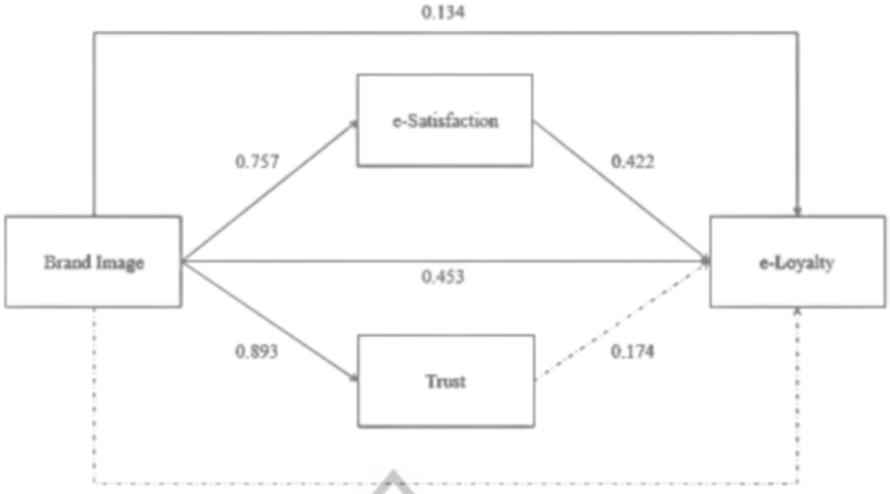

Figure 4.4. The fit framework

4.6.4. Indirect Effect Test With Sobel Test

Mediating effect of e-Satisfaction in Brand Image towards e-Loyalty

In order to find out the influence of e-Satisfaction as a mediating variable between Brand Image and e-Loyalty, Sobel test is applied. Where:

X (Brand Image) through M1 (e-satisfaction)

a(X) towards M1 = 0.757, SEa = 0.072

b(M1) towards Y = 0.422, SEb = 0.181

Hence,

$$z = \frac{ab}{\sqrt{(b^2SEa^2)+(a^2SEb^2)}}$$

$$= \frac{0.757 \times 0.422}{\sqrt{(0.422^2 \times 0.072^2)+(0.757^2 \times 0.181^2)}}$$

$$= \frac{0.3194}{0.1403}$$

$$= 2.27619774$$

z value = 2.2761> 1.96 (z table value with a significance level of α = 0.05), hence, it can be concluded that there is a significant mediating effect of the M1 (e-Satisfaction) variable in the relationship X (Brand Image) to Y (e-Loyalty). Then,

Brand image significantly affects e-Loyalty through e-Satisfaction as a mediating variable (H6) is accepted. Moreover, according to Baron and Kenny (1986) Perfect mediation occurs if the independent variable has no effect to dependent variable when the mediator is controlled. It means that C' should be zero. The indirect effect equation is applied. Where:

A (X -> M1) = 0.757

B (M1 -> Y) = 0.422

C (X -> Y) = 0.453

Hence,

C' = C - AB

C' = 0.453 - 0.319

C' = 0.134, which C' > 0

Thus, this research found that Brand Image has a positive and significant effects to e-loyalty, however, the mediating effect of e-Satisfaction variable in the relationship between brand image and e-Loyalty is partial mediation.

Mediating Effect of Trust in Brand Image towards e-Loyalty

Similar to count mediating effect of e-Satisfaction, in order to find out the influence of Trust as a mediating variable between Brand Image and e-Loyalty, Sobel test is applied. Where:

X (Brand Image) through M2 (Trust)

a(X) towards M2 = 0.893, SEa = 0.096

b(M2) towards Y = 0.174, SEb = 0.136

Hence,

$$z = \frac{ab}{\sqrt{(b^2 SEa^2) + (a^2 SEb^2)}}$$

$$= \frac{0.893 \times 0.174}{\sqrt{(0.174^2 \times 0.096^2) + (0.893^2 \times 0.136^2)}}$$

$$= \frac{0.1554}{0.1226}$$

$$= 1.267$$

z value = 1.267 <1.96 (z table value with a significance level of α = 0.05), hence, it can be concluded that there is no a significant mediating effect of the M2 (Trust) variable in the relationship X (Brand Image) to Y (e-Loyalty). Hence, Brand image significantly affects e-Loyalty through Trust as a mediating variable (H7) is rejected.

It occurs due to there is no evidence of trust significantly and positively affects e-loyalty, thus, trust also does not mediate the brand image and e-loyalty. It is in accordance with Baron and Kenny (1986) that stated if there is no influence among one of the paths, thus, the mediating effect does not occur.

4.7. DISCUSSION

This research is investigating the influence of brand image, e-satisfaction and trust toward e-loyalty with the possibility of mediating effect within brand image to e-loyalty through either e-satisfaction or trust in Tokopedia. The result generate from sample which the majority is categorized as female student from generation Y or younger with low purchasing power and tend to purchase fashion product and daily needs whenever buy in Tokopedia.

Brand Image variable is important to maintain loyalty among this users according to this research, thus maintain a good brand image is a good way to generate e-loyalty. A favorable Tokopedia image positively influences repurchase intentions, that this leads to e-loyalty. Maintain the collaboration with a good image and popular brand ambassador in order to raise brand awareness and represent Tokopedia in public. Regarding brand awareness and popularity concerns, Tokopedia has made a good decision as this research is written by hiring a well-known Korean boy band - BTS as a brand ambassador in order to enhance Tokopedia's brand toward female audiences. This BTS influence power toward

female audience is confirmed by Hutauruk and Salamah (2020) research which found that 96% of BTS audience is female from Y and Z generation. Furthermore, Nadia and Aulia (2020) also confirmed that BTS presence as Tokopedia's brand ambassador has a significant and positive effect toward brand image of Tokopedia which eventually led to purchase intentions.

Tokopedia should develop the app to be more user-friendly in order to maintain its image as a user-friendly app. The enhancement in the user experience of course in accordance with the respondent user characteristics from Priporas et al (2017) Z's generation consumer behavior which they look forward the advanced technology involvement while buying online in order to make a seamless, fast, and affect their purchase decision. Ultimately, the e-marketplace with a good brand image and their advanced technology which convenient for users makes its customer willing to repurchase, share their good experience with their peers, and have a resistance to switch to another app.

Furthermore, this study revealed that a good brand image also drive e-satisfaction. Users who have remarkable impressive brand image in mind, they tend to satisfied by the brand (Dam and Dam, 2021). Thus, in order to increase satisfaction, Tokopedia as a company with a friendly user app image need to pay attention in it. Image as a friendly user app needs to be maintained and do not hesitate to accept suggestions from users in google play or app store.

Lastly regarding to brand image perspective, this study revealed that a good brand image affect trust. The appealing and precious brand increases consumers' trust of the product or service associated with the brand (Lien et al , 2015). A good

reputation and well known brand will generate the customer to trust the company more than the competitors. A built collective recognition and popularity among society will increase serenity for user to keep using Tokopedia.

E-Satisfaction does positively and significantly affect e-loyalty. The customer who enjoy their experience, suitability of their expectation and the actual service while using Tokopedia will tend to repeat this kind experience, and possibly share their good experience to others. Built a seamless service and simple will increase customer satisfaction. Moreover, based on the characteristics of the respondents, the respondents generally purchase fashion products through Tokopedia, which Santini et al (2018) confirmed that satisfaction in fashion marketing is the antecedent of loyalty.

The unexpected result come from trust toward e-loyalty, even though several past researches confirmed trust as the agent in terms of influencing e-loyalty, however, trust surprisingly failed to influence e-loyalty significantly in this research. This opposite result allegedly come from numerous circumstances, firstly, it can be seen on the characteristics of the respondent which they are from different age generation from previous researches. Azam (2015) which found in his research that trust significantly affect e-loyalty is generated from the sample that the majority is 21 - 30 age range at that time. Z generation that is the most respondent's age range come from, tend to prioritize advanced technology presence and emotionally driven experience that shaped satisfaction over transaction security, data privacy, reputation of succeed transaction, and suitability of claim or promises in order to make them to show their loyalty. They like to share to their peers what they experienced, tell the

seamless process while purchase within, and how easy the technology from that particular e-marketplace help them.

Secondly, It perhaps occurred due to Tokopedia's user data breach case. There are couple considerations that justified the involvement of this issue. First, Tokopedia's user data breach case was revealed in the mid of 2020 while the collecting data conducted in November 2020, thus, it might influence the respondent's thought toward trust. Second, Choi and Nazareth (2014) studied trust violation and the reconciliation act to restore. They found that the moderate severity offenses due to lack of competence with a low reconciliation act like giving acknowledge are relatively slow to build-back, which possibly that these customers are nowadays prone to seeking alternative, that means lack of e-loyalty. In Tokopedia's case, the breach did externally and occurred because of internal security imperfection which means it was not deliberately done. Thus, it considered as a lack of competence. Furthermore, the acknowledgment did by Tokopedia is considered as low reconciliation. Hence, it needs time to restore the level of trust.