Research Paper

The Effect of Brand Image and Product Quality on Loyalty through Customer Satisfaction of Honda Brand Matic Motorcycles in Bekasi City, Indonesia

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ABSTRACT
This study aims to analyze the effect of brand image, product quality on customer loyalty through customer satisfaction. The population in this study are consumers who use the Honda Vario automatic motorcycle in the Bekasi City area. In this study, the sampling technique used one of the non-probability methods, namely purposive sampling. The data analysis method used is the path analysis method. The results of this study indicate that brand image and product quality have a positive and significant effect on customer satisfaction. Brand image and product quality have a positive and significant effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. The influence of product quality on loyalty is more dominant than the influence of brand image on customer loyalty through customer satisfaction.
KEYWORDS:*Brand Image, Product Quality, Customer Satisfaction, Customer Loyalty*

I. INTRODUCTION

The automotive motorcycle industry in Indonesia has grown quite rapidly in the last two decades. This growth is influenced by the high demand for motorcycles which continues to increase. Nowadays people need more efficient means of transportation, free from traffic jams, like motorcycles, which are more fuel-efficient, efficient in travel time, and easy to own because they are cheaper than cars.

Although much smaller than India and China, Indonesia's motorcycle sales are among the top three. Indonesia in 2019 contributed sales of more than 6 million units. Data from the Indonesian Motorcycle Industry Association (AISI) shows that domestic distribution has increased for five years. In 2015 there were 6,480,155 units, in 2016 there were 5,931,285 units, in 2017 there were 5,886,103 units, in 2018 there were 6,383,108 units. in 2019 there were 6,487,460 units sold to consumers. Overall, there are currently around 143.75 million motorcycles circulating in Indonesia.

During the intense competition, motorcycle manufacturers continue to be motivated to innovate products to attract consumers. The company launches a strategy on how to win the competition, consistently build a brand image for the company or the products it produces. A good image will greatly benefit the company. Loyal customers start with a good image of the company. Kim and Lee (2010) say the company's image has an essential role in building and maintaining customer loyalty in the market.

Entering the era of globalization, business competition is developing very dynamically, full of uncertainty, so that every company must be able to act quickly in adapting to developments in the business environment. Every company must compete competitively, create opportunities, attract loyal customers and make innovations to win the competition. For companies, competitors offer functional products such as product benefits and are also closely related to the image of the product brand itself.

In the motorcycle industry, the name Honda is more attached to the hearts of Indonesian consumers than other brands because, for a long time, this brand has been selling its products known to have durable engines and economical fuel consumption. The emergence of this type of music has created a new market for motorcycle manufacturers. Even today, the market for automatic motorcycles is more dominant than ordinary (manual) motorcycles. This encourages motorcycle manufacturers to take part in producing automatic motorcycles. The first Matic motorcycle produced by Honda was the Vario and is the mainstay of the Honda

manufacturer to this day. Although recently the prestige of the Honda Vario has been surpassed by the product of one manufacturer, namely the Honda Beat, which was recorded according to the 2020 Top Brand Award data.

Table 1. Top Brand Motorcycle Matic

Brand	TBI	Level
Honda Beat	35,8%	TOP
Honda Vario	24,5%	TOP
Yamaha Mio	13,6%	TOP
Honda Scoopy	8,9%	-
Honda PCX	5,1%	-

Source:*Top Brand Award*, 2020

The top brand is an award given to the best brands of consumer choice. The top brand is based on research on Indonesian consumers—selecting the best brand based on consumer choice. The Honda Vario is in second place in the table above at 24.5% or one rank below its second product, the Honda Beat, at 35.8%. This shows that the Honda Vario still has the prestige of the onslaught of similar products from competitors even though it has decreased.

The decline in the Honda Vario product shows that consumer buying interest is not following what is desired by the manufacturer. This phenomenon is probably due to the emergence of many new motorcycle brands that offer various models, designs, and innovations that provide better product quality at affordable prices.

Cannon et al (2008:286). If companies want to grow, let alone make profits, they have no choice but to adopt the concept of quality. This shows that quality influences customer satisfaction. Consumers certainly will not buy products that do not meet expectations. Products that have good quality, such as reliability, have different characteristics, affordable prices, and specifications according to consumer desires will make consumers feel satisfied and interested and increase consumer confidence, which will be strongly motivated to make a purchase decision.

Consumers believe that a positive image is a guarantee of product quality which will ultimately grow loyal consumers. The concept of product quality has become a very dominant factor in the success of profit or non-profit organizations because if consumers feel that the product they receive is good or as expected, they will feel satisfied, belief, and have a commitment to become loyal consumers (Ukudi, 2007: 215).

Consumers quickly decide to buy with the belief that the product is guaranteed quality. Purchase decisions are closely related to consumer feelings towards the brands offered. At this point, the role of brand image is critical. This is, of course, related to the previous consumer experience that is still attached to his mind.

Product quality is one of the keys to winning the competition. Consumers want quality products according to the price paid. According to Kotler and Armstrong (2004:354), product quality is the ability of a product to carry out its functions and performance that can meet customer needs and desires. Improving product quality is a challenge for companies to compete in the global market. Therefore, if the product purchased does not match their expectations, consumers will feel dissatisfied and do not want to repeat purchases.

When the company provides or offers products with good quality and even exceeds consumer desires, the company has created loyal customers to the company itself. Consumers who are satisfied because of the experience of the product by making a purchase and getting the benefits of the product have become loyal consumers of the company. Thus there is a close relationship between the determination of quality and customer satisfaction (Tjiptono 2008:28)

Consumer loyalty will arise when consumers are satisfied with the quality of the products offered by the company. The company's benefits will continue to increase along with the increase in loyal customers. Satisfied consumers will tend to be loyal consumers (Tjiptono 2008:40). Likewise, Sondoh et al. (2007: 91) stated that customer loyalty is primarily determined by customer satisfaction. Based on the above statement, it can be said that the disloyalty of Honda Vario brand customers is likely to be caused by customer dissatisfaction with the model and variations that are not following customer needs and desires.

This can also be seen from the symptoms of declining sales of the Honda Vario because competitors are increasingly aggressive in presenting new motorcycles with various variations and models that adapt to consumer needs. Consumers have many choices to buy motorcycles.

The discussion regarding the effect of customer satisfaction on customer loyalty is also shown from the results of research by Djumarno et al. (2019) the results of the study show that product quality and brand image have a positive effect on customer loyalty through customer satisfaction; Subagja, I. K., & Putri, A. A. (2017). with the results of the study concludes that the dimensions of product quality that affect customer satisfaction and higher customer satisfaction lead to customer loyalty.

II. LITERATURE REVIEW

Brand Image

Brand image can be defined as a perception that arises in the minds of consumers when remembering a brand of a particular product. According to Kotler (2002) image is a set of beliefs, ideas, and impressions that a person has of an object. Meanwhile, the term brand, according to the American Marketing Association in Firmansyah (2019a: 60), is the name of a term, sign, symbol, design, or a combination of the three intended to identify the goods or services of one person or group to differentiate them from competing products.

Then Rangkuti (2009: 90) explains that brand image is brand perception associated with brand associations inherent in consumer memory. The ability that distinguishes professional marketers is creating, maintaining, protecting, and enhancing the brand of their products or services. Consumers see the brand as an essential part, giving a brand can add value to the product, branding is also a strategy to win the competition. The brand name is the most easily recognizable element of identity. According to Aaker (1991), the brand name is the leading indicator for a brand which is the basis for communication efforts and awareness creation and is the essence of the brand concept. Brand names also serve as a substantial defense against competition.

Based on the definitions of several experts about brand image, it can be concluded that brand image represents the overall perception of a brand formed from information and past experiences, both personal experience or other people and information obtained from other media.

Brand image is a perception as an interpretation of the assessment by consumers of a product in a market based on personal experience or the experiences of others, either hearing directly or through the media. Surya (2017:12) brand image is measured by three indicators: the superiority of brand associations (favorability of brand associations), the strength of brand associations, and the uniqueness of brand associations. In addition, the brand image also has indicators that characterize a brand image itself. According Rangkuti (2009:44) describes the indicators of brand image as follows:

a. Recognition, the level of recognition of a brand by consumers. If a brand is not known, then products or services with that brand must be sold by relying on the lowest prices such as taglines, designs, or other things as the brand's identity.
b. Reputation is a level of reputation or status that is high enough for a brand because it has a good track record.
c. Affinity is an Emotional Relationship that arises between a brand and its consumers, and it can be seen from the price, customer satisfaction, and the level of association.
d. Loyalty concerning how much customer loyalty is from a product or service that uses the concerned.

Product Quality

Quality is a dynamic condition associated with products, services, people, processes, and the environment that meets or exceed expectations (Goetsch & Davis, 1994:4); Juran (1979) quality is, is the quality of the suitability of the use of products to meet customer needs and satisfaction.

Quality is often equated with quality. According to the American Society of Quality Control (Kotler,2002), quality is the same as quality, where quality is the overall character of an attribute or service that affects its ability to satisfy stated or implied needs.

Meanwhile, according to Firmansyah (2019b: 2), a product can be offered to the market to be noticed, used, owned, or consumed so that it can satisfy a want or need. Mc. Charity & Perreault (2003:107) said that the product results from products thrown to consumers to be distributed and used by consumers to meet their needs.According to Kotler and Armstrong (2005:283), product quality is the ability of a product to perform its functions. This includes overall durability, reliability, accuracy, ease of operation, product repair, and other product attributes. From the description above, it can be concluded that product quality is the suitability of product use in meeting customer needs and satisfaction. The ability of the product to demonstrate its function, namely the benefits obtained by the customer, including in terms of several aspects such as; durability, reliability, accuracy, product features, aesthetics, ease of operation, and so on.

The explanation of product quality indicators according to Tjiptono (2008) as is as follows;

a. Performance is the main operating characteristics of the purchased core product, such as speed, fuel consumption, number of passengers that can be transported, ease and comfort in driving, and so on. This relates to the functional aspects of an item and is the main characteristic that customers consider in buying the item.
b. Additional features, namely secondary or complementary characteristics. This is useful for adding basic product functions and their development, such as interior fittings such as dashboard, air conditioning, sound system, power steering, etc.

c. Reliability is less likely to be damaged or fail to use; for example, the car is not damaged often. Matters relating to the probability or possibility of an item successfully carrying out its function every time it is used within a certain period and under certain conditions.

d. Conformance with specifications, namely the extent to which design and operating characteristics meet predetermined standards. For example, safety and emission standards are met, such as the size of the axle for a truck, of course, it must be more significant than a sedan. This relates to the level of conformity to predetermined specifications based on customer desires. The confirmation reflects the degree of accuracy between the product design characteristics and the typical characteristics that have been established.

e. Durability relates to how long the product can continue to be used. This indicator covers the technical life and economic life of the car.

f. Service capability is related to speed, competence, ease, and accuracy in providing services for repairing goods.

g. Aesthetics, namely the attractiveness of products to the five senses or subjective characteristics regarding aesthetic values related to personal considerations and reflections of individual preferences, for example, an attractive physical car shape, artistic model or design, color, and so on.

h. Perceived quality, namely assessing the quality of certain products based on various information cues associated with brand image, manufacturer image, retail store image, warranty, and so on.

Consumer Satisfaction

Satisfying customer needs is the desire of all companies. In addition to being an essential factor for its survival, satisfying customer needs can increase its competitive advantage. According to Kotler (2004:40), customer satisfaction is "a person's feeling of pleasure or disappointment resulting from comparing a product's received performance (or outcome) concerning the persons' expectation of the comparison between the perceived and expected performance or product. Meanwhile, according to Lovelock and Wirtz (2011), customer satisfaction is an attitude that is decided based on the experience gained.

The creation of customer satisfaction can provide benefits, including harmonious relationships between companies and consumers, providing a reasonable basis for repeat purchases and creating consumer loyalty, and forming a word of mouth recommendation that benefits the company (Schnaar 1991).

The level of customer satisfaction includes the difference between the level of importance and performance or perceived results. Engel and Pawitra (1990) say that this understanding can be applied in evaluating satisfaction with a particular company because both are closely related to the concept of customer satisfaction.

The quality of a product must focus on customer satisfaction. It is necessary to understand the components related to the satisfaction of that component. According to Gaspersz (2007: 118), the factors that influence consumer perceptions and expectations are:

a. Needs and wants are related to things that consumers feel when they are trying to make transactions with product producers/suppliers (companies). If the needs and wants are great at that time, the expectations or expectations of consumers will be high, and vice versa.

b. Past (previous) experience when consuming the product or its competitors.

c. Experience from friends where they will tell the quality of the product purchased by the consumer. This affects consumer perceptions, especially on products that are perceived as high risk.

d. Communication through advertising and marketing also affects consumer perceptions. People in sales and advertising should not create excessive campaigns beyond the level of consumer expectations. Excessive campaigning and not being able to meet consumer expectations will have a negative impact on consumer perceptions of the product.

The description above concludes that customer satisfaction is an emotional condition that the customer feels after comparing the perceived results (benefits) of a product with what is expected. If the perceived benefits align with or at least the exact expectations, the customer will be satisfied. However, if the perceived benefits are not in line with expectations, the customer is dissatisfied.

Customer satisfaction is seeing the extent to which the perceived benefits of a product or service are following what is expected. The indicators of customer satisfaction as described by Kotler and Keller (2009: 140) are as follows:

a. Confirmation of expectations, discrepancies, or conformity with consumer expectations when shopping.

b. Re-purchase intention, if consumers are satisfied, the intention to re-purchase will occur.

c. Dissatisfaction, if consumers are not satisfied with what they buy, then the satisfaction contained in the consumer will not be formed.

Customer Loyalty

Loyalty is a manifestation and continuation of customer satisfaction after utilizing the company's products and services and remaining to become customers of the company. Loyalty is evidence of consumers who are always customers, who have the strength and a positive attitude towards the company (Widyaratna et al., 2001: 89).

Firmansyah (2019a:135) "customer loyalty is deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior." re-subscribe or re-purchase the preferred product/service consistently in the future, even though the influence of the situation and marketing efforts has the potential to cause switching behavior.

Loyal means loyalty can be interpreted as loyalty that is taken without coercion and arises with self-awareness. Loyal behavior is indicated by repeated transactions or a percentage of the total transactions in a category or the total expenditure in each category. Loyalty is defined as the positive influence of behavior on a sustainable relationship or the equivalent of commitment.

The concept of consumer loyalty explains more to the behavior of its buyers. The commitment that accompanies repeated purchases is when consumers do not want to move even though the product or service is scarce in the market. Besides that, consumers voluntarily recommend the product/service to colleagues, family, or other people. This is confirmed by Kotler and Keller (2009) that customer loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future, even though the influence of the situation and marketing efforts can cause customers to switch.

Griffin (2005) says that a consumer is said to be loyal or loyal if the consumer shows buying behavior regularly or there is a condition that requires consumers to buy at least twice in a specific time interval. Efforts to provide consumer satisfaction are carried out to influence consumer attitudes, while consumer loyalty is more related to behavior than attitudes from consumers.

From the description above, it can be concluded that customer loyalty is a strong commitment based on a positive attitude from customers to support and re-purchase a product or service even though it can potentially cause customers to switch in marketing efforts. Customers are not affected by product promotions/advertising from competitors' products.

Measurement of customer satisfaction is necessary with the aim of creating loyal customers. Several indicators can measure customer loyalty as follows: Hurriyat (2010: 130) says that loyal customers have characteristics which are dimensions of loyalty. Indicators of consumer loyalty, according to Kotler and Keller (2009), are:

a. Repeat Purchase (loyalty in purchasing products)
b. Retention (resistance to adverse influences on the company)
c. Referrals (referring to the total existence of the company)

III. RESEARCH METHODS

Research Time

This research was conducted from July to December 2020. This research was carried out in stages: observation or interviews, making research proposals, making and testing research instruments, distributing questionnaires, and analyzing research data. Researchers categorize into two stages, namely field research and data management and analysis, which is expected to be completed in December 2020.

Research Sites

This research will be conducted in West Java Province by taking the research location in Bekasi City. This location was chosen because Bekasi City is one of the buffer zones for DKI Jakarta, where most of the residents work DKI Jakarta, and most of them use motorcycles to break through traffic jams in carrying out their activities.

Population

According to Sugiyono (2014:80), the population is a generalization area consisting of subjects with specific qualities and characteristics determined by researchers to be studied and then drawn conclusions. In this study, the population taken were Honda Vario motorcycle users spread across Bekasi City with 12 sub-districts, including: Bantar Gebang, West Bekasi, South Bekasi, East Bekasi, North Bekasi, Jatiasih, Jatisampurna, Medan Satria, Mustika Jaya, Pondok Gede, Pondok Melati and Rawalumbu.

Sample

Nurdin and Hartati (2019: 95) say that the sample is a small part taken from members of the population based on a predetermined procedure so that it can be used to represent the population. In this study, the sampling

technique used one of the non-probability methods, namely purposive sampling. According to Margono (2004: 128), the selection of objects in purposive sampling is based on specific characteristics that have a close relationship with previously known population characteristics. In other words, the sample unit that was contacted was adjusted to specific criteria that were applied based on the research objectives. The criteria taken by the author in this study are:

• Respondents are at least 18 years old.
• Respondents are Honda users.
• Respondents are domiciled in Bekasi City

Sugiyono (2014: 74) for the research sample size to be analyzed with multivariate, the number of sample members eligible for research is between 30 to 500 and at least ten times the number of variables studied. In this study, the researcher determined the number by multiplying 15 times from the number of 4 variables, then 15 x 4 = 60 with the number of sub-districts spread across Bekasi City as many as 12 districts. So 60 : 12 = 5, so each sub-district is assigned 5 respondents.

IV.   RESEARCH RESULTS AND DISCUSSION

1) Analysis of the Effect of Brand Image (X1) and Product Quality (X2) on Consumer Satisfaction (X3)
Based on the results of the regression analysis, the influence of Brand Image (X1), and Product Quality (X2) onConsumer Satisfaction (X3)
Based on the results of the regression analysis, the influence of Brand Image (X1) and Product Quality (X2) on Consumer Satisfaction (X3) can be explained:

 a. The significant value of Brand Image (X1) is 0.005 <0.05, meaning Ha is accepted, and Ho is rejected, meaning that there is a significant influence between Brand Image (X1) on Customer Satisfaction (X3).
 b. The magnitude of the significant value of Product Quality (X2) of 0.042 <0.05 means Ha is accepted and Ho is rejected, meaning that there is a significant influence between Product Quality (X2) on Customer Satisfaction (X3)

The regression equation is as follows: $X_3 = X_3 X_1 X_1 + X_3 X_2$
$X_3 = 0.233 X_1 + 0.636 X_2 + 0.568$
$X_3 = 0.233 X_1 + 0.636 X_2 + 0.568$………………………………….(1)
The equation shows that

 a. Every time there is an increase in Brand Image (X1), it will be followed by an increase in customer satisfaction (X3) if other variables are assumed to be constant.
 b. Every time there is an increase in Product Quality (X2), it will be followed by an increase in Customer Satisfaction (X3) if other variables are assumed to be constant.

From these equations, it can be concluded that if the Brand Image (X1) increases, customer satisfaction (X3) will increase. Likewise, if Product Quality (X2) increases, then Consumer Satisfaction (X3) will increase.

2) Analysis of the Effect of Brand Image (X1), Product Quality (X2), and Customer Satisfaction (X3) on Customer Loyalty (Y)
The results of the regression analysis of the influence of Brand Image (X1), Product Quality (X2), and Customer Satisfaction (X3) on Customer Loyalty (Y) can be explained:

 a. The significance value of Brand Image (X1) is 0.002 <0.05, meaning Ha is accepted, and Ho is rejected, meaning that there is a significant influence between Brand Image (X1) on Consumer Loyalty (Y).
 b. The magnitude of the significant value of Product Quality (X2) is 0.002 <0.05, meaning Ha is accepted, and Ho is rejected, meaning that there is a significant influence between Product Quality (X2) on Customer Loyalty (Y)
 c. The magnitude of the significant value of Customer Satisfaction (X3) is 0.000 > 0.05, meaning that Ha is accepted and Ho is rejected, meaning that there is a significant influence between Customer Satisfaction (X3) on Consumer Loyalty (Y)

The regression equation is as follows: $y = yx_1 x_1 + yx_2 x_2 + e_2$
$Y = 0.084 X1 + 0.181 X2 + 0.703$
$Y = 0.084 X1 + 0.181 X2 + 0.703$……………………….(2)
The equation shows that:

 a. Every time there is an increase in Brand Image (X1), it will be followed by an increase in Consumer Loyalty (Y) if other variables are assumed to be constant.
 b. Every time there is an increase in Product Quality (X2), it will be followed by an increase in Customer Loyalty (Y) if other variables are assumed to be constant.
 c. Every time there is an increase in Customer Satisfaction (X3), it will be followed by an increase in Customer Loyalty (Y) if other variables are assumed to be constant.

From these equations, it can be concluded that if the Brand Image (X1) increases, Customer Loyalty (Y) will increase. If Product Quality (X2) increases, then Customer Loyalty will also increase. If Satisfaction Increases (X3), then Customer Loyalty (Y) will also increase.

Based on equations (1) and (2), the path analysis model is obtained as follows, then the test chart design is shown in the image below.
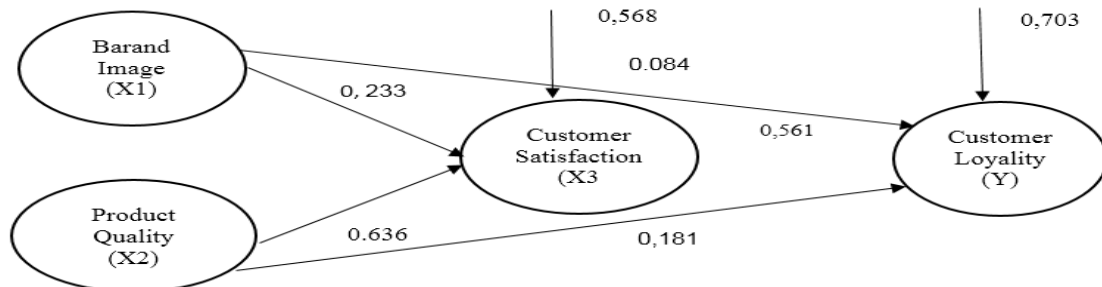

Figure 1. Path Analysis Results

Hypothesis Test
1) The Influence of Brand Image Variables (X1) on Consumer Satisfaction Variables (X3)
Based on the results of the analysis, it can be shown that:
  a. The path value of the influence of Brand Image (X1) on Consumer Satisfaction (X2) is 0.233, which means that every time there is an increase in the value of Brand Image by one point, an increase will follow it in Consumer Satisfaction of 0.233 if other variables are assumed to be constant.
  b. The calculated significance value is 0.042 > 0.05. This shows no influence between the brand image and consumer satisfaction, so Ha is rejected, and Ho is accepted. So H1, which says there is a significant influence between brand image and consumer satisfaction, is rejected.

2) The Influence of Product Quality Variables (X$_2$) on Customer Satisfaction Variables (X$_3$).
Based on the results of the analysis, it can be shown that:
  a. The path value of the influence of Product Quality (X2) on Customer Satisfaction (X3) is 0.636, which means that an increase will follow every one-point increase in the value of product quality in Customer Satisfaction of 0.636 if other variables are assumed to be constant.
  b. The significance value is 0.000 <0.05, this indicates that there is a significant effect between Product Quality (X2) on Consumer Satisfaction (X1), so Ha is accepted, and Ho is rejected. So H$_2$, which states there is a significant influence between Product Quality on Consumer Satisfaction, is accepted.

3) The Influence of Brand Image Variables (X$_1$) on Customer Loyalty Variables (Y)
Based on the results of the analysis, it can be shown that:
  a. The path value of the influence of Brand Image (X1) on Customer Loyalty (Y) is 0.084, which means that an increase will follow every one-point increase in Brand Image value in Consumer Loyalty of 0.084 if other variables are assumed to be constant.
  b. The significant value is 0.002 < 0.05, so Ha is accepted, and Ho is rejected. So H$_3$, who says there is a significant influence between Brand Image on Consumer Loyalty, is accepted.

4) The effect of the Product Quality variable (X$_2$) on the Customer Loyalty variable (Y)
Based on the results of the analysis, it can be shown that:
  a. The path value of the influence of Product Quality (X2) on Consumer Loyalty (Y) is 0.181, which means that every time there is an increase in the value of Product Quality by one point, an increase will follow it in Customer Loyalty of 0.181 if other variables are assumed to be constant.
  b. The significant value is 0.002 < 0.05, so Ha is accepted, and Ho is rejected. So H$_4$, who says there is a significant influence between Product Quality on Consumer Loyalty, is accepted.

5) The Influence of Customer Satisfaction Variables (X$_3$) on Customer Loyalty Variables (Y)
Based on the results of the analysis, it can be shown that:
  a. The path value of the influence of Customer Satisfaction (X3) on Consumer Loyalty (Y) is 0.561, which means that every time there is an increase in the value of Customer Satisfaction by one point, an increase will follow it in Customer Loyalty of 0.561 if other variables are assumed to be constant.

b. The significant value is $0.000 < 0.05$, so Ha is accepted, and Ho is rejected. So H_5 who says there is a significant influence between Customer Satisfaction on Customer Loyalty is accepted.

6) Partial Effect of Brand Image (X_1) on Customer Loyalty (Y) through Customer Satisfaction (X_3)
Based on the direct influence of Brand Image (X1) on Customer Satisfaction (X3), the coefficient value $b_1 = 0.233$ and the influence of Customer Satisfaction on Customer Loyalty (Y) with a coefficient value of $b_3 = 0.561$. While the value of the indirect effect is obtained by multiplying the path coefficients X_3X_1 and YX_3, then $0.233 \times 0.561 = 0.130$. The result of multiplication shows that the coefficient of indirect effect is $0.130 > 0.084$. This shows that the direct effect is smaller than the indirect effect. This means that brand image does not directly affect consumer loyalty without consumer satisfaction. Thus, hypothesis 6 is accepted.

7) The partial effect of Product Quality (X_2) on Consumer Loyalty (Y) through Customer Satisfaction (X_3) variables
Based on the direct effect of Product Quality (X2) on Customer Satisfaction (X3), the coefficient value $b_2 = 0.636$ and the effect of Customer Satisfaction on Customer Loyalty (Y) with a coefficient value of $b_3 = 0.561$. While the value of the indirect effect is obtained by multiplying the path coefficients X_3X_2 and YX_3, then $0.636 \times 0.561 = 0.536$. The result of multiplication shows that the coefficient of indirect effect is $0.536 > 0.181$. This shows that the direct effect is smaller than the indirect effect. This means that product quality will not directly affect consumer loyalty without consumer satisfaction as a mediating variable. Thus, hypothesis 7 is accepted.

V.   DISCUSSION
1. Effect of Brand Image (X1) and Product Quality (X2) on Customer Satisfaction (X3)
        Based on the regression analysis data results, it was found that the Brand Image variable had no adverse effect on customer satisfaction on Honda Vario motorcycle users in Bekasi City. This means that if the Brand Image is increased by one point, it will not be followed by increased customer satisfaction. This is not in line with research conducted by Rahmatullah (2019) that brand image positively and significantly affects customer satisfaction. With the regression coefficient having a negative value, the hypothesis, which says a significant influence between Brand Image on Customer Satisfaction of Honda Vario users in Bekasi City, is rejected. This means that there is no significant effect between a brand image on customer satisfaction of Honda Vario users in Bekasi City.Based on the regression analysis, it was found that the Product Quality variable had a significant effect on customer satisfaction for Honda Vario motorcycle users in Bekasi City. Then it can be explained that if the Brand Image increases by one point, it will also be followed by an increase in Customer Satisfaction. With a regression coefficient with a positive value, the hypothesis H_2, which shows a significant influence between a brand image on Honda Vario user satisfaction in Bekasi City, is accepted. This is in line with Rahmatulah's (2019) research that product quality has a significant effect on customer satisfaction. From the regression equation analysis, it is also concluded that if the brand image increases, then customer satisfaction will increase. Likewise, if product quality increases, customer satisfaction will increase.

2. Effect of Brand Image (X1) and Product Quality (X2) on Customer Loyalty (Y)
Based on the descriptive analysis, the formation of the Customer Loyalty variable is formed by five indicators, including loyalty in purchasing products, resistance to adverse influences regarding the company, making regular repeat purchases, making purchases between product lines, and showing immunity to the attractiveness of similar products from competitors.From the regression analysis, it can be concluded that the Brand Image variable has a significant effect on customer loyalty to Honda Vario motorcycle users in Bekasi City. This is in line with research conducted by Widiaswara and Sutopo (2017), from which research shows that Brand Image has a Positive Effect on Customer Loyalty. Furthermore, with the regression coefficient, which has a positive value, the hypothesis H_3, which says there is a significant influence between Brand Image on Customer Loyalty, is accepted.Furthermore, from the regression analysis, it can be concluded that product quality significantly affects customer loyalty to Honda Vario motorcycle users in Bekasi City. This analysis shows that an increase will follow any increase in product quality in customer loyalty. This is in line with the research results by Suprajang et al. (2013), namely that product quality has a significant effect on customer loyalty, and the higher the level of product quality, the higher the increase in product quality well as consumer loyalty.

3. The Effect of Customer Satisfaction (X3) on Customer Loyalty (Y)
        The descriptive analysis of the Consumer Satisfaction variable is dominated by the indicator "confirmation of expectations" with a statement item that reads "I am satisfied with the Honda Vario product." The quality of the Honda Vario cannot be doubted. Unique designs and existing technology can meet consumer expectations.Meanwhile, based on the descriptive analysis of the Customer Loyalty variable, it is dominated by the indicator "purchases between product lines" with a statement that reads "I use Honda spare parts and

accessories" with the conclusion that Honda Vario users more than agree to use Honda spare parts and accessories.The regression analysis results show that there is a significant influence between customer satisfaction and customer loyalty. If there is an increase in the value of Customer Satisfaction by one point, it will be followed by an increase in Customer Loyalty. With the regression coefficient, which has a positive value, the hypothesis H_5, which says that there is a significant influence between Customer Satisfaction on Customer Loyalty, is accepted. This is in line with the results of research by Subagja, I. K., & Putri, A. A. (2017), namely Consumer Satisfaction has a significant effect on Customer Loyalty.

4. The Effect of Brand Image (X1) and Product Quality (X2) on Customer Loyalty (Y) Through Customer Satisfaction (X3)

This study indicates that the results of the indirect effect are obtained from the results of multiplying the value of the influence of Brand Image on Customer Satisfaction with the value of the influence of Customer Satisfaction with Customer Loyalty. The multiplication results in a value that the indirect effect is greater than the Brand Image variable on Customer Loyalty. It can be concluded that the Brand Image of Honda Vario cannot affect Customer Loyalty directly without going through Consumer Satisfaction.

While the results of the indirect effect were obtained from the results of multiplying the value of the influence of Product Quality on Customer Satisfaction with the value of Customer Satisfaction with Customer Loyalty, the multiplication result shows that the indirect effect is greater than the Product Quality variable on Customer Loyalty, so it can be concluded that the Product Quality of Honda Vario cannot affect Customer Loyalty directly without going through Customer Satisfaction.

VI. CONCLUSION

The results of data analysis and discussion of the influence of brand image and product quality on customer loyalty through customer satisfaction variables can be divided into several conclusions as follows:

1. Honda Vario users in Bekasi City more than agree that Honda Vario has a good reputation as a quality and reliable motorcycle, has a unique and innovative design in terms of technology to meet the wishes and expectations of its users. Consumers will feel proud to use Honda Vario. The feeling of pleasure and comfort when wearing it with a combination of technology and design gives the impression of luxury. However, in this brand image variable, the "Introduction" indicator gets a low score.

2. The quality of the Honda Vario product lies in its reliability, primarily when used in long-distance travel, which remains comfortable with the advanced features. The brand image has been built by conformity with specifications at a price that is laughed at with the benefits obtained by consumers. Furthermore, resistance to weather changes and the engine remains durable even if used for a long time is one of the capabilities possessed by the Honda Vario. However, in this product quality variable, the indicator "performance gets a low score.

3. Honda Vario customer satisfaction is found in confirming expectations, namely feelings of satisfaction with the benefits obtained using Honda Vario. This feeling of satisfaction will encourage customers to be interested in making repeat purchases when they need it. Satisfied customers will voluntarily promote or recommend to others the quality of products that have been felt the benefits. Trust in a product can foster feelings of not hesitate to buy Honda brand products. However, the variable customer satisfaction indicator "create brand image" gets a low score.

4. Consumers are loyal to Honda Vario products by purchasing product lines that are still using spare parts or adding accessories from Honda products. Users also carry out regular servicing at authorized Honda workshops to ensure the quality of their products is maintained properly. It also shows customer loyalty to a product. Loyal Honda Vario customers will resist adverse influences on the company if weaknesses are found in the product. It can be covered with other advantages that provide more benefits to consumers. In addition to resistance from the negative influence of the company, customers also show immunity to the attractiveness of similar products from competitors. Products in the Honda Vario segmentation are increasingly aggressive in promoting the advantages of their products but do not make loyal customers switch to other products. However, on this customer loyalty variable, the indicator "re-purchase regularly" gets a low score.

5. The brand image does not affect customer satisfaction. This means that the better the brand image, will not increase customer satisfaction for Honda Vario users in Bekasi City.

6. Product quality has a significant effect on customer satisfaction. This means that the better the quality of the products provided, the greater the customer satisfaction of Honda Vario users in Bekasi City.

7. Brand image has a significant effect on customer loyalty. This means that the better the company builds its brand image, it will increase customer loyalty for Honda Vario users in Bekasi City.

8. Product quality has a significant effect on customer loyalty. This means that the better the quality of the product provided, the greater the loyalty of Honda Vario users in Bekasi City.

9. Customer satisfaction has a significant effect on customer loyalty. This means that if customer satisfaction increases, it will increase customer loyalty for Honda Vario users in Bekasi City.
10. The brand image does not directly affect customer loyalty without going through customer satisfaction. This means that the better the brand image will not increase customer loyalty without increasing customer satisfaction first for Honda Vario users in Bekasi City.
11. Product quality does not directly affect customer loyalty without going through customer satisfaction. This means that the better product quality will not increase customer loyalty without increasing customer satisfaction first for Honda Vario users in Bekasi City.

VII.   SUGGESTION

This research is expected to add scientific discourse for readers, researchers, and especially for PT. Astra Honda Motor is a manufacturer of Honda Vario motorcycles. Regarding this research indicator as follows:
1. The indicator on the Brand Image variable, namely "Introduction," gets the lowest score. The introduction of a product needs to be done continuously, especially on the latest Honda Vario product, so that consumers can identify products quickly during intense competition with competitors. The presence of new variants in the same class/segmentation may make it difficult for consumers to recognize new products and their variants. In terms of the company needs to improve product promotion consistently and sustainably.
2. The indicator on the Product Quality variable, namely "Performance," gets the lowest score. Companies need to improve the performance capabilities of Honda Vario products amidst competitors' products which are increasingly aggressive in innovating their products. Engine performance is very crucial and is often used as an indicator of the quality of motorcycle products. So when there is a record or poor performance on the machine, such as the interpretation of the product as a whole. Therefore, companies need to periodically control and evaluate their products to maintain the quality standards that the company wants.
3. The indicator on the Customer Satisfaction variable, namely "Creating a brand image," gets the lowest score. Customer satisfaction occurs when customers have felt the benefits of a product that exceed their expectations. Besides being formed from the aspect of brand image, customer satisfaction is also formed from product quality. Therefore, companies need to conduct surveys to find out/measure the extent to which customers are satisfied with Honda Vario products to create a brand image and show immunity to the attractiveness of competitors' products.
4. The indicator on the Customer Loyalty variable, namely "Re-purchase regularly," gets the lowest score. Companies need to monitor, especially on the latest products, whether the prices offered are competitive. The prices are following product specifications and are not too expensive compared to competitor products so that consumers want to re-purchase the latest Honda Vario products. These efforts create loyal consumers by making regular repeat purchases of the latest Honda Vario products.

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