ANALYSIS OF THE EFFECT OF PRODUCT QUALITY, PROMOTION, PRICE ON CONSUMER LOYALTY THROUGH SATISFACTION AS AN INTERVENING VARIABLE IN FORTUNE COOKING OIL
(Case Study : Housewife in Lubuklinggau Utara II Sub-District)

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ABSTRACT
According to the Lubuklinggau City Industry and Trade Office, the most consumed cooking oil in Lubuklinggau City is the Fortune brand. This phenomenon can lead to consumer loyalty in Lubuklinggau City to the oil. The research objectives are to analyze the level of satisfaction; level of consumer loyalty; direct effect of product quality, promotion and price on Fortune cooking oil consumer satisfaction; analyze the direct effect of product quality, promotion and price on Fortune cooking oil consumer loyalty; analyze the direct effect of consumer satisfaction on Fortune cooking oil consumer loyalty; analyze the effect of product quality, price and promotion on consumer loyalty through Fortune cooking oil consumer satisfaction. Data analysis using descriptive methods and SEM PLS analysis. The results obtained are 1) The level of household consumer satisfaction with Fortune cooking oil is very satisfied. 2) The level of consumer loyalty to Fortune cooking oil is very loyal. 3) Product quality, promotion and price have a positive and significant effect on Fortune cooking oil consumers. 4) Product quality, promotion and price have a positive and significant effect on Fortune cooking oil consumer loyalty. 5) Customer satisfaction has a positive and significant effect on Fortune cooking oil consumer loyalty. 6) Product quality, price and promotion have a positive and significant effect on consumer loyalty through customer satisfaction.

INTRODUCTION

Cooking oil is a product of the agricultural industry. According to Andoko and Widodoro (2013) compared to other types of oil, the proportion of demand for palm oil has increased from time to time. Packaged cooking oil and bulk cooking oil are the two main cooking oils on the market. Cooking oil that is not branded and is measured in units of mass (kilograms) is called bulk cooking oil. Branded cooking oil packaged in plastic, bottles and other containers is called packaged cooking oil which is stated in volume units (liters) (Etriya et al, 2004).

Changes in consumption capital from initially bulk cooking oil to packaged cooking oil have emerged in line with the increasing level of the economy and the level of education of the people. According to the community, cooking oil sold by traders in the form of jerry cans and drums is not as hygienic as cooking oil packaged in plastic or bottles (Fadhilla, 2008). This makes market opportunities that are wide open until now, making more and more companies appear in the industry and creating extraordinary competition in these products.

The Frontier Consulting Group in 2022 explained that there are five big brands of cooking oil in Indonesia, namely tropical, sania, bimoli, sunco and filma. The market leader for branded packaged palm cooking oil is Bimoli with a score of 38.50%. While this power is contrary to data from the Business Competition Supervisory Commission or KPPU for 2022 if currently the cooking oil market is controlled by large producers circulating in the Indonesian market, namely PT Wilmar International Ltd with Fortune and Sania cooking oil production with Fortune as the dominant market share .

Cooking oil is consumed by consumers from Sabang to Merauke, including the area of South Sumatra, Lubuklinggau City, Lubuklinggau Utara II Subdistrict. North Lubuklinggau II District is one of the districts with the largest population in Lubuklinggau City as shown in table 1

Table 1 . Number of Population of Subdistrict in Lubuklinggau City in 2021

No.	Subdistrict	Total Population (Thousand)
1.	Lubuklinggau Barat I	39.05
2.	Lubuklinggau Barat II	20.94
3.	Lubuklinggau Selatan I	16,16
4.	Lubuklinggau Selatan II	33,84
5.	Lubuklinggau Timur I	34,51
6.	Lubuklinggau Timur II	33.09
7.	Lubuklinggau Utara I	18.01
8.	Lubuklinggau Utara II	41,13

Source : BPS of Lubuklinggau City 2022

According to the Industry and Trade Office of Lubuklinggau City, there are several brands of cooking oil consumed in Lubuklinggau City, as shown in table 2.

Table 2 . Cooking Oil Brand Data consumed in Lubuklinggau City

No	Brand Cooking Oil	Distributor
1.	Fortune dan Sania	PT. Marhum Rodamas Abadi
2.	Tawon dan Rosebrand	PT. Sungai Budi
3.	Siip	PT. Lancar Abadi Sekawan
4.	Sunco	PT. Wahana Tirta Sari
5.	M&M	PT. Sungai Budi
6.	Kita	BULOG
7.	Bimoli	PT. Indomarco Prismatama

Source : Disperindang of Lubuklinggau City 2022

According to data from the Lubuklinggau City Office of Industry and Trade, the most consumed cooking oil in Lubuklinggau City are the Fortune and Sania brands with PT. Marhum Rodamas Abadi Lubuklinggau. PT. Marhum Rodamas Abadi is a Fortune and Sania cooking oil distributor company in Lubuklinggau City. Fortune and Sania cooking oil have a marketing amount of 3,245,874 Kg and 26,260 Kg in 2021. Meanwhile, the number for 2022 is 3,131,247 Kg and 81,004 Kg. The amount of marketing is as shown in table 1.3

Table 3 . Total Marketing of Fortune and Sania Cooking Oil in Lubuklinggau City

No	Month	2021		2022	
		Fortune	Sania	Fortune	Sania
1.	January	271,041	5.180	274,600	14,664
2.	February	294,898	1045	172,614	24,256
3.	March	312,857	751	298,297	5,540
4.	April	331,962	2,888	221,246	7,494
5.	May	250,742	937	226,528	4,479
6.	June	198,339	1,313	217,030	4,081
7.	July	336,863	1929	376,269	8,180
8.	August	302,278	1615	374,423	4,062
9.	September	311,718	4,064	315,971	2,090
10.	October	227,034	1,784	344,511	2,219
11.	November	205,571	3,220	187,524	1510
12.	December	202,571	1,534	122,234	2,429
	Total	3,245. 874	26.26 0	3,131,247	81,004

Source : PT. Marhum Rodamas Abadi Lubuklinggau

In accordance with the data, consumption of cooking oil in Lubuklinggau City is in line with data from the Commission for the Supervision of Business Competition for 2022 if the highest consumption of cooking oil in Lubuklinggau City is packaged cooking oil with the Fortune brand. This

phenomenon can lead to loyalty or loyalty among consumers in Lubuklinggau City towards Fortune cooking oil.

Consumer loyalty is a mindset that is owned by someone with a favorable attitude for a company that is committed to reusing the company's products and services and recommending them to various other parties. Loyal customers or consumers will feel loyal to make repeat purchases. This makes it difficult to switch to other products that are still unclear (Wantara, 2015).

Dharmmesta (1999) emphasized that a number of product quality variables, promotions and prices have an influence on consumer loyalty. Consumers who are satisfied with the products they buy tend to buy the same products over and over again. Satisfaction refers to evaluating the use of the product after purchase. Satisfaction can occur if the benefits received are higher than the costs felt or at least the benefits and costs are equal. Consumer satisfaction is an important factor because it relates to and influences consumer loyalty. If consumers feel satisfied, they tend to be loyal to the product and have no desire to switch to other products

In accordance with the factors of product quality, promotion, price and satisfaction as intervening variables which will be the factors whose influence is examined one by one, so that later it can be seen whether these factors have an effect on the loyalty of Fortune cooking oil consumers in Lubuklinggau Utara II Sub District. So the purpose of this research is 1) to analyze the level of consumer satisfaction for Fortune cooking oil among housewives in Lubuklinggau Utara II sub-district 2) to analyze the level of consumer loyalty for Fortune cooking oil to housewives in Lubuklinggau Utara II sub-district. 3) Analyze the direct effect of product quality, promotion and price on the satisfaction of Fortune cooking oil consumers to housewives in Lubuklinggau Utara II sub-istrict 4) Analyzing the direct effect of product quality, promotion and price on the loyalty of Fortune cooking oil consumers to housewives in Lubuklinggau Utara II sub-district. 5) Analyze the direct effect of consumer satisfaction on consumer loyalty of Fortune cooking oil to housewives in Lubuklinggau Utara II sub-district. 6) Analyze the effect of product quality, price, and promotion on consumer loyalty through Fortune cooking oil consumer satisfaction among housewives in Lubuklinggau Utara II sub-district.

RESEARCH METHODS

Method of Collecting Data

This research uses primer and secondary data types. Primary data was collected through direct interviewes and using questionnaires, where the primary data source is housewife consumers in North Lubuklinggau II District who buy and consume Fortune Cooking oil. Furthermore, secondary data was obtained from institutions or organizations related to this study, such as the

BPS and Disperindang of Lubuklinggau City, which became the source of the secondary data for this study. The data includes an overview of the study area, economic information, population conditions, oil consumption figures, and other information.

Data Analysis Method

Customer Satisfaction and Loyalty Level

The analysis used is descriptive analysis. Retrieval of data for this purpose using a Likert scale on each question item on each indicator. Measuring customer satisfaction according to Triatmojo (2009) that customer satisfaction can be measured using the traditional approach, which is based on an approach where customers are asked to provide an assessment of each product or service indicator they use which generally uses a Likert scale. The method used gives a rating from 1 (Very Dissatisfied) to 5 (Very Satisfied).

The level of satisfaction according to Buton et al (2019) can be measured directly with a scale of very satisfied, satisfied and quite satisfied and according to Wahyuningsih (2007) loyalty criteria can be measured using a scale that is quite loyal, loyal and very loyal or high loyalty. So that the measurement of the level of satisfaction and the level of consumer loyalty can be seen from the total value of the question items from the indicators then the distance or scale range is determined and the class interval will be determined then the category.

The rating scale of each category will use the scale range formula. The formula for the scale range according to Yusuf (2013) is as follows:

$$R = \frac{\text{Highest Score} - \text{Lowest Score}}{\text{number of classes}}$$

Where: R = Scale range/interval
Highest score = Highest score
Lowest score = Lowest score

So based on the formula above the highest and lowest values are obtained in the tabulation results then divided by the number of classes where the researcher determines the number of classes as many as 3 classes and will get the number of intervals, then the values are entered into each of the 3 classes and the categories will be known then the level of loyalty can be seen as well as the level of consumer satisfaction through the highest percentage value in the category of each predetermined level.

The Effect of Quality Product, Promotion and Price on Consumer Satisfaction and Product Loyalty

Furthermore, to see the direct effect between endogenous and exogenous variables, several work steps are needed using SEM analysis. This study uses data analysis methods with the smart PLS application version 3.0. This PLS test is a variant-based structural equation or Structural Equation Modeling (SEM) approach, where this approach is used in carrying out path analysis which is commonly used in behavioral studies, therefore PLS is a statistical technique used in models with more than 1 independent variable. as well as bound.

Outer Model Testing

Outer model analysis is used to test measurements that are feasible to use so that they can be used as valid measurements. Outer model analysis can be seen from various indicators as follows:
1. Convergent Validity (Convergent Validity)
Convergent validity of the measurement model with an indicator reflective model is assessed based on the correlation between the item score or component score with a value above 0.70.
2. Discriminant Validity
Discriminant validity of measurement models with reflective indicators is assessed based on the cross loading of measuring instruments with constructs that are higher than 0.70 (Ghozali, 2006).
3. Composite Reliability
This test measures a construct that can be evaluated using two types of measures, namely Cronbach alpha and internal consistency (Ghozali, 2006). In the Cronbach alpha test, the desired value is greater than 0.70 for each construct.
4. Average Variance Extracted (AVE)
Another way that can be used in assessing discriminant validity is to compare the square root of the AVE value of various constructs with the correlation between other constructs in the model. If the root value of AVE on a number of constructs is higher than the correlation value between constructs, it is declared to have good discriminant validity value. This measurement can be used to measure the reliability of variable component scores, the results of which are more conservative than composite reliability. Where it is recommended that the AVE value is higher than 0.50 (Ghozali, 2006). According to Hussein (2015), the tests carried out above include testing in the outer model for reflective indicators.

Inner Model Testing

The inner model is a structural model that is used to predict causal relationships (causality) between latent variables or variables that cannot be measured directly. The structural model explains the causal relationship

between latent variables which is built on the basis of theoretical substance. In testing the structural model, the help of the Bootstrapping program in SMART PLS was used. The structural model is tested to examine the relationship between the underlying structures. There are several tests for structural models such as:

1. R Square on endogenous constructs (Sekaran & Bougie, 2016). The R Square value is the coefficient of determination in the endogenous construct. According to Chin (1998), the R square values are 0.67 (strong), 0.33 (moderate) and 0.19 (weak). In order to calculate R square, calculations can be carried out using the following formula:

$$Q^2 = 1-(1-R_1{}^2)(1-R_2{}^2)\ldots\ldots(1-R_n{}^2)$$

2. *Estimate for Path Coefficients* , is the value of the path coefficient or the magnitude of the relationship/influence of the latent construct. Done with *Bootrapping procedure*

Hypothesis test

Running hypothesis testing can be seen from the probability value and the statistical t value. In this test using a two tailed test for testing a hypothesis whose direction is unknown. So it uses a significance level of 5% or 0.05 ($\alpha/2 = 0.025$) with a t-statistic value of 1.98.

Hypothesis testing is done by looking at the p-value where if the p-value $<\alpha$ then it has a significant effect or t-statistics > t-table. This test is a partial test to see the direct effect. In this study the direct effects reviewed are:

1. Product quality has a direct effect on consumer satisfaction.
2. Promotion has a direct effect on customer satisfaction
3. Prices have a direct effect on customer satisfaction
4. Product quality has a direct effect on consumer loyalty.
5. Promotion has a direct effect on consumer loyalty
6. Prices have a direct effect on consumer loyalty
7. Consumer satisfaction has a direct effect on consumer loyalty

Simultaneous hypothesis testing in SmartPLS can be seen in the indirect effect results, where it is not in the coefficient because the moderation effect is not only done by testing the direct effect of the independent variable on the dependent variable, but also the interaction relationship between the independent variable and the dependent variable, as well as the interaction relationship between the independent variable and the mediating variable on the dependent variable. In this study, there is an intervening variable, namely customer satisfaction so that the hypothesis is seen:

8. Product quality affects consumer loyalty through customer satisfaction.
9. Prices affect consumer loyalty through customer satisfaction.
10. Promotion affects consumer loyalty through customer satisfaction.

Ghozali (2009), explained that each variable is declared as an intervening variable when the variable influences the relationship between the dependent variable and the independent variable.

Concept Model

Model development must be in accordance with the concept. The development of this model was carried out to explain causality in independent variables or exogenous variables and dependent variables or endogenous variables.
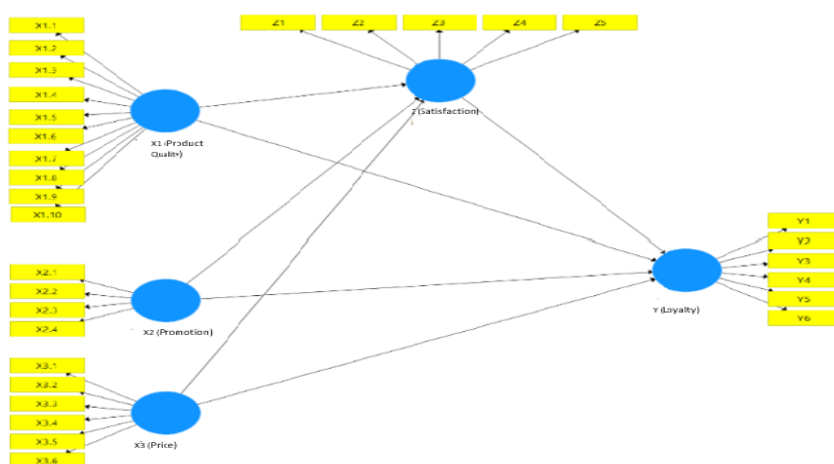

Figure 1
Hypothetical Model Development

RESULTS AND DISCUSSION

Satisfaction Level

The level of satisfaction is the consumer's expectation of a product being met. These expectations can be in the form of product quality, price or promotion given. This happens to consumers in choosing Fortune brand cooking oil to fulfill their household needs. The results of the level of satisfaction in choosing fortune cooking oil are as follows:

Table 4. Level of Satisfaction of Housewives in Consuming Fortune Cooking Oil

No.	Score	Category	Amount	Percentage(%)
1.	11-15	Quite satisfied	5	5
2.	16 – 20	Satisfied	17	17
3.	21 -25	Very satisfied	78	78
	Total		100	100

Source: primary data processed (2023)

Based on the table, the highest category at the level of satisfaction is in the very satisfied category of 78%. So it can be concluded that the satisfaction

level of housewives in consuming Fortune oil is very satisfied. In general, according to respondents, Fortune brand cooking oil has ingredients and uses that meet consumer expectations. Promotions in advertisements on social media or information printed on the packaging, explain that Fortune brand cooking oil is rich in vitamin A and does not contain cholesterol. Housewives agree with this so it is good for the body. This is proven when using Fortune brand cooking oil when cooking, the food produced does not turn black and the food becomes crispy. This is what makes housewives satisfied with Fortune brand cooking oil.

Loyalty Level

The level of loyalty shows that housewives are interested in and loyal to the product. Likewise with the loyalty of housewives in choosing the Fortune cooking oil brand. The results of testing the level of loyalty to the Fortune cooking oil brand are as follows.

Table. 5. Level of Loyalty of Housewives in Consuming Fortune Cooking Oil

No	Score	Category	Amount	Percentage(%)
1	15 – 19	Quite Loyal	7	7
2	20 – 24	Loyal	14	14
3	25 – 30	Very loyal	79	79
	Total		100	100

Source: primary data processed (2023)

The level of loyalty is very loyal. The category value is 25-30 with a frequency of 79 people. The respondent made a repeat purchase because Fortune's quality was very good, and often found brochures at one of the brand's marketing places offering discounts so that when found a discount, the respondent usually bought in larger quantities than usual because wanted to take advantage of the discount. Housewives who have chosen Fortune brand cooking oil still seek Fortune cooking oil for their needs. This usually happens often, in markets or super markets, if you can't find it in one store, you will look for it in other stores. Usually the distance is not too far between one shop and another, so it's easy to get access to it

Factors of effect of consumer satisfaction and loyalty

In this study, wanted to look at the factors that influence the satisfaction and loyalty of housewives to Fortune brand cooking oil. The exogenous variables in this study are product quality, promotion and price, while the endogenous variables are product satisfaction and loyalty. The following are the steps that must be carried out to get the results of testing the research model.

Evaluation of Measurement Model

Structural Equation Modeling (SEM) analysis was carried out to determine the relationship between the variables to be studied. This test is to find out

predictive between constructs that have a relationship with other constructs. Prior to that, testing of the measurement model was carried out divided into testing the outer model and the inner model. In testing the outer model, validity and reliability tests were carried out. Following are the test results on SEM Smart PLS.

Validity Test

validity test needs to be tested to find out what research instrument capabilities should be measured. According to Jogiyanto (2011) in Solling and Suhardi (2019) discriminant validity relates to the principle that different construct measurements are not highly correlated and an evaluation of the measurement model or outer model is carried out. The steps needed are to test the construct validity test which consists of convergent validity, taking into account the loading factor value, AVE value and discriminant validity as indicated by the cross loading value. The following are the results of testing the measurement model from the results of the validity test as follows:

Convergent Validity

Convergent validity of the measurement model is the reflective indicator model as seen from the value generated by the relationship between the item score and the construct score calculated by PLS.

At this stage, the construct validity test is carried out which consists of two stages that need to be done first. The convergent stage consists of the factor loading or outer loading value and the average variance extracted (AVE) value.

Outer Loading

Testing the validity test on the construct which can be seen from the reflective indicator is carried out by testing it using the SmartPLS application program. The loading factor value must be more than 0.7, this is indicated by the appearance of a green color on each indicator in the construct displayed in the SmartPLS program (Anuraga, 2017). The results of the factor loading test on the measurement model produce the following constructs:

Table 6. Factor loading

No	Indicator	Factor Loading	Information	No	Indicator	Factor Loading	Information
1	X1.1	0.871	Valid	17	X3.3	0.871	Valid
2	X1.2	0.784	Valid	18	X3.4	0912	Valid
3	X1.3	0.881	Valid	19	X3.5	0.906	Valid
4	X1.4	0.861	Valid	20	X3.6	0.813	Valid
5	X1.5	0.810	Valid	21	Y1	0879	Valid
6	X1.6	0.880	Valid	22	Y2	0839	Valid
7	X1.7	0869	Valid	23	Y3	0.857	Valid
8	X1.8	0.868	Valid	24	Y4	0.826	Valid

No	Indicator	Factor Loading	Information	No	Indicator	Factor Loading	Information
9	X1.9	0.787	Valid	25	Y5	0.885	Valid
10	X1.10	0.860	Valid	26	Y6	0.840	Valid
11	X2.1	0.881	Valid	27	Z1	0.906	Valid
12	X2.2	0.852	Valid	28	Z2	0.882	Valid
13	X2.3	0.867	Valid	29	Z3	0.894	Valid
14	X2.4	0.828	Valid	30	Z4	0.906	Valid
15	X3.1	0.891	Valid	31	Z5	0.877	Valid
16	X3.2	0.890	Valid				

Source: primary data processed, 2023

All indicators have a loading factor value above 0.7. This means that the 31 indicators are declared valid and can be tested further.

Average *Variance Extracted (AVE)*

The average variance extracted coefficient is a coefficient that explains the variance in indicators that can be explained by common factors. AVE describes internal intercorrelation, namely the correlation between indicators in the model.

Table 7. Average Variance Extracted (AVE)

No	Construct	AVE value	Information
1	Product Quality (X1)	0.719	Valid
2	Promotion (X2)	0.735	Valid
3	Price (X3)	0.777	Valid
4	Consumer Satisfaction (Z)	0.798	Valid
5	Consumer Loyalty (Y)	0.730	Valid

Source: primary data processed (2023)

In this study there are five constructs. Constructs that can be declared valid if they have a value above 0.5 in each construct (Ghozali and Latan, 2015). Based on table, the results of this study indicate that the five constructs have an AVE value above 0.5. Then all constructs are declared valid and can be carried out in the next test.

Discriminant Validity

Discriminant validity measures how far a construct really differs from other constructs. Constructs that have a high value can be stated that the value of the construct is unique and can interpret the phenomena that occur (Haryono, 2016).

1. *Cross Loading*

The measure of cross loading is to compare the correlation of indicators with their constructs and the constructs of other blocks. If the correlation between the indicator and the construct is higher than the correlation with the other block constructs, this indicates that the construct predicts the size of their block better than the other blocks. Therefore, it is expected that each indicator

block has a higher loading value for each latent variable measured compared to indicators for other latent variables (Haryono, 2016).

Table 8. *cross loading*

Indicator	Product Quality (X1)	Promotion (X2)	Price (X3)	Consumer Satisfaction (Z)	Consumer Loyalty (Y)
X1.1	**0.871**	0.362	0.203	0.450	0.517
X1.2	**0.784**	0.326	0.330	0.496	0.504
X1.3	**0.881**	0.351	0.205	0.467	0.485
X1.4	**0.861**	0.263	0.251	0.375	0.463
X1.5	**0.810**	0.401	0.298	0.539	0.476
X1.6	**0.880**	0.346	0.276	0.491	0.528
X1.7	**0869**	0.313	0.416	0.480	0.565
X1.8	**0.868**	0.313	0.257	0.530	0.515
X1.9	**0.787**	0.341	0.259	0.464	0.407
X1.10	**0.861**	0.326	0.264	0.503	0.497
X2.1	0.322	**0.881**	0.328	0.509	0.540
X2.2	0.287	**0.852**	0.219	0.490	0.514
X2.3	0.430	**0867**	0.262	0.514	0.577
X2.4	0.311	**0.828**	0.339	0.497	0.529
X3.1	0.309	0.243	**0891**	0.464	0.394
X3.2	0.349	0.267	**0.890**	0.503	0.504
X3.3	0.291	0.232	**0.871**	0.397	0.352
X3.4	0.246	0.370	**0912**	0.476	0.538
X3.5	0.344	0.384	**0.906**	0.509	0.518
X3.6	0.167	0.238	**0.813**	0.340	0.383
Y1	0.491	0.489	0.495	**0879**	0.635
Y2	0.460	0.489	0.470	**0839**	0.555
Y3	0.521	0.493	0.482	**0.857**	0.710
Y4	0.495	0.485	0.390	**0.826**	0.562
Y5	0.499	0.550	0.377	**0.885**	0.592
Y6	0.445	0.503	0.421	**0.840**	0.592
Z1	0.508	0.604	0.387	0.589	**0.906**
Z2	0.447	0.622	0.526	0.640	**0.882**
Z3	0.597	0.515	0.467	0.677	**0.894**
Z4	0.554	0.513	0.497	0.624	**0.906**
Z5	0.514	0.564	0.432	0.655	**0.877**

Source: primary data processed (2023)

Based on the table above , presents the results of cross loading of the construct studied. The cross loading value for each construct is in bold. The above values can be concluded that all indicators have a greater correlation coefficient of each construct when compared to the value of the indicator correlation coefficient in the construct block in the other column. Then it can be concluded that each block is a valid construct in the column.

Reliability Test

Reliability is a measure of the internal consistency of the indicators on each form variable which shows the degree to which each indicator indicates a common form variable. There are two ways to interpret the reliability test, namely composite (construct) reliability and variance extracted.

The next step is to look at the internal consistency reliability of Cronbach's Alpha and composite reliability (CR) values. The value of composite reliability (CR) is better at measuring internal consistency than Cronbach's alpha in SEM because CR does not assume the bott similarity of each indicator. Cronbach's Alpha tends to estimate lower construct reliability than composite reliability (CR). Even so, Croanch Alpha is assumed to be able to identify the presence of dimensionality (Haryono, 2016).

Table 9. *Cronbach's alpha and composite reliability*

Construct	Cronbach's Alpha	Composite Reliability	Information
X1 (Product Quality)	0.956	0962	reliable
X2 (Promotion)	0.880	0917	reliable
X3 (Price)	0.943	0.954	reliable
Y (Consumer Loyalty)	0.926	0.942	reliable
Z (Consumer Satisfaction)	0937	0.952	reliable

Source: primary data processed (2023)

High reliability results provide confidence that the individual indicators are all consistent with their measurements. The generally accepted level of reliability is >0.70 which states that the construct is reliable. Based on the table above, it is found that the value of Cronbach's Alpha and Composite Reliability has a value above 0.7. This means that all the constructs in this study are reliable.

Evaluation of Structural Model

Structural inner model is a test used to determine the power of estimation between exogenous and endogenous latent variables. In *the structural inner model,* the strength of the model will be seen by producing a value of R^2. The following are the results of the R^2 test as follows:

Table 10. Structural model analysis

Variable	R value ^{2}
Y (Consumer Loyalty)	0.598
Z (Consumer Satisfaction)	0.595

Source: primary data processed (2023)

Based on the table above, it is known that the value of R^2 on the latent variables consumer loyalty and customer satisfaction has a value of 0.598 and 0.595 respectively. This means that product quality, promotion and price affect

the loyalty of housewives to Fortune brand cooking oil by 59.8%, while 40.2% is influenced by other factors outside of exogenous variables. In addition, product quality, promotion and price also affect housewife satisfaction with Fortune brand cooking oil by 59.5%, while another 40.5% is influenced by other variables outside of exogenous variables.

Significant Testing

This study tested the direct and indirect effects of exogenous variables on satisfaction and loyalty. The exogenous variables are product quality, promotion and price of Fortune brand cooking oil. Following are the results of testing the hypothetical model in this study, where the variable is an intervening variable.
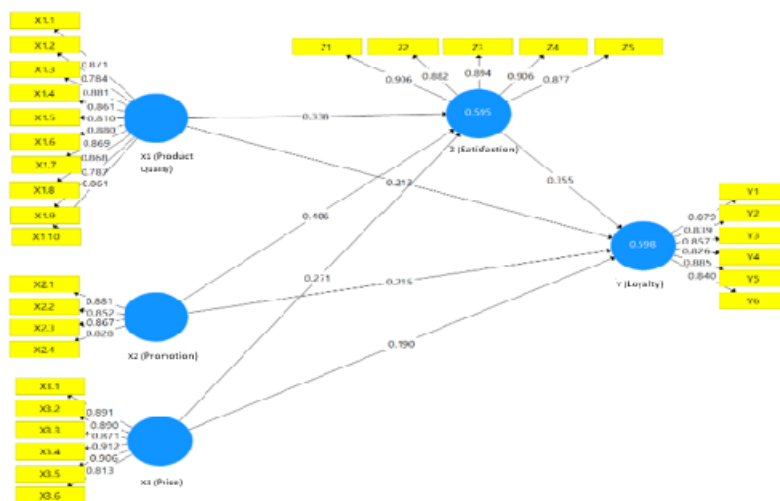

Figure 2. The results of testing the PLS Algorithm model the effect of quality, price and product on consumer loyalty through satisfaction as an intervening variable

The direct effect of exogenous variables on endogenous

The following is a direct test of exogenous variables on endogenous variables. The exogenous variables in this study are product quality, product promotion and price, while the endogenous variables are satisfaction and loyalty, with respect to the results of the seven lines of exogenous influence on endogenous. Here are the test results:

Table 11. Exogenous Direct Effect on Endogen

Direct Effect	Path Coefficients	T-statistics	P Values
X1 (Product Quality) -> Y (Consumer Loyalty)	0.213	2.155 *	0.032 *
X1 (Product Quality) -> Z (Customer Satisfaction)	0.338	3,580 *	0.000 *
X2 (Promotion) -> Y (Consumer Loyalty)	0.215	2,273 *	0.023 *
X2 (Promotion) -> Z (Customer Satisfaction)	0.406	4,561 *	0.000 *
X3 (Price) -> Y (Consumer Loyalty)	0.190	2,539 *	0.011 *
X3 (Price) -> Z (Customer Satisfaction)	0.271	3,616 *	0.000 *
Z (Consumer Satisfaction) -> Y (Consumer Loyalty)	0.355	3,093 *	0.002 *

Source: Primary data processed (2023)
Description: *) Significant at α = 0.05 and t-table = 1.98.

The Effect of Product Quality on Consumer Loyalty

Based on the table above shows the seven pathways have a positive effect on exogenous variables to endogenous variables. In the first line, product quality has a significant effect on consumer loyalty. The test results show that product quality to consumer loyalty has a p-value of 0.032 less than 0.05 and the t-statistic is 2.155 > 1.98 which means it has a significant effect. The path coefficient value is 0.213 which means it has a positive direction so that product quality has a significant and positive effect on consumer loyalty, meaning that if product quality increases, consumer loyalty to Fortune cooking oil also increases. Product quality is the level of ability of a particular product to provide appropriate product functions in fulfilling basic consumer desires (Santoso, 2019). In this study, product quality can be seen from product features, packaging durability and the durability of Fortune brand cooking oil. Product features indicate properties that lead to the quality of the oil itself. Housewives as respondents in this study showed an interest in the quality of Fortune brand oil.

Apart from that, it is suspected that there are other factors that are also the reasons for housewives to be loyal in buying Fortune cooking oil, namely social factors and cultural factors. formal and informal (Lamb, 2001). Social factors can be seen from relationships with friends, family and parents in influencing purchasing decisions. The higher the relationship with friends, family and parents, the higher the consumer's decision to make a purchase (Hudani, 2020), in this case social factors are thought to play a role in the emergence of purchase loyalty and repeated buying of Fortune brand cooking oil, namely obtaining information from friends or in this case neighbors, where housewives often share

opinions and recommendations regarding household needs, especially cooking oil so that the results of positive recommendations make respondents make a decision to buy Fortune cooking oil.

Furthermore, factors that are also thought to influence are cultural factors where cultural factors are the whole of beliefs, values and habits learned by a certain group of people that help direct consumer behavior, where there are several respondents who have the belief that the Fortune brand is an old brand that has been attached to which has a good quality value and is widely used by consumers, so that the presumed factor regarding the quality of the product offered creates an incentive to buy Fortune oil and to be loyal and make consistent purchases of Fortune cooking oil.

The Effect of Product Quality on Consumer Satisfaction

The second path shows a p-value of 0.000 below 0.05 with a t-statistic value of 3.580 > 1.98. This means that product quality affects consumer satisfaction. The path coefficient value is 0.338 which means a positive direction so that product quality has a significant and positive effect on consumer satisfaction. This means that the better or the improved quality of Fortune's cooking oil, the satisfaction of consumers also increases. One of the product qualities in this study shows the durability of the packaging. Product quality from packaging durability is also an important factor that has a major influence on the formation of brand equity. Consumer testing of the assessment of a package will show product quality that can meet consumer desires or expectations. Assessment of packaging in this study was shown by attractive packaging, bright colors, not leaky and informative. Housewives as respondents in this study considered that the packaging of Fortune brand cooking oil was attractive and the quality of the packaging was good.

Furthermore, on the Fortune packaging there is a tagline that is heat resistant and crisper, the meaning of the tagline is that Fortune cooking oil is more heat resistant and does not smoke or blacken easily when used, the tagline is one of the important elements in branding which influences consumer confidence to buy the product. According to consumers, Fortune oil has met consumer expectations according to the tagline where Fortune oil does not blacken quickly and is not quickly absorbed and when used makes food crunchier. In addition, according to consumers, Fortune oil is golden yellow and clear, the texture is liquid, not thick and not too thick, and the distinctive aroma of the oil is not overpowering when used, this is in line with consumer expectations.

Housewives have a preference that the indicator for the color of the oil is golden yellow, the liquid is not too thick and the aroma is not overpowering is a good quality and nutritious oil and this hope lies in Fortune cooking oil so that housewives as consumers feel satisfied from the quality provided. This is also supported by Sirly and Irna (2022), stating that cooking oil with these

characteristics has a high vitamin A content and does not contain cholesterol. The purpose of satisfaction is to meet consumer expectations for a product offered where satisfaction can be achieved if consumer expectations for Fortune cooking oil are met and in this study consumers think that expectations have been met for Fortune oil.

The Effect of Promotion on Consumer Loyalty

The third path shows a p-value of 0.0 23 below 0.05 and a t-statistic value> 1.98 and has a path coefficient value of 0.215. This means that promotion has a significant and positive effect on consumer loyalty. This means that the higher the promotion given to Fortune cooking oil, the more loyal consumers will be. Promotion aims to provide information, attract attention and subsequently increase sales . Promotion of fortune brand cooking oil products refers to advertising brochures that explain product advantages, promotions through social media, direct promotions from the marketing division to consumers, and provides special offers within a certain period of time.

These advantages are spelled out in social media advertising, packaging or when the marketing division presents housewives with certain activities. The advantages described during the promotion made housewives feel attracted to the Fortune brand cooking oil product which made them repurchase the product. In addition, it is suspected that there are also social factors that influence it, because there are consumers who explain that the housewife is getting information from a family member, namely a child where the child provides information that there is an advertisement on social media that Fortune oil is doing a price discount, because this the housewives became interested and repurchased the brand.

The Effect of Promotion on Consumer Satisfaction

The fourth path shows that the *p-value* of 0.000 is less than 0.05 and the t-statistic value is 4.561> 1.98 with a path coefficient of 0.406 . This shows that promotion has a significant and positive effect on consumer satisfaction , which means that the higher the Fortune cooking oil promotion, the higher the consumer satisfaction. One of the factors that can make consumers satisfied with Fortune products is promotion , the type of promotion that is most in demand is promotion that is clear, detailed and easy to understand. If consumers feel they have received the information they expected, consumers will be satisfied. In addition, it is also related to a good explanation by the store's marketing staff, where according to respondents there are several staff or employees at the minimarket or supermarket who explain the product well and informatively, so that this explanation makes consumers feel satisfied because of what is expected by consumers before making a purchase product is an informative explanation of product superiority, in this study the respondents felt satisfied with the information provided on Fortune cooking oil.

The Effect of Price on Consumer Loyalty

The fifth path shows that the p-value is 0.01 1 less than 0.05 and the t-statistic value where 2.539 is greater than 1.98 and the path coefficient value is 0.190. This shows that price has a significant and positive effect on the loyalty of housewives in purchasing Fortune brand cooking oil . According to the study of Febriani and Wayan (2023), it has the same result that price has a positive effect on customer loyalty. According to this study, if the price is more appropriate, then customer loyalty will also be higher. Fortune brand cooking oil has various types of prices at various types of sizes . The price of Fortune brand cooking oil is quite affordable when compared to other brands of cooking oil such as VIPCO, Kunci Mas, Delima, Sunco and Rose brands. Another factor that can lead to increased consumer loyalty through price is consumer income. According to respondents, the price of Fortune cooking oil is in accordance with the purchasing power of consumers and in accordance with the amount of income earned .

In this study, the average income of the respondents was Rp. 3,851,000 where there are several respondents who have above average income, and the most respondents have income in the category wherein according to the UMK in Lubuklinggau City it is around Rp. 3,404,177. Respondents also acknowledged that Fortune's price could still be affordable as long as it did not have a very high increase and according to the respondent the price offered was indeed the market price of cooking oil, so that based on the income owned and the respondent's assessment this was also the reason that housewives were able to make purchases. review of Fortune cooking oil products.

The Effect of Price on Consumer Satisfaction

The sixth path shows that the *p-value* of 0.00 0 is less than 0.05 and the t-statistic value where 3.616 is greater than 1.98 and the path coefficient value is 0.271 . This shows that price has a significant and positive effect on consumer satisfaction , Jannah's study (2021) has the same result that price has a positive and significant effect on consumer satisfaction, the study argues that the better the price offered, the better the effect on consumer satisfaction . To attract consumers' purchasing power, Fortune brand cooking oil provides price discounts at least 3 times a year. Discounts are often made during major holidays such as Eid al-Fitr, Eid al-Adha and New Year. This is done as one of the strategies of the Fortune brand cooking oil company to attract consumers to be satisfied with products that always provide discounted prices.

Respondents also believed that the price offered was in accordance with the quality provided by Fortune's oil. Prices that are too high without being offset by good quality can lead to disappointment in consumers. Therefore the producer must be clever in setting the selling price of a product so as not to cause disappointment to consumers. According to the respondent, he often encounters

promos or price discounts at mini-markets or supermarkets and takes advantage of these offers and this is what makes consumers satisfied in buying Fortune cooking oil.

In accordance with the results of the price test which has a positive influence on satisfaction, this is also the case with loyalty that the income they have can also affect where respondents are able to pay according to the price offered. In addition, according to Susilowati et al (2018) an educated person can manage personal finances well, and has knowledge and awareness as a smart and wise consumer, education can also be the reason consumers are satisfied with the price of Fortune cooking oil, where the biggest education for housewives Most of the households who are consumers in this study are in the range of elementary, high school and undergraduate. This means according to Susilowati et al if consumers have good education, they have the ability to manage finances well and have good knowledge so that consumers can manage finances to buy something or set aside some money to buy products such as cooking oil, meaning a consumer who receives education , consumers will experience an increase in managing finances such as saving, this shows that these individuals are able to manage personal finances carefully, namely choosing to save their money rather than consuming an excess of a product. According to respondents, if the price increases, it will usually coexist with phenomena, such as scarce oil and the phenomenon of an increase in basic commodities, but several respondents stated that every month they have set aside money according to the needs needed, one of which is kitchen shopping needs such as cooking oil and other ingredients, so that money set aside in accordance with each portion where the financial management has been regulated. In addition, consumers think that the price offered is competitive so that the price offered when consumers purchase Fortune cooking oil is in line with consumer purchasing power and expectations.

The Effect of Satisfaction on Consumer Loyalty

The seventh path shows that *the p-value* is 0.00 2 less than 0.05 with a t-statistic value where 3.093> 1.98 and a path coefficient value of 0.355 . This shows that satisfaction with loyalty shows a significant and positive influence . This means that the better the satisfaction felt by consumers, the more loyal consumers will be in buying Fortune cooking oil. Satisfaction shows that consumers are interested in and like the quality of the product, the price and the promotions provided from Fortune brand cooking oil products. This satisfaction encourages housewives to buy the same product again, namely Fortune brand cooking oil for their needs the next day. Housewives also offer other housewives such as family or neighbors to buy Fortune brand cooking oil.

The satisfaction felt by housewives, namely Fortune cooking oil, is in accordance with the expected standards the quality provided and the price are

able to meet the expectations of housewives and produce satisfaction that has an impact on purchases, housewives who already feel satisfaction will make repeat purchases and be consistent with the Fortune brand. These results are in line with the research of Sulistiono and Budi (2013), namely consumer satisfaction has a positive effect on forming customer loyalty, but according to this study, even though customer satisfaction has been achieved, the availability of substitute cooking oil brands that are available quite a lot in the market makes consumers have alternative product choices.

Specific Indirect Effects

The next test is to analyze the indirect effect of exogenous variables on endogenous variables and includes simultaneous hypothesis testing . Exogenous variables are product quality, promotion and price, while endogenous variables are customer satisfaction and loyalty; where customer satisfaction is the intervening variable. This means that exogenous variables such as product quality, promotion, price affect loyalty through the intervening variable satisfaction as an intervening variable. The results of the indirect influence analysis are as follows:

Table 12. Indirect effect results

Indirect effect	Original Sample	P Values	T-Statistics
X1 (Product Quality) -> Z (Consumer Satisfaction) -> Y (Consumer Loyalty)	0.120	0.036 *	2,101 *
X2 (Promotion) -> Z (Consumer Satisfaction) -> Y (Consumer Loyalty)	0.144	0.014 *	2,465 *
X3 (Price) -> Z (Customer Satisfaction) -> Y (Consumer Loyalty)	0.096	0.015 *	2,438 *

Source: primary data processed (2023)
Description: *) Significant at $\alpha = 0.05$ and t-table = 1.98.

Based on table that the product quality path through customer satisfaction influences loyalty to have a *p-value of* 0.03 6 less than 0.05 and the t-statistic value is 2.101> 1.98 and has a positive value of 0.120 in the original sample. This means that product quality has a positive and significant effect on loyalty with satisfaction as the intervening variable. Product quality such as the color of the oil that has been adjusted , the product is attractive, good quality and safety is maintained, and the oil that does not smell or changes color quickly is the reason that housewives are satisfied with Fortune brand cooking oil products. This satisfaction makes housewives loyal to the product, by showing an attitude to always consume and use Fortune's cooking oil products return. The satisfaction variable that mediates between Fortune's product quality and consumer loyalty, the increasing product quality produced by Fortune's cooking oil will create satisfaction for consumers as discussed on the level of Fortune's cooking oil consumer satisfaction, then with the satisfaction generated by the

quality of the product, then effect on loyalty, where consumers will be loyal or loyal to the Fortune cooking oil.

Based on table above, it shows that product promotion through satisfaction affects product loyalty , has a positive and significant effect, has a p-value of 0.01 4 less than 0.05 with a t-statistic value of 2.465 greater than 1.98 and an original sample value of 0.144 . This means that product promotion has a significant and positive effect on product loyalty, with satisfaction as the intervening variable. Information such as Fortune brand cooking oil is a healthy oil, so it is good for family consumption is an important point that makes housewives satisfied and loyal to the product. Next promotion brochures from malls or minimarkets, according to consumers, promotions in electronic media such as television are rarely found , and promotions that are very attractive to consumers are promotions on brochures. This is indicated by consumers being interested in making purchases because of the promotion and repurchasing the product. So as to make consumers feel satisfied and loyal, this is also shown by the attitude of housewives who, if the product is not in one store, then look for other stores to get the product.

Based on the table above, it shows that product price to product loyalty through satisfaction has a p-value of 0.0 1 5 less than 0.05 , has a t-statistic value where 2.438 is greater than 1.98 and the original sample value is 0.096 . This means that product prices through customer satisfaction affect loyalty and have a positive and significant effect on loyalty, with satisfaction as the intervening variable. The price of Fortune's cooking oil products is cheap compared to other packaged cooking oils. This is what makes housewives feel satisfied with the price given. In addition, there is a price discount at least 3 times a year so that housewives feel loyal and satisfied, this means that the price offered by Fortune makes consumers feel satisfied and from this satisfaction consumers make repeat purchases and there is loyalty to the product. The reason why price has a positive influence on satisfaction and loyalty is because according to Fortune consumers it is classified as having a high price but the brand offers varied prices so that with the many types of prices consumers can adjust to their purchasing power and needs, this is the underlying cause of price giving influence on loyalty through satisfaction as a mediating variable.

So it can be concluded that consumer satisfaction mediates product quality, promotion and price on consumer loyalty. The intervening variable functions as a liaison between one variable and the other. This relationship can be related to cause and effect or affected influence. Furthermore, to determine the role of intervening variables in this study, a comparison was made between the direct relationship and the indirect relationship. Testing the effect given by these mediating variables, based on the theory of Hair et.al that:

1. Product quality, promotion and price variables have a significant effect on loyalty through consumer satisfaction (Effect A).

2.   Product quality, promotion and price variables have a significant effect on consumer loyalty (Effect B).

1.   Product quality, promotion and price variables have a significant effect on consumer satisfaction (Effect C).

2.   The satisfaction variable has a significant effect on loyalty (Effect D).

So based on testing these effects it can be concluded that the effects of C, D, and A are significant, mediation is proven partially or mediates partially, meaning that the direct effect of the independent variable (X) on the dependent variable (Y) has a significant effect, then the independent variable (X)) has a positive effect on the mediating variable (Z) and the mediating variable (Z) also has a significant effect on the dependent variable (Y). So that product quality, promotion and price can directly affect loyalty and can also indirectly affect customer satisfaction through customer satisfaction.

CONCLUSIONS AND POLICY IMPLICATIONS

Conclusions

1.   The level of satisfaction of housewives in buying and consuming Fortune cooking oil is classified as very satisfied.

2.   The level of loyalty of housewives in buying and consuming Fortune cooking oil is classified as very loyal.

3.   Product quality, promotion and price have a direct positive and significant effect on Fortune cooking oil consumer satisfaction among housewives in Lubuklinggau Utara II SubDistrict.

4.   Product quality, price, and promotion have a direct positive and significant effect on the loyalty of Fortune cooking oil consumers to housewives in Lubuklinggau Utara II SubDistrict..

5.   Consumer satisfaction has a direct, positive and significant effect on the loyalty of Fortune cooking oil consumers to housewives in Lubuklinggau Utara II SubDistrict.

6.   Product quality, price, and promotion of consumer loyalty through customer satisfaction have a positive and significant effect and have a partial mediation role for Fortune cooking oil consumers among housewives in Lubuklinggau Utara II SubDistrict.

Suggestion

1.   Suggestions for future researchers are expected to be able to develop research objectives and add variables to be studied.

2.   Suggestions for producers to be able to increase consumer satisfaction and loyalty need to pay attention to the following components:

a. Maintaining the texture quality of cooking oil where the liquid texture is not too thick and not too thick.
b. Providing an effective promotional time span or duration, because it relates to the opportunity for consumers to be able to enjoy incentives from promotional programs that are run where the time span is not too short.
c. Paying attention to the type of discount given, namely providing types of discounts such as price bundling.
d. Providing a place for complaints for consumers either through staff or through social media.
e. Paying attention to supplies, especially distributors, should pay attention to cooking oil stocks that are marketed in every place.

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