

## THE INFLUENCE OF BRAND IMAGE AND VARIETY SEEKING ON DANA E-WALLET BRAND MOVING THROUGH CONSUMER SATISFACTION AS AN INTERVENING VARIABLE IN FEB UPN "VETERAN" JAWA TIMUR STUDENTS



**Maharani Huzaema<sup>1</sup>**

Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia

[maharanihuzaema77@gmail.com](mailto:maharanihuzaema77@gmail.com)

**Rizky Dermawan<sup>2</sup>**

Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia

[rizkyd.ma@upnjatim.ac.id](mailto:rizkyd.ma@upnjatim.ac.id)

**Ratih Mukti Azhar<sup>3</sup>**

Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia

[ratih.mukti.mnj@upnjatim.ac.id](mailto:ratih.mukti.mnj@upnjatim.ac.id)

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### Abstract

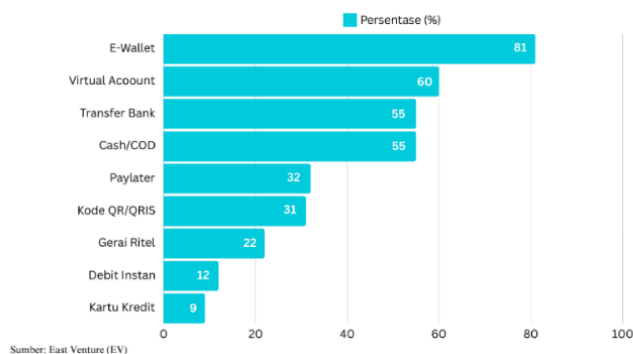
This study aims to analyze the impact of Brand image, variety-seeking behavior, and consumer satisfaction on the brand switching of the DANA e-wallet among students of the Faculty of Economics and Business at UPN "Veteran" East Java. This research employs a quantitative approach, involving 98 respondents. The sample was selected using a purposive sampling technique, with the criteria being students of FEB UPN "Veteran" East Java who had used DANA and afterward switched to another e-wallet. The analytical technique utilized in this study is Partial Least Squares (PLS), conducted through SmartPLS version 3.0 software, encompassing validity tests, reliability tests, and hypothesis testing. The findings indicate that brand image does not significantly affect brand switching, whereas variety-seeking behavior has a significant and positive impact. Furthermore, consumer satisfaction is demonstrated to mediate the relationship between Brand image and variety-seeking behavior in influencing brand switching.

**Keywords:** Brand image, Customer Satisfaction, Brand Switching, Variety Seeking

## INTRODUCTION

According to the Indonesian Internet Service Providers Association (APJII), active internet users in Indonesia increased from 210.03 million in 2021-2022 to 215.6 million in 2023, covering 78.19% of the population. The growth of the Internet in Indonesia opens up great opportunities for economic development and business innovation, including financial technology (fintech), which makes it easier to access financial products and transactions via handheld devices without the need for physical visits to financial institutions (Azizah, 2020). Fintech is closely related to e-Wallet, which is an electronic application for practical storage and payments via smartphone (Wulandari et al. 2020). In Indonesia, the payments sector dominates the fintech market, becoming the public's main choice (Azizah, 2020). According to Ipsos (2020), people prefer digital wallets to conventional bank accounts for online shopping.

**Metode pembayaran yang paling banyak digunakan di Indonesia**  
Tahun 2023

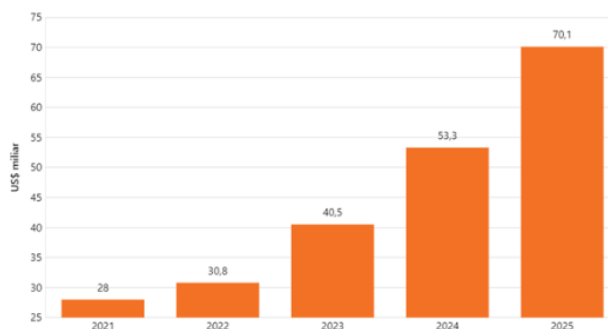


**Figure 1.**

### **Users of E-Wallet 2023 Source East Venture (EV)**

The dominance of e-wallet use in payments reaches 81% in Indonesia, with projected transaction values continuing to increase. According to RedSeer, the value of transactions using digital wallets in Indonesia is expected to reach US\$70.1 billion in 2025, up from US\$17.8 billion in 2020, with a compound annual growth rate (CAGR) of 31.5% (Pahlavi, 2022).

### Proyeksi Nilai Transaksi E-Wallet di Indonesia (2021-2025)



**Figure 2.**

#### **Transaction Value of E-Wallet Indonesia source Redseer 2022**

As time goes by, e-wallet platforms are increasing every year, but only five e-wallets are dominant in Indonesia, namely OVO, Gopay, ShopeePay, DANA, and Link Aja (Ipsos, 2020). DANA app ranks second lowest in popularity with 9%, facing challenges maintaining market share due to low levels of user satisfaction compared to its competitors (Kadence International, 2021). User reviews and complaints on platforms such as Google Play store and social media show dissatisfaction with the DANA application. Users often complain about technical issues, security, and limited features, which damage DANA's brand image (Huda et al. 2023). The lower the image of a product or brand, the more it will influence consumer behavior toward that brand (Firdaus et al. 2021).

With the continued growth of e-wallet users, competition between e-wallet platforms is getting tighter, especially after the pandemic (Hutauruk et al. 2021). According to an Ipsos survey (2020), 47% of e-wallet users in Indonesia have three or more e-wallet applications on their devices. This competition encourages consumers to switch to e-wallet brands that offer better benefits (Hutauruk et al. 2021). Consumers tend to look for a variety of products to meet their needs and desires, which increases the tendency to switch to products that are considered better (Safitri et al. 2019).

Based on previous research by Firdaus et al. (2021), Anggreyni et al. (2023), and Alifi et al. (2019), brand image has a significant influence on consumers' decisions to switch brands. However, these findings contradict the results of research by Putri et al. (2023) and Manzoor et al. (2020), which state that brand image does not have a significant effect on

brand switching. Research on the effects of Variety Seeking also shows mixed results. Purwanti et al. (2020), Safitri et al. (2019), Palma et al. (2021), and Akhiri et al. (2021) found that Variety Seeking had a significant effect on brand switching, although research by Musnaini (2021), Hutaurok et al. (2021), and Anggreyni et al. (2023) states the opposite.

The inconsistency of research regarding the influence of Brand image and Variety-seeking on brand switching indicates that other factors influence this relationship (Malau et al, 2023). Customer satisfaction may be a significant factor, as can be seen from the many user complaints regarding technical problems and the decline in the quality of DANA application services (Huda et al. 2023). The novelty of this research lies in exploring the role of customer satisfaction as a mediating variable between Brand image, Variety Seeking, and e-wallet brand switching. This research also focuses on students from the Faculty of Economics and Business, UPN "Veteran" East Java as research subjects. According to Rofiah et al.(2020), students are an active segment of e-wallet users so they can provide specific insight into e-wallet user behavior.

## **REVIEW OF LITERATURE**

### **Brand Image**

According to Randabunga et al.(2021), brand image is an understanding formed in the minds of consumers from the brand relationship developed by the company, motivating consumers to compare it with other brands. Foster et al.(2020)identified four parameters for assessing brand image, namely Recognition, Reputation, Affinity, and Domain.

### **Variety Seeking**

According to Hutaurok et al.(2021), consumers naturally seek product variety for more interesting benefits or new experiences with new brands. Variety indicators according to research by Andriani et al.(2015) include the purchase inquiry process, the drive to seek variety, and the perception of differences between brands.

### **Consumer Satisfaction**

According to Bara et al.(2020), customer satisfaction is the result of cognitive and affective responses to their perception of the quality of service received, formed through a

comparison of expectations with experience. Afrilliana(2020) adding that indicators of customer satisfaction include conformity to expectations, willingness to recommend, and interest in returning.

### **Brand Switching**

According to Randabunga et al,(2021), brand scanning, is a consumer action that allows them to freely choose a product or service based on their judgment. In Safitri et al's research (2019), indicators of brand switching decisions, namely reluctance to re-consume the product, desire to speed up discontinuation, the tendency to choose a different brand, and satisfaction after changing brands.

### **The Influence of Brand Image on Brand Switching**

Low perception of the brand affects consumer interactions with the brand(Firdaus et al. 2021). A solid brand image increases consumer buying interest(Randabunga et al. 2021). Consumers with weak brand affiliations are less likely to explore other brands(Prasetya et al. 2020). This is supported by research by Wardhaniika & Hendrati(2021)as well as other studies (Widargo et al,(2024); Anggreyni et al,(2023); Lestari et al,(2022)which states that brand image has a significant influence on the decision to switch brands. Weaknesses in the brand image can influence consumer behavior to switch brands (Alifi et al. 2019).

H1: Brand image influences brand switching

### **The Influence of Variety Seeking on Brand Switching**

Brand switching behavior is influenced by various complex factors such as consumers' tendency to seek variety, the availability of alternative products, and problems with products already purchased (Purnama et al. 2021). Consumers often explore brands outside their current market, increasing their propensity to switch brands when interest in seeking variety increases, and vice versa (Purwanti et al. 2020). Research from Lestari et al,(2022)shows that interest in seeking variety has a positive and significant impact on brand-switching decisions, this is supported by research. Other research such as Firdaus,(2021); Safitri et al, (2019); and Palma et al, (2021) also supports that interest in seeking variety influences brand-switching decisions.

H2: Variety Seeking Influence on Brand Switching

### **The Influence of Consumer Satisfaction on Brand Switching**

According to Rifani et al. (2018), consumer satisfaction is a post-purchase evaluation in which a product meets or exceeds consumer expectations, with satisfaction occurring when the product's performance exceeds expectations and dissatisfaction occurring when performance does not meet expectations. Wardhaniika et al. (2021) add that brand switching can occur if consumers discover product weaknesses after purchase, leading to dissatisfaction. Putra et al.(2019) state that consumer satisfaction does not guarantee their loyalty to the product, and satisfied consumers do not always remain customers. Despite high-quality products or services, many consumers choose to switch to competing brands. Research by Agustian et al. (2022), Gde et al. (2023), and Putri et al. (2023) shows a positive and significant relationship between consumer satisfaction and brand-switching behavior.

### **The Influence of Brand Image on Brand Switching through Consumer Satisfaction as an Intervening Variable**

Brands that are positively recognized tend to be perceived as high quality, increasing satisfaction and reducing consumers' tendency to seek out other brands (KG et al. 2017). Consumer dissatisfaction also influences the tendency to switch brands (Safitri et al. 2019). Therefore, companies must monitor and evaluate the brand image so that it remains positive in the eyes of customers because the level of consumer satisfaction with the brand image can influence brand switching (Randabunga et al. 2021). Research by Putri et al. (2023) and Purnama et al.(2021) shows that consumer satisfaction can be a mediator between brand image and brand-switching behavior if the direct influence between the two is not significant.

H4: Brand image is mediated by customer satisfaction and influences brand switching

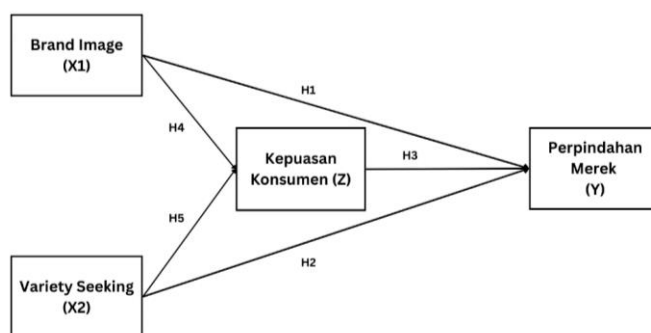
### **The Influence of Variety Seeking on Brand Switching through Consumer Satisfaction as an Intervening Variable**

Consumer satisfaction is a response after purchasing and using a product or service, where the match with consumer expectations determines the level of satisfaction. If it meets expectations, consumers are satisfied; otherwise, consumers are disappointed (Meutia 2017). Dissatisfaction with certain products encourages consumers to look for alternatives,

while satisfaction can reduce brand switching (Putri et al. 2023). Even though they are satisfied, consumers can switch brands because of product diversity and previous experience (Tafiprios et al. 2019). Research by Putri et al.(2023) and Scortionda et al.(2023) shows consumer satisfaction as a mediator between the need for variety and brand switching if the direct influence is not significant.

H5: Variety Seeking mediated by customer satisfaction influences brand switching

Based on previous research and the theory that has been described, a conceptual model was prepared as follows:



**Figure 3.**  
**Conceptual Framework**

## RESEARCH METHOD

This research uses a quantitative approach to determine the relationship between variables. The population of respondents in this study were FEB UPN "Veteran" East Java students who had used DANA and switched to other e-wallets with a sample of 98 respondents using a purposive sampling technique. The analysis technique used is Partial Least Squares (PLS) with SmartPLS version 3.0 software, including several tests, namely validity tests, reliability tests, and hypothesis tests.

## RESULTS AND DISCUSSION

The descriptive here describes several characteristics of respondents such as gender and study program from the total number of respondents in this study. In this study, there were 98 respondents, 67 of whom were women and 31 men. The majority of respondents in this study were in management study programs.

## Validity Test

The validity of the indicators is tested with an outer loading table because all indicators are reflective. Validity indicators are measured based on Factor Loading values  $> 0.5$  or T-Statistic values  $> 1.96$  ( $\alpha = 0.05$ ).

**Table 1**  
**Outer Loadings (Mean, STDEV, T-Values)**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
X1.1 <- Brand image	0.900	0.897	0.024	37,692	0,000
X1.2 <- Brand image	0.905	0.902	0.024	37,047	0,000
X1.3 <- Brand image	0.896	0.894	0.022	41,544	0,000
X1.4 <- Brand image	0.893	0.895	0.017	53,693	0,000
X2.1 <- Variety Seeking	0.854	0.852	0.041	21,022	0,000
X2.2 <- Variety Seeking	0.900	0.894	0.033	27,075	0,000
X2.3 <- Variety Seeking	0.889	0.889	0.021	41,679	0,000
Y.1 <-Brand Switching	0.853	0.853	0.028	30,221	0,000
Y.2 <- Brand Switching	0.870	0.869	0.033	26,437	0,000
Y.3 <- Brand Switching	0.897	0.896	0.022	40,504	0,000
Y.4 <- Brand Switching	0.853	0.849	0.030	28,089	0,000
Z.1 <- Consumer Satisfaction	0.890	0.889	0.033	27,003	0,000
Z.2 <- Consumer Satisfaction	0.891	0.892	0.020	43,959	0,000
Z.3 <- Consumer Satisfaction	0.891	0.888	0.038	23,655	0,000

Source: Data Processing, SmartPLS Output

All reflective indicators for Brand image (X1), Variety Seeking (X2), Consumer Satisfaction (Z), and Brand Switching (Y) meet the convergent validity criteria with Factor Loading  $> 0.5$  and/or significant (T-Statistic  $> Z$   $\alpha = 0.05$ ) based on the outer loading table.



Thus, the estimates of all reflective indicators in this study meet the criteria for convergent validity or strong validity.

**Table 2**  
**Cross Loading**

	<b>Brand Image</b>	<b>Consumer Satisfaction</b>	<b>Brand Switching</b>	<b>Variety Seeking</b>
<b>X1.1</b>	<b>0.900</b>	0.589	0.472	0.652
<b>X1.2</b>	<b>0.905</b>	0.566	0.430	0.639
<b>X1.3</b>	<b>0.896</b>	0.564	0.450	0.604
<b>X1.4</b>	<b>0.893</b>	0.671	0.573	0.731
<b>X2.1</b>	0.561	0.627	0.626	<b>0.854</b>
<b>X2.2</b>	0.635	0.658	0.606	<b>0.900</b>
<b>X2.3</b>	0.735	0.783	0.678	<b>0.889</b>
<b>Y.1</b>	0.417	0.651	<b>0.853</b>	0.609
<b>Y.2</b>	0.481	0.665	<b>0.870</b>	0.642
<b>Y.3</b>	0.538	0.755	<b>0.897</b>	0.645
<b>Y.4</b>	0.437	0.639	<b>0.853</b>	0.621
<b>Z.1</b>	0.604	<b>0.890</b>	0.698	0.665
<b>Z.2</b>	0.560	<b>0.891</b>	0.757	0.710
<b>Z.3</b>	0.627	<b>0.891</b>	0.631	0.731

Source: Data Processing, SmartPLS Output

The results of the Cross Loading analysis show that all loading factor values for the indicators in the Brand Image (X1), Variety Seeking (X2), Consumer Satisfaction (Z), and Brand Switching (Y) variables are greater than the loading factors for the other variables. This indicates that all indicators in this study meet the validity criteria well.

#### **Average Variance Extracted (AVE)**

**Table 3**  
**Average Variance Extracted (AVE)**

	<b>Average Variance Extracted (AVE)</b>
Brand image	0.807
Variety Seeking	0.777
Consumer Satisfaction	0.794
Brand Switching	0.755

Source: Data Processing, SmartPLS Output

All AVE values for the variables Brand image (X1), Variety Seeking (X2), Consumer Satisfaction (Z), and Brand Switching (Y) exceed the threshold of 0.50, indicating

that the measurement meets the convergent validity criteria and can be considered an ideal measurement

## Reliability Test

### Composite Reliability

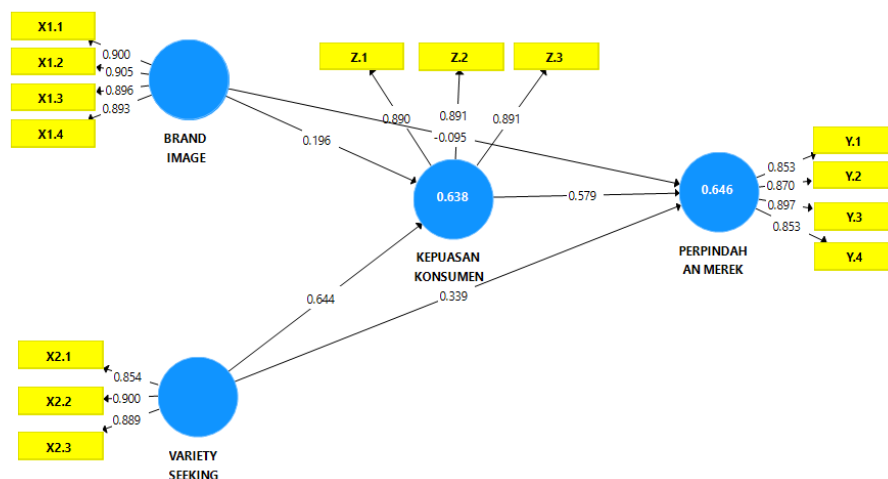
**Table 4**  
**Composite Reliability**

	Cronbach's Alpha	Composite Reliability
Brand image	0.921	0.944
Consumer Satisfaction	0.870	0.920
Brand Switching	0.892	0.925
Variety Seeking	0.856	0.912

Source: Data Processing, SmartPLS Output

The results of the composite reliability test show that the variables Brand image (X1), Variety Seeking (X2), Consumer Satisfaction (Z), and Brand Switching (Y) have Cronbach's Alpha and Composite reliability values above 0.70, so it can be concluded that all variables in this research is reliable.

### PLS Model Analysis



**Figure 4**

### Outer Model with Factor Loading, Path Coefficient, and R-Square

Source: Data Processing, SmartPLS Output

Based on the PLS output, you can see the factor loading value above the arrow between variables and indicators, the path coefficient above the arrow between exogenous

and endogenous variables, as well as the R-Square value within the circle of endogenous variables (Brand Switching (Y)).

### R-Square

**Table 5**  
**R Square**

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>Consumer Satisfaction</b>	0.638	0.631
<b>Brand Switching</b>	0.646	0.635

Source: Data Processing, SmartPLS Output

The R2 value of Brand Switching is 0.638. The R2 value shows that the Brand Switching variable (Y) is influenced by the Brand image (X1), Variety Seeking (X2), and Consumer Satisfaction (Z) variables of 63.8% while the remaining 36.2% is influenced by other variables outside those mentioned. researched. And the R2 value for the Consumer Satisfaction (Z) variable was obtained at 0.646. The R2 value shows that 64.6% of the Consumer Satisfaction variable (Z) can be influenced by the Brand Image (X1) and Variety Seeking (X2) variables. while the remaining 35.4% is influenced by other variables outside those studied.

### Hypothesis Test

#### Direct Influence

**Table 6**  
**Path Coefficient (Mean, STDEF, T-Values, P-Values)**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
Brand Image -> Brand Switching	-0.095	-0.096	0.101	0.939	0.348
Variety Seeking -> Brand Switching	0.339	0.345	0.121	2,798	0.005
Consumer Satisfaction -> Brand Switching	0.579	0.574	0.132	4,395	0,000

Source: Data Processing, SmartPLS Output

Based on Table 4, conclusions can be drawn, namely:

H1: Brand image (X1) has a positive effect on Brand Switching (Y) which is unacceptable. The path coefficient value (Original Sample) is -0.095 with a T-statistic value

of 0.939 which is smaller than the value of  $Z\alpha = 0.5$  (5%) = 1.96, and the P-value of 0.348 ( $P > 0.05$ ) indicates an insignificant effect. So, it can be said to be insignificant (negative)

H2: Variety Seeking (X2) has a positive effect on Brand Switching (Y) which is acceptable with a path coefficient value (Original Sample) of 0.339 with a T-statistic value of 2.798 which is greater than the value of  $Z\alpha = 0.5$  (5%) = 1.96, and P -value of 0.005 ( $P < 0.05$ ). So, it can be said to have a significant (positive) influence

H3: Consumer Satisfaction (Z) has a positive effect on Brand Switching (Y) which can be accepted with a path coefficient value (Original Sample) of 0.579 with a T-statistic value of 4.395 which is greater than the value of  $Z\alpha = 0.5$  (5%) = 1.96, and P -value of 0.000 ( $P < 0.05$ ). So, it can be said to have a significant (positive) influence.

### Indirect Influence

**Table 7**  
**Indirect Effects**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Brand Image-> Consumer Satisfaction - > Meerek Transfer	0.113	0.115	0.049	2,335	0.020
Variety Seeking-> Consumer Satisfaction - > Brand Switching	0.372	0.364	0.089	4,173	0,000

Source: Data Processing, SmartPLS Output

Based on table 7, conclusions are drawn, namely:

H4: Brand image (X1) influences Brand Switching (Y) through Consumer Satisfaction (Z) which is acceptable, with a path coefficient value (Original Sample) of 0.113 with a T-statistic value of 2.335 which is greater than the value of  $Z\alpha = 0.5$  (5%) = 1.96, and the P-value is 0.020 ( $P < 0.05$ ), with significant (positive) results.

H5: Variety Seeking (X2) has an acceptable effect on Brand Switching (Y) through Consumer Satisfaction (Z), with a path coefficient value (Original Sample) of 0.372 with a T-statistic value of 4.173 which is greater than the value of  $Z\alpha = 0.5$  (5%) = 1.96, and the P-value is 0.000 ( $P < 0.05$ ), with significant (positive) results

### The Influence of Brand Image on Brand Switching

Based on the results of the research that has been carried out, the results show that the Brand image variable does not contribute to the transfer of the DANA e-Wallet brand among FEB "UPN" Veteran East Java students, so the hypothesis that Brand image influences brand switching is not accepted. This means that respondents when switching to using another e-wallet, DANA, do not look at the brand image, but rather at the suitability of the e-wallet brand so that the brand image does not influence consumers to switch brands. Brand image perception is not a major factor in their decision-making; instead, they pay more attention to the attributes attached to the e-wallet brand (Prastuti et al. 2022).

The results of this research support previous research conducted by Kamariyah (2020), Manzoor et al (2020), and Meutia (2017) which proves that brand image does not have a significant influence on brand switching. It can be concluded that DANA's brand image is not strong enough to influence the tendency of UPN "Veteran" East Java students to switch to other e-wallet applications. There are other more interesting factors in other e-Wallet applications, which influence their decision to continue using or switching from DANA.

### **The Influence of Variety Seeking on Brand Switching**

Based on research, it was found that Variety Seeking contributed to the switching of the DANA e-Wallet brand among FEB "UPN" Veteran East Java students, so the hypothesis regarding the influence of Variety Seeking on brand switching was accepted. These results indicate that the higher the consumer's interest in trying other e-wallet products, the greater the possibility of consumers switching from the DANA e-Wallet.

Based on the largest loading factor for the Variety Seeking variable, the high score of the tendency to look for other e-wallet variations with better promos, discounts, features and offers than DANA shows that UPN "Veteran" East Java students tend to actively look for other e-Wallets that offer promotions, discounts and better features, which can influence their decisions in choosing and using the e-Wallet application. According to Suherlan et al.(2021), the selection of e-wallet products is influenced by features, design, appearance, facilities, practicality, promos, partners, and security. Features and promotions play an important role in user decisions.

The results of this research support previous research conducted by Safitri et al (2019), Palma et al. (2021), and Purwanti et al. (2020) which proves that Variety Seeking has contributed to brand switching. It can be concluded that the urge to seek variety is one of the factors that influence brand switching. The higher the encouragement of UPN "Veteran" East Java students to look for e-wallets with better promos, discounts, features, and offers than DANA, the greater their tendency to switch to another e-wallet.

### **The Influence of Consumer Satisfaction on Brand Switching**

Based on research, it was found that consumer satisfaction contributed to the movement of the DANA e-wallet brand among FEB "UPN" Veteran East Java students. The hypothesis about the influence of consumer satisfaction on brand switching can be accepted, which means that the higher the respondent's satisfaction, the more likely they are to switch brands. Consumer satisfaction influences brand-switching behavior to other e-wallet applications due to the availability of various e-wallet alternatives and intense product innovation, encouraging consumers to try other e-wallet products even though they are already satisfied with the DANA e-wallet.

Based on the largest loading factor of consumer satisfaction, the high score of plans to use other e-wallets shows that even though they are satisfied with DANA, respondents see more value in other e-wallets which makes them plan to continue using them. The tendency to recommend other e-wallets also reflects respondents' satisfaction with the alternatives provided, as well as the belief that other e-wallets offer a better experience, encouraging brand switching. According to research by Swastika et al. (2024), users who are satisfied and have confidence in E-Wallets tend to use the platform more actively, which in turn influences their tendency to recommend this platform to others.

The results of this study support previous research conducted by Agustian et al (2022), Scortionda et al (2023), Gde, IPADI, & Warmika (2023), which proves that consumer satisfaction has a positive contribution to brand switching. So, it can be concluded that consumer satisfaction is one of the factors that can influence brand switching. where increasing satisfaction with other e-wallet alternatives increases consumers' tendency to switch brands.

### **The Influence of Brand Image Mediated by Consumer Satisfaction on Brand Switching**

Based on the results of the research that has been carried out, the results obtained are that Consumer Satisfaction can positively mediate the influence of Brand Image on DANA e-wallet Brand Transfer among FEB "UPN" Veteran East Java Students. The analysis shows that Consumer Satisfaction acts as a significant mediator between Brand image and Brand Switching. This means that brand image is a consideration for respondents in switching brands after they feel satisfied with other e-wallet alternatives. The results of this research support previous research conducted by Putri et al.(2023), and Purnama et al(2021)which proves that the Consumer Satisfaction variable can mediate between the Brand image variable and brand switching.

So, it can be concluded that brand image influences brand switching through consumer satisfaction. changes that occur in brand switching are influenced by brand image. This means that changes in consumer decisions to switch from the DANA e-wallet to another e-wallet go hand in hand with changes in consumer perceptions of the DANA brand image. When DANA's brand image experiences an increase or decrease, this directly influences the level of consumer satisfaction, which in turn influences their tendency to remain loyal or switch to another brand.

### **The Effect of Variety Seeking Mediated by Consumer Satisfaction on Brand Switching**

Based on the results of research that has been carried out, the results obtained are that Variety Seeking mediated by Consumer Satisfaction has a positive effect on DANA e-Wallet Brand Switching among FEB "UPN" Veteran East Java Students. The analysis results show that Variety Seeking has a significant effect on Consumer Satisfaction, which then has a significant effect on Brand Switching. This shows that consumers who are interested in seeking variety tend to be more satisfied with new e-Wallets that offer more attractive features, and this satisfaction encourages them to switch from DANA to other e-Wallets. Variety Seeking is a consideration for consumers when switching brands after they feel satisfied with another brand. Consumers will feel satisfied if what is expected in a product is fulfilled, but this does not rule out the potential for brand switching, because consumers feel like looking for new variations or want to try new products that have never been used, because looking for variations is a common motive that is carried out by consumers.

In other words, consumers' desire to seek variety strengthens the relationship between consumer satisfaction and the tendency to switch to another brand. Consumer Satisfaction can completely mediate between Variety Seeking and brand switching if the direct influence between Variety Seeking and brand switching is not significant. The results of this study support previous research conducted by Putri et al (2023) and Scortionda et al (2023) which proves that the Consumer Satisfaction variable can mediate between the Need for Variety variable and brand switching.

## CONCLUSION

Based on the test results using PLS analysis to determine the influence of several variables on brand switching decisions, it can be concluded that consumer satisfaction and Variety Seeking have a dominant contribution to the level of brand switching decisions among consumers, while the brand image does not contribute to brand switching, there are other factors. which is more attractive in other e-wallet applications, causing brand switching. Consumer satisfaction can be a mediator between brand image and variety-seeking in brand-switching decisions. For further research, researchers suggest using additional variables outside of research that influence satisfaction and brand switching such as E-word of mouth, service quality, and user experience. Using a broader and more diverse population to get more general and broader results.

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