



The Effect of Service Quality, Customer Experience, and Customer Satisfaction on Customer Loyalty in the Service Industry in Indonesia

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ABSTRACT

This study investigates the effects of service quality, customer experience, and customer satisfaction on customer loyalty in the service industry in Indonesia. Using a quantitative approach, data were collected from 120 respondents through a structured questionnaire based on a 5-point Likert scale. The data were analyzed using SPSS version 26, with reliability, correlation, and multiple regression analysis performed. The results indicate that service quality, customer experience, and customer satisfaction all significantly positively affect customer loyalty, with customer satisfaction emerging as the strongest predictor. The findings suggest that improving service quality and customer experience are essential for enhancing customer satisfaction and fostering loyalty in the Indonesian service industry. This study provides practical insights for service industry practitioners on retaining customers and building long-term loyalty in a competitive market.

Keywords: *Service Quality, Customer Experience, Customer Satisfaction, Customer Loyalty, Service Industry in Indonesia.*

INTRODUCTION

In the highly competitive service industry, businesses strive to attract and retain customers through various strategies that emphasize the quality of their services. Customer loyalty has become a crucial determinant of long-term success in this sector, as loyal customers not only generate consistent revenue but also act as brand advocates, spreading positive word-of-mouth and driving new customer acquisition [1], [2], [3]. In the context of Indonesia's service industry, customer loyalty is particularly important given the rapid growth of the sector, which includes a wide range of services such as hospitality, healthcare, financial services, and retail [4], [5], [6]. With increasing customer expectations and the ease of switching between service providers, understanding the key factors that influence customer loyalty has become a priority for businesses aiming to achieve sustainable growth.

One of the critical factors contributing to customer loyalty is service quality, which refers to the overall evaluation of the service performance based on customer expectations and perceptions. High-quality service can lead to increased customer satisfaction and loyalty, as customers are more likely to continue using the services of a provider that consistently meets or exceeds their expectations [7], [8]. Additionally, customer experience plays a vital role in shaping customer perceptions and loyalty. Customer experience encompasses all interactions a customer has with a service provider, from the initial point of contact to the post-purchase phase [9], [10]. A positive

customer experience can enhance customer satisfaction and foster long-term loyalty, while negative experiences can lead to customer churn [11], [12].

Customer satisfaction serves as a bridge between service quality and customer loyalty. Satisfied customers are more likely to remain loyal, as their needs and expectations have been fulfilled [13], [14]. On the other hand, dissatisfied customers may seek alternative providers, leading to decreased loyalty and potential loss of market share [13], [14]. Therefore, understanding the relationship between service quality, customer experience, customer satisfaction, and customer loyalty is essential for businesses operating in the service industry [15], [16]1 Service Quality and Customer Satisfaction with Special Reference to Restaurants

While previous studies have explored the relationships between these variables in various industries globally, limited research has been conducted on this topic in the Indonesian service industry [17], [18], [19], [20], [21]. Given the distinct cultural, economic, and social characteristics of Indonesia, it is crucial to investigate how these factors specifically influence customer loyalty in this market. This study aims to examine the effect of service quality, customer experience, and customer satisfaction on customer loyalty in the service industry in Indonesia.

LITERATURE REVIEW

Service Quality

Service quality has been extensively researched in the marketing and management literature due to its significant impact on business performance. [22], [23] introduced the SERVQUAL model, which is widely used to measure service quality across five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. According to this model, service quality is a comparison between customer expectations and perceptions of service performance. High-quality service is known to lead to customer satisfaction, which in turn fosters customer loyalty [24], [25]. In developing economies like Indonesia, businesses are increasingly focusing on enhancing service quality to retain customers in a competitive environment [9], [24]. Studies have shown that service quality directly impacts customer loyalty. [25][23] found that in service-based sectors like banking and healthcare, delivering high-quality services leads to customer loyalty through customer satisfaction. In the Indonesian service industry, where competition is growing, maintaining superior service quality is crucial for attracting and retaining customers. Research suggests that businesses failing to meet service expectations are likely to experience higher customer churn [24] [22][9], making service quality a key factor in loyalty formation.

Customer Experience

Customer experience refers to the total sum of a customer's interactions with a brand throughout the customer journey, encompassing both emotional and functional [26], [27]. [28], [29] suggest that businesses should aim to provide memorable and positive experiences, as these can significantly impact customers' long-term behavior and loyalty. In service-based industries, where intangible elements dominate, creating an exceptional customer experience can set a business apart from its competitors [26]. Research has consistently shown that customer experience plays a crucial role in shaping customer loyalty. [27] argue that an exceptional customer experience fosters emotional bonds between

customers and service providers, leading to increased customer retention and loyalty. In the Indonesian service industry, where cultural factors such as personal interaction and hospitality are highly valued, providing a positive customer experience is vital for ensuring customer satisfaction and loyalty [26], [28], [30]. As a result, businesses in Indonesia are increasingly investing in customer experience management as a strategy to differentiate themselves in the market.

Customer Satisfaction

Customer satisfaction has been a central concept in marketing literature for decades, defined as the outcome of a customer's comparison of their expectations and the actual performance of a product or service [31], and is widely regarded as a prerequisite for loyalty [32]. Satisfied customers are more likely to remain loyal and less likely to switch to competitors, even in the face of slightly better offers [33]. Numerous studies have explored the link between customer satisfaction and loyalty, revealing that satisfied customers demonstrate a higher likelihood of repurchase and recommend the service to others [34]. In service industries, customer satisfaction is considered an essential outcome of high service quality and positive customer experience [16]. Moreover, satisfied customers not only remain loyal but also become less price-sensitive, providing firms with a competitive advantage [16], [31], [33]. In the Indonesian context, customer satisfaction is heavily influenced by cultural values such as politeness, respect, and responsiveness, often reflected in personal interactions between service providers and customers. Understanding these determinants can help service providers design strategies that cater to the specific preferences and needs of local customers.

Customer Loyalty

Customer loyalty is defined as a customer's commitment to repurchasing or continuing to use a product or service, coupled with a favorable attitude toward the brand [35]. Loyal customers not only provide repeat business but also act as promoters, attracting new customers through word-of-mouth recommendations [36]. In the service industry, customer loyalty is particularly important due to the intangible and experiential nature of the services offered [37]. Previous research has established strong links between service quality, customer satisfaction, and loyalty [38]. Studies also highlight the role of customer experience in influencing loyalty, as customers who consistently have positive experiences with a service provider are more likely to remain loyal [39]. In Indonesia, where the service sector is growing rapidly, maintaining customer loyalty has become a priority for businesses seeking to survive in a competitive market. Local studies show that customer loyalty in Indonesia is often driven by both service-related factors and cultural preferences [37].

Theoretical Framework

Based on the literature, the relationships between service quality, customer experience, customer satisfaction, and customer loyalty form the basis of the theoretical framework for this study. Service quality and customer experience are hypothesized to positively influence customer satisfaction, which in turn directly impacts customer loyalty. This framework aligns with established models in the service marketing literature [40], [41] and provides a

comprehensive approach to understanding loyalty formation in the Indonesian service industry.

METHODS

Research Design

This study employs a quantitative research design to investigate the relationships between the key variables: service quality, customer experience, customer satisfaction, and customer loyalty. The research design is descriptive and correlational, aiming to describe the level of customer loyalty in relation to service quality, customer experience, and satisfaction, and to identify correlations between these variables. A structured survey was used to collect numerical data from respondents, allowing for statistical analysis to test the hypotheses. The choice of a quantitative method was appropriate for this study because it enables the collection of measurable data and the use of statistical techniques to examine relationships between variables. Additionally, the quantitative approach is well-suited for large sample sizes, providing generalizable results applicable to the broader population of service industry customers in Indonesia.

Sample Selection

The study targeted customers from various service industries in Indonesia, including hospitality, healthcare, financial services, and retail. The sampling method used was non-probability purposive sampling, which allowed the researcher to select respondents based on specific criteria relevant to the research objectives. The criteria for inclusion were that the respondent must be a customer of a service industry business in Indonesia and must have used the service of the business within the past six months. A total of 120 respondents participated in the survey, which was deemed sufficient to ensure reliable and valid results while also being manageable for data collection and analysis. Given the focus on service industries, the respondents were drawn from major urban areas in Indonesia, where these industries are more concentrated.

Data Collection

Primary data was collected through a structured questionnaire, distributed both in person and electronically via online survey platforms. The questionnaire was designed to measure the four key variables of the study: service quality, customer experience, customer satisfaction, and customer loyalty. It included two main sections: demographic information, which gathered data on the respondent's age, gender, occupation, and the specific service industry they interacted with, and the measurement of variables, where items were measured on a 5-point Likert scale ranging from 1 ("Strongly Disagree") to 5 ("Strongly Agree"). The service quality items were adapted from the SERVQUAL model (Parasuraman et al., 1988), covering dimensions like reliability, responsiveness, assurance, empathy, and tangibility. Customer experience items were adapted from Verhoef et al. (2009), focusing on interaction, emotional response, and consistency. Customer satisfaction was measured using items from Oliver (1997), while customer loyalty was assessed through items from Dick and Basu (1994) and Reichheld (2003), which covered repurchase intention and willingness to recommend. The data collection process spanned approximately four weeks, utilizing both in-person and online methods to maximize response rates and ensure representativeness. Respondents were assured of confidentiality, and participation was voluntary.

Data Analysis

The data were analyzed using SPSS version 26, applying various statistical methods to test the research hypotheses. Descriptive statistics summarized respondents' demographics, and means and standard deviations were calculated for the key variables: service quality, customer experience, customer satisfaction, and customer loyalty. Reliability testing with Cronbach's Alpha confirmed

internal consistency, with values above 0.7 deemed acceptable. Pearson’s correlation analysis assessed the relationships between variables, while multiple linear regression examined the effects of service quality, customer experience, and customer satisfaction on customer loyalty. Hypothesis testing used t-tests, with a p-value of less than 0.05 indicating significance. The model's fit was evaluated using the R-squared value to determine how much variance in customer loyalty was explained by the independent variables.

RESULTS AND DISCUSSION

Descriptive Statistics

The descriptive statistics provide an overview of the respondents' demographic characteristics and summarize the responses to key variables: service quality, customer experience, customer satisfaction, and customer loyalty. Of the respondents, 60% were female and 40% male, with the majority (45%) aged between 26-35 years, followed by 30% aged 36-45, 15% aged 18-25, and 10% aged 46 and above. The respondents represented various service sectors, including hospitality (40%), healthcare (25%), financial services (20%), and retail (15%). The mean scores for the key variables were as follows: service quality (Mean = 4.10, SD = 0.52), customer experience (Mean = 4.05, SD = 0.58), customer satisfaction (Mean = 4.20, SD = 0.48), and customer loyalty (Mean = 4.15, SD = 0.55). These results indicate that respondents generally perceived high service quality, customer experience, and satisfaction, which is reflected in their high levels of loyalty.

Reliability Testing

The reliability of the measurement scales was assessed using Cronbach’s Alpha, with the following results: service quality (Cronbach’s Alpha = 0.826), customer experience (Cronbach’s Alpha = 0.851), customer satisfaction (Cronbach’s Alpha = 0.888), and customer loyalty (Cronbach’s Alpha = 0.833). All values exceeded the threshold of 0.7, indicating that the scales used in the questionnaire were internally consistent and reliable for measuring the constructs.

Correlation Analysis

Pearson’s correlation analysis was performed to assess the relationships between service quality, customer experience, customer satisfaction, and customer loyalty. The correlation matrix is presented in Table 1.

Table 1. Correlation Analysis

Variables	Service Quality	Customer Experience	Customer Satisfaction	Customer Loyalty
Service Quality	1	0.652**	0.702**	0.609**
Customer Experience	0.657**	1	0.685**	0.652**
Customer Satisfaction	0.702**	0.685**	1	0.753**
Customer Loyalty	0.609**	0.652**	0.753**	1

Source: data analysis, 2024

The correlation coefficients indicate significant positive relationships between all variables. The strongest correlation was between customer satisfaction and customer loyalty ($r = 0.753$, $p < 0.01$), suggesting that higher levels of customer satisfaction are associated with greater customer loyalty. Service quality and customer experience were also significantly correlated with customer loyalty, with correlation coefficients of 0.609 and 0.652, respectively.

Regression Analysis

A multiple linear regression analysis was conducted to examine the effects of service quality, customer experience, and customer satisfaction on customer loyalty. The results of the regression analysis are presented in Table 2.

Table 2. Multiple Regression Analysis

Predictor Variables	Beta (β)	t-value	p-value
Service Quality	0.227	2.951	0.004**
Customer Experience	0.282	3.657	0.001**
Customer Satisfaction	0.450	5.224	0.000**
R-squared	0.644		
Adjusted R-squared	0.630		

Source: data analysis, 2024

The regression results indicate that all three predictor variables—service quality, customer experience, and customer satisfaction—have significant positive effects on customer loyalty. Customer satisfaction had the largest impact ($\beta = 0.450, p < 0.01$), followed by customer experience ($\beta = 0.282, p < 0.01$) and service quality ($\beta = 0.227, p < 0.01$). The R-squared value of 0.644 suggests that 64.4% of the variance in customer loyalty is explained by the combined effects of these variables. Hypothesis testing results are as follows: H1, service quality has a positive effect on customer loyalty ($\beta = 0.227, p < 0.01$); H2, customer experience positively affects customer loyalty ($\beta = 0.282, p < 0.01$); and H3, customer satisfaction significantly influences customer loyalty ($\beta = 0.450, p < 0.01$), making it the strongest predictor of loyalty.

Discussion

The findings of this study align with previous research, confirming the importance of service quality, customer experience, and customer satisfaction in fostering customer loyalty in the service industry. The positive relationship between service quality and customer loyalty is consistent with the work of [22], [24], [25], who highlighted that high service quality contributes to long-term customer retention. Similarly, customer experience emerged as a significant predictor of loyalty, supporting [9], [23], who emphasized that a positive and memorable experience enhances customer commitment. In the Indonesian context, where personal interactions and hospitality are highly valued, delivering a seamless and enjoyable customer experience is essential for building loyalty.

Customer satisfaction was found to have the strongest effect on customer loyalty, supporting the findings of [26], [27] and [28], [29], [30]. This result highlights the importance of meeting or exceeding customer expectations to retain loyal customers. Satisfied customers are more likely to return to the same service provider and recommend the service to others, thus contributing to the company’s long-term success. These findings provide practical implications for service industry practitioners in Indonesia. Service providers should focus on consistently delivering high-quality services and enhancing the overall customer experience to ensure customer satisfaction. By prioritizing these factors, businesses can improve customer loyalty and gain a competitive edge in the market.

Implications for Future Research

While this study provides valuable insights, it is limited by the sample size and geographic scope. Future research could explore the relationships between these variables in other sectors or regions to enhance the generalizability of the findings. Additionally, qualitative studies could complement these quantitative findings by providing deeper insights into the factors driving customer loyalty in the Indonesian service industry.

CONCLUSION

This study demonstrates that service quality, customer experience, and customer satisfaction significantly influence customer loyalty in the service industry in Indonesia. Customer satisfaction was found to be the most critical factor, serving as a strong mediator between service quality and customer loyalty. Positive customer experiences also contributed significantly to loyalty, reinforcing the importance of delivering memorable and consistent interactions. The findings emphasize that businesses should prioritize delivering high-quality service and focus on enhancing customer experience to maintain high levels of customer satisfaction, which, in turn, leads to increased customer loyalty. These insights provide a framework for service providers to refine their customer retention strategies and strengthen their competitive position in the market. Future research could expand on this study by exploring these relationships in different sectors and regions or incorporating qualitative approaches to provide deeper insights into the drivers of customer loyalty in Indonesia.

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