

(Research Article)

Analysis of Customer Value and Customer Experience on Customer Satisfaction and Loyalty

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Abstract: The competitive rivalry in the ship classification service business poses a unique challenge for PT. Indonesian Classification Bureau (Persero) to enhance the company's competitive advantage, with maritime safety and service quality being prioritized to achieve customer satisfaction and loyalty. The objectives of this research are (1) To determine the partial effect of customer value and customer experience on customer satisfaction; (2) To determine the partial effect of customer value and customer experience on customer loyalty; (3) To determine the effect of customer satisfaction on customer loyalty; (4) To determine the effect of customer value on customer loyalty through the mediation of customer satisfaction; (5) To determine the effect of customer experience on customer loyalty through the mediation of customer satisfaction. The approach used in this research is quantitative. A sample of 90 people was selected using the Random Sampling technique. The data collection method used a questionnaire. The data analysis technique used SEM with PLS. Based on the results of this study, it was found that the customer experience variable significantly affects both the customer satisfaction variable and the customer loyalty variable. Furthermore, the customer value variable affects the customer satisfaction variable but does not significantly affect the customer loyalty variable. The customer satisfaction variable affects customer loyalty. For indirect variables, both the customer experience variable and the customer value variable affect customer loyalty, mediated by customer satisfaction. This study has limitations, namely that some respondents did not fully understand the statements in the questionnaire when it was administered. Suggestions for future researchers include creating a questionnaire with appropriate sentences and language that are easier for respondents to understand, and adding more variables.

Keywords : Customer Value; Customer Experience; Satisfaction; Loyalty

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1. Introduction

The ship classification services business plays a crucial role in ensuring the safety, security, and efficiency of maritime transportation. PT. Biro Klasifikasi Indonesia (Persero) is responsible for providing ship classification certification and must be able to keep up with current developments, particularly in operational efficiency and digitalization.

With the issuance of the Minister of Transportation Regulation No. 61 of 2014 which states that Indonesian-flagged vessels are no longer required to be classified at PT. Biro Klasifikasi Indonesia (Persero), but may be classified with a recognized Foreign Classification Agency, namely one that is a member of *the International Association of Classification Societies (IACS)*. With the presence of the Foreign Classification Agency as a competitor, this becomes a challenge for PT. Biro Klasifikasi Indonesia (Persero). So one of the strategies that needs to be implemented to win the market in Indonesia is to improve the quality of service to provide optimal satisfaction for customers. To maintain relevance and increase the company's

competitive advantage, shipping safety and service quality are priorities to achieve customer satisfaction and loyalty.

With the current growth in the number of ships, the need for ship classification services is growing. Competition between classification agencies is inevitable as they compete for market share. According to Kotler (2022), businesses must pay attention to every development and continuously strengthen their competitiveness in their business strategies. Consequently, PT Biro Klasifikasi Indonesia (Persero) is required to have a strategy to win the business competition, one of which is through *customer value* and *customer experience*.

The concept of *customer value* refers to strong customer relationships or satisfaction. This concept describes how customers value the products they consume. The value a customer desires is created when they get an idea of how well or poorly a product behaves in use. They evaluate the user experience based on the same attributes (Mardikawati & Farida, 2013). Meanwhile, according to Sari & Marlien (2019), customer value can be described as a customer's perceived preferences regarding product features, performance, and the extent to which their desires are satisfied. Product performance that customers perceive as equal to or better than expected is considered valuable and can lead to satisfaction.

Customer experience is an effort to create *superior value* through experiences gained by customers that can add value to a product or service. According to Chen & Lin (2015), *customer experience* is defined as a cognitive recognition or perception that stimulates customer motivation. Meanwhile, according to Samosir & Marpaung (2022), customer experience is the overall cognitive and affective response of customers to their exposure to a company's performance. In current marketing practices, *customer experience* has attracted the attention of many business actors. Currently, experience is considered an added value for consumers, which has an impact on increasing company revenue. In addition to *customer experience*, *customer value* also influences customer satisfaction.

Research Gap is based on a complete and in-depth review of previous studies on the influence of *customer experience* and *customer value* on customer satisfaction and loyalty based on several previous studies it was found that *customer value* has a positive impact on customer loyalty in the telecommunications services sector (Nur *et al.*, 2023). Similarly, Ginting (2018) also discussed *customer value* in another study. which influences customer loyalty. However, according to Lyna & Prasetyo (2021), *customer experience* has no effect on customer loyalty. This indicates an inconsistency in the *research gap results for the customer value* variable towards customer loyalty.

Regarding *customer experience*, Kholick (2021) discusses how customer loyalty to a product/service is influenced by *customer experience*. Similarly, Wardhana (2016) also states that *customer experience* is closely related to customer loyalty. However, Kurniah & Awaluddin (2022) state that *customer experience* does not influence customer loyalty. This indicates an inconsistency in the *research gap* between *customer experience* and customer loyalty.

Meanwhile, *customer value* can influence customer satisfaction and customer loyalty (Pratama, 2023), while Hamsia *et.al* (2018) emphasized that there is an influence between *customer value* through the intermediary of customer satisfaction on customer loyalty. However, Suwarni's research *et.al* (2022) stated that *customer value* does not influence customer satisfaction and loyalty. This indicates an inconsistency in the *research gap* between *customer value* and customer satisfaction and loyalty.

Agustiono *et.al* (2022) stated that customer satisfaction is greatly influenced by *customer experience*. On another occasion, Iqbal *et.al* (2015) emphasized the mediating relationship between customer satisfaction and customer satisfaction. on the influence between *customer experience* and customer loyalty. However, according to Pradana (2018), there is no influence between *customer experience* and loyalty through customer satisfaction. This indicates an inconsistency in the *research gap results between customer experience* variables and customer satisfaction and customer loyalty.

Of all the previous studies conducted above, the relationships between variables are still separate from one another, and there is no research related to business classification that links the variables of *customer value*, *customer experience*, and their influence on customer satisfaction and customer loyalty. Therefore, it can be concluded that research on the influence of *Customer Experience* and *Customer Value* on Customer Loyalty through Customer Satisfaction has inconsistencies, limitations, and interesting research agenda areas.

From these problems, it is necessary to conduct scientific research to examine it more deeply, because based on the *research gap* and *gap phenomenon* that has been previously revealed,

there are inconsistent results between *Customer Experience* and *Customer Value* on Customer Satisfaction and Loyalty. Therefore, it is necessary to conduct a study on the relationship of these variables within a conceptual framework of the researcher. Therefore, the researcher will conduct further research on "Analysis of *Customer Value* and *Customer Experience* in the Classification Business within the Environment of PT. Biro Klasifikasi Indonesia (Persero) on Customer Satisfaction and Loyalty".

Furthermore, the problem formulation in this research is: (1) Is there a positive and significant influence between *customer value* and customer satisfaction ?; (2) Is there a positive and significant influence between *customer value* and customer loyalty ?; (3) Is there a positive and significant influence between *customer experience* and customer loyalty? on customer satisfaction ?; (4) Is there a positive and significant influence between *customers Experience* on customer loyalty? (5) Is there a positive and significant influence between customer satisfaction and on customer loyalty? (6) Is there a positive and significant influence between *Customer Value* on customer loyalty through mediation of customer satisfaction? (7) Is there a positive and significant influence between *Customer Experience* on customer loyalty through mediation of customer satisfaction?. Meanwhile, the objectives of this research are: (1) To determine the influence of *customer value* on customer satisfaction ; (2) To determine the influence *customer value* on customer loyalty ; (3) To determine the influence of *customer experience* on customer satisfaction ; (4) To determine the influence of *Customer Experience* on customer loyalty; (5) To determine the influence of customer satisfaction on customer loyalty; (6) To determine the influence of *Customer Value* on customer loyalty through mediation of customer satisfaction; (7) To determine the influence of *Customer Experience* on customer loyalty through mediation of customer satisfaction

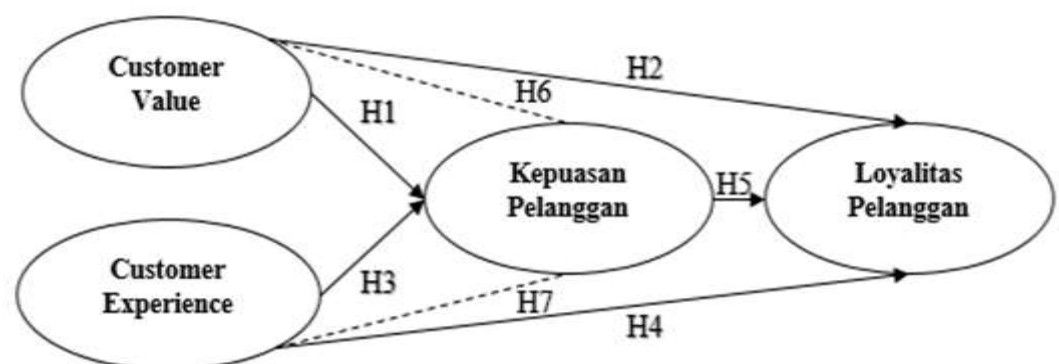


Figure 1. Visualization of the Research Model

Based on these problems, scientific research is needed to examine them more deeply. Based on *the research gap* and *gap phenomenon* that has been previously revealed, there are inconsistent results between *Customer Value* and *Customer Experience* on Customer Satisfaction and Loyalty. Therefore, it is necessary to conduct research on the relationship between these variables within a conceptual framework of the researcher. Therefore, this research will conduct further research on "Analysis of *Customer Value* and *Customer Experience* in the Classification Business at PT. Biro Klasifikasi Indonesia (Persero) on Customer Satisfaction and Loyalty"

2. Literature Review

2.1 Maritime Transportation Safety in the Ship Classification Business

Shipping safety is a fundamental aspect of the maritime transportation industry. As the national classification agency, PT. Biro Klasifikasi Indonesia (Persero) has a crucial responsibility to ensure the technical feasibility and safety of vessels through the classification and certification process. In this context, safety is not only a regulatory obligation but also a key selling point in building customer trust.

With the enactment of Minister of Transportation Regulation No. 61 of 2014, which allows Indonesian-flagged vessels to be classified by foreign classification bodies affiliated with the International Association of Classification Societies (IACS), PT. Biro Klasifikasi

Indonesia (Persero) faces significant challenges in terms of competition. These foreign classification bodies have an international reputation for safety standards, thus encouraging national companies to improve the quality and integrity of their classification systems.

According to Kotler (2022), companies must be responsive to market changes and consistently strengthen their competitiveness. In the context of the classification business, this means improving shipping safety through superior, internationally certified technical services, which ultimately supports customer satisfaction and loyalty. Agustiono et al. (2022) also stated that customer satisfaction is strongly influenced by their perceptions of safety aspects and a convincing service experience.

2. 2 Maritime Transport Efficiency and Digital Innovation in Ship Classification

Operational efficiency is a crucial pillar in enhancing the competitiveness of ship classification service companies. In the era of digital transformation, PT. Biro Klasifikasi Indonesia (Persero) is required to adapt to technological innovations to optimize the certification, inspection, and overall ship classification services processes. Efficiency encompasses not only cost and time reductions but also fast, accurate, and transparent service quality.

Increasing competition, particularly from foreign classification bodies that have already implemented digitalization systems, has driven the need to implement strategies based on customer **value** and customer experience. Mardikawati & Farida (2013) emphasized that customer value is created when customers perceive that the benefits of a product or service exceed their expectations. This was also emphasized by Sari & Marlien (2019) who stated that customer value is formed from preferences for service performance and features that are able to meet desires.

On the other hand, customer experience is a crucial indicator in creating competitive advantage. Chen & Lin (2015) state that customer experience is a cognitive perception that can motivate customer loyalty. This opinion is reinforced by Samosir & Marpaung (2022), who state that customer experience is the emotional and cognitive response to all their interactions with a company. Positive experiences can create significant added value for a company and foster long-term loyalty.

3. Method

The approach used in this study is quantitative, explaining how independent variables influence dependent variables mediated by mediator variables. These independent variables are *Customer Value* and *Customer Experience*. The dependent variables affected by these independent variables are Customer Satisfaction and Loyalty. Customer Satisfaction Customers also act as a mediating variable in the relationship between *Customer Value* and Customer Loyalty. and the relationship between *Customer Experience* with Customer Loyalty

The population in this study was all 887 customers of PT Biro Klasifikasi Indonesia (Persero). To determine the sample size, the Slovin formula was used as follows:

$$n = N / (1 + N(e)^2)$$

With:

N = 887 (population size),

e = 0.1 (error level or margin of error of 10%).

$$n = 887 / (1 + 887(0,1)^2)$$

$$n = 887 / (1 + 8.87)$$

$$n = 887 / 9.87n = 89.96$$

The calculation results were rounded to **90 respondents**. Therefore, based on Slovin's formula, the minimum sample size used in this study was **90 respondents** from a total population of 887 customers. The sampling technique used was **random sampling**. The instrument used to collect data in this study was **a questionnaire**. According to Sugiyono (2017), a questionnaire is a data collection method that involves providing respondents with a series of written statements or questions, then collecting their responses for quantitative analysis. After compiling the research questions, the questionnaire was distributed **online** using **Google Forms** to respondents who had been selected as samples. The data analysis method used in this study was **Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach**. This technique was chosen because it can test the relationships between latent variables in complex research models and is suitable for relatively small sample sizes and data distributions that do not necessarily need to be normal.

4. Results and Discussion

Sampling in this study was conducted at PT. Biro Klasifikasi Indonesia (Persero) with the number of samples determined in this study as many as 90 respondents, the research sample was taken by *random sampling method*. Most of the respondents were male, namely 70 people or 72.91% and most of the respondents with the most age between the age range of 40-50 years or 36.45%, and most of the respondents with high school / vocational high school education level 32 people or 33.33%, and most of the respondents were self-employed 39 people or 40.62%. The following is presented in Table 1 about the description of the respondents.

Table 1. Respondent Description

	Respondent Data	Frequency	%
Gender	Man	82	91%
	Woman	8	9%
	18-24 Years	3	3%
Age	25-30 Years	15	17%
	31-40 Years	31	34%
	41-50 Years	32	35%
	< 50 Years	9	10%

4.1 Measurement Model

The basis of analysis applied to the measurement model of this study is oriented towards two criteria, namely first, convergent validity determined by the loading factor and AVE with the condition that the loading factor is above 0.7 and the AVE value is 0.5 (Hair et al., 2014). Furthermore, the two reliability measures used in this study consist of composite reliability and Cronbach's alpha. Composite reliability must be worth above 0.7 and Cronbach's alpha above 0.6 (Abdillah & Jogiyanto , 2015). Table 3 explains that the output indicator loading of each indicator for each variable has met the convergent validity requirements for reflective constructs with loading factors above 0.6 .

Based on Table 2, it can be explained that several output indicator loadings for each variable have met the convergent validity requirements for reflective constructs with loading factors above 0.7 . The following are the results of running *the output indicator loading* :

In this section, the author should explain the hardware and software used, dataset sources, initial data analysis, results, and analysis/discussion of the results. It is highly recommended to present the results with figures, graphs, and tables. Formulas or evaluation tools should also be included here. There should be a discussion/analysis, and you cannot simply rewrite the results in sentence form; you should also explain their relationship to the initial hypothesis. Furthermore, this section should discuss and elaborate on key findings.

Table 2. Display of Loading Indicator Output Results

Indicator	Customer Experience	Customer Value	Customer satisfaction	Customer Loyalty
X1.2	0.927			
X1.3	0.889			
X1.4	0.931			
X1.5	0.764			

X1.7	0.944		
X1.8	0.710		
X1.10	0.733		
X2.1		0.704	
X2.4		0.730	
X2.5		0.847	
X2.6		0.851	
X2.7		0.872	
Y1.2			0.907
Y1.3			0.719
Y1.6			0.857
Y2.1			0.737
Y2.2			0.847
Y2.3			0.781
Y2.5			0.862

Source: Processed data (2025)

Table 3. AVE Results Display

Variable Name	AVE
Customer Experience	0.606
Customer Value	0.583
Customer satisfaction	0.651
Customer Loyalty	0.703

Source: Processed data (2025)

Furthermore, based on Table 3, the AVE values for all variables have met the requirements, namely above 0.5, indicating that the construct explains more than half of the variance of the indicators (Hair et al., 2014).

Table 4. Reliability Test Results

Variable Name	Composite Reliability	Cronbach's Alpha	Information
Customer Experience	0.928	0.875	Reliable
Customer Value	0.842	0.823	Reliable
Customer satisfaction	0.826	0.733	Reliable
Customer Loyalty	0.886	0.852	Reliable

Source: Processed data (2025)

Based on Table 4 above, it can be seen that the composite reliability of the customer loyalty variable has met the requirements above 0.70, which is 0.886. Likewise, the value of the customer satisfaction variable has met the criteria above 0.70, which is 0.826, then the customer experience variable has met the requirements above 0.70, which is 0.928, and finally the customer value variable has met the requirements above 0.70, which is 0.842. Furthermore, for the Cronbach's alpha value, all research variables have met the requirements above 0.6 . Therefore, overall, the results of the measurement model (outer model) have met the requirements so that this research can be continued to the structural model (inner model).

4.2 Structural Model

The structural model in PLS is evaluated using R for the dependent variable, the path coefficient value, and the calculated t value for each path to test the significance between variables in the model. Table 6 below presents the R2 value for the dependent variables of the customer satisfaction and customer loyalty research.

Table 5. Results of the R2 Value of the Inner Model

Variable Name	R Square	Adjusted R Square	Interpretation
Customer satisfaction	0.748	0.743	Strong
Customer Loyalty	0.787	0.780	Strong

Source: Processed data (2025)

Based on the results of the R2 value in Table 5 above, it is known that the R2 value for the customer satisfaction variable is 0.748, this interprets that the independent variables (customer experience and customer value) are able to explain the diversity of customer satisfaction with a moderate category of 74.8% and the remaining 25.2% is explained by other variables not examined in this study. The results of the analysis with the bootstrapping process on the path coefficients with a 5% confidence level are completely presented in the following figure:

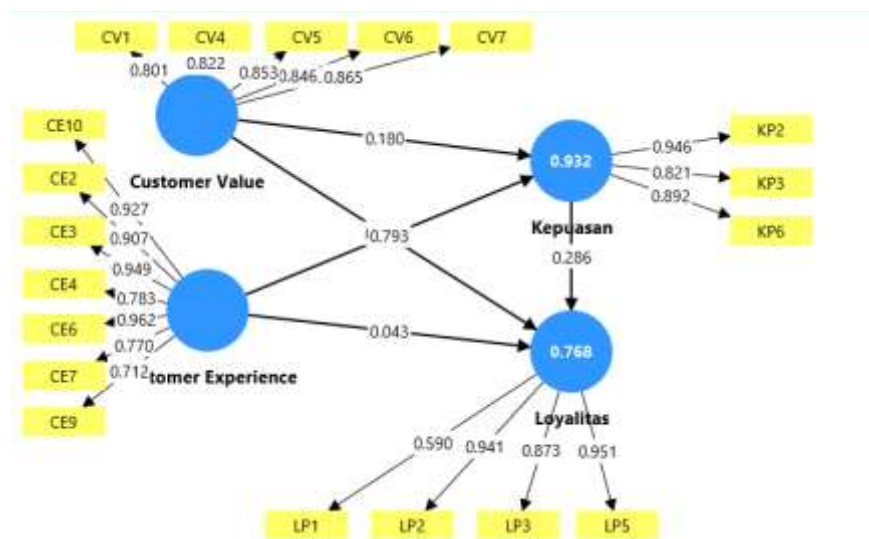


Figure 2. Bootstrapping Output View

SmartPLS 4.0 output , 2025)

Table 6. Path Coefficients Test Results

Hypothesis	Coefficient	t- count	P-value	Conclusion
Direct influence				
H1: Customer Experience -> Satisfaction	0.661	6,725	0.000	significant
H2: Customer Experience -> Loyalty	0.234	1,966	0.049	significant
H3: Customer Value -> Satisfaction	0.244	2,238	0.025	significant
H4: Customer Value -> Loyalty	0.048	0.545	0.586	Not significant
H5: Satisfaction -> Loyalty	0.641	5,346	0.000	significant
Indirect influence				
H6: Customer Experience -> Satisfaction -> Loyalty	0.423	4,221	0.000	Significant
H7: Customer Value -> Satisfaction -> Loyalty	0.157	2,023	0.043	Significant

Source: Processed data (2025)

4.3 The Influence of Customer Experience on Customer Satisfaction

In the previous section, Table 6 presented the results of the Path Coefficients Test along with the hypothesis decision. Table 7 shows a coefficient value for customer experience of 0.661, meaning that every one-unit increase in perceived customer experience will increase perceived customer satisfaction correspondingly. The results also show a P-value of $0.000 < 0.05$ (alpha 5%), providing sufficient evidence to state a significant positive effect of customer experience on customer satisfaction at a 95% confidence level. These results align with research by Wardhana (2016) and Septian & Handaruwati (2021), which states a positive effect between customer experience and customer satisfaction.

4.4 The Influence of Customer Experience on Customer Loyalty

The path coefficient test results for the second indicator, the customer experience coefficient, were 0.234. This value indicates that a high perceived customer experience is directly proportional to a high perceived customer loyalty. The resulting p-value was $0.049 < 0.05$ (alpha 5%), indicating sufficient evidence to state that customer experience significantly influences customer loyalty at a 95% confidence level. These results align with research by Jumawar & Nurmartian (2022) and Kristanto & Adiwijaya (2018), which found that customer experience has a positive and significant effect on customer loyalty.

4.5 Influence of Customer Value on Customer Satisfaction

The result of the customer value path coefficient test was 0.244. This value indicates that high perceived customer value is directly proportional to high perceived customer satisfaction. The resulting p-value was $0.025 < 0.05$ (alpha 5%), indicating sufficient evidence to state that customer experience has a positive and significant effect on customer satisfaction at a 95% confidence level. This result aligns with research by Hamsia et al. (2018) and Husain et al. (2023) that found customer value has a direct, positive and significant effect on customer satisfaction.

4.6 The Influence of Customer Value on Customer Loyalty

The path coefficient test presented in Table 6 shows that the coefficient of customer value is 0.048. This coefficient means that every time the perception of customer value increases by one unit, the perception of customer loyalty does not increase accordingly. Table 7 also summarizes the P-value of the relationship $0.0586 > 0.05$ (alpha 5%), so there is sufficient evidence to state that there is no effect of customer value on customer loyalty at the 95% confidence level. The results of this study are in accordance with research (Yulisetiarni et al., 2019) which states that there is a negative and insignificant effect between customer value and customer loyalty. This means that customer value is not always a determining factor in customer loyalty. However, the results of research by Sari & Marlien (2019) and Angelia et al. (2022) state that there is a positive influence between customer value and customer loyalty.

4.7 The Influence of Customer Satisfaction on Customer Loyalty

Furthermore, the customer satisfaction indicator value is 0.641. This value indicates that if the perception of customer satisfaction increases by one unit, the perception of customer loyalty will increase accordingly. The test results also show that the probability value is $0.000 < 0.05$, providing sufficient evidence to state that customer satisfaction has a positive effect on loyalty at a 95% confidence level. This result is also supported by previous research conducted by Pratama & Astuti (2018) and Nurhalimah & Nurhayati (2019), which found that customer satisfaction has a proven effect on customer loyalty.

4.8 The Influence of Customer Experience on Customer Loyalty through Customer Satisfaction

The coefficient of customer experience has a value of 0.423. This coefficient explains that when customer experience increases by one unit, it will increase customer loyalty through customer satisfaction in a consistent manner. Table 7 shows a P-value of $0.000 < 0.05$ at an error level or alpha of 5%. This value indicates that there is a significant positive effect at a 95% confidence level. The thing that influences customer loyalty is none other than customer satisfaction, customer satisfaction is created because of the learning process within the consumer themselves. As people who have the ability to learn, consumers will pay attention and learn from their previous experiences to determine what to do in the future. So if consumers get a product or service that is satisfactory, then consumers will repeat their purchase.

4.9 The Influence of Customer Value on Customer Loyalty through Customer Satisfaction

Finally, the coefficient of customer value has a value of 0.157. This coefficient explains that when customer value increases by one unit, it will increase customer loyalty through customer

satisfaction in a consistent manner. Table 7 shows a P-value of $0.043 < 0.05$ at an error level or alpha of 5%. This value indicates that it has a significant positive effect at a 95% confidence level. The results of the study indicate that customer satisfaction is an intervening variable between customer value and customer loyalty at the Indonesian Classification Bureau (Persero). This can be interpreted that if customer value is good, customer loyalty mediated by customer satisfaction will increase. In line with research by Mardikawati & Farida (2013) and Darmawati (2017) which states that the customer value variable influences the customer loyalty variable with customer satisfaction as an intervening variable.

5. Conclusion

Based on the results of this study, several conclusions can be drawn. For the direct effect, the customer experience variable has a significant effect on both customer satisfaction and customer loyalty. Furthermore, the customer value variable has an effect on customer satisfaction but does not significantly affect customer loyalty. Customer satisfaction also has an effect on customer loyalty. For the indirect effect, both customer experience and customer value variables influence customer loyalty, mediated by customer satisfaction.

Several suggestions were put forward to serve as input for further research, including the use of appropriate wording and language that respondents can easily understand in developing questionnaires. Future research is recommended to add other variables that are thought to increase customer loyalty and satisfaction, such as adding a customer expectation variable, which serves as a guideline for assessing service performance before deciding to use the service. This will ensure more relevant and accurate research results.

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