

Perceived Experience, Value, and Customer Satisfaction on Customer Loyalty at Gojek Indonesia

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Abstract

Purpose: This study aims to analyze the influence of perceived experience and perceived value on customer loyalty among Gojek users, with customer satisfaction as a mediating variable.

Methodology/Approach: The study uses a quantitative approach with data collected from 210 respondents through an online questionnaire distributed via Google Forms. The sampling technique applied was purposive sampling, and data were analyzed using Structural Equation Modeling (SEM) with the AMOS program.

Results/Findings: The findings reveal that perceived experience and perceived value both have positive and significant effects on customer satisfaction and customer loyalty. Moreover, customer satisfaction positively mediates the relationship between perceived experience and customer loyalty, as well as between perceived value and customer loyalty.

Conclusions: Customer satisfaction plays a crucial mediating role in strengthening the link between perceived experience, perceived value, and customer loyalty. This indicates that experiential and value perceptions are key drivers in building long-term loyalty among online transportation users.

Limitations: This study is limited by the number of respondents and variables, focusing only on perceived experience, perceived value, customer satisfaction, and customer loyalty.

Contribution: The research provides managerial implications for online transportation service providers, particularly Gojek, by emphasizing the importance of enhancing customer experience and perceived value to increase satisfaction and loyalty.

Keywords: *Customer Loyalty, Customer Satisfaction, Perceived Experience, Perceived Value*

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1. Introduction

The development of digital technology has revolutionized global transportation systems. Increasing urbanization demands mobility systems that are more efficient, faster, and sustainable (Detter, 2015). Innovations in motorized transportation have become a crucial milestone in the creation of modern transportation systems that broadly support human activities (Elias, 1995; Aminzadegan et al., 2022). In Indonesia, conventional transportation modes such as public minivans (angkot), motorcycle taxis, and taxis continue to play an important role; however, the emergence of app-based transportation services such as Gojek and Grab has transformed the transportation industry by offering more practical and transparent services (Yang et al., 2010; Kaiser & Barstow, 2022).

Online transportation services provide convenience in booking, price transparency, and time efficiency through the utilization of digital technology (Husak et al., 2021; Marwiyah et al., 2022). Moreover, these application-based services contribute to the creation of new employment opportunities and the

strengthening of the digital ecosystem in the logistics, food delivery, and financial sectors (Fielbaum & Tirachini, 2021; Mindell & Reynolds, 2023). Figure 1 illustrates the increasing trend in the use of online transportation in Indonesia, where the majority of users prefer these services due to time efficiency, ease of access, and affordable pricing.

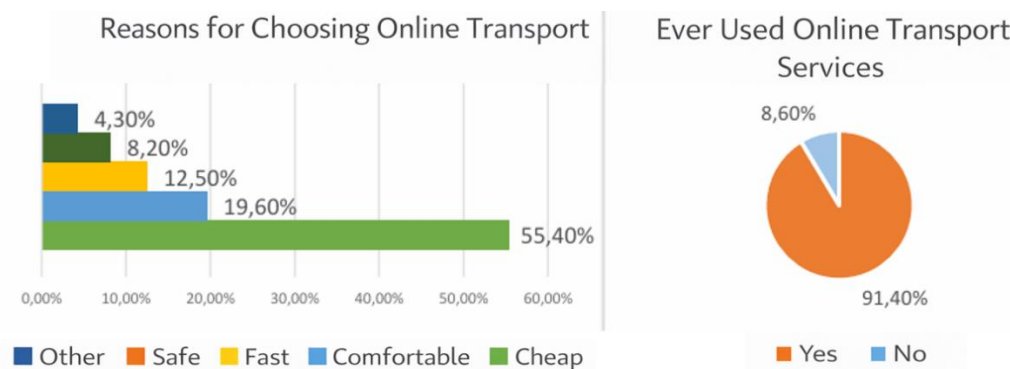


Figure 1. Online Transportation Usage Graph
Source: (Shopback, 2019)

The emergence of online transportation has transformed the pattern of competition within the transportation industry. Platforms such as Gojek, Grab, and Uber have pressured traditional companies like Blue Bird to adapt by lowering fares and launching digital applications (Tamannaei et al., 2021). Flexible pricing strategies have become a major challenge for conventional transportation services that rely on fixed tariffs (Yang et al., 2010). Conflicts between online and conventional drivers also emerged due to competition for passengers (Gusti et al., 2021).

Based on survey results reported by Shopback, (2019), several platforms such as Gojek, Grab, and Uber dominate the preferences of Indonesian consumers. This is illustrated in Figure 2, which presents the percentage distribution of online transportation service usage.

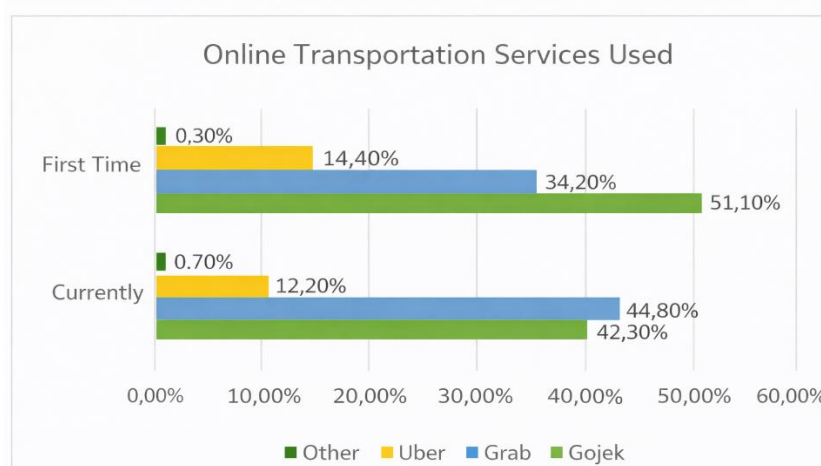


Figure 2. Online Transportation Services Used
Source: Shopback (2019)

Gojek, as a pioneer of online transportation services in Indonesia, has experienced rapid growth since 2015 by offering various digital services such as GoRide, GoFood, GoSend, and GoPay, and has become a market leader in Southeast Asia (Suratni & Mayasari, 2021). Several previous studies indicate that perceived experience, perceived value, and customer satisfaction are critical factors in building customer loyalty (Konuk, 2019; Fielbaum & Tirachini, 2021; Mindell & Reynolds, 2023). However, empirical studies examining how perceived experience and perceived value influence customer loyalty toward Gojek in Indonesia remain limited. In contrast, studies conducted in other countries such as India and Thailand reveal that customer loyalty toward ride-hailing services is more strongly influenced by price, system reliability, and promotional factors than by users' emotional experiences (Nguyen-

Phuoc et al., 2021; Singh et al., 2023). These differences highlight the need for contextual research in Indonesia to gain a deeper understanding of the factors driving customer loyalty toward Gojek.

Based on this background, this study aims to analyze the effects of perceived experience and perceived value on customer loyalty, with customer satisfaction acting as a mediating variable among users of Gojek's online transportation services in Indonesia. This research is expected to contribute theoretically to the development of consumer behavior literature in the digital transportation sector and practically to Gojek's management by providing insights into strategies for enhancing customer satisfaction and loyalty through experience- and value-based approaches.

2. Literature Review and Hypothesis Development

2.1. Self-Congruity Theory

Self-congruity theory explains that the alignment between a consumer's self-concept and the image of a brand, product, or service influences consumer attitudes and behaviors (Sirgy & Danes, 1982). When customers perceive that a brand's image reflects their identity, stronger emotional attachment and loyalty are likely to emerge (Lazar et al., 2010). In the context of digital services such as Gojek, this congruence is formed through user experience and perceived value during application usage. When digital experiences and perceived value align with users' expectations and lifestyles, customer satisfaction and loyalty increase (El-Adly, 2019). This theory is therefore relevant in explaining how perceived experience and perceived value shape customer satisfaction and loyalty on online transportation platforms. In other words, congruence between perceived value and user experience strengthens customers' psychological bonds with the Gojek brand.

2.2. Perceived Experience

Perceived experience refers to customers' perceptions of their overall experience during interactions with a service (Konuk, 2019). Positive experiences not only enhance satisfaction but also strengthen trust and emotional attachment to the brand (Rather & Sharma, 2019; Hollebeek et al., 2019). In the context of online transportation, ease of application use, response speed, and the quality of interaction with drivers are key dimensions that shape positive experiences. Research by Islam et al. (2019) confirms that high-quality digital experiences reinforce perceptions of service quality and increase customers' loyalty intentions.

2.3. Perceived Value

Perceived value describes customers' evaluation of the benefits received relative to the costs incurred (Miao et al., 2022; Zeithaml et al., 1988). In digital contexts, value is not only functional (price and quality) but also emotional and social in nature (Pham & Huang, 2015). When users perceive that services such as Gojek deliver commensurate value through competitive pricing, promotions, and convenient digital transactions their loyalty increases. This aligns with Dam (2020), who emphasizes that high perceived value strengthens satisfaction and encourages repeat usage.

2.4. Customer Satisfaction

Customer satisfaction represents an emotional response that arises from comparing expectations with the actual performance of a service (Kotler & Armstrong, 2016). Customer satisfaction serves as a key indicator of organizational success, as satisfied customers are more likely to engage in repeat purchases and recommend services to others (Shams et al., 2020). Marcos & Coelho (2022), further assert that satisfaction forms the primary foundation of loyalty, particularly in digital services that require system consistency and reliability.

2.5. Customer Loyalty

Customer loyalty reflects customers' commitment to continue using a brand's products or services despite the availability of alternatives (Oliver, 2014). Loyalty is manifested not only through repeat purchasing behavior but also through customers' willingness to recommend the brand to others (Mahmoodjanloo et al., 2020; Zhang et al., 2023). Customer loyalty is formed through a combination of emotional satisfaction, positive experiences, and trust in the service provider. In the context of online

transportation services, customer loyalty is essential for business sustainability amid intense competition (Obiegbu & Larsen, 2024).

Numerous studies have demonstrated that perceived value and perceived experience are important antecedents of customer loyalty, with customer satisfaction frequently acting as a mediating variable in these relationships (Nugraha & Windasari, 2024; Riswanda & Millanyani, 2025; Yansah et al., 2025).

However, most previous studies have been conducted in developed countries and have focused primarily on technological and pricing aspects (Nguyen-Phuoc et al., 2021; Singh et al., 2023). Empirical research in Indonesia remains limited in exploring customer experience dimensions in depth within the digital transportation context. Therefore, this study seeks to address this gap by examining how perceived experience and perceived value influence customer loyalty toward Gojek, with customer satisfaction serving as a mediating variable.

Table 1. Summary of Previous Studies

No	Author(s) & Year	Variables Examined	Method	Key Findings	Relevance to This Study
1	Rather & Sharma (2019)	Perceived experience → satisfaction, loyalty	SEM	Positive experiences significantly enhance customer satisfaction and loyalty	Provides a theoretical foundation for the experience–loyalty relationship
2	Miao et al. (2022)	Perceived value → satisfaction	PLS-SEM	Higher perceived value increases customer satisfaction and repurchase intention	Supports the effect of perceived value on satisfaction
3	Dam (2020)	Perceived value → loyalty	SEM	Perceived value strengthens customer loyalty	Relevant in the digital service context of Gojek
4	Hollebeek et al. (2019)	Customer experience → engagement → loyalty	Survey	Digital experiences strengthen customer engagement, leading to loyalty	Explains customers' emotional and relational bonds
5	Marcos & Coelho (2022)	Satisfaction → loyalty	SEM	Customer satisfaction enhances long-term loyalty	Serves as the theoretical basis for the mediating relationship
6	Obiegbu & Larsen (2024)	Experience, trust, loyalty dalam layanan online	SEM	Loyalty is strongly influenced by experience and trust	Highly relevant to the Indonesian Gojek context

Based on the theories and empirical findings discussed above, it can be concluded that perceived experience shapes customers' perceptions of service quality and emotional engagement, while perceived value represents a cognitive evaluation of the benefits received relative to the sacrifices made. Together, these variables enhance customer satisfaction, which in turn strengthens customer loyalty. In a digital context such as Gojek, seamless user experiences, high perceived value, and satisfaction with service performance foster long-term relationships between customers and the platform.

2.6. The Effect of Perceived Experience on Customer Satisfaction

Prahalad & Ramaswamy (2000) argue that the primary objective of modern marketing is not merely to fulfill customer needs but to deliver positive and memorable experiences. Contemporary customers demand more than adequate service; they expect experiences that exceed their expectations (Lin et al., 2009). Hanefors & Mossberg (2003) found that memorable experiences generate positive emotions such as joy and engagement, which subsequently lead to customer satisfaction (Rather & Camilleri, 2019). In the context of online transportation services such as Gojek, elements including application ease of

use, service reliability, driver friendliness, and additional benefits such as promotions and discounts constitute key components of the customer experience (Prayoga & Pohan, 2022). Positive experiences increase customer satisfaction (Wu & Liang, 2009), whereas negative experiences may diminish it (Fornell, 1992). Based on self-congruity theory, satisfaction increases when customer experiences align with their self-image (Hosany & Martin, 2012; Sop, 2020). When customers perceive Gojek as a modern, efficient, and flexible brand that reflects their self-concept, higher levels of satisfaction are likely to occur (Y.-C. Tsai et al., 2015).

H1. Perceived experience has a positive effect on customer satisfaction.

2.7. The Effect of Perceived Experience on Customer Loyalty

Customer experience is an integral factor influencing brand attachment and loyalty (Islam et al., 2019). Loyalty is reflected through repeat purchases, recommendations, and price tolerance (Gronholdt et al., 2000). Effective service experiences strengthen the emotional relationship between consumers and brands (Rather & Camilleri, 2019). Prior studies support that perceived experience positively affects customer loyalty across various sectors, including retail and transportation (Paulose & Shakeel, 2022; Soliha et al., 2021; Suganda et al., 2021). Self-congruity theory further reinforces this relationship by asserting that customers are more loyal to brands that reflect their self-image (Shrestha & Gorkhali, 2020; Sirgy & Danes, 1982). In the context of Gojek, positive experiences such as comfortable journeys, prompt service, and a modern brand image enhance customer (Sop, 2020).

H2. Perceived experience has a positive effect on customer loyalty.

2.8. The Effect of Perceived Value on Customer Satisfaction

Kotler & Keller (2016) emphasize that customers today face numerous alternatives, making their decisions increasingly dependent on perceived value. This value reflects a comparison between the benefits received and the costs incurred (Suwari, 2024; Zeithaml et al., 1988). In service contexts, higher perceived value leads to greater satisfaction (Hollebeek et al., 2019). In Gojek services, perceived value encompasses functional aspects (convenience and efficiency), emotional aspects (comfort and positive experiences), social aspects (alignment with a modern lifestyle), and monetary aspects (pricing and promotions). When customers perceive that the benefits of a service outweigh the costs, satisfaction increases (Leppäniemi et al., 2017). Self-congruity theory explains that alignment between brand image and customers' self-image strengthens the relationship between perceived value and satisfaction (Kang et al., 2021; Sirgy & Danes, 1982).

H3. Perceived value has a positive effect on customer satisfaction.

2.9. The Effect of Perceived Value on Customer Loyalty

Achieving loyalty in the service sector is challenging due to the intangible and heterogeneous nature of services (Bloemer et al., 1998). Nevertheless, perceived value is a significant predictor of customer loyalty (Dhaigude et al., 2023; Ishaq et al., 2014; Y.-H. Tsai, 2018). High perceived value encourages repeat purchases and positive word-of-mouth behavior (Lin et al., 2009). In the context of Gojek, customers who perceive the service as high-value, fast, safe, and efficient are more likely to remain loyal (Adista & Dharmawan, 2019). This relationship is further strengthened through self-congruity, whereby congruence between Gojek's brand image and customers' self-image namely modernity and efficiency enhances loyalty (Kressmann et al., 2006; Sop, 2020).

H4. Perceived value has a positive effect on customer loyalty.

2.10. The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction plays a crucial role in fostering loyalty (Chen, 2012; Goh & Okumus, 2020). Satisfied customers are more likely to engage in repeat purchases and recommend services to others (El-Adly, 2019). Moreover, retaining satisfied customers is more cost-efficient than acquiring new ones (Rather et al., 2021). Studies in the transportation sector indicate that high satisfaction enhances loyalty, participation in brand programs, and positive word-of-mouth communication (Ali & Alfayez, 2024; Hameed et al., 2024). Self-congruity further strengthens this relationship by deepening customers' emotional attachment when brand image aligns with their self-concept (Kressmann et al., 2006; Kumar & Kaushik, 2022).

H5. Customer satisfaction has a positive effect on customer loyalty.

2.11. The Effect of Perceived Experience on Customer Loyalty with Customer Satisfaction as an Intervening Variable

Positive experiences enhance customer satisfaction, which ultimately leads to long-term customer loyalty (Leckie et al., 2016; Sahoo & Ghosh, 2016). In online transportation services, perceived experience indirectly influences customer loyalty through customer satisfaction (Rahmat & Kurniawati, 2022). Self-congruity theory explains that when customer experiences align with their self-image, the effect of satisfaction on loyalty becomes stronger (Sirgy & Danes, 1982; Sop, 2020). For example, customers who perceive themselves as efficient and modern are more likely to be satisfied and loyal when their experiences using Gojek reflect these values (Bob, 2019; Kressmann et al., 2006).

H6. Perceived experience has a positive effect on customer loyalty through customer satisfaction as an intervening variable.

2.12. The Effect of Perceived Value on Customer Loyalty with Customer Satisfaction as a Mediating Variable

High perceived value increases customer satisfaction and ultimately strengthens customer loyalty (Choi, 2019; Heung & Ngai, 2008). This relationship becomes stronger when customers perceive that the value obtained is consistent with their self-image (Ibrahim & Najjar, 2008; Mainardes & Freitas, 2023). In the context of Gojek, customers who perceive the service as efficient, affordable, and modern are more likely to be satisfied and loyal, particularly when these values align with their identity (Paulose & Shakeel, 2022; Sop, 2020). Self-congruity theory reinforces the mediating role of customer satisfaction in the relationship between perceived value and customer loyalty (Kressmann et al., 2006).

H7. Perceived value has a positive effect on customer loyalty through customer satisfaction as a mediating variable.

Based on the literature review and the hypotheses developed above, the proposed research model can be illustrated as follows:

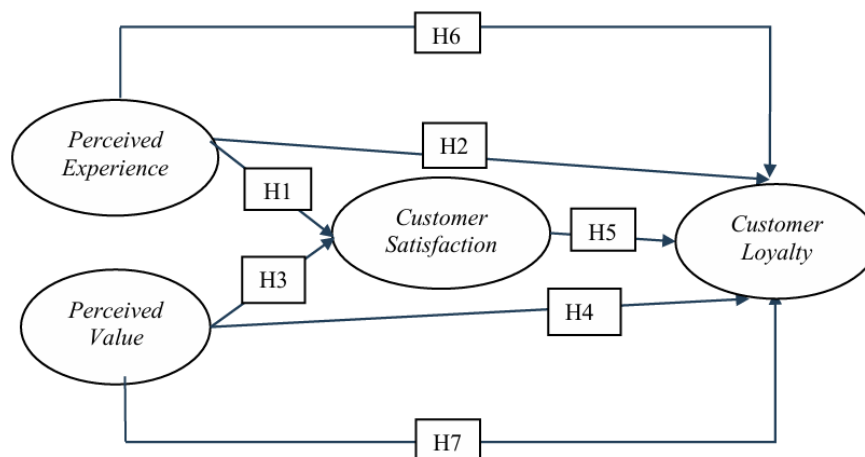


Figure 3. Research Model
Source: (Paulose & Shakeel, 2022)

3. Research Methodology

3.1. Research Design

This study adopts a causal research design to investigate the cause-and-effect relationships among independent variables (perceived experience and perceived value), the mediating variable (customer satisfaction), and the dependent variable (customer loyalty) through hypothesis testing. A quantitative approach is employed, as this study aims to empirically test the relationships among variables in a measurable manner based on a predefined conceptual framework.

3.2. Population and Sample

The population of this study consists of all users of Gojek online transportation services in Indonesia who actively use the application for daily travel activities. A non-probability sampling technique with a purposive sampling method was applied, with the following criteria:

1. Respondents must have used the Gojek application for at least one year.
2. Respondents must have used Gojek transportation services at least twice per month.

Sample size determination followed Turner (2020) who suggests that an adequate sample size should be 5 to 10 times the number of indicators. This study includes 17 indicators and 4 variables, resulting in:

1. (Number of indicators + number of variables) \times 5 = (17 + 4) \times 5 = 105 respondents
2. (Number of indicators + number of variables) \times 10 = (17 + 4) \times 10 = 210 respondents

Thus, the ideal sample size ranges from 105 to 210 respondents. This study used 210 respondents, as this number meets the minimum requirements for Structural Equation Modeling (SEM), which requires a relatively large sample size to ensure stable and accurate parameter estimation.

3.3. Data Collection Technique

Data were collected using an online questionnaire (Google Forms) consisting of measurable statements assessed using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

3.4. Research Instrument

The research instrument was developed based on theoretical constructs adapted from relevant prior studies. Each indicator was adjusted to the context of Gojek service usage in Indonesia to ensure empirical relevance. Prior to the main survey, a pilot test involving 100 respondents was conducted to assess the initial validity and reliability of the instrument. According to Hidayat *et al.* (2024), pilot testing is essential to ensure that research instruments accurately measure constructs and are free from ambiguity

3.5. Instrument Validity and Reliability Testing

Validity refers to the extent to which an instrument measures what it is intended to measure (Hidayat *et al.*, 2024). Validity testing was conducted using **item-total correlation (Pearson Correlation)** at a 5% significance level. An item is considered valid if the calculated r-value exceeds the r-table value (Hair *et al.*, 2017). The following table presents the results of the pilot test validity analysis.

Table 2. Pilot Test Validity Results

Variabel	Item	r-value	r-critical	Result
Perceived Experience	PE1	0,851	0,194	Valid
	PE2	0,827	0,194	Valid
	PE3	0,852	0,194	Valid
	PE4	0,840	0,194	Valid
Perceived Value	PV1	0,789	0,194	Valid
	PV2	0,825	0,194	Valid
	PV3	0,822	0,194	Valid
	PV4	0,742	0,194	Valid
Customer Satisfaction	CS1	0,758	0,194	Valid
	CS2	0,765	0,194	Valid
	CS3	0,739	0,194	Valid
	CS4	0,742	0,194	Valid
	CS5	0,725	0,194	Valid
	CS6	0,779	0,194	Valid
Customer Loyalty	CL1	0,825	0,194	Valid
	CL2	0,845	0,194	Valid
	CL3	0,839	0,194	Valid

Source: Processed primary data, 2025

Based on the results of the analysis using SPSS version 27, all items show calculated r-values ranging from 0.725 to 0.852, which are greater than the r-table value (0.194). Therefore, all items are considered

valid and suitable as research instruments for measuring the study variables (Al-Hakim & Hassan, 2013).

Reliability testing was conducted to determine the extent to which the measurement results are relatively consistent when repeated over time (Babin & Zikmund, 2016). Reliability was assessed using the Cronbach's Alpha coefficient to evaluate internal consistency among items. A variable is considered reliable if the Cronbach's Alpha value is ≥ 0.70 (Hair et al., 2017). The results of the pilot test reliability analysis are presented in the following table.

Table 3. Pilot Test Reliability Results

Variabel	Cronbach's Alpha	Information
Perceived Experience	0.863	Reliabel
Perceived Value	0.805	Reliabel
Customer Satisfaction	0.845	Reliabel
Customer Loyalty	0.785	Reliabel

Source: Processed primary data, 2025

It can be concluded that all variables in the questionnaire are considered reliable, as they meet the required threshold with Cronbach's Alpha values greater than 0.70 (Hair, 2017).

3.6. Common Method Bias Test

To minimize potential bias arising from data collection from a single source, Harman's Single Factor Test was conducted. The results indicate that the total variance explained by a single factor is less than 50%, suggesting that no common method bias is present in the data (Podsakoff et al., 2003).

3.7. Data Analysis Technique

Data analysis was conducted using Structural Equation Modeling (SEM) with the assistance of AMOS version 25.0. This method was selected because it is capable of analyzing complex relationships among variables, including the examination of direct and indirect effects as well as mediating roles. The analysis was performed in two main stages:

1. Measurement Model, to assess construct validity and reliability.
2. Structural Model, to test the relationships among variables and mediation effects in accordance with the research hypotheses.

4. Results and Discussion

4.1. Respondent Characteristics

Based on the research findings, respondent characteristics are described and summarized in Table 1 below.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)	Description
Gender	Male	90	42,86	Majority female (57.14%)
	Female	120	57,14	
Age	< 20 tahun	17	8,10	Majority aged 21–30 years (55.71%)
	21–30 tahun	117	55,71	
	31–40 tahun	64	30,48	
	41–50 tahun	10	4,76	
	> 50 tahun	2	0,95	
Monthly Income / Allowance	< 1.000.000	23	10,95	Majority IDR 2,500,001–5,000,000 (33.81%)
	1.000.001–2.500.000	46	21,90	
	2.500.001–5.000.000	71	33,81	
	5.000.001–10.000.000	56	26,67	
	> 10.000.000	14	6,67	

Occupation	Lecturer/Teacher	23	10,95	Majority students (32.38%)
	Housewife	11	5,24	
	Employee	1	0,48	
	Student	68	32,38	
	CivilServant	40	19,05	
	Professional	26	12,38	
	Entrepreneur/BusinessOwner	41	19,52	
Length of Using the Gojek Application	1–2 years	53	25,24	Majority 3–4 years (58.09%)
	3–4years	122	58,09	
	> 5 years	35	16,67	
Usage Frequency per Month	2–5 times	76	36,19	Majority 6–10 times per month (39.52%)
	6–10 times	83	39,52	
	>10 times	51	24,29	
Marital Status	Unmarried	123	58,57	Majority unmarried
	Married	87	41,43	
Region of Origin (Province)	DKI Jakarta	28	13,33	Majority from outside Java
	DI Yogyakarta	19	9,05	
	Jawa Timur	21	10,00	
	Lain-lain (Sumatera, Kalimantan, Sulawesi, dll)	142	67,62	
Highest Level of Education	SD/SMP/SMA	66	31,43	Majority Bachelor's degree (49.52%)
	Diploma/Akademi	26	12,38	
	Sarjana (S1)	104	49,52	
	Magister (S2)	14	6,67	
Monthly Expenditure Using Gojek	< 700.000	97	46,19	Majority < IDR 700,000 per month
	700.000–1.000.000	54	25,71	
	1.000.001–2.000.000	33	15,71	
	2.000.001–3.000.000	10	4,77	
	> 3.000.000	16	7,62	

Source: Processed primary data, 2025

4.2. Validity and Reliability Testing

Before further data processing and analysis, validity and reliability tests were conducted on all data collected from the respondents. The total number of respondents used in this study was 210. The purpose of these tests was to assess the extent to which the research instrument (questionnaire) was able to accurately measure the intended variables (validity) and produce consistent results (reliability).

4.3. Validity Test

Validity testing in this study was conducted using Confirmatory Factor Analysis (CFA) with the assistance of the AMOS software. An indicator is considered valid if it has a loading factor greater than 0.50, while a value below 0.50 indicates that the indicator is invalid (Ghozali, 2017). Table 2 presents the results of the validity testing for each indicator.

Table 2. Validity Test Results

Variabel	Indikator	Loading Factor	Limit	Information
Perceived Experience	PE1	0,691	> 0,50	Valid
	PE2	0,773		Valid
	PE3	0,716		Valid
	PE4	0,747		Valid
Perceived Value	PV1	0,829	> 0,50	Valid
	PV2	0,735		Valid
	PV3	0,828		Valid
	PV4	0,867		Valid

Customer Satisfaction	CS1	0,839	> 0,50	Valid
	CS2	0,784		Valid
	CS3	0,782		Valid
	CS4	0,803		Valid
	CS5	0,813		Valid
	CS6	0,782		Valid
Customer Loyalty	CL1	0,838	> 0,50	Valid
	CL2	0,737		Valid
	CL3	0,809		Valid

Source: Processed primary data, 2025

Based on Table 2 above, all indicators across the four variables exhibit loading factor values greater than 0.50. Therefore, it can be concluded that all questionnaire items are valid and adequately represent the research constructs.

4.4. Reliability Test

Reliability testing was conducted to assess the consistency of respondents' answers to the questionnaire items. In this study, reliability was measured using Construct Reliability (CR), where a construct is considered reliable if it has a CR value greater than 0.70 (Ghozali, 2017). The results of the reliability testing are presented in the following table.

Table 3. Reliability Test Results

Variabel	Construct Reliability	Limit	Information
Perceived Experience	0,822	> 0,70	Reliabel
Perceived Value	0,888		Reliabel
Customer Satisfaction	0,915		Reliabel
Customer Loyalty	0,838		Reliabel

Source: Processed primary data, 2025

Based on Table 3, all variables have Construct Reliability values greater than 0.70, indicating that all constructs in this study are reliable. This implies that the research instrument demonstrates a high level of internal consistency and is suitable for further analysis.

4.5. SEM Statistical Data Analysis and Model Development and Fit Assessment

Data analysis in this study was conducted using Structural Equation Modeling (SEM) with the assistance of AMOS version 25.0. SEM was employed to examine the relationships among latent variables Perceived Experience, Perceived Value, Customer Satisfaction, and Customer Loyalty as well as to analyze mediating effects and measurement errors (Ghozali, 2017). The research model consists of two independent variables (Perceived Experience and Perceived Value), one mediating variable (Customer Satisfaction), and one dependent variable (Customer Loyalty).

The results of the Goodness-of-Fit assessment indicate that the proposed model fits the empirical data well and meets the recommended model adequacy criteria, as presented in the following table.

Table 4. Structural Model Goodness-of-Fit Test Results

Indeks Goodness of Fit	Calculation Results	Minimum Limit/Standard	Information
CMIN/DF	1,202	$\leq 3,00$	Very good model
Chi-Square (χ^2)	135,860	The smaller the better, $p \geq 0,05$	Good model ($p = 0,070 > 0,05$)
Probability (p-value)	0,070	$\geq 0,05$	Suitable model
RMSEA	0,029	$\leq 0,05$	Very good model
GFI	0,942	$\geq 0,90$	Good model
AGFI	0,921	$\geq 0,90$	Good model

TLI	0,989	$\geq 0,95$	Very good model
CFI	0,991	$\geq 0,95$	Very good model
NFI	0,950	$\geq 0,90$	Good model

Source: Processed primary data, 2025

All goodness-of-fit indices meet the minimum recommended thresholds, indicating that the model demonstrates an excellent level of fit and is suitable for further analysis.

4.6. Normality Test

The normality test was conducted using the critical ratio (C.R.) values of skewness and kurtosis. The results indicate that most indicators fall within the range of ± 2.58 , suggesting that the data are normally distributed both univariately and multivariately.

Table 5. Results of Data Normality Test

Variabel	skew	critical ratio	kurtosis	critical ratio
CL3	,346	2,232	-,219	-,708
CL2	,240	1,551	-,368	-1,188
CL1	,327	2,110	-,377	-1,218
CS6	,482	3,112	-,108	-,348
CS5	,296	1,912	,157	,506
CS4	,406	2,620	-,089	-,288
CS3	,332	2,143	-,312	-1,007
CS2	,371	2,395	,435	1,402
CS1	,117	,753	-,563	-1,817
PV4	,060	,390	-,620	-2,001
PV3	,026	,165	-,336	-1,086
PV2	,028	,184	-,401	-1,295
PV1	,300	1,938	-,183	-,590
PE4	,446	2,876	-,649	-2,096
PE3	,264	1,707	-,528	-1,704
PE2	,057	,368	-,057	-,185
PE1	,018	,119	-,271	-,873
Multivariate			-5,377	-1,673

Source: Processed primary data, 2025

The multivariate kurtosis value is -5.377 with a critical ratio (C.R.) of -1.673 , which remains within the acceptable tolerance range of ± 2.58 . Therefore, the data meet the assumption of multivariate normality (Hair et al., 2021).

4.7. Outlier Test

Outlier detection was performed using the Mahalanobis Distance test. The highest value obtained was 37.453, which is lower than the chi-square critical value (40.79; $df = 17$; $p < 0.001$). Thus, no observations were identified as outliers.

Table 6. Outlier Test Results (Mahalanobis Distance)

Observation	Mahalanobis d-squared	p1	p2
195	37,453	0,003	0,519
183	33,086	0,011	0,762
8	32,208	0,014	0,689
3	29,381	0,031	0,954
247	27,491	0,051	0,996

Source: Processed primary data, 2025

Based on these results, the data are considered free from outliers and suitable for structural analysis.

4.8. Sample Adequacy and Model Estimation

The total number of respondents (210) meets the minimum requirements for SEM analysis (Hair et al., 2021). Parameter estimation was conducted using the Maximum Likelihood (ML) method, as the data satisfy the assumptions of normality and adequate sample size.

4.9. Structural Model Identification

Model identification was performed to ensure that the model could be properly estimated. SEM analysis can only be conducted when the model is classified as over-identified, meaning that it has positive degrees of freedom (df).

Table 7. Structural Model Identification

Description	Value
Number of distinct sample moments	153
Number of distinct parameters to be estimated	40
Degrees of freedom (153 – 40)	113

Source: Processed primary data, 2025

The results indicate that the degrees of freedom (df) value is 113 (> 0), indicating that the model falls into the over-identified category and is therefore suitable for proceeding to the next stage of parameter estimation.

4.10. Evaluation of Goodness-of-Fit Criteria

The Goodness-of-Fit evaluation was conducted to assess the extent to which the model fits the empirical data. Based on the test results, all fit indices meet the recommended threshold values as suggested by (Hair et al. 2021; Ghozali 2017).

Table 8. Goodness of Fit Test Results

Indeks	Cut-off Value	Model Value	Information
CMIN/DF	$\leq 2,00$	1,202	Fit
Chi-square	$< 138,811$ (df=113)	135,860	Fit
Probability	$\geq 0,05$	0,070	Fit
RMSEA	$\leq 0,08$	0,029	Good fit
GFI	$\geq 0,90$	0,942	Fit
AGFI	$\geq 0,90$	0,921	Fit
TLI	$\geq 0,90$	0,989	Good fit
CFI	$\geq 0,90$	0,991	Good fit
NFI	$\geq 0,90$	0,950	Fit

Source: Processed primary data, 2025

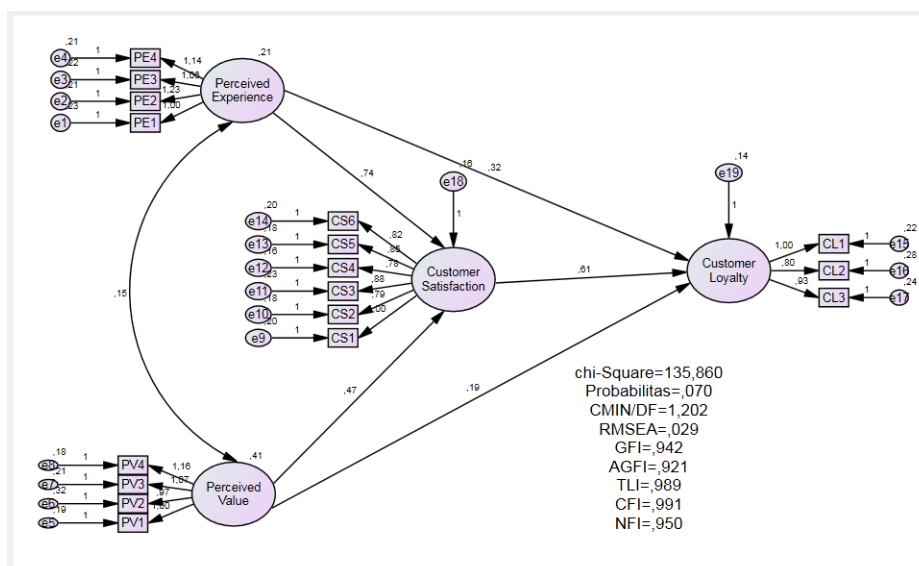


Figure 3. Goodness of Fit Test Results
Sumber: data primer diolah, 2025

Based on Table 8, the research model is confirmed to exhibit an excellent level of fit with the empirical data. Several key fit indices demonstrate optimal results:

RMSEA (0.029) < 0.05, indicating a good fit and a very small model approximation error; GFI (0.942) and AGFI (0.921), both exceeding the threshold of 0.90, indicating good structural fit; CMIN/DF (1.202) < 2.0, suggesting an acceptable level of model parsimony; and TLI (0.989), CFI (0.991), and NFI (0.950), all exceeding 0.90, further confirming a high degree of model fit with the data.

Therefore, the overall model fit assessment confirms that the structural model in this study satisfies all recommended Goodness-of-Fit criteria, making it suitable for subsequent hypothesis testing.

4.11. Hypothesis Testing

Hypothesis testing was conducted to address the research questions and analyze the relationships among variables in the structural model. The hypothesis analysis was based on standardized regression weights, which represent the magnitude and direction of the effects among variables.

Table 9. Hypothesis Testing Results

Hipotesis	Estimate	S.E.	C.R.	P	Direct	Indirect	Result
Perceived Experience → Kepuasan Pelanggan	0,744	0,110	6,760	0,000	—	—	Accepted (Positive and Significant)
Perceived Experience → Loyalitas Pelanggan	0,325	0,132	2,469	0,014	—	—	Accepted (Positive and Significant)
Perceived Value → Kepuasan Pelanggan	0,472	0,069	6,816	0,000	—	—	Accepted (Positive and Significant)
Perceived Value → Loyalitas Pelanggan	0,186	0,082	2,255	0,024	—	—	Accepted (Positive and Significant)
Kepuasan Pelanggan → Loyalitas Pelanggan	0,608	0,105	5,807	0,000	—	—	Accepted (Positive and Significant)

Perceived Experience → Kepuasan Pelanggan → Loyalitas Pelanggan	–	–	–	–	0,202	0,282	Significant (Partial Mediation)
Perceived Value → Kepuasan Pelanggan → Loyalitas Pelanggan	–	–	–	–	0,163	0,251	Significant (Partial Mediation)

Source: Processed primary data, 2025

According to Ghazali (2017), relationship is considered statistically significant when the Critical Ratio (CR) value exceeds 1.96 and the p-value is less than 0.05. Furthermore, based on, Hayes (2013) a direct effect represents the direct relationship between independent and dependent variables, while an indirect effect represents the influence transmitted through a mediating variable. When both direct and indirect effects are significant, the mediation is classified as partial mediation.

Based on the hypothesis testing results, Perceived Experience has a positive and significant effect on Customer Satisfaction, with an estimated coefficient of 0.744 and a C.R. value of 6.760 ($p = 0.000 < 0.05$). This finding indicates that the better the experience perceived by customers, the higher their level of satisfaction. Therefore, the first hypothesis (H1) is accepted. Theoretically, this result supports the concept of experiential marketing Schmitt, (1999) which emphasizes that positive consumer experiences during service interactions generate emotional evaluations that lead to customer satisfaction.

Furthermore, Perceived Experience also has a positive and significant effect on Customer Loyalty, with an estimated coefficient of 0.325 and a C.R. value of 2.469 ($p = 0.014 < 0.05$). This implies that better customer experiences increase customer loyalty toward the service, leading to the acceptance of the second hypothesis (H2). Theoretically, this finding aligns with the Expectation–Confirmation Theory Oliver, (1980) which suggests that positive experiences strengthen consumers' intentions to continue using a service and foster brand loyalty.

The analysis also reveals that Perceived Value has a positive and significant effect on Customer Satisfaction, with an estimated coefficient of 0.472 and a C.R. value of 6.816 ($p = 0.000 < 0.05$). This result indicates that higher perceived value leads to greater customer satisfaction, supporting the third hypothesis (H3). Theoretically, this finding is consistent with the Value-Based Adoption Model Kim et al., (2007) which posits that high perceived value derived from benefits, quality, and efficiency drives positive customer evaluations

In addition, Perceived Value also has a positive and significant effect on Customer Loyalty, with an estimated coefficient of 0.186 and a C.R. value of 2.255 ($p = 0.024 < 0.05$). This indicates that higher perceived value increases the likelihood of customer loyalty, leading to the acceptance of the fourth hypothesis (H4). Conceptually, this supports the Customer Value–Loyalty Linkage Theory Zeithaml et al., (1988) which explains that customers demonstrate loyal behavior when they perceive that the value received from a service is commensurate with their expectations.

Moreover, the results show that Customer Satisfaction has a positive and significant effect on Customer Loyalty, with an estimated coefficient of 0.608 and a C.R. value of 5.807 ($p = 0.000 < 0.05$). This finding confirms that higher customer satisfaction leads to stronger loyalty, supporting the fifth hypothesis (H5). Theoretically, this result supports the Theory of Consumer Loyalty Oliver, (1999) which states that satisfaction is the primary foundation of loyalty as it creates emotional attachment and the desire for repeated service usage.

Regarding the mediating relationships, Customer Satisfaction partially mediates the effect of Perceived Experience on Customer Loyalty, with a direct effect of 0.202 and an indirect effect of 0.282. Both effects are significant, and the indirect effect is greater than the direct effect, indicating partial mediation. Thus, the sixth hypothesis (H6) is accepted. This suggests that customer experience influences loyalty not only directly through emotional responses but also indirectly through cognitive

evaluations of satisfaction. In other words, positive experiences enhance satisfaction, which in turn strengthens customer loyalty.

Similarly, Customer Satisfaction partially mediates the effect of Perceived Value on Customer Loyalty, with a direct effect of 0.163 and an indirect effect of 0.251, both of which are significant. Since the indirect effect is stronger than the direct effect, partial mediation is confirmed, and the seventh hypothesis (H7) is accepted. This finding indicates that customers are not loyal solely because of perceived value but because perceived value enhances satisfaction, which subsequently reinforces loyalty. Conceptually, this aligns with the Cognitive–Affective Model (Bagozzi, 1992) in which cognitive perceptions (value) influence affective responses (satisfaction), ultimately shaping loyal behavior.

Overall, the findings confirm that Perceived Experience and Perceived Value positively influence Customer Loyalty, both directly and indirectly through Customer Satisfaction. The research model is empirically validated and supports consumer behavior theories emphasizing that satisfaction acts as a critical emotional bridge between experience, value perceptions, and loyalty formation, particularly in the context of online transportation services such as Gojek in Indonesia.

4.12. Discussion and Implications

4.12.1. Effect of Perceived Experience on Customer Satisfaction

The results of the first hypothesis test indicate that Perceived Experience has a positive and significant effect on Customer Satisfaction. This finding is consistent with Nabila et al. (2015) who argue that customer satisfaction is a function of performance perceptions and expectations, meaning that perceived experience directly influences satisfaction levels. Aristiawan et al. (2019) also emphasize that creating memorable experiences is an effective strategy for enhancing customer satisfaction. In the context of Gojek services, users evaluate interaction quality through ease of use, comfort, and application reliability. This result aligns with Razi & Lajevardi (2016) who found that positive service experiences significantly contribute to customer satisfaction. Responsive and informative technological features increase users' confidence and satisfaction when using the application. Therefore, all dimensions of perceived experience contribute to positive perceptions that lead to increased customer satisfaction (Aristiawan et al., 2019).

4.12.2. Effect of Perceived Experience on Customer Loyalty

The second hypothesis test shows that Perceived Experience has a positive and significant effect on Customer Loyalty. This finding is consistent with Febrini et al. (2019) who state that positive experiences are a key driver of consumers' intentions to reuse services, which subsequently forms loyalty. Mayes & Govender (2019) highlight that customer experience–focused marketing strategies directly influence brand loyalty, emphasizing experience as a critical antecedent of loyalty (Zhao & Wang, 2025). Smilansky (2017) adds that customer experience management primarily aims to build long-term loyalty. Köchling (2021) further notes that customer experience encompasses not only rational value but also emotional aspects such as pleasure and psychological comfort. In the context of Gojek, positive experiences create lasting impressions that strengthen users' emotional bonds with the brand (Soelasih, 2016). Encouraging repeat usage (Unjaya & Santoso, 2015) and reinforcing the findings of Febrianti & Keni (2021) regarding the significant impact of perceived experience on customer loyalty.

4.12.3. Effect of Perceived Value on Customer Satisfaction

The third hypothesis test indicates that Perceived Value has a positive and significant effect on Customer Satisfaction. The higher the value perceived by customers, the greater their level of satisfaction. This finding is consistent with Samudro et al., (2020); Prabowo & Mardhiyah (2023) who identify perceived value as a primary determinant of customer satisfaction. In the Gojek context, users evaluate services based on the balance between benefits and costs (*value for money*) (Ansyari, 2019). When customers perceive that the value received equals or exceeds the costs incurred, satisfaction increases. This is supported by Rahmawati & Rozamuri (2025) who found that service quality and competitive pricing enhance perceived value. Tedja et al. (2024) further suggest that service providers

must continuously exceed customer expectations to maintain satisfaction. These findings also align with (Ratnawita et al., 2023) who reported a positive relationship between perceived value and customer satisfaction in public transportation services.

4.12.4. Effect of Perceived Value on Customer Loyalty

The fourth hypothesis test reveals that Perceived Value positively influences Customer Loyalty. Studies by Wahyuningtyas et al. (2017); Dharma & Bastaman (2022) also demonstrate that perceived value significantly enhances loyalty. This finding reinforces the notion that perceived value contributes to loyalty once satisfaction has been established. Customers who perceive substantial benefits from a service tend to maintain usage and demonstrate loyalty toward Gojek. This result is supported by Baig et al. (2020); Rithmaya (2024), who report a significant positive relationship between perceived value and customer loyalty. This suggests that when customers perceive a service as highly valuable, they not only feel satisfied but also develop long-term attachment to the brand (Fanggidae & Wahyoedi, 2025).

4.12.5. Effect of Customer Satisfaction on Customer Loyalty

The fifth hypothesis test confirms that Customer Satisfaction has a positive and significant effect on Customer Loyalty. This finding supports the results of Wahab et al. (2016); El-Adly (2019) who identify customer satisfaction as a fundamental prerequisite for loyalty formation. Hidayat et al. (2019) further argue that higher satisfaction increases the likelihood of customer retention. Prentice & Loureiro (2017) describe customer loyalty as a major competitive advantage. In the Gojek context, maintaining service consistency and enhancing interactions between customers and drivers are crucial for sustaining satisfaction and loyalty. Yulisetiari (2016) emphasizes that satisfied customers tend to build long-term relationships and engage in positive word-of-mouth communication. This finding is also consistent with Muflih (2021) who notes that loyal customers continue using services despite competitors' offers. Therefore, Gojek must maintain service quality and provide relevant incentives to preserve customer loyalty.

4.12.6. Effect of Perceived Experience on Customer Loyalty Mediated by Customer Satisfaction

The sixth hypothesis test indicates that Customer Satisfaction partially mediates the relationship between Perceived Experience and Customer Loyalty. Fatiha et al. (2025) emphasize that user experiences, such as application convenience and system reliability, directly influence satisfaction, which subsequently enhances user loyalty. This finding is consistent with Kusumawati & Rahayu (2019) who reported that customer satisfaction mediates the effect of perceived experience on loyalty. Hendra (2017) also found that positive experiences increase satisfaction, which in turn promotes loyalty. Nugraha & Windasari (2024), further demonstrate that experience-enhancing marketing strategies on digital platforms support user loyalty through increased satisfaction. Yansah et al. (2025), similarly found that customer satisfaction strengthens the relationship between marketing strategies including service experience elements and customer loyalty. In the Gojek context, positive experiences encompassing functional aspects (safety, punctuality, convenience) and emotional aspects (comfort and driver empathy) enhance overall satisfaction (Silalahi & Wahyudi, 2025). Satisfied customers are more likely to reuse services and recommend them to others (Dwi & Raka, 2022). Lee (2023) confirms that customer satisfaction acts as a psychological mechanism bridging experience and loyalty. Thus, improving perceived experience strengthens loyalty through customer satisfaction.

4.12.7. Effect of Perceived Value on Customer Loyalty Mediated by Customer Satisfaction

The seventh hypothesis test demonstrates that Customer Satisfaction also mediates the relationship between Perceived Value and Customer Loyalty. Hsu et al. (2024) note that product quality an element of perceived value has a strong correlation with customer satisfaction, forming the basis for loyalty. This finding supports studies by Anis et al. (2022); Suwari (2024) which indicate that changes in customer loyalty are influenced by perceived value. Furthermore Riswanda & Millanyani (2025) found that perceived value significantly affects customer loyalty through the mediating role of customer satisfaction in digital service contexts. Customers with positive value perceptions tend to feel satisfied before becoming loyal (Vicramaditya, 2021). Woro & Naili (2013) also confirm that customer satisfaction serves as a significant mediating variable between perceived value and customer loyalty. In the Gojek context, customers evaluate service benefits based on time efficiency, cost, and convenience.

(Chandrawati & Vidyanata, 2022). Malik et al. (2020) found that this relationship is common across various service sectors, where perceived value enhances satisfaction, which ultimately leads to loyalty. Therefore, strategies aimed at increasing service value should focus on enhancing customer satisfaction to strengthen long-term loyalty.

5. Conclusions and Recommendations

5.1. Conclusions

The findings of this study indicate that:

1. Perceived experience and perceived value have positive effects on customer satisfaction and customer loyalty.
2. Customer satisfaction serves as a key mediating variable that strengthens the effects of perceived experience and perceived value on customer loyalty. This finding confirms that customer satisfaction represents an important emotional and cognitive pathway in forming loyalty within digital services such as Gojek. In other words, positive experiences and perceived value do not directly create loyalty; instead, they first enhance customer satisfaction, which subsequently fosters long-term attachment to the service.
3. From a theoretical perspective, this study enriches consumer behavior literature by demonstrating that the process of loyalty formation is driven not only by experience and value but also by affective evaluation in the form of customer satisfaction. From a digital service management perspective, these results highlight the importance of delivering consistent user experiences and added value to build satisfaction and sustain long-term customer loyalty.

5.2. Recommendations

1. Future studies are encouraged to expand the sample size and include broader industry contexts to enhance the representativeness and comparability of the findings.
2. Additional variables such as brand credibility, service recovery, or value co-creation should be incorporated to strengthen the research model.
3. Gojek is advised to continuously enhance customer value and experience through application innovation, customer loyalty reward systems, and sustainable service development.
4. Gojek should further improve customer value and experience by developing experience-based features, such as personalized travel recommendations, proactive promotional notifications, and more responsive digital interactions.
5. It is also recommended that Gojek's management formulate service innovation policies that emphasize customer experience, including regular feedback collection, driver training to improve interaction quality, and the implementation of technologies that support ease of use, speed, and security in application usage.

5.3. Managerial Implications

Based on the research findings, several important managerial implications can be drawn for PT Gojek Indonesia.

5.3.1. Theoretical Implications

The results confirm that customer satisfaction acts as a primary mediator between perceived experience and perceived value in influencing customer loyalty. This strengthens consumer behavior theory by emphasizing the critical role of positive experiences and value perceptions in fostering loyalty, particularly in digital service contexts. The findings also underscore that customer loyalty depends not only on functional service quality but also on emotional attachment and satisfaction derived from perceived experience and value.

5.3.2. Practical Implications

1. Enhancing customer experience: Better customer experiences lead to higher satisfaction and loyalty. Gojek should maintain high-quality user experiences through ease of booking, service speed, payment system reliability, and pleasant interactions. This strategy can enhance satisfaction and loyalty in the highly competitive online transportation market.

2. Value-based innovation: The company should continue to develop innovative features and service values, such as promotions, price transparency, and fair pricing, to strengthen customers' perceived value. This can serve as a strategic policy to maintain a competitive position.
3. Focus on satisfaction and loyalty: Customer satisfaction has been proven to be the link between experience, value, and loyalty. Therefore, Gojek is encouraged to build two-way communication with customers, provide compensation for service disruptions, and strengthen emotional relationships to sustain customer loyalty.

Overall, strategies aimed at strengthening positive experiences and high perceived value are essential for developing customer loyalty, while simultaneously supporting Gojek's sustainability and competitive advantage in the online transportation industry.

5.4. Research Limitations

1. The number of respondents was limited to 210, which restricts the generalizability of the findings.
2. The study focused only on perceived experience, perceived value, and customer satisfaction, without considering other factors such as service quality or customer engagement.
3. Data collection was conducted online, which may introduce potential response bias.

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