

Examining the Impact of Customer Experience and Customer Value on Customer Loyalty through Customer Satisfaction

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Abstract

This study aims to analyze the factors that influence pilgrim loyalty in the Umrah travel agency industry in Indonesia, with a focus on the role of Customer Experience (CE), Customer Value (CV), and Customer Satisfaction (CS). Using a quantitative approach with the Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) method, data was collected from pilgrims who had used Umrah travel services. The results showed that customer experience and customer value had a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction was found to play a significant mediating role in linking customer experience and value to loyalty. These findings emphasize that to maintain loyalty amid intense competition in the travel industry, companies must focus on creating satisfaction through memorable worship experiences and superior service value.

Keywords: Customer Experience, Customer Value, Customer Satisfaction, Customer Loyalty, Umrah Travel Industry.

INTRODUCTION

The Umrah travel industry in Indonesia has experienced significant growth in recent years, driven by the country's large Muslim population and the increasing awareness of Umrah as an essential spiritual practice. This development has led to a rapid increase in the number of Umrah Travel Organizers, resulting in intensified competition within the industry (Suryawan, 2025). Under such competitive conditions, Umrah travel companies are no longer able to rely solely on acquiring new customers; instead, they must focus on building and maintaining customer loyalty as a key strategy for long-term business sustainability (Griffin, 2005).

Customer loyalty plays a strategic role as it reflects a strong commitment to repurchase and recommend services despite the availability of alternative providers (Oliver, 1999). However, the Umrah travel industry also faces various challenges, including service quality



issues, operational inefficiencies, and declining customer trust due to several cases occurring within the sector. These challenges compel Umrah travel companies to improve service quality in a comprehensive and customer-oriented manner (Simanjuntak, 2020).

In the context of religious services, Umrah is a highly personal spiritual journey involving strong emotional engagement. Therefore, customer experience is a critical factor in shaping pilgrims' perceptions of service providers. Customer experience is defined as the subjective response arising from direct and indirect interactions between customers and firms throughout the entire service journey (Meyer & Schwager, 2007). Positive experiences during the pre-departure process, the implementation of worship in the Holy Land, and post-travel services are expected to enhance customers' evaluations of the services received.

In addition to customer experience, customer value is a key determinant in customers' overall assessment of Umrah travel services. Customer value reflects customers' evaluations of the balance between the benefits received and the sacrifices made, including monetary, time, and effort costs (Zeithaml, 1988). When customers perceive that the benefits outweigh the sacrifices, their level of satisfaction tends to increase.

Nevertheless, customer experience and customer value do not always directly lead to customer loyalty. Prior studies indicate that customer satisfaction functions as a mediating variable that bridges the relationship between customer experience, customer value, and customer loyalty (Simanjuntak, 2020). Customer satisfaction is defined as an emotional state reflecting pleasure or disappointment resulting from a comparison between perceived service performance and prior expectations (Kotler & Keller, 2007). Customer experience influences customer satisfaction. Where the customer experience of Telkomsel as a provider is a factor in increasing customer satisfaction in Jepara, so that the better the customer experience with a brand, the more positive the impression will be, and customer satisfaction will automatically increase. (Nadhifah, Ali et al. 2023) Higher levels of satisfaction increase customers' intentions to repurchase and to establish long-term relationships with service providers.

Furthermore, service customization has become an important aspect of the Umrah travel industry. Service customization refers to a firm's ability to adapt services to meet customers' specific needs and preferences through operational flexibility and personalized service delivery (Kotler & Keller, 2009; Krajewski & Ritzman, 2010). In the context of Umrah travel services, customization may include flexible travel packages, tailored worship facilities, and personalized guidance according to pilgrims' characteristics. The ability to deliver customized services enhances perceived service relevance and quality, which in turn positively affects customer satisfaction (Vargo & Lusch, 2004).

Impressa Media Wisata (IMW), as one of the Umrah travel service providers in Indonesia, faces the challenge of managing customer experience, creating superior customer value, and implementing effective service customization to enhance customer satisfaction and customer loyalty. Therefore, examining the mediating role of customer satisfaction in the



relationship between customer experience, customer value, service customization, and customer loyalty is both relevant and important. This study is expected to contribute empirically to the literature on religious service marketing and to provide strategic insights for improving Umrah travel service management, particularly for Impresa Media Wisata (IMW).

LITERATURE REVIEW

Customer Experience

Customer experience refers to customers' subjective internal responses resulting from various direct and indirect interactions with a company across all touchpoints, from pre-purchase and service consumption to post-purchase stages. It encompasses emotional, sensory, and cognitive aspects that collectively shape customers' overall perceptions of a brand or service provider. Conceptually, customer experience is understood as the cumulative outcome of interactions with products, services, and organizations that trigger rational, emotional, and sensory responses (Meyer & Schwager, 2007).

Schmitt (1999) conceptualizes customer experience through five key dimensions: sense, feel, think, act, and relate. These dimensions reflect sensory stimulation, emotional responses, cognitive engagement, behavioral experiences, and social or cultural connections, respectively, forming a holistic experience that differentiates brands in competitive markets and enhances customer satisfaction. Empirical studies consistently demonstrate that high-quality customer experience significantly influences customer satisfaction and loyalty, further reinforced by supporting factors such as service accessibility, provider competence, and service personalization (Semuel & Dharmayanti, 2013; Dagustani, 2011; Pramudita & Japariato, 2012)

Customer Value

Customer value reflects customers' subjective evaluations of the balance between the benefits obtained from a product or service and the sacrifices incurred, such as financial cost, time, and effort. This value perception serves as a fundamental basis for purchase decision-making, as customers tend to select services that are perceived to deliver superior value compared to available alternatives.

Conceptually, customer value is defined as the difference between total perceived benefits and total sacrifices borne by customers (Kotler, 2005). Higher perceived value is associated with increased customer satisfaction, which subsequently encourages loyalty and repeat purchase intentions. Customer value is multidimensional, encompassing functional, emotional, and social values. Functional value relates to service performance, quality, and practical utility; emotional value refers to positive feelings experienced during and after service consumption; and social value involves social recognition and identity derived from using a particular service or brand.



In service marketing contexts characterized by high emotional involvement, such as Umrah travel services, customer value is shaped not only by functional attributes but also by emotional experiences and social meaning. Accordingly, a firm's ability to create and manage customer value holistically is a critical factor in enhancing customer satisfaction and sustaining long-term customer loyalty (Kotler, 2005; Amarta, 2023; Binus University, 2021; Barantum, 2024; Qontak, 2025).

Customer Satisfaction

Customer satisfaction represents customers' overall evaluation of the extent to which the performance of a service meets or exceeds their expectations. It plays a critical role in shaping post-purchase behaviors, including repeat purchase intentions, positive word-of-mouth, and the development of long-term relationships with service providers. The satisfaction concept is grounded in the comparison between pre-consumption expectations and perceived actual performance: satisfaction occurs when performance matches or exceeds expectations, whereas dissatisfaction arises when performance falls short (Kotler & Keller, 2007; Tjiptono, 2012).

Conceptually, customer satisfaction is defined as an emotional state ranging from pleasure to disappointment—that emerges after customers assess service outcomes relative to their initial expectations. Satisfaction is achieved when perceived performance aligns with or surpasses expectations, while dissatisfaction results from negative disconfirmation (Kotler & Keller, 2007). This evaluative process is psychological in nature and involves perceptions, emotions, and holistic experiences, positioning satisfaction not merely as a transactional outcome but also as a relational foundation for long-term loyalty (Lovelock & Wirtz, 2016; Rangkuti, 2004).

In service marketing research, customer satisfaction is commonly measured through indicators such as repeat purchase intention, willingness to recommend services to others often captured through the Net Promoter Score (NPS) and low levels of customer complaints. Satisfaction is also reflected in perceptions of service reliability, responsiveness, fulfillment of promises, and the perceived fairness between service quality and price paid (Fornell et al., 1996; Tjiptono, 2012). Another widely used approach is the SERVQUAL model, which evaluates service quality across assurance, empathy, tangibles, reliability, and responsiveness. These dimensions help identify key drivers of satisfaction and guide continuous service improvement. In service industries, including Umrah travel services, customer satisfaction functions as a pivotal mediating variable linking service quality, customer experience, and perceived value to the formation of customer loyalty (Lovelock & Wirtz, 2016; Fornell et al., 1996).



Customer Loyalty

Customer loyalty is a deeply held commitment to repurchase or continue using a preferred product or service consistently in the future, despite situational influences and competitive marketing efforts that may encourage switching behavior (Oliver, 1999, p. 34). This commitment is reflected not only in repeat purchase behavior but also in customers' willingness to recommend the service to others and to maintain a long-term relationship with the service provider. In service industries, strong customer loyalty contributes to sustainable revenue, lower marketing costs, and enhanced competitive advantage, as loyal customers tend to be less sensitive to price changes and more resilient to competitors' offerings.

Hypothesis Development

This research is grounded on the understanding that in the competitive Umrah travel industry, long-term sustainability depends on moving beyond simple customer acquisition to building deep-seated loyalty. This process is influenced by both the external value provided by the firm and the internal psychological responses of the pilgrims.

The **customer experience** represents the holistic internal response emotional, sensory, and cognitive of a pilgrim across all touchpoints, from pre-departure to post-travel. Simultaneously, **customer value** serves as the external evaluation of the balance between the benefits received (spiritual and functional) and the sacrifices made. These elements collectively shape **customer satisfaction**, which acts as the emotional state determining whether the service performance met initial expectations. Ultimately, this satisfaction is what bridges the gap to **customer loyalty**, characterized by a strong commitment to repurchase and recommend the service to others.

H1: Customer experience has a positive effect on customer satisfaction.

H2: Customer value has a positive effect on customer satisfaction.

H3: Customer satisfaction has a positive effect on customer loyalty.

H4: Customer satisfaction mediates the effect of customer experience on customer loyalty.

H5: Customer satisfaction mediates the effect of customer value on customer loyalty.

METHODOLOGY

This study uses quantitative research methods to examine the causal relationship between customer experience, customer value, and customer loyalty mediated by customer satisfaction. Quantitative methods were chosen because they enable the measurement of relationships between latent variables and the testing of hypotheses using statistical models. The unit of analysis in this study is individual consumers. A total of 222 respondents were recruited using purposive sampling, with the number determined based on the rule of 10 times

706



the number of indicators to ensure statistical power (Ferdinand, 2006). Data collection was conducted using a structured questionnaire measured on a 10-point Likert scale to improve response accuracy. The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. PLS-SEM was chosen because it is suitable for analyzing complex mediation frameworks involving product diversity as a precursor variable and hedonistic shopping motivation as a mediator variable towards impulsive buying behavior.

RESULTS

To verify the strength of the relationship between each indicator and its respective latent variable, an evaluation of the outer model was performed. This step is crucial to ensure that the instruments used are statistically sound before proceeding to hypothesis testing. Data analysis in this study used the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which was divided into two stages: evaluation of the Outer Model (Measurement Model) and Inner Model (Structural Model).

Convergent Validity

The construct validity in this study was evaluated using *convergent validity* criteria. Referring to Ulum, Ghozali, and Chariri (2008), a measurement model is considered to have adequate convergent validity when each indicator demonstrates an outer loading value greater than 0.70. Furthermore, convergent validity is strengthened when the *Average Variance Extracted* (AVE) value of each construct exceeds the minimum threshold of 0.50, indicating that the construct is able to explain more than half of the variance of its indicators.

The statistical results generated using SmartPLS 4.0

Table 1. Convergent Validity Test

Indicator	Outer Loading	AVE	Result
CE1	0.814	0,686	Valid
CE2	0.822		
CE3	0.849		
CE4	0.828		
CL1	0.776	0,651	Valid
CL2	0.811		
CL3	0.849		
CL4	0.789		
CS1	0.849	0,728	Valid

CS2	0.871	0,721	Valid
CS3	0.839		
CV1	0.812		
CV2	0.875		
CV3	0.859		

Source: Output data from SmartPLS version 4.0 (Processed)

As presented in the table, all indicators measuring *customer experience*, *customer loyalty*, *customer satisfaction*, and *customer value* exhibit outer loading values above the recommended threshold of 0.70. Specifically, the outer loading values range from 0.776 to 0.875, demonstrating a strong correlation between each indicator and its respective latent construct. The highest outer loading value is observed in indicator CV2 under the *Customer Value* construct, with a loading factor of 0.875, indicating that this indicator provides the strongest contribution in explaining the construct. In addition, the AVE values for all constructs exceed the minimum criterion of 0.50. The *Customer Experience* construct achieves an AVE value of 0.686, *Customer Loyalty* records an AVE of 0.651, *Customer Satisfaction* shows the highest AVE value at 0.728, and *Customer Value* attains an AVE of 0.721. These results indicate that each construct is capable of capturing a substantial proportion of variance from its indicators, thereby confirming strong convergent validity. Overall, the findings demonstrate that the measurement model satisfies the convergent validity requirements, as evidenced by high outer loading values and AVE scores above the recommended thresholds. Consequently, all indicators are declared valid, and the measurement model is deemed statistically robust, allowing the analysis to proceed to the evaluation of reliability and the structural model.

Reliability Test

Table 2. Composite reliability & Cronbach's alpha

Variabel	Cronbach's Alpha	Composite Reliability (rho_c)	Description
Customer Experience (CE)	0.884	0.916	Reliable
Customer Loyalty (CL)	0.865	0.903	
Customer Satisfaction (CS)	0.875	0.914	
Customer Value (CV)	0.871	0.912	

Source: Output data from SmartPLS version 4.0 (Processed)

The table above presents the results of reliability and convergent validity testing for all research variables. Cronbach's Alpha values indicate high internal consistency, with values



of 0.884 for Customer Experience (CE), 0.865 for Customer Loyalty (CL), 0.875 for Customer Satisfaction (CS), and 0.871 for Customer Value (CV). The reliability of this instrument is further supported by Composite Reliability (ρ_c) values ranging from 0.903 to 0.916. All of these values significantly exceed the threshold of 0.70, indicating that all constructs have satisfactory reliability. Overall, these test results confirm that all constructs have met conventional standards for reliability and internal consistency. Therefore, the instrument and the collected data are declared valid, reliable, and suitable for use in structural model analysis (hypothesis testing) in the next stage.

R-Square

The table above presents the results of the coefficient of determination R-Square test used to measure the extent to which independent variables can explain the variance of dependent variables. The R-square value for the Customer Satisfaction (CS) construct is 0.407, while for the Customer Loyalty (CL) construct it is 0.536. The strength of this model is further supported by the adjusted R-squared value, which is 0.404 for customer satisfaction and 0.532 for customer loyalty. Based on the model strength grouping criteria, both values fall into the Moderate Category. This indicates that the independent variables in the model have a sufficiently strong and meaningful ability to predict changes in customer satisfaction and loyalty. Overall, these results indicate that the proposed structural model has a good level of predictive accuracy. The R-Square value, which is above the moderate threshold, ensures that the model is suitable for further analysis to understand the relationship between variables in this study.

Table 3. R-square

Variabel Dependen	R-Square	R-Square Adjusted	Kategori
Customer Satisfaction (CS)	0,407	0,404	Moderate
Customer Loyalty (CL)	0,536	0,532	Moderate

Source: Output data from SmartPLS version 4.0 (Processed)

Based on the table above, the R-square test results show that the research model is able to explain most of the variance of all dependent variables tested. The Customer Satisfaction (CS) variable has an R-square value of 0.407 with an adjusted R-square value of 0.404, which is interpreted as falling into the moderate category. Meanwhile, the Customer Loyalty (CL) variable shows higher explanatory power with an R-square value of 0.536 and an adjusted R-square of 0.532. Although both remain in the moderate category, the values for the loyalty variable show a stronger level of variance explanation compared to customer satisfaction. These results indicate that the proposed model provides a solid explanation of



the factors that influence the variables studied and has sufficient predictive accuracy for further analysis.

Mediation Test

Table 4. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
CE -> CL	0.175	0.175	0.064	2.746	0.006	Significant
CE -> CS	0.293	0.293	0.081	3.629	0.000	Significant
CS -> CL	0.429	0.430	0.076	5.625	0.000	Significant
CV -> CL	0.265	0.267	0.076	3.497	0.000	Significant
CV -> CS	0.392	0.393	0.082	4.777	0.000	Significant

Source: Output data from SmartPLS version 4.0 (Processed)

Table 5. Specific Indirect Effects

Variable	Coeffisient	P-Values	Description
CE -> CS -> CL	0.126	0.001	Significant
CV -> CS -> CL	0.168	0.000	Significant

Source: Output data from SmartPLS version 4.0 (Processed)

The table above presents the results of the specific indirect effect test. The mediation path from Customer Experience (CE) through Customer Satisfaction (CS) to Customer Loyalty (CL) shows an original sample value of 0.125, with a sample mean of 0.126 and a standard deviation of 0.041. The T-statistic value is recorded at 3.037 with a P-value of 0.002, indicating that the indirect effect is statistically significant ($P < 0.05$). These results show that CS significantly mediates the relationship between CE and CL. In addition, the mediation path from Customer Value (CV) through Customer Satisfaction (CS) to Customer Loyalty (CL) shows an original sample value of 0.168, with a sample mean of 0.169 and a standard deviation of 0.046. The T-statistic value is 3.655 with a P-value of 0.000, which means that this indirect effect is also very significant. This highlights the important role of Customer Satisfaction (CS) in bridging the influence of customer value (CV) and customer experience (CE) in increasing customer loyalty (CL).

Hypothesis Test

Table 6. Hypothesis Test Results

Hypothesis	Analysis
CE -> CL	Coeffisient = 0,175

	P. Value = 0,006 T. statistics = 2,746 T-table = 1,96 T Stat > T Tabel Coeffisient = 0,293
CE -> CS	P. Value = 0,000 T. statistics = 3,629 T-table = 1,96 T Stat > T Tabel Coeffisient = 0,429
CS -> CL	P. Value = 0,000 T. statistics = 5,625 T-table = 1,96 T Stat > T Tabel Coeffisient = 0,265
CV -> CL	P. Value = 0,000 T. statistics = 3,497 T-table = 1,96 T Stat > T Tabel Coeffisient = 0,392
CV -> CS	P. Value = 0,000 T. statistics = 4,777 T-table = 1,96 T Stat > T Tabel

Source: Output data from SmartPLS version 4.0 (Processed)

The table above presents the results of the direct effect test to examine the research hypothesis. The relationship path from Customer Experience (CE) to Customer Loyalty (CL) shows a coefficient value (original sample) of 0.175, with a T-statistic value of 2.746. This value is greater than the T-table (1.96) with a P value of 0.006, indicating that the effect is statistically significant. This shows that positive customer experiences directly contribute to increased customer loyalty. Furthermore, the relationship path from Customer Satisfaction (CS) to Customer Loyalty (CL) shows the most dominant coefficient value of 0.429. The T-statistic value for this path is 5.625, which is much greater than the T-table (1.96) with a P value of 0.000. These results confirm that customer satisfaction has a very strong and significant influence in determining customer loyalty, where higher levels of satisfaction will have a linear impact on stronger loyalty. Finally, the relationship between Customer Value (CV) and Customer Satisfaction (CS) produced a coefficient value of 0.392 with a T-statistic value of 4.777 (greater than 1.96) and a P-value of 0.000. These results indicate that



customer value significantly influences satisfaction, highlighting the importance of the value perceived by consumers in shaping their satisfaction before ultimately becoming loyal.

Hypothesis 1: The effect of Customer Experience (CE) on Customer Loyalty (CL) Indicates that the coefficient value (0.175) and T-statistics (2.746) > T-critical (1.96) and P-Value (0.006) < 0.05, then H0 is rejected and **Ha1 is accepted**. This means that CE has a positive and significant direct effect on CL.

Hypothesis 2: The effect of Customer Experience (CE) on Customer Satisfaction (CS) indicates that the coefficient value (0.293) and T-statistics (3.629) > T-critical (1.96) and P-Value (0.000) < 0.05; then H0 is rejected and **Ha2 is accepted**. This means that CE has a positive and significant effect on CS.

Hypothesis 3: The effect of Customer Satisfaction (CS) on Customer Loyalty (CL) Indicates that the coefficient value (0.429) and T-statistics (5.625) > T-critical (1.96) and P-Value (0.000) < 0.05, then H0 is rejected and **Ha3 is accepted**. This means that CS has a positive and significant effect on CL.

Hypothesis 4: The effect of Customer Value (CV) on Customer Satisfaction (CS) indicates that the coefficient value (0.392) and T-statistics (4.777) > T-critical (1.96) and P-Value (0.000) < 0.05; then H0 is rejected and **Ha4 is accepted**. This means that CV has a positive and significant effect on CS.

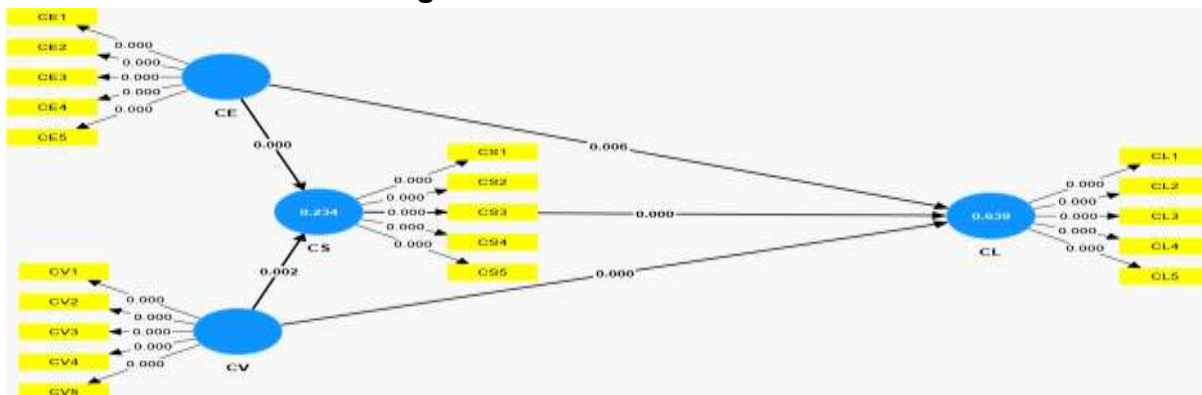
Hypothesis 5: The effect of Customer Value (CV) on Customer Loyalty (CL) Indicates that the coefficient value (0.265) and T-statistics (3.497) > T-critical (1.96) and P-Value (0.000) < 0.05, then H0 is rejected and **Ha5 is accepted**. This means that CV has a positive and significant direct effect on CL.

Hypothesis 6: The mediating effect of Customer Satisfaction (CS) on the relationship between Customer Experience (CE) and Customer Loyalty (CL) indicates that the indirect effect coefficient (0.125) and T-statistics (3.037) > T-critical (1.96) and P-Value (0.002) < 0.05; then H0 is rejected and **Ha6 is accepted**. This means that CS significantly mediates the effect of CE on CL.

Hypothesis 7: The mediating effect of Customer Satisfaction (CS) on the relationship between Customer Value (CV) and Customer Loyalty (CL) indicates that the indirect effect coefficient (0.168) and T-statistics (3.655) > T-critical (1.96) and P-Value (0.000) < 0.05; then H0 is rejected and **Ha7 is accepted**. This means that CS significantly mediates the effect of CV on CL.



Figure 1: Result of structural model



Source: Output data from SmartPLS version 4.0

DISCUSSION

The results of the structural model analysis demonstrate that all proposed hypotheses are supported by the data. The direct effect of Customer Experience (CE) on Customer Loyalty (CL) shows a path coefficient of 0.175 with a T-statistic of 2.746 ($p < 0.05$). This confirms that a positive spiritual and service journey during Umrah directly fosters long-term commitment. Furthermore, Customer Value (CV) significantly impacts Customer Satisfaction (CS) with a substantial coefficient of 0.392 ($T = 4.777$), indicating that pilgrims prioritize the balance between the cost incurred and the quality of services received (functional and emotional value).

The strongest relationship in this model is found between Customer Satisfaction (CS) and Customer Loyalty (CL), with a path coefficient of 0.429 and the highest T-statistic of 5.625. This suggests that satisfaction is the primary driver of loyalty in the Umrah travel sector. Pilgrims who feel satisfied with the facilities, guidance, and overall service are far more likely to reuse the same agency or provide word-of-mouth recommendations.

Regarding the mediation analysis, the findings reveal that customer satisfaction plays a crucial role as a mediator. The indirect effects of customer experience on loyalty through satisfaction (0.125) and customer value on loyalty through satisfaction (0.168) are both statistically significant. This implies a "partial mediation" mechanism; while experience and value can influence loyalty directly, their impact is significantly amplified when they first succeed in creating a high level of satisfaction. In the competitive landscape of Indonesian Umrah organizers, providing a good price or a good itinerary is no longer sufficient; these elements must be translated into a satisfying emotional experience to secure pilgrim loyalty.

CONCLUSION

Based on the findings of this study, several key conclusions can be drawn:

1. **Direct Influence:** Customer Experience and Customer Value both have a positive and significant impact on Customer Satisfaction and Customer Loyalty. High-quality interactions and perceived value are essential foundations for building a competitive advantage in the Umrah travel industry.
2. **The Dominance of Satisfaction:** Customer satisfaction is the most influential factor in driving customer loyalty. It serves as the ultimate evaluation of the pilgrim's journey, determining whether the relationship with the travel agency will continue.
3. **The Role of Mediation:** Customer satisfaction significantly mediates the relationship between the independent variables (CE and CV) and the dependent variable (CL). This highlights that loyalty is a multi-stage process where satisfaction acts as the necessary bridge.
4. **Managerial Implications:** Umrah travel organizers should focus on "Experience Management"—from pre-departure briefings to the quality of guidance in the Holy Land—while ensuring that the value offered remains competitive. Agencies must move beyond transactional services toward emotional relationship building to ensure business sustainability amidst the increasing number of travel organizers in Indonesia.

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