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## Service Quality, Experience and Customer Loyalty: Evidence of Willingness to Pay on the Jakarta Bandung High Speed Train

Arizal Ginartha<sup>1</sup>, Ghufron Solikhul Amri<sup>2</sup>, Muhammad Iqbal Firdaus<sup>3</sup>, Haryono Haryono<sup>4</sup>

<sup>1</sup>Institut Transportasi dan Logistik Trisakti, Jakarta, Indonesia, [arizalginartha@gmail.com](mailto:arizalginartha@gmail.com)

<sup>2</sup>Institut Transportasi dan Logistik Trisakti, Jakarta, Indonesia, [ghufronsamri@gmail.com](mailto:ghufronsamri@gmail.com)

<sup>3</sup>Institut Transportasi dan Logistik Trisakti, Jakarta, Indonesia.

<sup>4</sup>Institut Transportasi dan Logistik Trisakti, Jakarta, Indonesia.

Corresponding Author: [arizalginartha@gmail.com](mailto:arizalginartha@gmail.com)<sup>1</sup>

**Abstract:** The Jakarta-Bandung High-Speed Rail stretches over 142.3 km and offers First Class, Business Class, and Premium Economy options. To enhance its appeal and provide an unforgettable travel experience, the Jakarta-Bandung High-Speed Rail completes the journey between Jakarta and Bandung (or vice versa) in just 48 minutes, traveling at a speed of 350 km/h. However, the question arises whether the experience and services offered by this high-speed rail influence passengers' willingness to pay for their journey. This study aims to examine the impact of service quality, customer experience, and customer loyalty on passengers' willingness to pay. Data was collected through questionnaires distributed to 100 respondents who are customers of the Jakarta-Bandung High-Speed Rail. The survey assessed service quality, customer experience, and user loyalty using a Likert scale. This study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis. The findings reveal a significant relationship between the variables studied, such as service quality positively impacting willingness to pay (WTP) and customer loyalty. Therefore, KCJB should focus on improving service quality and customer experience, developing loyalty programs, and running marketing campaigns that highlight the added value of their services.

**Keyword:** High Speed Train, Service Quality, Customer Experience, Customer Loyalty, Willingness to Pay

### INTRODUCTION

Railways are a mode of transportation that has the advantage of other public transportation, the ability of trains to transport passengers en masse and have a large security aspect and low levels of air pollution is the choice of people for work and tourism activities (Suryani, 2015). With the advantages of railways, the development of railways in Indonesia is carried out massively and actively and makes one of the national strategic projects. According to the Law of the Republic of Indonesia No. 23 of 2007 concerning railways, trains are means of railroad with propulsion, either running alone or coupled with other railroad facilities, which will or are moving on the railroad (Perkeretaapian, 2007).

Based on the National Railway Master Plan, there is a plan to develop a fast train network and services that connect Jakarta - Surabaya (Perkeretaapian, 2018). The development of high-speed rail networks and services has been realized in the first phase of the construction of the Jakarta - Bandung high-speed train. The Jakarta - Bandung High Speed Train has a length of 142.3 Km and has 4 stations namely Halim Station, Karawang Station, Padalarang Station, and Tegalluar Station. The train, nicknamed Whoosh, has a maximum passenger capacity of 601 passengers in 1 train (Indonesia, 2022).

Whoosh Fast Train is divided into 3 classes, namely First Class with a tariff of IDR 600,000, Business class IDR 450,000, and Premium Economy with a dynamic tariff of IDR 150,000 - IDR 300,000 (KCIC, 2024). To provide attractiveness and traveling experience, the Jakarta - Bandung High Speed Train (KCJB) provides a travel experience from Jakarta - Bandung or vice versa with only 48 minutes of travel time and a speed of 350 km / hour. According to Aleksander Purba, an urban transportation expert from the University of Lampung, the quality of service provided by the Jakarta-Bandung High-Speed Rail (KCJB) is considered satisfactory and should be maintained (Alfarizi, 2023). The high-quality service of KCJB is evident in their response to operational delays caused by heavy rain, where they provided compensation to passengers at both the departure and arrival stations of Whoosh (Gading S, 2024). Most Whoosh passengers, who regularly travel between Jakarta and Bandung, prefer using KCJB if the services, facilities, and pricing align with their expectations (Wahyuni, 2023). The determination of rates should ideally be proportional to the quality of service received by users, as well as considering their ability and willingness to pay (Rumtily & Setiawan, 2019).

Given that the service quality and experience offered by the Jakarta-Bandung High-Speed Train may influence passengers' willingness to pay, it is essential to conduct research to investigate whether these factors impact passengers' willingness to pay. This study should focus on examining the effects of service quality, customer experience, and customer loyalty on the willingness to pay for the Jakarta-Bandung High-Speed Train.

## Literature Review and Hypotheses

### 1. Service Quality

According to (Ibrahim & Thawil, 2019), service quality is a series of specific characteristics of a product or service that can effectively meet the needs and desires of the community. According to (Priyadi et al., 2024), a service is any activity or benefit that one party can offer to another, which is essentially intangible and does not result in the ownership of anything.

According to Parasuraman, Zeithaml, & Berry in Mutmainnah (2017), there are five dimensions used to assess service quality including 1) Tangibility: Physical aspects of services that can be seen, such as interior cleanliness, equipment innovation, or other physical facilities. 2) Reliability: The ability of service providers to deliver the promised service consistently. 3) Responsiveness: The readiness and readiness of employees to help consumers, both in difficult situations and not. 4) Assurance: Guarantee that the services provided by the company through its employees are carried out politely, friendly, and professionally. 5) Empathy: The service provider's concern for consumers, showing attention and understanding their needs (Agiesta et al., 2021).

### 2. Customer Experience

According to (Fitria et al., 2021), customer experience is defined as a combination of experience gained through consumer activities in consuming or using a product or service, whether it has a good impression or not. By creating and giving a positive impression in the minds of customers, this not only affects their satisfaction, but can also have a greater impact, namely the formation of an intention to make repeat purchases.

According to (Utami & Padmanty, 2024), customer experience refers to the internal and personal responses that customers have as a result of their direct or indirect interactions with a company.

The indicators of customer experience are as follows: Cognitive, emotional, physical, sensory, social. (Keiningham et al., 2017)

### **3. Customer loyalty**

According to (Sasongko, 2021) loyalty is a strong commitment to buy or support a preferred product or service again in the future, despite situations and marketing efforts that have the potential to divert customers. Consumer loyalty reflects their efforts to remain loyal based on awareness, perceived quality, satisfaction, and a strong sense of pride in a product, which then encourages repeat purchases.

According to (Tahuman, 2016), there are several indicators used to measure customer loyalty namely rebuy, retention, and referral.

### **4. Willingness to Pay**

According to (Herman & Tamara, 2020), Willingness to pay (WTP) is the willingness of consumers to pay in return for the services they receive. According to (Rizqiana & Kusumastuti, 2021), willingness to pay is also defined as the maximum amount that consumers are willing to pay to enjoy quality improvements. According to (Setiobudi et al., 2021), there are several indicators of willingness to pay: (1) Willingness to pay based on ethical considerations; (2) Willingness to pay based on perceived benefits; (3) Willingness to pay due to external pressure.

### **5. Hypotheses**

#### **a) H1: Service Quality Affects Willingness to Pay (WTP)**

According to (Purba et al., 2024), service quality significantly impacts consumers' willingness to pay (WTP) across various sectors. Higher service quality increases customer satisfaction, which in turn enhances their willingness to pay more for the service. An improvement in service quality leads to greater customer loyalty and a willingness to pay a premium for a superior experience. (Zuniar & Sulaiman, 2022) Suggest that good service increases customer trust in a brand or company. Customers who believe they will consistently receive good service may be willing to pay more because they are confident that their experience will be reliable. (Hsu et al., 2021) argue that high service quality can enhance the perceived value of a product or service. When customers feel they are receiving better service, they tend to view the product or service as more valuable, which increases their willingness to pay more. Positive service experiences, such as friendly interactions, efficiency, and quick problem resolution, make customers feel they are getting more than just a physical product.

Based on the research above, it can be concluded that service quality affects willingness to pay (WTP).

#### **b) H2: Service Quality Affects Customer Loyalty**

According to (Halika & Kharisma, 2024), service quality has a significant direct impact on customer loyalty. Factors such as reliability, responsiveness, assurance, and empathy are crucial in directly shaping customer loyalty, not just through customer satisfaction. Septivianto and Sarwoko (2024) suggest that better service quality can lead to increased customer satisfaction, which in turn fosters customer loyalty (Septivianto & Sarwoko, 2024). According to (Putri, 2024), service quality has a strong and beneficial impact on customer loyalty. High service quality typically results in greater customer satisfaction. When customers are satisfied with their experience, they are more likely to return to the same service in the future, which is a form of customer loyalty. Thus, based on these studies, it can be concluded that service quality affects customer loyalty.

#### **c) H3: Customer Loyalty Affects Willingness to Pay**

According to (Akram & Imran, 2024), customer loyalty positively influences willingness to pay. Loyal customers tend to have higher trust in the brand, which can lead them to perceive greater value in its offerings. This perception encourages them to pay more, as they believe they

are receiving quality and satisfaction in return. That customer loyalty has a significant impact on willingness to pay. Customer loyalty acts as a mediator between customer trust and willingness to pay. In other words, when customers trust a brand, it can enhance their loyalty, which in turn increases their willingness to pay for the product (Tamara et al., 2021). Based on these findings, it can be concluded that customer loyalty affects willingness to pay.

d) H4: Customer Experience Affects Customer Loyalty

According to (Rahmawati et al., 2019), customer experience significantly influences their level of trust. This indicates that customers' past experiences and the creativity of sellers can create distinct impressions of similar products. Additionally, the relationship between sellers and customers plays a crucial role in shaping customer trust in the offered products. (Devi et al., 2024) state that customer experience significantly affects customer trust. A positive customer experience can build trust through reliable service and good customer support, ensuring that users feel secure during transactions. (Alex Chandra et al., 2023) also find that customer experience positively impacts customer trust, meaning that enhancing user experience can lead to increased customer trust. Based on these studies, it can be concluded that customer experience affects customer loyalty.

**METHOD**

**Sample**

The population in this study is the total highest weekly average number of passengers on the Jakarta-Bandung High-Speed Train in July 2024, which amounts to 16,001 passengers. Given the large size of the population, it is impractical to study all of it due to limitations in time, cost, and resources. Therefore, for the data collection process through interviews, the researcher used a sample determined by the Slovin method with a margin of error of 10%. This means that the data accuracy is 90%, and the selected sample is considered sufficient to represent the entire population.. The sample of 100 passengers is considered sufficient to represent the entire population. The characteristics of all respondents are presented in Table 1.

**Table 1. Demographic Information (n=100)**

Charatersitic	Category	Frequency (N)	Percentage
Gender	Male	62	62%
	Female	38	38%
Age (year)	18- 24	19	19%
	25 - 30	65	65%
	31 - 35	10	10%
	> 35	6	6%
Domisili	DKI Jakarta	45	45%
	Bandung	38	38%
	Others	17	17%
Final Education	High School	15	15%
	Diploma	30	30%
	Bachelor	45	45%
	Magister	9	9%
	Doctorate	1	1%
Job	Students	13	13%
	Private/State Company Employees	64	64%
	State Civil Apparatus	13	13%
	Entrepreneur	9	9%
	Indonesian Military/Police	1	1%
Income	< Rp 5.000.000	19	19%
	Rp 5.000.000 - Rp 10.000.000	65	65%
	Rp 10.000.000 - Rp 15.000.000	12	12%
	> Rp 15.000.000	4	4%
Last trip	Last 1 week	38	38%
	Last 1 month	25	25%

Charatersitic	Category	Frequency (N)	Percentage
Purpose of the trip	Last 3 months	15	15%
	Last 6 months	11	11%
	< Last 1 year	11	11%
	Business	49	49%
	College/School	2	2%
	Travel	34	34%
	Visiting Family	15	15%

### Questionnaire

This study employs a questionnaire as the instrument, which is distributed via Google Forms to users of the Jakarta-Bandung High-Speed Train services. The purpose is to assess evaluations of service quality, customer experience, customer loyalty, and willingness to pay. These aspects are divided into several indicators as presented in Table 2, with evaluations using a Likert scale ranging from 1 to 5.

**Table 2. Indicator**

Variable	Indikator	Item
Service quality (Erlianti, 2019)	Tangible	Modern facilities provided for passengers of the Jakarta-Bandung High Speed Train service provide convenience and comfort.
	Reliable	The Jakarta - Bandung High Speed Train is always on time in terms of travel
	Responsif	The Jakarta - Bandung High Speed Train officers are very responsive in handling passenger complaints
	Assurance	Jakarta - Bandung High Speed Train staff provide high standard of service to passengers
	Empathy	The Jakarta - Bandung High Speed Train staff is always ready to help and give full attention to passengers
Customer Experience (Setiobudi et al., 2021)	Cognitive	The Jakarta - Bandung High Speed Train provides modern facilities and infrastructure
	Emotional	Traveling on the Jakarta - Bandung High Speed Train gives me a sense of excitement
	Physical	Using the Jakarta - Bandung High Speed Train during the trip did not make me feel tired
	Sensory	Traveling at 350km/h provides a different experience from traveling using other transportation
Customer Loyalty (Tahuman, 2016)	Social	The Jakarta - Bandung High Speed Train service gives passengers the opportunity to interact with other passengers
	Rebuy	I will use the Jakarta - Bandung High Speed Train again
	Retention	The Jakarta - Bandung High Speed Train will be the main transportation I use to travel from Jakarta to Bandung or vice versa.
Willingness to Pay (Setiobudi et al., 2021)	Referral	I would recommend the Jakarta - Bandung High Speed Train to a friend or relative.
	Willingness to pay based on ethics	The quality of service of the Jakarta - Bandung High Speed Train is in accordance with the price set.
	Willingness to pay based on benefits	I agree that the benefits received from the Jakarta - Bandung High Speed Train service are worth the money I spent to pay for it.
	Willingness to pay based on pressure	Promotional offers or special discounts provided by the Jakarta - Bandung High Speed Train affect my willingness to pay a certain price

### Analytical Tools

This study uses PLS-SEM because the structural model is relatively complex with many constructs and many indicators. In this study, data analysis was carried out using two steps. The first step is to conduct validity and reliability tests, called the outer mode. The second step involves analyzing the data in accordance with the hypotheses. The inner model indicates the specification of causal relationships between variables (Setiobudi et al., 2021). According to (Kusuma et al., 2022), this method is used to establish the existence of a causal relationship, determine the measurement model to validate and measure hypotheses in the analysis of relationships between variables, and to explain the dependent variable which is assessed by R2.

## RESULTS AND DISCUSSION

### Results

According to (Wijaya A, 2019), the outer model aims to assess the relationships between variables. Validity testing includes convergent and discriminant validity. Convergent validity has two parameters: factor loading and AVE values. Hair et al. (2014) state that the standard for convergent validity requires a factor loading above 0.5, with an ideal value of 0.7 or higher. Meanwhile, the AVE value should be greater than 0.5. Discriminant validity is considered valid when viewed from the cross-loading values. Reliability testing is conducted using the composite reliability and Cronbach’s alpha methods. According to (Setiobudi et al., 2021), high reliability is indicated by a value above 0.70. Cronbach’s alpha measures the lower bound of construct reliability, and a value above 0.60 is considered good.

#### 1. Validity and Reliability

Based on the data presented in Table 3, each item of the variables customer experience, service quality, customer trust, and willingness to pay has several loading factor values above 0.5. With an average loading factor value exceeding 0.7, it can be concluded that the items used meet the validity criteria.

**Tabel 3. Convergent Validity Testing**

Variable	Indicator	Loading Factor
Service Quality	Tangible	0.802
	Reliable	0.708
	Responsif	0.789
	Assurance	0.899
	Empathy	0.809
Customer Experience	Cognitive;	0,730
	Emotional;	0.783
	Physical	0.802
	Sensory;	0.770
	Social	0.756
Customer Loyalty	Rebuy	0.876
	Retention	0.845
	Referral	0.726
Willingness To Pay	Willingness to pay based on ethics	0.939
	Willingness to pay based on benefits	0.957
	Willingness to pay based on pressure	0.793

Based on the results displayed in Table 4, it is evident that the AVE values for the variables customer experience, service quality, customer trust, and willingness to pay are all higher than the critical threshold used, which is above 0.5. These results indicate that all variables in this study have good construct validity. Additionally, the composite reliability and Cronbach’s alpha values for the variables customer experience, service quality, customer trust, and willingness to pay are all above 0.7. This indicates that all variables have met the criteria for composite reliability and Cronbach’s alpha, allowing us to conclude that all these variables are reliable in measuring their latent constructs.

**Table 4. Validity and Reliability Testing Results**

Variable	Cronbach's Alpha	Composite Reliability	AVE
Willingnes To Pay	0.882	0.936	0,809
Service Quality	0.861	0.869	0.646
Customer Loyalty	0.752	0.777	0.670
Customer Experience	0.827	0.831	0.591

The heterotrait-monotrait ratio of correlations (HTMT) method by Henseler et al. (2015) was used to test discriminant validity in PLS-SEM. Discriminant validity is considered valid if the HTMT value is less than 0.85 (Iqbal Firdaus et al., 2023). According to Table 5, the discriminant validity values for several variables are below 0.85, indicating validity. However, the HTMT value between customer experience and willingness to pay is 0.929, which exceeds the threshold, suggesting that these two variables are not sufficiently distinct conceptually or have significant overlap. Although the discriminant validity for one of the variables exceeds 0.85, the AVE values for the study variables are greater than the critical threshold of 0.5 (see Table 4). According to (Androulakis et al., 2014), while discriminant validity is important for differentiating constructs, without strong convergent validity measured by AVE, discriminant validity might not be fully effective, impacting data interpretation. Therefore, based on these results and considerations, it can be concluded that the overall variables in this study have good construct validity

**Table 5. Discriminant validity with HTMT**

	1	2	3	4
1 Willingnes To Pay				
2 Service Quality	0.787			
3 Customer Loyalty	0.834	0.804		
4 Customer Experience	0.828	0.929	0.799	

**2. Hypothesis Result**

Hypothesis testing was conducted by measuring significance using T-Statistic and P-Value. A hypothesis is considered accepted if the P-Value is less than 0.05 (5%). Meanwhile, a T-Statistic value exceeding the T-Table value (1.96) indicates that the independent variable has a significant impact on the dependent variable (Wijaya A, 2019).

From the results shown in Table 6, it can be seen that H1 (service quality has a positive impact on WTP) has an original sample value of 0.431, a T-Statistic of 5.098, and a P-Value of 0.000, indicating that H1 is accepted and has a positive relationship. This means that when service quality increases by 0.431, WTP also increases by 0.431.

Next, H2 (service quality has a positive impact on customer loyalty) has an original sample value of 0.391, a T-Statistic of 2.704, and a P-Value of 0.003, which indicates that H2 is accepted and has a positive relationship. This implies that when service quality increases by 0.391, customer loyalty also increases by 0.391.

Following this, H3 (customer loyalty has a positive impact on WTP) has an original sample value of 0.416, a T-Statistic of 4.463, and a P-Value of 0.000, which means H3 is accepted and has a positive relationship. This indicates that if customer loyalty increases by 0.416, WTP also increases by 0.416.

Lastly, H4 (customer experience has a positive impact on customer loyalty) has an original sample value of 0.345, a T-Statistic of 2.336, and a P-Value of 0.010, meaning H4 is accepted and has a positive relationship. Therefore, if customer experience increases by 0.345, customer loyalty also increases by 0.345.

**Table 6. Hypothesis Test Results**

Path	B	T Statistic	P Values	Result
Service quality→ Willingness to pay	0.431	5.098	0.000	Accepted
Service quality → Customer Loyalty	0.391	2.704	0.003	Accepted
Customer Loyalty → Willingness to Pay	0.416	4.463	0.000	Accepted
Customer experience → Customer Loyalty	0.345	2.336	0.010	Accepted

**3. R-Square**

According to (Setiobudi et al., 2021), the R-square value represents the coefficient of determination for endogenous constructs. The value is considered substantial if it exceeds 0.75 (strong), 0.5 (moderate), and 0.25 (weak). Based on the information presented in Table 7, the R-square value for the Customer Experience variable, explained by the two variables of service quality and customer loyalty, is 0.596 or 59.6%, with the remaining percentage influenced by other variables outside the research model. The R-square value for the Customer Loyalty variable, influenced by the two variables of customer experience and service quality, is 0.472 or 47.2%, with the remainder influenced by other variables outside the research model.

**Table 7. R-Square Result**

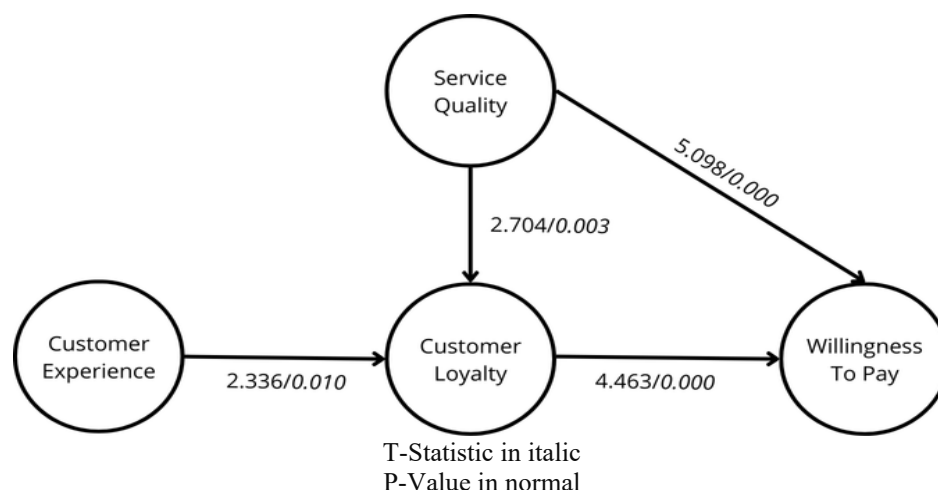
Variable	R <sup>2</sup>	R <sup>2</sup> Adjusted	Result
Willingnes To Pay	0.596	0.588	Moderate
Customer Loyalty	0.483	0.472	Moderate

**4. F-Square**

According to (Setiobudi et al., 2021), F<sup>2</sup> is a measurement tool used to assess the relative impact of predictor constructs on endogenous constructs. The F<sup>2</sup> value is categorized into three levels: 0.02 for a small effect, 0.15 for a medium effect, and 0.35 for a large effect. If the effect size is found to be less than 0.02, it indicates that there is no significant effect. Based on the data processing using SEM PLS shown in Table 8, it is noted that the F<sup>2</sup> value for the customer experience variable on customer loyalty is 0.088, which is considered a small effect. Meanwhile, the F<sup>2</sup> value for service quality on willingness to pay is the highest at 0.259, indicating a large effect.

**Table 7. F-Square Result**

Variable	F <sup>2</sup>	Result
Service quality→ Willingness to pay	0.259	High
Service quality → Customer Loyalty	0.113	Low
Customer Loyalty → Willingness to Pay	0.241	High
Customer experience → Customer Loyalty	0.088	Low



**Figure 1. Conceptual Model With Results**

## Discussion

Based on the research results outlined above, the following conclusions can be drawn for testing the hypotheses previously proposed:

### 1. H1: Service Quality Affects Willingness to Pay (WTP)

The analysis conducted above indicates that service quality has a significant effect on willingness to pay. This is evidenced by a T-statistic of 5.098 and a p-value of 0.000. This demonstrates that higher service quality provided by the Jakarta-Bandung High-Speed Train can effectively enhance passengers' willingness to pay. This finding is consistent with the research conducted by (Hsu et al., 2021), which states that high service quality can enhance the perceived value of a product or service. When customers feel they are receiving better service, they tend to view the product or service as more valuable, thereby increasing their willingness to pay more.

### 2. H2: Service Quality Affects Customer Loyalty

Based on the research conducted, service quality has a significant impact on customer loyalty. This is supported by the results showing a T-statistic of 2.704 and a p-value of 0.003. This indicates that high-quality service provided to customers will enhance customer loyalty. This finding aligns with the research by (Putri, 2024), which states that service quality has a substantial and beneficial effect on customer loyalty. High service quality typically results in greater customer satisfaction. When customers are satisfied with their experience, they are more likely to return to the same service in the future, reflecting a form of customer loyalty.

### 3. H3: Customer Loyalty Affects Willingness to Pay

The research results indicate that customer loyalty has a significant impact on willingness to pay. This is evidenced by a T-statistic of 4.463 and a p-value of 0.000. This finding is supported by the study conducted by (Akram & Imran, 2024), which demonstrates that customer loyalty positively influences willingness to pay. Loyal customers tend to have higher trust in the brand, which makes them perceive greater value in the offering. This perception encourages them to pay more, as they believe they are receiving quality and satisfaction in return.

### 4. H4: Customer Experience Affects Customer Loyalty

Based on the research conducted, customer experience significantly impacts customer loyalty. This is supported by the results showing a T-statistic of 2.336 and a p-value of 0.010. This finding aligns with the research by (Alex Chandra et al., 2023), which demonstrates that customer experience positively affects customer trust. This implies that improving the customer experience can lead to an increase in customer trust and, consequently, enhance customer loyalty.

## CONCLUSION

The research findings demonstrate significant relationships between the variables studied. Service quality positively impacts both willingness to pay (WTP) and customer loyalty. Higher service quality increases WTP and fosters greater customer loyalty, as evidenced by high T-statistics and low p-values in the analysis. Additionally, customer loyalty is shown to significantly affect WTP, reinforcing the idea that loyal customers are more willing to pay for perceived value. Customer experience also significantly influences customer loyalty, highlighting the importance of enhancing user experiences to build trust and loyalty. These results align with previous studies, emphasizing the critical role of service quality and customer experience in influencing customer behaviors.

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