

FROM EXPERIENCE TO LOYALTY: THE ROLE OF MUSLIM CUSTOMER SATISFACTION IN EMPLOYMENT INSURANCE IN INDONESIA

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ABSTRACT

This study aims to examine the mediating role of Muslim customer satisfaction in the relationship between customer experience and customer loyalty in government insurance services in Indonesia. The study addresses the limited empirical evidence on loyalty formation among Muslim customers, particularly from the perspective of service experience and satisfaction.

A quantitative research approach was employed using a structured questionnaire as the primary data collection instrument. The sample consisted of 120 Muslim customers of government insurance in Indonesia, selected through a random sampling technique. The collected data were analyzed using structural equation modeling to examine both direct and indirect relationships among customer experience, customer satisfaction, and customer loyalty.

The results show that customer experience has a positive and significant effect on customer satisfaction, while customer satisfaction also positively influences customer loyalty. Furthermore, customer satisfaction is found to significantly mediate the relationship between customer experience and customer loyalty, indicating that higher levels of satisfaction strengthen the impact of customer experience on loyalty among Muslim customers.

This study is limited to Muslim customers of government insurance in Indonesia, which may restrict the generalizability of the findings to other insurance sectors or customer groups.

Future studies should add perceived sharia compliance and trust, broaden contexts, and contribute empirical evidence that customer satisfaction drives Muslim loyalty, offering insights for policymakers and insurance managers designing services.

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Introduction

Employment Social Security Agency is an interesting phenomenon to study in the context of marketing management, particularly in the government insurance industry in Indonesia (Mia et al., 2024). This study is expected to provide a deeper understanding of the factors influencing the satisfaction and loyalty of Employment Social Security Agency participants. Thus, Employment Social Security Agency can use the findings of this study to develop more effective marketing strategies to increase their customer loyalty. In addition, the results of this study can also serve as a reference for other researchers interested in continuing studies on the factors influencing customer loyalty in the insurance industry, particularly government insurance in Indonesia (The Gap in Employment Social Security Participation in Indonesia: Analysis of Sakernas Data 2018, 2020). Employment Social Security Agency is a social security program designed to provide protection for workers against socioeconomic risks such as work accidents, death, old age, and job loss (Lalu et al., 2020). Although it has been running for several years and has a strong legal framework, its implementation still faces many problems faced by its participants.

One of the main problems is the lack of understanding among participants regarding their benefits, rights, and obligations under this program (Gaps in Social Security Participation in Workers in Indonesia: Analysis of Sakernas Data 2018, 2020). Many workers, especially those in the informal sector or vulnerable workers, do not fully understand the types of programs available, such as Work Accident Insurance (JKK), Death Insurance (JK), Old Age Insurance (JHT), and Job Loss Insurance (JKP) (Hasibuan, 2020). This results in them not being able to optimally utilize these programs. Many participants also complain about the lack of transparent information regarding their membership status and the amount of their JHT balance (Alfitri, 2022).

Another issue is the low level of company compliance in registering all workers as Employment Social Security Agency participants (Alfitri, 2022). On the other hand, for informal sector workers, greater challenges arise due to limited access to information, minimal economic capacity, and the lack of a massive and sustainable strategic approach from Employment Social Security Agency to effectively reach this group (Nilakusmawati, 2009). Given these various issues, a comprehensive evaluation of service mechanisms, outreach strategies, and efforts to increase compliance from stakeholders is necessary so that the Employment Social Security Agency program can truly provide comprehensive and equitable protection for all workers in Indonesia.

The customer experience variable is crucial in this regard because it can help Employment Social Security Agency better understand the challenges faced by program participants (Abizar et al., 2023); (Eduardo et al., 2019); (Theresia & Gusti, 2020). By paying attention to customer experience, Employment Social Security Agency can improve services, outreach strategies, and stakeholder compliance so that the program can provide better protection for all workers in Indonesia (Kukuh, 2020). By paying attention to customer experience, Employment Social Security Agency can increase program participant satisfaction so they feel protected and heard (Theresia & Gusti, 2020); (Adnan et al., 2021); (Dina & Faridhatun, 2023).

This can also increase participant loyalty to the Employment Social Security Agency program, so they will continue to trust and use the services provided to protect their welfare (Adnan et al., 2021); (Edhie et al., 2021); (-Tri., 2021). By focusing on customer satisfaction and the experience of program participants, Employment Social Security Agency can strengthen their loyalty to the program (Adnan et al., 2021); (Van, 2015); (Dina & Faridhatun, 2023). By providing good and responsive service, and ensuring compliance with stakeholder needs, Employment Social Security Agency can ensure that workers feel valued (Ilma et al., 2024). This will help increase their participation rate in the program and strengthen the long-term relationship between Employment Social Security Agency and its program participants.

Previous research has shown that improving service quality, effective outreach strategies, and stakeholder compliance are important factors in increasing customer satisfaction and loyalty in Indonesia (Soca & M., 2024); (Niah, 2016); (Nuril et al., 2023). By focusing on customer experience, Employment Social Security Agency can improve participant satisfaction and ensure they feel protected and listened to. Consequently, participant loyalty to the Employment Social Security Agency program can be enhanced, leading to continued use of the services provided to maintain their well-being.

What remains unknown is how Employment Social Security Agency plans an effective outreach strategy, how they increase stakeholder compliance, and what concrete steps they are taking to improve the quality of their services. Furthermore, it is unknown whether Employment Social Security Agency conducts surveys or research to continuously improve their employment protection program based on feedback from program participants. Customer experience is crucial in determining the success of the services provided by Employment Social Security Agency. By paying attention to feedback from program participants, Employment Social Security Agency can continuously improve the quality of their services so that customers are satisfied and continue to use them. An effective outreach strategy, increasing stakeholder compliance, and conducting surveys or research are important steps to consider to improve the customer experience and safeguard their well-being.

By considering customer experience variables, Employment Social Security Agency can ensure the services it provides meet the needs of program participants. Through effective strategies and ongoing surveys, Employment Social Security Agency can continuously improve the quality of its services, resulting in customer satisfaction and continued use. Thus, customer experience is a key factor in maintaining the sustainability of the Employment Social Security Agency program.

Taking customer experience theory into account, Customer Experience Theory is an approach in marketing and management that emphasizes the importance of holistic and emotional interactions between customers and a brand, product, or service. This theory highlights that positive customer experiences can increase customer satisfaction, loyalty, and advocacy (Zalfa & Noor, 2021); (Jayesh & Shilpa, 2017); (Irene et al., 2019). Employment Social Security Agency can ensure that every interaction with its program participants provides a positive and satisfying experience.

By conducting regular surveys, they can continuously improve their services based on customer feedback, thereby increasing customer satisfaction and loyalty (Salma & Endang, 2022); (Adistya et al., 2020); (Matthew et al., 2024). This is crucial for maintaining the sustainability of the Employment Social Security Agency program and providing optimal benefits to program participants (Maulina, 2023); (Bima et al., 2025); (Pranatika, 2022). By applying customer experience theory, Employment Social Security Agency can ensure that the services provided to their program participants are always high-quality and satisfactory. By continuously listening to customer feedback through surveys and evaluations, Employment Social Security Agency can continuously make the necessary improvements to increase customer satisfaction and loyalty. This will help maintain the sustainability of the Employment Social Security Agency program and provide maximum benefits to program participants.

By applying customer experience theory, Employment Social Security Agency can ensure that the services provided to its program participants are consistently high-quality and satisfactory (Lipkin, 2016). By listening to customer feedback through surveys and evaluations, Employment Social Security Agency can continuously make the necessary improvements to increase customer satisfaction and loyalty (Fevzi et al., 2014). This will help maintain the sustainability of the Employment Social Security Agency program and provide optimal benefits to program participants (Elina, 2020).

The purpose of this study is to explore how Employment Social Security Agency can implement customer experience theory in maintaining the sustainability of its program. By ensuring that every interaction with program participants provides a positive experience, Employment Social Security Agency can increase customer satisfaction and loyalty, thereby providing optimal benefits for program participants and maintaining the sustainability of the program. Through regular surveys, Employment Social Security Agency can continuously improve its services according to customer feedback, thus creating a long-term, mutually beneficial relationship between Employment Social Security Agency and its program participants.

Methods

Researchers can use quantitative research to measure customer satisfaction and loyalty levels towards their programs. By using regular surveys, the data obtained can be statistically analyzed to gain in-depth insights into the needs and expectations of program participants. This allows Employment Social Security Agency to continuously improve the quality of its services and ensure optimal program continuity for all parties involved. By collecting data from a sample of Muslim Employment Social Security Agency participants through regular quantitative surveys, researchers obtain accurate information regarding the levels of satisfaction and loyalty of program participants. From this data, researchers can conduct statistical analysis to gain deeper insights into the needs and expectations of program participants. This allows Employment Social Security Agency to continuously improve the quality of its services and ensure the program provides optimal benefits for all parties involved.

To achieve optimal program sustainability for all parties involved, researchers used a quantitative survey of 120 Muslim participants (Hair, 2018). The purposive sampling method used by researchers in conducting the quantitative survey of 120 program participants aimed to obtain representative information regarding the level of satisfaction and loyalty of program participants.

Once the data is collected, Structural Equation Modeling (SEM) analysis can be conducted to identify the relationships between existing variables, such as program participant satisfaction and the quality of services provided. This allows researchers to gain in-depth insights into the factors contributing to the sustainability of their programs and ensure optimal benefits for all parties involved.

Result

The research results show that the level of program participant satisfaction is closely related to the quality of services provided by Employment Social Security Agency. SEM analysis shows a positive relationship between the two variables, thus concluding that the higher the program participant satisfaction, the better the quality of services provided. This provides valuable insights for Employment Social Security Agency to continuously improve its services to ensure the program's sustainability and optimal benefits for all parties involved.

Table 1: Values Outer Loadings and skor Average Variation Extracted (AVE)

| Variable | Indicator | Loading Factor | Composite Reliability | Average Variation Extracted |
|-----------------------|-------------------------------------|----------------|-----------------------|-----------------------------|
| Customer experience | X1_1: Ease of Access to Services | 0.904 | 0.931 | 0.771 |
| | X1_2: Impression of Service Process | 0.854 | | |
| | X1_3: Emotional Impression | 0.864 | | |
| | X1_4: Overall Experience | 0.889 | | |
| Customer satisfaction | Y1_1: Meet Expectations | 0.911 | 0.958 | 0.883 |
| | Y1_2: Revisit Intention | 0.941 | | |
| | Y1_3: Willingness to Recommend | 0.966 | | |
| Loyalty | Z1_1: Customer Retention | 0.770 | 0.902 | 0.649 |
| | Z1_2: Repeat Service | 0.857 | | |
| | Z1_3: Trust | 0.709 | | |
| | Z1_4: Word of Mouth | 0.876 | | |
| | Z1_5: Tolerance | 0.806 | | |

Source: Field Data, 2025

The data above shows the results of validity and reliability tests for the Customer Experience, Customer Satisfaction, and Loyalty factors. The data shows that the Composite Reliability and Average Variance Extracted values for each factor are within an acceptable range. This indicates that the measured constructs have a good level of reliability. Furthermore, these values also indicate an adequate level of validity for measuring the intended constructs. Therefore, it can be concluded that the research instruments used to measure Customer Experience, Customer Satisfaction, and Loyalty have been well tested in terms of validity and reliability.

Table 2: Values R-Square

| Variable | R Square | R Square Adjusted |
|-----------------------|----------|-------------------|
| Customer Satisfaction | 0.760 | 0.759 |
| Loyalty | 0.889 | 0.888 |

Source: Field Data, 2025

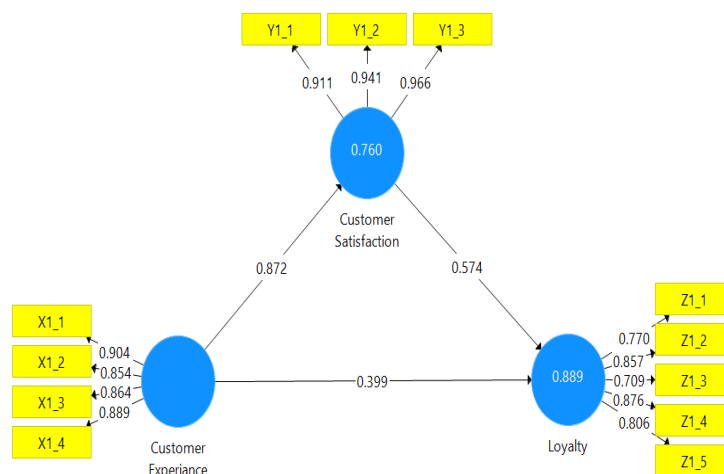
From the data provided, it can be seen that the R Square value for Customer Satisfaction is 0.760, while for Loyalty it is 0.889. This indicates that 76% of the variation in Customer Satisfaction can be explained by the existing variables, while 88.9% of the variation in Loyalty can be explained by the existing variables. Thus, it can be concluded that the regression model used is quite good in explaining the relationship between Customer Experience, Customer Satisfaction, and Loyalty.

Table 3: Model Fit

| | Saturated Model | Estimated Model | Result |
|---|-----------------|-----------------|--------|
| Standardized Root Mean Square Residual (SRMR) | 0.101 | 0.101 | Well |
| Squared Euclidean distance (d_ ULS) | 0.798 | 0.798 | Well |
| Geodesic Distance (d_ G) | 0.701 | 0.701 | Well |
| Chi-Square | 821.255 | 821.255 | Well |
| Normed Fit Index (NFI) | 0.735 | 0.735 | Well |

Source: Field Data, 2025

The fit model above shows that the regression model used has an SRMR value of 0.101, d_ ULS of 0.798, and d_ G of 0.701, all of which indicate that the model has a good fit. In addition, Chi-Square and NFI also show good values, namely 821.255 and 0.735, respectively. Thus, it can be concluded that the regression model is quite good in explaining the relationship between Customer Experience, Customer Satisfaction, and Loyalty, with 88.9% of the variation in Loyalty can be explained by the existing variables.



Picture 1. Structural Model of the Influence of Customer Experience on Loyalty with Customer Satisfaction as a Mediating Variable

Table 4: Direct influence

| Hypothesis | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Conclusion |
|--|----------------------------|--------------------------|----------|------------|
| H1: Customer Experience -> Customer Satisfaction | 0.018 | 48.331 | 0.000 | Accepted |
| H2: Customer Experience -> Loyalty | 0.041 | 9.741 | 0.000 | Accepted |
| H3: Customer Satisfaction -> Loyalty | 0.039 | 14.648 | 0.000 | Accepted |

Source: Field Data, 2025

Based on the hypothesis testing above, it can be concluded that the regression model used is able to explain the relationship between Customer Experience, Customer Satisfaction, and Loyalty with an accuracy level of 88.9%. This indicates that these variables have a significant influence on Loyalty. Furthermore, the results of the hypothesis testing also show that all proposed hypotheses are accepted, indicating a direct influence of Customer Experience on Customer Satisfaction and Loyalty, as well as from Customer Satisfaction on Loyalty.

Table 5: Indirect influence

| Hypothesis | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Conclusion |
|---|----------------------------|--------------------------|----------|------------|
| H4: Customer Experience -> Customer Satisfaction -> Loyalty | 0.036 | 13.892 | 0.000 | Accepted |

Source: Field Data, 2025

The analysis results show that there is a significant indirect effect of Customer Experience on Loyalty through Customer Satisfaction. This can be seen from the high T-Statistics value (13.892) and low P-Value (0.000), as well as the acceptance of the proposed hypothesis. Thus, it can be concluded that Customer Experience has a positive impact on Loyalty through increased Customer Satisfaction.

Discussion

Based on the research findings, it can be concluded that customer experience has a positive influence on loyalty through customer satisfaction. This demonstrates the importance of paying attention to customer experience in increasing customer satisfaction and loyalty. This finding aligns with the proposed hypothesis and contributes to understanding the relationship between customer experience, customer satisfaction, and loyalty in the context of this research.

Existing theory suggests that customer experience positively impacts loyalty by increasing customer satisfaction (Soobin & Odological, 2016). Therefore, the findings of this study align with existing theories. This confirms the importance of customer experience in influencing customer loyalty through the satisfaction gained from interactions with specific products or services (De et al., 2015). The findings of this study are consistent with previous research findings, which state that customer experience plays a significant role in increasing customer satisfaction and ultimately impacting customer loyalty (Ruth et al., 2018). Therefore, this study strengthens the understanding of the relationship between customer experience, customer satisfaction, and loyalty in a broader context (Itzhak & Roye, 2022). The emphasis on the importance of customer experience in building loyalty has also been recognized in several previous studies (Pankaj, 2024).

This research provides valuable insights for anyone interested in understanding how customer experience can influence customer loyalty. The findings are also relevant for companies or organizations seeking to improve customer satisfaction through positive experiences. Therefore, the results of this study can be beneficial for anyone involved in marketing strategy and product or service development.

However, it's important to acknowledge that not all research yields positive results. Some studies also show no direct relationship between customer experience and loyalty. Several other factors, such as price, product quality, and promotions, can also influence customer loyalty. Therefore, it's important to focus not only on customer experience but also on other factors that can influence overall customer loyalty. These factors must be considered simultaneously for successful marketing strategies and product or service development. Furthermore, continuous evaluation of the various factors influencing customer loyalty is necessary to identify needed changes. By addressing all relevant factors, companies can improve customer satisfaction and strengthen long-term relationships with them.

My findings enrich existing theory by not only focusing on the customer loyalty aspect but also considering other factors that can influence overall customer loyalty. By considering all factors together, marketing strategies and product or service development can be formulated more effectively. Continuous evaluation of the various factors influencing customer loyalty is also crucial for identifying necessary changes. In this way, companies can optimally improve customer satisfaction and strengthen long-term relationships with them.

The practical/managerial implications of these findings can be realized by conducting regular surveys to measure customer loyalty levels and the factors influencing them. Data from these surveys can be used to identify areas where companies can improve their services or products to strengthen customer relationships. Furthermore, companies can use data analytics to track trends and patterns in customer behavior, which can aid in developing more effective marketing strategies.

With this approach, companies can continuously improve the quality of their services and products, thereby maintaining customer loyalty and strengthening their market position. However, a limitation of this study is that the data obtained may be limited to respondents who agreed to participate in the survey, thus not covering the company's entire customer population. Furthermore, there is the possibility of bias in data collection or interpretation of results that could affect the validity and reliability of the research findings.

For future research, it is recommended to use more comprehensive data collection methods, such as in-depth interviews or direct observation, to gain a deeper understanding of customer behavior and preferences. Furthermore, expanding the sample size to include demographic and geographic variations can help generate more representative findings and stronger generalizations. Furthermore, it is important to conduct further analysis, such as market segmentation or regression analysis, to identify key factors influencing customer satisfaction. This will make the research more comprehensive and provide more valuable insights for companies in improving their customer relationships.

Conclusion

From the results of the data analysis conducted, it can be concluded that there is a positive relationship between Customer Experience with Customer Satisfaction (H1) and Loyalty (H2). This can be seen from the significant P Values in both relationships. In addition, there is also a positive relationship between Customer Satisfaction and Loyalty (H3), with P Values that are also significant. In addition to the direct relationship, the results of the analysis also show an indirect influence between Customer Experience and Loyalty through Customer Satisfaction (H4). This is evident from the significant P Values in the relationship. Thus, it can be concluded that Customer Experience has a positive effect on Customer Satisfaction and Loyalty both directly and indirectly through Customer Satisfaction. Therefore, companies need to pay attention to customer experience in order to increase their customer satisfaction and loyalty. The results of this analysis provide an important contribution to companies in designing better marketing and customer service strategies. By understanding the relationship between Customer Experience, Customer Satisfaction, and Loyalty, companies can improve their service quality and maintain customer loyalty in the long term.

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