



Customer Experience and Customer Loyalty through Customer Satisfaction at PT Muhsinin Tour and Travel

Ariffina Chairunissa^{1✉}, Muhammad Naim², Chandra³

(1,2,3) Business Administration, University of Muhammadiyah Mataram, Indonesia

Abstract: Customer loyalty has become a strategic factor for sustaining competitiveness in the Hajj and Umrah travel industry, where service quality and customer experience play an essential role in influencing customers' perceptions and future behavioral intentions. This study aims to analyze the effect of customer experience on customer loyalty, with customer satisfaction serving as a mediating variable, at PT Muhsinin Tour & Travel. A quantitative explanatory research design was employed using purposive sampling, resulting in 107 respondents who had previously used the company's Umrah travel services. Data were collected through a structured questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4. The findings reveal that customer experience has a positive and significant effect on customer satisfaction, while customer satisfaction significantly influences customer loyalty. However, customer experience does not have a significant direct effect on customer loyalty. Furthermore, customer satisfaction fully mediates the relationship between customer experience and customer loyalty, indicating that customer experience enhances loyalty primarily by increasing customer satisfaction. These findings highlight the strategic importance of customer satisfaction in transforming positive service experiences into long-term customer loyalty. Therefore, PT Muhsinin Tour & Travel should prioritize delivering high-quality service experiences that consistently improve customer satisfaction to strengthen customer loyalty and maintain its competitive advantage in the Hajj and Umrah travel industry.

Article History:

Received: 21 July 2026

Revised: 17 September 2026

Accepted: 28 September 2026

Published: 30 September 2026

Keyword:

Customer Experience,
Customer Satisfaction,
Customer Loyalty, SEM-PLS,
Umrah Travel Services

This is an open-access article under the [CC-BY-SA License](https://creativecommons.org/licenses/by-sa/4.0/).



How to cite: Chairunissa, A., Naim, M., & Chandra, C. (2026). Customer Experience and Customer Loyalty through Customer Satisfaction at PT Muhsinin Tour and Travel. *Jurnal Ekonomi, Manajemen, dan Bisnis*, 4(3), 1627–1640. <https://doi.org/10.70716/emis.v4i3.769>

INTRODUCTION

The service sector has continued to grow rapidly in recent years, in line with the increasing need for services that provide a good and effective experience. Competition in the service business is now not only about the quality of the main products, but also about how the company is able to create a pleasant experience for customers so that they remain loyal in the long term (Manyanga et al., 2022). *Customer experience* is one of the important strategies in building a close relationship between the company and customers. A good customer experience can create satisfaction and make customers continue to use the service or services (Ahmad et al., 2022). Service companies need to understand what customers need and expect so that their loyalty is maintained amid the many service options available (Famathi & Ho, 2024). Customer loyalty is very important for the company, because loyal customers will continue to return to the service and stay for a long time (Dananjoyo et al., 2024). In addition, customer loyalty also shows that the company has managed to provide satisfactory service to them (Danurdara & Masatiff, 2025).

The Hajj and Umrah travel industry in Indonesia has continued to show rapid development in recent years. As a country with the largest Muslim population in the world, Indonesia has a huge market potential for the Hajj and Umrah travel service business. This condition is reflected in the increasing number of operating travel operators, where the number of licensed travel agencies reached around 2,700 bureaus by the end of 2024, a significant increase compared to around 700 bureaus in

the previous period (Maharani et al., 2025). In line with these developments, based on data from the Directorate General of Hajj and Umrah Organizers, the number of Umrah pilgrims from Indonesia also continues to increase to exceed 1.3 million pilgrims in 2023. In addition, the number of official Umrah Travel Organizers (PPIU) registered in Indonesia has reached more than 1,000 travel agencies (Suryawan et al., 2025). The number of travel agencies makes competition in the Umrah service business even tighter, so that every company is required to provide the best service to pilgrims. Increasingly fierce competition encourages travel companies to not only compete in terms of price, but also try to provide a comfortable, safe, and memorable worship experience for customers. This condition shows that customer loyalty is a very important factor in maintaining the continuity of the Hajj and Umrah travel business in the midst of increasing competition in the religious service industry.

In the service of Hajj and Umrah, *Customer experience* It is very important because the services provided not only cover practical needs, but also touch the emotional and spiritual side of the pilgrims. The Umrah pilgrims not only assess in terms of travel facilities, but also pay attention to the comfort of the service, the accuracy of the information provided, the way the worship guide interacts with them, and the spiritual experience felt during the worship service (Nugraha & Ismail, 2025). A pleasant and positive experience will form a good impression on the company, so that it can ultimately improve customer satisfaction (Simanjuntak & Purba, 2020). Previous studies have also shown that *Customer experience* proven to have a great influence on *Customer satisfaction* in various service sectors (Ningsih & Hurnis, 2023). A good customer experience also encourages customers to come back to the same service in the future (Liestyana & Hara, 2023). Especially in religious services such as Umrah, the experience felt by pilgrims is one of the main factors that shape their loyalty to the travel agency used (Suryawan et al., 2025). Therefore, Umrah travel companies need to really understand what is needed and expected by pilgrims in order to present a satisfying and unforgettable worship experience (Nugraha & Ismail, 2025).

In addition to *Customer experience*, *Customer satisfaction* or customer satisfaction is also an important factor that affects customer loyalty in the service industry. Customer satisfaction occurs when the service they receive matches or even exceeds what they previously expected (Ogestine et al., 2023). Satisfied customers will usually be more likely to return to the same service the next time (Winarno et al., 2020). In the Umrah travel industry, customer satisfaction can be influenced by various things such as the quality of administrative services, accommodation facilities provided, services from worship guides, and departure schedules (Imari et al., 2021). Previous studies have proven that customer satisfaction plays an important role in improving customer loyalty across various service sectors, including religious tourism (Ardhani et al., 2025). A high level of customer satisfaction is also able to create a long-term relationship between the company and customers, so that customer loyalty can be formed in a sustainable manner. Nevertheless, some other studies have found that *Customer satisfaction* does not always have a significant impact on customer loyalty, so there are still differences in research results that need to be studied more deeply (Venessya & Sugiyanto, 2023).

The increasingly fierce competition in the Umrah travel business encourages companies to continue to improve the quality of service and prioritize customer satisfaction. Various cases of Umrah travel services that do not meet the expectations of pilgrims make people more cautious and choose Umrah travel agencies (Suryawan et al., 2025). This condition requires companies to be able to provide a good service experience so that customers feel satisfied with the service they receive (Nugraha & Ismail, 2025). As one of the Hajj and Umrah travel service companies, PT. Muhsinin Tour & Travel is also required to be able to provide a quality service experience to every pilgrim. A good experience will have a direct impact on the level of customer satisfaction with the company's services (Simanjuntak & Purba, 2020). Customer satisfaction is very important, because satisfied customers tend to be more loyal and more likely to return to the company's services in the future (Dananjoyo et al., 2024). Therefore, companies need to recognize the factors that affect customer loyalty in order to remain competitive in the midst of an increasingly competitive religious services industry.

Some previous studies have shown that *Customer experience* and *Customer satisfaction* has an important role in shaping *customer loyalty*. Ray et al. (2021) in a study entitled *Influence Analysis Customer experience Customer Loyalty* found that the *sense experience* ($b = 0.247$; $\text{sig} = 0.021$), *act experience* ($b = 0.443$; $\text{sig} = 0.000$), and *relate experience* ($b = 0.280$; $\text{sig} = 0.023$) has a positive and significant effect on customer loyalty (Ray et al., 2021). Furthermore, Danurdara and Masatif (2025), in a study entitled *Assessing the Customer experience Quality and Customer Loyalty: The Mediating Role of Customer satisfaction* found that *Customer experience quality* has a positive effect on *Customer satisfaction* ($b = 0.892$; $p < 0.000$) and *customer loyalty* ($b = 0.394$; $p < 0.001$), while *Customer satisfaction* also have a positive effect on *customer loyalty* ($b = 0.440$; $p < 0.000$) (Danurdara & Masatif, 2025). In addition, according to Abidin et al. (2025) in a study titled *The Effect of Customer experience, Customer satisfaction and Word of Mouth on Customer loyalty*, *customer loyalty* ($t = 3.698$; $p = 0.000$), however *Customer satisfaction* has no significant effect on *customer loyalty* ($t = 1.103$; $p = 0.273$) (Abidin et al., 2025).

Based on these conditions, the research gap of this research lies in three aspects. First, the results of research on the influence of customer satisfaction on customer loyalty still show inconsistent findings. Several studies prove that customer satisfaction has a positive effect on customer loyalty (Liestyana et al., 2025). However, other studies have shown different results so that the relationship between these variables still needs to be tested in different contexts (Venessya et al., 2024). Second, most of the previous research was conducted in the restaurant, hospitality, and digital services sectors (Ray et al., 2023), while research on the Hajj and Umrah travel industry is still relatively limited (Phamthi et al., 2025). Third, previous research generally focused more on the direct influence of customer experience on customer loyalty, while research that tested customer satisfaction as a mediating variable in the Hajj and Umrah travel industry has not been widely done (Maharani et al., 2025). Therefore, this study was conducted to test the influence of customer experience on customer loyalty with customer satisfaction as a mediation variable in PT. Muhsinin Tour & Travel.

Theoretically, customer satisfaction can function as a mediating mechanism because customer experience reflects customers' perceptions during service encounters, whereas satisfaction represents their evaluation after receiving the service. Based on the Expectation-Disconfirmation Theory, satisfaction is formed when perceived service performance meets or exceeds customer expectations, which can subsequently encourage favorable behavioral intentions such as continued use and recommendation (Oliver, 1980). Thus, a positive customer experience is expected to increase customer satisfaction, which in turn strengthens customer loyalty. This theoretical relationship provides a basis for examining customer satisfaction as a mediator between customer experience and customer loyalty.

The novelty of this research lies in the development of a model of the relationship between customer experience, customer satisfaction, and customer loyalty in the context of the Hajj and Umrah travel industry which is still relatively limited in research. This study is different from previous studies because it not only examines the direct influence of customer experience on customer loyalty, but also analyzes the role of customer satisfaction as a mediating variable in explaining the mechanism of customer loyalty formation. Thus, this research provides a theoretical contribution in the form of expanding the application of the customer experience–customer satisfaction–customer loyalty model in the Umrah pilgrimage travel industry which has functional, emotional, and spiritual service characteristics. Practically, this research is expected to be the basis for Hajj and Umrah travel organizers in formulating strategies to increase customer loyalty through the creation of service experiences that are able to increase customer satisfaction.

This research is important considering that the competition between Hajj and Umrah travel agencies that is increasingly fierce requires companies to not only attract new customers, but also maintain the loyalty of existing customers. Customer loyalty is a strategic asset because it can encourage the reuse of services and positive recommendations to prospective pilgrims. Therefore, this

study aims to analyze the influence of customer experience on customer loyalty with customer satisfaction as a mediating variable in PT. Muhsinin Tour & Travel. The results of this research are expected to contribute to the development of service marketing literature, especially in the Hajj and Umrah travel industry, as well as become the basis for companies in formulating strategies to improve service quality, satisfaction, and customer loyalty.

RESEARCH METHOD

This study uses a quantitative approach with the type of explanatory research (*explanatory research*) to test the causal relationship between *Customer experience*, *Customer satisfaction*, and customer loyalty of PT. Muhsinin Tour & Travel. The research population is all customers who have used PT Muhsinin Tour & Travel's Umrah travel services during 2025, which is 1,004 pilgrims. The sampling technique used purposive sampling with the respondent criteria, namely (1) having used the services of PT. Muhsinin Tour & Travel at least once, (2) be at least 17 years old, and (3) be willing to complete a complete research questionnaire. Sample size determination is carried out using *a priori power analysis* with the help of G*Power 3.1.9.4 software (Faul et al., 2009). The use of G*Power refers to the recommendation of Hair et al. (2022) who stated that the determination of sample size in SEM-PLS-based research should use statistical power analysis in order to have adequate statistical power in testing the relationship between variables. Based on parameters *effect size* (f^2) of 0.15, a significant level of (α) 0,05, *statistical power* of 0.95, and two variable predictors, a sample of 107 respondents was obtained.

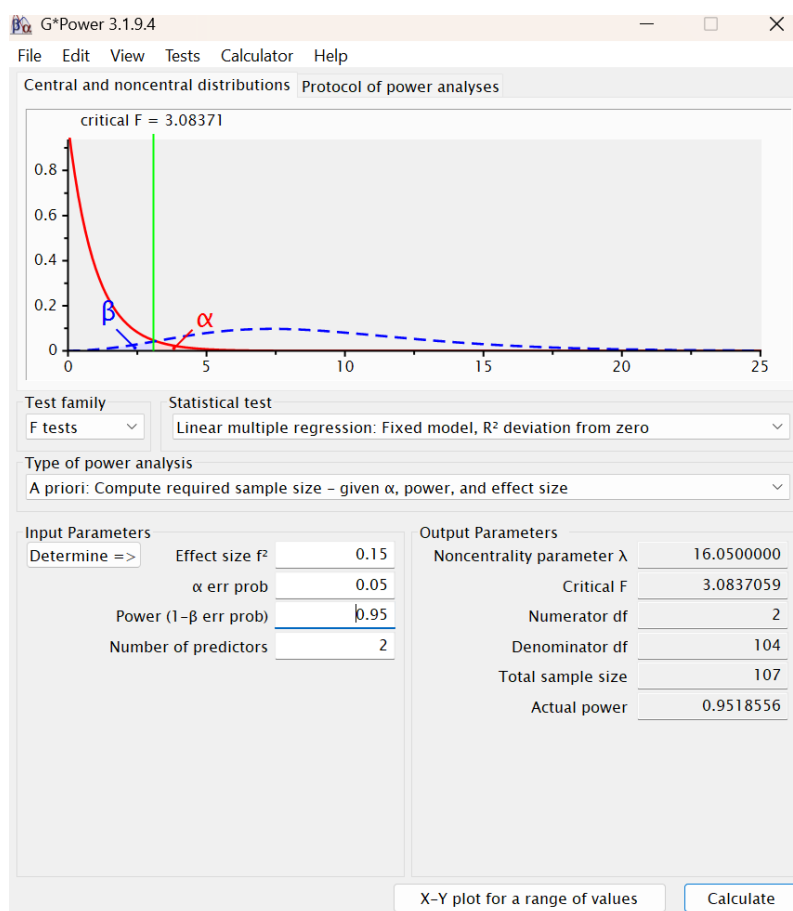


Figure 1. Sample Size Determination using G*Power 3.1.9.4

Data was collected through the distribution of questionnaires in person or online (*online*) using a five-point Likert scale, with a score range of 1 (strongly disagree) to 5 (strongly agree). Data analysis is carried out using *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) with the help of SmartPLS software 4. The stages of analysis include testing *outer model* consisting of convergent validity, discriminant validity, Composite Reliability, and Cronbach's Alpha, as well as testing *inner model* through the coefficient of determination (R^2), *effect size* (f^2), and the predictive capabilities of the model using PLSpredict (Q^2 predict). Hypothesis testing using the procedure *bootstrapping*. In addition to testing the direct influence between variables, this study also tested the indirect influence between variables (*indirect effect*) to find out the role *Customer satisfaction* as a mediating variable in the relationship between *Customer experience* and customer loyalty. The hypothesis is stated to be supported if it has a p-value of < 0.05 and a t-statistic > 1.96 . Then the magnitude of the influence between variables is evaluated using the *effect size* (f^2), with criteria of 0.02 (small), 0.15 (medium), and 0.35 (large) (Hair et al., 2022).

RESULT AND DISCUSSION

Respondent Characteristics

Table 1. Respondent Characteristics (n=107)

Characteristics	Category	Percentage (%)
Gender	Male	40,19%
	Female	59,81%
Age Range	17-25 years	44,86%
	26-34 years	13,08%
	35-43 years	22,43%
	>43 years	19,63%
Education	Junior High School	0,93%
	Senior High School	34,58%
	Bachelor's Degree	51,40%
	Master's Degree	12,15%
	Doctoral Degree	0,93%

Based on Table 1, the majority of respondents were women at 59.81%, while male respondents were 40.19%. Based on the age range, respondents were dominated by the age group of 17–25 years old at 44.86%, followed by the age group of 35–43 years old at 22.43%, age over 43 years old at 19.63%, and age 26–34 years old at 13.08%. In terms of education, most of the respondents have a Bachelor's (S1) education level of 51.40%, followed by high school at 34.58%, S2 at 12.15%, while junior high school and S3 graduates at 0.93% each. These characteristics show that the study respondents are dominated by customers with a higher level of education so that they are expected to be able to provide an objective assessment of customer experience, satisfaction, and loyalty.

Measurement Model (Outer Model)

Validity Test

Convergent Validity

Convergent validity was assessed using outer loading values. Following Hair et al. (2022), indicators with outer loading values above 0.70 are considered to meet the criterion (Hair et al., 2022).

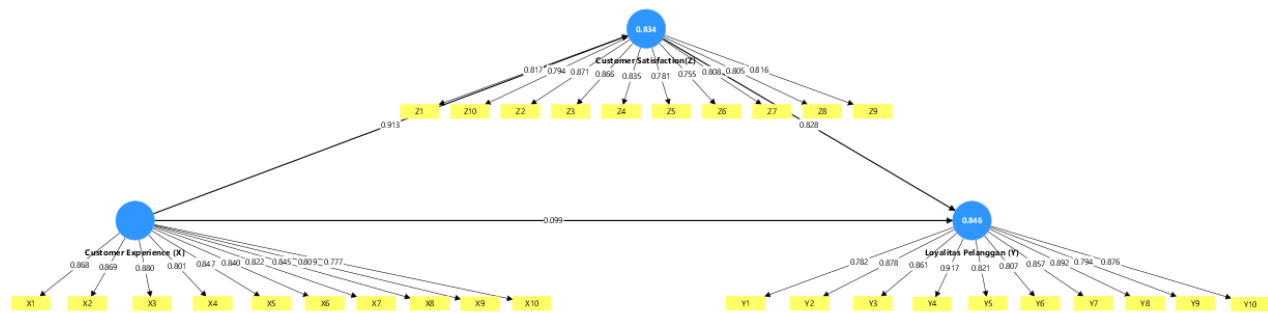


Figure 2. Research Model

Table 2. Outer Loading Value Recapitulation

Variable	Customer experience (X)	Customer satisfaction (Z)	Customer Loyalty (Y)	Information
X1	0,868			Valid
X2	0,869			Valid
X3	0,880			Valid
X4	0,801			Valid
X5	0,847			Valid
X6	0,840			Valid
X7	0,822			Valid
X8	0,845			Valid
X9	0,809			Valid
X10	0,777			Valid
Z1		0,817		Valid
Z2		0,871		Valid
Z3		0,866		Valid
Z4		0,835		Valid
Z5		0,781		Valid
Z6		0,755		Valid
Z7		0,808		Valid
Z8		0,805		Valid
Z9		0,816		Valid
Z10		0,794		Valid
Y1			0,782	Valid
Y2			0,878	Valid
Y3			0,861	Valid
Y4			0,917	Valid
Y5			0,821	Valid
Y6			0,807	Valid
Y7			0,857	Valid
Y8			0,892	Valid
Y9			0,794	Valid
Y10			0,876	Valid

As shown in Table 2, all indicators have outer loading values ranging from 0.755 to 0.917, exceeding 0.70. Therefore, all indicators meet the convergent validity criterion.

Discriminant Validity

Discriminant validity was assessed using cross loadings. An indicator meets the criterion when its loading on the intended construct is higher than its loadings on the other constructs (Hair et al., 2022).

Table 3. Discriminant Validity Coss Loading

Variable	Customer experience (X)	Customer satisfaction (Z)	Customer Loyalty (Y)	Information
X1	0.868	0.798	0.714	Valid
X2	0.869	0.799	0.750	Valid
X3	0.880	0.786	0.735	Valid
X4	0.801	0.738	0.657	Valid
X5	0.847	0.760	0.711	Valid
X6	0.840	0.753	0.743	Valid
X7	0.822	0.760	0.707	Valid
X8	0.845	0.744	0.730	Valid
X9	0.809	0.764	0.734	Valid
X10	0.777	0.728	0.665	Valid
Y1	0.607	0.714	0.782	Valid
Y2	0.784	0.837	0.878	Valid
Y3	0.735	0.781	0.861	Valid
Y4	0.778	0.856	0.917	Valid
Y5	0.578	0.681	0.821	Valid
Y6	0.645	0.713	0.807	Valid
Y7	0.795	0.821	0.857	Valid
Y8	0.836	0.864	0.892	Valid
Y9	0.768	0.721	0.794	Valid
Y10	0.698	0.784	0.876	Valid
Z1	0.724	0.817	0.754	Valid
Z2	0.835	0.871	0.790	Valid
Z3	0.832	0.866	0.781	Valid
Z4	0.783	0.835	0.743	Valid
Z5	0.704	0.781	0.697	Valid
Z6	0.747	0.755	0.665	Valid
Z7	0.752	0.808	0.748	Valid
Z8	0.696	0.805	0.774	Valid
Z9	0.709	0.816	0.788	Valid
Z10	0.644	0.794	0.748	Valid

Table 3 shows that each indicator has the highest loading on its respective construct. Thus, all indicators meet the discriminant validity criterion.

Average Variance Extracted (AVE)

At the construct level, convergent validity was also assessed using Average Variance Extracted (AVE). An AVE value above 0.50 indicates that the construct explains more than half of the variance of its indicators (Hair et al., 2022)

Table 4. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Customer experience (X)	0.699	Valid
Customer satisfaction (Z)	0.665	Valid
Customer loyalty (Y)	0.722	Valid

The AVE values were 0.699 for Customer Experience, 0.665 for Customer Satisfaction, and 0.722 for Customer Loyalty. All exceed 0.50, indicating that all constructs meet the convergent validity criterion.

Reliability Test

Reliability was assessed using Composite Reliability and Cronbach's Alpha. Values above 0.70 indicate acceptable internal consistency (Hair et al., 2022).

Composite Reliability

Composite Reliability is used to measure the level of internal consistency of an indicator in a construct. The Composite Reliability value describes how consistent the indicators are in measuring latent variables. According to Hair et al. (2022), a construct is declared reliable if it has a Composite Reliability value greater than 0.70.

Table 5. Composite Reliability

Variable	Composite Reliability (rho_c)	Information
Customer experience (X)	0.959	Reliable
Customer satisfaction (Z)	0.952	Reliable
Customer Loyalty (Y)	0.963	Reliable

The Composite Reliability values were 0.959 for Customer Experience, 0.952 for Customer Satisfaction, and 0.963 for Customer Loyalty. All exceed 0.70, indicating reliable constructs.

Cronbach's Alpha

Cronbach's Alpha is a measure of reliability used to determine the internal consistency between indicators in measuring a construct. The higher the Cronbach's Alpha value, the higher the level of reliability of the research instrument. According to Hair et al. (2022), a construct is declared reliable if it has a Cronbach's Alpha value greater than 0.70.

Table 6. Cronbach's Alpha

Variable	Cronbach's Alpha	Information
Customer experience (X)	0.952	Reliable
Customer satisfaction (Z)	0.944	Reliable
Customer Loyalty (Y)	0.957	Reliable

Cronbach's Alpha values were 0.952 for Customer Experience, 0.944 for Customer Satisfaction, and 0.957 for Customer Loyalty. All exceed 0.70, confirming the reliability of the three constructs.

Structure Model (Inner Model)

The evaluation of the structural model (inner model) aims to determine the ability of the research model to explain the relationship between latent variables. In the SEM-PLS study, the internal evaluation of the model was carried out through testing the values of R Square (R^2), Effect Size (f^2), Predictive Relevance (Q^2), and Bootstrapping to test the research hypothesis (Hair et al., 2022).

Determination Test (R Square)

The determination coefficient (R Square) is used to measure the ability of exogenous variables to explain variations in endogenous variables in the research model. The greater the value of the R Square, the greater the ability of the independent variable to explain the dependent variable. According to Hair et al. (2022), the R Square value of 0.75 is categorized as strong (substantial), 0.50 moderate (moderate), and 0.25 weak (weak).

Table 7. R Square Test Result Value

Variable	R-square	R-square adjusted
Customer satisfaction (Z)	0.834	0.832
Customer Loyalty (Y)	0.846	0.843

Based on Table 7, Customer Satisfaction has an R^2 of 0.834, meaning that 83.4% of its variance is explained by Customer Experience, while 16.6% is explained by factors outside the model. Customer Loyalty has an R^2 of 0.846, meaning that 84.6% of its variance is explained jointly by Customer Experience and Customer Satisfaction, while 15.4% is explained by other factors. Both values exceed 0.75 and therefore fall into the substantial category according to Hair et al. (2022). These results indicate that the proposed model has a strong explanatory capability, particularly in explaining variation in customer loyalty.

Effect Size (f^2)

Effect Size (f^2) is used to determine the amount of contribution of each exogenous variable to the endogenous variable in a structural model. The value of f^2 indicates how much influence a variable has when it is included or removed from the model. According to Hair et al. (2022), the f^2 value of 0.02 indicates a small influence, 0.15 indicates a medium influence, and 0.35 indicates a large influence.

Table 8. Effect Size (f^2)

Variable	Customer experience (X)	Customer satisfaction (Z)	Customer Loyalty (Y)
Customer experience (X)		5.007	0.011
Customer satisfaction (Z)			0.741
Customer Loyalty (Y)			

The f^2 values indicate a large effect of Customer Experience on Customer Satisfaction (5.007), a small effect of Customer Experience on Customer Loyalty (0.011), and a large effect of Customer Satisfaction on Customer Loyalty (0.741). These results indicate that Customer Experience contributes strongly to customer satisfaction, whereas its direct contribution to customer loyalty is small; customer satisfaction shows a large contribution to customer loyalty.

Predictive Relevance (Q^2)

Predictive Relevance (Q^2) is used to measure the model's predictive ability against endogenous variables. The value of Q^2 is obtained through the blindfolding procedure. According to Hair et al. (2022), the model has the ability to predict when the value of Q^2 is greater than zero ($Q^2 > 0$).

Table 9. Predictive Relevance (Q^2)

Variable	Q^2 predict	RMSE	IT IS	Information
Customer Satisfaction(Z)	0.823	0.433	0.277	Have good predictive ability
Customer Loyalty (Y)	0.728	0.535	0.398	Have good predictive ability

As shown in Table 9, Q^2 predict values for Customer Satisfaction (0.823) and Customer Loyalty (0.728) are both greater than zero. The model therefore demonstrates predictive relevance for both endogenous constructs, supporting its usefulness for explaining and predicting customer satisfaction and customer loyalty.

Hypotesis Testing (Bootstrapping)

Hypothesis testing was conducted using the Bootstrapping method in SmartPLS to determine the significance of the relationship between variables. The hypothesis decision was determined based on the t-statistic and p-value. According to Hair et al. (2022), a hypothesis is accepted if the t-statistic is > 1.96 and the p-value is < 0.05 at a 5% significance level.

Table 10. Hypothesis Test Result Value

	<i>Path Coefficients</i>	<i>T Statistics</i>	<i>P values</i>	<i>Information</i>
<i>Customer experience</i> -> <i>Customer satisfaction</i>	0.913	47.813	0.000	H1 accepted
<i>Customer experience</i> -> <i>Customer Loyalty</i>	0.099	1.141	0.254	H2 rejected
<i>Customer satisfaction</i> -> <i>Customer Loyalty</i>	0.828	10.172	0.000	H3 accepted
<i>Customer experience</i> -> <i>Customer satisfaction</i> -> <i>Customer Loyalty (Y)</i>	0.756	10.354	0.000	H4 accepted

Based on the results of the hypothesis test in Table 10, it shows that *Customer experience* has a positive and significant effect on *customer satisfaction* ($\beta = 0.913$; $t = 47.813$; $p < 0.001$), so the first hypothesis is accepted. Furthermore, *Customer experience* had no significant effect on *Customer Loyalty* ($\beta = 0.099$; $t = 1.141$; $p = 0.254$), so the second hypothesis was rejected. Meanwhile, *Customer satisfaction* had a positive and significant effect on *Customer Loyalty* ($\beta = 0.828$; $t = 10.172$; $p < 0.001$), so the third hypothesis was accepted. Then, the results of the indirect influence test showed that *Customer experience* had a significant effect on *Customer Loyalty* through *Customer satisfaction* ($\beta = 0.756$; $t = 10.354$; $p < 0.001$). These findings indicate that *Customer satisfaction* is able to mediate the relationship between *Customer experience* and *Customer Loyalty*.

The results showed that of the four relationship pathways tested in the research model, three pathways were shown to have a significant effect, while one pathway had no significant effect. *Customer experience* has been proven to have a positive and significant effect on *Customer satisfaction*, *Customer satisfaction* has a positive and significant effect on *Customer Loyalty*, and *Customer experience* has a positive and significant effect on *Customer Loyalty* through *Customer satisfaction*. On the other hand, *Customer experience* does not have a significant effect directly on *Customer Loyalty*. These findings show that *Customer satisfaction* has an important role in bridging the relationship between *Customer experience* and *Customer Loyalty* at PT. Muhsinin Tour & Travel. The following is a discussion of each hypothesis based on the results of the tests that have been carried out.

DISCUSSION

H1: The Influence of *Customer Experience* on *Customer Satisfaction*

Based on the results of the bootstrapping test, customer experience had a positive and significant effect on customer satisfaction with a path coefficient value (β) of 0.913, a t-statistic value of 47.813, and a p-value of 0.000 ($p < 0.05$), so that the first hypothesis was accepted. These results show that the better the experience felt by customers while using the services of PT. Muhsinin Tour & Travel, the higher the customer satisfaction rate. Positive experiences obtained through administrative services, effective communication, worship assistance, and comfort during the trip are able to meet customer expectations so as to increase satisfaction with the services provided.

The findings of this study are consistent with Huddin et al. (2024), who reported that customer experience has a significant positive effect on customer satisfaction in the tourism sector. These results indicate that customers who receive positive and memorable service experiences are more likely to develop higher levels of satisfaction (Huddin et al., 2024). The findings of this study are in line with the Expectation-Disconfirmation Theory put forward by Oliver (1980), which states that customer satisfaction is formed when the experience received meets or even exceeds customer expectations. The results of this study are also consistent with the research of Danurdara and Masatiff (2025) and Ningsih and Hurnis (2023) which prove that customer experience has a positive effect on customer satisfaction. Therefore, PT. Muhsinin Tour & Travel needs to continue to improve the quality of customer experience through professional service, accurate information, and optimal worship assistance so that customer satisfaction can continue to improve.

H2: The Influence of *Customer Experience* on *Customer Loyalty*

Based on the results of the bootstrapping test, customer experience did not have a significant effect on customer loyalty with a path coefficient value (β) of 0.099, a t-statistic value of 1.141, and a p-value of 0.254 ($p > 0.05$), so the second hypothesis was rejected. These results show that a good customer experience has not been able to directly shape PT. Muhsinin Tour & Travel. Customers not only assess their experience while using the service, but also evaluate overall satisfaction before deciding to use the service again or recommend it to others.

These findings show that in Umrah travel services, customer experience is not enough to form loyalty if it is not followed by satisfaction with the service received. The results of this study are in line with the research of Abidin et al. (2025) which shows that the influence of customer experience on customer loyalty is not always significant if it is not supported by other variables. Thus, customer experience needs to be directed to create satisfaction so that it is able to build customer loyalty in a sustainable manner.

H3: The Effect of Customer Satisfaction on Customer Loyalty

Based on the results of the bootstrapping test, customer satisfaction had a positive and significant effect on customer loyalty with a path coefficient value (β) of 0.828, a t-statistic value of 10.172, and a p-value of 0.000 ($p < 0.05$), so that the third hypothesis was accepted. These results show that the higher the level of customer satisfaction with PT. Muhsinin Tour & Travel, the higher the customer loyalty. Satisfied customers tend to have a desire to return to using the company's services and provide positive recommendations to family and relatives.

The findings of this study support the Expectation-Disconfirmation Theory proposed by Oliver (1980), which explains that customer satisfaction is the primary driver of customer loyalty because customers whose expectations are met or exceeded are more likely to continue using the service and recommend it to others. These findings are also consistent with the studies of Ardhani et al. (2025), Danurdara and Masatif (2025), and Dananjoyo et al. (2024), which consistently demonstrated that customer satisfaction has a positive and significant effect on customer loyalty across various service industries. In the context of religious tourism, Ardhani et al. (2025) found that customer satisfaction plays a crucial role in strengthening long-term customer loyalty. Therefore, PT. Muhsinin Tour & Travel should continuously improve customer satisfaction by providing reliable services, responsive assistance, accurate information, and a comfortable pilgrimage experience to strengthen long-term customer loyalty.

H4: The Role of Customer Satisfaction as a Mediation Variable

Based on the results of the bootstrapping test, the indirect influence of customer experience on customer loyalty through customer satisfaction showed a path coefficient value (β) of 0.756, a t-statistical value of 10.354, and a p-value of 0.000 ($p < 0.05$), so that the fourth hypothesis was accepted. These results show that customer satisfaction is able to mediate the influence of customer experience on customer loyalty. In addition, because the direct influence of customer experience on customer loyalty is not significant, while the indirect influence through customer satisfaction is significant, customer satisfaction plays a role as full mediation.

These findings indicate that customer experience does not directly shape loyalty, but first increases customer satisfaction which further drives loyalty formation. The results of this study strengthen the research of Danurdara and Masatif (2025) which states that customer satisfaction is an important mechanism that connects customer experience with customer loyalty. Therefore, PT. Muhsinin Tour & Travel needs to focus on increasing customer loyalty through the creation of service experiences that are able to generate customer satisfaction on an ongoing basis.

Overall, the results of the study show that customer loyalty to PT. Muhsinin Tour & Travel is more influenced by customer satisfaction than direct customer experience. *Customer experience* has been proven to be able to increase *customer satisfaction*, but it is not enough to form customer loyalty without the satisfaction felt after using the service. These findings confirm that *Customer satisfaction*

has a strategic role as a mediating variable that bridges the relationship between *customer experience* and customer loyalty. Therefore, companies need to manage the customer experience as a whole in order to be able to create satisfaction that ultimately drives the formation of customer loyalty in a sustainable manner.

CONCLUSION

This study proves that Customer experience has a positive and significant effect on Customer satisfaction, while Customer satisfaction has a positive and significant effect on Customer Loyalty. However, Customer experience does not have a direct effect on Customer Loyalty. In addition, Customer satisfaction has been proven to be able to fully mediate the influence of Customer experience on Customer Loyalty. These findings show that customer loyalty to PT. Muhsinin Tour & Travel is more formed through customer satisfaction obtained after customers have a good service experience. The results of this study indicate that efforts to increase customer loyalty at PT. Muhsinin Tour & Travel should focus on creating customer experiences that can improve satisfaction on an ongoing basis, as customer satisfaction has proven to be a factor that directly drives customer loyalty. PT Muhsinin Tour & Travel is advised to continue to improve the quality of customer experience through professional service, effective communication, accurate information, and optimal worship assistance in order to increase customer satisfaction. High customer satisfaction is expected to strengthen customer loyalty in reusing the company's services and providing recommendations to other potential customers.

ACKNOWLEDGMENT

The author would like to thank the University of Muhammadiyah Mataram for their support in the implementation of this research. The author also expressed his appreciation to PT. Muhsinin Tour & Travel who has given research permission as well as to all respondents who have taken the time to participate in filling out the questionnaire. Gratitude was also conveyed to all parties who have provided support, guidance, and assistance so that this research could be completed properly.

REFERENCES

- Abidin, R. A., Yudistria, Y., & Ramli, A. H. (2025). The effect of customer experience , customer satisfaction and word of mouth on customer loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, 13(2), 685–702. <https://doi.org/10.37641/jimkes.v13i2.2930>
- Ahmad, F., Mustafa, K., Ali, S., Hamid, R., Khawaja, K. F., Zada, S., Jamil, S., Qaisar, M. N., & Vega-muñoz, A. (2022). Online customer experience leads to loyalty via customer engagement : moderating role of value co-creation. *Frontiers in Psychology*, 13, 1–15. <https://doi.org/10.3389/fpsyg.2022.897851>
- Ardhani, Z., Rohwiyati, Haryono, T., Triatmanto, B., & Respati, H. (2025). Building customer loyalty through brand trust , service quality , and satisfaction in religious tourism. *International Journal of Innovative Research and Scientific Studies*, 8(3), 2065–2076. <https://doi.org/10.53894/ijirss.v8i3.6944>
- Dananjoyo, R., Udin, U., & Idris, A. (2024). Mediating roles of customer engagement and satisfaction in the connection between e- retail customer experience and loyalty. *International Journal of Sustainable Development and Planning*, 19(2), 751–759.
- Danurdara, A. B., & Masatif, A. (2025). Assessing the customer experience quality and customer loyalty : The mediating role of customer satisfaction. *Jurnal Innovative Marketing*, 21(2), 248–259.

- [https://doi.org/10.21511/im.21\(2\).2025.20](https://doi.org/10.21511/im.21(2).2025.20).
- Faul, F., Erdfelder, E., & Lang, A. B. A.-G. (2009). Statistical power analyses using G*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 41(4), 1149–1160. <https://doi.org/10.3758/BRM.41.4.1149>
- Hair, J., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (3rd ed.)*. Sage Publications.
- Huddin, M. N., Kurnia, D., Deviyantoro, D., & Nafiudin, N. (2024). The relationship between customer experience , customer satisfaction , customer trust , and customer loyalty in tourism destination. *Diponegoro International Journal of Business*, 6(2), 142–154.
- Imari, I., Suminto, A., & Gololo, I. A. (2021). The mediating role of customer satisfaction between service quality and customer loyalty according to an islamic perspective. *Jurnal Ekonomi Dan Bisnis Islam*, 6(1), 163–180.
- Liestyana, Y., & Hara, M. J. (2023). Flow experience , customer satisfaction , customer experience , and customer loyalty on online shopping. *Journal Manajemen Dan Bisnis*, 8(2), 151–163.
- Maharani, D. R., Santoso, B., & Umamy, S. H. (2025). Pengaruh kualitas layanan umrah , trust , dan customer experience terhadap kepuasan jamaah pada agen haji dan umrah pt . atiga bersaudara tour. *Jurnal Manajemin Dan Bisnis Indonesia*, 11(02), 229–243.
- Manyanga, W., Makanyeza, C., & Muranda, Z. (2022). The effect of customer experience, customer satisfaction and word of mouth intention on customer loyalty: The moderating role of consumer demographics. *Cogent Business & Management*, 9(1), 1–21. <https://doi.org/10.1080/23311975.2022.2082015>
- Ningsih, A., & Hurnis, D. (2023). Pengaruh customer experience , customer expectation terhadap customer satisfaction dan customer loyalty. *Jurnal Ekonomi & Ekonomi Syariah*, 6(2), 2219–2229.
- Nugraha, A. W., & Ismail, S. (2025). Understanding pilgrim satisfaction: the role of customer experience and bonus pack in umrah travel. *Journal of Islamic Economic Laws*, 8(2), 65–80. <https://doi.org/10.23917/jisel.v8i02.9969>.
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460–469.
- Ogestine, S., Pakpahan, E., & Rostina, C. F. (2023). The influence of product price and quality on customer loyalty with customer satisfaction as an intervening variable at PT. Brother Group, Medan. *Journal of Economics and Business Letters*, 3(4), 29–37.
- Phamthi, H., & Ho, T. N. (2024). Understanding customer experience over time and customer citizenship behavior in retail environment : The mediating role of customer brand relationship strength Understanding customer experience over time and customer citizens. *Cogent Business & Management*, 11(1), 1–23. <https://doi.org/10.1080/23311975.2023.2292487>.
- Ray, E. L., Artha, I. N. W., & Dewi, E. K. (2021). Analisis pengaruh customer experience terhadap loyalitas pelanggan (Studi Kasus pada pelanggan Restoran Hokben). *Jurnal Manajemen Industri Dan Logistik*, 05(02), 85–92.
- Simanjuntak, D. C. Y., & Purba, P. Y. (2020). Peran mediasi customer satisfaction dalam customer experience dan loyalitas pelanggan. *Jurnal Bisnis Dan Manajemen*, 7(2), 171–184.
- Suryawan, R. F., Assagaf, A., Suyanto, Sukesu, & Riyadi, S. (2025). Enhancing Company Value through Customer Loyalty in Umrah Travel Agencies. *Jurnal Ilmiah Manajemen Kesatuan*, 13(4), 2781–2794. <https://doi.org/10.37641/jimkes.v13i4.3517>.

-
- Venessya, J., & Sugiyanto. (2023). Pengaruh Customer experience dan customer value terhadap repurchase intention melalui customer satisfaction pada Spotify Premium. *Jurnal Ilmiah Manajemen Kesatuan*, 11(2), 1–18. <https://doi.org/10.37641/jimkes.v11i2.1998>.
- Winarno, S. H., Rangga, A., Nalendra, A., & Givan, B. (2020). The Effect of Service Quality, Corporate Image , and Price Perceived in Creating Customer Satisfaction and Loyalty on Education Business. *Jurnal Bisnis Dan Manajemen*, 10(1), 45–56.