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# THE INFLUENCE OF DIGITAL SERVICE QUALITY AND CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION AT PT MITRA PROTEKSI MADANI

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**Abstract**

This study aims to analyze the influence of Digital Service Quality and Customer Experience on Customer Loyalty through Customer Satisfaction at PT Mitra Proteksi Madani. This study employed a quantitative approach using an explanatory research design. The population consisted of all customers of PT Mitra Proteksi Madani, totaling 1,877 customers. The sample size was determined using the Slovin formula, resulting in 100 respondents selected through the simple random sampling method. Data were collected using questionnaires. Data analysis was conducted using the Partial Least Squares (PLS) method through outer model and inner model assessments, followed by hypothesis testing using the T-Statistic for direct effects and Indirect Effect analysis for indirect effects. The results indicate that Digital Service Quality has an effect on Customer Satisfaction, Customer Experience has an effect on Customer Satisfaction, Digital Service Quality does not have a direct effect on Customer Loyalty, Customer Experience has an effect on Customer Loyalty, and Customer Satisfaction has an effect on Customer Loyalty. Furthermore, Digital Service Quality has an effect on Customer Loyalty through Customer Satisfaction, while Customer Experience has an effect on Customer Loyalty through Customer Satisfaction. These findings indicate that Customer Satisfaction plays an important role in strengthening customer loyalty at PT Mitra Proteksi Madani.

**Keywords:** Digital Service Quality, Customer Experience, Customer Satisfaction, Customer Loyalty.

## INTRODUCTION

The development of information and communication technology has brought rapid changes to various industrial sectors, including the financial services and insurance sectors. The digital era has encouraged companies to transform various aspects of their business, ranging from operational processes and service systems to patterns of interaction with customers. This transformation is not only aimed at improving operational efficiency but also at creating added value for customers through services that are faster, easier, safer, and of higher quality. Changes in consumer behavior, characterized by the increasing use of digital services, have made technology one of the strategic factors in improving corporate competitiveness.

PT Mitra Proteksi Madani (MPM Insurance Broker) is a company engaged in insurance brokerage services (*insurance broker*) that provides risk management consulting and insurance program placement services for both individual and corporate customers. The company was established on October 2, 2014, as part of the development of the business ecosystem of PT Permodalan Nasional Madani (Persero) to provide professional, reliable, and customer-oriented risk protection solutions.

In conducting its business activities, PT Mitra Proteksi Madani has obtained a business license as an insurance brokerage company from the Financial Services Authority (OJK) in accordance with the applicable regulations in the Indonesian insurance industry. With this legal status, the company is authorized to act as an intermediary between insurance companies and customers in the process of planning insurance programs, placing risks, and assisting customers in the claims settlement process. As an insurance brokerage company, PT Mitra Proteksi Madani does not sell its own insurance products. Instead, it provides recommendations regarding products offered by various insurance companies based on the specific needs and risk profiles of each customer.


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PT Mitra Proteksi Madani serves various market segments, including individual customers, micro, small, and medium enterprises (MSMEs), as well as large corporations. The services provided include risk protection needs consultation, insurance program preparation, policy placement with insurance companies, protection evaluation, and assistance throughout the claims process. The scope of these services covers various types of insurance, including motor vehicle insurance, property insurance, health insurance, life insurance, credit insurance, marine and cargo insurance, engineering insurance, and various other commercial insurance products.

Theoretically, customer loyalty is one of the primary objectives of all service marketing activities. Loyal customers not only make repeat purchases but are also more likely to provide positive recommendations, use a wider range of a company's products or services, and remain with the company despite receiving various offers from competitors. Therefore, customer loyalty is an important indicator of a company's success in maintaining business sustainability amid increasingly competitive competition in the financial services industry. Customer loyalty at PT Mitra Proteksi Madani can be observed from the customer data for the last five years, as presented in Table 1.

**Table 1. Customers of PT Mitra Proteksi Madani, 2020–2024**

| Year | Number of Customer | Retained Customers | Loyalty Rate (Retention) |
|---|---|---|---|
| 2020 | 1.250 | 1.010 | 80,8% |
| 2021 | 1.430 | 1.160 | 81,1% |
| 2022 | 1.670 | 1.340 | 80,2% |
| 2023 | 1.890 | 1.510 | 79,9% |
| 2024 | 2.140 | 1.680 | 78,5% |

Based on the customer data of PT Mitra Proteksi Madani during the 2020–2024 period, the number of customers increased consistently from year to year. In 2020, the company had 1,250 customers, which increased to 1,430 customers in 2021, 1,670 customers in 2022, 1,890 customers in 2023, and reached 2,140 customers in 2024. The increase in the number of customers indicates that the company has been able to attract new customers through various marketing strategies, improvements in service quality, and the development of digital-based services.

Although the total number of customers continued to increase, the customer loyalty rate, as measured by the retention rate, showed a different trend. In 2020, the customer retention rate was 80.8%, increasing slightly to 81.1% in 2021. However, beginning in 2022, the retention rate decreased to 80.2%, followed by a further decline to 79.9% in 2023 and 78.5% in 2024. The decline in the retention rate indicates that the percentage of customers who continue to use PT Mitra Proteksi Madani's services tends to decrease from year to year, even though the overall number of customers continues to grow.

This condition indicates that the company needs to evaluate the factors that may influence customer loyalty. In the era of digital transformation, digital service quality has become one of the factors determining customers' perceptions of a company. Digital services that are easy to use, fast, secure, and responsive can increase customer convenience when conducting transactions. This is supported by research conducted by Ferdian (2026), which found that digital service quality has an effect on customer loyalty among customers of Bank Syariah Indonesia. Zeithaml et al. (2019) also stated that e-service refers to the provision of services through electronic networks such as the internet. In addition, e-service can be defined as the entire process beginning with a customer's initial visit to a website until the requested service or product has been delivered and is available for use. However, a different result was reported by Erika (2026), who found that e-service does not have an effect on customer loyalty.

In addition, the customer experience obtained during interactions with the company is also an important factor in shaping customer satisfaction. Customers who receive positive service experiences tend to have higher levels of satisfaction, which ultimately increases their loyalty to the company. Research conducted by Simatupang (2025) explains that customer experience is an important consideration influencing customers' loyalty to a product or service. According to Schmitt (1999), customer experience refers to the experiences perceived by customers as a result of their interactions with a product, service, or company, which can stimulate customers' senses, feelings, thoughts, actions, and social relationships. In contrast, research conducted by Lantang and Keni (2022) found that customer experience can become a factor contributing to customers' lack of loyalty toward a service.

Another factor that may influence customer loyalty is customer satisfaction with the services received. This is supported by research conducted by Divana (2025), which found that customer satisfaction has an effect on customer loyalty. Customer satisfaction not only has a direct effect on loyalty but can also serve as an intervening variable that mediates the influence of Digital Service Quality and Customer Experience on customer loyalty. Good digital service


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quality and positive customer experiences can increase customer satisfaction, which subsequently encourages the development of customer loyalty. This is supported by Divana (2025), who demonstrated that customer satisfaction has a positive and significant effect on customer loyalty. This finding is also consistent with the research conducted by Andranurviza et al., which demonstrated that customer satisfaction mediates the effect of customer experience on customer loyalty, indicating that customer satisfaction serves as an important mechanism in building customer loyalty.

As a company engaged in risk consulting and insurance brokerage services, PT Mitra Proteksi Madani faces the challenge of not only providing modern digital systems but also ensuring that these services are capable of delivering positive customer experiences, increasing customer satisfaction, and strengthening customer loyalty. Therefore, this study was conducted to examine the influence of Digital Service Quality and Customer Experience on Customer Loyalty through Customer Satisfaction, with the aim of providing an empirical basis for the company in formulating strategies to improve digital service quality and manage customer relationships sustainably.

## REVIEW OF LITERATURE

### Customer Loyalty

According to Kotler (2019), customer loyalty is a deeply held commitment by customers to repurchase or continue subscribing to a product or service consistently in the future, despite situational influences or marketing efforts by competing companies that may potentially cause customers to switch. Furthermore, Griffin (2020) explains that customer loyalty refers to customer behavior demonstrated through repeated purchases, purchasing various products or services offered by a company, recommending the company to others, and demonstrating resistance to competing offers. According to Griffin, loyalty is not merely reflected in customer satisfaction but also in the customer's commitment to maintaining a long-term relationship with the company. According to Griffin (2020), customer loyalty can be measured through four indicators, as follows:

1. Repeat Purchase
   Repeat purchase indicates the customer's willingness to continue using the company's products or services on an ongoing basis. Loyal customers will continue to utilize the company's services because they are satisfied with the quality of service and the benefits they receive.
2. Purchase Across Product and Service Lines
   Loyal customers do not only use one type of product or service but also tend to use other products or services offered by the company. This condition indicates a high level of trust in the company.
3. Referral
   Loyal customers are willing to provide positive recommendations to family members, friends, and colleagues regarding the company's products or services. Such recommendations arise because customers are satisfied with their service experience and are therefore willing to become voluntary promoters of the company.
4. Retention/Resistance to Competitors
   Loyal customers are committed to continuing to use the company's products or services despite various attractive offers from competing companies. This commitment arises because customers have developed trust, satisfaction, and a positive relationship with the company.

### Digital Service Quality

Sugiharto (2019) explains that electronic service quality refers to the use of the internet as a medium connecting buyers and sellers in facilitating consumers' online shopping activities efficiently and effectively. Furthermore, Zeithaml et al. (2019) argue that e-service refers to the provision of services through electronic networks such as the internet. E-service can also be defined as the entire process beginning with the customer's initial visit to a webpage until the requested service or product has been delivered and is available for use. According to Zeithaml et al. (2019), digital service quality is measured through four main indicators, namely efficiency, system availability, fulfillment, and privacy. These four indicators are used to measure customers' perceptions of the electronic service quality provided by a company.

1. Efficiency
   Efficiency refers to the ability of a digital service system to enable customers to access information and use services quickly, easily, and efficiently. Efficiency indicates the extent to which customers can complete their desired activities through digital media without experiencing significant difficulties. The easier the

system is to use, the faster customers can obtain information, and the simpler the service process, the higher customers' perceptions of the company's digital service quality.

2. System Availability
   System availability refers to the ability of a digital system to operate optimally and consistently and to be accessible whenever customers need it. This indicator relates to the reliability of the system in minimizing errors, system failures, and downtime that may interfere with customers' activities. A system with a high level of availability can increase customer trust because the service can be accessed consistently according to customer needs.
3. Fulfillment
   Fulfillment refers to the company's ability to fulfill all service commitments and promises communicated to customers through digital media. This indicator includes the accuracy of information, the speed of service completion, the consistency between the services promised and those actually received by customers, and the company's ability to provide services according to customer expectations. The better the company fulfills its service commitments, the higher the level of customer satisfaction.
4. Privacy
   Privacy refers to the company's ability to ensure transaction security and protect customers' personal data while they use digital services. This indicator includes the protection of personal information, confidentiality of customer data, security of transaction processes, and assurance that customer data will not be misused by other parties. In the digital era, information security is one of the key factors determining customer trust in a company because customers tend to choose services that are capable of protecting their personal data.

**Customer Experience**

According to Lupiyoadi and Hamdani (2020), customer experience refers to the experience perceived by customers as a result of their interactions with a product, service, or company that can stimulate their senses, feelings, thoughts, actions, and social relationships. Such experiences shape customers' perceptions of a company and consequently influence their decisions to continue using the company's products or services. Furthermore, Verhoef et al. (2021) define customer experience as the overall experience formed through customers' various interactions with a company at every touchpoint, both before, during, and after the purchasing process. This experience is influenced by the service environment, quality of interactions with employees, service channels, prices, brands, and social factors experienced by customers while using a product or service. Based on the opinions of these experts, it can be concluded that customer experience is the overall experience perceived by customers throughout their interactions with a company, whether through conventional or digital services, which can shape their perceptions, satisfaction, trust, and loyalty toward the company.

According to Verhoef et al. (2021), customer experience consists of five main indicators, as follows:

1. Sense Experience
   Sense experience refers to the experience obtained by customers through their five senses, including sight, hearing, touch, smell, and taste. In service companies, this indicator can be manifested through an attractive application or website interface, a comfortable service environment, easy navigation of digital systems, and clear information presentation that creates a positive impression among customers.
2. Feel Experience
   Feel experience refers to experiences related to customers' feelings and emotions while using a company's products or services. Friendly, fast, and professional service, combined with the company's ability to understand customer needs, can create feelings of comfort, security, trust, and satisfaction, thereby strengthening the emotional relationship between customers and the company.
3. Think Experience
   Think experience refers to experiences that stimulate customers' thoughts through innovation, creativity, and solutions provided by the company. Customers will develop positive perceptions when the company is able to provide innovative, easy-to-understand services and solutions that are appropriate to their needs.
4. Act Experience
   Act experience refers to experiences that influence customers' behavior and lifestyles as a result of using a company's products or services. In the context of digital services, this indicator is reflected in the ease with which customers can use applications or digital systems, thereby encouraging them to continue utilizing the company's services in their daily activities.


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5. Relate Experience
   Relate experience refers to experiences related to social relationships between customers and the company as well as among customers themselves. Good relationships, effective communication, and the company's ability to build trust can increase customers' sense of belonging toward the company, thereby encouraging the development of long-term loyalty.

**Customer Satisfaction**

According to Dharmmesta et al. (2018), customer satisfaction is a feeling of pleasure or disappointment that arises after an individual compares the perceived performance or results of a product or service with their expectations. When a company's performance exceeds customer expectations, customers will feel highly satisfied. Conversely, when the performance received is below expectations, customers will feel dissatisfied.

Furthermore, Alma (2018) defines customer satisfaction as the customer's emotional response after evaluating their experience of using a product or service. Satisfaction results from a comparison between expectations prior to using a product or service and the actual experience obtained after using it. Therefore, satisfaction becomes one of the foundations for establishing long-term relationships between customers and companies.

Meanwhile, Tjiptono (2022) explains that customer satisfaction refers to the level of customer feelings after comparing perceived performance with desired expectations. Satisfaction is achieved when a company is able to provide quality services, fulfill customer needs, and create a pleasant experience throughout the service process.

Based on the opinions of these experts, it can be concluded that customer satisfaction is the level of pleasure or disappointment experienced by customers after comparing their expectations with the service performance they receive. The greater the consistency between customer expectations and the services provided by the company, the higher the level of customer satisfaction.

According to Tjiptono (2022), customer satisfaction can be measured through several indicators, as follows:

1. Expectation Confirmation
   Expectation confirmation refers to the degree of consistency between the service received by customers and their expectations prior to using the company's services. When the service provided meets or exceeds customer expectations, customers will feel satisfied with the company.
2. Repurchase Intention
   Repurchase intention refers to customers' willingness to use the company's products or services again in the future. This intention arises because customers are satisfied with the quality of service, the convenience of the process, and the benefits obtained while using the company's services.
3. Willingness to Recommend
   Willingness to recommend refers to customers' willingness to provide positive recommendations to family members, friends, or other parties regarding the company's products or services. Satisfied customers generally share their positive experiences, which can attract potential new customers to the company.

## RESEARCH METHOD

The type of research used in this study is explanatory research with a quantitative approach. According to Sugiyono (2020), explanatory research is a type of research that explains the relationships between variables through hypothesis testing. The population in this study consisted of all customers of PT Mitra Proteksi Madani, totaling 1,877 customers. The sample size was determined using the Slovin formula, resulting in a total sample of 100 respondents. The respondents were selected using the simple random sampling method.

Data were collected using questionnaires. According to Sugiyono (2020), a questionnaire is a data collection technique conducted by providing respondents with a set of written questions or statements to be answered. The research was conducted from December 2025 to March 2026.

The data were analyzed using the Partial Least Squares (PLS) method, which consists of three main stages. The first stage is the Measurement Model (Outer Model), which is used to ensure that the measurement instruments are appropriate for measuring the constructs, particularly in terms of validity and reliability. The second stage is the Structural Model (Inner Model), which is used to examine the relationships or correlations among latent variables in the research through the t-test. The third stage is hypothesis testing, which aims to determine whether the regression coefficients obtained are statistically significant. Hypothesis testing was conducted using the T-Statistic to examine direct effects and the Indirect Effect to examine indirect effects.

## RESULTS AND DISCUSSION

### Outer Model Testing (Measurement Model)

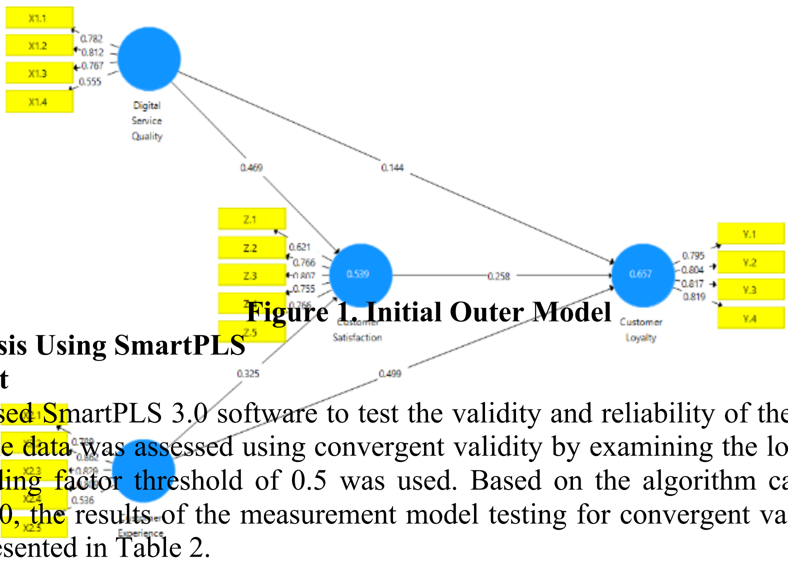


**Figure 1. Initial Outer Model**

**Source: Data Analysis Using SmartPLS**

1. **Validity Test**

   This study used SmartPLS 3.0 software to test the validity and reliability of the research instruments. The validity of the data was assessed using convergent validity by examining the loading factor values. In this study, a loading factor threshold of 0.5 was used. Based on the algorithm calculation performed using SmartPLS 3.0, the results of the measurement model testing for convergent validity based on the loading factor are presented in Table 2.

**Table 2**
**Results of the Validity Test Using Loading Factors**

| | Digital Service Quality | Customer Experience | Customer Loyalty | Customer Satisfaction |
|---|---|---|---|---|
| X1.1 | 0,782 | | | |
| X1.2 | 0,812 | | | |
| X1.3 | 0,767 | | | |
| X1.4 | 0,555 | | | |
| X2.1 | | 0,789 | | |
| X2.2 | | 0,862 | | |
| X2.3 | | 0,829 | | |
| X2.4 | | 0,809 | | |
| X2.5 | | 0,536 | | |
| Y.1 | | | 0,795 | |
| Y.2 | | | 0,804 | |
| Y.3 | | | 0,817 | |
| Y.4 | | | 0,819 | |
| Z.1 | | | | 0,621 |
| Z.2 | | | | 0,766 |
| Z.3 | | | | 0,807 |
| Z.4 | | | | 0,755 |
| Z.5 | | | | 0,766 |

Source**:** Primary Data

Based on Table 2, it can be seen that all loading factor values exceed the threshold of 0.5. Therefore, it can be concluded that each indicator in this study is valid. Accordingly, these indicators can be used to measure the research variables.


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**2. Reliability Test**

The results of the reliability analysis based on Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability are presented in the following table.

**Table 3**
**Calculation of AVE, Cronbach's Alpha, and Composite Reliability**

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| Customer Experience | 0,825 | 0,845 | 0,879 | 0,599 |
| Customer Loyalty | 0,824 | 0,825 | 0,883 | 0,654 |
| Customer Satisfaction | 0,800 | 0,796 | 0,861 | 0,556 |
| Digital Service Quality | 0,707 | 0,715 | 0,823 | 0,542 |

Source: Primary Data

An instrument can be considered reliable when the Average Variance Extracted (AVE) value is greater than 0.50, Cronbach's Alpha is greater than 0.60, and Composite Reliability is greater than 0.70. Based on the calculation results presented above, all constructs meet the required reliability criteria. Therefore, all indicators are considered reliable in measuring their respective latent variables.

**Inner Model Testing (Structural Model)**

The evaluation of the inner model can be assessed using several indicators, including the coefficient of determination ($R^2$). The structural model generated by SmartPLS 3.0 in this study is presented below.

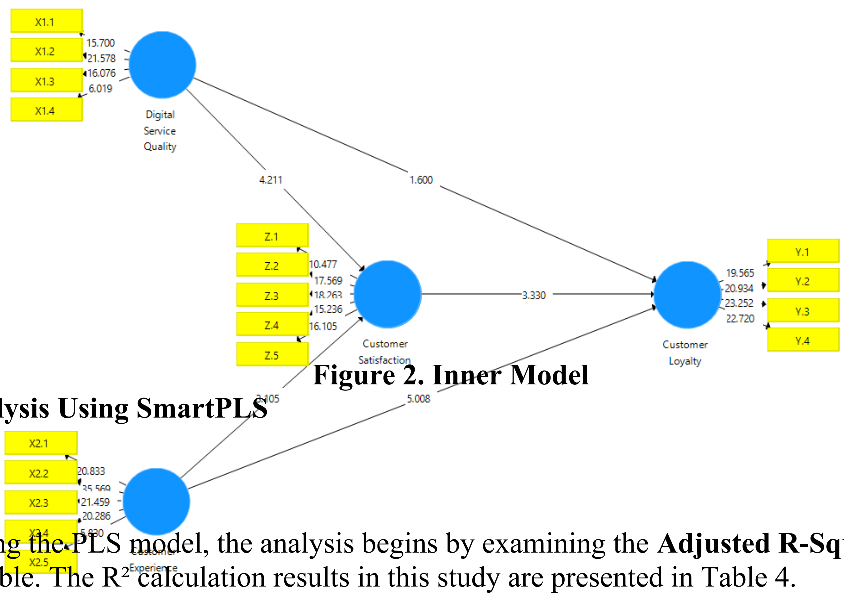


**Figure 2. Inner Model**

**Source: Data Analysis Using SmartPLS**

**1. *R-Square***

In evaluating the PLS model, the analysis begins by examining the **Adjusted R-Square** for each dependent latent variable. The $R^2$ calculation results in this study are presented in Table 4.

**Tabel 4**
**R-Square Values**

| | R Square | R Square Adjusted |
|---|---|---|
| Customer Loyalty | 0,657 | 0,648 |
| Customer Satisfaction | 0,539 | 0,532 |

Source: Primary Data

Based on the results of the calculation using bootstrapping presented in Table 4, the $R^2$ value of Customer Satisfaction is 0.532, indicating that Customer Satisfaction is explained by Digital Service Quality and Customer Experience by 53.2%. In other words, the contribution of Digital Service Quality and Customer Experience to Customer Satisfaction is 53.2%, while the remaining 46.8% is explained by other variables not included in this study.

Meanwhile, the Adjusted $R^2$ value for Customer Loyalty is 0.648, indicating that Customer Loyalty is explained by Digital Service Quality, Customer Experience, and Customer Satisfaction by 64.8%. In other words, the contribution of Digital Service Quality, Customer Experience, and Customer Satisfaction to

Customer Loyalty is 64.8%, while the remaining 35.2% is explained by other variables not examined in this study.

**Hypothesis Testing**

1. **Direct Effect Hypothesis Testing**

Direct effect testing was conducted to examine Hypotheses 1, 2, 3, 4, and 5 through path coefficients. The significance of the path coefficients was assessed using the t-statistic, which should exceed the critical t-value of 1.96 to indicate a significant effect of an exogenous variable on an endogenous variable. A t-statistic ≥ 1.960 or a probability value ≤ the significance level (α = 5%) indicates that the hypothesis is accepted, meaning that there is a significant relationship between the variables being tested. Table 5 presents the results of the direct hypothesis testing using the bootstrapping procedure in SmartPLS 3.0. The results for each hypothesis are described below. Table 5. Path Coefficient Results

**Table 5**
**Path Coefficient Results**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| Digital Service Quality -> Customer Satisfaction | 0,469 | 0,465 | 0,111 | 4,211 | 0,000 |
| Customer Experience -> Customer Satisfaction | 0,325 | 0,335 | 0,105 | 3,105 | 0,002 |
| Digital Service Quality -> Customer Loyalty | 0,144 | 0,150 | 0,090 | 1,600 | 0,110 |
| Customer Experience -> Customer Loyalty | 0,499 | 0,494 | 0,100 | 5,008 | 0,000 |
| Customer Satisfaction -> Customer Loyalty | 0,258 | 0,259 | 0,077 | 3,330 | 0,001 |

Based on Table 5, the results of each hypothesis test are as follows:

a. Digital Service Quality on Customer Satisfaction
Based on the results presented in Table 5, the t-statistic for the relationship between Digital Service Quality and Customer Satisfaction is 4.211, with a significance value of 0.000. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level (α = 0.05). Therefore, Digital Service Quality has a significant effect on Customer Satisfaction. Thus, Hypothesis 1 is accepted.

b. Customer Experience on Customer Satisfaction
Based on the results presented in Table 5, the t-statistic for the relationship between Customer Experience and Customer Satisfaction is 3.105, with a significance value of 0.002. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level (α = 0.05). Therefore, Customer Experience has a significant effect on Customer Satisfaction. Thus, Hypothesis 2 is accepted.

c. Digital Service Quality on Customer Loyalty
Based on the results presented in Table 5, the t-statistic for the relationship between Digital Service Quality and Customer Loyalty is 1.600, with a significance value of 0.110. The results indicate that the t-statistic is lower than 1.96 and the significance value is greater than the 5% significance level (α = 0.05). Therefore, Digital Service Quality does not have a significant effect on Customer Loyalty. Thus, Hypothesis 3 is rejected.

d. Customer Experience on Customer Loyalty
Based on the results presented in Table 5, the t-statistic for the relationship between Customer Experience and Customer Loyalty is 5.008, with a significance value of 0.000. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level ($\alpha = 0.05$). Therefore, Customer Experience has a significant effect on Customer Loyalty. Thus, Hypothesis 4 is accepted.

e. Customer Satisfaction on Customer Loyalty
Based on the results presented in Table 5, the t-statistic for the relationship between Customer Satisfaction and Customer Loyalty is 3.330, with a significance value of 0.001. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level ($\alpha = 0.05$). Therefore, Customer Satisfaction has a significant effect on Customer Loyalty. Thus, Hypothesis 5 is accepted.

**2. Indirect Effect Hypothesis Testing**

**Table 6**
**Indirect Effect Test Results**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| Customer Experience -> Customer Satisfaction -> Customer Loyalty | 0,084 | 0,087 | 0,040 | 2,071 | 0,039 |
| Digital Service Quality -> Customer Satisfaction -> Customer Loyalty | 0,121 | 0,119 | 0,045 | 2,662 | 0,008 |

a. Digital Service Quality on Customer Loyalty through Customer Satisfaction
Based on the results presented in Table 6, the t-statistic for the relationship between Digital Service Quality and Customer Loyalty through Customer Satisfaction is 2.662, with a significance value of 0.008. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level ($\alpha = 0.05$). Therefore, Digital Service Quality has a significant indirect effect on Customer Loyalty through Customer Satisfaction. Thus, Hypothesis 6 is accepted.

b. Customer Experience on Customer Loyalty through Customer Satisfaction
Based on the results presented in Table 6, the t-statistic for the relationship between Customer Experience and Customer Loyalty through Customer Satisfaction is 2.071, with a significance value of 0.039. The results indicate that the t-statistic is greater than 1.96 and the significance value is less than the 5% significance level ($\alpha = 0.05$). Therefore, Customer Experience has a significant indirect effect on Customer Loyalty through Customer Satisfaction. Thus, Hypothesis 7 is accepted.

## DISCUSSION

1. Digital Service Quality Has an Effect on Customer Satisfaction
Based on the results of the study, Digital Service Quality has an effect on Customer Satisfaction at PT Mitra Proteksi Madani. This finding indicates that the better the quality of services provided through the company's digital media or systems, the higher the level of satisfaction experienced by customers. In the context of service companies, Digital Service Quality is not only related to the company's ability to provide online services but also includes ease of use, service speed, system reliability, transaction and information security, and the company's ability to respond to customer needs through digital channels. When customers receive

digital services that are easy, fast, accurate, and reliable, their evaluation of the company becomes more positive, thereby increasing customer satisfaction.

This finding is consistent with the view of Kotler and Keller (2019), who explain that customer satisfaction is the result of customers' evaluation after comparing the performance or experience they receive with their previous expectations. When the service received is able to meet or even exceed expectations, customers will experience satisfaction. In the digital context, service quality is an important component in shaping such perceptions because interactions between customers and companies are increasingly conducted through digital platforms.

The results of this study are also consistent with the research conducted by Divana (2025), which found that E-Service Quality has an effect on customer satisfaction among users of Livin' by Mandiri. This finding demonstrates that the quality of digital-based services is an important factor in shaping the satisfaction of users of digital financial services. Therefore, the better the digital service quality perceived by customers, the greater the likelihood that customers will provide a positive evaluation of the company's services

2. Customer Experience Has an Effect on Customer Satisfaction

Based on the results of the hypothesis testing, Customer Experience has an effect on Customer Satisfaction at PT Mitra Proteksi Madani. This finding indicates that the experience perceived by customers during their interactions with the company is an important factor in determining their level of satisfaction. Customer Experience is not formed only when customers receive products or services but is an accumulation of experiences across various interaction points, beginning with obtaining information, contacting the company, receiving services, completing administrative requirements, obtaining assistance when facing problems, and continuing communication with the company.

Kotler and Keller (2019) explain that customer satisfaction is closely related to the comparison between customer expectations and perceived performance. When the overall experience obtained by customers provides a positive impression and is consistent with their expectations, customers will have a higher level of satisfaction. In this context, Customer Experience serves as a process that shapes customers' perceptions of the company. Comfortable, convenient, responsive, and professional experiences will result in positive evaluations of the company's services.

This finding can also be associated with Griffin and Griffin (2020), who emphasize that individual behavior and interactions within organizations are important components in shaping individual responses and perceptions. In service settings, interactions between employees and customers can generate experiences that subsequently influence customers' attitudes toward the organization. Therefore, customer experience is determined not only by the technology used but also by how the company and its employees respond to customer needs.

The findings of this study are also relevant to the research conducted by Ferdian (2026) concerning the effects of Service Quality, Customer Relationship Management, and Satisfaction on customer loyalty. The study emphasizes the importance of the quality of interactions and relationships between companies and customers in shaping customer satisfaction and behavior. This strengthens the argument that positive experiences obtained by customers during their interactions with a company can serve as a foundation for developing customer satisfaction.

3. Digital Service Quality Does Not Have an Effect on Customer Loyalty

The results of the study indicate that Digital Service Quality does not have an effect on Customer Loyalty at PT Mitra Proteksi Madani. This finding means that the quality of digital services received by customers has not been sufficient to directly encourage the development of customer loyalty. In other words, although customers may evaluate the company's digital services positively, this condition does not necessarily cause customers to directly intend to continue using the services, make repeat purchases, recommend the company to others, or maintain a long-term relationship with the company.

Theoretically, this condition can be explained through the concept of customer loyalty. Kotler and Keller (2019) explain that loyalty is not merely related to a positive evaluation of a service but is also reflected in customers' commitment to repurchase or reuse a service and maintain a relationship with the company. This means that service quality is one of the factors that can shape customer experience and satisfaction, but it does not always result in loyalty directly. Other evaluation processes may serve as a link between service quality and loyalty, one of which is customer satisfaction.


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This finding is interesting because it differs from the results of Divana (2025), which indicated that E-Service Quality, together with customer satisfaction, plays a role in developing customer loyalty among users of Livin' by Mandiri. The difference may be attributed to the characteristics of the research objects. Digital banking services have a relatively high frequency of use, meaning that digital service quality can more easily become the basis for habit formation and loyalty. Meanwhile, customers of PT Mitra Proteksi Madani may have different needs and characteristics in relation to insurance or insurance brokerage services.

The findings also suggest that customers do not maintain relationships with a company solely because of the quality of its digital system. Customers may consider other factors, such as communication quality, trust, service experience, ease of fulfilling their needs, relationships with service personnel, and overall satisfaction. Therefore, good Digital Service Quality alone may not be sufficient to generate loyalty if it is not accompanied by strong customer experiences and satisfaction.

4. Customer Experience Has an Effect on Customer Loyalty

Based on the results of the study, Customer Experience has an effect on Customer Loyalty at PT Mitra Proteksi Madani. This finding indicates that the more positive the experience perceived by customers during their interactions with the company, the greater their tendency to maintain their relationship with PT Mitra Proteksi Madani. Customer experience plays an important role because loyalty in service companies is not formed solely by product quality but also by the overall experience obtained by customers throughout their relationship with the company.

Kotler and Keller (2019) explain that customers evaluate company performance based on the experiences they perceive. Positive experiences increase customers' evaluations of the company and can encourage the development of stronger relationships. In the context of loyalty, customers who feel that they have received a good experience tend to have a greater desire to reuse the service, maintain their relationship with the company, and recommend the company to others.

This finding is consistent with the research conducted by Ferdian (2026), which demonstrates the importance of Service Quality, Customer Relationship Management, and Satisfaction in developing customer loyalty. Although the variables used are not entirely identical, the findings demonstrate that the quality of relationships and service experiences are important aspects in retaining customers. Customers evaluate not only what they receive but also how the company provides services and develops relationships throughout the interaction process.

5. Customer Satisfaction Has an Effect on Customer Loyalty

The results of the study indicate that Customer Satisfaction has an effect on Customer Loyalty at PT Mitra Proteksi Madani. This finding indicates that the level of satisfaction experienced by customers is an important factor in developing loyalty. Customers who feel that the company's services have met or exceeded their expectations are more likely to maintain their relationship with the company, reuse the available services, and provide positive recommendations to others.

According to Kotler and Keller (2019), satisfaction is the result of customers' evaluation after comparing perceived performance with their expectations. When service performance meets expectations, customers will feel satisfied, whereas when performance exceeds expectations, customers may experience a higher level of satisfaction. Such satisfaction serves as an important foundation for companies seeking to establish long-term relationships with customers.

The results of this study are consistent with the research conducted by Divana (2025), which examined E-Service Quality, customer satisfaction, and customer loyalty among Livin' by Mandiri users. The study showed that customer satisfaction plays a role in the development of customer loyalty. Similar findings were also demonstrated by Ferdian (2026), who identified satisfaction as one of the important variables explaining customer loyalty. Therefore, the findings of this study at PT Mitra Proteksi Madani strengthen the empirical evidence that satisfaction is one of the factors determining the continuity of the relationship between a company and its customers.

At PT Mitra Proteksi Madani, customer satisfaction may arise when customers receive services that meet their expectations, obtain clear information, receive prompt responses, feel that their needs are adequately addressed, and obtain satisfactory solutions to their problems. When these conditions occur consistently, customers will develop increasingly positive evaluations of the company.

6. Digital Service Quality Has an Effect on Customer Loyalty through Customer Satisfaction
   Based on the mediation test results, Digital Service Quality has an effect on Customer Loyalty through Customer Satisfaction at PT Mitra Proteksi Madani. This finding indicates that digital service quality does not directly generate loyalty, as demonstrated by the non-significant direct effect, but can contribute to loyalty when it first increases customer satisfaction. Thus, Customer Satisfaction serves as a mediating variable that explains the mechanism underlying the relationship between Digital Service Quality and Customer Loyalty.
   Theoretically, Kotler and Keller (2019) explain that satisfaction is formed through customers' evaluation of perceived performance in comparison with their expectations. In the context of digital services, when digital systems and service processes provide convenience, speed, reliability, security, and the information required by customers, customers will obtain a better service experience. This experience subsequently generates satisfaction. Furthermore, satisfied customers are more likely to maintain their relationship with the company.
   The findings of this study are consistent with the research conducted by Divana (2025) concerning E-Service Quality, customer satisfaction, and customer loyalty among Livin' by Mandiri users. The study demonstrates that digital service quality is associated with customer satisfaction and loyalty. The research conducted by Erika (2026) also specifically examined E-Service Quality and Customer Loyalty with Customer Satisfaction as a mediating variable among SeaBank digital banking users. These findings strengthen the relevance of customer satisfaction as a mechanism that links digital service quality to customer loyalty.

7. Customer Experience Has an Effect on Customer Loyalty through Customer Satisfaction
   The results of the study indicate that Customer Experience has an effect on Customer Loyalty through Customer Satisfaction at PT Mitra Proteksi Madani. This finding indicates that the experiences perceived by customers throughout their interactions with the company can increase loyalty, particularly when those experiences are able to create satisfaction. Thus, Customer Satisfaction serves as a mechanism that strengthens the relationship between Customer Experience and Customer Loyalty.
   According to Kotler and Keller (2019), customer satisfaction is the result of an evaluation of the experience and performance received compared with customer expectations. Customers will feel satisfied when the performance they receive meets their expectations and may experience an even higher level of satisfaction when the service exceeds their expectations. In this context, Customer Experience becomes a primary source of customer evaluation because customers assess the company based on their overall experience throughout the interaction process.
   This finding is relevant to the research conducted by Ferdian (2026), which shows that service quality, customer relationship management, and satisfaction are associated with customer loyalty. This relationship demonstrates that loyalty is not formed through a single aspect of service but through the overall relationship experience, which subsequently generates satisfaction. In addition, Erika (2026) positioned Customer Satisfaction as a mediating variable in the relationship between digital service quality and Customer Loyalty. This further strengthens the argument that satisfaction can serve as an important mechanism in the development of customer loyalty.
   At PT Mitra Proteksi Madani, Customer Experience may include customers' experiences when seeking information, communicating with the company, receiving services, submitting complaints, obtaining assistance, and fulfilling service-related needs. When the overall process provides a positive experience, customers will develop a better perception of the company. This positive perception can subsequently increase customer satisfaction and encourage the development of loyalty.

## CONCLUSION

Based on the results of the study concerning the effects of Digital Service Quality and Customer Experience on Customer Loyalty through Customer Satisfaction at PT Mitra Proteksi Madani, it can be concluded that Digital Service Quality has an effect on Customer Satisfaction, indicating that better digital service quality leads to higher customer satisfaction. Customer Experience also has an effect on Customer Satisfaction, demonstrating that positive experiences during interactions with the company can increase customer satisfaction. Furthermore, Digital Service Quality does not have a direct effect on Customer Loyalty, indicating that digital service quality alone is not sufficient to create customer loyalty directly. However, Digital Service Quality has an effect on Customer Loyalty through Customer Satisfaction, demonstrating that satisfaction serves as an important link in developing loyalty.

Meanwhile, Customer Experience has an effect on Customer Loyalty, meaning that positive customer experiences can encourage customers to maintain their relationship with the company. The results also demonstrate that Customer Satisfaction has an effect on Customer Loyalty. In addition, Customer Experience has an effect on Customer Loyalty through Customer Satisfaction. Overall, this study demonstrates that Customer Satisfaction plays an important role in increasing customer loyalty. Therefore, PT Mitra Proteksi Madani should continuously improve its digital service quality and create positive customer experiences in order to enhance customer satisfaction and strengthen long-term customer loyalty.

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