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Service Quality, Customer Experience and E-WOM on Customer Loyalty with Customer Satisfaction as the Mediating Factor in Online Travel Agent

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Abstract

Background: The burgeoning online travel agency (OTA) market in Indonesia has made building customer loyalty a top priority amid intensifying market competition. Existing literature typically examines service quality, customer experience, and electronic word of mouth (E-WOM) as independent factors, despite their recognized influence on consumer behavior.
Objective: This study addresses this gap by testing an integrated model in which service quality, customer experience, and E-WOM influence customer loyalty through the mediating role of customer satisfaction.
Methods: Using purposive sampling within a cross-sectional research design, this study collected responses from 409 OTA users aged 18–45 in Bali, Bandung, and Greater Jakarta. The data were analyzed using SmartPLS 4 and partial least squares structural equation modeling (PLS-SEM) to evaluate the proposed research model.
Results: The findings indicate that service quality ($\beta = 0.353$, $p < 0.001$), customer experience ($\beta = 0.244$, $p < 0.001$), and E-WOM ($\beta = 0.140$, $p = 0.006$) significantly predict customer loyalty, with service quality emerging as the strongest predictor. Reciprocal relationships were identified between service quality and customer experience ($\beta = 0.738$) and between customer experience and E-WOM ($\beta = 0.712$). Customer satisfaction partially mediates the relationships between the predictor variables and customer loyalty. The model explains 57.1% of the variance in customer loyalty ($R^2 = 0.571$), while Q^2 values greater than zero for all endogenous constructs demonstrate the model's predictive relevance.
Conclusion: This study clarifies the integrated process through which customer loyalty develops in the online travel agency industry. It also provides actionable insights for practitioners seeking to strengthen customer retention by maintaining high service standards, creating meaningful customer experiences, and promoting active digital engagement. Theoretically, the study contributes an integrated cross-sectional PLS-SEM model that combines reciprocal path relationships with mediation analysis. Practically, OTA managers should prioritize service reliability and responsiveness as key drivers of customer loyalty. Nevertheless, the cross-sectional design represents an important limitation because it does not permit definitive causal inferences.

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INTRODUCTION

The rapid growth of the online travel agency industry reflects changes in people's behavior, who are increasingly relying on digital services when planning their trips. The surge in domestic travel activity, which reached 920 million trips in the first 11 months of 2024, or an increase of 22.81% compared to the previous year as recorded by the Central Statistics Agency (BPS), shows significant growth in community mobility (Uzir et al., 2021). This increase directly expands the number of digital travel service users and strengthens the position of online travel agencies as the main channel for travel planning. The growing consumer base also raises user expectations regarding service quality, ease of access, and convenience in transactions. To improve the ease of use of services and tourist satisfaction levels, online travel agencies have implemented various forms of innovation. These innovations include a policy implemented by Tiket.com that allows users to change or cancel bookings without incurring additional fees, as well as the use of Artificial Intelligence (AI) technology by Traveloka to provide a personalized travel recommendation system tailored to user preferences (APJII, 2024).

Current theory lacks a single analytical structure that merges service quality, customer experience, and E-WOM as drivers of loyalty with customer satisfaction acting as the bridge between them. A number of previous studies have discussed the relationship between these variables partially. Parasuraman (2020) shows that good service quality can create a more positive customer experience. Oliver (2020) emphasizes that improving service quality directly contributes to customer satisfaction. Moreover, the capacity of a favorable customer experience to enhance loyalty is well-documented across previous scholarly investigations (Khoo, 2022). That credible E-WOM not only influences consumer perceptions, but also enriches the overall customer experience.

Relying on previous data, this research develops a model where service quality, customer experience, and E-WOM act as the core determinants of loyalty, while positioning customer satisfaction as the bridge that facilitates these relationships. Customer satisfaction is positioned as an intermediary variable because it is assumed that customers become loyal through an evaluation process that leads to satisfaction with the service received rather than just because of good service quality or experience. Additionally, in the context of Indonesian Online Travel Agents (OTA) like Traveloka, Tiket.com, Booking.com, Agoda, Trip.com, and Skyscanner, this model is anticipated to offer a deeper and more thorough understanding of the mechanisms of customer loyalty formation (Cronin Jr. & Taylor, 1992).

In the OTA industry, which is characterized by fierce competition, ease of user migration, and information transparency, consistent service quality, positive customer experiences, and credible E-WOM influence are strategic factors in shaping customer perception, satisfaction, and trust. If these three factors are managed optimally, customer satisfaction will increase and ultimately drive long-term loyalty, which is reflected in repeat usage, recommendations to others, and resistance to competitor offers.

Prior OTA studies have addressed these variables in isolation: Service quality and loyalty in O2O commerce without integrating E-WOM or customer experience; Explored customer experience in night markets but did not include mediation by customer satisfaction; E-WOM effects on loyalty without modeling the reciprocal dynamic between service quality and customer experience. No existing study within the Indonesian OTA context has simultaneously tested service quality, customer experience, and E-WOM as predictors of loyalty, modeled customer satisfaction as a mediator, and examined bidirectional relationships between antecedents within a PLS-SEM framework. This integrated model constitutes the central novelty of the present research.

The urgency of this research is threefold. First, Indonesia's OTA market is projected to reach USD 11.5 billion by 2027, making customer retention a commercially critical issue. Second, the academic literature has yet to reconcile the simultaneous direct and mediated effects of all three predictors in one model. Third, the bidirectional paths between service quality and customer experience, and between customer experience and E-WOM, have not been empirically examined in the Indonesian OTA context. The novelty of this study lies in its simultaneous testing of reciprocal relationships and mediation paths within one analytical framework using PLS-SEM with SmartPLS 4, thereby advancing both the theoretical understanding of digital service loyalty

and providing actionable insights for practitioners in competitive OTA markets.

This study is specifically directed at achieving four research objectives. First, it examines the direct effects of service quality, customer experience, and E-WOM on customer loyalty (H5, H6, H7). Second, it tests the bidirectional relationships between service quality and customer experience (H1, H2) and between customer experience and E-WOM (H3, H4). Third, it assesses the mediating role of customer satisfaction in the relationships between the three predictors and loyalty (H8, H9, H10). Fourth, it determines the direct effect of customer satisfaction on loyalty (H11). By addressing these objectives within a unified PLS-SEM framework, this study provides a comprehensive and empirically grounded account of the loyalty formation process in the Indonesian OTA context.

The findings of this research are expected to yield both practical and theoretical contributions. Practically, this study provides OTA managers with an evidence-based understanding of which service dimensions most effectively drive customer retention, enabling more targeted investments in service improvement, experience design, and digital reputation management. Theoretically, it contributes a validated reciprocal-mediation model that is applicable to broader digital tourism research, filling the gap left by studies that have examined these constructs in isolation. The study ultimately addresses how service quality, customer experience, and E-WOM interact and influence customer loyalty both directly and through the mediation of customer satisfaction, while also evaluating the independent effect of satisfaction on loyalty.

Literature review

Service Quality

Individuals judge service quality through their own lenses of excellence, a process often broken down into the RATER categories, being dependable, providing assurance, showing empathy, maintaining physical assets, and being responsive (Dam & Dam, 2021). Evidence from Danurdara (2025), reliability and responsiveness ensure satisfaction, but reliability and tangibles directly foster loyalty even without the mediation of customer satisfaction. Further research by El Saghier (2015) highlights reliability, responsiveness, and tangibles as the primary essentials for satisfying customers. Djunaidy (2024) demonstrated that loyalty is achieved through the combined effects of satisfaction and word of mouth resulting from service quality. in a different context, Travel agency clients value assurance and responsiveness above other dimensions. The ability to build loyalty and boost online referrals in the Indonesian OTA market depends largely on achieving satisfaction through reliability, assurance, and responsiveness. This shows that measuring the RATER dimensions is necessary to understand how service quality helps retain customers.

Customer Experience

The holistic impression that customers develop from their various interactions both primary and secondary with service providers is known as customer experience, which is essential for building loyalty and satisfying the target audience. Customer experience to quality and access, whereas Liana (2024) view it as a continuous process of customer reactions throughout the entire service journey. According to Ha (2021) businesses can gain a competitive edge by focusing on customer experience. Hamzah (2021) further establish that this experience positively impacts satisfaction, eventually driving increased loyalty among users. These findings show that while customer experience has a direct link to loyalty, it also works through satisfaction to achieve the same result. This means that a high-quality experience is vital for strengthening satisfaction levels and encouraging customers to remain loyal over time.

E-WOM

E-WOM or electronic word of mouth consists of internet-based informal discussions where users share their positive or negative experiences regarding products and services with a global audience. Gunawan (2022) suggest that the impact of electronic word of mouth is determined by the quantity of messages, the underlying tone of the communication, and the particular details provided. Arie highlights the efficiency of this medium, noting its expansive

coverage, rapid delivery, and minimal expense. Furthermore, Ha (2021) suggest that shoppers utilize these digital insights to mitigate uncertainty, find better deals, and gather necessary background information prior to a transaction.

Customer Satisfaction

Satisfaction occurs when a service reaches or tops the level a customer expected. It is created through a combination of high-quality work, a sense of good value, and a transaction process that is fast and enjoyable. Hamzah (2021) suggests that satisfaction stems from a combination of functional performance and emotional engagement. This is supported by Kosasih (2024) who note that evaluations of satisfaction involve both logical and affective components. Given its role as the foundation of customer-centric marketing, Liu (2022) argue that services must aim to match or surpass what consumers anticipate. Because satisfaction is a primary driver of favorable consumer actions, Setiawan (2021) conclude that it serves as a critical prerequisite for building brand loyalty. Satisfied customers are significantly more inclined to return for future purchases and advocate for the brand to others. Consequently, satisfaction should be viewed not just as a final metric of service, but as a primary building block for securing consumer loyalty over time.

Customer Loyalty

Kiliswa (2023) describes loyalty as a persistent commitment from a buyer to continue using a particular brand or item, even when faced with marketing efforts from rivals or changing external circumstances. This concept is expanded upon by Danurdara (2025) who suggest that loyalty manifests as a habit of repeat patronage and consistent engagement resulting from previous satisfaction. Kotler (2020) argue that loyalty extends beyond simple repeat buying to include a distinct preference and an emotional bond with a brand. Liana (2024) who describe loyalty as a deep emotional tie that encourages users to maintain their support for a specific service. This state is achieved through a combination of high service standards, a strong brand reputation, and the satisfaction derived from good experiences. Ultimately, loyalty is a sustained dedication characterized by regular purchasing, a preference for the brand, and a lasting psychological connection.

Hypotheses

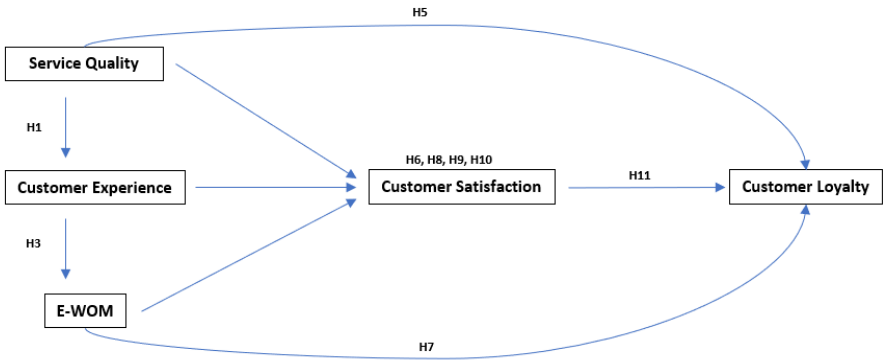

Figure 1. Model 1

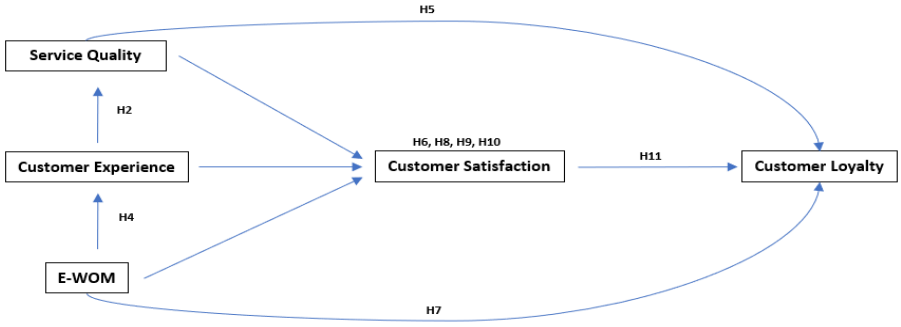

Figure 2. Model 2

H1: The effect of Service Quality on Customer Experience

Because the RATER categories of dependability, assurance, tangibles, empathy, and responsiveness determine how customers perceive a provider, upholding high service standards is crucial for a positive customer journey. Practical research supports the idea that better service quality leads to a more satisfying customer experience. Marcos (2022) reveals that higher service quality leads to improved customer experiences in the tourism industry. These findings underscore the importance of focusing on service delivery as a core business objective. Molinillo (2022) indicate that the most significant drivers of customer experience are the dependability of the provider and the promptness of their service.

H2: The effect of Customer Experience on Service Quality

Although service quality is evaluated through specific benchmarks such as empathy, responsiveness, and dependability, customer experience represents the comprehensive perception formed throughout the service encounter. The two concepts are interconnected; quality drives experience, and a positive experience can elevate the perceived level of service quality. This dynamic has been confirmed in both the banking and telecom industries. Ultimately, a successful interaction depends on being reliable and responsive while maintaining a deep understanding of what the customer needs (Ismail, 2021). For OTA platforms, the customer experience is largely determined by how dependable the service is, the level of trust and security provided, and the speed at which the company responds to user needs.

H3: The effect of Customer Experience on E-WOM

The term customer experience refers to the cumulative viewpoint an individual develops as a result of their various engagements with a company. High levels of satisfaction within this journey motivate clients to broadcast their opinions and reviews through electronic word-of-mouth channels. Mwela (2024) pleasant experiences foster an affective commitment that encourages customers to engage in positive E-WOM. who noted that superior experiences enhance satisfaction and lead to supportive online comments. Savira and Sulistyo reinforce this by stating that the quality of the consumer experience is a major predictor of whether a customer will share positive opinions online. In the field of tourism, experiences that provide learning, amusement, beauty, or a sense of escape encourage people to post about their trips on digital platforms. Because a positive experience is a primary driver of online sharing, customers who enjoy these aspects are much more likely to provide online recommendations and feedback.

H4: The effect of E-WOM on Customer Experience

The customer experience is significantly influenced by electronic word of mouth, with the shared insights and critiques of other users acting as a primary metric for service assessment. This process improves consumer perceptions throughout every stage of the service interaction. Studies indicate that online reviews contribute to a positive experience particularly when the shared information is viewed as both trustworthy and applicable. Positive digital reviews boost trust and improve the overall experience for users of online services. Therefore, electronic word of mouth functions as an external factor that supports the customer journey through the use of peer-to-peer recommendations and service evaluations.

H5: The effect of Service Quality on Customer Loyalty

Maintaining high service standards is essential for securing customer loyalty because it builds the trust and satisfaction necessary for long-term commitment. Research confirms that better service quality leads to more loyal customer behavior and stronger emotional attachments. However, new findings suggest that the importance of different RATER dimensions has evolved with the rise of digital services. Schmitt (1999) observed that staying loyal to digital platforms depends heavily on the consistency and speed of the service provided. Ismail (2021) research shows that satisfaction bridges the gap between service quality and loyalty, though this relationship can differ across various industries. Based on these findings, it can be hypothesized that loyalty is positively affected by the quality of service provided.

H6: The effect of Customer Experience on Customer Loyalty

Customer experience constitutes the overall perception developed through service encounters and is a critical driver of the satisfaction required to foster loyalty. Within this framework, loyalty is defined as a commitment to a specific provider over rivals, manifested in both recurring transactions and favorable peer recommendations. Studies by Setiawan (2021)

and Zaid et al. both confirm that a positive customer experience is a significant factor in strengthening this long-term loyalty. Setiawan (2021), positive interactions serve to heighten satisfaction and deepen the emotional connection a user feels toward a brand, eventually leading to long-term commitment. This highlights the essential role that the customer experience plays in driving satisfaction and encouraging customers to offer referrals and remain loyal over time.

H7: The effect of E-WOM on Customer Loyalty

E-WOM is the act of sharing feedback about products or services through online channels. These digital recommendations are important because they influence how others view a service and help establish trust between the provider and the user. Additionally, E-WOM supports the growth of customer loyalty. Sukendia (2021) noted that increased levels of E-WOM lead to a stronger degree of customer loyalty. This commitment is typically demonstrated by a preference for the specific brand, a pattern of recurring transactions, and the willingness of users to provide recommendations to others.

H8: The effect of Service Quality on Customer Loyalty with Customer Satisfaction as Mediator

Measuring service quality via the RATER model is key to driving user satisfaction and loyalty. In the context of online travel, ensuring that systems are reliable and transactions are safe is a primary method for generating the positive experiences that lead to repeat business and favorable peer feedback. Satisfaction serves as a vital link in the business strategy, as it effectively drives long-term commitment and reduces customer turnover. Satisfaction functions as an emotional bridge that converts service quality into a tangible behavioral commitment. As a result, it is established that service quality positively influences customer loyalty, with satisfaction serving as a critical intermediary that facilitates this connection.

H9: The effect of Customer Experience on Customer Loyalty with Customer Satisfaction as Mediator

Satisfaction acts as the core bridge between a user's experience and their long-term loyalty. When service encounters are favorable, customers process their perceptions through both rational and emotional lenses, which results in a satisfied state. This feeling is what encourages long-term loyalty and emotional attachment. Research confirms this sequence, showing that experiences influence satisfaction levels, which then lead to higher loyalty. Ultimately, satisfaction is the pathway that allows a positive experience to be sustained as long-term customer devotion.

H10: The effect of E-WOM on Customer Loyalty with Customer Satisfaction as Mediator

E-WOM serves as a primary driver of loyalty, as individuals generally find the perspectives of fellow users more credible than traditional marketing materials. Favorable reviews increase trust and satisfaction while lowering the perceived risks of a purchase. According to Khawari (2023), the impact of online reviews on customer loyalty is mediated by satisfaction. In this process, positive testimonials enhance user satisfaction, ultimately resulting in an increased intention to remain with the provider. This confirms that the satisfaction generated by digital word of mouth is what ultimately creates long-term loyalty.

H11: The effect of Customer Satisfaction on Customer Loyalty

Consumer loyalty depends on satisfaction, which acts as a protective layer against competitive offers. Studies conducted by Molinillo (2022) indicate that satisfying experiences build the emotional ties and brand preferences necessary for long-term commitment. Tjahjaningsih (2020) also demonstrated that higher satisfaction results in more recommendations and stronger long-term relationships. As a result, focusing on the growth of satisfaction is the primary method for establishing a sustainable and long-term commitment from the customer base.

METHOD

Research Design

This study adopted a non-experimental, quantitative design to analyze the interplay between service quality, E-WOM, and customer experience. Focusing instead on the authentic perceptions of Online Travel Agent users. Instead, the analysis is based on naturally occurring customer perceptions and experiences. The study focuses on real users of Online Travel Agent (OTA) platforms, including Traveloka, Tiket.com, Booking.com, Agoda, Trip.com, and Skyscanner, ensuring that the findings reflect actual consumer behavior in the digital travel market. This study

employed a cross-sectional design, where data was gathered at a single point in time. The individual served as the unit of analysis, with eligibility limited to those who had utilized online travel agency services at least twice within the preceding six months. These parameters were established to guarantee that participants possessed adequate familiarity with the platforms, ensuring the data reflected authentic and current user experiences.

Sampling Method, Procedures and Sample Size

The participants for this survey were selected from major Indonesian tourism hubs, specifically focusing on users of online travel agencies aged 18 to 45 residing in Bali, Bandung, and Greater Jakarta. These areas represent the country's highest levels of digital activity and travel volume. Using purposive sampling tailored for service-sector research, the authors distributed questionnaires via social media and personal networks. To ensure statistical validity for SEM, the sample size was set at 370, calculated by multiplying the 37 research indicators by ten.

Data Collection Methods & Techniques

The study used a Google Form to collect data, featuring a 1–4 Likert scale for research items alongside demographic and screening sections. The target group included residents of Greater Jakarta, Bandung, and Bali between 18 and 45 years old who had used an OTA at least twice in the last half-year. Researchers distributed the survey through WhatsApp groups, Instagram Stories, and word of mouth. Every respondent agreed to a consent statement before participating. This digital distribution strategy was selected for its efficacy in reaching frequent OTA users.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

The data collected shows that 39% of respondents were aged 25 to 31, highlighting that young, tech-savvy adults make up the majority of OTA users. Gender demographics were relatively balanced, though men accounted for a slightly larger share at 54% compared to women at 46%. These figures reflect a population that is both active and comfortable with evolving travel technology (Tjahjaningsih et al., 2020).

Occupational trends showed that employees and students make up the bulk of respondents, reflecting a highly active demographic. The majority of users are based in urban regions, specifically Greater Jakarta (49%), Bandung (26%), and Bali (25%). In terms of application preference, Tiket.com was the primary service used by 24.2% of respondents, with Agoda, Traveloka, and Booking.com following closely behind.

Validity Test and Reliability Test

Statistical Analysis

To interpret the 409 responses, this study provides a descriptive overview using tables and percentages.

Service Quality

Below are the findings related to service quality based on the survey responses.

Table 1. Service Quality Response Distribution

Service Quality	Answer Scores				Scores	Mean
	4	3	2	1		
CX1	189	171	27	22	1345	3,29
CX2	189	167	24	29	1334	3,26
CX3	185	172	38	14	1346	3,29
CX4	192	168	35	14	1356	3,32
Total Mean					**5381**	**3,29**

Service quality recorded an overall mean of 3.30, with specific item scores spanning from 3.25 to 3.37. Items SQ5 and SQ18 earned the highest ratings at 3.37, whereas SQ2, SQ4, and SQ11 stood at the bottom of the range with 3.25 each.

Customer Experience

The next part of this study details the data collected on customer experience.

Table 2. Customer Experience Response Distribution

Customer Experience	Answer Scores				Scores	Mean
	4	3	2	1		
SQ1	195	163	33	18	1353	3,31
SQ2	184	172	23	30	1328	3,25
SQ3	185	174	34	16	1346	3,29
SQ4	176	176	42	15	1331	3,25
SQ5	216	144	34	15	1379	3,37
SQ6	193	167	23	26	1345	3,29
SQ7	211	146	30	22	1364	3,33
SQ8	178	183	29	19	1338	3,27
SQ9	201	159	20	29	1350	3,30
SQ10	191	177	14	27	1350	3,30
SQ11	181	178	22	28	1330	3,25
SQ12	196	169	30	14	1365	3,34
SQ13	207	164	13	25	1371	3,35
SQ14	189	169	30	21	1344	3,29
SQ15	199	158	23	29	1345	3,29
SQ16	176	186	30	17	1339	3,27
SQ17	190	166	39	14	1350	3,30
SQ18	223	136	30	20	1380	3,37
SQ19	190	167	34	18	1347	3,29
Total Mean					**25655**	**3,30**

The average customer experience score is 3.29, with items ranging between 3.26 and 3.32. CX4 received the highest rating, while CX2 recorded the lowest (Parasuraman et al., 2020).

E-WOM

Below are the findings concerning respondent perspectives on electronic word of mouth.

Table 3. E-WOM Response Distribution

E-WOM	Answer Scores				Skor	Mean
	4	3	2	1		
EWOM1	182	172	37	18	1336	3,27
EWOM2	177	174	31	27	1319	3,22
EWOM3	186	167	29	27	1330	3,25
EWOM4	174	183	44	8	1341	3,28
EWOM5	196	160	41	12	1358	3,32
EWOM6	180	177	41	11	1344	3,29
Total Mean					**8028**	**3,27**

Data from Table 3 show that E-WOM items average 3.27 overall. Specifically, EWOM5 reached the highest score of 3.32, while EWOM2 represented the minimum score of 3.22.

Customer Satisfaction

Below are the findings regarding respondent opinions on the customer satisfaction variable.

Table 4. Customer Satisfaction Response Distribution

Customer Satisfaction	Answer Scores				Scores	Mean
	4	3	2	1		
CS1	187	170	29	23	1339	3,27
CS2	189	167	35	18	1345	3,29
CS3	175	182	31	21	1329	3,25
CS4	189	165	40	15	1346	3,29
Total Mean					**5359**	**3,28**

The mean for customer satisfaction is 3.28, with items between 3.25 and 3.29. The highest averages belong to CS2 and CS4, while CS3 represents the minimum.

Customer Loyalty

Below are the findings related to customer loyalty based on the collected survey data.

Table 5. Customer Loyalty Response Distribution

Customer Loyalty	Answer Scores				Scores	Mean
	4	3	2	1		
CL1	160	199	40	10	1327	3,24
CL2	175	188	30	16	1340	3,28
CL3	192	171	31	15	1358	3,32
CL4	191	169	33	16	1353	3,31
Total Mean					**5378**	**3,29**

The average customer loyalty score is 3.29, with specific values between 3.24 and 3.32. CL3 earned the top rating, while CL1 received the lowest.

Research Model Analysis with the PLS Method

The study employed a PLS-SEM approach via SmartPLS 4 to examine mutual influences between variables. By testing directional paths separately, the research explores bidirectional links while maintaining the model's necessary recursive structure. This study tested reciprocal models by analyzing independent directions for variable pairs like (SQ to CX and CX to SQ; CX to EWOM and EWOM to CX) (Sugiarsih Duki Saputri, 2019).

According to Hair (2022) PLS-SEM cannot estimate reciprocal links in one model due to potential instability. Instead, bidirectional paths are tested via two separate models. If both yield identical coefficients and t-statistics, a symmetric relationship exists, meaning causality cannot be confirmed without longitudinal data or theory (Taqdirul Alim et al., 2025). The schematic model for the PLS evaluation is presented below:

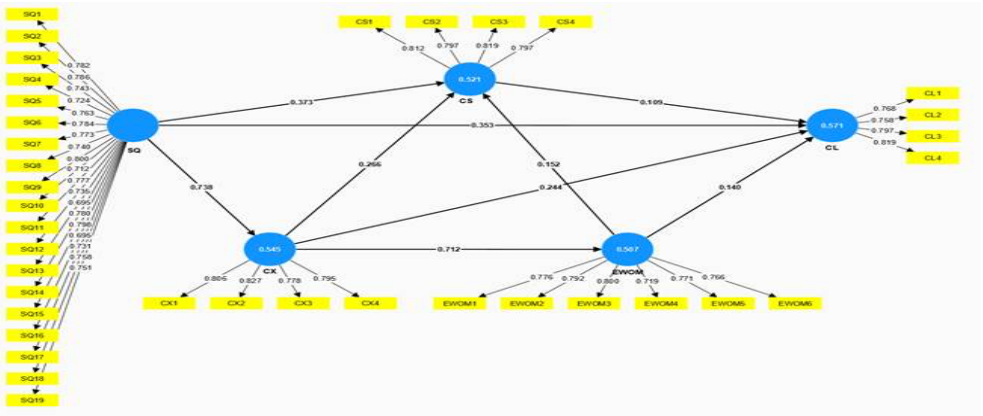

Figure 3. Outer Model 1

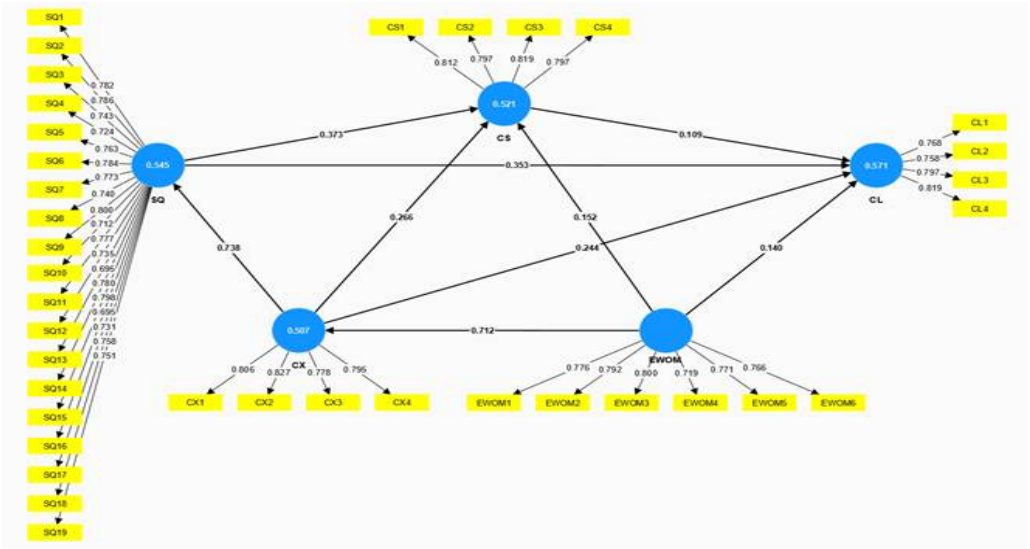

Figure 4. Outer Model 2

Evaluation of the Measurement Model or Outer Model

Convergent Validity

Indicators generally require loading factors above 0.70 for convergent validity, but values as low as 0.50 are permissible in developing models. Based on Table 6, nearly all indicators satisfy the 0.70 convergent validity threshold. Although SQ13 and SQ16 have loadings of 0.695, they are considered acceptable and retained since they exceed the 0.50 limit allowed for initial model development.

Table 6. Loading Factor and AVE Values

Variabel	Item	Factor Loading	AVE
Service Quality	SQ1	0,782	0,570
	SQ2	0,786	
	SQ3	0,743	
	SQ4	0,724	
	SQ5	0,763	
	SQ6	0,784	
	SQ7	0,773	
	SQ8	0,740	
	SQ9	0,800	
	SQ10	0,712	
	SQ11	0,777	
	SQ12	0,735	
	SQ13	0,695	
	SQ14	0,780	
	SQ15	0,798	
	SQ16	0,695	
	SQ17	0,731	
	SQ18	0,758	
	SQ19	0,751	
Customer Experience	CX1	0,806	0,643
	CX2	0,827	
	CX3	0,778	
	CX4	0,795	
E-WOM	EWOM1	0,776	0,595
	EWOM2	0,792	

Variabel	Item	Factor Loading	AVE
	EWOM3	0,800	
	EWOM4	0,719	
	EWOM5	0,771	
	EWOM6	0,766	
Customer Satisfaction	CS1	0,812	0,651
	CS2	0,797	
	CS3	0,819	
	CS4	0,797	
Customer Loyalty	CL1	0,768	0,618
	CL2	0,758	
	CL3	0,797	
	CL4	0,819	

The Average Variance Extracted results for Service Quality (0.570), Customer Experience (0.643), E-WOM (0.595), Customer Satisfaction (0.651), and Customer Loyalty (0.618) all fulfill the criteria for convergent validity by staying above 0.50. Consequently, the study confirms that the indicators for each latent variable provide a strong and consistent representation of the concepts being studied.

Discriminant Validity

The study utilized cross-loadings, HTMT values, and the Fornell-Larcker criterion to determine discriminant validity, yielding the following results.

Table 7. Fornell-Larcker Criterion

	CL	CS	CX	EWOM	SQ
CL	**0,786**				
CS	0,596	**0,807**			
CX	0,675	0,649	**0,802**		
EWOM	0,645	0,620	0,712	**0,771**	
SQ	0,712	0,683	0,738	0,746	**0,755**

Discriminant validity is confirmed in Table 7, where the square root of the AVE for variables like Service Quality (0.755) and Customer Loyalty (0.786) is higher than their inter-construct correlations. By meeting the Fornell-Larcker requirement, the study ensures that each measured element is a standalone construct that does not duplicate the meaning of other variables.

Table 8. HTMT

	CL	CS	CX	EWOM	SQ
CL					
CS	0,729				
CX	0,836	0,789			
EWOM	0,778	0,732	0,841		
SQ	0,814	0,765	0,831	0,819	

Based on the HTMT values all fall below the 0.85 threshold, with the highest at 0.841 between Customer Experience and E-WOM. This confirms discriminant validity, as each construct is statistically distinct and clearly differentiated from the others.

Tabel 9. Cross Loading

	CL	CS	CX	EWOM	SQ
CL1	0,768	0,380	0,501	0,491	0,508
CL2	0,758	0,504	0,549	0,501	0,571
CL3	0,797	0,487	0,529	0,513	0,580
CL4	0,819	0,492	0,539	0,520	0,573
CS1	0,485	0,812	0,502	0,490	0,590
CS2	0,432	0,797	0,515	0,513	0,495
CS3	0,552	0,819	0,563	0,535	0,597
CS4	0,440	0,797	0,511	0,457	0,510
CX1	0,550	0,530	0,806	0,562	0,574
CX2	0,592	0,560	0,827	0,668	0,658
CX3	0,508	0,475	0,778	0,494	0,535
CX4	0,507	0,511	0,795	0,543	0,589
EWOM1	0,502	0,486	0,529	0,776	0,567
EWOM2	0,546	0,502	0,580	0,792	0,591
EWOM3	0,515	0,520	0,606	0,800	0,633
EWOM4	0,456	0,449	0,514	0,719	0,560
EWOM5	0,471	0,493	0,532	0,771	0,555
EWOM6	0,488	0,409	0,525	0,766	0,541
SQ1	0,602	0,501	0,569	0,590	0,782
SQ2	0,540	0,554	0,610	0,559	0,786
SQ3	0,527	0,517	0,539	0,549	0,743
SQ4	0,472	0,495	0,520	0,512	0,724
SQ5	0,541	0,507	0,579	0,573	0,763
SQ6	0,526	0,535	0,592	0,583	0,784
SQ7	0,547	0,526	0,571	0,635	0,773
SQ8	0,512	0,481	0,565	0,550	0,740
SQ9	0,617	0,554	0,603	0,618	0,800
SQ10	0,513	0,509	0,496	0,514	0,712
SQ11	0,541	0,567	0,547	0,529	0,777
SQ12	0,569	0,466	0,521	0,522	0,735
SQ13	0,505	0,472	0,548	0,480	0,695
SQ14	0,599	0,521	0,588	0,590	0,780
SQ15	0,575	0,552	0,584	0,646	0,798
SQ16	0,468	0,464	0,498	0,501	0,695
SQ17	0,456	0,526	0,559	0,548	0,731
SQ18	0,533	0,512	0,564	0,629	0,758
SQ19	0,547	0,519	0,514	0,554	0,751

All indicators in this study load most strongly on their assigned constructs, thereby confirming discriminant validity. The reported values for E-WOM, loyalty, and other variables prove that the measurement items are not redundant and uniquely represent their intended research categories.

Composite Reliability

The next section provides a verification of construct reliability, demonstrating the results obtained from applying Cronbach's Alpha and Composite Reliability metrics:

Table 10. Internal Consistency Reliability

Variabel	Composite Reliability	Cronbach's Alpha
Service Quality	0,962	0,958
Customer Experience	0,878	0,815

E-WOM	0,898	0,863
Customer Satisfaction	0,882	0,821
Customer Loyalty	0,866	0,793

Source: SmartPLS 4 Output

Reliability tests confirm the model's consistency, with all variables exceeding the 0.70 minimum for Cronbach's Alpha and Composite Reliability. Service quality emerged with the highest ratings, and the values for customer loyalty were also sufficient to validate the reliability of the research constructs.

Evaluate the Model Structure or Inner Model

R-Square Test

The R-square statistics for every construct, derived from the SmartPLS 4 analysis, are provided below to illustrate the model's explanatory power:

Table 11. R-Square Values

Model 1	**R-square**	**Model 2**	**R-square**
Customer Loyalty	0,571	Customer Loyalty	0,571
Customer Satisfaction	0,521	Customer Satisfaction	0,521
Customer Experience	0,545	Customer Experience	0,507
E-WOM	0,507	Service Quality	0,545

Source: SmartPLS 4 Output

According to the findings, the predictors explain 57.1% of the changes in customer loyalty and 52.1% of the changes in customer satisfaction. These figures correspond to the R-square values of 0.571 and 0.521, respectively, as documented across the tested models. In Model 1, Customer Experience (0.545) and E-WOM (0.507) show moderate explanatory power, while Model 2 attributes 50.7% of Experience variance to E-WOM and 54.5% of Service Quality variance to Experience (Jones & Comfort, 2020).

Every result surpasses the moderate threshold established by Chin ($0.33 < R^2 < 0.67$), thereby confirming the predictive capability of the model. This degree of explanation demonstrates that the independent variables provide a satisfactory account of the variance in the dependent variables.

F-Square Test (Effect Size)

Based on the SmartPLS 4 analysis, the obtained effect sizes (f-square) are listed below:

Table 12. F-Square Values

Jalur	**f-square**
SQ -> CX	1,196
CX -> SQ	1,196
CX -> EWOM	1,027
EWOM -> CX	1,027
SQ -> CL	0,094
CX -> CL	0,052
EWOM -> CL	0,017
CS -> CL	0,013

The influence between Service Quality and Customer Experience is categorized as large, as their f-square values of 1.196 far exceed the 0.35 limit for significant effects. Other thresholds include small (0.02–0.15) and medium (0.15–0.35) effects, but these specific paths show a notably strong and dominant reciprocal connection.

Furthermore, a large effect size is evident in the relationship between Customer Experience and E-WOM (1.027), showing they influence each other strongly. Other factors have much less impact on Customer Loyalty: Service Quality and Customer Experience provide small

effects at 0.094 and 0.052, while E-WOM and Customer Satisfaction contribute negligible values of 0.017 and 0.013.

The findings indicate that Service Quality, Customer Experience, and E-WOM share the most dominant relationships. Relationships involving Customer Loyalty are much less impactful, as evidenced by their smaller effect size values.

Q-Square Test

Based on the results generated by SmartPLS 4, the following Q-square values were obtained:

Table 13. Q-Square Values

Model 1				**Model 2**			
Variabel	**Q^2predict**	**RMSE**	**MAE**	**Variabel**	**Q^2predict**	**RMSE**	**MAE**
CL	0,501	0,713	0,508	CL	0,401	0,781	0,560
CS	0,460	0,742	0,525	CS	0,370	0,802	0,578
CX	0,541	0,684	0,472	CX	0,502	0,712	0,509
EWOM	0,503	0,710	0,515	SQ	0,502	0,712	0,473

Since the Q-square values for both Model 1 and Model 2 exceed zero, the models are considered to have good predictive relevance. This indicates that the research framework and its estimated parameters effectively reproduce observed data, proving the overall predictive strength of the structural models (Boyd et al., 2019).

Hypothesis Testing

To address the research hypotheses, this study assessed T-statistics and P-values obtained from the inner model. Using the SmartPLS 4 bootstrapping method, hypotheses are supported when P-values are less than 0.05. The following section outlines the results of this hypothesis testing.

Table 14. Research Hypothesis Testing Results

Hypothesis	**Path**	**Path Coefficient**	**T-Statistics**	**P-Values**	**Description**
H1	SQ -> CX	0,738	17,779	0,000	Significant
H2	CX -> SQ	0,738	17,779	0,000	Significant
H3	CX -> EWOM	0,712	16,808	0,000	Significant
H4	EWOM -> CX	0,712	16,808	0,000	Significant
H5	SQ -> CL	0,353	4,959	0,000	Significant
H6	CX -> CL	0,244	4,396	0,000	Significant
H7	EWOM -> CL	0,140	2,518	0,006	Significant
H8	SQ -> CS -> CL	0,041	2,289	0,011	Significant
H9	CX -> CS -> CL	0,029	1,995	0,023	Significant
H10	EWOM -> CS -> CL	0,017	1,661	0,048	Significant
H11	CS -> CL	0,109	2,416	0,008	Significant

Based on the data, every one of the eleven hypotheses evaluated in this research has been supported. The specific statistics for each test are detailed in the following section:

H1: Service quality significantly predicts customer experience (0.738, $p < 0.05$), leading to the acceptance of H1.

H2: Customer experience significantly predicts service quality (0.738, $p < 0.05$), leading to the acceptance of H2.

H3: Customer experience significantly predicts E-WOM (0.712, $p < 0.05$), leading to the acceptance of H3.

H4: E-WOM significantly predicts customer experience (0.712, $p < 0.05$), leading to the acceptance of H4.

H5: Service quality significantly predicts customer loyalty (0.353, $p < 0.05$), leading to the

acceptance of H5.
H6: Customer experience significantly predicts customer loyalty (0.244, $p < 0.05$), leading to the acceptance of H6.
H7: E-WOM significantly predicts customer loyalty (0.140, $p < 0.05$), leading to the acceptance of H7.
H8: Service quality significantly predicts customer loyalty through customer satisfaction (0.041, $p < 0.05$), leading to the acceptance of H8.
H9: Customer experience significantly predicts customer loyalty through customer satisfaction (0.029, $p < 0.05$), leading to the acceptance of H9.
H10: E-WOM significantly predicts customer loyalty through customer satisfaction (0.017, $p < 0.05$), leading to the acceptance of H10.
H11: Customer satisfaction significantly predicts customer loyalty (0.109, $p < 0.05$), leading to the acceptance of H11.

Discussion

The Influence of Service Quality on Customer Experience

The results indicate that service quality plays an important role in shaping customer experience and has been proven to have a positive and significant effect. A path coefficient value of 0.738 with a significance level of $p = 0.000$ shows that the better the service quality provided, the more positive the customer experience will be. This finding confirms that service quality is not merely a supporting factor, but rather a key element in creating a pleasant user experience on OTA platforms.

These results can be explained by the fact that customers will have a better experience when the services they receive are reliable, responsive, provide a sense of security, demonstrate care, and are supported by adequate physical facilities and appearance. This combination makes customers feel comfortable and confident when using OTA platforms. When customers perceive that services are delivered accurately, promptly, and professionally, they are more likely to evaluate their overall interactions as positive and satisfying. This confirms that service quality functions as a foundational element in shaping customers' experiential perceptions throughout the service process. This finding supports both the SERVQUAL Rahmadoni (2023), illustrating how high-quality service performance fosters better customer perceptions and service evaluations.

The Influence of Customer Experience on Service Quality

Further research shows that customer experience has a positive and significant effect on perceived service quality. The path coefficient value of 0.738 with a significance level of $p = 0.000$ indicates that the better the customer experience, the higher their assessment of the quality of service provided. This indicates that customers' holistic experiences, including emotional responses and interactions across multiple touchpoints, shape how they assess the quality of services provided. Positive experiences tend to reinforce customers' perceptions that the service is reliable, professional, and valuable, even beyond objective service attributes.

This two-way relationship is in line with Mwela's (2024) findings, which state that customer experience plays a strategic role in shaping and strengthening perceptions of service quality. In other words, the experience felt by customers is not only influenced by the services provided, but also forms the basis for customers in assessing the quality of those services. In digital platforms such as OTAs, customers often evaluate service quality based on accumulated experiences rather than isolated service encounters, making experience a key determinant of perceived quality.

The Influence of Customer Experience on E-WOM

The results indicate that customer experience has a positive and significant effect on E-WOM, with a path coefficient value of 0.712 and a significance level of $p = 0.000$. These findings indicate that the better the customer experience, the greater the tendency for customers to convey positive information about the service on online media. A satisfying experience motivates customers to voluntarily communicate their impressions, thereby contributing to the spread of

positive information within digital communities. These results are in line with the findings of Liana (2024), who stated that positive experiences felt by customers are the main driver of their involvement in E-WOM behavior. This encouragement arises because customers feel confident and comfortable recommending services, so that reviews, comments, and recommendations shared online become a tangible form of their involvement in E-WOM. In the context of OTA services, where customer reviews are highly visible and influential, positive experiences serve as a key trigger for customers to become advocates of the platform.

The Influence of E-WOM on Customer Experience

The findings of this study indicate that E-WOM plays an important role in shaping customer experience, with a path coefficient value of 0.712 and a significance level of p = 0.000. Online reviews and recommendations have proven to be the main reference for customers before using a service, thereby building initial expectations of what they will get. As a result, credible and favorable E-WOM can enhance customers' overall experiences by reducing uncertainty and reinforcing confidence in the service provider. Digital E-WOM plays a strategic role in building customer expectations while deepening their experience with the services used. This perception then influences how customers feel about and evaluate services during the usage process. In OTA platforms, where customers heavily rely on peer reviews, E-WOM becomes an integral component of the experiential process.

The Influence of Service Quality on Customer Loyalty

The results indicate that service quality plays an important role in shaping customer loyalty, with a path coefficient value of 0.353 and a significance level of p = 0.000. These findings show that customer assessment of service quality is one of the main factors that encourage them to remain loyal to the platform. When customers experience consistent, responsive service that provides a sense of security and trust, they are more likely to continue using the service in the long term. High service quality reduces perceived risk and increases confidence, which in turn strengthens long-term customer relationships. These findings are in line with the results of Dam and Dam's research (2021), which confirms that companies that are able to maintain service quality on a sustainable basis will see stronger customer trust, thereby encouraging customers to maintain long-term relationships and demonstrate loyalty to the services they use. In the highly competitive OTA industry, maintaining high service quality is essential to prevent customer switching and foster repeat usage.

The Influence of Customer Experience on Customer Loyalty

The results show that customer experience plays a role in increasing customer loyalty, with a path coefficient value of 0.244 and a significance level of p = 0.000. These findings indicate that the experience felt by customers is one of the important factors in encouraging their loyalty to the platform. Positive and memorable experiences can build emotional attachment between customers and the platform. When customers feel comfortable, satisfied, and have a good impression during their interactions with the service, they are more likely to make repeat purchases and remain loyal even when there are various alternatives from competitors. This suggests that loyalty is not solely driven by functional service attributes but also by experiential and emotional factors.

This finding is consistent with research conducted by Ha, which emphasizes that a smooth, easy, and enjoyable experience at every stage of customer interaction is a determining factor in maintaining customer commitment. When customers experience a comfortable process from the beginning to the end of using the service, they will be more motivated to continue using the platform and maintain a long-term relationship, thereby building sustainable loyalty.

The Influence of E-WOM on Customer Loyalty

The results indicate that E-WOM plays a role in strengthening customer loyalty, with a path coefficient value of 0.140 and a significance level of p = 0.006. These findings show that information and opinions circulating online are among the factors that influence customers' decisions to remain loyal to a service. Although the effect size is smaller compared to service

quality and experience, E-WOM remains an important supporting factor in fostering loyalty. This finding is in line with the results of research by Khawari (2023), which revealed that positive E-WOM plays a role in strengthening customer trust while encouraging the formation of loyalty. In OTA platforms, where customers frequently compare alternatives, credible E-WOM can reduce uncertainty and encourage long-term usage.

The Influence of Service Quality on Customer Loyalty through Customer Satisfaction

The results indicate that customer satisfaction acts as an intermediary in the relationship between service quality and customer loyalty, with a path coefficient value of 0.041 and a significance level of p = 0.011. This finding shows that the effect of service quality on loyalty does not occur directly, but rather through the level of satisfaction felt by customers. Good service quality will generate satisfaction because customer expectations are met or even exceeded. This satisfaction then encourages customers to continue using the service, make repeat purchases, and build long-term relationships with service providers. In this case, customer satisfaction functions as a psychological mechanism that bridges service performance with loyal behavior, so that positive service experiences can develop into long-term customer commitment.

These findings are consistent with the results of research by Marcos (2022), which confirm that improvements in service quality are more meaningful when they create customer satisfaction. It is this satisfaction that then encourages customers to exhibit loyal behavior, such as repeat usage and long-term commitment. Without satisfaction, improvements in service quality may not fully translate into loyalty, as customers have not yet experienced sufficient value and benefits to maintain their relationship with the service provider.

The Influence of Customer Experience on Customer Loyalty through Customer Satisfaction

The results show that customer satisfaction acts as an intermediary variable in the relationship between customer experience and customer loyalty, with a path coefficient value of 0.029 and a significance level of p = 0.023. These findings indicate that the influence of customer experience on loyalty occurs through the level of satisfaction felt. A pleasant and memorable experience will first create a sense of satisfaction in customers. This satisfaction then encourages customers to maintain their relationship with the platform, such as through repeat use and willingness to remain loyal. This finding is in line with the research by Amoako (2023), which emphasizes that a good customer experience is the basis for satisfaction and subsequently drives long-term loyalty. In OTA services, consistency in providing a comfortable, easy, and enjoyable experience at every stage of the customer journey is crucial. When this experience is maintained continuously, customer satisfaction can be maintained, so that customers are more inclined to remain loyal and establish long-term relationships with the platform.

The Influence of E-WOM on Customer Loyalty through Customer Satisfaction

Further research shows that customer satisfaction acts as an intermediary variable in the relationship between E-WOM and customer loyalty, with a path coefficient value of 0.017 and a significance level of p = 0.048. This finding indicates that the effect of E-WOM on loyalty does not occur directly, but rather through customer satisfaction. Positive reviews and recommendations spread online help build trust and reduce the level of risk perceived by customers before and after using the service. This condition makes customers feel more satisfied with their choices, which then encourages them to commit to continuing to use the same service. Customer satisfaction is an important link between E-WOM and customer loyalty. On digital platforms, well-managed online reviews and comments can shape positive perceptions and increase customer satisfaction. When customers feel satisfied because the information they receive matches their actual experience of the service, their tendency to continue using and trusting the platform will become stronger.

The Influence of Customer Satisfaction on Customer Loyalty

The results indicate that customer satisfaction plays a direct role in shaping customer loyalty, with a path coefficient value of 0.109 and a significance level of p = 0.008. These findings show that the higher the level of satisfaction, the greater the tendency for customers to remain

loyal to the platform. Satisfied customers tend to reuse the platform, give positive recommendations, and build long-term commitment. Consistent satisfaction creates trust and comfort, so customers are less likely to switch to other providers. These findings are consistent with the results of Hamzah (2021) research, which confirms that satisfied customers are more likely to remain loyal in the long term. On OTA platforms, maintaining high customer satisfaction is a strategic asset for companies. High satisfaction levels not only encourage customers to continue using the service, but also help companies maintain their competitive edge amid fierce competition.

CONCLUSION

The findings of this study indicate that service quality, customer experience, and electronic word of mouth (E-WOM) contribute significantly to strengthening customer loyalty, with service quality emerging as the most dominant factor ($\beta = 0.353$, $p < 0.001$), followed by customer experience ($\beta = 0.244$, $p < 0.001$) and E-WOM ($\beta = 0.140$, $p = 0.006$). Customer satisfaction partially mediates these relationships, with the model achieving an R^2 value of 0.571 for customer loyalty, indicating moderate-to-strong explanatory power. These results confirm that customer loyalty does not develop instantly but rather emerges through a series of perceptions and evaluations shaped by service quality, customer experience, and digitally disseminated information. Nevertheless, the findings should be interpreted cautiously because of several methodological limitations.

The cross-sectional design precludes causal inference and the examination of behavioral changes over time. The sample was limited to users aged 18–45 in Greater Jakarta, Bandung, and Bali and was selected through purposive sampling; therefore, it may not adequately represent OTA users in other regions or demographic groups. Furthermore, the study focuses exclusively on six OTA platforms and does not incorporate constructs such as perceived value and trust, which may also influence the formation of customer loyalty. Future research should therefore adopt a longitudinal design, broaden the sampling frame geographically and demographically, and integrate additional psychosocial variables to provide a more comprehensive understanding of customer loyalty in the digital travel industry.

The implications of this study suggest that OTA companies should prioritize consistent, reliable, and responsive service quality as the primary foundation for building customer loyalty. Managing positive customer experiences at every interaction point (from ease of application navigation and clarity of product information to booking, payment, and after-sales service) is equally essential for enhancing customer satisfaction and fostering long-term loyalty. These companies should also actively manage E-WOM by encouraging honest, credible, and transparent customer reviews and responding to customer feedback promptly and professionally, given that E-WOM has been shown to shape customer perceptions and strengthen loyalty. By integrating service quality improvements, delivering superior customer experiences, and strategically managing E-WOM, Traveloka, Tiket.com, Booking.com, Agoda, Trip.com, and Skyscanner can develop sustainable competitive advantages amid increasingly intense competition in the OTA industry.

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AUTHOR CONTRIBUTION STATEMENT

A.A. Ayu Widiantari contributed to the conceptualization, research design, and overall supervision of the study, and serves as the corresponding author. Elvira Diva Shafa Ismananti was responsible for data collection, literature review, and drafting of the manuscript. Ni Made Dwita Oktaviani contributed to data analysis, interpretation of results, and manuscript revision. Ario S. Setiadi contributed to the development of the theoretical framework, hypothesis

formulation, and final review of the manuscript. All authors have read and approved the final version of this manuscript

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