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**Analysis of Satisfaction and Loyalty Among Users of the Jakarta
Mass Rapid Transit: What is the Role of Service Quality,
Facilities, and Perceived Price**

Patricia Putri Rahmanita¹, Usep Suhud², Nofriska Krissanya³

^{1,2,3} Universitas Negeri Jakarta, Indonesia

ABSTRACT

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This study aims to examine the effects of service quality, facilities, and perceived price on customer satisfaction and customer loyalty among users of the MRT Jakarta public transportation system. A quantitative approach was employed through an online survey using a 6-point Likert scale. Respondents were MRT Jakarta users aged 17–64, residing in DKI Jakarta, who had used the service at least three times within the past week. Data were analyzed using SPSS for preliminary analysis and Structural Equation Modeling (SEM) via AMOS for model testing. The results indicate that service quality, facilities, and perceived price each have a positive and significant effect on both customer satisfaction and customer loyalty. Additionally, customer satisfaction significantly influences customer loyalty. These results suggest that improvements in service quality, the provision of convenient and well-maintained facilities, and the perception valuable pricing contribute significantly to enhancing satisfaction and long-term loyalty among MRT Jakarta users.

Service Quality, Facilities, Perceived Price, Customer Satisfaction, Customer Loyalty, Public Transportation

patriciaputrirahmanita_1705621003@mhs.unj.ac.id

INTRODUCTION

Jakarta, as a metropolitan city, faces significant challenges due to rapid population growth (Margaretha and Nugroho, 2023). One major consequence is the surge in private vehicle use, which reached 21,85 million units in 2022, dominated by 17,3 million motorcycles (Badan Pusat Statistik Provinsi DKI Jakarta, 2023). This increase in motorized vehicles has contributed to traffic congestion and air pollution (Muhamad, 2024). Naurah (2024) reported that Jakarta ranked 30th among the most congested cities globally, with the transportation sector accounting for 67,04% of total air pollution (Rosa, 2023). Furthermore, data from IQAir indicated that on August 16, 2023, at 12:00 PM local time, Jakarta's air quality index (AQI) reached 163, making it the most polluted city in the world at that time (Anto, 2023).

In response, the government has developed the Mass Rapid Transit (MRT) system as a strategic initiative to reduce congestion and pollution (Winni and Mataram, 2024). MRT Jakarta offers advantages in terms of passenger capacity, speed, and accessibility (Afrilia et al., 2024). In 2023, the number of MRT passengers rose to 33.496.540, marking a 37% increase from 2019, which reflects growing public trust in the system. A key factor in maintaining this trust is service quality, which plays a vital role in fostering long-term customer relationships and loyalty (Sirajuddin et al., 2021; Nasution et al., 2023).

However, the quality of MRT Jakarta's services is not without challenges. CNN Indonesia (2024) reported an incident involving the collapse of construction material from the Attorney General's Office project onto the MRT track, resulting in service disruption and passenger congestion. Facilities are also a critical aspect, as well-maintained facilities can enhance service delivery and customer experience (Adawia et al., 2020). Diratama (2023) noted public complaints on social media regarding delays in the tap-in and tap-out system, which caused long queues. Faiz (2024) added that card tapping machines frequently malfunction, especially during peak hours, impeding passenger flow.

Another influential factor in user satisfaction is perceived price. Othman et al. (2021) and Nasution et al. (2023) highlight that travel costs remain a sensitive concern for many users, while Witama and Keni (2020) emphasize that a fair perception of price can positively affect satisfaction. However, MRT fares are still perceived as relatively expensive compared to other modes such as Transjakarta (Nurchahyo, 2024; Janati & Maullana, 2024). Customer satisfaction is essential in cultivating loyalty (Sa'ilin et al., 2023). Consumers tend to be satisfied when their expectations are met and highly satisfied when their expectations are exceeded (Nizwar et al., 2024). Loyalty is reflected in repeat usage, commitment to the service, and recommendations to others (Kurniawan et al., 2024; Cahyani et al., 2024).

This study is grounded in Expectation Confirmation Theory (ECT), developed by (Oliver, 1980), which originates from consumer behavior and social psychology research (Hossain & Quaddus, 2012). ECT is commonly employed to examine customer satisfaction, repurchase intention, and loyalty (Bhattacharjee, 2001; Fu et al., 2018). Prior studies have shown that satisfaction is a direct predictor of loyalty (Dabholkar et al., 2000; Gotlieb et al., 1994; Olsen, 2002; Taylor & Baker, 1994). Thus, ECT provides a relevant theoretical framework to analyze the relationship between customer satisfaction and loyalty in the context of service industries (Vijay, 2025; Fauzia Ratna Dewi et al., 2025).

Given the empirical gaps and inconsistencies identified in prior studies, there is a need for further research to explore this issue comprehensively. Therefore, this study aims to address the research gap by analyzing the influence of service quality, facilities, and perceived price on customer satisfaction and customer loyalty in the context of public transportation services.

RESEARCH METHOD

This research applies a quantitative approach with data collection through a questionnaire filled out by 259 respondents. The respondents were users of MRT Jakarta who reside in Jakarta and had used the service at least three times within the past week. A non-probability sampling technique was applied using purposive sampling. Data analysis was conducted using SPSS to assess the validity and reliability of the measurement instruments, while the structural model was tested using Structural Equation Modeling (SEM) with AMOS software.

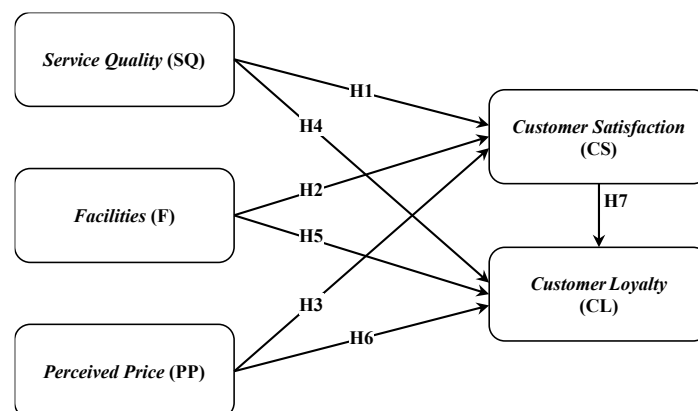


Figure 1.
Theoretical Framework

Based on Figure 1, the hypotheses proposed in this study are as follows:

- H1: Service quality has a positive and significant effect on customer satisfaction.
- H2: Facilities have a positive and significant effect on customer satisfaction.
- H3: Perceived price has a positive and significant effect on customer satisfaction.
- H4: Service quality has a positive and significant effect on customer loyalty.
- H5: Facilities have a positive and significant effect on customer loyalty.
- H6: Perceived price has a positive and significant effect on customer loyalty.
- H7: Customer satisfaction has a positive and significant effect on customer loyalty

RESULT AND DISCUSSION

Respondents Experience Information and Characteristics

Table 1.

Experience Information & Characteristics of Respondents

Frequency of MRT Usage (Past Week)		Total	Percentage
	3–5 times	107	41,3%
	5–7 times	84	32,4%
	More than 7 times	68	26,3%
	Total	259	100%
		Total	Percentage
Purpose of MRT Use	Commuting to/from work	164	63,3%
	Going to school/university	23	8,9%
	Social activities (e.g., malls, recreation, etc.)	70	27,0%
	Others	2	0,8%
	Total	259	100%
Gender	Female	175	67,6%
	Male	84	32,4%
	Total	259	100%
Age Group	17–25 years	116	44,8%
	26–35 years	126	48,6%
	36–45 years	16	6,2%
	46–50 years	1	0,4%
	51–60 years	0	0,0%
	> 60 years	0	0,0%
	Total	259	100%
Domicile	South Jakarta	147	56,8%
	East Jakarta	41	15,8%
	Central Jakarta	44	17,0%
	West Jakarta	13	5,0%
	North Jakarta	14	5,4%
	Total	259	100%
Highest Educational Attainment	Below high school	1	0,4%
	Senior high school	70	27,0%
	Diploma	25	9,7%
	Bachelor's degree	153	59,1%
	Postgraduate (Master/Doctorate)	10	3,9%
	Total	259	100%
Occupation	Student	82	31,7%
	Private employee	117	45,2%
	Government employee	49	18,9%
	Entrepreneur	8	3,1%
	Retired	0	0,0%

	Others	3	1,2%
	Total	259	100%

Source: Processed by Researchers (2025)

The Table 1 indicates that the majority of respondents were female, totaling 175 people (67,6%). Most respondents are in the age range of 26-35 years with 126 people (48,6%). The distribution of respondents' domicile is dominated by South Jakarta as many as 147 people (56,8%). The frequency of using the Jakarta MRT in the past week was mostly in the range of 3-5 times (107 respondents, 41,3%). The main purpose of using the MRT is to go to or from work, which was expressed by 164 respondents (63,3%). In addition, the majority of respondents have a bachelor's degree (S1), as many as 153 people (59,1%) and work as private employees as many as 117 people (45,2%). When viewed from the frequency of use of the Jakarta MRT in the past week, most respondents used the MRT 3-5 times (107 people, 41,3%) and the main purpose of using the Jakarta MRT was to go to or from work, as stated by 164 respondents (63,3%).

Validity and Reliability Test

Based on the results of the Exploratory Factor Analysis (EFA) for each variable, as presented in Table 2, it was found that the constructs of service quality, facilities, perceived price, customer satisfaction, and customer loyalty have a loading factor value $> 0,50$, Average Variance Extrated (AVE) value $> 0,50$, Cronbach's alpha value $\geq 0,70$, and composite reliability value $\geq 0,70$. Thus, it can be concluded that all indicator items on each variable have very good validity and reliability, indicated by a significant loading factor value.

Table 2.
Validity and Reliability Test Results

Item	Statement	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
Service Quality					
SQ1	The appearance of the MRT Jakarta staff or drivers is neat and professional.	0,886	0,669	0,875	0,910
SQ2	MRT Jakarta trains are always clean, hygienic and comfortable to use.	0,810			
SQ3	MRT Jakarta trains arrive on time at each	0,832			

Item	Statement	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
	station.				
SQ4	Information about MRT Jakarta schedules and services is well available.	0,776			
SQ5	MRT Jakarta officers or drivers are always polite and friendly to passengers.	0,780			
Facilities					
F1	The seating arrangements in the waiting areas of MRT Jakarta stations are appropriate.	0,755	0,605	0,835	0,884
F2	The clarity of audio announcements on the MRT Jakarta is adequate.	0,773			
F3	Handrails on MRT Jakarta trains are comfortable for standing passengers.	0,754			
F4	Mobile signal strength at MRT Jakarta stations is good.	0,791			
F5	Mobile signal strength inside MRT Jakarta trains is good.	0,815			
Perceived Price					
PP1	Using MRT Jakarta services helps reduce my travel costs.	0,812	0,668	0,876	0,909
PP2	MRT Jakarta offers affordable fares.	0,852			
PP3	MRT Jakarta ticket	0,839			

Item	Statement	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
	prices are reasonable.				
PP4	Considering the quality of service provided, MRT Jakarta fares are fair.	0,775			
PP5	The cost of using MRT Jakarta is very affordable.	0,806			
Customer Satisfaction					
CS1	My overall experience using MRT Jakarta services is very satisfying.	0,879	0,698	0,890	0,920
CS2	I feel that choosing MRT Jakarta was the right decision.	0,817			
CS3	MRT Jakarta has a good public image and reputation.	0,817			
CS4	The services provided by MRT Jakarta meet my expectations.	0,824			
CS5	I feel comfortable and happy using MRT services.	0,838			
Customer Loyalty					
CL1	I consider MRT Jakarta my primary choice for public transportation.	0,763	0,600	0,832	0,883
CL2	I plan to continue using MRT Jakarta services in the future.	0,776			
CL3	I will share positive experiences about using MRT Jakarta with others.	0,803			

Item	Statement	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
CL4	I will recommend others to use MRT Jakarta services.	0,769			
CL5	I feel more comfortable when using MRT Jakarta services.	0,763			

Source: Processed by Researchers (2025)

Full Model

Based on the full structural model illustrated in Figure 2 and the analysis outcomes presented in Table 3, the results indicate that the model has not met the goodness of fit criteria. The goodness of fit values obtained are $P = 0,000$, $GFI = 0,883$, and $AGFI = 0,857$, which are still below the model feasibility standard. Therefore, it is necessary to adjust the model to fit the eligibility criteria. One of the steps that can be taken is to eliminate some indicators so that the model reaches an adequate level of fit. In this study, six statement indicators were eliminated to meet all goodness of fit criteria, namely SQ5, F5, PP1, PP3, CS1, and CL1.

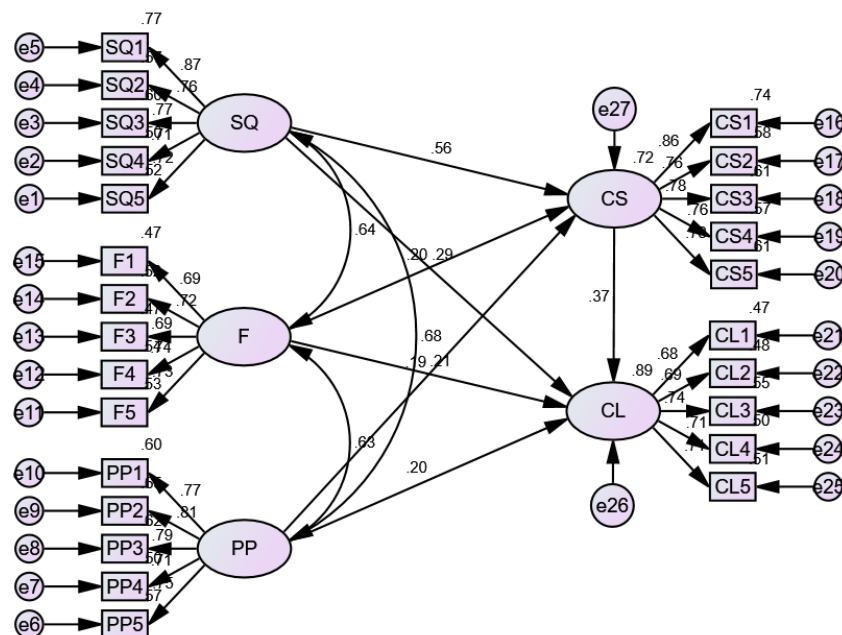


Figure 2.
AMOS Full Model

Source: Processed by Researches (2025)

Table 3.
AMOS Full Model Test Results

Index	Cut-off Value	Result	Model Evaluation
P	$\geq 0,05$	0,000	<i>Lack of Fit</i>
CMIN/DF	$\leq 2,00$	1,602	<i>Fitted</i>
GFI	$\geq 0,90$	0,883	<i>Lack of Fit</i>
AGFI	$\geq 0,90$	0,857	<i>Lack of Fit</i>
CFI	$\geq 0,90$	0,957	<i>Fitted</i>
TLI	$\geq 0,90$	0,951	<i>Fitted</i>
RMSEA	$\leq 0,08$	0,048	<i>Fitted</i>
RMSR	$< 0,05$	0,047	<i>Fitted</i>

Source: Processed by Researches (2025)

Fitted Model

Figure 3 shows the model testing results following the modification process, which involved the elimination of six statement indicators. As shown in Table 4, the modified model resulting a P value of 0,178, a CMIN/DF of 1,109, GFI of 0,941, AGFI of 0,921, CFI of 0,994, TLI of 0,992, RMSEA of 0,021, and RMSR of 0,036. Thus, it can be concluded that this research model has met the criteria for goodness of fit and is declared a fit model so that hypothesis testing can be carried out.

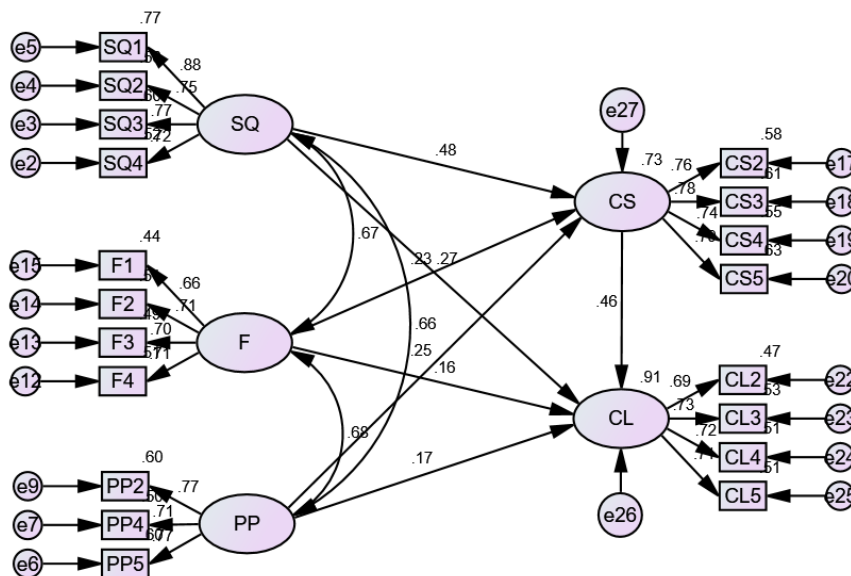


Figure 3.
AMOS Fitted Model
Source: Processed by Researches (2025)

Table 4.
AMOS Fitted Model Test Results

Index	Cut-off Value	Result	Model Evaluation
P	$\geq 0,05$	0,178	Fitted
CMIN/DF	$\leq 2,00$	1,109	Fitted
GFI	$\geq 0,90$	0,941	Fitted
AGFI	$\geq 0,90$	0,921	Fitted
CFI	$\geq 0,90$	0,994	Fitted
TLI	$\geq 0,90$	0,992	Fitted
RMSEA	$\leq 0,08$	0,021	Fitted
RMSR	$< 0,05$	0,036	Fitted

Source: Processed by Researches (2025)

Hypotesis Test

Table 5 presents the results of hypothesis testing in this study. The hypothesis is accepted if the Critical Ratio (CR) value $> 1,96$ and the significance value (P-value) $< 0,05$. Conversely, if the C.R. value $< 1,96$ and the P-value $> 0,05$, the hypothesis is rejected.

Table 5.
Hypothesis Test Results

Hypothesis	Independent Variable		Dependent Variable	C.R.	P-Value	Estimates	Results
H1	Service Quality	→	Customer Satisfaction	5,612	***	0,547	Accepted
H2	Facilities	→	Customer Satisfaction	2,630	0,009	0,247	Accepted
H3	Perceived Price	→	Customer Satisfaction	2,845	0,004	0,237	Accepted
H4	Service Quality	→	Customer Loyalty	3,038	0,002	0,270	Accepted
H5	Facilities	→	Customer Loyalty	1,991	0,046	0,152	Accepted
H6	Perceived Price	→	Customer Loyalty	2,073	0,038	0,141	Accepted
H7	Customer Satisfaction	→	Customer Loyalty	4,124	***	0,400	Accepted

Source: Processed by Researches (2025)

Service Quality and Customer Satisfaction

The results of the hypothesis testing indicate that service quality has a positive and significant effect on customer satisfaction, as evidenced by a value of $CR = 5,612 > 1,96$ and $P = *** (< 0,001) < 0,05$. Therefore, the first hypothesis is supported. This finding is consistent with previous studies by Yunani et al. (2024), Zhong and Moon (2020), and Samosir et al. (2024), which highlight the critical role of service quality in enhancing customer satisfaction. Similarly, Purnandika and Septiana (2024) emphasize that improvements in service quality are among the primary drivers of customer satisfaction. These results suggest that when MRT Jakarta delivers services that meet or exceed customer expectations, users are more likely to experience a higher level of satisfaction with the service provided.

Facilities and Customer Satisfaction

The results of the analysis indicate that facilities have a positive and significant effect on customer satisfaction, as demonstrated by a value of $CR = 2,630 > 1,96$ and $P = 0,009 < 0,05$. Accordingly, the second hypothesis is supported. This finding aligns with the results of prior studies by Samosir et al. (2024), Setyorini et al. (2021), and Christiano et al. (2023), which emphasize the significant influence of facilities on passenger satisfaction levels. Prasidi et al. (2023) further assert that adequate facilities play a vital role in meeting customer expectations and enhancing user satisfaction. These findings highlight the importance of MRT Jakarta in ensuring the availability of proper facilities, both within stations and onboard trains to support user comfort and foster a positive and satisfying travel experience.

Perceived Price and Customer Satisfaction

The results of the analysis demonstrate that perceived price has a positive and significant effect on customer satisfaction, as indicated by a value of $CR = 2,845 > 1,96$ and $P = 0,004 < 0,05$. Therefore, the third hypothesis is supported. This finding is consistent with previous studies by Zhong and Moon (2020), Syah et al. (2022), and Setiawan (2021), which identified a significant relationship between perceived price and customer satisfaction. Rahayu et al. (2023) emphasize that a favorable price perception enhances customer satisfaction, whereas a negative perception may diminish it. These results suggest that perceived price is not merely about the monetary amount paid, but rather about the extent to which MRT Jakarta users perceive the fare as commensurate with the quality of service received during their travel experience.

Service Quality and Customer Loyalty

The analysis results indicate that service quality has a positive and significant effect on customer loyalty, as evidenced by a value of $CR = 3,038 > 1,96$ and $P = 0,002 < 0,05$. Therefore, the fourth hypothesis is supported. This finding reinforces the results of previous studies conducted by Dam and Dam (2021), Lukiyana and Pratama (2023), and Mutazayid et al. (2021), which found that service quality positively influences customer loyalty. Hanjaya and Setiawan (2022) further emphasize that optimal service delivery enhances customer satisfaction, which in turn encourages continued usage of a product or service (Natasya Prawesti, & Kuswanto, 2025).. These results suggest that when MRT Jakarta consistently delivers reliable and expectation-aligned services, users are more likely to remain loyal and continue utilizing the service over time.

Facilities and Customer Loyalty

The analysis results indicate that facilities have a positive and significant effect on customer loyalty, with a value of $CR = 1,991 > 1,96$ and $P = 0,046 < 0,05$. Thus, the fifth hypothesis is accepted. This finding is consistent with previous studies by Nurasiah et al. (2023), Winata and Prabowo (2022), and Amelia and Safitri (2021), which highlight that consumer loyalty is positively influenced by the quality of facilities provided. Ramadhani and Putra (2025), further emphasize that well-maintained facilities contribute to sustaining customer loyalty toward a service or product (Ritonga et al., 2025). These results suggest that the quality and completeness of facilities offered by MRT Jakarta, both at stations and within the trains, play a crucial role in shaping users' loyalty toward the service.

Perceived Price and Customer Loyalty

The analysis results show that perceived price has a positive and significant effect on customer loyalty, with a value of $CR = 2,073 > 1,96$ and $P = 0,038 < 0,05$. Accordingly, the sixth hypothesis is supported. This finding is consistent with the studies conducted by Rahayu et al. (2023), Agung and Pudjoprastyono (2023), and Diana and Azizah (2024), which demonstrate that perceived price significantly enhances customer loyalty. These results indicate that when users of MRT Jakarta perceive the fare as reasonable and aligned with the benefits and quality of service received, they are more likely to continue using the service consistently.

Customer Satisfaction and Customer Loyalty

The analysis results indicate that customer satisfaction has a positive and significant effect on customer loyalty, with a value of $CR = 4,124 > 1,96$ and $P = *** (< 0,001) < 0,05$. Thus, the seventh hypothesis is accepted. This finding

reinforces previous studies by Syah et al. (2022), Hamzah et al. (2021), and Agiesta et al. (2021), which identified customer satisfaction as a key determinant of user loyalty. Alsadoun and Alnasser (2025) emphasize that organizations prioritizing customer satisfaction tend to achieve higher levels of customer loyalty. The results suggest that a high level of satisfaction with MRT Jakarta's services is associated with a greater likelihood of continued use, indicating that satisfied users are more inclined to remain loyal and consistently choose MRT Jakarta as their primary mode of public transportation.

CONCLUSION

The findings of this study indicate that service quality, facilities, and perceived price have a positive and significant effect on both customer satisfaction and customer loyalty among MRT Jakarta users. In addition, customer satisfaction is also proven to play an important role in enhancing customer loyalty. These results suggest that good service quality, adequate facilities, and prices perceived as fair by users can improve satisfaction, which ultimately drives loyalty toward MRT Jakarta services. This supports the framework of Expectation Confirmation Theory (ECT), which posits that satisfaction formed through the alignment between initial expectations and actual experiences serves as a key foundation for building user loyalty. Therefore, it is essential for MRT Jakarta to consistently maintain service quality, ensure the availability of adequate facilities both at stations and on trains, and preserve a fair price perception in order to sustain customer satisfaction and loyalty.

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