

CHAPTER I

INTRODUCTION

1.1. Background of the Study

In today's digital and modern era, fast and efficient mobility is a primary need. Technological developments encourage changes in various sectors, including transportation, which plays an important role in moving people or goods from one place to another using a vehicle driven by humans or machines. Transportation is used to facilitate humans in carrying out their daily activities. Along with the increase in community activities, the need for reliable transportation is increasingly inevitable, especially for long-distance travel that requires a comfortable and efficient means of transportation (Andini, 2024).

One of the companies in BUMN is PT Kereta Api Indonesia (Persero) or commonly abbreviated as PT KAI, which is an Indonesian state-owned enterprise engaged in land transportation and plays an important role in providing railway services in Indonesia. The company is under the direct supervision of the Directorate General of Railways, which is under the Ministry of Transportation of the Republic of Indonesia. With a wide coverage area, PT KAI continues to strive to improve customer satisfaction in order to meet the mobility needs of the community efficiently.

Access by KAI was originally known as KAI Access, which was launched on September 4, 2014, and then changed to Access by KAI on August 10, 2023. Access by KAI has different features from the previous version. In the Access by

KAI application, there are not only features for purchasing train tickets but also other features, namely, trip planner, hotel reservations, live tracking, and loyalty points. Especially for the trip planner, this feature is presented so that passengers can develop travel plans that can be adjusted to their budget, time, and travel preferences.

Customer loyalty is when customers consistently choose a company over its competitors. It's an ongoing relationship between a customer and a business that's built on trust and positive experiences. According Obafemi et al (2024), Loyal customers are likely to make frequent purchases, are not easily swayed by competitors' offers, and provide long-term value to the company. Moreover, loyal customers often become effective brand advocates, helping to enhance the brand's reputation and attract new customers through their positive recommendations.

The level of loyalty of Access by KAI users has decreased. This is reflected in the number of negative reviews. Negative reviews of Access by KAI users can be seen in the table below.

Table 1.1 Access by KAI User Complaints

Negative Reviews	Indications	Complaint Date
The facilities of the Access by KAI application are inadequate	Indicates a low level of reliability for the use of Access by KAI	March 28, 2025
Difficulty filling in data	Indicates difficulty in using Access by KAI	March 28, 2025
Payment Difficulties	Indicates difficulty in using Access by KAI	March 26, 2025
Balance deducted but ticket purchase transaction failed	Indicates a low level of security for Access by KAI users.	February 12, 2025
Can't check all stations in 1 city	Low level of customer satisfaction due to incompleteness after upgrading.	February 25, 2025

Sources: Access by KAI (Prepared by the writer, 2025)

Table 1.1 shows that there are negative reviews that cause many customers to choose offline purchases which are easier, more practical, and faster than Access by KAI application ticket purchase transactions.

Satisfaction is a feeling of happiness or even disappointment from a customer that arises after comparing the expected product with what is obtained. Satisfaction is a customer response to a product, on the basis that the product can meet customer needs. Customer satisfaction is important because it leads to increased customer retention, higher customer lifetime value, and a stronger brand reputation (Ritonga et al., 2020).

Customers experience dissatisfaction with the performance of Access by KAI. From this dissatisfaction, many customers leave low ratings and complaints about the performance of Access by KAI that disappoint customers.

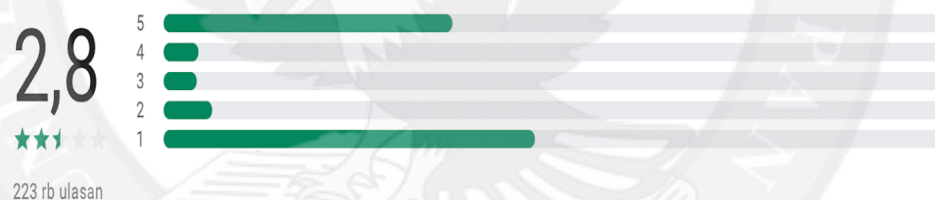


Figure 1.1 Rating of Access by KAI
Sources: Access by KAI (Google Play, 2025)

Figure 1.1 shows that the rating of Access by KAI is very low at 2.8. Some of the triggers for dissatisfaction are according to customers that Access by KAI is inconsistent in providing information because it requires a long waiting time, the Access by KAI application is not easy according to users because there are many innovations made but do not provide benefits to users, Access by KAI security is also low as seen from the frequent errors that occur.

Service reliability is the likelihood that a service will function as intended over a period of time. It's a measure of how consistently a service can perform without interruptions or failures. A customer has certain expectations of reliable service when buying a product. When companies offer this service reliability, company help ensure that the service meets customer expectations, which may subsequently lead to business growth. According to reliability or the ability to provide services immediately, as expected, and can provide satisfaction can have a positive and significant effect on customer satisfaction. The reliability in providing services that are fast, precise, easy, smooth and honest in solving problems can give confidence to customer satisfaction (Akbar & Wadud, 2024).

The low reliability of Access by KAI is reflected in the many negative complaints from customers.



Figure 1.2 Reliability of Access by KAI
Sources: Access by KAI (Google Play, 2025)

Figure 1.2 shows that Access by KAI does not have clear service standards because access when you want to buy and check the schedule takes 4-10 minutes of queuing time. Then another phenomenon found that Access by KAI has not provided fast service as seen from the frequent application bugs so that customers routinely receive repetition of stages so that when they want to make a purchase transaction ticket is very disappointing. As a result of this problem, customers experience dissatisfaction and give a low rating to Access by KAI.

Perceived ease of use is the level of a person's belief that using a particular technology or system is easy and does not require great effort. Perceived ease of use has a positive and significant effect on application user satisfaction. Positive judgement occurs when consumers or people think that it would be easy to learn and understand a new technology or system, which imply that it won't require a lot of times for consumers or people to learn and understand how the new system or technology will work. Therefore, in regard with the concept of perceived ease of use, it should be noted that companies should be able to ensure that all systems or technologies implemented by the company and offered to the consumers should be the ones which are easy to be understood, learned, and used by consumers or people in order to increase the number of people who are using the systems developed by the companies. Perceived ease of use is important because it can influence user experience and encourage repeat use and customer satisfaction (Wilson et al., 2021).

According to users of the Access by KAI application, since the perceived ease of use innovation has not been considered by KAI. This is because when

customer want to check the schedule and purchase tickets, the stages that are passed are quite a lot and when the process continues it takes a long time. As a result, it triggered a negative review on Access by KAI which can be seen in the figure below.



Figure 1.3 Perceived Ease of Use of Access by KAI

Sources: Access by KAI (Google Play, 2025)

Figure 1.3 shows that the level of dissatisfaction related to perceived ease of use is decreasing. There were many negative user reviews due to the app upgrade becoming unclear and undirected. The search feature for the city or district you want to go to, or start cannot be searched. Of course, this makes it difficult for users of the Access by KAI application.

Perceived security is a person's assessment of the level of security of a service, such as a website or payment platform. This perception of security is important in technology user behavior. Perceived security has four dimensions. In the beginning, secrecy refers to when improper information exposure can be predicted and avoided. Information leakage to unauthorized parties will be better anticipated and avoided with a system with superior secrecy. According to

(Kinasih & Albari, 2022), perceived security has a positive and significant effect on customer satisfaction.

The number of negative reviews related to security is increasingly unsafe for Access by KAI users. This is due to the frequent loss of balance in KAI pay.

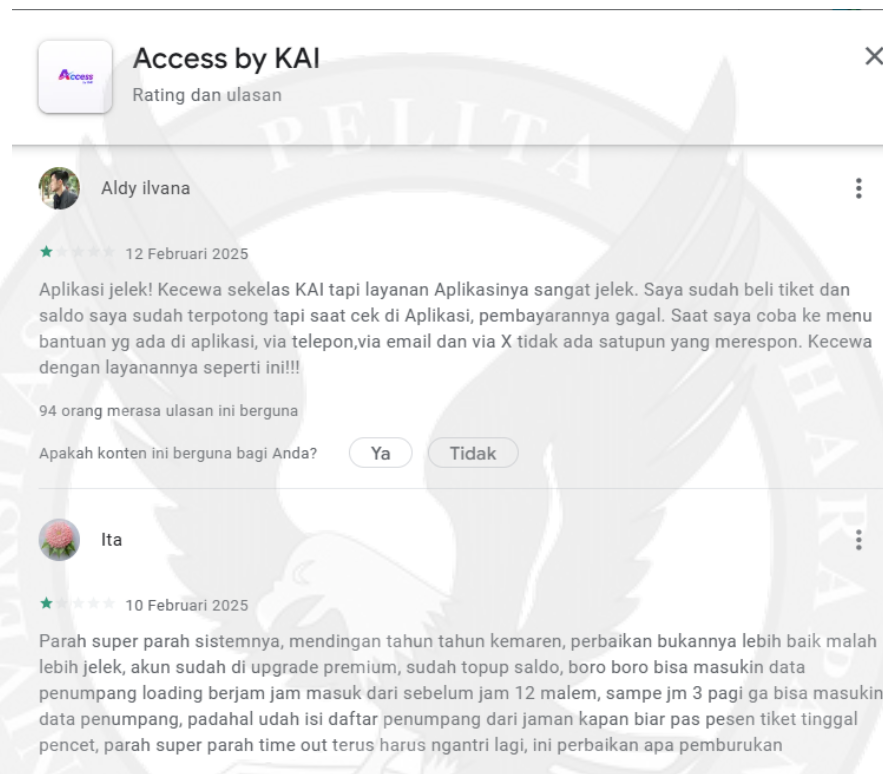


Figure 1.4 Perceived Security of Access by KAI
Sources: Access by KAI (Google Play, 2025)

Figure 1.4 shows that when booking tickets, the user's balance is often deducted but, when checking in the history there is no transaction. Then another problem was found, the frequent loss of KAIPay balance due to a long absence of transactions. Many customers assume that the security level of Access by KAI is low.

Based on the rating and review data obtained from the Access by KAI application, so that researchers are interested in choosing the research title “**The**

Influence of Reliability, Perceived Ease of Use, and Perceived Security towards Customer Loyalty to Customer Satisfaction in Access by KAI.”

1.2. Problem Limitation

In order to maintain the limitation of time and budget, the writer decides that this study is limited to only several variables such as Reliability (X1), Perceived Ease of Use (X2), and Perceived Security (X3) as independent variables, Customer Satisfaction (Z) as the intervening variable and Customer Loyalty (Y) as the dependent variable. Moreover, the writer would also limit the object of research to Access by KAI.

1.3. Problem Formulation

The problem formulations on this research are:

- a. Does Reliability has partial influence towards Customer Satisfaction in Access by KAI?
- b. Does Perceived Ease of Use has influence towards Customer Satisfaction in Access by KAI?
- c. Does Perceived Security has influence towards Customer Satisfaction in Access by KAI?
- d. Do Reliability, Perceived Ease of Use and Perceived Security have influence towards Customer Satisfaction in Access by KAI?
- e. Does Reliability has influence towards Customer Loyalty in Access by KAI?

- f. Does Perceived Ease of Use has influence towards Customer Loyalty in Access by KAI?
- g. Does Perceived Security has influence towards Customer Loyalty in Access by KAI?
- h. Does Customer Satisfaction has influence towards Customer Loyalty in Access by KAI?
- i. Do Reliability, Perceived Ease of Use, Perceived Security and Customer Satisfaction have influence towards Customer Loyalty in Access by KAI?
- j. Does Customer Satisfaction mediate the influence of Reliability has influence towards Customer Loyalty in Access by KAI?
- k. Does Customer Satisfaction mediate the influence of Perceived Ease of Use has influence towards Customer Loyalty in Access by KAI?
- l. Does Customer Satisfaction mediate the influence of Perceived Security has influence towards Customer Loyalty in Access by KAI?

1.4. Objective of the Research

Based on the research problem formulation, the objectives of this research can be conducted as follows:

- a. To explain whether Reliability has influence towards Customer Satisfaction in Access by KAI.
- b. To analyze whether Perceived Ease of Use has influence towards Customer Satisfaction in Access by KAI.

- c. To describe whether Perceived Security has influence towards Customer Satisfaction in Access by KAI.
- d. To describe whether Reliability, Perceived Ease of Use and Perceived Security have influence towards Customer Satisfaction in Access by KAI.
- e. To explain whether Reliability has influence towards Customer Loyalty in Access by KAI.
- f. To analyze whether Perceived Ease of Use has influence towards Customer Loyalty in Access by KAI.
- g. To describe whether Perceived Security has influence towards Customer Loyalty in Access by KAI.
- h. To describe whether Customer Satisfaction has influence towards Customer Loyalty in Access by KAI.
- i. To describe whether Reliability, Perceived Ease of Use, Perceived Security and Customer Satisfaction have influence towards Customer Loyalty in Access by KAI.
- j. To investigate whether Customer Satisfaction mediate the influence of Reliability has influence towards Customer Loyalty in Access by KAI.
- k. To investigate whether Customer Satisfaction mediate the influence of Perceived Ease of Use has influence towards Customer Loyalty in Access by KAI.
- l. To investigate whether Customer Satisfaction mediate the influence of Perceived Security has influence towards Customer Loyalty in Access by KAI.

1.5. Benefits of the Research

1.5.1. Theoretical Benefit

The benefit of overall study in this research is needed to provide a better understanding of how reliability, perceived ease of use, and perceived security influence towards customer loyalty to customer satisfaction. This research is expected to give a refresh to the existing theories especially to those study variable that relevant to reliability, perceived ease of use, perceived security, customer loyalty and customer satisfaction.

1.5.2. Practical Benefit

Here are some practical benefits of this study:

a. For the Writer

This study is expected to expand the writer's knowledge base and new experience about the importance information about reliability, perceived ease of use, and perceived security influence towards customer loyalty to customer satisfaction.

b. For the Company

This research is expected to be able to contribute to help KAI to increase their customer satisfaction and customer loyalty, as well as provide positive things to distributions that will increase the comfortness among customers and customers also for Access by KAI.

c. For the other researcher

This research is supposed to bring new theories references and information about reliability, perceived ease of use, and perceived security have simultaneous influence towards customer loyalty to customer satisfaction.

