

# The Influence of Customer Experience and Customer Satisfaction on Purchasing Decisions with Purchase Intention as an Intervening Variable in the My Pertamina Application

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## **Keywords:**

customer experience and customer satisfaction, MyPertamina application, purchasing subsidized

## **Abstract**

*This study aims to investigate the influence of customer experience and customer satisfaction on purchasing decisions, with purchase intention as a mediating variable, focusing on the MyPertamina application for purchasing subsidized fuel in Palopo City, Indonesia. Using a quantitative design with 100 respondents selected through incidental sampling, this study used a questionnaire and analyzed the data with SmartPLS 4.1 to test the outer and inner models. The study findings revealed that customer experience directly influences purchasing decisions but does not significantly influence purchase intention, while customer satisfaction significantly influences both purchase intention and purchase decision. In addition, purchase intention strongly mediates the relationship between customer satisfaction and purchase decision but does not mediate the relationship between customer experience and purchase decision. This suggests that while user experience directly contributes to purchasing behavior, satisfaction drives intention, which then shapes actual decisions. This study provides theoretical implications by integrating behavioral models in the context of digital public services and offers practical insights for application developers and policymakers to improve service efficiency, trust, and user satisfaction. However, its limitations include focusing only on one geographic region and application, which limits the generalizability of the findings. Future research should explore comparative contexts or incorporate qualitative approaches to capture deeper user perceptions and behavioral nuances. Overall, this study enriches the understanding of consumer decision-making patterns in adopting government-supported digital platforms.*

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## **INTRODUCTION**

In the era of rapid digital transformation, information technology has had a significant impact on various aspects of people's lives, including consumption patterns, social interactions, and public service systems (Hafiz et al., 2021; Akbar, 2024; Aziz & Zakir, 2022). Indonesia has also experienced this change by adopting information technology in various aspects of life, one of which is through the implementation of e-government which aims to increase the efficiency and transparency of public services (Gusman, 2024; Mutiarin et al., 2024; Sukorina, 2025).

Amid the increasing number of motorized vehicles, demand for fuel has spiked. To respond to this condition, the government has implemented a more controlled subsidy distribution policy through a digital approach. One of the initiatives is the launch of the MyPertamina application by PT Pertamina (Persero) which aims to support the transaction process and distribution of subsidized fuel to be more accurate. This platform not only functions as a means of purchasing, but also as a data verification tool so that beneficiaries are right on target.

MyPertamina is a digital financial service application that allows users to make non-cash fuel purchase transactions, while also recording and verifying user data to ensure fair distribution of subsidies. However, in its implementation, this application still faces various challenges, especially at the user level. In Palopo City, for example, many people complain about system instability, difficulties in the registration process, and limited information regarding subsidy quotas. In addition, the use of this application still conflicts with regulations regarding the prohibition of using cellphones in gas station areas, and the lack of digital understanding among the community is an obstacle in itself (Riofita, 2025).

User experience is an important aspect in assessing the success of an application. Several previous studies have highlighted the importance of ease of access, speed of processing, and system reliability in shaping positive consumer perceptions (Ramadhan et al., 2023; Rifka Putri Hairafida, Taufik Asra, 2025). On the other hand, the level of satisfaction is also a major factor that reflects service quality. When the system is able to meet user expectations, they are more likely to continue using it and even recommend it to others (Martin et al., 2024; Safa'ah & Indiryanti, 2023).

Purchase intention plays a role as a bridge between experience and satisfaction with the decision to use the application. When users feel facilitated and satisfied, the urge to reuse the service increases (Softina et al., 2022; Aghivirwiati, 2023). However, some users still show resistance in adopting new technologies, so it is necessary to further explore how this intention functions as a link in the dynamics of digital consumer behavior.

Based on this background, this study aims to analyze the role of intention to use the MyPertamina application as a mediating variable in the relationship between user experience and satisfaction with subsidized fuel purchasing decisions. This focus was raised in response to various problems in the field, such as low levels of application usage, system disruptions, and public resistance to digital technology in fuel transactions.

Theoretically, this study contributes to the development of technology-based consumer behavior studies by integrating intention variables in the relationship model of user experience and satisfaction with purchasing decisions. While practically, the results of this study are expected to be input for application developers and policy makers to design public digital services that are more effective, efficient, and responsive to community needs.

The novelty of this study lies in the testing of intention as an intervening variable, which until now has not been widely studied in the context of digital fuel distribution through the MyPertamina application. This approach is expected to provide a more comprehensive understanding of the factors that influence purchasing decisions in a technology-based public service ecosystem.

## **METHODS**

This study uses a quantitative approach that will measure and analyze the influence of customer experience and customer satisfaction on purchasing decisions with purchase intention as an intervening variable in the MyPertamina application. According to Arikunto (2010), the term quantitative research refers to a type of research in which the data is presented in the form of numbers that can be calculated systematically.

This study aims to identify consumers who are already active or potential in Palopo City, South Sulawesi. Population is a generalization area that includes subjects or objects with a certain number and characteristics that are used as study material by researchers to be analyzed and concluded (Sugiyono, 2013). In this study, the population studied was the people of Palopo City who used the My Pertamina application, although the exact number is unknown. The sampling technique used in this study was incidental sampling, which is a method that determines samples based on coincidence. This means that anyone who accidentally meets the researcher can be used as a sample, as long as the individual is considered suitable as a data source (Sugiono, 2019). After calculating the number of samples using the Cochran Method, the researcher obtained 100 respondents from among consumers.

This study uses primary data obtained through the distribution of questionnaires to the people of Palopo City who are users of the MyPertamina application. The distribution of the questionnaire uses the Likert Scale form which is based on indicators from the research variables, namely independent variables in the form of Customer Experience and Customer Satisfaction, dependent variables that reflect purchasing decisions, and intervening variables that represent purchasing intentions (Purchase Intention). In data analysis, this study utilized Partial Least Square 4.1 (SmartPLS 4.1) software as a tool. PLS is used to test the evaluation of the outer model, which includes validity tests (convergent and discriminant validity) and reliability tests. In addition, PLS is also used to evaluate the inner model, which includes path coefficients and R-Square values, as well as the bootstrapping method to test the significance of the relationship between variables by looking at the t-statistic and p-value values.

## RESULTS AND DISCUSSION

Primary data was obtained through a questionnaire that was distributed via Google Form and filled out by 100 respondents, including information on age and gender.

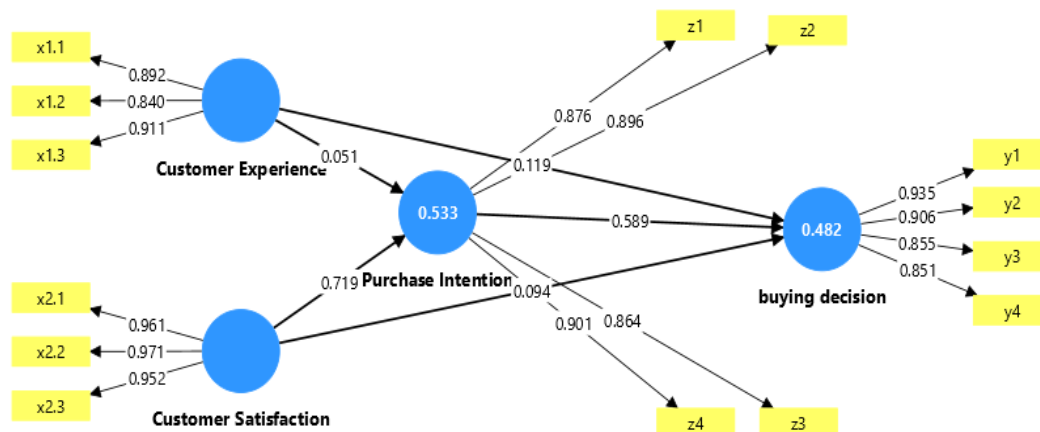
**Table 1. Respondent characteristics**

Information	Frequency	Presentatio n
Age		
20-26 years	20	20%
27-33 years	49	49%
>34 years	31	31%
Types of Klemain		
Woman	62	62%
Man	38	38%

Source: 2025 questionnaire results data

Based on the table above, of the total 100 respondents who participated in the survey, 20% were around 20-26 years old, while 49% were 27-33 years old, and the remaining 31% were over 34 years old. Likewise, participation in the survey was 62 people or 62% of the total respondents were women. Meanwhile, 38 people or 38% of the total respondents were men.

In this study, the requirement test was conducted by applying the Partial Least Square Path Modeling (PLS-SEM) method which was analyzed using SmartPLS 4.1.0 software. The analysis process includes an evaluation of the outer model, consisting of convergent validity and discriminant validity, as well as an analysis of the inner model or structural model with an initial approach. In the initial stage, the graph below illustrates that the variable X1 (customer experience) consists of 3 statements, the variable X2 (customer satisfaction) has 3 statements, and the variable Y (purchase decision) includes 4 statements submitted to respondents. In addition, the purchase intention variable as an intervening variable also has 4 statements, which are then processed as follows:



**Figure 1. Measurement Framework Model**

In the measurement framework model shown in Figure 2, each measurement instrument has been used appropriately. In addition, this model is analyzed using two substructures. In the first substructure, customer experience and customer satisfaction affect purchase intention with an R<sup>2</sup> value of 0.533. Meanwhile, in the second model, the variables customer experience, customer

satisfaction, and purchase intention together affect purchasing decisions, resulting in an R<sup>2</sup> value of 0.482. The results obtained from the measurement framework indicate that the model used is appropriate (fit).

## Outer Model

### Convergent Validity

Convergent validity is demonstrated through the assumptions underlying the calculation, which have met the general rule (Rule of Thumb) in SEM SmartPLS version 4.1.1, which is more than 0.7. This validity is also proven by the use of the Average Variance Extracted (AVE) metric.

**Table 2. Outer Loading Results**

	<i>Customer Experience</i>	<i>Customer Satisfaction</i>	<i>Purchase Intention</i>	<i>buying decision</i>
x1.1	0.892			
x1.2	0.840			
x1.3	0.911			
x2.1		0.961		
x2.2		0.971		
x2.3		0.952		
y1				0.935
y2				0.906
y3				0.855
y4				0.851
z1			0.876	
z2			0.896	
z3			0.864	
z4			0.901	

Source: 2025 data processing results

**Table 3. Construct reliability and validity**

	<i>Cronbach's alpha</i>	<i>Composite reliability(rho_a)</i>	<i>Composite reliability(rho_c)</i>	<i>Average variance extracted(AVE)</i>
<b>Customer Experience</b>	0.857	0.873	0.912	0.777
<b>Customer Satisfaction</b>	0.959	0.960	0.974	0.925
<b>Purchase Intention</b>	0.907	0.908	0.935	0.782
<b>buying decision</b>	0.912	0.935	0.937	0.788

Source: 2025 data processing results

To evaluate the validity and reliability of the research variable construction, this study used a number of indicators. The results showed that all indicators met the criteria for convergent validity, with an external loading value of more than 0.7 and an AVE of more than 0.5. The average variance extracted (AVE) values for the variables customer experience, customer satisfaction, purchase intention and purchase decision were 0.777, 0.925, 0.728, and 0.788, respectively, indicating that each variable had adequate convergent validity.

Reliability testing was conducted by referring to the composite reliability and Cronbach's alpha values shown in Table 3. The composite reliability values of each variable are: customer experience of 0.873; customer satisfaction of 0.960; purchase intention of 0.908; and purchase decision of 0.935. All of these values exceed the threshold of 0.7, so it can be concluded that each

variable used has met the reliability standard. In addition, the Cronbach's alpha value also supports this conclusion, which is 0.857 for the customer experience variable; 0.959 for customer satisfaction; 0.907 for purchase intention; and 0.912 for purchase decision. Thus, all variables in this study are declared reliable.

### Discriminant Validity

Discriminant validity testing is an important stage in the evaluation of a measurement model that aims to assess the extent to which indicators in a construct are exclusive and do not have a high correlation with indicators from other constructs. Good discriminant validity indicates that each construct in the model has conceptual and empirical clarity that distinguishes it from other constructs. In the study, discriminant validity testing was carried out using the Fornell Larcker criteria through SmartPLS software, and the test results are presented as follows.

**Table 4. Discriminant Validity Results**

	<i>Customer Experience</i>	<i>Customer Satisfaction</i>	<i>Purchase Intention</i>	<i>Buying Decision</i>
<b>Customer Experience</b>	0.881			
<b>Customer Satisfaction</b>	0.188	0.962		
<b>Purchase Intention</b>	0.186	0.728	0.884	
<b>buying decision</b>	0.246	0.546	0.680	0.888

Source: 2025 data processing results

Based on table 4, it can be seen that each variable shows a higher value when measuring itself compared to other variables in the same column. For example, the Purchase Intention variable has a value of 0.884, which is higher than the value of other variables in the column. Likewise, the Customer Experience variable records a value of 0.881, which is higher than the Customer Satisfaction value in the same column as Customer Experience. Therefore, this table indicates that the data model used in this study has met the criteria and requirements to show that the constructs in the model have discriminant validity.

### Inner Model

#### R-Square

The R-square value can be interpreted based on the following categorization: between 0.02 to 0.13 is included in the weak category, the range of 0.13 to 0.26 is classified as moderate, while values between 0.26 to 0.37 are classified as strong.

**Table 5. R-Square Results**

	<b>R-square</b>	<b>R-square adjusted</b>
<b>Purchase Intention</b>	0.533	0.523
<b>buying decision</b>	0.482	0.465

Source: 2025 data processing results

Based on the results of the R-square test, it is known that the purchase intention variable has an R-square value of 0.533. This means that 53.3% of the variation in intention can be explained by the variables in the model. Based on the existing criteria, this value is included in the moderate to nearly strong category, so it can be concluded that the model is able to explain the intention variable quite well. On the other hand, the purchasing decision variable shows an R-square value of 0.482, which indicates that only 48.2% of the variation in purchasing decisions can be explained by the model, and this value is included in the strong category.

### Hypothesis Testing

Hypothesis testing is done by analyzing data through examination of T-statistic values to determine the extent to which exogenous variables affect endogenous variables. The significance

of the relationship is determined by comparing the T-statistic value to the T-table value at a significance level of 5% ( $\alpha = 0.05$ ), which is 1.96.

**Table 6. Path Coefficient**

	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ( O/STDEV )</b>	<b>P values</b>
<b>Customer Experience -&gt; buying decisions</b>	0.149	0.152	0.069	2.157	0.031
<b>Customer Experience -&gt; Purchase Intention</b>	0.051	0.057	0.063	0.800	0.424
<b>Customer Satisfaction -&gt; buying decision</b>	0.518	0.524	0.113	4.602	0.000
<b>Customer Satisfaction -&gt; Purchase Intention</b>	0.719	0.717	0.062	11,606	0.000
<b>Purchase Intention -&gt; buying decision</b>	0.589	0.592	0.156	3.785	0.000

Source: 2025 data processing results

Based on the results in Table 6, it was found that:

Customer Experience has no significant effect on Purchase Intention, indicated by a p value of 0.424 and T of 0.800. Since  $p > 0.05$ , the H1 hypothesis is rejected. This means that customer experience is not strong enough to drive purchase intention directly.

Customer Satisfaction has a positive and significant effect on Purchase Intention, with a p value of 0.000 and T of 11.606. Since  $p < 0.05$ , the H2 hypothesis is accepted. This means that the higher the customer satisfaction, the greater their intention to purchase.

Customer Experience has a positive and significant effect on Buying Decision, with a p value of 0.031 and T of 2.157. Since  $p < 0.05$ , the H3 hypothesis is accepted. This shows that a good experience can drive purchasing decisions directly.

Customer Satisfaction has a positive and significant effect on Buying Decision, indicated by a p value of 0.000 and T of 4.602. Since  $p < 0.05$ , the H4 hypothesis is accepted. This means that satisfied customers tend to make decisions to buy.

Purchase Intention has a positive and significant effect on Buying Decision, with a p value of 0.000 and T of 3.785. Because  $p < 0.05$ , the H5 hypothesis is accepted. This shows that strong purchase intention will increase the likelihood of a purchase.

**Table 7. Results of Specific Indirect Effect**

	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ( O/STDEV )</b>	<b>P values</b>
<b>Customer Experience -&gt; Purchase Intention -&gt; buying decision</b>	0.030	0.036	0.041	0.728	0.467

<b>Customer Satisfaction -&gt; Purchase Intention -&gt; buying decision</b>	0.424	0.426	0.126	3.372	0.001
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Source: 2025 data processing results

Based on the analysis results in Table 7, it is known that not all indirect influence paths in the model show significance. The Customer Experience, Purchase Intention, buying decision path does not show a significant indirect effect, with a p value of 0.467 and T 0.728, so the H6 hypothesis is rejected. This indicates that although customer experience can influence decisions directly, the indirect effect through purchase intention is not significant. On the other hand, the Customer Satisfaction, Purchase Intention, buying decision path has a significant indirect effect, with a p value of 0.001 and T 3.372, so the H7 hypothesis is accepted. This shows that customer satisfaction not only has a direct effect on decisions, but also indirectly through the formation of purchase intention.

## Discussion

### Customer Experience and Purchase Intention

The results of the study show that Customer Experience does not have a significant effect on Purchase Intention. This means that even though customers have a good experience, it does not necessarily drive purchase intention directly.

This finding is in line with research conducted by (Malinda et al., 2023) which states that customer experience does not contribute directly to the formation of purchase intentions. However, it is different from research (Asser Trio Simanjuntak & Rudy Badrudin, 2024; Nurul Aulia et al., 2024; Patel et al., 2024; Grace & Pardede, 2023) which shows that customer experience has a direct influence on repurchase intentions. However, in the context of this study, it can be explained through the Theory of Planned Behavior approach (Ajzen, 1991), where intentions are formed from attitudes, subjective norms, and perceived behavioral control, not just emotional experiences. This means that emotional and temporary experiences are not enough to form intentions without rational evaluations such as satisfaction.

The use of MyPertamina in Palopo City, customers may experience a user-friendly application interface or smooth service, this is not enough to encourage the intention to purchase fuel through the application. Factors such as trust in the system, old habits, or doubts about the ease and benefits of the application can be the cause of this weak influence.

### Consumer Satisfaction and Purchase Intention

The results of the study show that Customer Satisfaction has a significant effect on Purchase Intention. This means that the higher the customer satisfaction, the stronger their intention to buy a product or service. Research by (Wiguna & Dirgantara, 2023) in the context of e-commerce also confirms that satisfied customers are more likely to have the intention to make repeat purchases or revisit. In addition, research conducted by (Afinia, 2024) states that there is a relationship between customer satisfaction and repeat purchase intention on e-commerce platforms in Indonesia. Research (Aghivirwiati, 2023) also states that customer satisfaction influences repeat purchase intention.

In the context of this research, the satisfaction felt by users, especially as measured by the conformity of expectations, interest in reusing the application, and willingness to recommend to others, has been proven to encourage the formation of purchasing intentions through the MyPertamina application.

### Customer Experience and Purchase Decisions



The results of the study show that customer experience has a significant effect on purchasing decisions. This means that when MyPertamina users experience positive experiences such as ease of use of the application, reliability of technology, comfort of the gas station environment, and good social interactions, they tend to immediately decide to make fuel purchases through the application. This finding is in line with research (Zikry et al., 2024; Aubrey Wijaya et al., 2024; Fernandes et al., 2021; Aghivirwiati, 2023) that good customer experience can strengthen purchasing decisions although it does not always create loyalty.

This condition indicates that the decision to use the MyPertamina application is most likely pragmatic or functional. For example, customers decide to buy fuel using the application because they follow the subsidized fuel purchase policy, not because they have formed a long-term commitment to continue using digital services. In Palopo City, this can be reinforced by external factors such as dependence on cash, old habits, or minimal technological literacy, which cause positive experiences to be insufficient to create repurchase intentions or purchase decisions mediated by intentions.

### **Customer Satisfaction and Purchasing Decisions**

The results of the study show that customer satisfaction has a significant effect on purchasing decisions. This indicates that the higher the level of satisfaction felt by customers after using the MyPertamina application, the greater the possibility that they will make purchasing decisions directly through the application. In this study, customer satisfaction was measured through three main dimensions, namely the conformity of expectations, interest in making repeat visits, and willingness to provide recommendations. When customers feel that the service received is in accordance with or even exceeds their initial expectations, this creates a positive perception of the service which ultimately drives the formation of purchasing decisions. Likewise, customers who have the intention to use the service again and are willing to recommend it to others, show a fairly high level of satisfaction and are believed to have a significant influence on purchasing behavior.

This finding is in line with the results of research conducted by (Aghivirwiati, 2023; Aghivirwiati, 2023; Camilleri & Filieri, 2023) which shows that customer satisfaction directly influences purchasing decisions.

### **Purchase Intention Mediates the Relationship Between Customer Experience and Purchase Decision**

The results of the study indicate that purchase intention does not mediate the relationship between customer experience and purchasing decisions. This means that even though customers have a good experience using MyPertamina services, it does not automatically create purchase intention which ultimately drives purchasing decisions. In fact, purchase intention in this study has been measured through indicators that include aspects of social influence, relative advantage, information search, and interest in trying the product. The absence of this mediation effect indicates that customer experience drives purchasing decisions more directly, without going through the formation of intentions first. This finding is comparable to research conducted by (Putri Mega Utami & RA Nurlinda, 2023; Elita Tanujaya Julianto, 2022) which shows that purchase intention does not always play a role as a mediator in purchasing decision making.

These findings indicate that in the context of digital services such as MyPertamina in Palopo City, fuel purchasing decisions are often practical and situational. Customers tend to immediately use the application when they feel the service is easy, fast, and useful, without going through a long cognitive process in forming intentions. This can be caused by several factors, such as limited digital information, low intensity of social interaction around the use of the application, or limited perception of the advantages of the application compared to conventional methods.

### **Purchase Intention Mediates the Relationship Between Customer Satisfaction and Purchase Decision**

The results of the study show that purchase intention acts as a significant mediator between customer satisfaction and purchasing decisions. This shows that the satisfaction felt by customers does not immediately encourage them to make a purchase, but rather through the formation of an intention first. This finding is in accordance with the Planned Behavior theory of Icek Ajzen in Nonie Afrianti (2021), which states that actual behavior is influenced by intention as a form of psychological readiness and motivation. Customers who are satisfied with a product or service tend to grow the intention to buy again, and this intention is what then becomes the basis for decision making.

In the context of digital services such as MyPertamina in Palopo City, fuel purchasing decisions are often practical and situational. Customers tend to immediately use the application when they feel the service is easy, fast, and useful, without going through a long cognitive process in forming intentions. This can be caused by several factors, such as limited digital information, low intensity of social interaction around the use of applications, or limited perceptions of the advantages of applications compared to conventional methods. Thus, although theoretically purchase intention acts as a bridge between satisfaction and purchasing decisions, in practice users of digital services such as MyPertamina may prioritize ease of access and time efficiency, so that the decision-making process occurs more directly.

## CONCLUSION

This study concludes that customer satisfaction has a significant influence on both buying and purchasing decisions on customers, has a direct influence on purchasing decisions, but does not significantly affect purchase intention. This means that although a good user experience can directly encourage purchases, the formation of purchase intention is more influenced by the level of customer satisfaction. Purchase intention is proven to be a strong mediator in the relationship between customer satisfaction and purchasing decisions, but not in the relationship between customer experience and purchasing decisions.

The implication of these results is that MyPertamina application developers and policy makers need to prioritize improving customer satisfaction, such as ensuring that expectations are met, improving after-sales service, and encouraging recommendations from satisfied users. In addition, aspects of the user experience, such as ease of interface, reliability of technology, and convenience of the process, must continue to be improved in order to directly strengthen purchasing decisions. Communication strategies that emphasize the benefits and advantages of the application are also important to increase purchase intention.

The limitations of this study lie in the scope that only covers one area (Palopo City) and one platform (MyPertamina application), so that the results cannot be generalized to other contexts, such as areas with different levels of digital literacy or other public service applications. In addition, the approach used is entirely quantitative, so it does not capture qualitative dimensions such as deep perceptions, emotions, or psychological barriers of users.

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