

How Does Conventional Travel Agent Services Enhance Brand Loyalty? The Relationship Between Customer Experience, Brand Credibility, and Brand Trust

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Abstract

Objective: This study examines the relationship between customer experience and brand loyalty mediated by brand credibility and trust.

Design/Methods/Approach: Primary data was collected using a questionnaire with a purposive sampling technique. The 363 respondents who had used one of Bali's conventional travel agent services participated in this study. The Partial Least Square Structural Equation Model (PLS-SEM) was used to analyze the data through outer and inner models using SmartPLS 4.

Findings: This study discovered that customer experience positively has a direct and indirect impact on brand loyalty with the mediating effect of brand credibility and brand trust.

Originality: The existing literature supports the direct influence of customer experience on brand loyalty in various industries. However, no other study has investigated the mediating role of brand credibility and trust in the relationship between customer experience and brand loyalty. This comprehensive study filled the gap between customer experience and brand loyalty in travel agent services.

Practical/Policy implication: This study offered managerial implication. By considering customer experience a competitive advantage, managers can actively evolve several experiential marketing strategies to cultivate brand credibility and trust to impact brand loyalty.

Keywords: Customer experience, Brand credibility, Brand trust, Brand loyalty

JEL Classification: M30, M31, M37

I. Introduction

The tourism and travel industry is essential to the social system and the global economy. It is considered a promising industry and has experienced rapid growth (Kuzmenko et al., 2019). Tourism and travel are the strategic pillars of the industry as it contributes significantly to local gross domestic product worldwide (Zhang et al., 2021). Similarly, the fast growth of Indonesia's tourism and travel sector has caused the gross domestic product (GDP) to increase in recent years (BPS, 2020). Promising market opportunities are one factor causing Indonesia's tourism and travel industry to grow increasingly (Revida et al., 2020). The opportunity comes as travelling has become a lifestyle trend not only limited to domestic travel but also overseas (Katsikari et al., 2020).

The role of travel agents is necessary to accommodate a wide range of travel-related needs (Morrison, 2022). The travel industry has been digitized, as indicated by the emergence of online travel agents (OTAs). However, the demand for conventional travel agents physically operating in the market remains (Dudek et al., 2020). The digital transformation in the travel industry implies that the customer experience with conventional travel agent services has evolved to be omnichannel. It allows travel agents to overcome the multiple touchpoints of customer interaction offline and online since everything is connected to the digital system (Moreno de la Santa, 2018). Conventional travel agents offer extra value by directly mediating between suppliers and consumers and providing practical advice on travel-related needs through personalized interactions. Trust in the company is often considered a decisive factor in loyalty to offline distribution channels (Brun et al., 2020). It derives from travel agent employees' knowledge, professional skills, and the need for more trust in companies that offer online purchases (Brun et al., 2020; Dudek et al., 2020).

The fact that many conventional travel agencies operate in Indonesia has created a competitive environment for companies. In the mid to late nineties, most companies worldwide tended to improve the quality of their product or service offerings. However, the strategic shift has made companies more focused on optimizing the customer experience (Kumar et al., 2022). Customer experience is closely related to customer responses to interactions involving organizations. These interactions occur before, during, or after purchase or consumption (Kranzbühler et al., 2018). In the service industry, customer experience is caused by interactions between customers and companies, departments, agents, and products that result in a reaction (Wu et al., 2018). Customer experience builds a perception of a brand (Akoglu, 2021; Godovykh & Tasci, 2020; Kandampully et al., 2018). If this perception is positive, customers will remain loyal to the brand and enhance repurchase behavior (Akoglu, 2021). In addition, a high-quality customer experience can affect how customers feel about the service, improve the quality of relationships, and encourage them to share stories about the service with their relatives (Fernandes & Pinto, 2019; Siqueira et al., 2020).

Companies that provide a high-quality customer service experience reach an important marketing outcome: loyalty (Bueno et al., 2019; Khan et al., 2020). However, there is a fundamental difference between customer loyalty and brand loyalty. In customer loyalty, consumers tend to quickly switch to other alternatives that are considered to have better value offered by competitors, and they are more likely sensitive to price factors (Ong et al., 2018). In contrast, brand loyalty is essential to the company's sustainable success (Chang, 2022). Brand loyalty refers to a customer's tendency to continue to buy or consume the same goods or services compared to competing brands (Budi et al., 2021). Brand loyalty is essential to maintain a competitive advantage and prevent customers from switching to competing brands (Jamshidi & Roustana, 2021).

Moreover, brand loyalty can be affected by brand credibility and brand trust (Akoglu, 2021; Haq et al., 2022; Song et al., 2019). Brand credibility provides more advantages to customers and facilitates organizations to generate brand loyalty (Haq et al., 2022). After the experience, if customers trust a brand and believe it does not intend to break its promises, they are more likely to be attached to it and form loyalty (Rather et al., 2022; Reitsamer & Brunner-Sperdin, 2021). Perceptions that arise from the quality of direct experience with a product provider can influence credibility (Kumar & Polonsky, 2019). Therefore, customer experience in the service industry, especially travel agents, can lead to perceptions of whether the company is credible and trusted, impacting brand loyalty.

Based on research conducted by Khan et al. (2020) about the effect of customer experience on brand loyalty in retail consumers consisting of self-service and interactive service brands stated that customer experience of the brand has both direct and indirect impact on brand loyalty. Furthermore, other research shows that customer experience towards a brand positively and significantly affects brand loyalty (Jamshidi & Roustana, 2021; K.-N. Liu et al., 2021; K. Liu et al., 2020). In contrast, the results of these studies differ from the research conducted by Guan et al. (2021), which found that customer experience did not directly affect brand loyalty in the full-service hotel sector. The mediating role of brand effect is needed. Meanwhile, customer experience involving social interaction with travel agents positively affects the company's worth of mouth and consumer trust (Brun et al., 2020; Wu et al., 2018). In addition, previous research has shown that customer experience with a brand can affect brand credibility (Dwivedi et al., 2018; Nayeem et al., 2019). Other research shows that brand credibility and trust positively affect brand loyalty (Akoglu, 2021; Haq et al., 2022; Song et al., 2019). Therefore, this research intends to examine the relationship between customer experience on brand loyalty mediated by brand credibility and brand trust, particularly in conventional travel agent services.

This research has several essential contributions. First, based on the existing research gap in the relationship between customer experience and brand loyalty, this study extends the results of previous studies by adding mediation from the constructs of brand credibility and brand trust, which are predictors of brand loyalty, as a novelty of this

research. Second, based on previous study results, research on customer experience and brand loyalty in the service industry, especially conventional travel agents in Indonesia, is limited, leaving gaps for further investigation. Thus, this study fills the gap in research about customer experience and brand loyalty in travel agent services. Third, this study marks another vital contribution to the branding literature and adds to the body of knowledge on customer experience and brand loyalty by highlighting the critical role of trust in branding by identifying brand credibility and brand trust as mediators in the relationship between customer experience and brand loyalty. Fourth, the results of this study contribute to understanding the process of forming brand loyalty in travel agent services to achieve sustainable company strategic goals. The subsequent section of this article provides a brief overview of the literature review and the development of research hypotheses. Then, we seek theoretical and empirical justification for our hypotheses on the relationship between customer experience and brand loyalty mediated by brand credibility and trust. The next section discusses the research methodology followed by our research findings. The last section discusses the study's results, implications, limitations, and possible future research.

2. Literature Review and Hypotheses Development

2.1. Customer Experience on Brand Loyalty

One of the most important outcomes of the buying process for marketers is the usage status which refers to the customer's experience of using a product or brand (Czinkota & Vrontis, 2021). Customer experience is a highly subjective phenomenon often associated with a singular and personal perspective (Batat, 2019). The experience of using the product is considered more interesting than the product itself. Customer experience has become a new, reasonably practical effort for companies to increase customer value. It is vital to create customer engagement efforts to develop extra company value (Kotler et al., 2021; Singh et al., 2022). Thus, companies are starting to innovate to improve customer experience besides product offerings (Kumar et al., 2022). The customer experience begins long before the customer makes the purchase and continues afterwards (Kotler et al., 2021).

Customer experience focuses on the purchase or customer service experience. It includes all customer contact points with products, such as brand communication, brand interactions, and customer conversations (Kotler et al., 2021). In tourism service settings, customer experience relates to the evaluation of service quality (Luo et al., 2019). Customer experience in service means the overall response of customers to interactions with organizations that occur before, during, or after purchase or consumption that results in a reaction (Kranzbühler et al., 2018; Wu et al., 2018). According to Wu et al. (2018), customer experience in service is defined as the combination of cognitive and affective experiences. Affective experiences involve customers' emotions and feelings derived from external environmental interactions. In contrast, cognitive experiences emphasize customers' thoughts on information processing and acquisition when interacting with the company (Wu et al., 2018).

Brand loyalty is the most critical goal of developing a solid brand (Clow & Back, 2022). The company's sustainable success can be determined by the level of brand loyalty (Chang, 2022). In addition, brand loyalty plays a significant role in maintaining a brand's competitive advantage and minimizing the possibility of customers switching to competing brands (Jamshidi & Rousta, 2021). Theoretically, brand loyalty is a consistent brand repurchase driven by a favorable attitude toward the brand (Nunan et al., 2020). Loyalty occurs when a customer buys only one particular brand, considers no other choice besides that brand, and cares less about price differences (Clow & Back, 2022). Loyalty is mainly characterized by two types, specifically: attitudinal loyalty and behavioral loyalty. Attitudinal loyalty contains a positive customer attitude triggered by a psychological attachment between the customer and the brand.

In contrast, the frequency of customer purchases with a particular brand or company determines behavioral loyalty (Ibrahim et al., 2021; Saini & Singh, 2020). Loyalty is caused by the customer's experience with the brand, creating an emotional connection (Khan et al., 2020). Customers who are loyal to the brand show a positive attitude toward it. Customers with brand loyalty tend to buy the same brand at least four out of five occasions after the last purchase (Nunan et al., 2020).

Customer experience can be the source of a competitive advantage related to brand loyalty. If the company creates an optimal customer experience, the customer will have a pleasant impression, impacting loyalty (Alnawas & Hemsley-Brown, 2019; Arici et al., 2022; Khan et al., 2020). A good customer experience will build a commitment to the company (Khan et al., 2020; Roy et al., 2022). In addition, customer experience can improve the quality of company relationships (Fernandes & Pinto, 2019). The quality of the customer experience significantly influences and can increase brand loyalty (Alnawas & Hemsley-Brown, 2019; Khan et al., 2020). The customer experience involving social interactions between customers and travel agents influences the worth of mouth (Wu et al., 2018). When customers are loyal to a company, they are willing to share their experience and recommend it to relatives who need similar services (Manyanga et al., 2022). Thus, the following hypothesis is proposed:

H1: Customer experience has a positive and significant impact on brand loyalty

2.2. Customer Experience on Brand Credibility

Credibility is one of the elements related to the quality of trust (Tuten, 2020). Experts in the marketing field consider brand credibility as one of the psychological factors that can drive customer purchase intentions (Rueb, 2016; Saima & Khan, 2020). Brand credibility can be defined as the degree of trustworthiness of product information contained in a brand (Hur et al., 2014). Furthermore, brand credibility means consumers' views on the brand's ability and willingness to continue to deliver what has been promised (Erdem & Swait, 2004). Brand credibility refers to the level of customer confidence that a brand is credible regarding reliability, perceived skill, and brand appeal (Boix, 2020). According to Erdem & Swait (2004), brand credibility has two dimensions. First, trustworthiness refers to the company's willingness to deliver what it promises. Second, expertise represents the company's ability to deliver what has been pledged regarding knowledge and skills. Consumers use products or services with good brand credibility because people tend to trust credible sources (Clow & Back, 2022). In this study, brand credibility refers to the credibility that customers feel from the travel agent brand after using its services and comparing the information they received before with the perception after the experience (Molinillo et al., 2022). Service experiences can create perceptions for customers and increase confidence that a brand will keep promises (Reitsamer & Brunner-Sperdin, 2021). It is supported by research that states that consumer perceptions of social initiatives carried out by companies positively affect brand credibility (Koh et al., 2022). Customer experience with a brand can increase brand credibility and impact customers' willingness to pay premium prices (Dwivedi et al., 2018). In addition, experience in handling complaints that can satisfy customers can develop brand credibility (Shams et al., 2020). Therefore this research proposes the following:

H2: Customer experience has a positive and significant impact on brand credibility

2.3. Customer Experience on Brand Trust

Trust is crucial in the competitive world because consumers always wonder if a brand can be trusted (George, 2021). In improving high-quality relationships with customers, trust is an important thing to build (Lo, 2020). Trust is vital in building positive brand associations and long-term solid relationships between customers and brands (Ebrahim, 2020; Ibrahim et al., 2021; Molinillo et al., 2019). Brand trust can be defined as a feeling of security that consumers have from the results of interactions with brands based on the perception that a brand is responsible for the interests and welfare of consumers (Berger-Grabner, 2021). Brand trust has three dimensions: quality, capability, and benevolence (Guan et al., 2021; Yuan, 2007). Quality trust refers to customer trust in the quality of the brand or company. Capability trust is a company's competence which involves the willingness to take action for customers. Lastly, benevolence trust is the company's ability to show concern and responsibility for customer welfare. Brand trust is a form of customer confidence in brand reliability that can be built through experience (Clow & Back, 2022). Brands must be trusted first before fostering loyalty (Madadi et al., 2021). Customers with brand trust tend to feel psychologically close to a brand, making it easier for them to develop brand loyalty. Customer involvement can build customer trust in the brand (Kwon et al., 2020). During the customer experience process, customers can interact and react to the brand so that brand trust can be formed through this process (Guan et al., 2021). Customer experience involves social interactions directly with the travel agent, which can increase consumer trust in the company (Brun et al., 2020). Accordingly, the following hypothesis is proposed:

H3: Customer experience has a positive and significant impact on brand trust

2.4. Brand Credibility on Brand Loyalty

Credibility is a brand's most important success factor (Rather et al., 2022). A credible brand helps customers to distinguish similar services or products offered by different brands (Haq et al., 2022). Brand credibility will be valued through consumers' perceptions of their holistic exposure to the brand across the pre-purchase, purchase, and post-purchase stages (Dwivedi et al., 2018). Previous research considers brand credibility as an antecedent or consequence within a set of consumer responses (Reitsamer & Brunner-Sperdin, 2021). Brand credibility and value congruence are essential in evolving customer/brand identification (Rather et al., 2022). Consumers who perceive the brand as credible will form stronger associations with the brand (Nayeem et al., 2019). Credibility and trusted communication have been shown to influence loyalty in the context of the worth of mouth (Reitsamer & Brunner-Sperdin, 2021). A credible brand can minimize the difficulty of decision-making, especially for intangible products such as services (Jun 2020). Thus, brand credibility can increase purchase intention (Jun 2020). The higher of credibility level of the brand, the more people make repurchases and talk about it positively (Zayyad et al., 2021; Hsiu-Ying Kao et al., 2020). Previous research results state that brand credibility, directly and indirectly, affects brand loyalty (Haq et al., 2022). Thus, the following hypothesis is proposed:

H4: Brand credibility has a positive and significant impact on brand loyalty

2.5. Brand Trust on Brand Loyalty

The development of trust between regular customers and new customers is critical in most businesses (Kim et al., 2019). Trust is an intrinsic aspect of social interactions that derives from personal relationships in social psychology (Song et al., 2019). Being in contact with a brand through various consumer experiences is a source of brand trust

(Kwon et al., 2020). Thus, the brand becomes more relevant and valuable to consumers impacting brand loyalty. When customers trust the brand, they are more likely to create a positive purchase intention toward it (Jamshidi & Roust, 2021). Brand trust is one of the predictors that can increase brand loyalty and is known to increase cross-sales of related products (Madadi et al., 2021). Higher brand trust has increased customers' willingness to pay a higher price (Jian et al., 2020). Many previous studies have examined the relationship between brand trust and brand loyalty. The results show that brand trust is considered to increase brand loyalty in various industries (Akoglu, 2021; Ebrahim, 2020; Nguyen et al., 2022; Sohail et al., 2019; Song et al., 2019). Based on the literature, the hypothesis is proposed as follows:

H5: Brand trust has a positive and significant impact on brand loyalty

2.6. The Mediating Effect of Brand Credibility and Brand Trust between Customer Experience and Brand Loyalty

A positive brand experience can increase brand credibility. Brand credibility mediates the relationship between brand experience and customer willingness to pay premium prices (Dwivedi et al., 2018). Customer perceptions of airline crisis management capabilities lead to strong brand credibility, influencing repurchase intention (Hsiu-Ying Kao et al., 2020). In addition, the mediating effect of brand credibility was studied by Nayeem et al. (2019), which state that brand credibility mediates the relationship between brand experience and brand attitude. Furthermore, brand trust mediates the relationship between brand experience and loyalty (Akoglu, 2021). Trust fully mediates the relationship between customer engagement and brand loyalty on tourism social media (Li et al., 2020).

Moreover, trust mediates the relationship between brand personality and loyalty (Villagra et al., 2021). According to the research of Lo (2020), the relationship between customer experience and brand loyalty is mediated by the quality of brand relationships consisting of trust, commitment, and satisfaction. This research proposes that customer experience in travel agent services can provide perceptions to customers to influence brand credibility and trust so that it impacts brand loyalty. Therefore the hypothesis consists of as follows:

H6: Brand credibility positively mediates the effect of customer experience and brand loyalty

H7: Brand trust positively mediates the effect of customer experience and brand loyalty

The research model explains ideas about research concepts in an interrelated model and contains schematic diagrams that describe and visualize the relationship between variables (Bougie & Sekaran, 2019). Based on the literature review and previous research, the following research model describes the direct and indirect relationship between customer experience, brand credibility, brand trust, and brand loyalty.

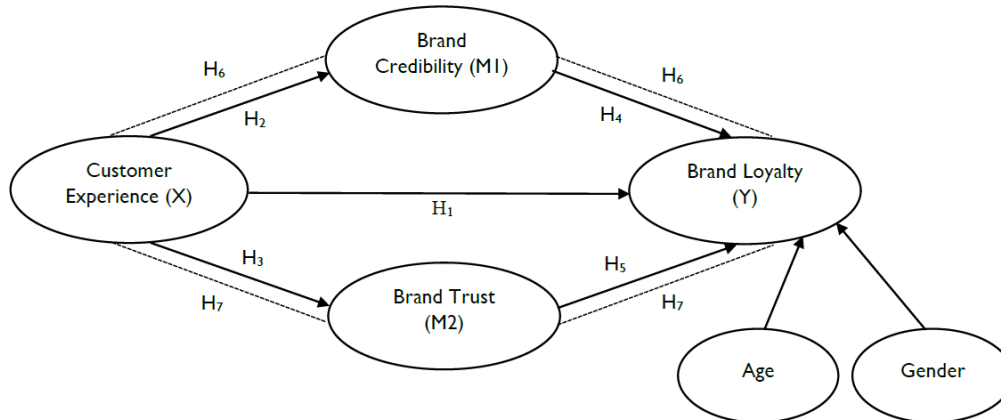


Figure 1. Research Model

3. Method

This type of research is a quantitative approach with a causal research design. Causal research collects data to determine the cause-and-effect relationship between two or more variables (Hair et al., 2021). Therefore, this study aims to determine the relationship between customer experience and brand loyalty mediated by brand credibility and trust. This study used customer experience as an independent variable, brand credibility and trust as a mediation variable, brand loyalty as a dependent variable, age and gender as control variables. The data collection method was carried out using a purposive sampling method. It means that the sample in this study was taken based on specific criteria or considerations so that it can provide the required information (Bougie & Sekaran, 2019). Determining the minimum representative sample size depends on the number of indicators multiplied by 5 to 10 (Hair et al., 2021). Primary data were collected using online questionnaires distributed to 363 respondents who had used one of Bali's conventional travel agent services, conducted transactions, or interacted directly with staff. Bali is the center of tourism and the leading tourist destination in Indonesia. According to ASITA Bali (2023), 403 inbound and outbound travel agents are registered as full members. It indicates that travel agents in Bali are highly competitive. The level of the response given

by respondents to each question was measured using a 5-point Likert Scale, which ranged from 1 (strongly disagree) to 5 (strongly agree) (Bougie & Sekaran, 2019). Table 1 shows the operational definitions of variables in this study.

The data analysis technique used in this research was the Partial Least Square Structural Equation Model (PLS-SEM) using SmartPLS 4 (Ringle et al., 2022). Partial least squares is a statistical method that extends multiple regression, which can help researchers determine whether there is a significant relationship between the variables in the structural model. The measurement model consists of an outer model and an inner model. The outer model is an analysis that aims to evaluate the relationship between indicator variables in each research construct (Hair et al., 2021). The outer model is carried out by assessing the convergent validity and discriminant validity as well as the reliability of the construct.

Meanwhile, the inner model is an analysis that aims to determine the relationship between constructs in the research model. The inner model test assesses the coefficients of determination (R^2), path coefficient, and t-values. The mediating effect test was carried out using a bootstrap approach (Hair et al., 2021).

Table 1. Definition of Operational Variables

Construct	Definition	Item Code	Item	Source
Customer Experience (X)	The overall response of customers to interactions with organizations that occur before, during, or after a purchase	CE01	I found the travel agent to be professional	Wu et al. (2018)
		CE02	The travel agent was helpful to me	
		CE03	Travel agent staff is highly skilled	
		CE04	Travel agent staff is reliable	
		CE05	I was pleased with the overall experience	
		CE06	I was happy with the service experience	
		CE07	I feel safe and comfortable	
		CE08	I feel pleasant when interacting with the staff	
		CE09	I feel appreciated	
Brand Credibility (M1)	Consumers' views on the brand's ability and willingness to deliver what has been promised	BC01	I have faith that this brand is competent	Erdem & Swait (2004); Haq et al. (2022)
		BC02	This brand can deliver what it promises	
		BC03	This brand delivers what it promises	
		BC04	Product claims can be trusted	
		BC05	This brand can keep their promises	
		BC06	This brand has a trustworthy name	
		BC07	This brand does not pretend to be something	
Brand Trust (M2)	A feeling of security based on the perception that a brand is responsible for the interests and welfare of consumers	BT01	I am confident with the quality of this brand	Yuan (2007); Guan et al. (2021); Berger-Grabner (2021)
		BT02	This brand meets my expectations	
		BT03	There is no perceived risk when using this brand	
		BT04	This brand is high quality	
		BT05	This brand has higher quality than other brands	
		BT06	This brand achieves its claimed function	
		BT07	This brand fulfills the promise	
		BT08	This brand offers services according to customer needs	
		BT09	This brand can solve my problem	
		BT10	This brand can maintain quality	
		BT11	This brand takes action to protect customer needs	
		BT12	This brand puts customers first	
		BT13	This brand pays attention to customers	
		BT14	This brand eliminates customer concerns	
		BT15	This brand is sincere and honest	
Brand Loyalty (Y)	A consistent brand repurchase drove by a favorable attitude toward the brand	BL01	This brand is my first choice	Saini & Singh (2020); Nunan et al. (2020)
		BL02	I would say good things about this brand	
		BL03	I would recommend this brand	
		BL04	I prefer this brand over any other brand	
		BL05	I am willing to be a loyal customer	
		BL06	I will use the brand again	
		BL07	I will stay with this brand	
		BL08	If another brand offers a lower price, I would prefer this brand.	
		BL09	I have no intention of switching to another brand that offers similar services.	

4. Result and Discussion

4.1 Respondent's Characteristics

Based on the results of a distributed questionnaire, the total number of respondents is 363. The respondent is classified by gender, age, job, education, frequency of use, and travel purpose. Table 2 shows the respondent's characteristics from the questionnaire. Based on the characteristics of the respondents described previously, these respondents have met the requirements. Table 2 shows 363 valid responses were collected from 196 female respondents (54%) and 167 male respondents (46%). Most respondents in this study are female. The majority were 36-45 years old, with as many as 156 respondents (43%). Moreover, in terms of jobs, most of the respondents are employees, as many as 123 people (33.9%). Most respondents use the same travel agent brand more than twice, with as many as 262 respondents (72.2%). Lastly, based on travel purposes, most of the respondents travel for leisure, as many as 341 respondents (93.9%).

Table 2. Characteristics of Respondents

		Number of Respondents	Percentage	
Gender	Female	196	54%	
	Male	167	46%	
Age	18 - 25	12	3.3%	
	26 - 35	90	24.8%	
	36 - 45	156	43.0%	
	46 - 55	93	25.6%	
	56 - 65	12	3.3%	
Job	Student	6	1.7%	
	Employees	123	33.9%	
	Entrepreneur	115	31.7%	
	Civil Servant	13	3.6%	
	Professional	54	14.9%	
	Others	52	14.3%	
	Frequency of Uses	1	56	15.4%
		2	45	12.4%
>2		262	72.2%	
Travel Purpose	Leisure	341	93.9%	
	Business	9	2.5%	
	Business & Leisure	13	3.6%	
	Grand Total	363	100%	

4.2 Common Method Bias

The variance inflation factor (VIF) is often used to assess the collinearity of formative indicators. A VIF value of 5 or higher suggests a critical collinearity problem between the indicators of a formatively measured construct (Hair et al., 2019). VIF of customer experience to brand loyalty, credibility, and trust were 2.898, 1.000, and 1.000, respectively. Moreover, the VIF of brand credibility, trust, age, and gender to brand loyalty were 3.896, 3.116, 1.012, and 1.008, respectively. This result showed that all of the VIF values were less than 5. It did not indicate any potential problems with collinearity issues.

4.3 Measurement Model Assessment: Construct Validity

This study uses the PLS-SEM data analysis technique, a non-parametric statistical method; thus, it does not require normally distributed data (Hair et al., 2021). Before carrying out hypothesis tests involving structural relationships, indicators that measure constructs must go through the measurement model or outer model testing stage to see whether the indicators that measure constructs are reliable or proven valid and reliable. The validity test aims to assess the ability of indicators to measure constructs. In contrast, the reliability test determines indicators' consistency levels in measuring constructs (Hair et al., 2021). In assessing the outer model or measurement model, two types of validity tests are required: convergent and discriminant validity. Before the structural model assessment, a measurement model was developed, as shown in Figure 2.

Convergent validity is formed when each instrument that measures a construct is highly correlated. Convergent validity testing can be done by considering the loading factor value (the value produced by each indicator to measure the construct) and AVE (Average Variance Extracted). The rule of thumb used in convergent validity tests is that the loading factor value must be more than/equal to 0.7 (≥ 0.7), and the AVE value must be more than 0.5 (> 0.5). Meanwhile, in the reliability test, one of the criteria that can be used is Cronbach's alpha value to estimate reliability based on the

intercorrelation of the observed indicator variables. The rule of thumb is that Cronbach's alpha value must be more than 0.6 (>0.6). Due to the limitations of Cronbach's alpha which is considered to produce relatively low-reliability values, the composite reliability approach is supposed to have higher reliability. The composite reliability value must be greater than 0.7 (>0.7) (Hair et al., 2021). The result for each measurement instrument for convergent validity shows in Table 3.

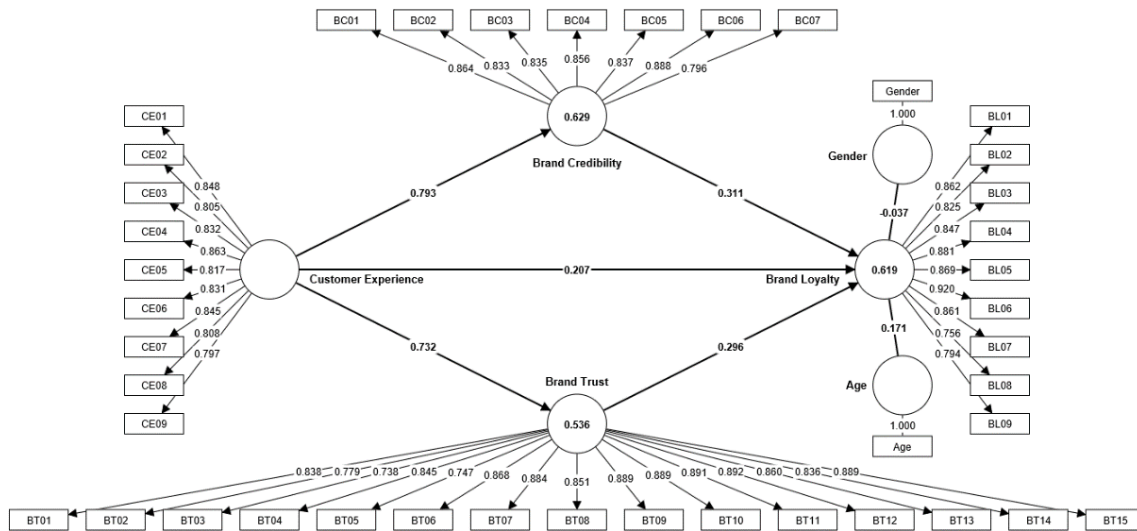


Figure 1. Evaluation of Measurement Model

There are four constructs and two control variables in this study. Based on the measurement model test results in Table 3, it can be explained that age and gender as control variables have a loading factor ≥ 0.7 and AVE > 0.5 . Moreover, all indicators that measure the constructs of customer experience, brand credibility, brand trust, and brand loyalty showed a loading factor ≥ 0.7 and AVE > 0.5 , which means that all construct indicators were valid. Table 3 shows Cronbach's alpha and composite reliability values to determine each construct's internal consistency, reliability, and correlation. As shown in Table 3, Cronbach's alpha values of customer experience, brand credibility, brand trust, and brand loyalty were 0.942, 0.933, 0.972, and 0.951, respectively. Meanwhile, the composite reliability value of all constructs of this study was greater than 0.7 (>0.7). Each construct reached the acceptable standard or is indicated as reliable.

Table 3. Convergent Validity

Construct	Item Code	Outer Loading	Cronbach's alpha	CR	AVE	Conclusion
Customer Experience (X)	CE01	0.848	0.942	0.951	0.685	Valid
	CE02	0.805				Valid
	CE03	0.832				Valid
	CE04	0.863				Valid
	CE05	0.817				Valid
	CE06	0.831				Valid
	CE07	0.845				Valid
	CE08	0.808				Valid
	CE09	0.797				Valid
Brand Credibility (M1)	BC01	0.864	0.933	0.946	0.713	Valid
	BC02	0.833				Valid
	BC03	0.835				Valid
	BC04	0.856				Valid
	BC05	0.837				Valid
	BC06	0.888				Valid
	BC07	0.796				Valid
Brand Trust (M2)	BT01	0.838	0.972	0.974	0.719	Valid
	BT02	0.779				Valid
	BT03	0.738				Valid
	BT04	0.845				Valid
	BT05	0.747				Valid

Construct	Item Code	Outer Loading	Cronbach's alpha	CR	AVE	Conclusion	
Brand Loyalty (Y)	BT06	0.868	0.951	0.958	0.718	Valid	
	BT07	0.884				Valid	
	BT08	0.851				Valid	
	BT09	0.889				Valid	
	BT10	0.889				Valid	
	BT11	0.891				Valid	
	BT12	0.892				Valid	
	BT13	0.860				Valid	
	BT14	0.836				Valid	
	BT15	0.889				Valid	
	BL01	0.862				Valid	
	BL02	0.825				Valid	
	BL03	0.847				Valid	
	BL04	0.881				Valid	
	BL05	0.869				Valid	
Age	Age	1.000	1.000	1.000	1.000	Valid	
	Gender	Gender	1.000	1.000	1.000	1.000	Valid

4.4 Discriminant Validity

Discriminant validity occurs when a construct is genuinely different from others or not highly correlated. There are two (2) approaches to testing discriminant validity: Cross-loading and Fornell-Larcker Criterion (Hair et al., 2021). In the cross-loading approach, the outer loading value of indicators on related constructs must be greater than the cross-loading on other constructs. Meanwhile, in the Fornell-Larcker Criterion approach, the AVE value of each construct must be greater than the squared correlation value with other constructs. However, both criteria are considered less effective for empirical research (Hair et al., 2021). Another approach can be used to assess the HTMT (Heterotrait-Monotrait Ratio) (Hair et al., 2021). The HTMT value must be less than 0.9 (<0.9) to indicate discriminant validity. In contrast, a value that is more than 0.9 (>0.9) consider a lack of discriminant validity (Hair et al., 2021). As shown in Table 4, the HTMT values were below 0.9 (<0.9), with the highest value of 0.851 and the lowest value of 0.043. Therefore, it reflected satisfactory discriminant validity.

Table 4. Discriminant Validity: Heterotrait-Monotrait Ratio Statistics.

	Age	Brand Credibility	Brand Trust	Brand Loyalty	Customer Experience	Gender
Age						
Brand Credibility	0.050					
Brand Trust	0.066	0.851				
Brand Loyalty	0.233	0.765	0.737			
Customer Experience	0.099	0.844	0.765	0.724		
Gender	0.020	0.043	0.075	0.061	0.052	

4.5 Structural Model Assessment: Hypothesis Testing

The structural or inner model assessment examines the coefficients of determination (R²), path coefficient, and t values. Thus, hypothesis testing was based on the path coefficient value and t-values. The path coefficient is used to evaluate the presence of empirical support for the specified hypothesis. The path coefficient value indicates a positive or negative relationship between constructs. If the path coefficient value is less than 0.05 (<0.05) or the 95% confidence interval, it indicates a strong positive relationship. Otherwise, if the path coefficient value is more than 0.05 (>0.05), the relationship between constructs becomes negative/weak (Hair et al., 2019). Meanwhile, t-values are assessed to determine the hypothesis's significance level. Testing the significance level of the coefficient in PLS uses a non-parametric method, namely bootstrapping. The path coefficient value shown on the t-values must be above 1.96 (>1.96), which indicates that there is a significant influence between constructs (Hair et al., 2021).

Table 5 shows the result of the hypotheses testing conducted in this study. As shown in Table 5, the path coefficients from customer experience to brand loyalty, brand credibility, and brand trust are 0.014, 0.000 and 0.000,

respectively. In addition, the t-value from customer experience to brand loyalty, brand credibility, and brand trust is 2.189, 28.398, and 19.645, respectively. The p-values for all paths are lower than 0.05 (<0.05), and the t-value is higher than 1.96 (>1.96). Therefore, H1, H2, and H3 were supported since customer experience is positive and significantly relates to brand loyalty, credibility, and trust. Subsequently, brand credibility ($\beta = 0.000$, $t = 3.656$, $p < 0.05$) and brand trust ($\beta = 0.001$, $t = 3.251$, $p < 0.05$) were found to have a positive and significant impact on loyalty. Brand credibility ($\beta = 0.000$, $t = 3.577$, $p < 0.05$) and brand trust ($\beta = 0.001$, $t = 3.071$, $p < 0.05$) partially mediate the relationship between customer experience and brand loyalty. In summary, H4, H5, H6, and H7 are confirmed in this analysis.

Table 5. Summary of Hypotheses Testing

Hypotheses	Path	Std. Beta	Std. Error	t-value	p-value	Bias	Confidence Interval Bias Corrected		Decision
							5.0%	95.0%	
Direct Effect									
H1	CE -> BL	0.207	0.206	2.189	0.014	-0.001	0.051	0.365	Supported
H2	CE -> BC	0.793	0.798	28.398	0.000	0.005	0.745	0.835	Supported
H3	CE -> BT	0.732	0.737	19.645	0.000	0.005	0.666	0.787	Supported
H4	BC -> BL	0.311	0.304	3.656	0.000	0.008	0.182	0.460	Supported
H5	BT-> BL	0.296	0.304	3.251	0.001	0.008	0.165	0.467	Supported
Indirect Effect									
H6	CE -> BC -> BL	0.247	0.069	3.577	0.000	0.005	0.142	0.369	Supported
H7	CE -> BT -> BL	0.217	0.071	3.071	0.001	0.008	0.120	0.348	Supported
Control Variables									
	Gender -> BL	-0.037	-0.037	0.568	0.285	0.000	-0.145	0.069	Not Supported
	Age -> BL	0.171	0.169	4.467	0.000	0.001	0.109	0.234	Supported

Note: CE (Customer Experience), BC (Brand Credibility), BT (Brand Trust), BL (Brand Loyalty)

4.6 Coefficient of determination (R² Value)

The amount of R² shows the variance in the endogenous constructs determined by all exogenous constructs. The R² value ranges from 0 to 1. A higher R² value indicates a higher level of prediction accuracy (Hair et al., 2021). As guidance, R² values of 0.75, 0.50, and 0.25 can be considered substantial, moderate, and weak. R² is a function of the number of predictor constructs. It means that the greater the number of predictor constructs, the higher value of R² will be (Hair et al., 2019). However, R² values of 0.90 and higher typically overfit, or the model fits the data too well. Based on Table 6, the value of the coefficient determination (R²) of brand credibility is 0.629. Therefore, 62.9% of variances in brand credibility are determined by customer experience.

Additionally, 37.1% of the variances are determined by other factors not included in the model. The coefficient determination (R²) value for brand trust was 0.536, which means 53.6% of variances in a brand trust are determined by customer experience. The coefficient determination (R²) value for brand loyalty was 0.619, which means 61.9% of variances in brand loyalty are determined by customer experience, brand credibility, and brand trust. As the coefficient determination values (R²) for brand credibility, trust, and loyalty were higher than 0.50, it is considered the variable's moderate determination.

Table 6. Coefficient of Determination (R²)

	R Square	R Square Adjusted
Brand Credibility	0.629	0.628
Brand Trust	0.536	0.534
Brand Loyalty	0.619	0.613

4.7 Effect Size (f² value)

The f² effect size allows us to assess the contribution of exogenous constructs to the endogenous construct. F² values of 0.02, 0.15, and 0.35 indicate small, medium, or large exogenous constructs on the endogenous construct (Hair

et al., 2021). The results showed that brand credibility toward customer experience had a large effect size with a value of 1.695. In addition, brand trust toward customer experience showed a large effect size, with a value of 1.153. The effect size of brand loyalty towards customer experience, brand credibility, brand trust, age, and gender were 0.039, 0.065, 0.074, 0.075, and 0.001, respectively, which indicated a small effect size.

4.8 PLSpredict Assessment

PLSpredict refers to an out-of-sample assessment of predictive power, indicating the model's ability to predict new or future observations. Researchers should examine each indicator's Q^2 predict value from the PLS-SEM analysis. A negative Q^2 predict value ($Q^2 < 2$) indicates that the model lacks predictive power, so the value of Q^2 predicts must be positive ($Q^2 > 0$). Moreover, researchers must compare the RMSE (or MAE) value of each indicator to the benchmark of a simple linear regression (LM) model (Shmueli et al., 2019). The result showed that each indicator's Q^2 predicted value was positive ($Q^2 > 0$). Most indicators in the PLS-SEM analysis yield (RMSE or MAE) smaller prediction errors than the LM. It indicated that the model has a medium predictive power.

4.9 Discussion

The results of the first hypothesis testing (H1) using path coefficients obtained a p-value smaller than 0.05 (< 0.05), namely 0.014, and for t-statistics found, 2.189, which means it was above 1.96 (> 1.96). These results indicated a significant positive influence between customer experience and brand loyalty. Therefore H1 was supported. Customer experience has become a new and effective effort for companies to increase customer value. It is essential to create customer engagement efforts to develop extra value (Kotler et al., 2021; Singh et al., 2022). If the company provides a high-quality customer service experience, the company can achieve a vital marketing outcome, namely loyalty (Bueno et al., 2019; Khan et al., 2020). This study finds that a high-quality customer experience in service can strengthen brand loyalty. Hence, it supports the research by Khan et al. (2020) that customer experience in retail consumers consisting of self-service and interactive service brands directly impact brand loyalty. This research supported a direct link between customer experience quality and brand loyalty. It showed that quality of experience could significantly improve hotel industry brand loyalty (Alnawas & Hemsley-Brown, 2019). Moreover, contrary to our findings, the customer experience negatively influences brand loyalty in the full-service hotel sector (Guan et al., 2021).

As shown in Table 5, the path coefficient from customer experience to brand credibility was 0.000, which means there was a positive impact between customer experience and brand credibility because the path coefficient was smaller than 0.05 (< 0.05). Furthermore, the t-value for brand credibility reached 28.398, above 1.96 (> 1.96). This result showed that the influence of customer experience and brand credibility was significant. Therefore, H2 was accepted. In addition, this result indicated that customer experience has a more significant direct effect on brand credibility than brand trust because the t-value of customer experience on brand trust only reached 19.645. Credibility has a strict relationship with the quality of trust (Tuten, 2020). The service experience can form perceptions for customers and increase trust that a brand will keep promises (Reitsamer & Brunner-Sperdin, 2021). The result of this study is that customer experience in the service industry, particularly travel agents, can lead to perceptions to decide whether the company is credible or willing to deliver what has been promised. The result of this study is in line with previous research that shows the positive impact between customers' brand experience and brand credibility (Dwivedi et al., 2018; Nayeem et al., 2019).

Table 5 indicated that H3, customer experience, was positively correlated with brand trust ($\beta = 0.000$, $t = 19.645$). Brand trust is a feeling of security from interactions between customers and brands based on the perception that brands are responsible for the interests and welfare of consumers (Berger-Grabner, 2021). Customer experience allows customers to interact intensely and react to the brand, thus forming brand trust (Guan et al., 2021). It is essential to build brand trust to enhance high-quality relationships between brands and customers (Lo, 2020). Brand trust can be developed through experience as it relates to perceptions of perceived brands' reliability (Clow & Back, 2022). The current study showed a significant positive influence between customer experience and brand trust. The result supports the findings of Brun et al. (2020), who stated that customer experience involves direct social interaction with travel agents, which can enhance consumer trust in the brand. Similar to the results of previous studies, this study is in line with Guan et al. (2021), which found a positive influence on customer experience on brand trust in the full-service hotel sector.

Hypothesis 4 aims to measure the effect of brand credibility on brand loyalty. Table 5 indicated that H4, brand credibility, was positively correlated with brand loyalty ($\beta = 0.000$, $t = 3.656$). Thus, the findings supported H4. A credible brand can reduce customer decision-making difficulties, especially in the service sector (Jun 2020). Higher brand credibility will increase repurchase behavior (Abu Zayyad et al., 2021). Studies in different sectors of the literature support our findings. According to Haq et al. (2022), it has been argued that brand credibility has a direct and indirect effect on brand loyalty conducted among smartphone users from Lahore, Pakistan. Moreover, according to Zayyad et al. (2021), this finding stated that brand credibility directly impacts patronage intentions such as repeat purchases and word of mouth in the banking sector.

The results of the fifth hypothesis testing (H5) using path coefficients obtained a p-value smaller than 0.05 (< 0.05), namely 0.001, and for t-statistics found 3.251, which means it was above 1.96 (> 1.96). These results indicated a positive and significant influence between brand trust and loyalty. Hence, H5 was supported. As far as H5 is concerned, prior

research in several industries found that brand trust is a vital antecedent of brand loyalty (Akoglu, 2021; Ebrahim, 2020; Nguyen et al., 2022; Sohail et al., 2019; Song et al., 2019). Brand trust increases cross-sales of related products (Madadi et al., 2021). This research indicates that in the case of offline distribution channels such as conventional travel agents, trust in the company has become a significant factor in increasing brand loyalty. If the brand is trusted, customers tend to repurchase and create loyalty to the brand. As in research conducted in various sectors, it is normal for individuals who have used travel agent services to trust the brand and become loyal quickly. The reason can be explained since the travel agent brand in this study has become a market leader in Indonesia.

In Hypothesis 6 & 7, the effect of customer experience on brand loyalty was tested through brand credibility and trust. Based on Table 5, the mediating effect was confirmed. Thus, H6 & H7 were supported. The relationship between customer experience and brand loyalty was mediated by brand credibility ($\beta = 0.000$, $t = 3.577$, $p < 0.05$) and brand trust ($\beta = 0.001$, $t = 3.071$, $p < 0.05$). According to these results, based on Hair et al. (2021), it was concluded that brand credibility and brand trust were partially mediated. Brand credibility directly affects brand loyalty (Haq et al., 2022). These findings align with research conducted by Dwivedi et al. (2018) that brand credibility is considered to mediate the relationship between a customer's brand experience and willingness to pay premium prices. It is supported that customers with brand loyalty care less about price differences (Clow & Back, 2022). Moreover, according to Lo (2020), it has been argued that the relationship between customer experience and brand loyalty is mediated by trust, commitment, and satisfaction. However, the mediating effect of brand trust is weaker than brand credibility. In this study, credibility is linked to the quality of trust. However, it is more specific to the ability to fulfill service promises. When customer experience occurs, perceptions arise about whether the travel agent can be competent, professional, and reliable in meeting customer needs and fulfilling its service promises, thereby increasing brand credibility and forming brand loyalty. The effect of age as a control variable showed a p-value below 0.05 (<0.05) ($\beta = 0.000$, $t = 4.467$), which means that the higher age, the greater brand loyalty is achieved. The effect of gender as a control variable was not supported due to the p-value results above 0.05 (>0.05) ($\beta = 0.285$, $t = 0.568$).

5. Conclusion

This study examines the effect of customer experience on brand loyalty through brand credibility and trust. This research proposes five hypotheses for direct relationships between customer experience, brand credibility, brand trust, and brand loyalty, as well as two hypotheses for the mediation effect of brand credibility and brand trust between the relationships of customer experience with brand loyalty. Results indicate that customer experience directly impacts brand credibility, trust, and loyalty. Furthermore, brand credibility and brand trust have a positive and significant effect on brand loyalty. The mediating test shows that brand credibility and trust partially mediate the relationship between customer experience and brand loyalty.

The current research has important theoretical implications and practical implications. First, this study contributes to knowledge about the relationship between customer experience and brand loyalty. A comprehensive causal effect of customer experience and brand loyalty has been established, with brand credibility and trust as mediators. Customer experience in services is often associated with customer satisfaction. However, in a competitive environment, loyalty is essential to prevent customers from switching to competitors (Bueno et al., 2019). The research model provides a complete picture of how customer experience can build loyalty to a travel agent brand. Previous studies commonly focus on the connection between customer experience in various industries such as smartphones, banking, restaurant, hotel, and tourist destination (Arici et al., 2022; Fernandes & Pinto, 2019; Guan et al., 2021; Khan et al., 2020; Lo, 2020). This research extends the results of previous research on the influence of customer experience and brand loyalty in the travel agent services industry. Second, our research uses multiple mediations so that it can reveal the comparison between the influence of the mediating effects of brand credibility and brand trust. Therefore, understanding the impact of customer experience on brand loyalty is useful for customer experience management to survive in a highly competitive environment.

Third, we have some practical implications based on our findings. The study indicates that brand credibility and trust partially mediate the relationship between customer experience and brand loyalty. Thus, managers should improve customers' emotional and cognitive experience, significantly affecting brand credibility, trust, and loyalty. Moreover, managers must ensure that frontline service employees accurately communicate the brand's values to target customers and help build customer/brand bonds through interaction. Managers may utilize staff competencies such as communicating, giving solutions, and solving customers' problems efficiently, which impact positive customer experiences and generate high brand credibility and trust. This study examined that brand credibility and brand trust have a positive and significant effect on brand loyalty. Therefore, in maintaining brand credibility and trust, managers must ensure that staff who interact with customers always convey information sincerely and honestly about purchasing tour packages, visa processing, and airline ticket purchases.

Several limitations of this study should be considered when the current results are interpreted. This study only covers travel agent customers in one company within the Bali region. It may lead to a general method bias. Demographic variables were included as control variables are considered a severe limitation. This study covers several positive predictors of brand loyalty. This study only covers positive antecedents of brand loyalty, e.g., customer experience,

credibility, and trust. This research does not cover the potential outcomes of brand loyalty and antecedents of customer experience. Future research may extend our proposed model with different variables, settings, and countries that would provide variable insights regarding customer experience and brand loyalty in different contexts and organizational cultures. For example, branding constructs, such as brand knowledge, passion, love, relationship quality, commitment, and attitude, play a key role in customer experience and brand loyalty. A more comprehensive study can be considered by adding or modifying the mediation or moderation variables in future research.

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Author Contribution

Author 1: conceptualization, writing original draft, data curation, formal analysis, investigation, methodology.

Author 2: review and editing, writing and editing, supervision, validation, visualization.

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Conflict of Interest

The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.

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