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An Analysis of the Impact of Customer Experience and Price Flexibility on User Loyalty: Evidence from Ochat.id

Dhanu Dewantara[1*], Tahmat[2]
Universitas Sangga Buana
Corresponding Author: Dhanu Dewantara; dhanudewantara69@gmail.com

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A B S T R A C T
The acceleration of digital transformation has intensified rivalry among Software as a Service (SaaS) platforms, compelling companies to continuously enhance user retention. Maintaining user loyalty has therefore become a critical challenge for digital-based service providers. This research explores how customer experience and price flexibility influence user loyalty within OChat.id, an AI-driven customer support platform that has recently shown a reduction in user engagement levels. This study adopts a quantitative design employing a descriptive–verificative approach. Data were gathered through questionnaires from 91 respondents and examined using multiple linear regression via SPSS software. The results demonstrate that customer experience and price flexibility jointly exert a positive and significant influence on user loyalty. When analyzed individually, customer experience reveals a strong and significant relationship, whereas price flexibility shows a positive but statistically insignificant contribution. The coefficient of determination (R^2) equals 0.401, implying that the independent variables collectively explain 40.09% of user loyalty variation, with the remaining 59.91% attributed to other factors not included in the model. In summary, enhancing customer experience remains the dominant determinant of user loyalty for OChat.id, while price flexibility plays a complementary yet secondary role. Future research is encouraged to incorporate additional behavioral and service-related variables to obtain a more comprehensive understanding of loyalty drivers within AI-based SaaS environments.

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INTRODUCTION

The rapid growth of digital technology has changed how businesses operate and compete. According to Laudon and Traver (2021), digital transformation influences how companies deliver value and manage customer relationships. One major result of this transformation is the rise of the Software as a Service (SaaS) model, which allows users to access software through the cloud without large infrastructure costs. This model increases efficiency and reflects a global shift toward digital and subscription-based business systems. The Customer Relationship Management (CRM) industry has evolved with the use of Artificial Intelligence (AI), allowing companies to provide faster and more personalized services (Chatterjee, Rana, & Dwivedi, 2021). One example is OChat.id, an AI-based customer support platform developed by OrderOnline.id and Cekat.ai, which integrates various communication channels into one system. However, despite these innovations, OChat.id has experienced a decline in active users, indicating challenges in maintaining customer satisfaction and loyalty.

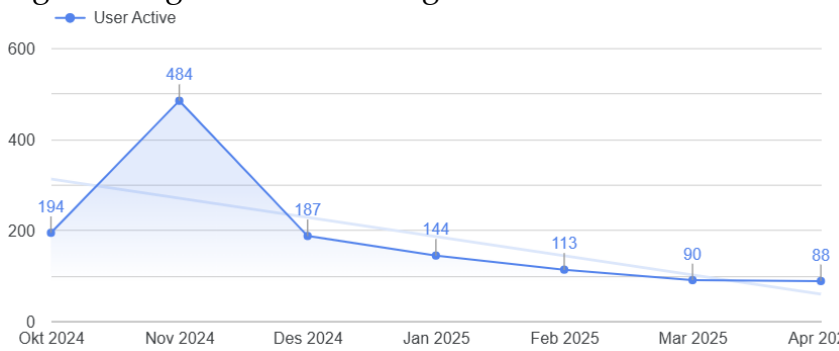


Figure 1. Trend of Active Users on OChat.id (October 2024 – April 2025)
Source: OChat.id Internal Data, 2025

The graph above illustrates the number of active users on the OChat.id platform from October 2024 to April 2025. The data show a sharp increase from 194 active users in October to 484 in November 2024, followed by a continuous decline in the following months. The number of active users dropped to 187 in December 2024 and continued to decrease to 144 in January, 113 in February, 90 in March, and 88 in April 2025.

According to Oliver (1999), customer loyalty is defined as a strong commitment to repurchase or continue using a product or service in the future, even when faced with external influences or competing marketing efforts. Loyalty develops through continuous and satisfying interactions built on trust and positive experiences. Similarly, Susilawati (2022) explains that customer loyalty reflects consistent repurchase behavior over time, where satisfaction evolves into emotional attachment and trust toward the brand. Therefore, understanding the factors that influence loyalty is essential for companies to improve customer retention and maintain competitiveness in a dynamic market. The preliminary survey involving 30 respondents revealed that user loyalty toward OChat.id remains relatively low. A total of 42% of respondents stated that they are loyal, while the rest have not shown a consistent commitment to continue using the platform. This finding indicates that user loyalty to OChat.id has declined in recent months.

According to Kotler, Kartajaya, and Setiawan (2022), high-quality customer experience is a fundamental element in building customer loyalty in the Marketing 5.0 era. By utilizing technologies such as artificial intelligence, augmented reality, and the Internet of Things, companies can create personalized and engaging interactions that strengthen emotional bonds with customers. Similarly, Arliyah and Vania (2025) found that positive customer experiences generate lasting memories that encourage repeat purchases and word-of-mouth promotion. This finding aligns with Tahmat and Agustina (2023), who emphasized that customer loyalty is significantly influenced by service quality and company image consistency in maintaining customer trust. Therefore, providing a pleasant and meaningful customer experience not only increases satisfaction but also builds long-term loyalty toward the brand.

The preliminary survey on customer experience at OChat.id showed that only 48% of respondents answered "Yes," indicating a generally moderate to low level of user experience. Many users reported confusion when using the platform and stated that it lacks sufficient guidance or tutorials for new users. This inadequate support contributes to negative perceptions and may affect user loyalty toward the platform.

According to Kotler and Keller (2012), price flexibility is the ability of a business to adjust its prices in response to market demand, consumer segments, and competitive conditions to provide the best value for customers. This strategy helps companies maintain customer loyalty, remain competitive, and ensure profitability. Similarly, Patmawati and Andjarwati (2023) found that when customers perceive prices as fair and consistent with the quality offered, their satisfaction and loyalty tend to increase. These results are consistent with Jumawar and Nurmartian (2021), who found that positive customer experience directly enhances customer loyalty through satisfaction and trust formation. Therefore, implementing flexible pricing based on market conditions and customer needs can enhance loyalty and strengthen a company's market position.

The preliminary survey on price flexibility showed that the average acceptance rate was only 38%, indicating that user perceptions of OChat.id's pricing remain low. Most respondents stated that information about promotions and discounts was insufficient, and the available pricing packages did not meet the needs of different user segments. Many users also felt dissatisfied with the rigid and expensive pricing system, especially when upgrading to premium plans. This lack of pricing flexibility has led some users to feel burdened and eventually discontinue using the service.

The findings of this study are expected to contribute theoretically to marketing literature by expanding understanding of loyalty determinants in digital service environments, and practically to provide actionable recommendations for OChat.id's management in improving user satisfaction, adaptive pricing, and long-term engagement.

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LITERATURE REVIEW

1. Expectation-Confirmation Theory (ECT)

Expectation-Confirmation Theory (ECT), originally established by Bhattacherjee (2001), is widely recognized in Information Systems (IS) research to explain post-adoption behavior and user loyalty toward digital technologies. According to ECT, user loyalty and continued IS usage intention are primarily determined by user satisfaction, which is formed through the confirmation of initial expectations post-consumption. In the context of SaaS platforms like OChat.id, when the actual customer experience meets or exceeds initial performance expectations, confirmation occurs, which reinforces user satisfaction and drives long-term platform continuance.

2. Customer Experience Theory

Customer experience in digital environments encompasses the multidimensional cognitive, affective, sensory, and behavioral responses of users during their direct and indirect interactions with a service provider (Lemon & Verhoef, 2016). Lemon and Verhoef (2016) emphasize that managing customer experience across touchpoints is critical to long-term value creation. In AI-driven

SaaS environments, positive touchpoints—such as intuitive user interfaces, seamless integration, and efficient customer support—reduce cognitive friction, enhance user engagement, and serve as a core foundation for sustained customer retention.

3. Dynamic Pricing and Price Flexibility Theory

Price flexibility is grounded in the strategic pricing framework proposed by Nagle and Müller (2018), which posits that adaptive and dynamic pricing structures enable firms to align prices with perceived value across diverse market segments. Flexible pricing allows service providers to offer tier-based, modular, or usage-dependent structures, ensuring that customers feel the price paid corresponds directly to the utility received. Within subscription-based platforms, perceived price fairness and flexibility mitigate subscription fatigue and lower switching behaviors.

4. Equity Theory and Perceived Price Fairness

Equity Theory, formulated by Adams (1965), posits that individuals evaluate the fairness of a transaction by comparing their ratio of inputs (e.g., monetary expense, time, effort) to outputs (e.g., software utility, features, service quality) against those of other parties or alternatives. Applied to digital service pricing, when users perceive that the financial costs incurred align proportionally with the platform's service delivery and pricing flexibility, they feel treated fairly. Conversely, rigid or unyielding pricing structures lead to perceived inequity, diminishing customer satisfaction and weakening user loyalty.

5. Theory of Customer Loyalty

Oliver (1999) conceptualizes customer loyalty as a deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior. Oliver identifies four progressive stages of loyalty: cognitive, affective, conative, and action loyalty. In the SaaS landscape, achieving action-stage loyalty implies that users continuously retain subscriptions and advocate for the service, driven jointly by positive experiential interactions and perceived transactional fairness.

RESEARCH METHOD

This research uses primary data obtained from the results of questionnaires distributed to users of the OChat.id platform. The questionnaire consisted of several statements related to customer experience, price flexibility, and user loyalty, which were measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The data collection was conducted from April to June 2025.

The population in this study includes all users of OChat.id who have utilized the platform for customer service or business communication purposes. Since the total number of users was not publicly available, a non-probability purposive sampling technique was applied. The sampling criteria included

respondents who had used OChat.id for at least three months, had interacted with more than one integrated feature (such as WhatsApp, Instagram, or Live Chat), and were at least 20 years old. Based on these criteria, 91 respondents were obtained and used as the research sample.

The analytical method used in this study is the multiple linear regression analysis to determine the effect of customer experience and price flexibility on user loyalty. Before conducting the regression test, several classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity tests, to ensure the reliability of the model. The analysis was processed using SPSS version 26. The regression equation used in this study is expressed as:

$$Y = a + b_1X_1 + b_2X_2 + e .$$

Where Y represents user loyalty, X_1 customer experience, X_2 price flexibility, a the constant, b_1 and b_2 the regression coefficients, and e the error term. The t-test was used to analyze the partial effect of each independent variable on user loyalty, while the F-test examined the simultaneous influence of customer experience and price flexibility. The coefficient of determination (R^2) was used to measure how well the independent variables explain the dependent variable.

RESULTS AND DISCUSSION

The objective of this study is to analyze the effect of customer experience and price flexibility on user loyalty toward OChat.id. Each variable was measured using a five-point Likert scale (1–5), and the data were analyzed through descriptive statistics, multiple linear regression, and the coefficient of determination.

Table 1. Descriptive Statistics

Variable	Minimum (indicator mean)	Maximum (indicator mean)	Mean (variable)
Customer Experience (X_1)	1.780	2.077	1.915
Price Flexibility (X_2)	1.692	2.022	1.891
User Loyalty (Y)	1.813	2.044	1.966

Source: Processed primary data, 2025

The descriptive statistics in Table 1 show that the mean values of all variables range between 1.8 and 2.0, indicating a moderate level of perception among respondents. The mean value of customer experience (1.915) is the highest, suggesting that users generally perceive OChat.id as providing a fairly positive interaction experience. Meanwhile, price flexibility has a slightly lower mean (1.891), implying that some users still find the platform's pricing system less adaptive or transparent. The mean value of user loyalty (1.966) shows that, on average, users maintain a relatively good level of loyalty but with room for improvement through better service quality and more flexible pricing strategies.

Overall, these results suggest that OChat.id users tend to have positive yet moderate engagement, highlighting an opportunity for the company to enhance user experience and pricing responsiveness to strengthen loyalty.

To further examine the influence of customer experience and price flexibility on user loyalty, a multiple linear regression analysis was conducted. The results are presented in Table 2.

Table 2. Regression Results

Variable	**Coefficient (B)**	**Std. Error**	**Beta**	**t-Statistic**	**Sig.**
Constant (a)	3.714	2.055	—	1.807	0.074
Customer Experience (X_1)	0.352	0.113	0.320	3.126	0.002
Price Flexibility (X_2)	0.485	0.128	0.388	3.789	0.000

Source: Processed primary data using SPSS, 2025.

Based on Table 2, the regression equation obtained is as follows: $Y = 3.714 + 0.352X_1 + 0.485X_2$. Both independent variables have positive coefficients, indicating that increases in customer experience and price flexibility lead to higher user loyalty toward OChat.id. The significance levels for customer experience ($p = 0.002$) and price flexibility ($p = 0.000$) are both below 0.05, meaning each variable has a statistically significant effect on user loyalty.

Among the two, price flexibility ($\beta = 0.485$) shows a slightly stronger effect compared to customer experience ($\beta = 0.352$). This result suggests that while improving customer experience is important, ensuring adaptive and transparent pricing policies can play an even greater role in retaining loyal users.

The simultaneous influence of both variables was tested using the F-test and coefficient of determination (R^2), as shown in Table 3.

Table 3. F-Test and Determination Coefficient (R^2)

Test	**Value**	**Sig.**	**Conclusion**
F-Test	24.693	0.000	Significant
R^2	0.401	—	40.1% of user loyalty explained
Adjusted R^2	0.388	—	38.8% adjusted explanatory power

Source: Processed primary data using SPSS, 2025.

The F-test result ($F = 24.693$, Sig. = 0.000) shows that the regression model is statistically significant, confirming that customer experience and price flexibility jointly have a significant influence on user loyalty. The R^2 value of 0.401 indicates that 40.1% of the variation in user loyalty can be explained by the two independent variables, while the remaining 59.9% is influenced by other factors

not examined in this study, such as service satisfaction, customer trust, and marketing communication effectiveness.

Further partial determination analysis reveals that customer experience contributes 17.63%, while price flexibility contributes 22.46% to user loyalty. This finding highlights that both experiential and pricing factors are crucial in shaping user commitment toward OChat.id and ensuring long-term engagement with the platform.

Validation

This section validates the statistical findings presented in the regression analysis by comparing the results with relevant theories and previous research. The validation aims to confirm whether the observed relationships between variables in this study are consistent with established knowledge and empirical evidence.

Based on the t-test result in Table 2, the customer experience variable (X_1) has a positive regression coefficient (B = 0.352) and a significance value of 0.002 (< 0.05), indicating a positive and significant effect on user loyalty toward OChat.id. This finding suggests that improved user experience leads to higher loyalty levels among users.

These results are consistent with Oliver's (1999) theory of loyalty, which states that satisfaction and repeated positive experiences foster emotional attachment and long-term commitment to a brand. Similarly, Kotler, Kartajaya, and Setiawan (2022) emphasized that in the Marketing 5.0 era, user experience forms the foundation for loyalty creation through personalization, seamless interaction, and digital integration.

Empirical support also comes from Arliyah and Vania (2025), who found that positive customer experiences generate memorable interactions that encourage repeat usage and word-of-mouth promotion. In line with these findings, OChat.id users who perceive the platform as intuitive, responsive, and easy to use tend to maintain stronger loyalty. Conversely, limited guidance and lack of user-friendly features may weaken engagement and reduce retention.

The regression coefficient for price flexibility (X_2) is 0.485, with a significance value of 0.000 (< 0.05), indicating that price flexibility has a positive and significant effect on user loyalty. This means that users who perceive OChat.id's pricing as fair, adaptive, and aligned with the service quality are more likely to remain loyal to the platform.

This finding aligns with the definition by Kotler and Keller (2012), who describe price flexibility as a company's capacity to adjust pricing based on market conditions, demand, and consumer needs while maintaining competitiveness and profitability. Moreover, Patmawati and Andjarwati (2023) found that flexible pricing increases perceived fairness, leading to higher satisfaction and customer loyalty.

In the context of OChat.id, users expressed concerns about rigid pricing schemes, especially during premium package upgrades. The data indicate that inflexible pricing can create dissatisfaction among users who seek more customized options. Therefore, implementing tiered pricing models or feature-

based packages could enhance satisfaction and loyalty, as flexibility allows customers to feel that the platform genuinely accommodates their diverse needs.

The F-test results show that the two variables jointly influence user loyalty with a significance level of 0.000 and an F-value of 24.693, confirming that the regression model is statistically valid. The R^2 value of 0.401 indicates that 40.1% of user loyalty can be explained by the combined effects of customer experience and price flexibility, while the remaining 59.9% is influenced by other factors such as trust, service reliability, and brand engagement.

This simultaneous influence supports previous findings by Wardhana (in Arliyah & Vania, 2025), which emphasize that customer experience indirectly impacts loyalty through satisfaction, while price flexibility strengthens users' perceived value. The results validate that OChat.id's user loyalty model operates consistently with theoretical expectations — suggesting that improved experiential design and adaptive pricing strategies are essential to maintain long-term engagement in digital service platforms.

CONCLUSION

This study examined how customer experience and price flexibility shape user loyalty to OChat.id, using survey data from 91 users and multiple linear regression. The empirical results demonstrate that both predictors exert positive and statistically significant effects on loyalty ($B_{X_1}=0.352$, $p=0.002$; $B_{X_2}=0.485$, $p=0.000$). Jointly, the variables account for 40.1% of the variance in loyalty ($R^2=0.401$; $F=24.693$, $p<0.001$), with the remainder attributable to factors outside the model. The partial determination indicates that price flexibility contributes 22.46% and customer experience 17.63% to loyalty formation, suggesting that adaptive, transparent pricing slightly outweighs experiential factors in this context. Overall, user loyalty on OChat.id is best sustained by the combination of intuitive, responsive interactions and modular, fair pricing options. Practically, management should prioritize clearer onboarding and guidance, interface/usability refinements, and flexible packages or add-ons that align with diverse user needs to strengthen retention in the SaaS environment.

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