Customer Satisfaction Model Based on Customer Experience and Complaint Handling of PLN Mobile Application Users in The Working Area of PT. PLN (Persero) UP3 Salatiga with Trust as an Intervening Variable

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Abstract. *This study aims to analyze the influence of customer experience and complaint handling on customer satisfaction with trust as an intervening variable on PLN Mobile application users at PT. PLN (Persero) UP3 Salatiga. This study uses a quantitative approach with data obtained through questionnaires from 100 respondents. Data analysis was carried out using the Structural Equation Modeling (SEM) method with SmartPLS software. The results of the study show (1) customer experience has no effect on customer satisfaction; (2) complaint handling has no effect on customer satisfaction; (3) customer experience has a positive and significant effect on trust, where the higher the customer experience, the higher the customer trust; (4) complaint handling has no effect on trust; (5) trust has a significant positive effect on customer satisfaction, where the higher the customer trust, the higher the user satisfaction; (6) customer experience has a significant positive effect on customer satisfaction with trust as an intervening variable; (7) complaint handling has no effect on customer satisfaction with trust as an intervening variable.*

Keywords: *Complaint Handling; Customer Satisfaction; Customer Experience; Trust.*

1. Introduction

Amidst rapid technological advancements, companies are required to provide convenience or solutions that quickly and accurately meet customer needs and desires, ensuring they are satisfied with the products or services provided. Satisfaction is an emotional state experienced by individuals when they assess how well a product or service performs compared to their expectations (Kotler, 2016). The higher the level of customer satisfaction, the greater the company's success in the eyes of customers.

To achieve customer satisfaction, there are several influential elements, including the feelings consumers experience while using the product or service offered. Customer experience encompasses consumers' subjective and internal responses to their engagement with the company, both face-to-face and through various communication channels (M. Suyanto, 2007). Customers who have had a pleasant experience using the product/service they desire are more likely to trust the product/service they have purchased previously and make repeat purchases. Conversely, when customers experience poor service that does not meet their expectations, various complaints or grievances will arise.

Consumer complaints or protests are responses given by customers to companies that tend to have negative connotations. Dissatisfaction arises when customers feel dissatisfied or disappointed with the quality of service offered by a company (Kaihatu et al., 2015). Complaints submitted by consumers provide a means for companies to understand customer desires and provide an opportunity for companies to meet the expectations of the complaining customers.

Properly managing complaints can create opportunities to transform dissatisfied customers into satisfied ones, or even loyal ones. If a customer's complaint is responded to positively and addressed, the customer will feel cared for by the company. In this context, satisfaction with the way complaints are handled will be greater than satisfaction with the product or service used (Kaihatu et al., 2015).

Trisusanti (2017) in Taliupan (2022) stated that in order to provide high-quality service in the eyes of consumers, all parties in the company must be able to collaborate with customers. With service that meets customer expectations, consumers will want to make repeat purchases and build trust and confidence in them. According to Ishak (2011), trust can be defined as an individual's willingness to take various steps because of the belief that in every interaction or service, the company will meet their expectations. In this way, the opportunity to gain a positive attitude and goodwill increases.

Research on the relationship between customer experience and complaint management and customer satisfaction has been extensive, but the results still show discrepancies. Several previous studies by Chandra et al. (2022) and Ningsih et al. (2023) showed that customer experience has a positive and significant impact on customer satisfaction levels. According to a study by Sari (2020), the results indicate that customer experience does not have a positive and significant impact on customer satisfaction.

Octaviani et al. (2024) and Andayani et al. (2023) in their studies on complaint handling found that consumers who were encouraged to file complaints and received satisfactory handling experienced an increase in their satisfaction levels. Meanwhile, a study conducted by Fathony (2022) indicated different results, indicating that complaint handling did not have a significant impact on customer satisfaction.

After analyzing various previous studies, research gaps were identified that indicate inconsistencies in the results. Therefore, further research is needed to address these gaps. Based on the aforementioned factors, several variables have been identified, namely

customer experience and complaint handling, which influence customer satisfaction among PLN Mobile app users, with trust as an intervening variable.

The State Electricity Company (PLN) is a state-owned enterprise (BUMN) focused on providing electricity in Indonesia, primarily aimed at meeting the public's energy needs. PLN has several branches across Indonesia, one of which is PLN UP3 Salatiga. As a company offering products and services, PLN continues to innovate and strives to provide excellent service to achieve customer satisfaction. Digital transformation will significantly improve customer service. According to Daryoso (2010), customer service quality is recognized as a key factor significantly impacting customer satisfaction.

The PLN Mobile application is a form of digital transformation in the service sector that can be downloaded through the Google Playstore application easily and for free. The PLN Mobile application is connected to the Centralized Customer Service Application (AP2T) and the Integrated Complaints and Grievances Application (APKT). This application makes it easy for customers to submit their complaints and grievances. Customers can access various information through the provided features, such as checking complaint status, power changes, new connection requests, temporary connections, bill checks, token history, and requests, the latest electricity tariff information, and information regarding electricity maintenance. In addition, there is also a PLN service center contact at number 123. Users of the PLN Mobile application at PLN UP3 Salatiga until December 31, 2024, amounted to 456,908 customers.

A phenomenon related to digital customer service is the use of applications accessible via smartphones owned by each customer. These services are available to everyone, anywhere and anytime, as long as they have internet access. PLN customers now no longer need to bother going to service offices. With smartphones, they can easily submit PLN service requests. Complaints and complaints can also now be submitted through the application. From January to December 2024, reports regarding disruptions and complaints received through the PLN Mobile application in the PLN UP3 Salatiga operational area largely focused on requests for information and issues related to APP/kWh meters.

The various features provided in the PLN Mobile app are expected to increase customer trust in the company and impact customer satisfaction, as PLN ensures that any issues or complaints experienced by customers can be resolved. However, this convenience doesn't directly correlate with the PLN Mobile app's 4.8 rating on the App Store. Therefore, several factors still need to be considered to improve PLN Mobile user satisfaction.

2. Research Methods

This study employs a quantitative approach with an explanatory research type, which explains the causal relationship between one variable and another through hypothesis testing. The aim of this research is to identify and evaluate several independent variables and their impact on the dependent variable. The results will provide insight into whether existing hypotheses are strengthened or weakened.

The main objective of this research is to identify and explain the relationship between the

variables customer experience (X1), complaint handling (X2), trust (Y1) and customer satisfaction (Y2).

3. Results and Discussion

3.1. Analysis results

Data analysis using SmartPLS yields a deeper understanding of the relationships between the studied variables. This analysis produces path coefficients, t-statistics, and p-values, which are used to assess the significance of the influence between latent variables.

According to the data in Table above, it can be seen that all external loading values for each variable exceed 0.7. Thus, all variable components successfully meet the criteria in the outer loadings test.

Using SmartPLS, cross-loading analysis showed that each indicator had the highest correlation with the tested latent variable, compared to the other latent variables. This indicates satisfactory discriminant validity.

Table shows that convergent validity can be said to be met if the outer loading value is >0.70 and the AVE value is >0.50, so the model is declared ideal. This indicates that the parameters applied to assess the construct are reliable. The results of the outer loading and AVE measurements indicate that each indicator of each variable has an outer loading value >0.70 and an AVE value >0.50. Therefore, the indicators in this study have met convergent validity.

Reliability Results

Table shows that all variables used in this study are reliable, yielding Cronbach's alpha and Composite Reliability values > 0.7. It can be concluded that since the data has passed the reliability test, it can be continued for further analysis.

Inner Model Results

F Value (Goodness of Fit) Model Results

Goodness of Fit (GoF) aims to evaluate the extent to which a research model is appropriate and feasible. There are three criteria for understanding the GoF value: a value of 0.10 indicates a low level of fit (low GoF); a value of 0.25 indicates a moderate level of fit (medium GoF); and a value of 0.36 indicates a high level of fit (high GoF). The GoF results in this study are as follows:

$$GOF = \sqrt{AVE \ x \ R^2} = \sqrt{0.892 \ x \ 0.910} = 0.9007$$

Based on the calculations performed, the GoF value obtained from this research model is 0.9007. This indicates that, in general, the prediction model's performance, regarding the fit between the inner and outer models, demonstrates a very good level of suitability. This is because the GoF value obtained exceeds 0.36, thus categorizing it as highly suitable.

Results of the Determination Coefficient Value*(R2)*

In the data analysis process, the assessment of the structural model (inner model) begins

with the calculation of the coefficient of determination (R^2). The coefficient of determination, or R-squared (R^2), has a value that varies between 0 and 1 and can be classified into three assessment categories. First, an R^2 value between 0.75 and 1 is considered to indicate substantial or strong strength. Second, an R^2 value between 0.5 and 0.74 is considered moderate or moderate. Third, an R^2 value between 0.25 and 0.49 is considered weak. The following are the coefficient of determination values obtained from this study:

According to the results of the coefficient of determination (r square) value obtained through the research construct, it can be concluded as follows:

1. The customer experience and complaint handling variables contributed 0.903, or 90.3%, to the trust variable. The remaining 9.7% was influenced by variables outside the study.

2. The customer experience, complaint handling, and trust variables contributed 0.917, or 91.7%, to the customer satisfaction variable. The remaining 8.3% was influenced by variables outside the study.
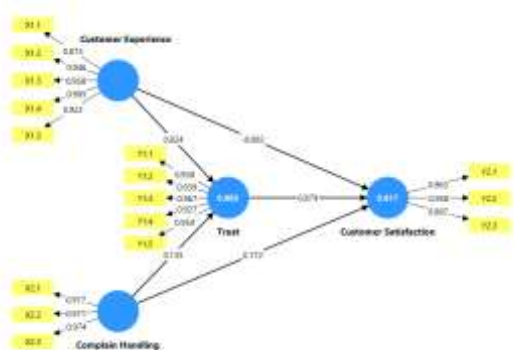
Effect size f2 results

In data analysis, the f2 value is used to measure how much influence (effect) the independent variable (X) has on the dependent variable (Y) which can be interpreted as follows: f2 < 0.15 (weak), 0.15 ≤ f2 < 0.35 (moderate), and f2 ≥ 0.35 (strong).

From the above it is known that:

1. The effect of the customer experience variable on the trust variable is 1.047 or has a strong effect.

2. The effect of the complaint handling variable on the trust variable is 0.028 or has a weak effect.

3. The effect of the customer experience variable on the customer satisfaction variable is 0.006 or has a weak effect.

4. The effect of the complaint handling variable on the customer satisfaction variable is 0.052 or has a weak effect.

5. The effect of the trust variable on the customer satisfaction variable is 0.897 or has a strong effect.

Predictive Relevance Results / Stone-Geisser Q2

The predictive relevance (Q^2) value ranges from 0 to 1. If the Q^2 value is greater than 0, this indicates that the model used in the study has good predictive relevance, whereas if the Q^2 value is less than or equal to 0, it means the model has less predictive relevance. The closer the number is to 1, the higher the level of predictive relevance of the research model used.

Table Predictive Relevance Results (Q2)

| Dependent Variable	Q Square
Customer Satisfaction	0.821
Trust	0.892

Source: SmartPLS

Based on the results of the predictive relevance (q-square) evaluation obtained from the research constructs, a value of 0.821 was obtained for the customer satisfaction performance variable and 0.892 for the trust variable. Therefore, if the value is higher than zero, then the distributional fairness of Y has relevance in terms of prediction.

Hypothesis Test Results

Following are some of the standards used in this significance test:

a. If the calculated T value is < 1.96 or P Values > 0.05, then there is no influence of the independent variable on the dependent or H0 is accepted and Ha is rejected.

b. If the calculated T value > 1.96 or P Value < 0.05, then there is an influence of the independent variable on the dependent or H0 is rejected and Ha is accepted.
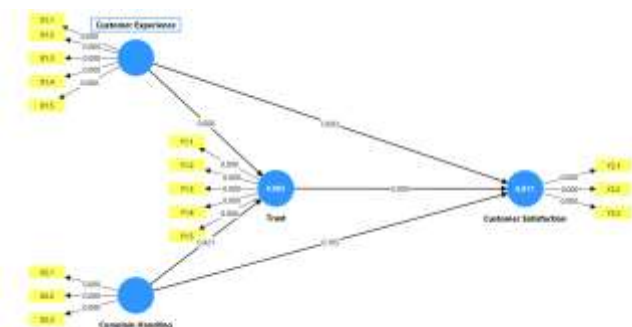
3.2. Influencecustomer experience on customer satisfaction

Based on data testing, it shows that there is no influence of customer experience on customer satisfaction in PLN Mobile application users at PLN UP3 Salatiga with statistical values known that the t statistic value < t count (0.395 < 1.96) and p value of 0.693> 0.05. Based on this, it can be concluded that customer experience in PLN Mobile application users at PLN UP3 Salatiga through stimulation of thoughts, feelings, and five senses does not have an impact on customer satisfaction. The results of this study indicate that user experience when interacting with the PLN mobile application does not affect the level of satisfaction they experience. This study supports the findings of Sari (2020), which shows that customer

experience does not have a good and meaningful effect on the level of customer satisfaction.

The PLN Mobile app truly helps customers access electricity services, such as requesting new installations/power changes, purchasing electricity tokens, reporting outages, and viewing bills. However, customer satisfaction with PLN is more influenced by its core services: the ease and speed of new installations/power changes, electricity reliability, and speed of outage handling. If these core services are unsatisfactory, even a good experience using the PLN Mobile app is not enough to improve overall customer satisfaction.

Consumers don't experience a unique experience using the PLN Mobile app; they can still interact directly through the 123 call center or the nearest PLN service unit. If their primary problem can't be resolved solely through the app, then a good customer experience using the PLN Mobile app isn't considered essential. Consequently, customer experience fails to impact customer satisfaction becauseCustomers use the PLN mobile application only as a means to obtain PLN electricity services, not as the main solution to their electricity problems.

Influencecomplaint handling on customer satisfaction

Based on the results of data analysis, there was no effect of complaint handling on customer satisfaction among PLN Mobile application users at PLN UP3 Salatiga with statistical values known that the t-statistic value < t count (1.620 < 1.96) and a p-value of 0.105> 0.05. From this it can be concluded that customer perceptions of the complaint handling process and follow-up on customer complaint resolution do not have a significant effect on the level of customer satisfaction. This finding indicates that complaint handling of PLN Mobile application users at PLN Salatiga does not affect their perceived satisfaction. This study supports the findings of Fathony (2022), which revealed that complaint handling does not have a significant impact on customer satisfaction.

This is supported by the assumption that household customers who dominated this study in interpreting satisfaction with the use of the PLN Mobile application, it turns out that not only is there a complaint channel sufficient, but customers want more about how their complaints can be resolved by PLN. Although customers can easily submit complaints through the application, if their complaints are not handled quickly, still experience frequent blackouts, there is no follow-up or status updates, and solutions are not provided clearly, customers remain dissatisfied.

Customer satisfaction with PLN services is typically influenced by the reliability of electricity supply, response time of field staff, clarity of billing, and costs. Therefore, even if complaints are handled through the app, as long as the underlying electricity issue persists, the digital complaint experience is considered insignificant.

Influencecustomer experience on trust

Based on the results of the data test, it is known that there is a significant positive influence of customer experience on trust in PLN Mobile application users at PLN UP3 Salatiga with a statistical value known that the t statistic value> t count (5.100>1.96) and a p value of 0.000

<0.05. From this, it can be concluded that customer experience in PLN Mobile application users at PLN UP3 Salatiga provides stimulation that involves the senses, emotions, and thoughts, which has a significant positive effect on trust. This shows that the higher the user experience of the PLN Mobile application, the higher their level of trust to continue using the PLN Mobile application.

PLN Mobile application users showed high Customer Experience behavior (Mean 4.33) as they were accustomed to using the PLN Mobile application and felt that the application was quite helpful in obtaining electricity services from PLN. Likewise, the level of user trust, such as the assumption that PLN Mobile is responsible for its commitments, provides the required information, and provides the best service, also showed a high value (Mean 4.30). Customer Experience BehaviorHigh customer experience creates a strong relationship between customers and the PLN Mobile application, thereby increasing user trust. Therefore, developing a PLN Mobile Customer Experience could be a powerful approach to strengthening user trust in the PLN Mobile application.

The study's findings align with those obtained by Azmi et al. (2022), which indicate that online customer experience has a positive and significant impact on trust levels. Therefore, the better the online customer experience offered, the higher the level of consumer trust in e-commerce. Therefore, e-commerce platforms must offer a high level of Online Customer Experience as a source of information for future customers. The more information available, the more confident consumers will be in making purchasing decisions.

Influencecomplaint handling against trust

The data analysis conducted shows that there is no influence of customer experience on customer satisfaction among PLN Mobile application users at PLN UP3 Salatiga with statistical values known that the t statistic value < t count (0.806 < 1.96) and p value of 0.421 > 0.05. From this it can be concluded that handling complaints through the PLN Mobile application at PLN UP3 Salatiga does not impact trust. This finding shows that the speed of complaint handling,ease of application procedures, and satisfactory resolution of problem son The PLN mobile application has no effect on user trust. This indicates that complaint handling does not influence PLN customer trust because trust is shaped by more fundamental factors such as service reliability, institutional image, customer experience, and expectations of public service, not just how complaints are handled. This study supports the findings of Ginting et al. (2020), which stated that interactional justice (a component of complaint handling) does not influence trust. This means that the handling method does not always guarantee increased trust if other aspects of the service remain disappointing.

Trust is the level of customer confidence in conducting exchanges. Customers who trust a digital application tend to continue using and relying on it for their digital transactions. Complaint handling in the PLN Mobile application may not affect user trust for several reasons, both in terms of PLN's service context and customer perception. In the context of PLN, which is the sole electricity provider in Indonesia, where customers have no alternative electricity providers, trust is not formed by how well complaints are handled, but by the availability and reliability of the service. Therefore, it can be interpreted that in the context

of research on companies that control the lives of many people in Indonesia and are monopolistic, complaint handling does not affect trust. This is different when applied to private companies that have competitors.

Customers still perceive complaints through the PLN Mobile app as more complicated, leading them to view the complaints system as a mere formality. This creates the perception that the app lacks solutions and cannot be relied upon when needed. To build user trust, PLN needs to demonstrate that complaints submitted through the PLN Mobile app are responded to quickly, followed up, and have transparent resolution estimates, resulting in a positive impact on customers.

Influencetrust in customer satisfaction

Based on the results of the data test, it is known that there is a significant positive influence of trust on customer satisfaction in PLN Mobile application users at PLN UP3 Salatiga with a statistical value known that the t statistic value> t count (4.786>1.96) and a p value of 0.000 <0.05. From this, it can be concluded that the level of trust held by PLN Mobile application users at PLN UP3 Salatiga has a significant positive impact on satisfaction. This indicates that the higher the user's trust in the PLN Mobile application, the more satisfying the service they receive.

PLN Mobile application users show high trust behavior (Mean 4.30) such as they believe PLN Mobile is responsible for its commitments, PLN Mobile provides the information they need and believe that PLN Mobile provides the best service. Likewise, at the level of customer satisfaction, they feel happy with the convenience offered by the PLN Mobile application, so they plan to use it again and recommend it to others, which also reflects a very positive value (Mean 4.31). Trust makes users loyal to use the PLN Mobile application and trustis a crucial foundation for customer satisfaction. Therefore, increasing PLN Mobile user accountability could be an effective approach to improving customer satisfaction.

The study's findings align with those of Apriliant et al. (2022), who also revealed that trust has a positive correlation with customer satisfaction. When a strong relationship of mutual trust is established between one party and another, both the company and the customer can achieve their expectations. Furthermore, a study by Niartiningsih et al. (2024) indicated that trust has a significant positive impact on customer satisfaction. The emergence of trust is integral to a successful marketing process. In essence, strong trust can be interpreted as consumer recognition and appreciation of the benefits of products or services offered by providers that meet customer expectations.

Influence customer experience to customer satisfaction with trust as an intervening variable

According to data analysis, it was revealed that customer experience has an impact on customer satisfaction with trust as an intervening variable on PLN Mobile application users at PLN UP3 Salatiga with statistical values known that the t statistic value < t count (3.430 > 1.96) and p value 0.001 < 0.05. From this it can be concluded that customer experience on PLN Mobile application users at PLN UP3 Salatiga through stimulation of thoughts, feelings,

and five senses has a significant impact.on customer satisfaction with customer trust as an intervening variable. This finding indicates that customers with positive customer experiences tend to have better customer satisfaction when trust acts as an intervening variable that strengthens the relationship between customer experience and*customer satisfaction*.

Customer experience covers all interactions between customers and the company, from before to after purchase. When using the PLN Mobile application, customers are always served quickly, easily, and given appropriate solutions. This will then make customers perceive the PLN Mobile application as reliable and honest, which builds trust. Trust is the emotional foundation for building relationships. *customer satisfaction*. Trust makes customers feel secure during transactions, consistently rely on the company, tolerate minor mistakes, and consistently evaluate their experiences positively. Therefore, it can be concluded that trust improves customers' overall perception of service, thereby increasing their satisfaction.

The results of this study indicate that trust and user experience in the PLN Mobile application can impact satisfaction. Therefore, the management of PLN UP3 Salatiga must encourage customer experience in using the PLN Mobile application and ensure the best service is provided to support increased customer trust and achieve maximum satisfaction.

Influencecomplaint handling on customer satisfaction with trust as an intervening variable

Based on data analysis, it was found that there was no influence of complaint handling on customer satisfaction.with trust as an intervening variableon users of the PLN Mobile application at PLN UP3 Salatiga with statistical values known that the t-statistic value < t count (0.800 < 1.96) and the p-value of 0.424 > 0.05. The conclusion of this analysis states that handling complaints through the PLN Mobile application at PLN UP3 Salatiga does not have a significant effect on the level of customer satisfaction, with trust as a variable that acts as a link. This means that although in theory complaint handling can affect various aspects of customer satisfaction, in the context of this study, complaint handling does not show any impact on customer satisfaction through*trust*.

Previously, we explained in detail the relationship between complaint handling and its lack of impact on trust. This indicates that customers perceive complaints through the PLN Mobile app as merely a formality, and that trust may be more influenced by the reliability of electricity supply, speed of technical service, or tariff policies, rather than the complaint handling feature, thus failing to build trust, let alone generate satisfaction. Complaint handling should increase trust because it demonstrates that the company cares about its customers. However, if complaints are handled too slowly, fail to address the root cause, and are poorly communicative or merely formal, customers will not feel valued, resulting in a lack of trust or low trust.

Organizational support is crucial in building and enhancing customer trust. Without established trust, there is no impact on customer satisfaction of PLN Mobile app users. Trust is not only built by individuals such as frontliners or technical service officers, but also by the

entire system, culture, and commitment of the organization. Therefore, it is crucial for PLN Salatiga management to provide appropriate support, such as clear and consistently implemented service SOPs, ensuring reliable electricity supply, regular training for service staff, both customer service and technical services, and conducting regular service quality monitoring.

4. Conclusion

Based on the results of research on the Customer Satisfaction Model Based on Customer Experience and Complaint Handling with Trust as an intervening variable, the following conclusions can be drawn: 1. Customer Experiencehas no effect on customer satisfaction. This indicates that user experience in interacting with the PLN Mobile application does not affect their satisfaction. Customer experience fails to impact customer satisfaction because customers use the PLN Mobile application only as a means to obtain PLN electricity services, not as the main solution to their electricity problems. 2. Complaint Handlinghas no effect on customer satisfaction. Customer perceptions of the complaint handling process and follow-up on customer complaint resolution significantly impact customer satisfaction. Customer satisfaction with PLN services is typically influenced by the reliability of electricity supply, response time of field officers, and clarity of bills and costs. Although customers can easily submit complaints through the application, if their complaints are not handled quickly, there is no follow-up or status update, and solutions are not provided clearly, customers will remain dissatisfied. 3. Customer Experiencehas a significant impact on trust. High customer experience behavior creates a strong relationship between customers and the PLN Mobile application, thereby increasing user trust in the PLN Mobile application. 4. Complaint Handlingdoes not affect Trust. This indicates that the speed of handling complaints,ease of application procedures, and satisfactory resolution of problemsThe PLN mobile application does not affect user trust. Complaint handling in the PLN Mobile application may not affect user trust because users perceive reports or complaints through PLN officers or PLN offices to be handled more quickly, while complaints through the PLN mobile application are perceived as more complicated, leading them to view the complaints system as merely a formality. 5. Trustsignificantly impacts customer satisfaction. This indicates that as user trust in the PLN Mobile app increases, their level of satisfaction with the services provided also increases. Trust makes users loyal to the PLN Mobile app, and trust is a crucial foundation for customer satisfaction. Therefore, increasing user confidence in PLN Mobile could be a powerful approach to improving customer satisfaction. 6. Customer experiencesignificantly influences customer satisfaction, with trust as an intervening variable. This indicates that customers with high customer experience tend to have better customer satisfaction, with trust acting as an intervening variable that strengthens the relationship between customer experience and satisfaction. Trust makes customers feel secure during transactions, always rely on the company, are tolerant of minor errors, and always evaluate their experiences positively. Therefore, it can be concluded that trust will improve customer perceptions of the overall service, thereby increasing their satisfaction. 7. complaint handlingNoinfluence on customer satisfactionwith trust as an intervening variable.Customers consider that

complaints via the PLN Mobile application are just a formality and the trust variable may be more influenced by the reliability of electricity supply, speed of technical service, or tariff policy, rather than by the complaint handling feature, so it does not build trust, let alone generate satisfaction.

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