Analysis Of Customer Loyalty Access By KAI (Study on Access by KAI Customers in Surabaya City)

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ABSTRACT

This study is motivated by the increasing use of digital services in the public transportation sector, particularly through the Access by KAI application, which facilitates practical train ticket booking for users. Customer loyalty toward this application is influenced not only by technical aspects but also by user experience and perceptions of service quality. The aim of this research is to analyze the factors that shape customer loyalty toward the Access by KAI application in the city of Surabaya. This study employs a qualitative approach, using in-depth interviews as the primary method of data collection. Informants include active users of the application as well as representatives from PT KAI DAOP 8 Surabaya Passenger Transport Unit. Interviews were conducted directly within the user environment and at Surabaya Gubeng Station to gather rich and empirical data. The findings reveal that customer loyalty is built through a combination of technical factors, such as ease of navigation and transaction security, and emotional factors, such as trust in the PT KAI brand and satisfaction with previous experiences. Despite facing technical issues such as limited features and occasional system errors, most users remained tolerant and continued using the application. The study concludes that customer loyalty results from an interaction between service quality, positive perceptions, and long-term user experience. The implications of this study contribute to the development of customer retention strategies within PT KAI and serve as a reference for enhancing digital transportation services to be more responsive to user needs and expectations

INTRODUCTION

The era of globalization and digitalization has driven a fundamental transformation across various industries, compelling companies to adapt through technological innovation to meet evolving consumer expectations. In Indonesia, where internet penetration reached 66.5% of the total population by early 2024, the public's reliance on digital services has become increasingly significant. This phenomenon creates a strategic imperative for companies not only to establish a digital presence but also to excel in delivering a user experience capable of building long-term loyalty.

PT Kereta Api Indonesia (Persero) is one entity that has responded to this demand by launching a mobile ticketing application, now known as "Access by KAI." Since its introduction, the application has demonstrated remarkable success in market adoption, evidenced by a surge in user numbers from 6.1 million in 2021 to 14.9 million by early 2024. This growth aligns with various service innovations, such as the addition of features like Trip Planner and RailFood, as well as increased transport capacity in key regions, including Daop 8 Surabaya, which saw a 41.3% increase in passenger volume from 2022 to 2024.

Table 1 Data on the Number of Access by KAI Users

Year	Number of Users Access by KAI
2021	6,1 million
2022	7,5 million
2023	12,4 million
2024	14,9 million

However, behind these impressive growth figures lies a significant paradox. The Access by KAI application faces serious challenges regarding user satisfaction, reflected by a low rating of 2.5 out of 5 stars on the Google Play Store as of 2025. Numerous user complaints such as frequent system errors, difficulties in data management, and device compatibility issues indicate a substantial gap between the offered functionalities and the perceived user experience (UX). This situation suggests that a high number of users does not necessarily correlate with customer loyalty, a crucial factor that, according to Nyadzayo & Khajehzadeh (2016), is a primary strategic goal in the service industry. This research is highly important because it addresses a critical issue for PT KAI: transforming high user adoption into sustainable customer loyalty, which is essential for long-term success in the competitive digital landscape. Understanding the determinants of loyalty will enable PT KAI to enhance user satisfaction, reduce churn, and ultimately strengthen its market position.

Previous research on the KAI Access application (e.g., Pratama & Syaodih, 2021; Yunita, 2021) has tended to focus on the factors influencing the initial decision to use the application (adoption). However, the exploration of how continuous user interaction and experience shape customer loyalty remains limited. A significant research gap exists in the literature regarding the in-depth understanding of factors that either promote or hinder user loyalty for Access by KAI, especially amidst prevalent dissatisfaction despite its widespread adoption.

Therefore, this study aims to fill this gap by conducting an in-depth analysis of customer loyalty towards the Access by KAI application, with a case study on users in the city of Surabaya. By analyzing user perceptions and experiences, this research seeks to identify the key determinants of customer loyalty within the context of a digital transportation service. The findings are expected to provide strategic recommendations for PT KAI to improve the application's service quality, translate user satisfaction into genuine loyalty, and strengthen its position in the competitive digital marketplace. In accordance with this background, the research title is formulated as: "An Analysis of Customer Loyalty for Access by KAI (A Case Study of Access by KAI Customers in Surabaya)".

LITERATURE REVIEW

Customer Loyalty

Customer loyalty is a central concept in marketing studies, defined as a deep-seated commitment to consistently repurchase or patronize a preferred product or service in the future, despite situational influences and marketing efforts from competitors that have the potential to cause switching behavior (Oliver, 2010). More than mere repeat purchase behavior, loyalty encompasses both positive attitudinal components and emotional attachment to a brand (Kotler & Keller, 2012). Loyal customers not only transact regularly but also develop a strong sense of trust, which motivates them to recommend the brand to others, thus becoming valuable promotional assets.

The formation of loyalty is a dynamic process that unfolds through several stages. According to Griffin (2015), this journey begins with a suspect (potential customer) who then becomes a prospect (showing interest), and proceeds to a first-time customer after the initial purchase. If the initial experience is satisfactory, they may become a repeat customer, eventually evolving into a client with a strong, ongoing relationship, before reaching the highest level as an advocate. At the advocacy stage, customers actively and voluntarily promote the brand, demonstrating the pinnacle of loyalty.

The establishment of loyalty is driven by several fundamental factors. Satisfaction serves as the primary foundation, where meeting or exceeding customer expectations drives repurchase intention. This factor is reinforced by trust in the company's integrity and reliability, as well as emotional bonding, which makes customers feel personally connected to the brand (Astuti, 2020). Furthermore, convenience and habit play a significant practical role, where simple transaction processes and consistent experiences reduce the likelihood of customers seeking alternatives.

Operationally, customer loyalty can be measured through several key indicators. According to Griffin (2010), the most commonly used indicators include:

(1) regular repeat purchases, which signals ongoing satisfaction; (2) recommending the product or service to others (word-of-mouth), which reflects a high level of trust; and (3) immunity to competitive offerings, which demonstrates the strength of the customer's commitment to the brand. These indicators serve as tangible evidence of a company's success in building strong, long-term relationships with its customers.

Framework

Figure 1.Research Framework
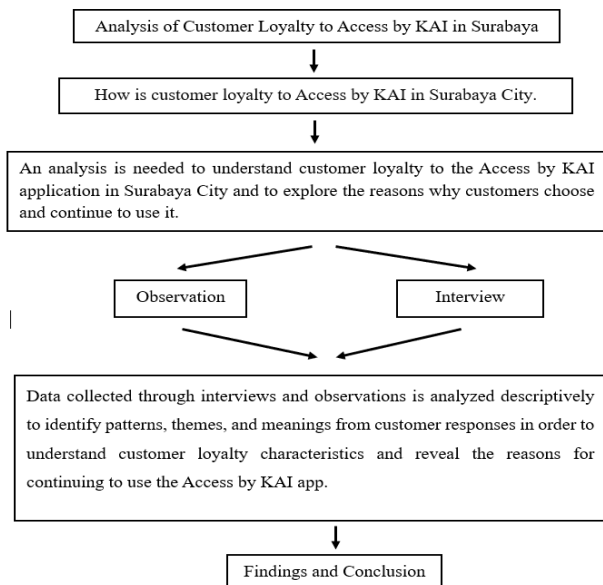
METHOD

Research Design

This study employs a descriptive qualitative method to explore customer loyalty toward the Access by KAI application in depth. This approach is chosen to describe and explain phenomena thoroughly, focusing on rich, detailed insights rather than numerical analysis or establishing causal relationships. Data were collected through in-depth interviews and observations, then analyzed narratively to identify patterns, themes, and meanings from users' experiences. This aims to provide a comprehensive understanding of why customers choose and continue to use the application, presenting findings based on actual customer experiences.

Location and Time of Research

This research will be conducted primarily at Surabaya Gubeng Station in Surabaya City. The selection of this site is purposive, based on its status as the largest station in Surabaya, which serves a high volume of both long-distance and local passengers. This setting provides the researcher with strategic access to a diverse range of informants representative of the Access by KAI application's user population, thereby facilitating the process of in-depth data collection. Fieldwork for data collection is scheduled to commence in May 2025.

Sampling Method

This study employs a qualitative approach using snowball sampling to explore in depth the experiences and perceptions of individuals regarding customer loyalty to the *Access by KAI* application in Surabaya. Initial informants were selected from active users of the application and were then asked to recommend other individuals with relevant experience. The sample is theoretical, with no fixed number, and data collection continues until saturation is reached. Informants include both regular users who utilize the application for services such as ticket booking and travel information, as well as representatives from PT KAI responsible for managing and developing the application. The primary focus is on the richness and relevance of the data, rather than the number of participants.

Data Collection Method

This study utilizes both primary and secondary data to obtain a comprehensive understanding. Primary data were collected through observation and in-depth interviews with two main informant groups: (1) active users of the Access by KAI application in Surabaya, to explore their experiences regarding frequency of use, features, and challenges; and (2) representatives from PT KAI, to gain insights into application management and customer loyalty strategies. Meanwhile, secondary data were derived from a literature review encompassing books, scientific journals, articles, and other reliable online sources relevant to the topics of customer loyalty and digital service applications.

Data Analysis Techniques

This study employs a descriptive qualitative method with data analysis techniques adapted from Miles and Huberman, consisting of four stages: (1) Data collection through interviews and observations; (2) Data reduction, where relevant data related to

customer experiences with the *Access by KAI* application such as ease of use, feature quality, and service are selected and organized thematically; (3) Data presentation in structured narrative form, supported by tables or diagrams to clarify emerging patterns; and (4) Conclusion drawing, carried out continuously throughout the research process to ensure the findings accurately reflect customer loyalty. This approach aims to identify patterns, themes, and meanings from customer responses without seeking causal relationships.

Data Credibility Test

This study employs a qualitative approach with data collected through in-depth interviews and observation. To ensure data credibility, triangulation techniques were applied, specifically source triangulation and method triangulation. Source triangulation was conducted by comparing information obtained from Access by KAI users and representatives from PT KAI. Method triangulation involved verifying data from the same source using different techniques, such as interviews, observation, and documentation. This approach enhances the accuracy and trustworthiness of the research findings.

RESULT

This study analyzes customer loyalty to the Access by KAI application in Surabaya, based on in-depth interviews with five informants, comprising both application users and representatives from PT KAI. The results indicate a high level of loyalty, consistent with Griffin's (2010) theory, which identifies three key indicators: repurchase, recommendation to others, and resistance to competitors' products.

Table 2 Informant Data

No	Name	Description
1	Bapak Anton	Informant 1 (customer)
2	Ibu Maria	Informant 2 (customer)
3	Kak Septina	Informant 3 (customer)
4	Bapak Nadhif	Informant 4 (customer)
5	Bapak Zaidan	Informant 5 (PT KAI)

Access by KAI customers demonstrate consistent repurchase behavior. Informant 1 and Informant 2, for example, use the application regularly, even daily or weekly, due to its ease and practicality in booking tickets, checking schedules, and selecting seats. This high frequency of use proves that the application has become an integral part of their travel habits, fostering sustained satisfaction and trust.

Recommendations to others also emerged, even without direct prompting. For instance, Informant 3 introduced the application to her parents because of its ease of use, suggesting that her positive experience motivated her to share its benefits with close relatives.

Moreover, users showed strong resistance to competing platforms. Informants 3 and 4 deliberately chose Access by KAI over third-party platforms. Key advantages such as no additional fees, faster and more accurate transactions through direct integration with KAI's system, and comprehensive features (including food ordering and flexible payments) were cited as primary reasons for their loyalty. PT KAI further reinforces this loyalty through exclusive programs like discounts, special fares, and redeemable points available only via the Access by KAI app.

Despite high customer loyalty, the study also identified technical challenges and obstacles experienced by users. Bapak Anton reported the application sometimes closing or slowing down, Ibu Maria encountered issues with unreadable tickets, Kak Septina faced navigation difficulties with the schedule change feature, and Pak Nadif frequently experienced errors or crashes during peak seasons, likely due to server overload.

However, these obstacles did not significantly diminish customer loyalty. Informants consistently stated that the benefits and advantages of the application far outweigh temporary technical glitches. Their primary reasons for remaining loyal are:
1) Perception of greater benefits: The convenience of booking tickets anytime, anywhere, avoiding queues, and time efficiency are highly valued by active train users. Occasional disruptions are considered acceptable as long as the application's core functions operate well.
2) Positive dependence and trust: The application has become an essential part of their daily travel routine. Its status as an official PT KAI application provides a sense of security and confidence in data safety, transaction validity, and information accuracy.
3) Convenience and ease: The overall user experience remains positive, overshadowing minor shortcomings in some features. PT KAI's continuous feature development also strengthens

customer trust, as they perceive ongoing improvements and accountability from the managing party.

DISCUSSION

Customer Loyalty of Access by KAI in Surabaya City

Analysis of in-depth interview data confirms strong customer loyalty towards the Access by KAI application, which is clearly manifested through the three primary indicators of Griffin's (2010) theory of loyalty. This research presents the findings from these interviews within the discussion, directly correlating them with the supporting theoretical framework. While full interview transcripts are not appended, relevant excerpts are integrated into the discussion to illustrate and substantiate the identified themes and patterns.

First, repeat purchases are evidenced by consistent and high-frequency usage patterns among informants, ranging from daily use to becoming the primary tool for all their train travel needs. For example, Mr. Anton stated, "I use Access by KAI almost every week, especially for inter-city travel, sometimes twice a week. I even book my KRL trips to Jakarta through this app. So, I use it almost every week." Ms. Maria shared, "Now I'm used to it and use this application almost every day to book tickets, especially for the Penataran Dhoho train." Ms. Septina added, "Whenever I need to travel by train, this is the application I use." And Mr. Nadif mentioned, "I usually use the application at least once a month, and even more often depending on work or family needs." These statements demonstrate a habitual and sustained reliance on the application, reflecting a high level of satisfaction and trust in the service.

Second, the act of recommending to others is reflected in users' initiatives to introduce the application to their families, driven by their satisfaction with its ease of use. Ms. Septina recounted, "Even for my parents, who were initially afraid to use applications, after I taught them, they also became interested in using Access by KAI because it's indeed easy to understand." This highlights how positive personal experiences translate into proactive advocacy, a key indicator of strong loyalty.

Third, immunity to competing products is demonstrated by a conscious user preference for

Access by KAI over third-party platforms, driven by functional advantages such as the absence of additional fees, data accuracy, and comprehensive features. Ms. Septina explained, "There's an advantage compared to other apps. For instance, there are no additional fees when buying tickets, so the price I pay is truly the official fare. This is different from third-party platforms that usually add administration or service fees. Additionally, because the application is directly connected to the KAI system, the process is faster and more accurate." Mr. Nadif added, "The sheer number of features like this makes me never even think about trying other applications because everything I need is already available here." This attitude is reinforced by PT KAI's strategy of creating an exclusive ecosystem through loyalty programs unavailable on other platforms, effectively retaining users within its service ecosystem. As stated by Mr. Zaidan, the Manager of Public Relations for KAI Daop 8 Surabaya, "We have special programs that can only be obtained in the Access by KAI application, such as 10% discounts, special fares, and redeemable points." These findings collectively align with Griffin's theory, indicating that loyalty is built not only on product quality but also on the psychological security and convenience provided by the service, leading customers to perceive no need to seek alternatives.

Challenges and Obstacles to Use and Reasons for Still Choosing to Use Access by KAI

The use of digital applications in daily life has become commonplace, including for travel using public transportation like trains. The Access by KAI application serves as a digital service designed to provide convenience for its users. Its effectiveness, however, largely depends on how users utilize it to support their travel activities. Amidst numerous transportation applications, both official and unofficial, Access by KAI offers a practical solution, especially for Surabaya residents who actively use train services. This application is widely known among students, workers, and regular train commuters. With features such as online ticket booking, departure schedule information, and self-check-in services, users no longer need to queue at ticket counters. These functionalities provide a more efficient experience and support the daily mobility needs of Surabaya's community. Therefore, the role of the Access by KAI application not only simplifies the

travel process but also contributes to overall user convenience and satisfaction in utilizing train services.

A significant finding of this study is the resilience of customer loyalty to the Access by KAI application, which remains high even as users acknowledged experiencing various technical issues. Despite encountering problems such as application slowdowns, errors during peak hours, or navigational difficulties, informants consistently stated that the application's core benefits such as ease of booking and efficiency far outweigh its temporary shortcomings. This loyalty is reinforced by a high degree of institutional trust, stemming from the application's status as an official PT KAI product, which provides an assurance of security and data accuracy not found on other platforms. Furthermore, the factors of habit and comfort with a familiar application workflow make users more tolerant of imperfections, as long as their essential needs are met. This tolerant attitude is validated by PT KAI's commitment, which is demonstrably responsive in addressing complaints and actively pursuing continuous development, thereby reinforcing users' confidence to remain loyal to its service ecosystem.

Based on in-depth interviews with Access by KAI users in Surabaya and representatives from PT KAI, it was found that customer loyalty remains high despite technical obstacles encountered during use. This indicates strong loyalty from users, who continue to choose and trust the application due to its convenience, reliability, and advantages over alternatives.

Mr. Anton, for instance, explained his experience: "Access by KAI itself rarely has problems, only at certain times. What I remember most is that the application sometimes suddenly closed when selecting a seat or trying to pay, and sometimes it felt slow even though my internet connection was stable. It also once couldn't be opened and I had to delete and reinstall it. Although quite annoying, I still choose to use this application because its benefits are far greater. As an active train user, this application is very helpful in terms of ease and convenience. I consider occasional technical glitches normal, as long as its function remains active and it continues to be updated."

This statement illustrates that despite occasional glitches, the ease and convenience of the application are primary reasons for Mr. Anton's continued use. This aligns with Griffin's (2010) theory of loyalty, which suggests loyalty is not solely measured by repeat purchases or recommendations but also by

consistent use despite minor disruptions or competitor offerings.

Ms. Maria, a daily commuter on the Surabaya-Malang route, also shared her experience: "It happened, but only once or twice. For example, tickets not being readable at the station entrance or not appearing in the app even though they were purchased. That was annoying because I had to report it manually to staff. But such cases are rare, otherwise, it's smooth and convenient. I continue to use Access by KAI because it has become a part of my daily routine. As an active Surabaya-Malang user, I need a fast and practical system. This application fulfills all of that— no queues, no need to print tickets, just through my phone. Because it's official from PT KAI, I am confident in its security and accuracy. So, even though there are occasional issues, its advantages are far greater. I prefer to adapt rather than go back to troublesome manual methods."

Similarly, Ms. Septina expressed her experience regarding issues with the schedule change feature: "Yes, I have experienced issues, though rarely. When I wanted to change the departure schedule, the change schedule feature was a bit difficult to find and less intuitive. The process required several clicks, and information about refunds was not immediately visible. Nevertheless, I still rely on this application because it's comprehensive, managed directly by PT KAI, and I highly trust its data accuracy. These minor drawbacks are offset by the convenience and ease I experience. Access by KAI remains my primary choice whenever I travel by train."

Even if some features require interface or navigation improvements, users still find the application overall helpful in planning their journeys. A similar experience was conveyed by Mr. Nadif: "It happened, especially during Eid ticket booking season. When it was crowded, the app often lagged, got stuck on the waiting list, and even failed after waiting 5–10 minutes. I also once tried to buy a ticket quickly, but it crashed. Most likely due to server overload, so it needs improvement. But even so, I still use it because I'm used to it and comfortable with the app's flow. Since it was still called KAI Access, I've been a user. Even though there have been bugs, I've seen many improvements—the display is better, features are more complete, and payment is more flexible. Compared to switching to another platform or buying manual tickets, Access by KAI is far more

efficient. The application isn't perfect, but it still meets my needs, so there's no reason to switch."

From the statements of these four informants, it can be concluded that technical disruptions within the application do not erode user trust in Access by KAI. This indicates that positive overall experiences continue to dominate, and users are willing to tolerate existing shortcomings as long as the application's main benefits function well.

From the management side, Mr. Zaidan from PT KAI Daop 8 Surabaya, Passenger Transport Unit, explained: "When a complaint is received in the application, PT KAI will follow up. For Access by KAI, we rarely encounter complaints. Usually, the complaints received are, for example, tickets being sold out during a transaction or a failure due to a delay between the bank and the KAI system. However, we still follow up on such cases with a refund process. We view Access by KAI as the main supporting application for KAI services. When people trust KAI, they will also trust using its application. As the number of users increases, we continue to develop features such as face recognition, which can now be registered directly through the application, as well as access to hotel services, food, and transportation. Our goal is to make Access by KAI comparable to other B2B applications."

This statement emphasizes that the service provider continuously implements updates and improvements to the application as a form of responsibility towards customer satisfaction.

Based on the entirety of the interview results, it is evident that customer loyalty to the Access by KAI application remains high despite some technical challenges. This is driven by factors such as ease of use, service practicality, and confidence in the security and accuracy of the information provided by the application. These advantages are strong reasons for customers to continue using Access by KAI to support their travel activities in and around Surabaya City.

CONCLUSION

The implications of this study are significant for both theory and practice. From a theoretical standpoint, it contributes to the understanding of customer loyalty in digital public transportation services, emphasizing that loyalty can persist even in the presence of technical flaws when emotional bonds and habitual use are strong. Practically, the findings suggest that PT KAI should prioritize maintaining and enhancing user trust through transparency, regular system improvements, and ongoing communication about updates. Moreover, by strengthening loyalty drivers—such as exclusive in-app benefits, seamless ticketing experiences, and personalized features—PT KAI can convert passive users into long-term advocates. This research also highlights the importance of viewing loyalty not just as a result of flawless performance but as a complex outcome shaped by perceived value, institutional trust, and user adaptation over time. These insights can guide future strategies for digital service retention and provide a roadmap for other public service providers aiming to foster sustainable digital customer engagement.

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