



## CUSTOMER JOURNEY MAPPING ANALYSIS TO IMPROVE CUSTOMER EXPERIENCE AND CUSTOMER SATISFACTION IN BANK BJB MEDAN BRANCH SERVICES

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### ABSTRACT

*This study aims to examine and analyze: (1) the effect of Customer Journey Mapping on Customer Experience, (2) the effect of Customer Experience on Customer Satisfaction, (3) the effect of Customer Journey Mapping on Customer Satisfaction, and (4) the indirect effect of Customer Journey Mapping through Customer Experience on Customer Satisfaction in the services of bank bjb Medan Branch. This research employs a quantitative approach with a survey method by distributing questionnaires to walk-in customers of bank bjb Medan Branch. The population in this study consists of 1,868 customers, and based on the Raosoft sample size formula, a total of 319 respondents were selected as the final sample. The data were analyzed using the Structural Equation Modeling (SEM) technique with the SmartPLS software. The results indicate that Customer Journey Mapping has a significant effect on both Customer Experience and Customer Satisfaction, either directly or indirectly through Customer Experience. These findings suggest that optimizing each stage of the customer journey can enhance both Customer Experience and satisfaction with the services of bank bjb Medan Branch.*

**Keywords:** Customer Journey Mapping, Customer Experience, Customer Satisfaction, bank bjb.

## 1. INTRODUCTION

The significant development of the banking industry has currently created intense competition among banks. This situation requires each bank to consistently consider all factors, particularly those related to the quality of its services. Banks must ensure that every service provided to customers is delivered quickly and effectively, and must meet all customer needs. In this regard, PT Bank Pembangunan Daerah Jawa Barat dan Banten (Tbk), also known as Bank bjb, is one of the Regionally-Owned Enterprises (BUMD) banks in Indonesia that plays a vital role in regional economic development. Bank bjb is the regional development bank (BPD) with the largest assets compared to other BPDs. In 2023, Bank bjb's assets reached IDR 179.31 trillion, followed by Bank Jatim (IDR 107.03 trillion), and Bank Jateng (IDR 81.59 trillion) (OJK, 2023).

In the initial marketing phase, Bank bjb utilizes several media, including social media, display/mobile ads, influencer marketing, websites, video advertising, and printed media. In addition to digital and conventional media, Bank bjb optimizes face-to-face interactions through employees in an effort to increase customer satisfaction, focusing more on the customer experience in receiving offline services, which will impact the company. This is in line with a study conducted by Richardson (2010), Teixeira et al (2012) and Ritonga et al (2023), which showed that a positive customer experience can significantly increase company revenue. This is supported by Kumbara's (2021) opinion, which emphasizes that customer experiences have a direct impact on consumer behavior and product decisions.

However, although Bank bjb's asset value is superior compared to other regionally-owned enterprises (BUMDs), there are assessments of customer dissatisfaction with the service received when interacting directly with bank staff at branch offices. In-person interactions at branches allow customers to speak personally with bank officers, allowing for more in-depth two-way communication compared to digital services, where interaction is still limited and sometimes the features provided do not meet customer expectations (Smith, 2017; Shabrina & Rahmiati, 2025; Rosenbaum et al., 2017).

Customer satisfaction is a crucial factor in determining the success of service-based organizations. This is in line with Tuwisna et al (2017) and Hansemark & Albinsson (2004), who stated that customer satisfaction is crucial to the success and competitiveness of banking institutions. It plays a crucial role in determining service quality and customer loyalty. It reflects how well an organization meets or exceeds customer expectations. A high level of satisfaction reflects good service quality, while customer dissatisfaction indicates the need for improvement in various aspects of the service. In the banking industry, customer interactions occur at various touchpoints, making it crucial to ensure the quality of service provided. Satisfied customers are more likely to remain loyal, recommend the service, and contribute to long-term profitability. Conversely, customer dissatisfaction can result in a decrease in customer numbers and damage to the bank's reputation, even impacting financial growth.

Although the financial performance of Bank bjb Medan Branch showed significant improvement in 2024, the paradoxical decline in customer satisfaction raises concerns about the quality and consistency of service provided. This indicates a potential mismatch between customer expectations and the service offered. The decline in satisfaction highlights the urgency of conducting a comprehensive evaluation of the customer journey to identify overlooked service pain points. In the banking industry, market dynamics are increasingly complex and consumer choices are increasingly diverse, it is crucial for companies to understand and respond to customer needs and preferences effectively, so that in solving the problem of declining customer satisfaction at the Medan Branch of Bank bjb, companies can analyze Customer Journey Mapping as the right tool in this problem, because it makes it easier for companies to see and analyze in detail every point of interaction experienced by customers during the process of using the service. By mapping the customer journey, companies can identify challenges and opportunities in creating a satisfying experience (Stickdorn & Jakob, 2010), This is in line with Smith & Johnson's (2017) opinion that every interaction point serves as an opportunity for banks to collect valuable customer data, which can be used to personalize services, target marketing efforts, and improve the overall customer experience (Smith & Johnson, 2017).

Therefore, the more effective the management of Customer Journey Mapping (CJM), the higher the level of customer satisfaction. This aligns with research conducted by Olabode (2024), which showed that Customer Journey Management (CJM) has a positive and significant impact on customer satisfaction. Research conducted by Olabode (2024) also shows that managing Customer Journey touchpoints is a critical element in creating a positive customer experience.

CJM serves as the foundation for shaping and improving CX. With proper mapping, companies can design more consistent, personalized, and expected customer experiences. This means that the better CJM is implemented, the more effective the company is in creating a positive customer experience at every stage of the customer journey. This aligns with research conducted by Khateeb, Hameed, & Anjum (2025), which found that CJM directly increases customer satisfaction and loyalty by optimizing customer touchpoints through CJM. This is supported by the findings of Lemon and Verhoef (2016), who emphasized that the cumulative impact of all touchpoints shapes the customer experience, which ultimately impacts satisfaction.

Based on internal data from the Bank bjb Medan Branch, which showed declining customer satisfaction, researchers conducted observations to assess customer experience. Results obtained from a pre-survey of customer experience at the Bank bjb Medan Branch showed that, of 30 respondents, the majority had a negative perception of the Customer Experience variable. This was evident in the dominance of Strongly Disagree (33%) and Disagree (31%) responses, resulting in a total of 64% of respondents who disagreed. Some respondents were neutral, indicated by the Less Agree (21%). This indicates that some customers were not entirely negative, but also uncertain about the customer experience offered. Furthermore, some responded positively. With the smallest scale, only 5% (Strongly Agree) and 10% (Agree) rated Customer Experience as good. Therefore, the results of this pre-survey indicate that Customer Experience (X2) is still weak and has not left a positive impression on the majority of respondents. Most were dissatisfied with the customer experience they received while using services at the bank bjb Medan Branch.

## 2. RESEARCH METHOD

The research variables consist of independent variables, namely Customer Journey Mapping (X1), and Customer Experience (X2), and Customer Satisfaction (Y) which is the bound or dependent variable. Each is a variable that cannot be measured directly, unless measured by one or more manifest variables. Each indicator consists of several items, which are described through questions in the research instrument. This research strategy uses a quantitative approach that is causal/associative. Sugiyono (2017) states that causality is a cause-and-effect relationship between independent and dependent variables. Associative is a research problem that asks about the relationship between two or more variables. In this study, both are used to determine the influence or relationship of variables that have cause and effect on the object being studied between the variables Customer Journey Mapping (X1), Customer Experience (X2), and Customer Satisfaction (Y). This research was conducted at PT Bank Pembangunan Daerah Jawa Barat dan Banten (Persero) Tbk. Medan Branch Office. Based on calculations using the Raosoft website formula, the sample size for this study involved approximately 319 walk-in customers of Bank bjb's Medan Branch. The researchers distributed questionnaires to 30 respondents

outside the sample for validity testing. In this study, the significance level ( $\alpha$ ) used was 5%. The critical limit for the t-statistic was set at 1.96. Therefore, the hypothesis can be accepted if the t-statistic value obtained exceeds 1.96. The assessment criteria for this research analysis are as follows:

1. Path Coefficients

If the path coefficient is positive, this indicates that the independent variable has a unidirectional influence on the dependent variable. This means that an increase in the independent variable will tend to be followed by an increase in the dependent variable. Conversely, if the path coefficient is negative, this indicates that the independent variable has an inverse influence on the dependent variable. In other words, an increase in the independent variable will tend to cause a decrease in the dependent variable.

2. Probability/Significance Value: If the p-value is  $<0.05$ , the effect between the variables is significant; however, if the p-value is  $>0.05$ , it is not significant.

Indirect Effect Analysis (Indirect Effect Analysis) Indirect effect analysis using bootstrapping procedures aims to measure the indirect effect of an independent variable on a dependent variable through the role of a mediating variable. In other words, this analysis is used to determine whether there is a mediating effect in the relationship between variables. The measurement steps in indirect effect analysis are as follows:

- a) If the p-value is  $<0.05$ , this indicates a significant indirect effect. Thus, the intervening variable acts as a mediator in bridging the influence of the independent variable on the dependent variable.
- b) If the p-value is  $>0.05$ , this indicates an indirect effect that is not significant. This means that the intervening variable does not play a role as a mediator in the relationship between the independent and dependent variables.

### 3. RESULT AND ANALYSIS

In this study, the independent variables used were (X1) Customer Journey Mapping (CJM) and (X2) Customer Experience (CX). The dependent variable (Y) was Customer Satisfaction (CS). The results show the structural model used to analyze the relationship between three main latent variables: Customer Journey Mapping (CJM), Customer Experience (CX), and Customer Satisfaction (CS) in the bank bjb Medan Branch. This model illustrates how the customer journey mapping strategy influences customer experience and customer satisfaction levels, both directly and indirectly. In this model, the Customer Journey Mapping (CJM) variable acts as an independent variable, measured through several indicators, such as X1.1.1 to X1.5.4, which represent various stages of the customer journey, starting with Awareness, Familiarity, Consideration, Purchase/Transaction, and Loyalty.

The Customer Experience (CX) variable acts as a mediating variable, measured by indicators X2.1.1 to X2.5.2, encompassing the customer experience dimensions of Sense, Feel, Think, Act, and Relate. The Customer Satisfaction (CS) variable, which serves as the dependent variable in this study, is measured through indicators Y1.1.1 to Y1.5.2, reflecting the level of customer satisfaction with various aspects of bank bjb services. This includes the dimensions of Encounter satisfaction, Overall satisfaction, Overall quality, Image, and Future expectations.

Based on the convergent validity test results, all indicators reflecting each variable, Customer Journey Mapping (CJM), Customer Experience (CX), and Customer Satisfaction (CS) showed loading factor values above 0.70. This indicates that each indicator has a strong correlation with the construct it measures, thus meeting the convergent validity criteria. For the CJM variable, the loading factor values ranged from 0.701 to 0.757, indicating that all indicators were able to explain the latent variable consistently and reliably. Similarly, for the CX variable, the loading factor values ranged from 0.712 to 0.771, indicating a strong relationship between the indicators and their constructs. Meanwhile, for the CS variable, the loading factor values ranged from 0.722 to 0.784, also above the minimum threshold of 0.70 and confirming the indicators' validity in representing the customer satisfaction construct.

Thus, it can be concluded that all indicators for the three variables in this study have met the criteria for convergent validity and are deemed valid and suitable for use in the research model. Furthermore, in this study, the model consists of two indicator characteristics: formative indicators for the independent variable X1, Customer Journey Mapping, and reflective indicators for the independent variable X2, Customer Experience, and the dependent variable Y, Customer Satisfaction. Therefore, the evaluation of the measurement model (Outer Model) was conducted using different approaches according to the nature of the construct.

The results of the construct reliability test, which included three measurement indicators: Cronbach's Alpha, rho\_A, and Composite Reliability (CR), were used to assess the level of internal consistency of each latent variable in the research model. Based on data processing using SmartPLS, the Customer Experience (X2) variable had a Cronbach's Alpha value of 0.928, rho\_A of 0.928, and Composite Reliability of 0.937. Meanwhile, the Customer Satisfaction (Y) variable had a Cronbach's Alpha value of 0.887, rho\_A of 0.888, and Composite Reliability of 0.910.

All Cronbach's Alpha and Composite Reliability values for both variables were above the minimum threshold of 0.70, indicating that each construct has excellent internal reliability. This indicates that the components of the Customer Experience and Customer Satisfaction variables have a high level of consistency in stably measuring the same concept.

Furthermore, the consistent rho\_A values with Cronbach's Alpha and Composite Reliability strengthen evidence that the constructs in the model have met the criteria for convergent reliability and internal consistency. Therefore, it can be concluded that both latent variables in this study have adequate reliability, making the measurement model suitable for proceeding to the structural model evaluation stage (Inner Model) to examine the relationships between the latent variables.

The results of the Variance Inflation Factor (VIF) test were used to detect potential multicollinearity between indicators in the Customer Journey Mapping (CJM) latent variable. The VIF test aims to ensure that there is no excessive correlation between indicators, which could disrupt model stability and estimate accuracy in the PLS-SEM analysis.

Based on data processing results using SmartPLS, the VIF values for all CJM indicators range from 1.860 to 2.350. This value is well below the maximum threshold of 5.0 recommended by Hair et al. (2019) and is even within the ideal range ( $<3.0$ ). This indicates that there are no significant signs of multicollinearity between indicators in the CJM

construct. Therefore, it can be concluded that each indicator in the Customer Journey Mapping variable has a fairly independent relationship with one another and does not distort the measurement of the construct. These results strengthen the validity of the measurement model (Outer Model) and ensure that each indicator contributes uniquely to the formation of the CJM latent variable without any redundancy between items.

### **The Effect of Customer Journey Mapping on Customer Experience (H1)**

The results of the study indicate that Customer Journey Mapping (CJM) has a positive and significant effect on Customer Experience (CX), with an original sample value of 0.952, a t-statistic of 188.010, and a p-value of 0.000. These values indicate that the more optimal the implementation of CJM by bank bjb Medan Branch, the higher the level of Customer Experience perceived by customers when interacting with the services provided by bank bjb Medan Branch.

These findings demonstrate that CJM plays a critical role in creating a superior customer experience. By mapping every touchpoint in the customer journey, banks can understand customer needs, challenges, and expectations at each stage of the interaction. This enables companies to provide more relevant, responsive, and valuable services to customers. These empirical findings align with a study by Patti, van Dessel, & Hartley (2020), which states that CJM is a visual and systematic approach to mapping all customer touchpoints with a company, from pre-purchase to post-purchase. Through this mapping, companies can understand how customers interact, identify needs, and identify obstacles encountered during the service journey.

Optimizing CJM can help bank bjb Medan Branch align service and communication strategies based on the customer's perspective. In the context of this research, the implementation of CJM at bank bjb Medan Branch allows the bank to understand critical points in the service process, such as ease of transactions, staff responsiveness, and convenience of facilities, all of which contribute to a more positive customer experience.

These findings are also supported by Lattuch, Winter, and Satzger (2023), who stated that service journey quality resulting from CJM directly contributes to customer perceptions of the experience. Therefore, these research findings reinforce the view that CJM plays a crucial role in creating a more personalized, efficient, and emotional customer experience in the banking sector. Furthermore, research by Oliver (2010) also reinforces these findings, where through a CJM analysis of the Dapurgo.com application, it was found that the usability and accessibility dimensions contribute significantly to creating a positive customer experience. Classic findings from Lemon & Verhoef (2016) also support these results, stating that managing the customer experience across all phases of the customer journey (pre-purchase, purchase, and post-purchase) is a key factor in creating a meaningful and immersive experience. Thus, the findings of this study confirm that the effective implementation of CJM can strengthen positive customer perceptions, because customers feel cared for at every phase of the service interaction, both digitally and face-to-face (Ohorella et al., 2024; Harianto et al., 2023).

### **The Effect of Customer Experience on Customer Satisfaction (H2)**

Based on the analysis, the Customer Experience (CX) variable has a positive and significant effect on Customer Satisfaction (CS), with an original sample value of 0.347, a

t-statistic of 3.829 ( $>1.96$ ), and a p-value of 0.000. This means that the better the customer experience interacting with bank bjb services, the higher the level of customer satisfaction.

These findings indicate that a pleasant experience, ease of service access, and service consistency are important factors in creating customer satisfaction. When customers perceive that their interactions with the bank are smooth and meet their expectations, they tend to feel satisfied and have a positive perception of the bank's performance. This aligns with the Expectancy-Disconfirmation theory proposed by Oliver (2010), which states that customer satisfaction occurs when perceptions of actual service performance exceed customer expectations. In the context of this study, positive customer experiences such as ease of digital transactions, friendly staff, and convenient facilities are factors that increase customer satisfaction with bank services (Kurniawati et al., 2025; Purba et al., 2025).

The results of this study are in line with research conducted by Tuwisna, Gadeng, & Anggraini, (2017), Djunaedi & Rahman (2023) who found that the quality of customer experience during the service process has a significant impact on customer satisfaction. Furthermore, these results are in line with research by Andayani & Anggraini (2023) who found that Customer Experience has a significant effect on Customer Satisfaction for Bank Sumut KCP Syariah Medan customers. Similarly, research conducted by belinski et al. (2021) proved that Customer Experience and Customer Trust have a significant effect on the satisfaction of Dana e-money users, indicating that positive customer experience is one of the dominant factors in creating satisfaction. In addition, Hair et al. (2021) also supported these results through their research on digital banking in Makassar, which found that the dimensions of convenience and security are key elements of customer experience that have a direct impact on satisfaction and loyalty. Thus, these findings confirm that the better the experience provided by bank bjb Medan Branch at every customer interaction point, the greater the level of customer satisfaction.

### **Effect of Customer Journey Mapping on Customer Satisfaction (H3)**

The test results show that Customer Journey Mapping (CJM) has a positive and significant effect on Customer Satisfaction (CS), with an original sample value of 0.591, a t-statistic of 6.684, and a p-value of 0.000. This means that the better bank bjb Medan Branch maps and manages the customer journey (CJM), the higher the level of customer satisfaction with the service.

Conceptually, these results support the findings of Wijayanti et al (2021) and Lattuch et al. (2023), who stated that CJM not only impacts customer experience but also directly influences customer satisfaction. Through CJM, companies can identify critical touchpoints and improve them to ensure a smoother and more enjoyable service flow for customers (Dalimunthe et al., 2025).

These findings are consistent with research by Olabode (2024), who found that CJM had a positive and significant impact on customer satisfaction in the Nigerian Islamic banking sector. This demonstrates that the effectiveness of CJM not only improves the customer experience but also directly influences perceptions of customer satisfaction. Further supports these findings, where the implementation of CJM at the Edmonton Public Library helped identify service barriers and deficiencies that, if addressed, could improve user satisfaction and experience quality. Furthermore, research by Shabrina & Rahmiati (2025) also found that the customer journey had a positive and significant impact on

customer satisfaction. Overall, these results confirm that customer journey mapping at every stage of the interaction is not only an operational tool but also a strategic instrument for measuring and improving customer satisfaction.

#### **The Effect of Customer Journey Mapping on Customer Satisfaction through Customer Experience as a Mediating Variable (H4)**

Based on the results of the mediation test, the original sample value was 0.331, the t-statistic was 3.806, and the p-value was 0.000, indicating that Customer Experience significantly mediates the effect of Customer Journey Mapping on Customer Satisfaction. This means that a good implementation of CJM will be more effective in increasing customer satisfaction if it can first create a positive customer experience. This finding supports the statement put forward by Sun & Zang. (2006), who emphasized that companies that actively use CJM can continuously measure and improve the quality of the customer experience, ultimately increasing customer satisfaction. Furthermore, Lemon and Verhoef (2016) also stated that CJM helps organizations understand the customer experience holistically, thereby increasing satisfaction.

The results of this study align with those of Khateeb, Hameed, & Anjum (2025), which demonstrated that Customer Experience plays a crucial role as a mediator in the relationship between Customer Journey Mapping and Customer Loyalty, with Customer Satisfaction as a moderator that strengthens this relationship. In other words, customer satisfaction will significantly increase if the customer experience during the service journey is also positive. Furthermore, Nuri Wulandari et al. (2024) also demonstrated that customer experience plays a crucial role in shaping digital banking usage intentions and behavior, ultimately contributing to customer satisfaction and loyalty. Thus, the results of this study reinforce the view that Customer Experience is the key bridge between Customer Journey Mapping and Customer Satisfaction, where a positive experience is a direct result of an effective and comprehensive customer journey.

#### **4. CONCLUSION**

Human society is a combination of male activity and female passivity. A safe and peaceful household is a combination of male strength and female refinement. Men seek and women govern. No household can exist if only male will or female refinement prevail. Naturally, both complement each other without the need for dominance of either matriarchy or patriarchy. If matriarchal beliefs are maintained within the family, it will lead to intra-family conflict. The family, as the smallest unit in society, should be the first place for humans to learn to understand social life. However, if a family is not harmonious, its social function will be hampered, and this will become a factor in the family's prosperity. Furthermore, if matriarchalism continues to flourish in society, more and more families will experience poverty. The solution to overcoming this matriarchal system is to understand the true nature of each individual and to fulfill the rights and obligations ordained by God to the best of our ability. A civil society can be realized starting with a family fulfilling its social function. On the other hand, if the social functions in the family are not carried out, this will have a negative impact on social welfare and as a result, a civil society will not be realized.



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