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FLOW EXPERIENCE, CUSTOMER SATISFACTION, CUSTOMER EXPERIENCE, AND CUSTOMER LOYALTY ON ONLINE SHOPPING APPLICATION

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ABSTRACT

The researchers wanted to get some evidence to prove the hypotheses of this study. Flow experience, customer satisfaction, customer experience, and customer loyalty are the variables in this study. From the population of online shopping application users in the Special Region of Yogyakarta, a sample was selected using a non-probability sampling technique with a purposive sampling method. The data was then analyzed using Partial Least Square with SmartPLS 3.0 software. The first testing stage is the outer measurement to obtain validity and reliability values. Then, the researchers conducted an inner model measurement to find evidence of whether the hypotheses were accepted or rejected. The analysis results show that (1) Flow experience has a positive effect on customer loyalty, (2) Flow experience has a positive effect on customer experience, (3) Customer experience has a positive effect on customer satisfaction, (4) Customer satisfaction does not have a positive effect on customer loyalty, (5) Customer experience has a positive effect on customer loyalty.

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INTRODUCTION

In the modern era, there have been many rapid developments. Like all sophisticated communication tools, it provides services that can make it easier not only in the field of communication but also in meeting the desired daily needs. Currently, a trend is emerging in Indonesia and even the world, namely shopping online, or as it is often called, online shopping. Through online shopping, consumers can search for the goods they want quickly. Online shopping is now the choice of most people, especially those who are busy and do not have time to go to conventional shops to buy the goods they want directly. Shopping online This can be done easily by accessing buying and selling sites on the

internet, smartphones, laptops, or other electronic items connected to the internet network. This condition requires everyone, from students to office workers, to utilize the Internet to carry out daily activities. You also need to pay attention to internet use because excessive internet use can also trigger addiction and can further result in addiction. In everyday social interactions, people hear jokes that gadgets bring those who are far away and distance those who are near. This is caused when a person is in a high concentration level during an activity and sometimes even ignores events around him, indicating that the person is getting experience.

Searching for information through browsing activities sometimes causes customers to feel carried away by the pleasant feelings of the activity, to the point of losing track of time and concentration on the surrounding environment, defined as the customer entering a condition flow. Condition flow sometimes unconsciously influences someone to carry out activities without realizing what they are actually doing. They continue to spend time fixated on these activities until they lose track of time and concentration on the surrounding environment, defined as the customer entering a condition flow.

Based on the results of a survey conducted by Ertemel et al. (2021) prove that flow experience and customer satisfaction influence customer loyalty. Their research contributes significantly to the literature by highlighting the relationship in online content in e-commerce. These results have significant managerial implications. Online website visitors are increasingly expected to be immersed in extraordinary experiences that give them a sense of distortion in time and space without requiring them to think about unnecessary details.

Lee et al. (2019) stated that live chat pop-ups that ask if the customer needs help should be carefully designed to target those who would appreciate this service (e.g., those who have placed an order but are still on the e-commerce website, those who have returned to the e-commerce website after placing an order but before the goods are delivered or those who have returned to the e-commerce website right after the goods have been delivered) as this may disrupt the situation flow customers, especially customers who are still browsing without a clear purchase goal. Consistent with this idea, Wu et al. (2016) found that experience leads to online impulse purchases. However, this research only covers three dimensions of experience, abandoning teleproxy. To reduce post-purchase regret, managers may want to develop marketing messages reinforcing consumer purchasing decisions' benefits.

LITERATURE REVIEW

Flow Experience

Flow experience is people's holistic sensation when they act with total involvement (Csikszentmihalyi, 1977). At the same time, flow experience refers more to emotional states during certain activity processes (Chou & Ting, 2003). According to Chang (2013), flow experience is a flow of feelings by focusing the mind on an activity accompanied by a strong sense of curiosity (Chang et al., 2013), while according to Laksmana & Purwanegara (2016), flow experience is an activity carried out by an individual wholeheartedly and using full concentration at a certain time (Laksmana & Purwanegara, 2016). Based on several definitions above, the definition of flow experience used in this research is an activity carried out by an individual wholeheartedly and using full concentration at a certain time (Laksmana & Purwanegara, 2016).

Customer Satisfaction

The definition of customer satisfaction, according to Kotler (2022), is the feeling of pleasure or disappointment that arises after comparing the performance (results) of the product in question against the expected performance (or results). From this definition, it can be said that if the product performance does not match customer expectations and the expectations set are too low, the customer will feel dissatisfied and disappointed. If the performance matches expectations, the customer will feel satisfied, but if the product performance exceeds expectations, the customer will feel happy and very satisfied. Meanwhile, the definition of customer satisfaction formulated by Barnes (2003: 64) is that satisfaction is the customer's response to fulfilling their needs.

Customer Experience

Customer experience is a subjective feeling after a user purchases a product or service. It processes customers' feelings in their relationship with a product or service brand (Dirsehan, 2012). Customer experience is important in various sectors, including hospitality (Kim et al., 2010) and online services (Kuppelwieser & Klaus, 2021). Chase and Dasu (2001) state that the only reason for brands' use of behavioral science is to improve customer experience. Pine & Gilmore JH (2011) stated that when customers buy experiences, they pay money for a series of events to have an enjoyable time, which will stick in their minds just like a play performed on a theater stage.

Customer loyalty

Kotler and Keller (2022) state, "Loyalty is a commitment to purchase or reuse a preferred product or service in the future despite situational influences and marketing actions or efforts to switch." Loyalty literally means being faithful or can be said to be faithfulness. This loyalty also arises without coercion but rather from self-awareness of the past. Customer loyalty emphasizes purchasing behavior, forming a customer's attitudes and behavioral patterns towards purchasing and using products from previous experience. Chen et al. (2013) stated that there are three indicators of customer loyalty, which are described as follows:

1. Revisit intention.
2. Positive word of mouth.
3. Recommendation.

The relationship between variables is as follows:

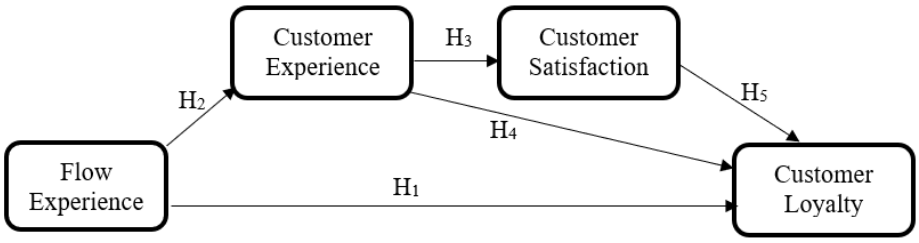

Figure 1. The Relationship Between Variables

Flow experience and customer loyalty

Because flow experience represents an optimal state of fun and entertainment, evaluating it as a phenomenon that ultimately leads to customer loyalty is important. Hausman and Siekpe (2009) found that flow influences consumers' return intentions online and, thus,

loyalty. On the other hand, Chen and Smith (2018) show that brand experience sub-constructs influence effort branding, which paves the way to brand loyalty. Previously, Luna et al. (2002) found that online flow experiences can lead to 'sticky' websites. Stickiness, in this context, means that the website captures the consumer's attention to such an extent that the consumer spends a long time on the site due to the engaging nature of the experience. Likewise, Bilgihan (2014) shows flow optimally as an important precedent for loyalty in e-commerce. Despite the circumstances, online flow is a momentary, rather short-term experience, some scholars argue that it also helps improve brand experience and customer loyalty in the long term.
H_1: Flow experience has a positive effect on customer loyalty

Flow experience and customer experience
Schembri (2009) shows "that online flow contributes to the meaning of the brand experience, ultimately improving the customer's brand experience." Similarly, Shim et al. (2015) stated that, unlike other traditional channels, brand websites can provide an interactive, optimal, and exceptional flow experience that ultimately helps create a customer experience overall. Shim et al. (2015) argued that the reasons behind this situation can be explained by the fact that circumstances online flow related to all sensory, intellectual, behavioral, and affective dimensions of the brand experience. For example, online flow can be understood as a state in which the individual is fully concentrated, implying that all visual and auditory senses are highly active. This intense state of mind also triggers brain activity that implies an intellectual brand experience. Additionally, dimensions telepresence of online flow status implies an effect on brand experience behavior. Lastly, autotelic experiences in online flow states help build effective brand experiences.
H_2: Flow experience has a positive effect on customer experience

Customer experience and customer satisfaction
Oliver (1997) found that satisfaction is how consumers judge a product or service that can provide pleasurable consumption-related fulfillment. Customer satisfaction has a strong relationship with customers' affective responses to service. Murphy et al. (2011) indicated that customer experience of leisure shopping influenced customer satisfaction. Consumers' experience in retail can be a non-quality dimension of service and may directly or indirectly impact customer satisfaction.
H_3: Customer experience has a positive effect on customer satisfaction

Customer experience and customer loyalty
Several studies show that positive customer experiences can greatly increase brand loyalty. Lin and Kuo (2013) found that consumers' loyalty intentions are influenced by recent purchases, suggesting that positive brand customer experiences may be the key to strong customer loyalty. Schmitt et al. 92014) conceptualized customer experience as a multidimensional construct and suggested that all types of customer experience have the potential to influence customer loyalty.
H_4: Customer experience has a positive effect on customer loyalty

Customer satisfaction and customer loyalty
Ertemel et al. (2021) state that the opportunity to bond with consumers and realize a brand's emotional characteristics can overcome the pervasive instability in the online

environment. Brand loyalty can reduce switching behavior and increase consumer retention rates. Brand loyalty has also been linked to repeat purchasing behavior. Repeat purchasing behavior helps realize loyalty. Loyalty has been established if customers prefer a particular brand, even if similar brands are available. For loyalty to be built, repeat customer satisfaction must occur without exception and be free from bad experiences.

H_5: Customer satisfaction has a positive effect on customer loyalty

RESEARCH METHODS

Research design

The type of research used in this research is a survey. In this research, information was collected from respondents using a questionnaire. Sugiyono (2019) states that a questionnaire is a data collection technique that gives respondents a set of questions or written statements to answer. Survey research is conducted to obtain facts about existing symptoms and look for factual information without investigating why these symptoms exist. Based on the explanation level, this research is classified as associative research. Associative research aims to determine the influence or relationship between two or more variables (Sugiyono, 2015).

This research uses quantitative research methods, as explained by Sugiyono (2019): Quantitative research methods can be interpreted as research methods that are based on philosophy positivism, used to research certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing predetermined hypotheses.

Research objectives

1. To test and analyze the effect of flow experience on customer loyalty.
2. To test and analyze the effect of flow experience on customer experience.
3. To test and analyze the effect of customer satisfaction on customer loyalty.
4. To test and analyze the effect of customer experience on customer loyalty.
5. To test and analyze the effect of customer satisfaction on customer experience.

Population and sample

Sugiyono (2019) states, “A population is a generalized area of objects or subjects with certain qualities and characteristics determined by researchers to be studied and then conclusions drawn.” The population in this research are active students in The Special Region of Yogyakarta. The sampling technique used in this research is nonprobability sampling with purposive sampling. The purposive sampling technique is sampling with a specific aim, not based on strata, random, or geography. Sugiyono (2019) defines purposive sampling as a technique with certain considerations. This research determines the applicable sample criteria, including respondents who are at least 17 years old, online shopping application users, and have made purchases at least 2 (two) times.

Types of data

This type of research uses primary data. According to Sugiyono (2019), primary data is defined as data taken from the first party, the author obtained the data results from a questionnaire distributed to respondents whose criteria had been determined. Primary data in this research is data about flow experience, customer satisfaction, customer experience, and customer loyalty.

Techniques used to obtain data

The data collection technique used is a survey method by administering a questionnaire to respondents. On the questionnaire sheet, the researcher asked a list of questions related to the research topic, which would be given directly to 96 respondents using predetermined criteria. Sugiyono (2019) states, "the Likert scale is a measuring tool used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. The answer scale between 1-5 is with interpretation, namely 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), 5 (strongly agree)."

Empirical models

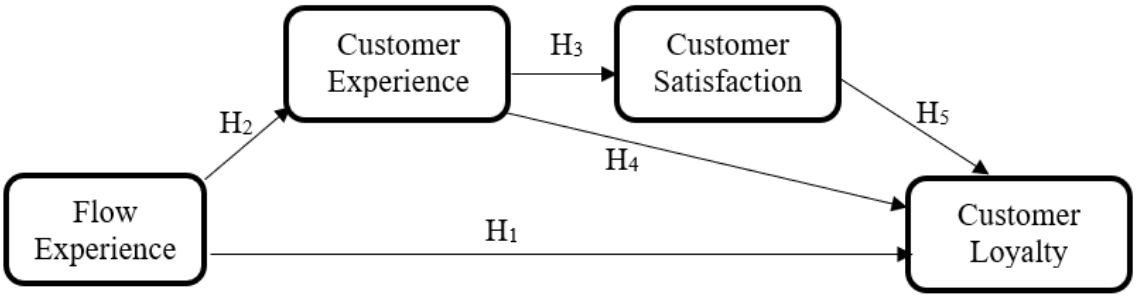

Figure 2. Empirical Model

Analytical tools

The data analysis technique in this research uses the smartPLS software. PLS has the ability to explain the relationship between variables and the ability to carry out analyses in one test. According to Ghozali (2016: 417), the PLS method "is able to describe latent variables (not directly measurable) and is measured using indicators."

Outer Model Analysis

According to Husein (2015: 18), the outer model is analyzed to ensure that the measurement used is suitable for measurement (valid and reliable). There are several calculations in this analysis:

1. Convergent validity is value loading factors in latent variables with indicators. Expected value > 0.7.
2. Discriminant validity is value cross loading useful factor is whether the construct has adequate discriminants. The way to do this is by comparing the value of the targeted construct, which must be greater than the value of the other construct.
3. Composite reliability is a measurement that if the reliability value is > 0.7, then the constructed value has a high-reliability value.
4. Average Variance Extracted (AVE) is an average variance of at least 0.5.
5. Cronbach alpha is a calculation to prove composite reliability results where the minimum amount is 0.6.

Inner Model Analysis

This model analysis is to test the relationship between latent constructs. There are several calculations in this analysis:

1. R Square is the coefficient of determination on the endogenous construct. According to Chin (1998) in Sarwono (2015: 30), "the criteria for limiting the valueR square This is in three classifications, namely 0.67 as substantial; 0.33 as moderate and 0.19 as weak".

2. Prediction relevance (Q^2) known as Stone-Geisser's. This test "is carried out to determine the prediction capability of how good the resulting value is. Suppose the values obtained are 0.02 (small), 0.15 (medium), and 0.35 (large). This can only be done for endogenous constructs with reflective indicators."

RESULTS AND DISCUSSION

Validity and Reliability

The instruments used in this research were used to analyze the outer model, where each indicator is related to its latent variable. The outer model will be evaluated through convergent and discriminant validity from the indicators forming the latent construct, composite reliability, and Cronbach's alpha as the indicator block to determine the accuracy and consistency of the questionnaire used.

Table 1. The Convergent Validity

Variable	Indicator	Outer Loading	Information
Flow Experience	X1.1	0.886	Valid
	X1.2	0.847	Valid
	X1.3	0.842	Valid
Customer satisfaction	X2.1	0.816	Valid
	X2.2	0.904	Valid
	X3.3	0.859	Valid
Customer Experience	Z1.1	0.879	Valid
	Z1.2	0.954	Valid
	Z1.3	0.873	Valid
Customer loyalty	Y1.1	0.876	Valid
	Y1.2	0.878	Valid
	Y1.3	0.906	Valid

The table above shows that all the indicators in the flow experience, customer satisfaction, customer experience, and customer loyalty have a value loading factor > 0.5, so it is enough to be used in testing. Thus, each indicator in the variables used in this research can be valid.

Discriminant validity can be tested with values cross-loading factor from each indicator to the latent variable.

Table 2. Discriminant Validity

Variable	Flow Experience	Customer Satisfaction	Customer Loyalty	Customer Experience
FE1	**0.886**	0.778	0.796	0.793
FE2	**0.842**	0.620	0.688	0.672
FE3	**0.847**	0.724	0.750	0.747
KP1	0.652	**0.816**	0.648	0.607
KP2	0.695	**0.904**	0.703	0.748
KP3	0.780	**0.859**	0.746	0.816
LP1	0.721	0.726	**0.879**	0.730
LP2	0.830	0.810	**0.954**	0.874
LP3	0.800	0.668	**0.873**	0.789
PP1	0.762	0.836	0.783	**0.876**
PP2	0.715	0.712	0.705	**0.878**
PP3	0.811	0.709	0.862	**0.906**

The table above shows that all indicators in the variables of flow experience, customer satisfaction, customer experience, and customer loyalty have cross-loading factor value, which is greater according to the variables that form it compared to the cross-loading factor value on other variables. Thus, the indicators used in this research are said to be valid and can be tested for reliability.

Validity testing can also be done using the square root of Average Variance Extracted (AVE) by having an expected value of > 0.5 (Ghozali & Latan, 2015, p. 74).

Table 3. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Validity
Flow Experience	0.737	Valid
Customer satisfaction	0.740	Valid
Customer Experience	0.815	Valid
Customer loyalty	0.787	Valid

Based on the results in the table above, it can be seen that all variables contained in this study have values above > 0.50, so it can be said that all variables in this study are valid.

"Reliability tests are carried out to prove that research has accuracy, consistency, and precision in each instrument (Ghozali & Latan, 2015, p. 75). Reliability tests can be measured using Cronbach's Alpha and composite reliability. Reliability testing in this research will be carried out with SMART software PLS 3.0. According to Ghozali & Latan (2015: 77), a variable will be said to be reliable if it has a (α) value > 0.70."

Table 4. Cronbach's Alpha

Variable	Cronbach Alpha	Reliability
Flow Experience	0.821	Reliable
Customer satisfaction	0.825	Reliable
Customer loyalty	0.885	Reliable
Customer Experience	0.865	Reliable

Based on the table above, it is known that all variables in this study have a good level of credibility and can be said to be reliable.

Limit values in assessing composite reliability: what is expected is > 0.7. However, in exploratory research, having a limit value of 0.6 – 0.7 would still be acceptable (Ghozali & Latan, 2015). In accordance with this opinion, the variables examined in this study will use a limit value of 0.6 – 0.7.

Table 5. Composite Reliability

Variable	Composite Reliability	Reliability
Flow Experience	0.894	Reliable
Customer satisfaction	0.895	Reliable
Customer loyalty	0.929	Reliable
Customer Experience	0.917	Reliable

The table above shows that all the variables in this research have composite reliability values > 0.7 and can be said to be reliable.

Structural Model (Inner Model)

Measurement using a structural model (inner model) is carried out after carrying out the outer model measurements. Measurement inner model in this research is obtained through results output, which is carried out by testing using SMART PLS 3.0 software through

value coefficients determination (R^2), predictive relevance (Q^2), and significance test. SMART PLS 3.0 software will not only analyze the indirect effects but SMART PLS 3.0 software will also be able to analyze the direct influence by analyzing t-statistics as well-value off value, which will be used in measuring whether a research hypothesis is accepted or rejected.

According to Ghozali & Latan (2015:78), testing R-Square (R^2) can explain the influence substantive between the independent and dependent variables.

Table 6. R-Square (R^2)

Variable	R^2	R^2 adjusted
Customer loyalty	0.832	0.826
Customer Experience	0.801	0.797

Based on Table 6., it can be seen that the R^2 value for the customer satisfaction variable has a value of 0.832 or 83%, which means it is flow experience and customer satisfaction can influence customer loyalty variables well by 83%. The remaining value of 27% is influenced by other variables not included in this research. Lastly, the R^2 value on the customer experience got a result of 0.801 or 80%, which can be said to be flow experience, and customer satisfaction can be explained well by the customer experience variable of 80%. The remaining 20% is influenced by other variables not included in this research.

Q^2 testing in this research aims to determine how big the relationship between model fit is. Q^2 testing is done with an analysis procedure blindfolding in the SmartPLS 3.0 software. The following is the output from Q^2 testing in this research using SmartPLS 3.0 software:

Table 7. Predictive Relevance (Q^2)

Variable	Q^2
Customer loyalty	0.658
Customer Experience	0.621

According to the results in Table 7., it shows that the Q^2 value on the customer loyalty variable shows a result of 0.658, and for the customer experience variable, it shows a result of 0.621. Thus, it can be concluded that the model has a Q^2 value > 0, which means that the value analyzed in this model has a predictive relevance value in this research.

The following are the results of testing the hypothesis:

Table 8. Hypothesis Test

Track	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-Value	Information
FE → CL	0.375	0.376	0.117	3.205	0.001	Significant
FE → CE	0.505	0.496	0.099	5.074	0.000	Significant
CE→ CS	0.482	0.497	0.106	4.536	0.000	Significant
CS → CL	0.095	0.080	0.107	0.892	0.373	Not significant
CE → CL	0.431	0.441	0.095	4.552	0.000	Significant

FE: Flow Experience
CS: Customer Satisfaction
CE: Customer Experience
CL: Customer Loyalty

H_1: Flow experience has a positive and significant effect on customer loyalty.

The table above shows the p-value amounting to 0.001 < 0.05 with a direct influence value from the results path coefficients of 0.375 or 38%. So, it can be concluded that flow experience positively and significantly affects customer loyalty.

H_2: Flow experience has a positive and significant effect on customer experience.

The table above shows that the p-value equals 0.000 < 0.05 with a direct influence value from the results path coefficients of 0.505 or 50%. So, it can be concluded that flow experience positively and significantly affects customer experience.

H_3: Customer satisfaction has a negative and insignificant effect on customer loyalty.

The table above shows the p-value amounting to 0.373 > 0.05 with a direct influence value from the results path coefficients of 0.095 or 10%. So, it can be concluded that customer satisfaction does not significantly affect customer loyalty.

H_4: Customer satisfaction has a positive and significant effect on customer experience.

The table above shows that the p-value equals 0.000 < 0.05 with a direct influence value from the results path coefficients amounting to 0.431 or 43%. So, it can be concluded that customer experience positively and significantly affects customer satisfaction.

H_5: Customer experience has a positive and significant effect on customer loyalty.

The table above shows that the p-value equals 0.000 < 0.05 with a direct influence value from the results path coefficients amounting to 0.482 or 48%. So, it can be concluded that customer experience positively and significantly affects customer loyalty.

Discussion

The discussion of the results of the research that has been carried out is as follows:

Flow Experience and Customer Loyalty

The results of this study, which tested hypothesis one (H_1), showed that flow experience had a positive and significant effect on customer loyalty. This means that flow experience has a significant influence on customer loyalty for online shopping application users in the Province of the Special Region of Yogyakarta, which means that respondents are often in the condition of flow experience on the online shopping application, this will lead to a greater level of customer satisfaction when shopping on the online shopping application. Flow experience is a condition where someone is fully concentrating on an activity they are doing. During online shopping, people often waste their time without realizing it. Surfing activities in cyberspace can make someone do more exploration activities and can trigger them to continue using the online shopping application for online shopping. The results of this research align with the results of research conducted by Arbani (2021) on Shopee in Malang City, which stated that flow experience has a positive and significant effect on customer loyalty. Thus, the increasing role flow experience provided by online shopping applications will be very influential in increasing customer loyalty effectively.

Flow Experience and The Customer Experience

The results of this study, which tested hypothesis two (H_2), showed that flow experience has a positive and significant effect on customer experience. This means that flow experience has a significant influence on the customer experience for online shopping application users in the Province of the Special Region of Yogyakarta, which means that respondents are often in a condition flow experience on the online shopping applications,

this will lead to a greater level of customer satisfaction when shopping on online shopping applications. Flow experience refers to the positive experience experienced by individuals when they are fully engaged in an activity that is challenging and fulfilling, where time seems to pass smoothly, and the individual is completely focused on the task at hand. This study's results align with the results of research conducted by Ertemel et al. (2021) on Turkish students who use e-commerce, which states that flow experience has a positive and significant effect on customer experience. Thus, it can be concluded that the increasing role flow experience provided by online shopping applications will be very influential in improving the customer experience effectively.

Customer Experience and Customer Satisfaction

The research results, which tested hypothesis three (H_3), show that customer experience positively and significantly affects customer satisfaction. Customer experience is the customer's impression of something that has been used. While online shopping, customer impressions are very important in customer satisfaction. Good products and services will make a good impression on customers using online shopping tools and increase satisfaction. Online shopping application provides good service to give customers an impression when using their application. The results of this study align with the results of research conducted by Ertemel et al. (2021) on Turkish students who use e-commerce, which states that customer experience has a positive and significant effect on customer satisfaction. Thus, it can be concluded that the increasing role of customer experience given by online shopping applications will be very influential in increasing customer satisfaction effectively.

Customer Satisfaction and Customer Loyalty

The research results, which tested hypothesis four (H_4), show that customer satisfaction does not significantly affect customer loyalty. This means that customer satisfaction does not significantly influence customer loyalty for online shopping application users, which means that customer satisfaction on the online shopping application does not increase loyalty significantly. Customer satisfaction is a measure that determines how well a company's products or services meet customer expectations. While online shopping, services that suit customers often create a desire to continue using online shopping tools. However, based on this research, online shopping application does not pay enough attention to the needs of their customers in the products and services provided to customers to make customers use the online shopping application continuously. The results of this study are not in line with the results of research conducted by Ertemel et al. (2021) on Turkish students who use e-commerce, which states that customer satisfaction has a positive and significant effect on customer loyalty.

Customer Experience and Customer Loyalty

The research results, which tested hypothesis five (H_5), show that customer experience positively and significantly affects customer loyalty. Customer experience is the customer's impression of something that has been used. While shopping online, customer impressions are very important in customer loyalty. Good products and services will make a good impression on customers using online shopping tools and increase loyalty. Online shopping application provides good service to impress customers to continue using the application. The results of this study align with the results of research conducted by Ertemel et al. (2021) on Turkish students who use e-commerce, which states that

customer experience has a positive and significant effect on customer loyalty. Thus, it can be concluded that the increasing role of customer experience provided by online shopping applications will be very influential in increasing customer loyalty effectively.

CONCLUSION

The researchers concluded the results as follows:

1. Flow experience has a positive and significant effect on customer loyalty.
2. Flow experience has a positive and significant effect on customer experience.
3. Customer experience has a positive and significant effect on customer satisfaction.
4. Customer satisfaction does not have a significant effect on customer loyalty.
5. Customer experience has a positive and significant effect on customer loyalty.

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