
EXPLORING THE IMPORTANCE OF THE PERCEIVED VALUE: EVALUATION AT BNI CITY STATION FOR SMART CITY-BASED TRANSPORTATION EXCELLENCE

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Abstract

This study investigates the influence of perceived facilities, perceived quality, customer satisfaction, and customer loyalty on behavioral intention at BNI City Station within the framework of Smart City Transportation. As urban transportation becomes increasingly integrated with smart city initiatives, understanding commuter behavior in response to infrastructure quality is critical. This research employs a quantitative approach using survey data collected from individuals familiar with BNI City Station, who have utilized its facilities and services multiple times over the past year. The questionnaire was designed to capture respondents' perceptions and behavioral tendencies related to the station experience. Data analysis was conducted using SPSS for preliminary statistical testing, followed by hypothesis testing using Structural Equation Modeling (SEM) through the AMOS 24 software. The findings reveal that perceived facilities and perceived quality significantly influence customer satisfaction, which in turn has a direct and substantial effect on customer loyalty and behavioral intention. The study highlights the importance of maintaining high-quality station facilities and services to foster positive user experiences and repeated usage, supporting the development of sustainable smart transportation systems in urban areas. These results provide practical implications for transportation planners, city developers, and stakeholders involved in enhancing customer-centered public transportation infrastructures.

Keywords: *Perceived Value, Customer Satisfaction, Customer Loyalty, Behavioral Intention, Smart City Transportation*

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INTRODUCTION

DKI Jakarta is a major city that integrates with satellite cities such as Bogor, Depok, Tangerang, and Bekasi, resulting in high population mobility (Dam & Dam, 2021; Jaya Sakti et al., 2021; Setiawan et al., 2021). This situation has led to severe traffic congestion in Jakarta, as private vehicles account for 72.85% of trips, while public transportation users make up only 27.15% (Irijayanti et al., 2021). The challenges in Jakarta extend beyond traffic congestion and also significantly impact air quality, which has become a major concern. Urban traffic is highly complex, involving various modes of transportation, multiple origins and destinations, high traffic volumes, and numerous variables (Chatzoglou et al., 2022; Chinomona & Sandada, 2013; Hakimi Ibrahim et al., 2021; Hakimi Ibrahim & Borhan, 2020).

The unprecedented urbanization has also introduced several challenges, including increased energy consumption and its environmental impact, worsening traffic congestion, security and privacy issues, and general difficulties in providing efficient services to a growing population (Conoras & Hikmawati, 2018; Faidat & Khozin, 2018; Gunartin, 2018; Irijayanti et al., 2021; Upamannyu et al., 2015). The government is currently exploring solutions to address these challenges, including leveraging the Internet of Things (IoT) to develop a Smart City (Brohi et al., 2021). A Smart City involves a holistic approach to urban development and management that goes beyond merely implementing technology. It represents an innovative urban strategy that integrates technology, people, and institutions to enhance residents' quality of life and improve the efficiency of urban processes and services (Zaman, M., 2024).

The Industrial Revolution has had a positive impact on life worldwide, including through the development of Smart Cities, which enhance public welfare and services (Faidat & Khozin, 2018). A Smart City represents a safe and comfortable urban environment, facilitating public access and increasing a city's competitiveness in technology, economy, and social aspects (Conoras & Hikmawati, 2018). The Smart City concept accelerates urban development, including public service improvements (Gunartin, 2018). Transportation and mobility remain among the greatest challenges in maintaining an attractive living and working environment while preventing further population decline (Herlina et al., 2021). For geographically dispersed populations, it is crucial not only to have access to basic infrastructure and facilities in their residential areas but also to be well-connected to neighboring regions that offer greater employment opportunities and higher levels of consumption and services (Herlina et al., 2021).

In the era of digitalization and rapid urbanization, the Smart City concept emerges as a solution to improving quality of life, particularly in the transportation sector (Devi & Yasa, 2021; Hallak et al., 2018; Saribanon et al., 2016; Saxena, 2017; Shen et al., 2016). BNI City Station, as part of Jakarta's urban transportation integration, plays a crucial role in supporting public mobility through Airport Rail Services and connectivity to other modes of transport. However, the successful implementation of smart transportation relies not only on technological infrastructure but also on users' perceived value in adopting and utilizing the system effectively (Ashraf et al., 2018; Fatihudin & Firmansyah, 2019).

The issues occurring at BNI City Station are closely related to perceived value, which includes perceptions of facilities and quality, customer satisfaction, and customer loyalty. Currently, the services and facilities at the station do not fully meet user expectations in terms of comfort, convenience, and efficiency, resulting in a perceived value that does not justify the cost or time spent by users. Additionally, the perceived quality of physical facilities, such as cleanliness, waiting areas, information systems, and accessibility to other modes of transportation, remains suboptimal, affecting the overall image of the station's quality (Creswell & Creswell, 2018; Han & Hwang, 2013; Sekaran & Bougie, 2019; Wang et al., 2020).

The lack of innovation and technological support, such as IoT integration or digital applications that could enhance the user experience, also contributes to low customer satisfaction. This impacts daily users, including commuter rail passengers and airport train travelers, who may find the station's services inadequate. Consequently, customer loyalty declines, as users tend to seek alternative transportation options that offer greater efficiency, comfort, and convenience.

The low perceived value and service quality directly influence customer satisfaction, and if not properly addressed, it will be difficult to establish user loyalty toward BNI City Station. Therefore, the development of BNI City Station as a Smart Station is a crucial solution to enhancing service quality, creating added value for customers, and fostering both satisfaction and loyalty among station users.

Besides recognizing that Perceived Value is a key factor in a company's success and sustainability, numerous academic studies have explored this concept. According to widely accepted definitions, Perceived Value is defined as a consumer's overall assessment of the usefulness of a product or service. Consequently, Perceived Value influences consumers' evaluation of the benefits of purchasing or using a product or service, as well as the sacrifices made to obtain those benefits. Behavioral Intention is often included in Perceived Value models as an outcome variable. However, Behavioral Intention is generally associated with factors such as purchase intention, word-of-mouth recommendations, or customer loyalty (Han and Hwang, 2013).

Previous studies have explored the relationship between perceived value and behavioral intention in various service contexts. Basaran and Aksoy (2017) examined the impact of perceived value on behavioral intentions in intercity passenger transportation services. Their findings indicated that functional, emotional, and social values significantly affect repurchase intentions and word-of-mouth recommendations, while emotional value and monetary costs influence customers' willingness to pay more and their likelihood to complain. Another study by Yu et al. (2014) investigated the relationship between service quality, perceived value, customer satisfaction, and behavioral intention among fitness center members aged 60 and above. The study found that high-quality service enhances perceived value, which in turn increases customer satisfaction and the intention to continue using the service. These studies highlight the importance of multidimensional perceived value and service quality in shaping user behavior. The novelty of the current research lies in its specific focus on BNI City Station as part of Jakarta's integrated urban transportation system within the Smart City framework. Unlike previous studies, this research analyzes the influence of perceived facilities, perceived quality, customer satisfaction, and customer loyalty on behavioral intention in the context of smart transportation infrastructure in Indonesia. By addressing gaps in service perception and user experience, this study contributes new insights into how public transportation services can be optimized to meet smart city objectives in a rapidly urbanizing environment.

This study aims to contribute to public transportation management and government efforts in optimizing smart city-based service strategies to improve user satisfaction and enhance the effectiveness of urban transportation systems. Therefore, strategic measures are necessary to assess the current level of passenger satisfaction and identify management strategies that enhance passenger satisfaction and promote the use of railway transportation systems. As suggested in various studies, the success of the Smart City system at BNI City Station depends on the number of passengers the system can attract and retain, using key variables such as Perceived Facilities, Perceived Quality, Customer Satisfaction, Customer Loyalty, and Behavioral Intention (Y). Based on this background, the objective of this article is to develop further hypotheses for the study. Specifically, it aims to formulate the following: To analyze whether Perceived Facilities have a positive impact on Customer Satisfaction among Smart City transportation users at BNI City Station. To analyze whether Perceived Quality has a positive impact on Customer Satisfaction among Smart City transportation users at BNI City Station; To analyze whether Customer Satisfaction has a positive impact on Customer Loyalty among Smart City transportation users at BNI City Station; To analyze whether Customer Loyalty has a positive impact on Behavioral Intention among Smart City transportation users at BNI City Station.

METHOD

This study is designed using a causal analysis technique and is based on a survey method. The causal approach is a research method conducted to examine the relationship between one or more variables that cause changes in other variables (Creswell & Creswell, 2018). The study's information were collected cross-sectionally. Cross-sectional research supports gathering information helpfully from an expansive populace of potential respondents to generate an adequately expansive and usable test estimate. This study employs a quantitative research design and a questionnaire-based method. The variables will be measured using a cross-sectional design through a structured questionnaire. The questionnaire is prepared in the Indonesian language and serves as the primary survey instrument.

This research applies hypothesis testing methods, and once the data is collected, it will be processed according to the study's variables. The causal analysis technique is used in this study to examine the relationship between the variables: Perceived Facilities, Perceived

Quality, Customer Satisfaction, and Customer Loyalty in relation to Behavioral Intention.

This study employs a survey research design. Survey research is a method that collects data from relevant respondents to describe their behaviors, characteristics, or perceptions (Sekaran & Bougie, 2019). This study falls under the survey category as it utilizes questionnaires to gather data and explain respondents' perceptions. The rationale for selecting the survey method is its suitability for collecting data through questionnaires. The target population for this study consists of residents of Jakarta. The sample size for this research is 253 respondents. The Structural Equation Model (SEM) is used as the analytical tool to test the hypotheses proposed in this study.

RESULTS AND DISCUSSION

Structural Equation Modelling (SEM) Analysis Results

This research was analyzed using *the Structural Equation Modeling* (SEM) analysis tool. The selection of this analysis tool is based on the fact that SEM is able to test several dependent and independent variables with direct and indirect relationships simultaneously (Ferdinand, 2005). The explanation of the output with this method is divided into three parts, namely the output of the model fit test of the instrument, the goodness of fit criteria and the output of the hypothesis test.

Measurement Model

Validity and Reliability

The first thing to do is to assess whether the research model built meets the criteria for testing the instrument, namely by measuring constructs to assess the unidimensionality and reliability of the construct. Unidimensionality is a basis for calculating reliability that is intended when the indicator of a construct is accepted. The approach used to assess the unidimensionality of the model is to measure composite reliability (Cronbach, 1951) and average variance extracted (AVE) for each construct (Chen et al., n.d.; Duncombe, n.d.).

Reliability is a consistent measurement of constructs through internal indicators. The high reliability results provide confidence that the indicators of each variable have consistency to their measurements (Vaske et al., 2017). The accepted reliability level (CR) should be ≥ 0.70 while the reliability ≤ 0.70 is acceptable for research that is still exploratory (Kaplan and Sacuzzo, 2001).

However, reliability cannot guarantee validity. Validity can measure the extent to which an indicator explains the accuracy of measuring what is to be measured. Another validity measure is variance extracted as a complement to the AVE size with a cut off value of ≥ 0.50 (Gerbing & Anderson, 1988). Fornell & Larcker (1981) explained that the AVE value must be greater than 0.5 and if the AVE value is < 0.5 , then the construct is still accepted on the condition that the composite reliability (CR) value > 0.6 , convergent validity is still accepted. This is due to the loading factor value of > 0.5 but < 0.7 resulting in a relatively small AVE value.

Table 1. AVE value

Variable	Indicators	Standard Loading (Loading Factor)	Standard Loading2	Measurement Error (1-Std. Loading)	CR	AVE
Perceived Facilities	PF1	0.739	0.546	0.454	0.802	0.504
	PF2	0.704	0.496	0.504		
	PF3	0.651	0.424	0.576		
	PF4	0.743	0.552	0.448		
	PQ1	0.757	0.573	0.427		

Variable	Indicators	Standard Loading (Loading Factor)	Standard Loading2	Measurement Error (1-Std. Loading)	CR	AVE
PErceived Quality	PQ2	0.733	0.537	0.463		
	PQ3	0.744	0.554	0.446		
Customer satisfaction	CS1	0.763	0.582	0.418		
	CS2	0.783	0.613	0.387		
	CS3	0.689	0.475	0.525	0.790	0.557
Customer Loyalty	CL1	0.741	0.549	0.451		
	CL2	0.736	0.542	0.458	0.706	0.545
Behavioral Intention	BI1	0.68	0.462	0.538		
	BI2	0.67	0.449	0.551	0.626	0.456

The results of the *estimate parameter* test showed that the model had passed the reliability and validity instrument tests. The validity value measured using construct reliability (CR) is already ≥ 0.60 (Kaplan and Sacuzzo, 2001) and $AVE < 0.40$ is still accepted with the condition that $C.R > 0.6$ (Fornell & Larcker, 1981)

Outlier Assumption Test

Outliers are observational data that have different unique characteristics and appear in extreme forms (Hair *et.al.*, 1995). Outlier data appears in univariate and multivariate forms. Univariate outlier testing can be done by looking at standard score (Z-Score) conversion data which has an average value of 0 and a standard deviation of 1. The model is said to have a univariate outlier when the minimum and maximum values are at the threshold \pm of 4 or \pm 5 (Ferdinand, 2014).

Table 2. Outlier Assumption Test

	Minimum	Maximum
Zscore(PF1)	-3.56167	0.83425
Zscore(PF2)	-3.30481	0.94451
Zscore(PF3)	-2.91781	0.89333
Zscore(PF4)	-3.33937	1.04408
Zscore(PQ1)	-3.25744	0.90602
Zscore(PQ2)	-3.48498	1.06850
Zscore(PQ3)	-3.20366	1.01755
Zscore(CS1)	-3.51925	1.14941
Zscore(CS2)	-3.15555	1.02343
Zscore(CS3)	-3.37600	1.13587
Zscore(CL1)	-3.22775	0.91955
Zscore(CL2)	-2.38474	0.94984
Zscore(BI1)	-2.54108	0.99417
Zscore(BI2)	-3.17514	0.99669

Based on the results of the processing, it is known that the maximum and minimum values on the standard score indicator are in the range \pm of 4. Furthermore, multivariate outlier testing can be done by looking at the *mahalanobis distance* at a probability of 0.05 and degree of freedom (df). The costanobis distance $p=0.01$, $df= 72$ is 102.816 so if the value is above the costanobis distance it can be said to be a multivariate outlier. The following are the results of multivariate outlier processing X^2

Table 3. Outlier Assumption Test

Observation number	Mahalanobis d-squared	p1	p2
258	86,203	,000	,000
303	82,169	,000	,000
298	69,272	,000	,000
355	62,729	,000	,000
.	.	.	.
.	.	.	.
.	.	.	.
.	.	.	.
62	19,046	,163	,017
441	19,019	,164	,015
161	19,008	,165	,011
220	19,000	,165	,009

Fit Model Analysis

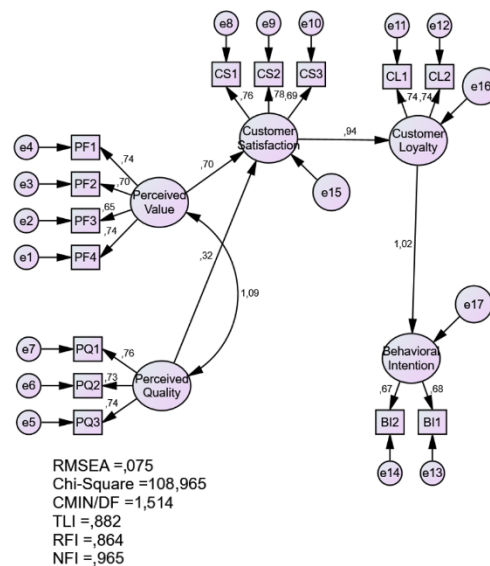


Figure 1. SEM

The picture shows the model construct from the research. However, a construct cannot be said to be good if it does not meet the criteria of goodness of fit. Goodness-of-Fit measures the conformity of observational or actual inputs (covariance matrices or correlations) with the predictions of the proposed model. There are four types of Goodness-of-Fit measures, namely.

- a. Basic goodness of fit
- b. Absolute fit indices
- c. Incremental fit indices
- d. Parsimonious fit indices.

The basic goodness of fit is the basis of the model's measurement indicator, namely Chi-square (), Degrees of freedom. Absolute fit measures measure the overall fit model (both structural models and measurement models together), consisting of: chi-square (), goodness of fit indices (GFI), and root mean square error of approximation (RMSE). Incremental fit indices measure to compare the proposed model with other models specified by the researcher, consisting of adjusted goodness of fit index (AGFI), norm fit index (NFI), comparative fit index (CFI), incremental fit index (IFI), and relative fit index (RFI), Tucker Lewis Index (TLI) $X^2 X^2$

Parsimonious fit indices make adjustments to fit measurements to be comparable between models with a number of different coefficients, consisting of: Akaike's Information Criterion (AIC), Consistent Akaike Information Index (CAII), Expected Cross Validation Index (ECVI), Parsimonious normal fit index (PNFI) and Parsimonius Goodness of Fit Index (PGFI).

In empirical research practice, a researcher does not have to meet all the criteria of goodness of fit. The use of 3 to 4 goodness of fit criteria is considered sufficient to assess the feasibility of a model on the condition that each of the groups of goodness of fit, namely absolute fit indices, incremental fit indices and parsimonious fit indices, is represented (Hair et al., 2014). Based on the data processing on the model, the following results were obtained.

Table 4. Goodness of Fit Criteria

Criterion	Cut-off value	Data Analysis Results	Information	Classification (Fit)
Chisquare	< 360 (df x 5)	108,965	Fit	<i>Absolute fit indices</i>
RMSEA (root mean square error of approximation)	≤ 0.08 (Hair et al. 2017)	0,075	Fit	<i>Absolute fit indices</i>
CMIN/DF (the minimum sample discrepancy function/degree of freedom)	≤ 2 (Byrne, 1998) ≤ 5 (Wheaton, 1977)	1,514	Fit	<i>Basic goodness of fit</i>
NFI	>0.90 (Hair et al., 2017)	,965	Fit	<i>Incremental fit indices</i>
IFI	>0.90 (Hair et al., 2017)	,907		<i>Incremental fit indices</i>
CFI	>0.90 (Hair et al., 2017)	,907		<i>Incremental fit indices</i>
Parsimonious normal fit index (PNFI)	The higher the better NFI modification, usability to compare different models w/ DF with 0-1 limits	,706	Fit	Parsimonious fit indices.

Hypothesis Test Output Analysis

When the model is constructed, it has passed the instrument and model test in accordance with the goodness of fit criteria. Next is the interpretation of the hypothesis test output. The influence test between variables can be seen from the P value. In addition, the direction of influence can be seen using the statistical T-value

Table 5. T-value

			Estimate	S.E.	C.R.	P
Customer Satisfaction	<---	Perceived Value	,684	,087	7,880	***
Customer Satisfaction	<---	Perceived Quality	,303	,081	3,747	***
Customer Loyalty	<---	Customer Satisfaction	,994	,061	16,314	***
Behavioral Intention	<---	Customer Loyalty	1,038	,069	14,937	***

means a significant correlation at the level of 0.001

CONCLUSION

This study confirms that all proposed variables—Perceived Facilities, Perceived Quality, Customer Satisfaction, and Customer Loyalty—have a significant and positive influence on one another, ultimately affecting Behavioral Intention among Smart City transportation users at BNI City Station. These findings highlight the critical role of user perception and experience in determining the success of urban transportation systems integrated within the Smart City framework. The results reinforce the importance of improving station facilities and ensuring high service quality to enhance user satisfaction. In turn, satisfied customers are more likely to remain loyal and continue using the service, which directly contributes to increased ridership and the long-term sustainability of Smart City transportation systems.

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