

## Research Article

# The Role of Customer Journey in Building Positive Emotions through Customer Experience in E-Dabu BPJS

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**Abstract:** The increasing participation in JKN in Denpasar has prompted BPJS Kesehatan to optimize the use of e-Dabu; however, the service continues to face persistent technical and usability challenges. Ongoing system issues, limited user proficiency, and unsatisfactory user experiences have reduced engagement with e-Dabu, highlighting the importance of understanding how the customer journey shapes positive emotions and customer passion through customer experience. This quantitative study employs validated measurement scales covering e-Dabu, customer journey, positive emotions, customer passion, and customer experience, with a sample of 190 business entity PICs at the BPJS Kesehatan Denpasar Branch. Data were analyzed using the SEM-PLS method, and the findings reveal that customer journey and positive emotions significantly influence customer experience. Additionally, positive emotions and customer experience significantly affect customer passion, while customer journey does not directly impact customer passion. The study concludes that enhancing customer journey, positive emotions, and customer experience is essential for increasing customer passion within BPJS Kesehatan Denpasar. These findings offer valuable theoretical and practical contributions to improving digital public service management.

**Keywords:** Customer Experience; Customer Journey; Customer Passion; Digital Service; Positive Emotions

## 1. Introduction

Along with the increasing number of National Health Insurance (JKN) participants each year, particularly in the segment of Wage Recipient Workers (PPU) from Business Entities in the Denpasar Branch Office working area (covering Denpasar City, Badung Regency, and Tabanan Regency), BPJS Kesehatan faces challenges in managing participant administration. As of December 31, 2024, approximately 16,000 business entities of various scales have become active JKN participants, with coverage reaching 575,394 individuals. This number highlights the importance of an effective and efficient participant data management system to ensure optimal service for business entities.

To meet this need, BPJS Kesehatan provides several digital service systems accessible by the business entities' persons in charge (PIC), such as the Mobile JKN application, SIPP, and e-Dabu (Electronic Data for Business Entities). Among these, e-Dabu is the main system for managing PPU participant data. However, despite its objective to simplify administrative processes, the implementation of e-Dabu in the field still faces various challenges. PICs have submitted numerous complaints through communication channels such as the Telegram group, including technical difficulties in processing data changes, the sluggishness of the web-based system, and the unresponsiveness of BPJS Kesehatan officers. These issues reflect a gap between customer expectations and the actual performance of the digital service.

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The problems experienced by e-Dabu users indicate the importance of understanding how customers experience and respond to digital services. Concepts such as customer journey, customer experience, customer emotion, and customer passion are relevant in analyzing the dynamics of customer interaction with digital service platforms. In this context, customer passion refers to the level of positive emotional attachment to digital services or products. Vallerand et al. (2022) defines passion as a strong inclination toward a particular object or activity that is valued and internalized as part of one's identity. Therefore, a deep understanding of the customer's emotional and experiential interactions can provide strategic direction for the development of public digital services like e-Dabu.

To identify and address critical service points, BPJS Kesehatan routinely conducts customer satisfaction surveys, especially targeting business entities. In the last five years, the satisfaction index for business entities in the Bali Nusra region has consistently been below the national average. The Importance Performance Analysis in this survey revealed that business entity registration services, data update services, and information delivery on the JKN program are categorized as critical and require immediate improvement. Each of these interaction points or journeys contains multiple attributes that have not met user expectations. Thus, optimizing the customer experience in these areas is essential to improving satisfaction and loyalty among business entities toward BPJS Kesehatan services.

Several studies have examined the relationship between customer journey, customer emotion, customer experience, and customer passion. Research by Awaluddin (2022). Fadhillah & Nainggolan (2024) and Hidayah & Zaini (2020) found that customer journey positively influences customer passion, while Agustina (2021) reported otherwise. Regarding customer emotion, studies by Rizqiyanti (2024) Wardani & et al (2024) support its positive effect on customer passion, contradicting findings by Suprapti & et al. (2022). Meanwhile, the link between customer journey and customer experience has been supported by Addis (2016) and Chepngetich et al. (2019) but not by (H. N. Utami, 2022). Similarly, the influence of customer emotion on customer experience was found to be significant in studies by Bujisic et al. (2025) Hansen & Mowen (2013) , yet opposed by Sari & Wijaya (2019). These conflicting findings indicate a research gap that needs to be addressed, particularly in the context of public digital services such as e-Dabu.

Based on the problems in e-Dabu implementation and the various contradictory findings in the literature, this study aims to examine the role of customer journey in building customer emotion and customer experience to enhance customer passion in utilizing digital services. Specifically, this study seeks to answer the following research questions: (1) To what extent does customer journey influence customer emotion and customer experience? (2) How do customer emotion and customer experience affect customer passion in the context of using the e-Dabu service by business entities? By answering these questions, the study is expected to contribute to the development of more responsive and customer-oriented public digital services.

## 2. Preliminaries or Related Work or Literature Review

### Social Exchange Theory

The Social Exchange Theory explains that the interaction between customers and organizations is reciprocal, in which individuals assess whether the benefits received are proportional to the sacrifices made. In the context of BPJS Kesehatan, the PIC (Person in Charge) of business entities submits data and allocates time to access the e-Dabu application, while BPJS provides healthcare services and digital access. If the benefits obtained outweigh the efforts made, customer satisfaction and emotional engagement will emerge. Furthermore, this theory emphasizes the importance of trust and long-term commitment in building loyalty,

which ultimately leads to customer passion an intense emotional attachment to the service provider.

### **Customer Journey and Positive Emotion**

The customer journey describes a series of interactions experienced by customers throughout the service usage process. When this journey is well-designed through easy navigation, prompt responses, and friendly service customers will feel valued and satisfied. This emotional response may give rise to positive emotions such as trust, loyalty, and the desire to recommend the service. Studies by Filieri et al. (2023) and Wan Jusoh et al. (2022) affirm that the customer journey positively influences customers' positive emotions.

Hypothesis 1: Customer journey has a positive effect on positive emotions.

### **Customer Journey and Customer Experience**

In addition to generating positive emotions, the customer journey also shapes the overall experience of customers in interacting with the service. Every stimulus from interface design to ease of information access forms a lasting perception in consumers' minds. Therefore, marketers are required to create an optimal service environment and system to produce a pleasant experience. Research has proven that the customer journey significantly influences customer experience (Addis, 2016; Aisyah, 2024; Chepngetich et al., 2019; Prior, 2023).

Hypothesis 2: Customer journey has a positive effect on customer experience.

### **Positive Emotions and Customer Experience**

Customer emotions, such as feelings of joy, satisfaction, or enthusiasm, emerge as reactions to the experiences they encounter while interacting with the service. When positive emotions are built, customers tend to be more open and appreciative of the overall experience they gain. Studies show that positive emotions play a crucial role in enhancing the perceived quality of the overall customer experience (Budzanowska, 2025; Bujisic et al., 2025; Hashem et al., 2015; Kuuru et al., 2020).

Hypothesis 3: Customers' positive emotions have a positive effect on customer experience.

### **Customer Journey and Customer Passion**

The customer journey not only influences emotions and experiences but also shapes a deep emotional engagement referred to as customer passion. Each positive touchpoint strengthens the customer's perception of the brand and fosters a sense of attachment. Lipowski and Bondos (2021) emphasize that consumer behavior patterns throughout the journey ultimately transform them into loyal and enthusiastic customer (Fadhilah & Nainggolan, 2024; Hidayah & Zaini, 2020; Pane, 2024, 2024).

Hypothesis 4: Customer journey has a positive effect on customer passion.

### **Positive Emotions and Customer Passion**

The positive emotions felt by customers after using a product or service can directly lead to emotional attachment to the brand or organization. According to Kotler and Keller (2022), feelings of satisfaction or happiness arise when the service outcomes meet or even exceed customer expectations. When these positive emotions are consistent, customers are more likely to exhibit high loyalty. Research supports that positive emotions significantly influence the emergence of customer passion (Hilmah, 2024; Rizqiyanti, 2024; Trifiyanto, 2024; Wardani & et al, 2024).

Hypothesis 5: Customers' positive emotions have a positive effect on customer passion.

### Customer Experience and Customer Passion

Customer experience serves as a fundamental basis in determining long-term emotional attachment. A study by Gartner (2016) found that 89% of global companies believe customer experience is a strategic element in gaining competitive advantage. The better the customer experience, the more likely they are to develop passion and loyalty toward the service provider. Empirical evidence shows that customer experience significantly affects customer passion (Hilmah, 2024; Rizqiyanti, 2024; Trifiyanto, 2024; Wardani & et al, 2024).

Hypothesis 6: Customer experience has a positive effect on customer passion.

### Customer Journey toward Customer Passion through Customer Experience

Consistent and pleasant interactions during the customer journey can produce a lasting and profound experience. When this experience is perceived positively, customers are more likely to develop emotional attachment to the service. Research affirms that the customer journey not only directly impacts customer passion but also indirectly through customer experience as a mediating variable (Handaruwati, 2021; Muda, 2024).

Hypothesis 7: Customer journey has a positive effect on customer passion through customer experience.

### Positive Emotions toward Customer Passion through Customer Experience

Feelings of satisfaction that arise after using a service, as described by Kotler & Keller (2021), form the basis of positive emotions. These emotions enhance the perception of a good experience and eventually build customer loyalty and enthusiasm toward the service. Research shows that positive emotions impact customer passion through customer experience as a mediating bridge that strengthens this influence (Felita, 2025; Japarianto, 2025; Supriyatna, 2014).

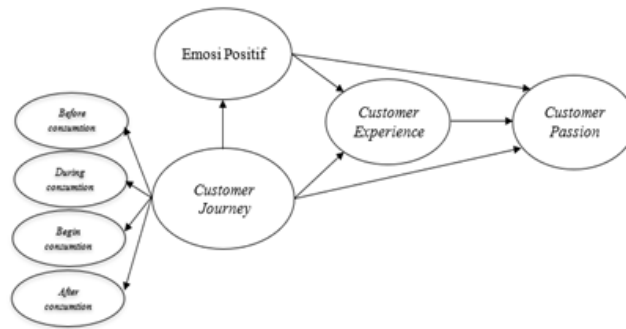
Hypothesis 8: Customers' positive emotions have a positive effect on customer passion through customer experience.

## 3. Materials and Method

### Variables and Measures

This study involved four latent variables to build a model that examines their simultaneous influence, namely Customer Journey, Positive Emotions, Customer Experience, and Customer Passion. Each of these constructs was measured using several indicators that were adapted from previous validated studies. The indicators for Customer Journey were adopted from Fadhillah & Nainggolan (2024) and Muda (2024); for Positive Emotions from Mazaheri et al. (2011); for Customer Experience and for Customer Passion from Hernandez-Ortega and Ferreira (2021). These instruments have been empirically tested in previous research and were selected based on their relevance and robustness. The entire measurement instrument employed a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to capture the level of agreement with each statement item.

To ensure the quality of the instrument, a validity and reliability test was conducted using responses from 30 participants. Validity was examined through bivariate correlations between each item score and the total score, while reliability was assessed using Cronbach's Alpha for each construct. According to Edelsbrunner et al. (2025), a Cronbach Alpha value above 0.70 is considered acceptable for reliability. The results showed that all items had significant correlations with their respective total scores, and all constructs had Cronbach Alpha values exceeding the threshold, confirming both the reliability and validity of the instrument. Based on the conceptual and theoretical framework along with the proposed hypotheses, the research model is illustrated below.



**Figure 1. Research Model**

### Sample and Data Collection

Due to difficulty in determining the total population, the sample size was determined using Hair's (2016) formula, which suggests multiplying the number of indicators by a constant between 5 and 10. With 38 indicators in this study and using the constant of 5 (for efficiency), the minimum required sample size was 190 respondents. The research utilized a purposive sampling technique, distributing questionnaires via blast email to PICs (Persons in Charge) of business entities. A total of 288 respondents completed the questionnaire, which exceeds the minimum requirement.

**Table 1. Respondent Characteristics**

No	Characteristics	Category	Frequency	Percentage (%)
1	Gender	Male	90	31.3
		Female	198	68.8
2	Job Position	Staff	67	23.3
		HRD/HRM	178	61.8
		Director	9	3.1
		Others	34	11.8
3	Age	<25 years	50	17.4
		26–34 years	102	35.4
		35–45 years	83	28.8
		>45 years	53	18.4
4	Education	High School	28	9.7
		Diploma	52	18.1
		Bachelor	198	68.8
		Others	10	3.5
Total			288	100%

## 4. Results and Discussion

### Result

Inferential analysis was conducted to test the formulated hypotheses. To perform hypothesis testing and obtain a feasible (fit) model, data were analyzed using Structural Equation Modelling (SEM) with a Partial Least Square (PLS) approach, assisted by the Smart PLS application software.

The output analysis results show that all indicators have loading factor values  $< 0.70$  with  $p > 0.05$ , fulfilling the criteria for convergent validity (Hair, 2014). The Average Variance Extracted (AVE) value  $> 0.50$  meets the requirement for convergent validity. Composite reliability results are considered good if they have values above 0.70. This value aligns with Nunnally's criteria (1978). The R Square of the dependent variables, namely customer experience and customer passion, are above 0.75 and are classified as strong (Cheung et al., 2024).

**Table 2. Discriminant Validity Check.**

	Customer Experience (Y1)	Customer Journey (X1)	Customer Passion (Y2)	Positive Emotion (X2)
<b>Customer Experience (Y1)</b>	0.863			
<b>Customer Journey (X1)</b>	0.718	0.786		
<b>Customer Passion (Y2)</b>	0.899	0.649	0.907	
<b>Positive Emotion (X2)</b>	0.887	0.699	0.850	0.905

Table 2 shows that the R-square values of the customer experience and customer passion variables meet the strong criteria, as explained by the exogenous variables. The ability of the exogenous variables is considered strong to be explained by customer experience and customer passion.

**Table 3. Composite Reliability, R-Square**

	R Square	R Square Adjusted
<b>Customer Experience (Y1)</b>	0.805	0.804
<b>Customer Passion (Y2)</b>	0.822	0.820

$$\begin{aligned}
 Q^2 &= 1 - (1 - R1^2) (1 - R2^2) \\
 &= 1 - (1 - 0.805) (1 - 0.822) \\
 &= 1 - (0.195) (0.178) \\
 &= 1 - (0.03471) \\
 &= 0.96529 \text{ rounded to } 0.965
 \end{aligned}$$

Note: \* = Criteria from (Cheung et al., 2024)

The results of the Q-Square Predictive Relevance ( $Q^2$ ) calculation show a value of 0.965, which indicates a good model fit, where 96.5% of the relationships among variables can be explained by the model, while the remaining 3.5% are error factors or other factors not included in the research model. Evaluation of the inner model, as measured by Q-Square Predictive Relevance ( $Q^2$ ) and Goodness of Fit (GoF), indicates that the model formed by the constructs falls into the category of a very good model.

**Table 4. Hypothesis Testing Results**

Hypothesis	Original Sample (O)	T Statistics	P Values	Description
Customer Journey (X1) → Positive Emotion (X2)	0.699	20.291	0.000	Accepted
Customer Journey (X1) → Customer Experience (Y1)	0.192	4.313	0.000	Accepted
Positive Emotion (X2) → Customer Experience (Y1)	0.752	19.627	0.000	Accepted
Customer Journey (X1) → Customer Passion (Y2)	-0.026	0.595	0.552	Rejected
Positive Emotion (X2) → Customer Passion (Y2)	0.256	2.996	0.003	Accepted
Customer Experience (Y1) → Customer Passion (Y2)	0.691	8.108	0.000	Accepted
X1 → Y1 → Y2 (Indirect Effect)	0.133	4.151	0.000	Supported
X2 → Y1 → Y2 (Indirect Effect)	0.520	7.260	0.000	Supported

Thus, the results of the structural model analysis demonstrate the relationships between the latent variables adopted in the conceptual framework of this study, as presented in Figure 1 and Table 4. All direct effects among the latent variables exhibit positive and significant relationships, with T-Statistics values exceeding 0.96 and P-Values below 0.05. This indicates that all proposed hypotheses, from Hypothesis One (H1) to Hypothesis Six (H6), are statistically supported and therefore accepted.

## Discussion

### ***The Influence of Customer Journey on Positive Emotions***

The analysis results show that the customer journey has a positive and significant effect on positive emotions at BPJS Denpasar Branch. This means that the better the customer journey, the more positive emotions will increase at BPJS Denpasar Branch. The customer journey is the experience felt by consumers and can be interpreted as an event experienced by an individual in response to various stimuli that generate an experience. When the consumer journey is well designed, for example through an easy ordering process, friendly service, and a quick response to complaints, consumers will feel satisfaction, comfort, and appreciation. This will create positive emotions such as trust, loyalty, and even a willingness to recommend the product or service to others. Rahmawati & Arifin (2022) stated that the customer journey positively affects positive emotions. This means that the better the customer journey, the greater the increase in positive emotions. This is supported by studies which found that the customer journey positively affects positive emotions (Reitsamer & Becker, 2024; K. A. Utami, 2024).

### ***The Influence of Customer Journey on Customer Experience***

The analysis results show that the customer journey has a positive and significant effect on customer experience at BPJS Denpasar Branch. This means that the better the customer journey, the more enhanced the customer experience at BPJS Denpasar Branch will be. The customer journey itself is defined as the path taken by customers in identifying the needs they wish to fulfill, which includes the touchpoints between the company and the customer that then create an experience (Pantouvakis & Gerou, 2022). The customer journey is the experience felt by consumers and can be interpreted as an event experienced by an individual in response to various stimuli that generate an experience. This experience includes all events that occur in a person's life; therefore, a marketer needs to choose the optimal environment to ensure a positive experience for the consumers. Chepngetich et al. (2019) stated that the customer journey positively affects customer experience. This means that the better the customer journey, the greater the improvement in customer experience. This is supported by studies which stated that the customer journey positively affects customer experience (Addis, 2016; Aisyah, 2024; Prior, 2023).

### ***The Influence of Positive Emotions on Customer Experience***

The analysis results show that positive emotions have a positive and significant effect on customer experience at BPJS Denpasar Branch. This means that the better the positive emotions, the more enhanced the customer experience at BPJS Denpasar Branch will be. Customer emotions are feelings that arise from within the customer in response to external stimuli that motivate or stimulate the customer to take action (Tjiptono, 2022). Through these actions, customers express their feelings of happiness, sadness, hatred, fear, and others. In this context, the emotion refers to psychological feelings that arise as a result of purchasing or using a certain business product or service. After making a purchase, consumers will provide either a positive or negative assessment. This assessment relates to their psychological condition, which will lead to a certain mood that influences their willingness to make repeat purchases. Kuuru et al. (2020) found that positive customer emotions have a positive effect on customer experience. This means that the better the customers' positive emotions, the better the customer experience. This is supported by studies which stated that positive customer emotions positively affect customer experience (Budzanowska, 2025; Bujisic et al., 2025; Hashem et al., 2015).

### ***The Influence of Customer Journey on Customer Passion***

The analysis results show that the customer journey does not affect customer passion at BPJS Denpasar Branch. This means that changes in the customer journey will not lead to changes in customer passion at BPJS Denpasar Branch. The customer journey describes consumer behavior patterns at every marketing channel touchpoint before making a purchase

until they become potential customers. Companies can develop more sustainable services by continuously innovating and improving service programs through customer journey analysis. The most effective way to promote sustainability in service companies is by removing obstacles and providing guaranteed innovative solutions (Irwanto, 2021). This is supported by research by Agustina (2021), which stated that the customer journey does not affect customer passion. This means that changes in the customer journey will not lead to changes in customer passion.

### ***The Influence of Positive Emotions on Customer Passion***

The analysis results show that positive emotions have a positive and significant effect on customer passion at BPJS Denpasar Branch. This means that the better the positive emotions, the greater the increase in customer passion at BPJS Denpasar Branch. According to Kotler & Keller (2021), favorable consumer emotions refer to psychological responses such as satisfaction or dissatisfaction that emerge when individuals evaluate a product's actual performance against the results they anticipated. Therefore, positive customer emotions emerge after consumers use a product or service provided by a business actor in accordance with their expectations, or at least equal to what they expected. If the product or service falls short of expectations, it will lead to dissatisfaction. Research outcomes by Wardani et al. (2024) reveal that uplifting emotional states among consumers contribute significantly to strengthening their attachment and dedication toward a product or service. Put simply, an increase in constructive emotions tends to amplify the intensity of customer enthusiasm. These results are consistent with previous scholarly findings showing that favorable affective experiences foster greater customer passion (Hilmah, 2024; Rizqiyanti, 2024; Trifiyanto, 2024).

### ***The Influence of Customer Experience on Customer Passion***

Within the BPJS Denpasar Branch context, elevated levels of service engagement are linked to a marked rise in clients' enthusiasm and loyalty. Statistical evaluation demonstrates that this association is favorable and holds substantial significance. Companies have a strong interest in understanding how their customers respond to the services provided. Based on a study carried out by the global consultancy Gartner, approximately 89% of businesses consider customer experience as the primary basis for sustaining their competitive advantage. This fact highlights the importance of information related to customer experience. From the perspective of experiential marketing, experience is conceptualized as the internal response of customers to environmental stimuli (Pine & Gilmore, 1998). This perspective is consistent with the principles of the experience economy, which posit that organizations are capable of designing environments that nurture beneficial and significant experiential outcomes. Research conducted by Wardani & et al (2024) found that customer experience positively affects customer passion. This means that the better the customer experience, the greater the customer passion. This is supported by studies by Hilmah (2024), Rizqiyanti (2024) and Trifiyanto (2024), which stated that customer experience positively affects customer passion.

### ***The Influence of Customer Journey on Customer Passion through Customer Experience***

The analysis results show that the customer journey has a positive and significant effect on customer passion through customer experience at BPJS Denpasar Branch. This means that improvements in the customer journey will lead to increases in customer passion at BPJS Denpasar Branch through the presence of customer experience. The customer journey is the experience felt by consumers and can be interpreted as an event experienced by an individual in response to various stimuli that generate an experience. This experience includes all events in a person's life, and marketers must choose the optimal environment to ensure a positive



experience for consumers. The customer journey is defined as the path taken by customers in identifying the needs they want to fulfill, including the touchpoints between the company and customers that then create an experience (Pantouvakis & Gerou, 2022). Research states that the customer journey influences customer passion with customer experience as a mediating variable (Handaruwati, 2021; Muda, 2024).

### ***The Influence of Positive Emotions on Customer Passion through Customer Experience***

At the BPJS Denpasar Branch, it was identified that enhanced customer experiences contribute to fostering stronger customer passion, a relationship that is notably strengthened when customers exhibit positive emotional responses. This means that an increase in positive emotions will lead to greater customer passion at BPJS Denpasar Branch through the presence of customer experience. According to Kotler & Keller (2021), positive customer emotions refer to the affective responses, such as satisfaction or dissatisfaction, that emerge when individuals evaluate the actual performance of a product in relation to their anticipated expectations. Therefore, positive customer emotions arise after consumers use a product or service provided by business actors in accordance with what they expect or at least equal to their expectations. If it is less than expected, it will result in dissatisfaction with the product or service provided. Research states that positive customer emotions affect customer passion with customer experience as a mediating variable (Felita, 2025; Japariato, 2025; Supriyatna, 2014).

## **5. Conclusion**

The main objective of this study was to examine the influence of customer journey and positive emotion on customer passion with customer experience as a mediating variable, within the context of BPJS Kesehatan Denpasar Branch. The findings confirm that customer journey and positive emotion significantly influence customer passion, and that customer experience plays a vital mediating role in this relationship. These results emphasize the importance of designing seamless and satisfying customer interactions, evoking positive emotional responses, and ensuring meaningful experiences throughout the service process to foster strong emotional engagement (customer passion) among BPJS users. From a managerial perspective, this implies that BPJS Kesehatan Cabang Denpasar must continuously invest in optimizing the customer journey, building emotional connections, and enhancing customer experience touchpoints. Doing so is expected to improve not only users' satisfaction but also their loyalty and active participation in health programs. Therefore, service strategies should integrate empathy, clarity, and user-centric innovations to generate a lasting and emotionally positive customer relationship.

Although the study provides valuable insights, it is not without certain constraints that present avenues for future investigation. One key limitation lies in the use of a cross-sectional approach, which collects information at only one specific moment, thus restricting the capacity to track shifts in customer perceptions across different time periods. Longitudinal studies are recommended to evaluate how customer journey, emotional responses, and experiences evolve and affect passion in a dynamic setting. Second, this study only tested the effects of customer journey and positive emotion on customer passion through customer experience as a mediating variable. Future research may consider incorporating additional predictors such as trust, service quality, or digital engagement, which could provide a more holistic understanding of customer behavior. Third, the population was limited to BPJS participants in Denpasar with a sample size of 288 respondents. For broader generalizability, future research could expand the sample to include participants from other regions or provinces and explore the potential role of demographic factors such as age, income, or

education level in moderating the model relationships. Such developments would not only strengthen empirical evidence but also enhance the applicability of findings for public service improvement.

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