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# THE IMPACT OF PERCEIVED VALUE AND CUSTOMER EXPERIENCE ON WILLINGNESS TO PAY: THE MEDIATING EFFECT OF BRAND IMAGE AMONG COFFEE SHOP CONSUMERS

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**Abstract**

Customers' willingness to pay higher prices is becoming increasingly important due to the rising competition caused by Indonesia's growing coffee shop industry. This study examines how customer experience and perceived value impact willingness to pay through brand image. The data collected from South Tangerang, Indonesia, coffee shop customers via questionnaires was analyzed using Partial Least Squares Structural Equation Modeling (PLS SEM). The findings demonstrate that perceived value and customer experience have a positive effect on brand image and willingness to pay. Apart from that, brand image plays a role in mediating these relationships, suggesting that offering better value and satisfying customer experiences can improve brand image and encourage consumers to pay higher prices.

## 1. INTRODUCTION

Indonesia's coffee consumption steadily grew during the last five years. An estimated 4.45 million bags were consumed between 2020 and 2021; by the end of 2025, that number increased to over 4.8 million bags. Indonesia is currently the world's fifth largest coffee consumer and one of Asia's fastest growing markets because of this consistent growth, which averages roughly 5% each year.

Coffee shops have grown quickly at the same time. By the start of 2025, for example, the local brand Kopi Kenangan had almost 900 sites across the country. It is expected that Indonesia's food and beverage service sector would continue to grow rapidly, with estimates showing an annual growth rate of over 7% until 2032.

The rapid increase in coffee shop outlets has intensified competition, especially in areas surrounding major cities where consumers have relatively high purchasing power. South Tangerang is a clear example, with well developed residential areas such as BSD, Bintaro, and Alam Sutera. The population in these areas is largely upper middle class and tends to have active, lifestyle oriented routines outside the home.

This makes the region attractive for expansion by both local and international coffee chains. As a result, independent coffee shops operated by local entrepreneurs must compete directly with larger brands that have greater financial resources and wider distribution networks.

There is empirical evidence regarding this issue, and therefore it is not just hypothetical. Based on research done in Bangkinang City by Akbar, Yetti, Yelmi, Rahmat, and colleagues (2026), local coffee shops' brand image was severely damaged by the existence of large scale mobile coffee chains. However, the study also demonstrated that consumers' perceptions of these small business's worth might be improved.

This implies that even in the face of larger competition, small scale coffee shops that are able to provide a high sense of value for their customers may be able to maintain their competitiveness. In contrast, South Tangerang's level of competitiveness is much fiercer, meaning the implementation of stronger strategies by independent coffee shop owners in order to stand out from the competitors and keep consumers.

According to marketing literature, two key variables that influence consumers' willingness to pay are perceived value and customer experience. Perceived value refers to how customers evaluate the advantages they obtain in relation to the prices they pay.

This is based on research done by Rahmi and Munawaroh (2026), who found that in Indonesian coffee shops, perceived value, product quality, and service quality all had an impact on consumer satisfaction. Despite that, customer experience focuses more on the emotional and sensory aspects of visiting a coffee shop, such as ambiance, comfort, and interactions with staff.

The relationship between customer experience and willingness to pay could be different depending on the type of business, as observed by the differences between chain (franchise) and local coffee shops.

Several studies have examined the direct effects of perceived value and customer experience on willingness to pay, but they usually struggle to explain how this relationship actually plays out, especially in competitive marketplaces like South Tangerang where consumers may easily switch brands. In this situation, offering good value and a pleasant experience is insufficient, a strong brand image is necessary before consumers are open to pay premium prices.

Previous research confirms the role of brand image as a mediator. Perceived value, trust, and collaboration affect consumer outcomes through brand image rather than directly, as demonstrated by García Salirrosas et al. (2024) and Indradewa and Riyanto (2024).

In similar fashion, Leong and Koay (2026) discover that brand image can boost willingness to pay through sustainability beliefs. Existing research has looked at the relationship between outcomes like purchase intention, customer loyalty, and customer satisfaction and perceived value, customer experience, and brand image. Their combined impact on consumers' willingness to pay, however, is still poorly understood. Similarly, few studies has examined whether brand image acts as the bridge in the relationship between perceived value, customer experience, and willingness to pay, especially in competitive markets like South Tangerang where customers have a lot of options for coffee shops.

The current study investigates whether brand image mediates the impacts of perceived value and customer experience on consumers' willingness to pay in relation to this research gap.

## 2. LITERATURE REVIEW

This chapter reviews theories and previous studies related to perceived value, customer experience, brand image, and willingness to pay in the coffee shop industry. Previous studies and relevant theories are discussed to provide a foundation for the proposed hypotheses and the conceptual framework of this research.

Together, these theoretical and empirical perspectives offer a clearer understanding of the factors that encourage consumers to accept premium prices in coffee shop settings.

### 2.1 Theoretical and Conceptual Background

#### Perceived Value and Brand Image

According to Zeithaml (1988), perceived value is the overall evaluation that customers make of a product or service by comparing the advantages and disadvantages. In service settings, this evaluation takes into consideration emotional, social, and financial factors in addition to practical advantages (Sweeney & Soutar, 2001). Customers evaluate value in coffee shops based on factors including pricing fairness, convenience, ambience, product quality, and service quality.

Value is created together through interactions between the company and the customer, according to Service Dominant Logic (Vargo & Lusch, 2004). Customers actively perceive their experiences and make their own value judgments as a result. These value perceptions influence how customers see and understand the brand rather than directly influencing behavioral outcomes.

Brand image plays a crucial role in this process by arranging and capturing consumers' value views into wider brand associations. Customers are more likely to develop favorable and enduring opinions of a brand when they perceive greater value, which improves its brand's image. Perceived value is therefore anticipated to have an indirect impact on willingness to pay through brand image, highlighting its function as a mediating variable in this relationship.

#### Customer Experience and Brand Image

The term "customer experience" describes how customers react to a business on a cognitive, emotional, sensory, and behavioral level (Meyer & Schwager, 2007). Memorable interactions add value over the primary product or service, according to the Experience Economy idea (Pine & Gilmore, 1998). These experiences are shaped at coffee shops by factors like ambience, interior design, staff contact, and individualized service.

Customers perceive these interactions as memories and emotions, which then impact how they view the brand, rather than immediately impacting action. In this approach, customers use brand image to arrange and store their experiences into general perceptions of the brand. Therefore, brand image is more likely to be strengthened by positive and memorable experiences, which may then impact consumers' decisions, including their willingness to pay a higher price.

#### Brand Image and Willingness to Pay

Consumer perceptions and judgments regarding a brand are referred to as the "brand image" (Keller, 1993). Strong brand perception can improve perceived quality, boost trust, and lower perceived risk. Consumers are generally more willing to pay higher prices for brands they trust and view positively (Yoo & Donthu, 2001). In coffee

shops, a strong brand image can encourage customers to pay more because they see value not only in the products but also in the brand itself.

**Perceived Value, Customer Experience, and Willingness to Pay**

Willingness to pay (WTP) refers to the highest price consumers are willing to pay for a product or service (Cameron & James, 1987). Studies have shown that consumers are more willing to pay higher prices when they believe they receive good value and have positive experiences with a brand. However, these factors may not influence willingness to pay directly. A positive brand image can strengthen consumers' perceptions, making them more willing to accept higher prices.

### 2.2 Empirical Review and Hypothesis

Studies show that perceived value, customer experience, and brand image can affect how much consumers are willing to pay. In coffee shops, customers are usually willing to pay more when they have a positive view of the brand. As an example, Erwin and Saragih (2025) found that brand image had a significant impact on consumers' willingness to pay a premium price in coffee shops, suggesting that positive brand perceptions can justify higher prices.

More research supports the significance of brand image as an essential tool for relating service related components to consumer behavior. Rizky et al. (2024) claim that as brand image has a significant impact on purchase intentions in coffee shop settings, customers rely on brand perceptions when making judgments. In addition, Lomanorek et al. (2024) demonstrated the importance of electronic word of mouth as a mediating factor by showing how it influences purchasing decisions through brand image.

Gifani and Kusumasari (2025) found that through brand related perceptions, interactive marketing greatly boosts customer loyalty in coffee shop settings. This suggests that favorable experiences improve brand perceptions, that may have an impact on consumer behavior. Nurdiyanti and Johan (2023) claims that brand image significantly influences coffee buying decisions, especially in lifestyle focused consumers.

Additional evidence demonstrates the importance of brand related factors in influencing premium pricing acceptability. Park (2024) found that brand perception and company reputation have a significant impact on customers' willingness to pay higher prices in coffee shop settings. Similarly, Noh et al. (2024) showed that brand related emotional traits like brand attachment and brand love can boost consumers' willingness to spend more.

The previously mentioned studies make it extremely evident that customer experience and perceived value have a direct and indirect impact on consumer behavior through brand image. However, there are relatively few studies that integrate these elements into a unified model, more so with regard to willingness to pay.

The following hypotheses are presented with consideration of the theoretical explanations and empirical data previously discussed:

**H1:** Among customers of coffee shops, perceived value has a favorable impact on brand image.
**H2:** Customers' perceptions of coffee shops are positively impacted by customer experience.
**H3:** Coffee shop customers' willingness to spend is positively impacted by brand image.
**H4:** Customers' willingness to spend is positively influenced by perceived value in coffee shops.
**H5:** Coffee shop customers' willingness to spend is positively influenced by their experience.
**H6:** The relationship between perceived value and willingness to pay among customers of coffee shops is partially mediated by brand image.
**H7:** The association between coffee shop customers' willingness to pay and their customer experience is slightly mediated by brand image.

## 3. RESEARCH METHODOLOGY

### 3.1 Research Design

This research adopted a quantitative approach using a causal research design to examine the relationships among perceived value, customer experience, brand image, and willingness to pay. Data were collected from coffee shop consumers using a structured questionnaire. The study looked at how the variables were related and whether brand image acted as a mediator. PLS SEM was used because it can analyze several relationships at the same time.

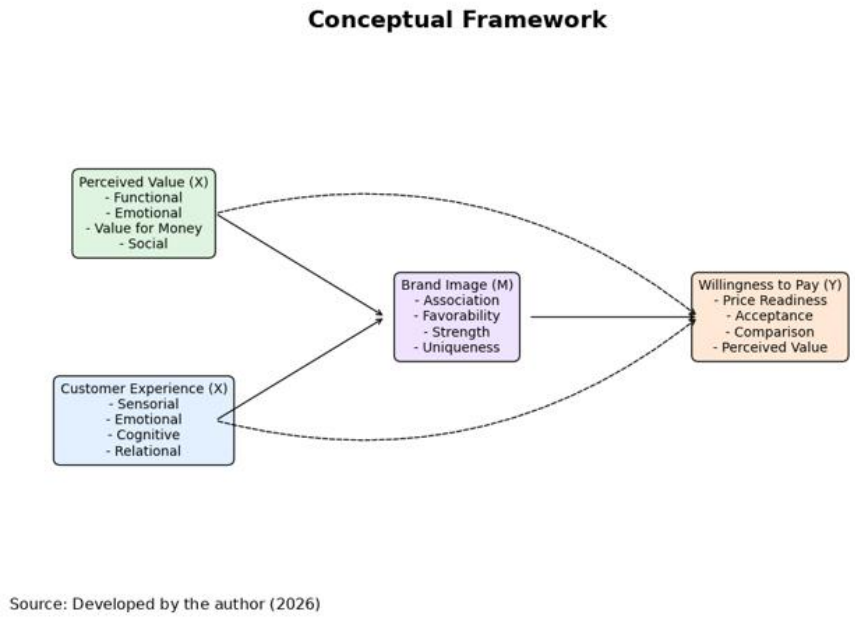



**Figure 3.1**. Conceptual Framework
**Source:** Authors (2026)

### 3.2 Population and Sample

The participants in this study were coffee shop consumers aged 18 to 40 who lived in or regularly visited South Tangerang, Indonesia. This age group was selected because they are among the most active coffee shop customers. Participants were chosen based on purposive sampling who matched the study criteria. They had to be 18–40 years old, live in or regularly visit South Tangerang, and have visited a coffee shop at least twice in the last month.

A total of 327 responses were collected. Each response was checked before the data were analyzed. Responses were removed if they did not meet the study criteria, were incomplete, or gave the same answer to almost every question. After removing those responses, 300 valid responses were used for the final analysis.

### 3.3 Data Collection

The research data were collected through an online questionnaire using Google Forms. The questionnaire was divided into two sections. The first section asked respondents about their age, gender, education level, and how often they visited coffee shops. The study variables were measured in the second section using modified scales from earlier studies.

A five point Likert scale, with 1 indicating "strongly disagree" and 5 indicating "strongly agree," was used to measure each item. To make sure the questionnaire items were reliable and clear, a test was carried out before distribution.

### 3.4 Measurement of Variables

Topics from Sweeney and Soutar (2001) that covered functional value, emotional value, and value for money were used to measure perceived value.

Indicators that show the sensory, emotional, cognitive, and relational aspects of customer experience were modified from Gentile et al. (2007) and Schmitt (1999).

Using questions modified from Keller (1993) and Yoo & Donthu (2001), brand image was assessed with a focus on brand association, favorability, strength, and uniqueness.

Customers' willingness to pay premium pricing, acceptance of price rises, and preference for a brand despite higher prices were among the variables used to measure willingness to pay that were modified from Netemeyer et al. (2004). Table 3.1 lists the measurement items that were used to operationalize each variable.

**Table 3.1** Measurement Items

| Variable | Items |
|---|---|
| Perceived Value | PV1: The coffee products offer good quality. |
| | PV2: The coffee shop provides good value for money. |
| | PV3: Visiting this coffee shop makes me feel good. |
| | PV4: The overall experience is worth the price paid. |
| Customer Experience | CE1: The coffee shop has an appealing atmosphere. |
| | CE2: I feel comfortable during my visit. |
| | CE3: The staff provide friendly and helpful service. |
| | CE4: My experience at this coffee shop is memorable. |
| Brand Image | BI1: This coffee shop has a strong brand image. |
| | BI2: The brand is favorable compared to competitors. |

| | |
|---|---|
| | BI3: The brand is unique and distinctive. |
| | BI4: I have a positive impression of this coffee shop. |
| Willingness to Pay | WTP1: I am willing to pay higher prices for this coffee shop. |
| | WTP2: I accept price increases from this coffee shop. |
| | WTP3: I would choose this coffee shop even if it is more expensive. |
| | WTP4: I am willing to spend more for the experience provided. |

### 3.5 Ethical Considerations and Common Method Bias

Ethical research standards were kept throughout this investigation. All respondents gave their informed consent. before filling out the questionnaire, and participation was entirely optional. Respondents were promised of anonymity and secrecy, and no personal information was collected.

To reduce common method bias (CMB), several steps were employed, such as ensuring respondent anonymity and reducing evaluation anxiety.

### 3.6 Data Analysis

The collected data was analyzed using Partial Least Squares Structural Equation Modeling (PLS SEM) using SmartPLS 4. PLS SEM was selected because it is suitable for examining intricate relationships including mediating variables and can handle non normal data distributions.

The analysis was done in two parts. First, reliability and validity tests such as Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and discriminant validity were used to assess the measurement model. Second, path coefficients, coefficient of determination ($R^2$), effect size ($f^2$), predictive relevance ($Q^2$), and hypothesis testing using bootstrapping with 5,000 subsamples were examined in order to evaluate the structural model.

Using indirect impact analysis with bias corrected bootstrapping at a 95% confidence interval, the mediating function of brand image was evaluated. When zero was not included in the confidence interval, mediation was deemed significant.

## 4. RESULT AND DISCUSSION

### 4.1 Respondent Profile

300 of the 327 questionnaires that were gathered were found to be valid and appropriate for analysis. Respondents were South Tangerang residents or frequent visitors to coffee shops between the ages of 18 and 40 who had made at least two visits in the previous month.

Male respondents made up 42% of the sample, while female respondents made up 58%. 47% of respondents were between the ages of 21 and 25, followed by those between the ages of 26 and 30 (28%), 18 and 20 (17%), and 31 and 40 (8%). The majority of those surveyed had undergraduate degrees or were working toward one. In terms of how frequently people frequented coffee shops, 51% did so three to five times a month, while 29% did so more than five times. These results show how coffee shops are becoming an increasingly important aspect of urban consumers' life, serving as both beverage outlets and social as well as professional venues.

### 4.2 Measurement Model Assessment

The measurement model was then checked using convergent validity based on outer loadings. According to Table 4.1, all indicator loadings are greater than 0.70, falling between 0.880 and 0.913. These results demonstrate a strong correlation between each indicator and the related constructs. Consequently, it can be said that no indicators were eliminated from the model and that every measurement item is legitimate.

**Table 4.1.** Outer Loading Values

| Indikator | Outer Loading | Keterangan |
|---|---|---|
| BI1 | 0.888 | Valid |
| BI2 | 0.890 | Valid |
| BI3 | 0.885 | Valid |
| BI4 | 0.883 | Valid |
| CX1 | 0.895 | Valid |
| CX2 | 0.882 | Valid |
| CX3 | 0.880 | Valid |
| CX4 | 0.899 | Valid |
| CX5 | 0.895 | Valid |
| VP1 | 0.883 | Valid |
| VP2 | 0.913 | Valid |
| VP3 | 0.891 | Valid |
| VP4 | 0.902 | Valid |
| VP5 | 0.899 | Valid |
| WTP1 | 0.906 | Valid |
| WTP2 | 0.905 | Valid |
| WTP3 | 0.904 | Valid |
| WTP4 | 0.904 | Valid |

**Source:** Processed research data (2026)

In addition to outer loadings, Cronbach's Alpha, Composite Reliability (ρc) were used to see whether the constructs were reliable and had good convergent validity, and Average Variance Extracted (AVE), as shown in Table 4.2.

Table 4.2 shows that each construct meets the recommended standards for reliability and convergent validity. Cronbach's Alpha values fall between 0.909 and 0.940, while Composite Reliability values range from 0.936 to 0.954, both surpassing the minimum recommended value of 0.70. Similarly, the AVE values range from 0.786 to 0.818, indicating that the convergent validity criterion of 0.50 has also been achieved for every construct.

**Table 4.2.** Reliabilty and Validity Results

| Variabel | Cronbach's Alpha | Composite Reliability | AVE | Keterangan |
|---|---|---|---|---|
| BI | 0.909 | 0.936 | 0.786 | Reliabel |
| CX | 0.934 | 0.950 | 0.792 | Reliabel |
| VP | 0.940 | 0.954 | 0.806 | Reliabel |
| WTP | 0.926 | 0.947 | 0.818 | Reliabel |

**Source**: Processed research data (2026)

Overall, the results indicate that all constructs demonstrate strong internal consistency and satisfactory convergent validity. Based on these findings, the measurement model can be considered both reliable and valid, making it appropriate for structural model analysis.

### 4.3 Discriminant Validity

The Heterotrait Monotrait Ratio (HTMT) was used to check discriminant validity, which is displayed in Table 4.3. The HTMT readings, which range from 0.046 to 0.567, are all below the recommended threshold of 0.90.

**Table 4.3.** HTMT Result

| Hubungan Variabel | BI | CX | VP | WTP |
|---|---|---|---|---|
| BI | | | | |
| CX | 0.468 | | | |
| VP | 0.381 | 0.046 | | |
| WTP | 0.567 | 0.355 | 0.438 | |

**Source**: Processed research data (2026)

These findings show that there are no multicollinearity problems and that each construct is experimentally different from the others. A high degree of discriminant validity between the constructs is further suggested by the comparatively low HTMT values. Thus, it can be said that all of the variables in this study have showed good discriminant validity.

### 4.4 Structural Model and Hypothesis Testing

As shown in Table 4.4, the path coefficients, T statistics, and P values were examined to check the structural model. If the T statistic is greater than 1.96 and the P value is less than 0.05, the link is considered significant.

**Table 4.4.** Path Coefficients and Hypothesis Testing

| Hubungan Variabel | Original Sample | T-Statistics | P-Values | Keterangan |
|---|---|---|---|---|
| BI → WTP | 0.522 | 11.906 | 0 | Signifikan |
| CX → BI | 0.445 | 9.678 | 0 | Signifikan |
| VP → BI | 0.369 | 8.645 | 0 | Signifikan |

**Source:** Processed research data (2026)

The findings show that Willingness to Pay is positively and significantly impacted by Brand Image ($\beta = 0.522$, $t = 11.906$, $p < 0.05$), indicating that customers who have a better opinion of a coffee shop's brand are more willing to pay higher prices. Furthermore, a stronger brand image is positively and significantly impacted by customer experience ($\beta = 0.445$, $t = 9.678$, $p < 0.05$).

Additionally, Brand Image is positively impacted by Perceived Value ($\beta = 0.369$, $t = 8.645$, $p < 0.05$), indicating that higher perceived value improves customers' assessment of the brand. The structural model is compatible with the suggested theoretical framework, as all hypothesized relationships are generally supported.

### 4.5 Mediation Analysis

The findings of the mediation study, which are shown in Table 4.4, show that the independent variables' indirect impacts on willingness to pay through behavioral intention are statistically significant. This is supported by high T statistics (7.068 and 6.249), which surpass the critical value of 1.96, and P values of 0.000, which are below the 0.05 barrier. The mediating associations appear to be significant and favorable based on the path coefficients of 0.232 and 0.193.

**Table 4.4.** Mediation Effect Results

| Indirect Relationship | Indirect Effect (β) | T Statistics | P Values | Result |
|---|---|---|---|---|
| PV → BI → WTP | 0.193 | 6.249 | 0 | Signifikan |
| CE → BI → WTP | 0.232 | 7.068 | 0 | Signifikan |

**Source:** Processed research data (2026)

These results show that the connection between the independent factors and willingness to pay is significantly mediated by brand image. Overall, that mediation takes place in the model because both indirect effects are considerable. Partial mediation, in which the independent factors affect willingness to pay both directly and indirectly through brand image, would be shown if the direct effects are also significant.

### 4.6 Coefficient of Determination (R Square)

The coefficient of determination ($R^2$) was used to see how well the structural model explained the data. According to Table 4.5, Brand Image (BI) has an R square value of 0.323, meaning that Perceived Value and Customer Experience make up 32.3% of the variation in Brand Image. This implies that the explanatory power is moderate.

In contrast, Willingness to Pay (WTP) has an R square value of 0.273, which indicates that Perceived Value, Customer Experience, and Brand Image account for 27.3% of its variance. A weak to moderate explanatory level is indicated by this rating.

**Table 4.5.** R Square Results

| Endogenous Variable | $R^2$ Value | Interpretation |
|---|---|---|
| Brand Image | 0.323 | Moderate |
| Willingness to Pay | 0.273 | Weak-Moderate |

**Source:** Processed research data (2026)

Overall, these findings imply that although the model may explain the amount of the endogenous constructs, Brand Image and Willingness to Pay may still be influenced by variables not included in the model.

### 4.7 Discussion

The study's findings verify that, via the mediating function of brand image, perceived value and customer experience have an important effect on willingness to pay. Brand image had the strongest effect on willingness to pay ($\beta = 0.522$). This suggests that customers are more willing to pay higher prices when they have a positive opinion of a coffee shop. Dwivedi et al. (2021) and Rather (2020) found a similar result, explaining that a strong brand image makes customers feel more confident about the quality of a product, so price becomes less of a concern.

Customer experience also had a bigger effect on brand image ($\beta = 0.445$) than perceived value ($\beta = 0.369$). This could be because customers remember their overall experience at a coffee shop more than the value they get from one visit. A good atmosphere, friendly service, and enjoyable interactions can leave a stronger impression of the brand. This is also supported by Klaus and Maklan (2013), De Keyser et al. (2020), Pine and Gilmore (2019), and Becker and Jaakkola (2020), who found that positive experiences help build stronger connections between customers and brands.

Perceived value still played an important role, even though its effect was smaller than customer experience. Customers still think about whether the quality, service, and overall experience are worth the price they pay. Konuk (2019) and Slack et al. (2020) also reported that perceived value continues to influence how customers feel about a brand and the decisions they make. However, its comparatively lesser influence indicates that value alone is not enough to establish substantial distinctive brand value in highly competitive and experience oriented marketplaces.

Overall, the results support the merging of emotional (customer experience) and cognitive (perceived value) viewpoints in the explanation of consumer behavior.

The study found that customer experience has a greater influence on brand image, which in turn influences willingness to pay, even when perceived value offers a logical foundation for assessment.

In the coffee shop industry and other service industries, where providing memorable experiences is crucial for boosting brand value and capturing price premiums, this emphasizes the growing significance of experience focused methods.

## 5. CONCLUSION

This study uses brand image as a mediating variable to investigate how perceived value and customer experience affect willingness to pay among South Tangerang coffee shop consumers. The empirical results show that willingness to pay is positively impacted by both perceived value and customer experience, both directly and indirectly through brand image.

Customers are more willing to pay premium pricing when they consider a coffee shop as having greater value and have more pleasant encounters with it. Evidently, perceived value has less of an effect on brand image than customer experience.

This study has several limitations. Since the respondents were limited to coffee shop consumers in South Tangerang, the findings may not represent consumers in other cities or regions. Future studies could include a wider area or compare different types of coffee shops, such as local cafés and international franchise brands. Looking at different age groups may also provide a cleare understanding of consumers' willingness to pay.

For coffee shop managers, the findings suggest that offering good products alone may not be enough. Customers also pay attention to the overall experience they have while visiting a coffee shop. Improving service quality, maintaining product consistency, and creating a comfortable atmosphere through lighting, music, and interior design can help strengthen a coffee shop's brand image.

Coffee shops can also build stronger relationships with customers through activities such as loyalty programs, community events, themed promotions, and personalized offers. These efforts can make the brand more memorable and encourage customers to accept higher prices. As competition continues to increase, coffee shops that provide a positive customer experience while maintaining a strong brand image are more likely to stand out from their competitors.

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