Mediating Role of Customer Satisfaction in Gojek Customer Loyalty: E-Service Quality, Brand Image, and Trust

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Abstract

This study examines the effects of e-service quality, brand image, and trust on customer loyalty, with customer satisfaction as a mediating variable, among Gojek app users in Jabodetabek. A quantitative approach was employed through a survey of 230 respondents selected using proportional random sampling method. Data were collected using questionnaires and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results indicate that e-service quality, trust, and customer satisfaction have positive and significant effects on customer loyalty, whereas brand image has no significant effect. E-service quality and trust also positively and significantly affect customer satisfaction, whereas brand image does not. Customer satisfaction mediates the effects of e-service quality and trust on customer loyalty but not the effect of brand image. The study concluded that e-service quality, trust, and customer satisfaction play more important roles in fostering loyalty than brand image alone. This study is limited to Gojek users in Jabodetabek and the selected variables, which may limit its generalizability. This study contributes empirical evidence on customer satisfaction as a mechanism linking service quality and trust to loyalty.

Keywords: *Brand Image, Customer Loyalty, Customer Satisfaction, E-Service Quality, Trust*

1. INTRODUCTION

The advancement of digital technology has transformed consumer behavior regarding the use of various services, including app-based transportation services. Consumers increasingly prioritize services that are practical, fast, convenient, and efficient in meeting their daily needs (Liu, Jia, Ye, & Qu, 2022). This trend compels companies to continuously enhance the quality of their digital services to meet customer needs and expectations. Gojek is one such app-based service provider, offering a range of services to cater to the public's needs. The use of the Gojek app in the Jabodetabek region has also increased. This reflects the high demand among Jabodetabek residents for app-based services, particularly online transportation, food delivery, goods delivery, and other daily necessities that offer convenience, speed, and efficiency in their daily activities. This growth in the user base has been accompanied by increasingly fierce competition among online transportation service providers (Dewi, Suswati, & Mulyono, 2026). This situation compels companies to enhance e-service quality, cultivate a positive brand image, and strengthen trust to foster customer satisfaction and retain loyalty. Customer loyalty is a strategic asset for companies, as it plays a role in maintaining sustainable revenue stability and helps build a positive corporate image through customer recommendations (Venkatakrishnan, Alagiriswamy, & Parayitam, 2023). However, building customer loyalty is no easy task for companies; they must understand the various factors that influence its development of customer loyalty.

In digital applications such as Gojek, e-service quality is reflected in the ease of app use, service speed, transaction security, and the company's responsiveness to customer complaints. Poor electronic service quality may encourage customers to switch to competing services (Octaviani & Rizan, 2021). As one of Indonesia leading technology companies, Gojek has established a strong brand image through continuous service innovation and effective marketing. The platform is widely recognized for integrating diverse services within a single application and providing practical solutions for various consumer needs (Sandi, Wardhani, & Sumiyati, 2026). A strong brand image serves as a market entry advantage, creates added value, strengthens corporate assets, and supports product distribution (Thanabordeekij & Syers, 2020). In addition, customer trust is essential for shaping users' confidence in Gojek. Trust can be fostered through secure payment systems, accurate services, transparent information, professional driver partners, and effective complaint resolution. High levels of trust provide customers with greater comfort and security, encouraging continued service use (Yurindera, 2024). Beyond these factors, customer satisfaction is crucial, as satisfied customers are more likely to remain committed to using and choosing the same company (Firmansyah & Mahfudz, 2023).

Previous studies have examined the relationships among e-service quality, brand image, trust, customer satisfaction, and loyalty across various digital service contexts. Handayani, PA, and Nuryakin (2021) found that e-service quality, trust, brand image, and customer satisfaction positively influenced customer loyalty and customer satisfaction among Shopee users. Martin and Nasib (2021) further demonstrated that brand image, brand trust, and customer satisfaction positively and significantly influenced customer loyalty, with customer satisfaction acting as an intervening variable. In the digital transportation context, Wirapraja, Aribowo, and Setyoadi (2021) found that e-service quality and customer satisfaction had a positive and significant effect on customer loyalty among GoSend users. Bramantyo, Pramono, Syukur, Dewabroto, and Gunadi (2023) examined brand image, trust, and e-service quality in relation to customer satisfaction and loyalty in e-wallet usage. More recently, Yulihapsari, Indrawan, Simarmata, and Zainal (2025) confirmed that e-service quality and customer satisfaction positively and significantly influenced customer loyalty, with customer satisfaction mediating the effect of e-service quality on loyalty. These findings indicate that e-service quality, brand image, trust, and customer satisfaction are important factors in developing customer loyalty, although their relationships may vary across different digital service contexts.

In addition to the research gap, there is a knowledge gap. Most previous studies have examined the relationships among e-service quality, brand image, trust, customer satisfaction, and loyalty in different service contexts. Muharam, Chaniago, Endraria, and Harun (2021) focused on e-service quality and trust in the marketplace context, while Anandan and Saritha (2025) examined brand image, customer satisfaction, and customer loyalty in the herbal cosmetics industry. However, research integrating e-service quality, brand image, and trust with customer satisfaction as a mediating variable remains relatively limited in the context of app-based transportation, particularly among Gojek users in Jabodetabek. Previous studies have also shown variations in the relationships among these variables, indicating that customer satisfaction may play different roles in translating customers' perceptions of service quality, brand image and trust into customer loyalty. Therefore, this study extends previous research by integrating these variables to provide a more comprehensive understanding of customer loyalty in the context of Gojek. The novelty of this study lies in combining these three antecedent variables within a single mediation model and applying it to Gojek users in Jabodetabek, Indonesia.

Examining customer satisfaction as a mediating mechanism is theoretically important because it provides a deeper understanding of how customer perceptions are transformed into customer loyalty. Practically, it can help Gojek identify factors that should be prioritized to improve customer satisfaction and strengthen customer loyalty amid the increasing competition in the digital transportation industry. This study addresses the question of how customer loyalty among Gojek users can be strengthened through e-service quality, brand image, and trust, with customer satisfaction as a mediator. Accordingly, this study examines the extent to which e-service quality, brand image, and trust influence customer satisfaction and loyalty among Gojek users in Jabodetabek, while also assessing the mediating role of customer satisfaction in these relationships. This study is expected to contribute to the development of digital marketing and consumer behavior literature by providing a deeper understanding of the factors that shape customer loyalty in app-based transportation services. In addition, the findings may help address variations in previous research on the effects of e-service quality, brand image, and trust on customer satisfaction and loyalty, particularly regarding the role of customer satisfaction as a mediating mechanism.

2. LITERATURE REVIEW

2.1 Theory Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) originally introduced by Ajzen (2020). It comprises several key components, such as attitudes, subjective norms, and perceived behavioral control. Consumer loyalty formation begins with the intention to continue using a product or service, which is influenced by positive attitudes, subjective norms, and perceived control regarding ease of use (Ajzen, 2020). The more positive these factors, the higher the level of consumer loyalty. E-service quality and brand image serve as cognitive stimuli that shape the salient beliefs that consumers hold when evaluating a digital platform (Saputri & Karsono, 2023). Furthermore, brand image reflects the influence of subjective norms stemming from customers' social environment (Kumala, Saefudin, & Adibatunabillah, 2023). Trust acts as a form of perceived behavioral control capable of mitigating risk perceptions in digital transactions, thereby fostering a sense of safety, comfort, and control for consumers when using the service (Seliana, Fitriani, & Rois, 2023).

2.2 Theory Acceptance Model

The Technology Acceptance Model (TAM) is a theory that explains individual acceptance of the use of technology systems. This model was introduced by Davis and Granić (2024). The TAM is used to analyze the factors influencing technology adoption to ensure that developed systems are user-friendly, beneficial, and aligned with user needs (Davis & Granić, 2024). Providing optimal electronic service quality can foster positive perceptions of the ease of use and benefits of an application, thereby enhancing customer satisfaction and strengthening loyalty (Nuralam, Yudiono, Fahmi, Yuliaji, & Hidayat, 2024). Furthermore, a positive brand image can shape consumer perceptions of digital service quality and reliability, leading to increased satisfaction and loyalty (Sugiat & Sudirman, 2024). Trust plays a crucial role in establishing user confidence in an application's security and reliability, thereby boosting technology acceptance, customer satisfaction and customer loyalty (Safitri & Palupi, 2026).

2.3 Customer Loyalty

Customer loyalty plays an important role in helping companies maintain long-term relationships with their customers. It refers to a customer's commitment to continue using a particular product or service, shaped by emotional factors, evaluations, and behavioral responses that contribute to positive perceptions of the selected brand, label or product (Wirtz and Lovelock, 2022). Customer loyalty also reflects customers' consistent behavior in purchasing or using products and services and their willingness to encourage others to use the same products or services through recommendations (Sari et al., 2020). Therefore, companies must establish and maintain strong relationships with customers to sustain their competitive advantage amid increasing business competition (Awalia and Setiawan, 2022). Customer loyalty can be measured using five indicators, such as repeat purchase or usage, customer retention, positive recommendations, advocacy or commitment, and increased purchase.

2.4 E-Service Quality

Electronic service quality (E-service quality) is defined as an application's capacity to provide digital services that meet user needs and ensure that product or service transactions proceed easily, effectively, and efficiently (Wirapraja et al., 2021). The service quality of web-based companies is influenced by the availability of effective communication mechanisms for handling complaints and providing timely service, thereby enabling users to offer suggestions and obtain solutions to the problems they encounter (Purwanto, 2022). Technological advancements have increased the importance of electronic service quality as a factor influencing customer satisfaction and loyalty. The success of electronic services in delivering a positive experience depends on their ability to meet customer expectations and perceptions of the quality of service received (Andriani, Nurbaiti, and Aisyah, 2024). E-service quality can be measured using six indicators, such as ease of use/usability, reliability, security, responsiveness, content quality, and website design.

2.5 Brand Image

Brand image refers to a customer's view of a brand, reflecting their thoughts and feelings regarding it Kotler, Keller, Shaw, and Davis (2021). It encompasses consumer perceptions and evaluations of a brand and plays a role in influencing purchasing decisions (Lolemo & Pandya, 2025). Intense business competition has made brand image a crucial factor in shaping consumer preferences and decisions when selecting and using products or services. In the context of digital businesses, brand image is particularly vital because consumers often cannot directly assess service quality prior to usage. Companies can enhance their competitive advantage through a positive brand image, thereby encouraging repeat purchases and fostering customer loyalty (Arif, Komardi, & Putra, 2021). Brand image can be measured using the following four indicators, such as brand association strength, brand favorability, brand uniqueness, and corporate and user image.

2.6 Trust

Trust is defined as an individual's willingness to rely on the actions of another party based on the expectation that the party will act as anticipated without the need for direct supervision or control (Handayani et al., 2021). Trust is influenced by various interpersonal and inter-organizational factors, such as corporate competence, integrity, honesty, and benevolence (Aprileny, Rochim, and Emarawati, 2022). Trust also reduces uncertainty, as customers feel more secure and confident relying on a trustworthy company (Arthur et al., 2024). In digital businesses, such as online transportation services, trust is reflected through transaction security, personal data protection, information accuracy, and the company's ability to handle customer complaints. When customers perceive that a company can meet their expectations and provide reliable service, their level of trust increases (Susanto and Pandjaitan, 2024). Trust can be measured using four indicators, such as reliability, honesty and integrity, communication, and customer care.

2.7 Customer Satisfaction

Customer satisfaction is defined as the degree of alignment between a product's performance and the customer's expectations regarding that product (Pratamaputra and Keni, 2024). High levels of customer satisfaction provide added value to a company by fostering enduring customer relationships, increasing the likelihood of repeat purchases, strengthening loyalty, and encouraging the sharing of positive experiences that contribute to the company's reputation (Agritika, Hartoyo, and Saharjo, 2024). In the context of digital businesses, customer satisfaction is crucial because customers have access to numerous easily accessible service alternatives. Customer satisfaction relates not only to the quality of products or services but also encompasses the entire customer experience during interactions with the company (Jasin et al., 2023). Companies must understand the products and services consumers expect to minimize complaints (Harianto and Ellyawati, 2023). Customer satisfaction can be measured using four indicators, such as expectation alignment, satisfaction with service quality, satisfaction with usage experience, and overall satisfaction.

2.8 Conceptual Framework and Hypotheses

The conceptual framework integrates the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) to explain customer satisfaction and loyalty among Gojek users. TAM explains how e-service quality and trust can influence users' perceptions and satisfaction, whereas TPB explains how positive evaluations and beliefs can encourage continued usage and loyalty. Therefore, customer satisfaction is positioned as a mediating variable linking e-service quality, brand image, and trust to customer loyalty. Based on these theoretical perspectives and previous research, the following hypotheses are proposed:

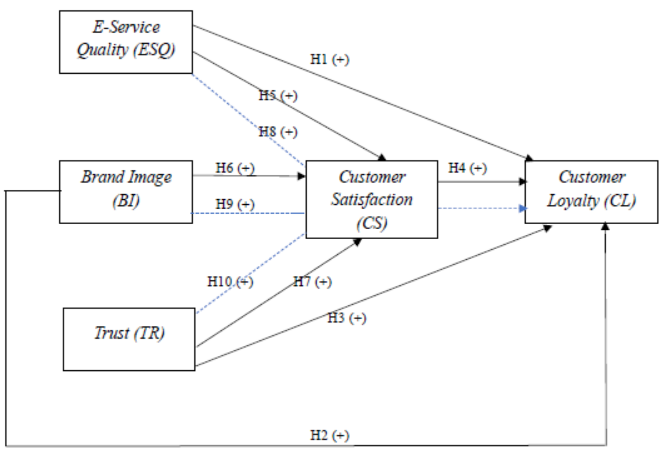

Figure 1. Conceptual framework

Figure 1 summarizes the proposed relationships among the five constructs of this study. The model proposes that e-service quality, brand image, and trust may influence customer loyalty directly and indirectly through customer satisfaction. Based on TAM, e-service quality can influence customer satisfaction because convenient, reliable, secure, and responsive digital services enhance users' perceptions of the usefulness and ease of using the Gojek app. Trust also supports technology acceptance by reducing uncertainty and increasing users' confidence in the application's security and reliability (Anggraini, Rosalina, & Anggita, 2026). From the TPB perspective, favorable evaluations and beliefs regarding the service and brand can contribute to positive attitudes and stronger intentions to continue using Gojek, which are reflected in customer loyalty. Therefore, customer satisfaction is positioned as a mediating variable that connects users' evaluations of the service with their subsequent loyalty behavior (Gumay & Syarif, 2025). Brand image is also expected to influence satisfaction and loyalty because a positive perception of Gojek may create favorable attitudes toward the brand (Anwar, Mursal, Mulyadi, & Raymond, 2026). Based on these theoretical arguments and previous empirical findings, the following hypotheses are proposed.

H_1: E-Service Quality positively affects Customer Loyalty

H_2: Brand Image positively affects Customer Loyalty

H_3: Trust positively affects Customer Loyalty

H_4: Customer Satisfaction positively affects Customer Loyalty

H_5: E-Service Quality positively affects Customer Satisfaction

H_6: Brand Image positively affects Customer Satisfaction

H_7: Trust positively affects Customer Satisfaction

H_8: E-Service Quality affects Customer Loyalty through Customer Satisfaction

H_9: Brand Image affects Customer Loyalty through Customer Satisfaction

H_{10}: Trust affects Customer Loyalty through Customer Satisfaction

3. RESEARCH METHODOLOGY

The research object refers to the variables selected and examined systematically to obtain relevant information and draw conclusions (Sugiyono, 2022). The variables in this study were e-service quality, brand image, trust, customer satisfaction, and customer loyalty. This study employed a quantitative approach using hypothesis testing to examine the relationships among variables through numerical data analysis (Sugiyono, 2022). The population consisted of Gojek users, while the sample comprised Gojek users domiciled in Jabodetabek. The sample size was determined using the (Hair Jr et al., 2021) guideline of five to ten times the number of indicators. With 23 indicators, the maximum sample size was calculated as 23 respondents × 10 = 230 respondents. The sampling process involved proportional random sampling, followed by purposive sampling. Proportional random sampling was first used to determine the number of respondents from each Jabodetabek region based on its population proportion, ensuring the adequate representation of each region. The proportion of respondents in each area was calculated using the following Formula 1:

$$Respondent Percentage = \frac{Population of the Area}{Total Population of Jabodetabek} x100 \quad (1)$$

Table 1. Distribution of the number of respondents

No	Region	Population (Million)	Percentage (%)	Number of Respondents
1	DKI Jakarta	10.68	33.1	76
2	Bogor	6.76	20.9	48
3	Depok	2.16	6.7	15
4	Tangerang	6.73	20.9	48

No	Region	Population (Million)	Percentage (%)	Number of Respondents
5	Bekasi	5.91	18.3	43
Total		32.26	100	230

Table 1 shows that the respondents were distributed proportionally across the five Jabodetabek regions based on their respective population sizes. DKI Jakarta accounted for the largest proportion, representing 33.1% of the total population with 76 respondents. Bogor and Tangerang each accounted for 20.9% of the total, with 48 respondents from each region. Bekasi represented 18.3% of the population, with 43 respondents, whereas Depok accounted for the smallest proportion at 6.7%, with 15 respondents. Overall, the study involved 230 respondents, reflecting the proportional distribution of the Jabodetabek population. This proportional allocation was intended to ensure that each region was adequately represented according to its population size and to provide a more representative sample of Gojek users across Jabodetabek.

After the proportional allocation was determined, purposive sampling was applied to select respondents who met the study criteria, such as being at least 17 years old, domiciled in Jabodetabek, and having used the Gojek application more than twice. This two-stage approach was used to ensure that the sample was proportionally distributed across the study area while meeting the specific characteristics required for the research. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), consisting of the outer model to assess the relationship between latent variables and their indicators, and the inner model to examine relationships among latent variables (Hair et al., 2021). Hypothesis testing was conducted using bootstrapping, with significance determined based on t-statistics and p-values. A hypothesis is considered supported by the data if the t-statistic value is greater than or equal to 1.96, and regarding significance testing if the p-value is less than or equal to 0.05.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

The respondents in this study were Gojek application users residing in Jabodetabek. The characteristics of the respondents were described based on gender, age, domicile, occupation, monthly income, duration of Gojek usage, and frequency of application use.

Table 2. Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	103	45
	Female	127	55
Age	<20 years	12	5
	20–30 years	134	58
	31–40 years	30	13
	41–50 years	31	14
	>50 years	23	10
Domicile	DKI Jakarta	76	33
	Bogor	48	21
	Depok	15	6
	Tangerang	48	21
	Bekasi	43	19
Occupation	Student	98	43
	Private Sector Employee	78	34
	Civil Servants	11	5
	Military/Police	3	1
	Housewife	12	5

Characteristics	Category	Frequency	Percentage (%)
Occupation	Entrepreneur	12	5
	Lecturer/Teacher	8	4
	Other	8	3
Income	<IDR1,000,000	38	16
	IDR1,000,000 – IDR2,999,999	71	31
	IDR3,000,000 – IDR4,999,999	46	20
	IDR5,000,000 – IDR6,999,999	43	19
	>IDR7,000,000	32	14
Most Frequently Used Gojek Service	GoRide	182	28
	GoCar	95	14
	GoFood	117	27
	GoSend	50	8
	GoPay	112	17
	GoMart	10	1
	GoBox	13	2
	GoTagihan	17	3
Duration of Gojek App Usage	<1 years	9	4
	1–3 years	41	18
	>3 years	180	78
Monthly Gojek App Usage Frequency	1–2 times	45	20
	2–5 times	54	23
	>5 times	131	57

Table 2 show that the majority were female, aged 20–30 years, and lived in DKI Jakarta. Most respondents were students, had a monthly income of Rp1,000,000–Rp2,999,999, and most frequently used GoRide. In addition, most respondents had used Gojek for more than three years and used the application more than five times a month. This profile indicates that the respondents were generally young, digitally active, and experienced Gojek users with high mobility and frequent use of digital services for daily activities.

4.2 Evaluation of The Measurement Model

The measurement model (outer model) must be evaluated to assess the validity and reliability of the indicators for the variables employed (Hair, Hult, Ringle, Sarstedt, Danks, & Ray, 2021). This evaluation was conducted through tests for Convergent validity, discriminant validity, and composite reliability.

Table 3. Results of the convergent validity test

Variables	Indicator	Loading Factor	AVE	Result
Customer Loyalty (CL)	CL1	0.817	0.654	Valid
	CL2	0.792	0.654	Valid
	CL3	0.789	0.654	Valid
	CL4	0.833	0.654	Valid
	CL5	0.812	0.654	Valid
E-Service Quality (ESQ)	ESQ1	0.790	0.589	Valid
	ESQ2	0.754	0.589	Valid
	ESQ3	0.804	0.589	Valid
	ESQ4	0.746	0.589	Valid
	ESQ5	0.801	0.589	Valid

Variables	Indicator	Loading Factor	AVE	Result
E-Service Quality (ESQ)	ESQ6	0.703	0.589	Valid
Brand Image (BI)	BI1	0.831	0.634	Valid
	BI2	0.821	0.634	Valid
	BI3	0.765	0.634	Valid
	BI4	0.764	0.634	Valid
Trust (TR)	TR1	0.797	0.665	Valid
	TR2	0.825	0.665	Valid
	TR3	0.828	0.665	Valid
	TR4	0.813	0.665	Valid
Customer Satisfaction (CS)	CS1	0.834	0.697	Valid
	CS2	0.821	0.697	Valid
	CS3	0.843	0.697	Valid
	CS4	0.841	0.697	Valid

Table 3 shows that all indicators have loading factor values above 0.70, while all variables have Average Variance Extracted (AVE) values exceeding 0.50. These results meet the recommended criteria proposed by Hair et al. (2021), which state that outer loading values should be greater than 0.70 and AVE values should exceed 0.50. Therefore, all indicators and variables were considered valid, indicating adequate convergent validity and sufficient relationships between the indicators and their respective latent variables.

Table 4. Results of the discriminant validity test

Indicator	Brand Image	Customer Loyalty	Customer Satisfaction	E-Service Quality	Trust
BI1	**0.831**	0.552	0.500	0.627	0.543
BI2	**0.821**	0.478	0.555	0.572	0.527
BI3	**0.765**	0.513	0.493	0.616	0.567
BI4	**0.764**	0.422	0.541	0.554	0.517
CL1	0.529	**0.817**	0.600	0.622	0.631
CL2	0.459	**0.792**	0.554	0.549	0.551
CL3	0.519	**0.789**	0.521	0.613	0.548
CL4	0.496	**0.833**	0.579	0.612	0.533
CL5	0.495	**0.812**	0.548	0.597	0.522
CS1	0.613	0.638	**0.834**	0.631	0.704
CS2	0.498	0.566	**0.821**	0.585	0.625
CS3	0.515	0.538	**0.843**	0.600	0.631
CS4	0.553	0.567	**0.841**	0.628	0.659
ESQ1	0.596	0.589	0.540	**0.790**	0.562
ESQ2	0.580	0.511	0.557	**0.754**	0.516
ESQ3	0.577	0.621	0.552	**0.804**	0.605
ESQ4	0.537	0.560	0.557	**0.746**	0.534
ESQ5	0.566	0.633	0.604	**0.801**	0.636
ESQ6	0.575	0.482	0.564	**0.703**	0.549
TR1	0.624	0.544	0.660	0.560	**0.797**
TR2	0.560	0.565	0.625	0.632	**0.825**
TR3	0.491	0.568	0.655	0.603	**0.828**
TR4	0.534	0.574	0.623	0.621	**0.813**

Table 4 shows the cross-loading test results indicate that the correlation of a latent variable's indicator with that specific latent variable is higher than its correlation with other latent variables. Cross-loading is assessed by comparing the outer loading of an indicator on its intended construct with its loadings on other constructs (Hair et al., 2021). Therefore, it can be concluded that no cross-loading issues are present and the data pass the cross-loading test.

Table 5. Results of the reliability composite test

Variables	Composite Reliability
Customer Loyalty	0.904
E-Service Quality	0.895
Brand Image	0.874
Trust	0.888
Customer Satisfaction	0.902

Table 5 show that the composite reliability test results indicate that all variables have values above 0.70 (Hair et al., 2021). This indicates that the indicators have good internal consistency and reliably measure the intended construct. Therefore, all constructs were considered reliable and suitable for further analysis. These results confirm that the measurement model demonstrates adequate reliability before proceeding to the structural model evaluation.

4.3 Structural Model Evaluation

The inner model was evaluated to examine the relationships among the latent variables in the research model (Hair Jr et al., 2021). The evaluation was conducted using the *R*-squared (R^2) value. The *R*-squared (R^2) value was used to determine the extent to which exogenous (independent) variables explained the variance in endogenous (dependent) variables.

Table 6. Results of the R-square (R^2)

Variables	*R*-Square Adjusted
Customer Satisfaction	0.604
Customer Loyalty	0.668

Table 6 show that customer satisfaction has an R^2 value of 0.604 (60.4%), meaning that 60.4% of its variance is explained by e-service quality, brand image, and trust, while the remaining 39.6% is explained by other factors not examined in this study. Meanwhile, customer loyalty has an R^2 value of 0.668 (66.8%), indicating that 66.8% of its variance is explained by e-service quality, brand image, trust, and customer satisfaction, while the remaining 33.2% is explained by other factors not included in the model.

4.4 Hypothesis Testing

Hypothesis testing was conducted by evaluating the structural model (inner model) using a bootstrapping procedure (Hair, Hult, Ringle, Sarstedt, Danks, & Ray, 2021). Direct effects were assessed through path coefficients, while indirect effects were examined using indirect effects to determine the role of the mediating variable. The criteria for significance were a *t*-statistic >1.96 and a *p*-value<0.05.

Table 7. Result of the Bootstrapping

	Original Sample	*t* Statistic	*P* Values	Result
E-Service Quality (ESQ) -> Customer Loyalty (CL)	0.411	4.420	0.000	H_1: Accepted
Brand Image (BI) -> Customer Loyalty (CL)	0.046	0.662	0.508	H_2: Rejected
Trust (TR) -> Customer Loyalty (CL)	0.182	2.119	0.034	H_3: Accepted
Customer Satisfaction (CS) -> Customer Loyalty (CL)	0.219	2.195	0.028	H_4: Accepted
E-Service Quality (ESQ) -> Customer Satisfaction (CS)	0.278	3.292	0.001	H_5: Accepted

	Original Sample	*t* Statistic	*P* Values	Result
Brand Image (BI) -> Customer Satisfaction (CS)	0.103	1.505	0.132	H_6: Rejected
Trust (TR) -> Customer Satisfaction (CS)	0.511	6.557	0.000	H_7: Accepted
E-Service Quality (ESQ) -> Customer Satisfaction (CS) -> Customer Loyalty (CL)	0.061	2.061	0.039	H_8: Accepted
Brand Image (BI) -> Customer Satisfaction (CS) -> Customer Loyalty (CL)	0.023	0.991	0.322	H_9: Rejected
Trust (TR) -> Customer Satisfaction (CS) -> Customer Loyalty (CL)	0.112	2.097	0.036	H_{10}: Accepted

4.5 Discussion

The results show that e-service quality has a positive and significant effect on both customer loyalty and customer satisfaction, supporting H_1 and H_5, respectively. These findings are consistent with (Muharam, Chaniago, Endraria, & Harun, 2021), (Wirapraja, Aribowo, & Setyoadi, 2021), (Yulihapsari, Indrawan, Simarmata, & Zainal, 2025) and (Agritika, Hartoyo, & Saharjo, 2024). A high-quality digital service that is easy to use, reliable, secure, and responsive can improve users' actual service experience and fulfill their expectations, thereby increasing satisfaction and encouraging continued use of the application. From the TAM perspective, these service characteristics enhance users' perceptions of the application's usefulness and ease of use. This finding theoretically supports the TAM by demonstrating that positive evaluations of digital service characteristics can contribute to satisfaction and continued usage. Thus, e-service quality not only directly strengthens loyalty but also contributes to loyalty by creating a more satisfying experience.

Brand image had no significant effect on customer loyalty or satisfaction, leading to the rejection of H_2 and H_6. These findings are consistent with (Bramantyo, Pramono, Syukur, Dewabroto, & Gunadi, 2023), (Jasin, Firmansyah, Anisah, Junaedi, & Haris, 2023), (Pelealu, 2021) and (Awalia & Setiawan, 2022), but differs from (Anandan & Saritha, 2025) and (Firmansyah & Mahfudz, 2023). This inconsistency suggests that the role of brand image may depend on the characteristics of the service and its users. Although Gojek has a strong and recognizable brand image, users' loyalty and satisfaction in this study appear to depend more on their actual experience with the service than on their general perception of the brand itself. Because Gojek is already a familiar brand among users, differences in brand image may be insufficient to explain differences in satisfaction and loyalty. This unexpected finding indicates that a positive brand image alone may not create stronger loyalty when users place greater importance on service performance, convenience, and reliability than on brand image.

Trust had a positive and significant effect on both customer loyalty and customer satisfaction, supporting H_3 and H_7. These findings are consistent with (Aprileny, Rochim, & Emarawati, 2022), (Seliana, Fitriani, & Rois, 2023), (Harianto & Ellyawati, 2023) and (Arthur, Agbemabiese, Amoako, & Anim, 2024). Trust in transaction security, data protection, service reliability, and the company's responsibility can reduce uncertainty and increase users' confidence in using Gojek. From the TPB perspective, this confidence can strengthen users' positive beliefs and willingness to continue using a service. Therefore, trust contributes to satisfaction through a sense of security and confidence and directly encourages customer loyalty.

Customer satisfaction positively and significantly affects customer loyalty, supporting H_4. This finding is consistent with Sari, Prayogi, Jufrizen, and Nasution (2020) and Handayani, PA, and Nuryakin (2021), when Gojek successfully meets users' expectations regarding convenience, service quality, security, and overall experience, they are more likely to continue using the application and recommend it to others. This finding confirms that satisfaction is an important factor in converting positive service evaluations into longer-term loyalty and supports its role as an important outcome in the proposed research model.

Regarding the mediating effects, customer satisfaction mediates the relationship between e-service quality and customer loyalty, thus supporting H_8. This means that good e-service quality, such as convenient, reliable, secure, and responsive services, creates a positive user experience that increases customer satisfaction. The resulting satisfaction encourages users to continue using Gojek and develop stronger loyalty to the application. This finding is consistent with Lolemo and Pandya (2025), who found that customer satisfaction mediates the effect of e-service quality on customer loyalty.

Customer satisfaction did not mediate the relationship between brand image and customer loyalty, leading to the rejection of H_9. Although Gojek has a strong and recognizable brand image, brand image did not significantly increase customer satisfaction in this study. Therefore, a positive perception of the brand is insufficient to create satisfaction that can subsequently develop into customer loyalty. This finding is consistent with Handayani et al. (2021), who also found that customer satisfaction does not mediate the relationship between brand image and customer loyalty.

Customer satisfaction mediates the relationship between trust and customer loyalty, thereby supporting H_{10}. Higher trust in Gojek regarding transaction security, data protection, service reliability, and service responsibility can increase users' confidence and satisfaction. This satisfaction encourages users to continue using Gojek and maintain their loyalty. This finding is consistent with Rahmansyah and Atika (2023), who demonstrated that customer satisfaction mediates the relationship between trust and customer loyalty. These findings indicate that customer satisfaction functions as an important mechanism through which e-service quality and trust strengthen customer loyalty, whereas brand image does not produce the same indirect effect.

5. CONCLUSIONS

5.1 Conclusion

This study demonstrates that customer loyalty among Gojek users in Jabodetabek is shaped more strongly by users' actual service experience and trust than by brand image. E-service quality and trust significantly influence both customer satisfaction and loyalty, while customer satisfaction also strengthens customer loyalty. The theoretical contribution of this study lies in integrating the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) to explain how users' perceptions of digital service quality and trust can develop into satisfaction and loyalty. A key finding is that customer satisfaction significantly mediates the effects of e-service quality and trust on customer loyalty but does not mediate the effect of brand image. This indicates that satisfaction functions as an important mechanism through which actual service performance and trust are translated into loyalty. From a managerial perspective, Gojek should prioritize maintaining easy-to-use, reliable, secure, and responsive digital services while strengthening transaction security, data protection, and service reliability to build trust and satisfaction. Therefore, this study highlights that maintaining a strong brand image alone is insufficient, sustained customer loyalty requires consistent service performance and user trust.

5.2 Research Limitations

This study has several limitations. First, this study focused exclusively on users of the Gojek application, which limits the generalizability of the findings to users of other online service applications such as Grab and Maxim. Second, the study was conducted only among Gojek users in the Jabodetabek area; therefore, the findings may not fully represent the characteristics and experiences of Gojek users in other Indonesian regions.

5.3 Suggestions and Directions for Future Research

Future research should expand the scope of the study by involving Gojek users from other regions in Indonesia or by comparing users across different online transportation platforms such as Grab and Maxim. Future researchers are also encouraged to include other variables that may influence customer loyalty, such as customer experience, price, and promotion, to provide a more comprehensive understanding of the factors that affect customer loyalty. In addition, future studies may incorporate additional Brand Image indicators, such as brand personality, brand associations, and perceived quality, to further examine the role of Brand Image in influencing customer loyalty.

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AUTHOR CONTRIBUTIONS

EPK contributed to the conceptualization, research design, data collection, data analysis, and preparation of the initial manuscript. EWcontributed to the development of the research framework, methodology validation, and critical review of the manuscript. EH contributed to theoretical analysis, interpretation of findings, and manuscript refinement. PH contributed to supervision, academic review, and final approval of the manuscript. All authors have read and approved the final version of the manuscript.

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