

THE EFFECT OF SERVICE QUALITY, PERCEIVED VALUE, AND CUSTOMER TRUST TOWARDS CUSTOMER LOYALTY ON ONLINE TRANSPORTATION GOJEK IN SURABAYA

Kevin

Faculty of Business and Economics, University of Surabaya
kevin.yoko50@gmail.com

Dudi Anandya

Faculty of Business and Economics, University of Surabaya
dudi@staff.ubaya.ac.id

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Abstract

This study aims to analyze several factors that affect customer loyalty GoRide and GoCar in Surabaya. Several variables such as service quality, perceived value, and customer trust are examined in this study to see their effect on customer loyalty. This research is useful for Gojek in order to compete by increasing the customer loyalty that Gojek has. The research data collection was carried out by distributing questionnaires to 200 GoRide and GoCar customers in Surabaya. The sampling technique used in this research is non-probability sampling with a purposive sampling method. The criteria for respondents are Gojek customers (GoRide and GoCar) who still use the GoRide and GoCar applications, who have used the GrabBike and GrabCar applications, and are domiciled in Surabaya. The results of the data were collected and analyzed using the SEM (Structured Equation Modeling) method with the help of the SPSS AMOS 24 software. In this study, the relationship between service quality and perceived value are tested, service quality to customer loyalty, service quality to customer trust, value perceived customer loyalty, and customer trust on customer loyalty. The results of this study indicated that service quality has a positive and significant effect on perceived value and customer trust, but has no effect on customer loyalty. Perceived value considered to have a positive effect on customer loyalty. Customer trust has no effect on customer loyalty.

Keywords: customer loyalty, online transportation, Gojek, market share

Abstrak

Penelitian ini bertujuan untuk menganalisis beberapa faktor yang mempengaruhi loyalitas pelanggan GoRide dan GoCar di Surabaya. Beberapa variabel seperti kualitas layanan, nilai yang dirasakan, dan kepercayaan pelanggan diteliti dalam penelitian ini untuk melihat pengaruhnya terhadap loyalitas pelanggan. Penelitian ini bermanfaat bagi Gojek agar dapat bersaing dengan meningkatkan loyalitas pelanggan yang dimiliki Gojek. Pengumpulan data penelitian dilakukan dengan menyebarkan kuesioner kepada 200 pelanggan GoRide dan GoCar di Surabaya. Teknik

pengambilan sampel yang digunakan dalam penelitian ini adalah non-probability sampling dengan metode purposive sampling. Kriteria responden adalah pelanggan Gojek (GoRide dan GoCar) yang masih menggunakan aplikasi GoRide dan GoCar, yang telah menggunakan aplikasi GrabBike dan GrabCar, dan berdomisili di Surabaya. Hasil data dikumpulkan dan dianalisis menggunakan metode SEM (Structured Equation Modeling) dengan bantuan software SPSS AMOS 24. Dalam penelitian ini dilakukan pengujian hubungan antara kualitas layanan dan nilai yang dipersepsikan, kualitas layanan terhadap loyalitas pelanggan, kualitas layanan terhadap kepercayaan pelanggan, nilai persepsi loyalitas pelanggan, dan kepercayaan pelanggan terhadap loyalitas pelanggan. Hasil penelitian ini menunjukkan bahwa kualitas layanan berpengaruh positif dan signifikan terhadap nilai yang dipersepsikan dan kepercayaan pelanggan, tetapi tidak berpengaruh terhadap loyalitas pelanggan. Nilai yang dirasakan dianggap berpengaruh positif terhadap loyalitas pelanggan. Kepercayaan pelanggan tidak berpengaruh pada loyalitas pelanggan.
Kata kunci: loyalitas pelanggan, transportasi online, gojek, pangsa pasar

INTRODUCTION

In this era, business competition in Indonesia is increasing. More businesses are developing, starting from the MSME (*Micro, Small and Medium Enterprise—UMKM in Indonesian*) level to large companies. Businessmen trying to gain customers and market share. In achieving these two things, the company carries out many marketing activities in order to attract customers to buy the goods or services offered, but it does not stop here. After buying, the company hopes to make customers being loyal to the company. This is done by several companies, one of which is in the transportation sector.

In daily life, Indonesian people cannot be separated from the usage of public transportation. Transportation within the city is widely used by Indonesians to start their days, from going to school, going to work, shopping at the market, to travelling to various other activities. Some of the main reasons people use public transportation are because the low price, easy to find on the road, strategic to reach their destination, fast, and many other reasons. Each city in Indonesia has a different model of public transportation in cities.

The example given is in East Java, especially in the city of Surabaya, there are many public transportation models in the city that can be used by the community. Based on the Surabaya city government web page, in Surabaya there are city buses, *angkot*, *angguna* (multipurpose transportation) that can be used by the people of Surabaya to move places. Apart from government- owned transportation, there are also public transportation within the city that are privately owned or individually, such as conventional taxis and pedicab.

The conventional public transportation industry has begun to experience a disruption in recent years. The disruption occurred along with the development of the internet and technology. The development of this sector that is followed by easy access for the public has enabled the emergence of online-based public transportation in cities. Based on the results of research conducted by the Indonesian Consumer Community in 2019, it was found that online motorcycle taxis were the most frequently used land transportation by the public with a rate reaching 91,7%. In the second place, online car taxis with 40%, followed by commuter line with 33% and Trans busses with 25.1%. From the survey, it shows that online transportation, both motorcycle and car, is the main choice for people using public transportation.

One of the well-known online transportation companies in Indonesia is Gojek. Gojek is under the auspices of PT. Aplikasi Karya Anak Bangsa which was founded by Nadiem Makariem, Kevin Aluwi, and Michaelangelo Moran in 2010. There are so many services offered by Gojek, starting from motorcycle taxi (GoRide), car-based taxi (GoCar), food services (GoFood), and many others. According to data reported by Nikkei, in May 2019 the number of active users of the Gojek application in Indonesia reached 22 million users. As of the first semester of 2019, Gojek has partnered with nearly 400 thousand merchants, more than 2 million people are drivers, more than 60 thousand service providers, and the Gojek application itself has been downloaded by more than 155 million users in Southeast Asia.

In the online transportation industry, Gojek has many competitors. One of the main competitors from Gojek is Grab, an online transportation company from Singapore. In September 2019, according to research conducted by Abi Research, Gojek had a market share of 35.3%. This figure is still less when compared to Grab with a market share of 64%. In order to compete with its competitors, Gojek has done many things, such as providing discounts, good service operation standards, many useful services, doing advertisements in various media, etc. However, one of the focuses that Gojek needs to do in order to beat Grab in Indonesia is to make customers loyal. With loyal customers, they will continue to buy goods or services owned by the company. Loyal customers also will not move to competitors. Thus, the company will be more developed and able to beat the competitors.

Previous study conducted by Hapsari et al. (2017), found that service quality has no effect on customer loyalty. In contrast, research conducted by Omogerie et al. (2019) found that service quality affects customer loyalty. From these journals, a research gap is found in the relationship between service quality and customer loyalty.

In Hapsari et al. (2017) research, also found that customer perceived value has no effect on customer loyalty. Contrary to this, Mohammed & Al-Swidi (2019) in their research found that perceived value affects customer loyalty. From this two journals, a research gap is found in the relationship between perceived value and customer loyalty.

A research by Omogerie et al. (2019) also found that customer trust affects customer loyalty. In opposite Tabrani et al. (2018) in his research found that customer trust has an effect on customer loyalty. From these results, a research gap is found in the relationship between customer trust and customer loyalty.

According to the definition of Kotler & Keller (2015, p.156) service quality is the totality of features and characteristics of a product or service based on its ability to meet stated or implied needs. In their research, Parasuraman et al (1988) argued that service dimensions were divided into five, namely reliability, tangibles, responsiveness, assurance, and empathy.

Perceived value according the definition of Kotler & Keller (2015, p. 151) is the difference in customer perceptions between the evaluation of all benefits received and the costs that must be incurred, towards what is felt by the customer. In research conducted by Sweeny & Soutar (2001, p.8), there are four services that have long- lasting properties. The four dimensions are emotional value, social value, quality or performance value, and price or value of money.

Siagian & Cahyono (2014) stated that trust is the belief from one party to another regarding an intention and behavior. Flavian & Giunaliu (2007) argued that trust can be formed based on three things, namely honesty, benevolence, and competence.

According to Kotler & Keller (2015, p.1530), loyalty is a firmly held commitment to repurchase a preferred product or service in the future despite situational influences and marketing efforts that have the potential to cause behavioral shifts. In knowing customer loyalty, there are several indicators. According to Hayes (2008, p.21), indicators that define customer loyalty are number of referral, decision to purchase again, decision to purchase different products, decision to increase purchase size, customer retention and defection rates.

RESEARCH METHOD

The type of research that carried out in this research was hypothesis testing with a quantitative descriptive approach. The sampling technique used in this research was non-probability sampling with a purposive sampling method. In this study, there were three independent variables, namely service quality, perceived value and customer trust with the dependent variable was customer loyalty. Table 1 shows the operational definition.

Table 1. Operational Definition

Variable	Dimension	Question
<i>Service Quality</i>	<i>Reliability</i>	SQ1 Gojek drivers provide good facilities
		SQ2 Gojek application provides clear cost information
	<i>Tangibles</i>	SQ3 Gojek drivers use the Gojek attribute
		SQ4 Gojek drivers match with the one stated in the application
	<i>Responsive</i>	SQ5 Gojek application handles complaints well
<i>Perceived Value</i>	<i>Assurance</i>	SQ6 I feel safe driving with Gojek
	<i>Empathy</i>	SQ7 Gojek has accident insurance for its customers
		SQ8 Gojek drivers greet customers friendly
	<i>Emotional Value</i>	PV1 Compared to the costs incurred, customers are satisfied with Gojek's services.
		PV2 Compared to the costs incurred, customers feel proud to use Gojek's service.
	<i>Social Value</i>	PV3 Compared to the costs incurred, customers feel the performance of Gojek's services is good.
	<i>Quality or Performance Value</i>	PV4 Compared to the costs incurred, Gojek services make it easy for customers to move places.
<i>Customer Trust</i>	<i>Price or Value of Money</i>	CT1 Based on Gojek's track record, customers have reasons to trust Gojek's competence.
	<i>Honesty</i>	CT2 Customers trust with the safety when driving with Gojek.
	<i>Benevolence</i>	CT3 When customers complain to Gojek, customers feel Gojek responds well.
<i>Customer Loyalty</i>	<i>Number of referral</i>	CL1 Customers will recommend Gojek to others who need advice.

	CL2	Customers tend to say positively about Gojek to others.
<i>Decision to purchase again</i>	CL3	Customers tend to drive with Gojek in the future.
<i>Customer retention and defection rates</i>	CL4	Compared to other applications, customers will continue to drive with Gojek in the future.
<i>Decision to increase purchase size</i>	CL5	Customers will use the Go-Jek application more often.
<i>Decision to purchase different products</i>	CL6	Customers feel more satisfied driving with Gojek than other applications.

In this study, researchers attempted to determine the relationship between service quality to perceived value (H1), service quality to customer loyalty (H2), service quality to customer trust (H3), perceived value to customer loyalty (H4), and customer trust towards customer loyalty (H5).

In buying goods or services offered by a company, customers do not only pay attention to functional factors. The service factor is also one of the aspects that customers pay attention to. Good service will make customers like the goods or services offered by the company even more. This will increase the company's assessment by the customers. Conversely, if the company provides poor service, the customer will also have a poor assessment of the company. So that, the better or worse the service quality is carried out by the company, it will affect the good or bad the perceived value that customers have for the company.

The effect of service quality on perceived value researched by Hapsari et al. (2017), where the results of their research suggested that there is a significant positive effect of service quality on perceived value. In addition, from research conducted by Tam (2004), it was also suggested that the higher the company's service quality, the higher the company's perceived value will be. Research conducted by Kuo et al. (2009) also produced results that service quality had an effect on perceived value. Therefore, the first hypothesis is:

H1: Service quality has a positive effect on perceived value

In sales activities, it is not sufficient for companies to only pay attention to the functional aspects of the goods or services offered. Companies need to pay attention to other aspects, namely service to their customers. The service factor makes a difference factor between a company compared to its competitors. If the service of a company is getting better, then customers will also be more interested in buying only from that company. In opposite, if the company does not have good service, customers will be disinterested and move to the company's competitors. By that, the better or worse the service quality is carried out by the company, it will affect the good or bad customer loyalty that the customer has towards the company.

In research conducted by Omogerie et al. (2019) found that service quality has an effect on customer loyalty. Contrary to this, Hapsari et al. (2017) found that service quality has no effect on customer loyalty. From the two journals, a research gap was found on the relationship between service quality and customer loyalty.

Based on research conducted by Liu & Wang (2017), the results showed that service quality has an influence on customer loyalty. Aini (2018) also stated that service quality has an effect on the customer loyalty variable. Hence, the second hypothesis is:

H2: Service quality has a positive effect on customer loyalty

Service is one important factor to build customer trust. In buying a good or service, what makes customers believe is not only the functional aspect, but also the service aspect. A company that is able to provide good service than its competitors will make customers believe that the goods or services offered by the company are able to provide answers to the problems that customers have, so that customers will put their trust in the company. Conversely, with less good service, customers also doubt whether the goods or those offered by the company are able to answer the problems that the customer has. Therefore, the better or worse the service quality is carried out by the company, it will affect the good or bad customer trust that the customer has for the company.

Research on the effect of service quality on customer trust was carried out in several researchers. In research conducted by Chou (2014) showed a relationship between service quality and customer trust. Research conducted by Aydin & Ozer (2005) also supported that service quality affects customer trust. Therefore, the third hypothesis is:

H3: Service quality has a positive effect on customer trust

Perceived value by customers of the company is one of the important factors for customers in buying goods or services offered by the company. Customers tend to have a loyal attitude if the customer's perception of the value of the company is good. For example, customers feel satisfied after using goods or services offered by the company, or customers feel proud when using goods or services owned by the company. This perceived value will make customers buy from the company and not move to the company's competitors. Conversely, if the customer feels that the company's value is not good enough, then the customer will tend to be disloyal and choose the company's competitors. Therefore, the better or worse the perceived value of the customer towards the company, the better or worse the customer loyalty will be to the company

In research conducted by Mohammed & Al-Swidi (2019), it was found that perceived value affects customer loyalty. In contrast, in the study conducted by Hapsari et al. (2017), found that perceived value has no effect on customer loyalty. From the two journals, a research gap was found in the relationship between perceived value and customer loyalty.

In research conducted by Ramadhan & Siagian (2019), it is stated that perceived value affects customer loyalty. Research conducted by Kelvianto (2020) also argued that perceived value affects customer loyalty. Hence, the fourth hypothesis is put:

H4: Perceived value has a positive effect on customer loyalty

When buying goods or services, one of the factors that customers consider is trust. Customers need to believe whether the goods or services offered by the company can answer the problems that customers have. If the customer believes in the goods or services owned by the company, the customer will return to buy from the company. Thus, there will be a sense of customer loyalty to the company and will not move to buy from the company's competitors. Contrary to that, if customers do not believe in the company, the sense of customer loyalty to the company will decrease and the customer will not be loyal to the company. Therefore, the better or worse the customer trusts the customer towards the company, the better or worse customer loyalty will be to the company.

Research conducted by Tabrani et al. (2018) found that customer trust has no effect on customer loyalty, on the other side research conducted by Omogerie et al. (2019) found that customer trust affects customer loyalty. From the two journals, a research gap was found in the relationship between customer trust and customer loyalty.

Aydin & Ozer (2005) in their research suggested that customer trust is an important aspect in building customer loyalty. In addition, the relationship between customer trust and customer loyalty was also studied by Marakanon & Panjakajornsak (2017). In this journal, it was also found that customer trust affects customer loyalty. Therefore, the fifth hypothesis is proposed:

H5: customer trust has a positive effect on customer loyalty

The data source in this research was primary data. In this study, data collected using a questionnaire distribution method. The target population in this study was all Go-Ride and Go-Car application users in Surabaya. Respondents of this study were GoRide and GoCar (Gojek) customers with three main criteria, namely the one who still using the GoRide and GoCar applications, having used the GrabBike and GrabCar applications (competitors), and domiciled in Surabaya. The reason for limiting Go-Jek services to Go-Ride and Go-Car only was because this study focuses on public transportation, namely transportation that moves someone from one place to another. The number of samples taken was 200 respondents. The sampling technique used in this study was non-probability sampling with a purposive sampling method.

From 200 respondents collected, 108 respondents were male (54%) and 92 respondents were female (46%). In terms of age, there was 1 respondent aged under 18 years (0.5%), 142 respondents aged 18-25 years (71%), 52 respondents aged 26-35 years (26%), 5 respondents aged 36-45 years (2.5%). In terms of work, there were 31 respondents who worked as students (15.5%), 132 respondents were private employees (66%), 28 respondents were entrepreneurs (14%), 1 person was a civil servant (0, 5%), 5 respondents were housewives (2.5%), and 3 respondents worked as freelancers (1.5%).

To perform data processing in this study, the researcher was using SEM analysis method with the help of AMOS version 24. In this research, several tests were carried out. The first was the validity and reliability tests for the questionnaire. Then proceed with the measurement model test which consisted of a goodness of fit measurement model test, validity test, and reliability test. After that, it was continued with the research structural model test which consisted of the goodness of fit measurement model test and research hypothesis testing. Figure 1 shows the proposed research model.

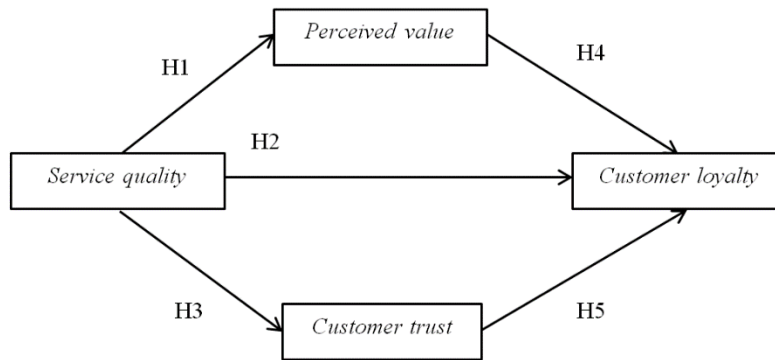


Figure 1. Proposed Research Model

RESULT AND DISCUSSIONS

The validity test needed to be done to determine whether the research instrument used is valid. In conducting the validity test, one of the most frequently used methods is the Pearson's Correlation method. With the number of respondents as many as 30 people, with a significance level of 5% having a value of $r_{table} = 0.361$ and a significance level of 1% having a value of $r_{table} = 0.463$. In this study, the results of the questionnaire validity test were valid. Table 2 shows the results of the validity of the research questionnaire.

After doing the validity test, test that was needed to be done next was doing reliability test. Reliability test was useful for knowing the consistency of the data that has been collected. The data that had been collected needs to be tested whether it is reliable and will remain consistent in the next measurement. One method that could be used to test the reliability is Cronbach's Alpha reliability coefficient. If Cronbach's Alpha result is more than 0.60, then the research instrument is reliable. Table 3 shows the results of the questionnaire reliability test table.

Table 2. Result of the Questionnaire Validity Test

Variable		Significance	R _{count}	Conclusion
Service Quality	SQ1	0,001**	0,566	Valid
	SQ2	0,003**	0,522	Valid
	SQ3	0,000**	0,825	Valid
	SQ4	0,008**	0,477	Valid
	SQ5	0,000**	0,758	Valid
	SQ6	0,000**	0,658	Valid
	SQ7	0,010*	0,461	Valid
	SQ8	0,000**	0,733	Valid
Perceived Value	PV1	0,000**	0,802	Valid
	PV2	0,000**	0,775	Valid
	PV3	0,000**	0,757	Valid
	PV4	0,000**	0,761	Valid

Customer Trust	CT1	0,000**	0,669	Valid
	CT2	0,000**	0,814	Valid
	CT3	0,000**	0,811	Valid
Customer Loyalty	CL1	0,022*	0,417	Valid
	CL2	0,000**	0,829	Valid
	CL3	0,000**	0,849	Valid
	CL4	0,000**	0,879	Valid
	CL5	0,000**	0,808	Valid
	CL6	0,000**	0,885	Valid

Table 3. Result of Questionnaire Reliability Test

Variable	Cronbach's Alpha Score	Conclusion
Service Quality (SQ)	0,764	Reliable
Perceived Value (PV)	0,764	Reliable
Customer Trust (CT)	0,638	Reliable
Customer Loyalty (CL)	0,876	Reliable

The initial stage of SEM modeling was to create a measurement model. The measurement model was first modeled in the SEM application. After being modeled, it was necessary to test the fit of the model that has been drawn. Figure 2 shows a picture of the research measurement model.

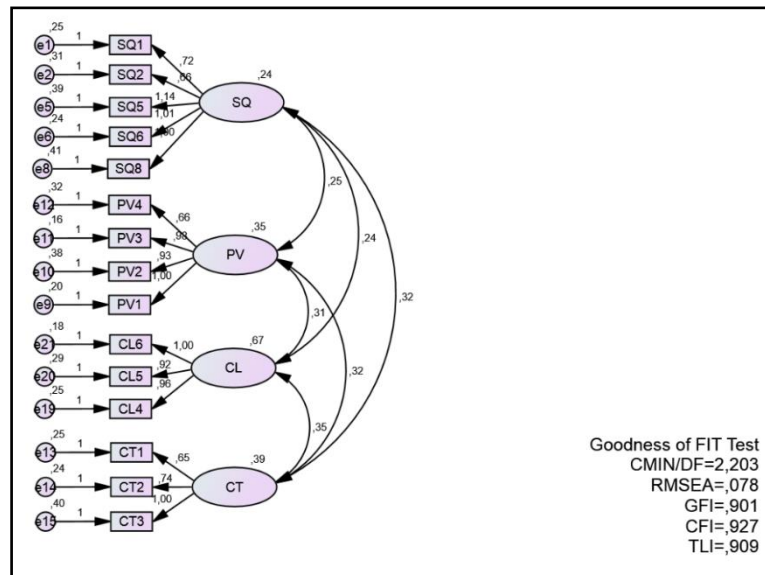


Figure 2. Measurement Model

Testing the fit or not the measurement model was carried out by looking at the CMIN / DF, RMSEA, GFI, CFI, and TLI numbers. In this study CMIN / DF has a value of 2.203; RMSEA is worth 0.078; GFI is worth 0.901; CFI is worth 0.927; TLI is 0.909, so the measurement model test in this study is good fit.

After the measurement model is good fit, it could be continued to validity test. An indicator is said to be good if it has a standardized loading of more than 0.5 and has an AVE of more than 0.5. In this study, it has a standardized loading of more than 0.5. AVE in this study also has a value of more than 0.5. There are only 2 variables that have AVE less than 0.5. Table 4 shows the standardized loading of each indicator, and table 5 shows the AVE value.

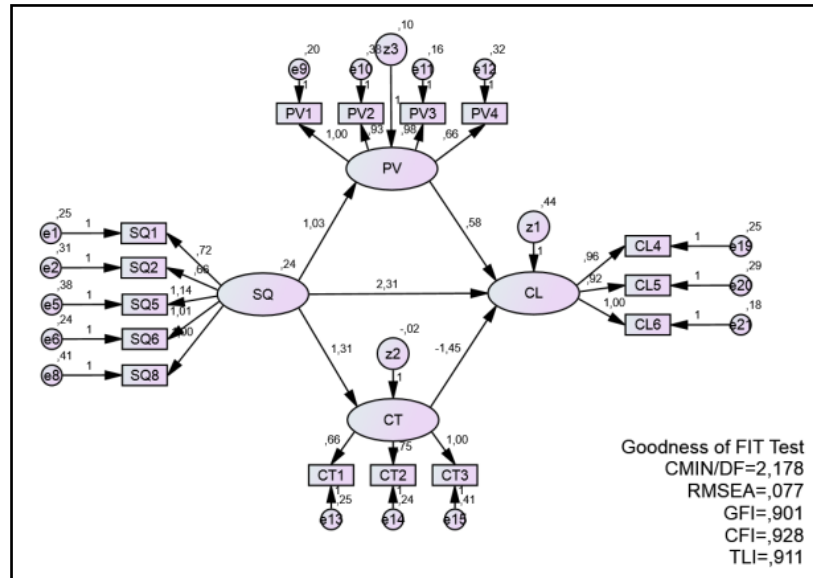
Table 4. Standardized Loading

Relationship of Variable to Indicators	Standardized Loading (λ)
CT3 <- CT	0,702
CT2 <- CT	0,690
CT1 <- CT	0,630
PV1 <- PV	0,796
PV2 <- PV	0,666
PV3 <- PV	0,825
PV4 <- PV	0,570
SQ2 <- SQ	0,501
SQ1 <- SQ	0,573
SQ5 <- SQ	0,668
SQ6 <- SQ	0,706
SQ8 <- SQ	0,608
CL4 <- CL	0,842
CL5 <- CL	0,812
CL6 <- CL	0,888

Table 5. AVE Score

Variable	AVE
Customer Trust (CT)	0,4553
Perceived Value (PV)	0,5207
Service Quality (SQ)	0,3787
Customer Loyalty (CL)	0,7190

After doing validity test, the test was carried model is said to be the model a Construct (CR) value of more In this research measurement results of all show a number of 0.70, so it can be that the model is Table 6 shows the the measurement reliability test.



the reliability out. A reliable if produces Reliability than 0.70.

model, the variables more than concluded reliable. results of model

Table 6. Result of Measurement Model Reliability Test

Variable	CR Value	Conclusion
Customer Trust (CT)	0,7144	Reliable
Perceived Value (PV)	0,8098	Reliable
Service Quality (SQ)	0,7504	Reliable
Customer Loyalty (CL)	0,8846	Reliable

Figure 3. Structural Model

SEM modeling was continued by making a structural model. After the modeling was made, it was tested whether it is fit or not. Testing the fit or not the structural model is also carried out by looking at the CMIN / DF, RMSEA, GFI, CFI, and TLI numbers. In this study, CMIN / DF has a value of 2.178; RMSEA is worth 0.077; GFI is worth 0.901; CFI is worth 0.928; The TLI is 0.911, so this structural model is good fit. Figure 3 shows a structural model drawing.

After the structural model showed good fit, hypothesis testing could be done. A hypothesis was considered supported if it had a p value <0.05 or p <0.001 for significant results. Table 7 shows the results of the hypothesis testing.

Table 7. Result of Hypothesis Testing

Hypothesis	Dependent Variable		Independent Variable	C.R.	P	Standardized Estimate	Conclusion
H1	PV	<---	SQ	7,950	***	,851	Accepted
H2	CL	<---	SQ	,777	,437	1,386	Rejected
H3	CT	<---	SQ	7,673	***	1,028	Accepted
H4	CL	<---	PV	2,203	,028	,422	Accepted
H5	CL	<---	CT	-,612	,541	-1,107	Rejected

Based on the results of hypothesis testing with SEM analysis, it was found that hypothesis 1 of the study was accepted, namely service quality had a positive effect on perceived value. The results of data processing indicated that the relationship between service quality and perceived value had a p value <0.01 with a standardized estimate value of 0.851. This showed that the hypothesis is acceptable and the relationship between variables is significant. The results of data processing also show a positive CR so that there is a positive relationship between the two variables.

Accelerating service quality will affect the perception of the value of Gojek customers in the eyes of its customers. The higher quality of Gojek service will make Gojek customers feel that the benefits obtained from Gojek services are greater than the costs incurred by the customer. In a study conducted by Hapsari et al. (2017) also found similar results that service quality has a positive effect on perceived value. Other studies, such as that conducted by Omogerie et. al. (2019), Tam (2004), Kuo et al. (2009) also supports the results of this study. So that, an increase in the quality of service from Gojek will affect the perception of the value of Gojek customers.

Based on the results of hypothesis testing with SEM analysis, it was found that hypothesis 2 of the study was rejected. This shows that service quality has no effect on customer loyalty. The results of data processing showed that the relationship between service quality and customer loyalty had a p value of 0.437 where the p value is > 0.05. The results of this study answer the research gap between research conducted by Omogerie et al. (2019) with Hapsari et al. (2017), where research by Omogerie et al. (2019) stated that service quality has an effect on customer loyalty, on the other hand Hapsari et al. (2017) found that service quality has no effect on customer loyalty.

In their research, Hapsari et al. (2017) found that service quality has no direct effect on customer loyalty, but when mediated by perceived value and customer satisfaction,

service quality has an effect on customer loyalty. Improving the quality of Gojek's service does not directly affect Gojek customer loyalty, if the customer does not have a good value perception first. Perceived value according to the definition of Kotler & Keller (2015, p. 151) is the difference in customer perceptions between the evaluation of all benefits received and the costs that must be incurred, towards what is felt by the customer. When the quality of service is higher than the costs incurred, customers will feel that using Gojek services provides greater benefits, so that Gojek customers will become loyal to Gojek. Therefore, service quality does not directly affect customer loyalty, but is mediated by perceived value. Apart from Hapsari et al. (2017), research conducted by Kusmarini et.al (2018) and Kusuma, E.C. (2018) also argued that service quality has no direct effect on customer loyalty.

Based on the results of hypothesis testing with SEM analysis, it was found that hypothesis 3 of the study was accepted, namely service quality has a positive effect on customer trust. The results of data processing show that the relationship between service quality and customer trust has a p value <0.01 with a standardized estimate value of 1.028. This shows that the hypothesis is acceptable and the relationship between variables is significant. The results of data processing also show a positive CR, thus there is a positive relationship between the two variables.

Increasing the quality of service will affect Gojek customer trust. Good quality service will certainly make customers believe that Gojek provides the best service. Some of Gojek's services, such as Gojek's good reputation, protocols for safety and comfort in driving, and good complaint handling, make customers trust Gojek to be able to solve problems experienced by customers. Research conducted by Omogerie et al. (2019), Chou (2014), and Aydin & Ozer (2005) also get the same result, namely service quality affects customer loyalty. Therefore, an increase in the quality of service from Gojek will have an effect on increasing the trust of Gojek customers.

Based on the results of hypothesis testing with SEM analysis, it was found that hypothesis 4 of the study was accepted, namely that perceived value has a positive effect on customer loyalty. The results of data processing indicated that the relationship between perceived value and customer trust has a p value <0.05 , namely 0.028 and a standardized estimate value of 0.442. This shows that the hypothesis can be accepted. The results of data processing also show a positive CR, so that there is a positive relationship between the two variables. The results of this study answer the research gap between research conducted by Mohammed & Al-Swidi (2019) and Hapsari et al. (2017), where research by Mohammed & Al-Swidi (2019) states that perceived value affects customer loyalty, on the other hand Hapsari et al. (2017) found that perceived value has no effect on customer loyalty.

The results of this study are the same as the results of research conducted by Mohammed & Al-Swidi (2019) which stated that the variable perceived value affects customer loyalty. Customers tend to have a loyal attitude if the customer's perception of the value of the company is good. Some things that Gojek customers feel, such as security, lower prices, speed of service and convenience of Gojek services. Not only that, customers also feel satisfaction, pride, good performance, and good value of money for Gojek. This makes the perception of customer value towards Gojek increase, thereby

increasing the customer loyalty. Other research conducted by Ramadhan & Siagian (2019), and Kelvianto (2020) also suggested that perceived value affects customer loyalty. Therefore, it can be concluded that the increase in the perceived value of Gojek has an effect on the loyalty of Gojek customers.

Based on the results of hypothesis testing with SEM analysis, it was found that hypothesis 5 of the study was rejected. This shows that customer trust has no effect on customer loyalty. The results of data processing show that the relationship between customer trust and customer loyalty has a p value of 0.541 where the p value is > 0.05 . The results of this study answer the research gap between research conducted by Tabrani et al. (2018) with Omogerie et al. (2019), where the research of Omogerie et al. (2019) stated that customer trust has an effect on customer loyalty, on the other hand Tabrani et al. (2018) found that customer trust has no effect on customer loyalty.

As the results of the questionnaire distributed to the respondents, it was found that customers put their trust in Gojek. On the other hand, one of Gojek's competitors, namely Grab, is also a popular online transportation in the city of Surabaya. In terms of level of trust, people also have a sense of trust in Grab. This is because the two companies have good and similar service quality. It causes the customers to make comparisons between the two services, and choose between the two services which service has the greatest advantage for the customer. Therefore, customers can trust Gojek but this does not necessarily affect their loyalty to the Gojek company. The results of this study are in accordance with the results of research conducted by Tabrani et al. (2018) which stated that the customer trust variable has no effect on the customer loyalty variable. Several other studies conducted by Ashraf et. al (2018), also Erwin & Sitanjak (2017) supported that customer trust has no effect on customer loyalty. Thus, increasing customer trust from Gojek has no effect on increasing Gojek customer loyalty.

CONCLUSION

Based on the results of hypothesis testing using SEM analysis, it is found that 3 hypotheses are accepted and 2 hypotheses are rejected. The result of hypothesis testing is that the service quality variable has a positive and significant effect on perceived value. Service quality variable has no effect on customer loyalty. Service quality variable has a positive and significant effect on customer trust. Perceived value variable has a positive effect on customer loyalty. Customer trust variable has no effect on customer loyalty.

From the results of the research, there are several recommendations that can be given to Gojek, especially for GoRide and GoCar services in Surabaya, namely in order to increase customer loyalty, Gojek should focus on increasing customer value perceptions of Gojek, so that its resources can be used to achieve goals well. In addition, increasing customer perceptions can be done by improving service quality, because with good service quality, customer perceptions will also increase. Improving service quality will also increase customer trust in Gojek.

In conducting research, of course there are many limitations experienced in this study. Several things become recommendations related to the limitations of this study, specifically it is hoped that further research can increase the number of research

respondents, especially when examining the rejected hypothesis in this study, namely the relationship of service quality and customer trust to customer loyalty. It is expected the research results can be more certain in testing the accuracy of the relationship between these variables and produce more accurate data.

Further research needs to examine mediating variables, especially when examining the rejected hypothesis in this study, i.e the relationship of service quality and customer trust to customer loyalty. This is because there are several variables that have a direct or indirect effect on other variables. So that, by examining the mediating variables it can better describe the relationship between these variables.

This research was only conducted in the city of Surabaya, so it is not necessarily applicable to other cities in Indonesia. In the future, research can be expanded in Indonesia, thus it can be better explained.

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Table of Contents

Articles

- | | |
|---|----------------------|
| <p>The analysis of entrepreneurship course towards entrepreneurship intention of the students
<i>Charly Hongdiyanto, (Universitas Cipta Surabaya Indonesia)</i></p> <p> 10.24123/jmb.v20i1.467  Abstract views : 0  PDF views : 0</p> | <p>PDF
1-17</p> |
| <p>The reason for the patient choosing UMM hospital
<i>Riskiyah Riskiyah, (UIN Maulana Malik Ibrahim Malang Indonesia)</i></p> <p> 10.24123/jmb.v20i1.485  Abstract views : 0  PDF views : 0</p> | <p>PDF
18-28</p> |
| <p>The effect of good corporate governance and foreign ownership as a moderating variables on the board interlocking on financial performance
<i>Natalie Winter, (Indonesia)
Werner Ria Murhadi, (Universitas Surabaya Indonesia)
Mudji Utami, (Universitas Surabaya Indonesia)</i></p> <p> 10.24123/jmb.v20i1.436  Abstract views : 0  PDF views : 0</p> | <p>PDF
29-41</p> |
| <p>Effect of relationship quality on loyalty: the moderating role of personality traits among young fashion retail customer in Indonesia
<i>Assad Diari Harumy, ()
Rokhima Rostiani, (Universitas Gadjah Mada Indonesia)</i></p> <p> 10.24123/jmb.v20i1.505  Abstract views : 0  PDF views : 0</p> | <p>PDF
42-56</p> |
| <p>The effect of service quality, perceived value, and customer trust towards customer loyalty on online transportation Gojek in Surabaya
<i>Kevin Kevin, ()
Dudi Anandya, (Universitas Surabaya)</i></p> <p> 10.24123/jmb.v20i1.514  Abstract views : 0  PDF views : 0</p> | <p>PDF
57-76</p> |
| <p>The effect of product diversity and service quality on loyalty with customer satisfaction as an intervening variable (Study of Toko Pertanian Subur, Pace Nganjuk District)
<i>Niamin Nurin Nasikhak, (Universitas Islam Negeri Maulana Malik Ibrahim Malang Indonesia)
Fani Firmansyah, (Faculty of Economics, UIN Maulana Malik Ibrahim, Malang)</i></p> <p> 10.24123/jmb.v20i1.424  Abstract views : 0  PDF views : 0</p> | <p>PDF
77-86</p> |

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