

THE INFLUENCE OF SERVICE QUALITY, TRUST AND SATISFACTION ON INDRIVER APPLICATION CUSTOMER LOYALTY

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Abstract

The latest technology has encouraged innovation in the transportation sector, especially online transportation which offers ease of ordering and time efficiency. Indriver, along with competitors such as Gojek, Grab, and Maxim, is a major player in app-based transportation services. The diversity of service offerings from these companies provides comprehensive alternatives for users, meeting their daily travel needs more effectively. This research aims to analyze the influence of service quality, trust and customer satisfaction on customer loyalty in the Indriver application. This research uses a quality approach with regression analysis and hypothesis testing with the help of SPSS 25.0 tools. The research results show that Service Quality has a significant effect on Loyalty. This shows that the loyalty of Indriver application users is quite considerate. Trust does not have a significant effect on Loyalty. Satisfaction has a significant effect on Loyalty. This shows that the satisfaction of Indriver application users influences their loyalty to Indriver. Finally, Service Quality, Trust, and Satisfaction simultaneously influence Loyalty.

Keywords: Service Quality, Trust, Satisfaction, customer loyalty, Indriver

A. INTRODUCTION

In recent years, technological developments have reached a significant level of sophistication, changing people's lifestyles due to their influence, especially in online or internet activities (Spero & Stone, 2004). This technological progress is the main driver for the birth of new innovations, especially in the transportation sector. Without denying it, transportation remains a crucial element in everyday life, used to go to work, school, business, and various trips involving long distances (Cogburn & Espinoza-Vasquez, 2011). Intense competition in the transportation services industry requires company management to formulate appropriate marketing strategies, enabling them to remain competitive, maintain products or services, and continue to prioritize customer satisfaction (Jayachandran et al., 1999).

In this modern era, transportation has become a familiar thing, both in the form of public transportation and application-based (Christian et al., 2022). The use of application-based transportation using the internet offers various innovations that are different from conventional transportation services. This development is an extraordinary step designed to provide convenience to the public in their travels. Its main advantages involve an easy booking process, effectiveness and high time efficiency, making it a faster and simpler method of travel (Min et al., 2021).

Online service applications experience rapid growth from year to year, providing services to support and improve individuals' daily activities (Mani & Chouk, 2018). Along with the demands of society, various companies providing online service applications have emerged. App-based transportation services are a concrete example, which use technology and communications to develop transportation solutions through the creation of custom applications (Kazhamiakin et al., 2021). This application connects companies, drivers and consumers, creating an efficient and integrated ecosystem to answer the transportation needs of modern society (Santolaria et al., 2011).

Currently, the development of online service applications is experiencing significant growth from year to year (McLean et al., 2018). These companies offer services that assist and advance individuals in their daily activities. In line with society's needs, several companies providing online service applications have emerged, especially in the transportation sector (Chapman et al., 2003). This online service application uses technology and communication to provide transportation services by creating a special application that connects companies, drivers and consumers (Giannopoulos, 2004). The public has responded positively to the emergence of online service applications as an efficient transportation solution. Especially in big cities in Indonesia, the popularity of this application is increasing (Septiani et al., 2017). In Bandung, several online service application service providers that are popular among millennials include Gojek, Grab, Indriver, and Maxim.

InDriver, an app-based transportation service, has more than 80 million users in more than 450 cities in 32 countries, making it one of the three most downloaded ridesharing and taxi apps worldwide. InDriver is known as a fast-growing international passenger transportation service with a Real-Time Deals model. In the InDriver application, all travel conditions are determined as a result of an agreement between the passenger and the driver (Tuwanakotta & Tanaamah, 2022). The unique feature of the InDriver app lies in its framework, where all travel conditions are mutually negotiated and agreed upon between passengers and drivers, offering a dynamic and user-driven approach to the ride-sharing experience. The InDriver application can be accessed via the Android, iOS and BlackBerry operating systems. The majority of InDriver service users consist of students, entrepreneurs and employees with high mobility who tend to be proficient in using technology (Goenadhi et al., 2021). Even though it is still relatively new in providing online transportation services, Indriver has received wide acceptance from the public.

By creating its own attraction, the company can achieve customer loyalty. Customer loyalty can be achieved through various factors, for example service quality, trust, consumer satisfaction and so on (Kassim & Asiah Abdullah, 2010). Companies that can create the impact of customer loyalty in increasing sales of goods and services, reducing costs, increasing word of mouth quality, reducing employee turnover, creating repeat purchases or use of related goods or services, and encouraging customers' desire to purchase and use goods or services (Wah et al., 2012) So that with customer loyalty, companies can create customer loyalty which can increase company turnover. Improving customer loyalty in the short term can provide sales profits that can turn the business wheels of the products and services offered or expand the market, while in the long term there is an improvement in loyalty customers can provide maximum profits because

customers will be willing to pay high prices, and can also provide recommendations to new customers so that companies/business actors can maintain their business existence (Fauzi & Suryani, 2019).

One of the factors that influences customer loyalty is service quality. The concept of service quality has become a very dominant factor in organizational success (Yee et al., 2010). Because if consumers or consumers feel that the quality of the service they receive is good or meets expectations, they will feel satisfied, confident and committed to becoming consumers (Bebko, 2000). Consumers who are satisfied, trust and are committed to goods/services will easily form their intention to repurchase and tend to purchase goods/services more frequently, and will be more loyal to these goods/services (. In the end, a long-term relationship is formed between consumers and producers. As a consequence of this linkage, both parties are required to be consistent with this linkage. Service quality can be interpreted as an effort to fulfill consumer needs and desires as well as accuracy of delivery in keeping with consumer expectations (Meesala & Paul, 2018). Service quality is an action that is not visible from the interaction between consumers and the company. Services must be carried out well, especially for service providers (Zeithaml et al., 1996). Good service will provide comfort for consumers and create a good image so that consumers are interested in being loyal (Johnston, 1995).

Apart from service quality, trust also influences customer loyalty. Consumer trust is consumer knowledge and conclusions regarding objects, attributes and benefits that are directly made by consumers (Sirdeshmukh et al., 2002). In the long term, consumer trust is the key to business continuity and success in competition. Consumer trust can maintain long-term relationships between business actors and consumers because trust can build consumer perceptions so that consumer trust can form customer loyalty (Corbitt et al., 2003). If trust can be increased then customer loyalty can be formed. The formation of customer loyalty can also create recommendations for other people to use/buy products or services from the company so that it can increase the company's turnover. Studies conducted by Sun & Lin (2010) show that trust has a significant effect on customer loyalty.

Satisfaction is also included in customer loyalty. Satisfaction is a feeling of pleasure or disappointment that will grow after someone compares one product or service with another. This means that consumers will choose one of the products or services that they feel is good, but it is very likely that consumers will feel satisfied or dissatisfied with the product or service purchased (Fournier & Mick, 1999). Consumers will make repeat purchases, but if consumers are not satisfied with the product or service purchased. Consumers will usually return the product or service or complain to the business actor who sells the product or service. This condition means that companies must be able to increase consumer satisfaction so that consumers can feel satisfied, which can result in customer loyalty, which is the company's main goal in marketing (Rezabakhsh et al., 2006)). In the research of Zakaria et al. (2014) shows results that prove that there is a significant influence of consumer satisfaction on customer loyalty.

Based on this context, researchers aim to investigate the impact of service quality, trust and satisfaction on the loyalty of Indriver application users. The motivation for this research arose from

the author's desire to understand the extent to which Indriver application users feel loyal to the service, security and satisfaction they experience while using the platform. Thus, this research aims to identify the relationship between these factors and the extent to which they contribute to the level of user loyalty to the Indriver application. Based on this background description, the author is interested in conducting research with the title "The Influence of Service Quality, Trust and Satisfaction on Customer Loyalty in the Indriver Application"

B. LITERATURE REVIEW

1. Service Quality

Service quality is defined as a customer's assessment of the overall superiority or features of a product or service. Thus, service is an effort to provide pleasure to customers by making it easy for customers to fulfill their needs (Cronon & Taylor, 1992). According to Zeithaml & Parasuraman (2004) service quality is a word for service providers and is something that must be done well. The application of quality as a characteristic of product appearance/performance is a main part of the company's strategy in achieving sustainable excellence. The superiority of a service product depends on the uniqueness and quality demonstrated by the service, whether it meets the expectations or desires of consumers. In the development of the business world, they are required to have an advantage in facing business competition (Kandampully, 1998). Service quality is one way to achieve this excellence by continuing to implement appropriate service quality and product quality so that it can influence customer satisfaction and create loyalty for customers (Hernon et al., 1999). Companies that can provide the best service to their customers have a great opportunity to continue to be visited by these customers. This is because service quality is an important instrument that can trigger customers to behave positively.

2. Trust

Trust is a company's willingness to rely on business partners. Trust may be based on knowledge and opinion. Trust is the level of consumer certainty when their thinking is clarified by repeated reminders from market players and friends. Trust can encourage the intention to buy or use a product by eliminating doubts (Kim & Tadisina, 2007). According to Nguyen (2005) trust is an assessment of a person's relationship with other people involved in certain transactions in accordance with expectations in an environment. Trust between one party and another will give rise to interactive behavior which will later strengthen the relationship. According to Holste & Fields. (2010) trust is the level of risk when involved in a relationship to obtain predetermined results. In online shopping, trust is meant by maintaining the confidentiality of consumer data, there is no fraud in financial transactions, must be able to protect all online financial transactions, be able to carry out obligations as a service provider, have high competence in the field of e-commerce, and have a good reputation.

3. Customer satisfaction

According to Hom (2003), satisfaction is the customer's response to the fulfillment of their needs. This means research that a form of special feature of a good or service itself provides a level of comfort related to fulfilling a need, including fulfilling needs below expectations or fulfilling

expected needs beyond expectations. Another definition, satisfaction is a person's feeling of happiness or disappointment that arises after comparing his or her perception or impression of the performance or results of a product and expectations. According to Bowen & Chen (2001), companies receive many benefits from achieving a high level of customer satisfaction. From the opinions of the experts above, it can be concluded that the indicators of customer satisfaction are as follows: 1. The comfort felt by customers when service is provided. 2. Customer confidence in the services provided. 3. Interest in always using services. 4. Satisfaction with the attention provided by the company.

4. Consumer Loyalty

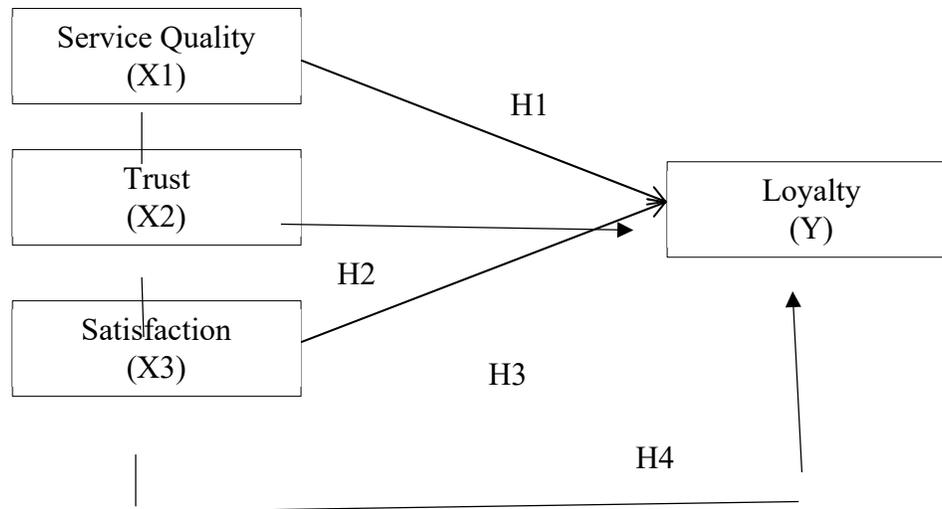
According to Griffin (1995) loyalty is a deeply held commitment to buy or support a preferred product or service again in the future even though the influence of situations and marketing efforts has the potential to cause customers to switch. Another definition from Duffy (1998) is that customer loyalty is repeat purchasing which simply involves purchasing the same particular brand repeatedly. Meanwhile, according to McMullan & Gilmore (2008), customer loyalty means that a consumer is said to be loyal or loyal if the consumer shows regular purchasing behavior or there is a condition that requires the consumer to buy at least twice within a certain time interval. To understand the concept of customer loyalty, you must start from customer satisfaction. According to Lovelock (1983) states that what is the basis in True loyalty is customer satisfaction and service quality which are key inputs in the service process. So customer satisfaction and customer loyalty have an inseparable relationship, even though satisfied customers sometimes do not have loyal behavior. Loyalty is a condition where consumers make repeat purchases based on their decision making.

5. Conceptual Framework

The hypotheses that will be tested in this research are as follows:

- H1: There is a direct influence of service quality on loyalty
- H2: There is a direct influence of trust on loyalty
- H3 : There is a direct influence of satisfaction on loyalty
- H4: There is a direct influence of service quality, trust, satisfaction together on Loyalty .

Below is an illustration of the flow of the framework or research model of this research:



C. METHOD

The research method applied in this study is a quantitative approach. Sugiyono (2011) defines quantitative methods as a research approach rooted in the philosophy of positivism, used to investigate certain populations or samples, collect data using research instruments, analyze data quantitatively or statistically, with the aim of testing hypotheses that have been formulated. The population that is the focus of this research is Indriver application users in the city of Bandung. Because the population size is not known with certainty, the sample size was determined using the Margin of Error formula, resulting in a sample size of 97 respondents. Data collection was carried out through online distribution of questionnaires to respondents, namely Indriver application users, using Google Form to facilitate filling out questionnaires quickly and efficiently. The questionnaire is measured using a Likert scale, which is used to measure respondents' attitudes and perceptions of social phenomena. Next, the data will be analyzed by carrying out classical assumption tests, evaluating the validity of the regression model, and testing hypotheses using SPSS version 25.0 statistical software.

D. RESULTS AND DISCUSSION

1. Validity test

To find out whether each research instrument statement is valid or invalid, a validation test will be carried out per statement item. Testing uses the product moment formula with the help of the SPSS version 25.0 program.

Table 1 Validity Test results

Variable	Question	R Count	R Table	Information
Service Quality	SQ1	0 , 672	0.199	Valid
	SQ2	0 .7 02	0.199	Valid
	SQ3	0 .5 21	0.199	Valid
	SQ4	0 .5 13	0.199	Valid
	SQ5	0 , 591	0.199	Valid

	SQ6	0,612	0.199	Valid
	SQ7	0,411	0.199	Valid
Trust	T1	0.567	0.199	Valid
	T2	0.677	0.199	Valid
	T3	0.568	0.199	Valid
Satisfaction	S1	0.527	0.199	Valid
	S2	0.512	0.199	Valid
	S3	0.678	0.199	Valid
	S4	0.415	0.199	Valid
	S5	0.502	0.199	Valid
Loyalty	ES1	0.684	0.199	Valid
	ES2	0.712	0.199	Valid
	ES3	0.432	0.199	Valid

Based on the results of measuring the validity of the variables Service Quality, Trust, Satisfaction and Loyalty, the conclusion that can be drawn is that the data that has been analyzed is valid. This is because the calculated value (r_{count}) is greater than the critical value (0.199). Thus, it can be ensured that the measuring instruments used to measure these variables have produced consistent and reliable data for further analysis. The reliability of this data allows researchers to draw stronger and more accurate conclusions regarding the relationship between service quality, trust, customer satisfaction and consumer loyalty in the context of this research.

2. Reliability Test

Reliability testing was carried out using the Cronbach Alpha method. Sugiono further said that a research instrument is said to be reliable if the Cronbach Alpha value is 0.6 or more. The data was correlated with the help of the SPSS version 26.0 program.

Table 2 Reliability Test Results

Variable	R count	R table	information
Service Quality (X1)	0.713	0.6	Realible
Trust (X2)	0.754	0.6	Realible
Satisfaction (X 3)	0.723	0.6	Realible
Loyalty (Y)	0.796	0.6	Realible

From Table 2 presented, all variables show Cronbach's alpha values that exceed 0.6. This indicates that all these variables can be considered reliable or trustworthy. In this context, the instruments used to measure these variables will produce consistent and credible data in measuring

the same object. A construct or variable is said to be reliable if its Cronbach's alpha value exceeds 0.6, as mentioned by Ghozali (2016). Thus, the reliability of the variables in this research ensures that the instruments used have been tested and can be relied upon in collecting accurate and consistent data regarding service quality, trust, customer satisfaction and consumer loyalty. This provides certainty for researchers to be able to carry out valid analyzes and draw stronger conclusions from the research results.

3. Multiple Regression Analysis

Multiple linear regression is used to determine the influence of the independent variables (Service Quality, Trust, and Satisfaction) simultaneously on the dependent variable Loyalty. The following are the calculation results using SPSS 25.

Table 3. Results of multiple linear regression analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	- 0.356	1.269		- 0.277	0.777
	Service Quality	0.120	0.058	0.209	2.001	0.042
	Trust	0.101	0.127	0.082	0.802	0.420
	Satisfaction	0.378	0.071	0.525	5.153	0.000

Based on table 3 . The results of the data processing above show that there is a multiple linear regression equation as follows:

$$Y = -0.356 + 0.120 X_1 + 0.101 X_2 + 0.378 X_3 + e$$

The regression equation can be explained as follows:

- The constant value for the variable Loyalty (Y) -0.356 indicates that the value is constant or a fixed value that is not affected by the variables Service Quality (X1), Trust (X2) and Satisfaction (X3). This means that if the variables Service Quality (X1), Trust (X2) and Satisfaction (X3) are equal to zero then Loyalty in the Indriver application is -0.356 assuming the other variables do not change
- The regression coefficient value for the Service Quality (X1) variable is 0.120, indicating that Service Quality (X1) has a positive effect on Loyalty (Y). If the Service Quality variable (X1) increases by one unit while the other independent variables remain constant, then the Loyalty variable (Y) will increase by 0.120. So it can be interpreted that the higher the level of Service Quality, the greater the increase in Loyalty.

- c) The regression coefficient value for the variable Trust (X₂) is 0.101 indicating that Trust (X₂) has a positive effect on Loyalty (Y). If the Trust variable (X₂) increases by one unit while the other independent variables remain constant, then the Loyalty variable (Y) will increase by 0.101. So it can be interpreted that the higher the level of Trust (X₂), the higher the Loyalty will be.
- d) The regression coefficient value for the variable Satisfaction (X₃) is 0.378, indicating that Satisfaction (X₃) has a positive effect on Loyalty (Y). If the Satisfaction variable (X₃) increases by one unit while the other independent variables remain constant, then the Loyalty variable (Y) will increase by 0.378. So it can be interpreted that the higher the level of Satisfaction (X₃), the higher the Loyalty will be.

4. Coefficient of Determination

Based on the results of data processing with SPSS version 26.0 software, data obtained regarding the influence of (X₁), (X₂) and (X₃) on (Y) are as follows:

Table 4 Results of Determination Coefficient Analysis

Model	R	R Square	Adjusted R Square
1	0.759 ^a	0.576	0.562

Based on table 4, it shows that the coefficient of determination (Adj. R²) is 0.562. This explains that the influence of Service Quality (X₁), Trust (X₂) and Satisfaction (X₃) together on Loyalty (Y) is 56.2%, while the remaining 43.8% is explained by the influence of other factors outside this research.

5. Hypothesis test

a) Partial Test (t Test)

This partial test is carried out by comparing the α (alpha) value with the p-value. If the p-value $< \alpha$ (0.05), then H₀ is rejected. So it can be said that there is a partial influence between the independent variable and the dependent variable, and vice versa. The following are the results of the t statistical test, which can be seen in the table below.

**Table 5 Partial Test Results
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	- 0.356	1.269		- 0.277	0.777

Service Quality	0.120	0.058	0.209	2.001	0.042
Trust	0.101	0.127	0.082	0.802	0.420
Satisfaction	0.378	0.071	0.525	5.153	0.000

The Service Quality variable has a P-Value of 0.042, which is below the significance level (sig) of 0.05. In the context of statistical testing, when the probability value (P-Value) is less than 0.05, this indicates that Service Quality has a significant influence on Loyalty. This means that the level of service quality significantly influences the level of consumer loyalty of Indriver application users. Thus, improvements in service quality can be anticipated to make a positive contribution to consumer loyalty levels.

In contrast, the Trust variable has a P-Value of 0.420, which exceeds the significance level of 0.05. In this context, if the P-Value is greater than 0.05, this indicates that the Trust variable does not have a significant impact on the Loyalty variable. In other words, the level of trust does not significantly influence the level of consumer loyalty of Indriver application users in the context of this research.

Meanwhile, the Satisfaction variable has a P-Value of 0.000, which is also below the significance level of 0.05. This shows that the Satisfaction variable has a significant influence on the Loyalty variable. In simple terms, the level of consumer satisfaction has a significant impact on their level of loyalty. The findings of this research confirm that increasing customer satisfaction can be anticipated to increase the level of consumer loyalty of users of the Indriver application.

b) Simultaneous Test (f Test)

If the p-value $> \alpha$ (0.05), then H_0 is accepted, which means there is no influence between the independent variable and the dependent variable simultaneously. The following are the results of the F statistical test, which can be seen in the table below:

Table 6 Simultaneous Test Results (f Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.439	3	50.147	42.575	.000 ^b
	Residual	109.527	93	1.175		
	Total	259.974	96			

Based on table 5 above, it shows that the independent variable has a P-Value of 0.000. Thus, in accordance with the provisions in the test, if the probability value is < 0.05 then it can be concluded that the variables Service Quality, Trust and Satisfaction together (simultaneously) influence the Loyalty of Indriver application users.

Discussion

The Influence of Service Quality on Customer Loyalty

The research results show that Hypothesis 1 (H1) is accepted so that service quality has a positive and significant effect on customer loyalty. Service quality has been proven to have a positive and significant impact on the level of customer loyalty in the context of the Indriver application. These findings illustrate that customers who experience quality service tend to have a higher level of loyalty to the platform. The affordability, speed and ease of use aspects of the Indriver app appear to provide customers with a positive experience, strengthening their engagement with the service.

Improving service quality in the context of the Indriver application can be interpreted as a strategic step to strengthen customer ties. By providing a satisfying and efficient experience, companies can gain stronger customer trust and loyalty. Therefore, continuous improvement in service quality aspects is essential in building long-term relationships with customers, ensuring that their needs are well met, and creating a strong foundation for sustainable growth. These results are in accordance with research conducted by Sofiati et al (2018) which states that there is an influence between customer satisfaction

The Effect of Trust on Customer Loyalty

The research results show that Hypothesis 2 (H2) is rejected so that trust has no effect on customer loyalty. Although trust is considered a key factor in customer relationships, research findings show that in the context of the Indriver application, trust does not have a significant influence on the level of customer loyalty. Factors such as security, transparency, and service reliability may not play a dominant role in shaping customer loyalty on these platforms. This can be caused by other factors that are more dominant or certain aspects of the user experience that have a greater influence on customer perception and loyalty.

It is important to understand that the influence or lack of influence of trust on customer loyalty is contextual and can vary depending on market characteristics, customer preferences, and the company's business strategy. While trust may not be the primary driver of customer loyalty in the context of Indriver applications, companies can leverage these findings to evaluate and improve other elements that may be more influential in building and maintaining customer loyalty. A holistic and responsive approach to customer needs can help increase satisfaction and, in turn, create a stronger foundation for long-term loyalty. The results of this research are in accordance with research conducted by Rivai et al, (2017)

The Effect of Satisfaction on Customer Loyalty

The research results show that Hypothesis 3 (H3) is accepted so that satisfaction has a positive and significant effect on customer loyalty. Customer satisfaction is proven to have a positive and significant impact on loyalty in the context of the Indriver application. These findings indicate that the level of customer satisfaction with the services provided by Indriver plays an important role in shaping their level of loyalty to this platform. Customers who are satisfied with their experience tend to be more loyal, creating a stronger relationship with the app. Aspects such as responsiveness of service, ease of use, and clarity of rates can be important factors that increase customer satisfaction.

The importance of customer satisfaction in influencing loyalty can also be seen as a strategic opportunity for Indriver to increase its competitiveness and business growth. Companies can utilize these findings to continuously improve and adapt their services according to customer needs and expectations, build stronger relationships, and ensure that every interaction with the Indriver application provides a positive experience. Therefore, paying special attention to customer satisfaction levels can be a strong foundation for strengthening the customer loyalty base and achieving long-term success in the app-based transportation services market. This research is in accordance with Rohana (2020), stating that satisfaction has an influence on customer loyalty.

The influence of service quality, trust and satisfaction on customer loyalty

The research results show that Hypothesis 4 (H4) is accepted so that service quality, trust and satisfaction have a positive and significant effect on customer loyalty. This study draws attention to the positive and significant relationship between service quality, trust, satisfaction and customer loyalty on the Indriver platform. These findings provide confirmation that aspects of service quality, such as affordability, speed, and ease of use, together create a positive influence on the level of customer loyalty. Customers tend to be more loyal to Indriver when they feel that the service provided meets or even exceeds their expectations.

Trust, as a key element in customer relationships, also plays a significant role in forming customer loyalty on this platform. Security, transparency and service reliability are the main factors in building customer trust, which in turn, contributes positively to their level of loyalty to Indriver. Apart from that, the level of customer satisfaction also plays a central role in forming loyalty. Positive customer experiences, such as quick responses and easy application use, can increase satisfaction and, therefore, help maintain and increase customer loyalty in the long term.

These findings have important implications for Indriver's business management and development strategy. Companies can leverage these findings to focus on continuous improvement in service quality, strengthen customer trust, and ensure customer satisfaction remains a priority. In this way, Indriver can build a solid foundation to increase customer loyalty, increase market share, and achieve long-term success in the application-based transportation services industry. This research is in accordance with research conducted by Dharma (2017).

E. CONCLUSION

Based on the findings in this research, several key conclusions can be drawn. First, service quality has a significant impact on customer loyalty in the Indriver application, showing that aspects such as affordability, speed and efficiency of service make a positive contribution to the level of user loyalty. Second, trust does not have a significant influence on customer loyalty, indicating that trust does not always reflect the level of user loyalty to Indriver. Third, the level of customer satisfaction significantly influences loyalty, indicating that users' positive experiences, such as quick responses and easy interfaces, have a great influence on their level of loyalty to the platform. Fourth, together, service quality, trust and satisfaction influence customer loyalty, showing that these factors interact with each other and have a holistic impact on the level of user loyalty to the Indriver application. Thus, continuous improvement in these three aspects can be the

key to strengthening and maintaining customer loyalty and achieving long-term success in the application-based transportation services industry.

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