


IPMA'S ANALYSIS ON FACTORS AFFECTING INDRIVE INDONESIA'S CUSTOMER LOYALTY

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 22 May 2023</p>	<p>Purpose: The purpose of this study was to identify the factors that influence customer loyalty to indrive application users in the city of Bandung, Indonesia using IPMA analysis on SmartPLS</p>
<p>Keywords:</p> <p>E-service Quality; Customer Satisfaction; Customer Loyalty; IPMA Analysis.</p>	<p>Theoretical framework: This research is a development of theoretical aspects of the online transportation industry in Indonesia which consists of app design and trust variables as moderator variables between e-service quality and customer satisfaction. Then there is price, value for money and perceived quality which affect customer satisfaction, and customer satisfaction will affect customer loyalty.</p> <p>Design/methodology/approach: This study uses a quantitative method with data sources derived from surveys through the distribution of online questionnaires to 160 inDrive application users. The data analysis technique used is SEM-PLS and IPMA Analysis using SmartPLS software.</p>
	<p>Findings: Customer satisfaction is the variable that most influences customer loyalty of inDrive application users in Bandung based on IPMA Analysis, because it has the highest performance value when compared to other variables</p> <p>Research, Practical & Social implications: InDrive management must pay attention to customer satisfaction for each inDrive application user in the city of Bandung in order to achieve, maintain the consistency and sustainability of the inDrive company in the city of Bandung to maintain customer loyalty.</p> <p>Originality/value: The study is the first study conducted to analyze the factors that influence customer loyalty in indrive application users in the Bandung City, Indonesia, so that it can be a reference and additional reference on academic knowledge and managerial aspects.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i6.2320</p>

ANÁLISE DA IPMA DOS FATORES QUE AFETAM A LEALDADE DO CLIENTE DA INDRIVE INDONESIA

RESUMO

Objetivo: O objetivo deste estudo foi identificar os fatores que influenciam a fidelidade do cliente para atrair usuários de aplicativos na Indonésia usando a análise IPMA no SmartPLS

Estrutura teórica: Esta pesquisa é um desenvolvimento de aspectos teóricos da indústria de transporte online na Indonésia, que consiste em design de aplicativos e variáveis de confiança como variáveis moderadoras entre a qualidade do serviço eletrônico e a satisfação do cliente. Depois, há preço, valor pelo dinheiro e qualidade percebida que afetam a satisfação do cliente, e a satisfação do cliente afetará a lealdade do cliente.

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Projeto/Metodologia/Aproximação: Este estudo usa um método quantitativo com fontes de dados derivadas de pesquisas por meio da distribuição de questionários online para 160 usuários do aplicativo inDrive na Indonésia. A técnica de análise de dados utilizada é SEM-PLS e análise IPMA usando o software SmartPLS.

Pesquisa Implicações Práticas e Sociais: A equipe de gerenciamento da indrive indonésia deve se concentrar em manter a satisfação do cliente para manter a fidelidade do consumidor, o que terá um impacto na sustentabilidade da indrive como provedor de serviços de transporte on-line na Indonésia

Originalidade/Valor: O estudo é o primeiro realizado para analisar os fatores que influenciam a lealdade do cliente em usuários de aplicativos indrive na Indonésia, para que possa ser uma referência e referência adicional em conhecimento acadêmico e aspectos gerenciais.

Palavras-chave: Qualidade do Serviço Eletrônico, Satisfação do Cliente, Fidelização do Cliente, Análise IPMA.

ANÁLISIS DE IPMA SOBRE LOS FACTORES QUE AFECTAN LA LEALTAD DEL CLIENTE DE INDRIVE INDONESIA

RESUMEN

Objetivo: El propósito de este estudio fue identificar los factores que influyen en la lealtad del cliente para impulsar a los usuarios de la aplicación en Indonesia utilizando el análisis IPMA en SmartPLS.

Marco teórico: esta investigación es un desarrollo de los aspectos teóricos de la industria del transporte en línea en Indonesia, que consiste en el diseño de aplicaciones y las variables de confianza como variables moderadoras entre la calidad del servicio electrónico y la satisfacción del cliente. Luego está el precio, la relación calidad-precio y la calidad percibida que afectan la satisfacción del cliente, y la satisfacción del cliente afectará la lealtad del cliente.

Diseño/Metodología/Enfoque: este estudio utiliza un método cuantitativo con fuentes de datos derivadas de encuestas a través de la distribución de cuestionarios en línea a 160 usuarios de la aplicación inDrive en Indonesia. La técnica de análisis de datos utilizada es SEM-PLS y Análisis IPMA utilizando el software SmartPLS.

Resultados: La satisfacción del cliente es la variable que más influye en la lealtad del cliente de los usuarios de la aplicación inDrive en Indonesia según el análisis de IPMA, porque tiene el valor de rendimiento más alto en comparación con otras variables.

Implicaciones prácticas y sociales de la investigación: la prácticas y de investigación: El equipo directivo de indrive indonésia debe concentrarse en mantener la satisfacción del cliente para mantener la lealtad del consumidor, lo que tendrá un impacto en la sostenibilidad de indrive como proveedor de servicios de transporte en línea en Indonesia.

Originalidad/Valor: el estudio es el primero realizado para analizar los factores que influyen en la lealtad del cliente en los usuarios de la aplicación indrive en Indonesia, de modo que pueda ser una referencia y una referencia adicional sobre el conocimiento académico y los aspectos de gestión.

Palabras clave: Calidad del Servicio Electrónico, Satisfacción del Cliente, Lealtad del Cliente, Análisis IPMA.

INTRODUCTION

Indonesia is showing progress towards digitization, as evidenced by the increase in total internet users in Indonesia in 2022 reaching 210 million people with a penetration rate of 77.02%. 2019 amounted to 73.70% and 2021 reached 77.02% (APJII, 2022). Technological advances show an increase in consumer welfare which has an impact on changes in Indonesian consumers in the digital era, one of which is the convenience felt by consumers by downloading variations of applications that help make daily activities easier to do (Kamal et al., 2023). The online transportation industry in Indonesia is showing significant development because it helps consumers to travel from one point to another with the convenience of ordering through an application. This development extends especially to the multifunctional online transportation

industry (Anshari et al., 2017), because it helps consumers and gets various conveniences in one hand on a smartphone, such as online shopping, buying food, sending food to the need for transportation services (Almunawar & Ansari, 2022). The growing use of mobile apps is a challenge for every service provider to be able to maintain customer loyalty in the digital era and survive among competitors (Wu et al., 2021).

The mobility service industry in Indonesia is a staple because it helps consumer mobility to move from the starting point to the final destination and has an impact on the global economy (Labee et al., 2022). The digital era has succeeded in bringing technological changes to the online transportation industry, namely the existence of ride sharing services because of the convenience in hiring drivers to take consumers, reducing congestion, being flexible (Shah & Kubota, 2022), drivers and users are also integrated in real time on a system (Shibayama & Emberger, 2020), so that from these various benefits, competition in the digital-based ride-hailing market enters the competitive market realm, so that more and more similar services emerge and compete to show their best service (Chen et al., 2022). The online transportation market in Indonesia is the market with the largest value compared to other ASEAN countries, reaching \$8 billion by 2022 (Statista, 2022). Digital-based services are a company's ability to provide digital-based services using various supporting electronic platforms which are increasingly important in the digital era, because there are various benefits that consumers feel, namely the convenience of accessing each service anytime and from anywhere without being bound by time and place barriers (Alsuwaidi & Sultan, 2023).

Online transportation services have advantages when compared to conventional transportation, this is due to affordable rates, transparency and accessibility (Alamsyah & Rachmadiansyah, 2018). The development of the ride-sharing and car-sharing industry, which is more familiarly known as online transportation in Indonesia, has received attention from the Indonesian government, in the form of adjustments to service rates that apply throughout Indonesia. This increase in rates is due to adjustments to the increase in minimum wage, driver insurance, fuel increase and adjustments for each zone (Ministry of Transportation, 2022). As a result, many consumers are switching to public transportation, driving less, switching to conventional transportation, moving to other online transportation service providers and even preferring to walk (Statista, 2023). This shows that affordable service rates can satisfy consumers (Ahmed et al., 2022), so that it can make consumers loyal to continue using online transportation services.

InDrive is one of the big brands of online transportation service providers whose existence is threatened due to the phenomenon of displacement of Indonesian consumers towards adjusting service rates, based on statista's research, inDrive users are also the smallest user brand, namely only 4.9% of consumers from the statista survey use inDrive, the rest are 82.6% use Gojek, 57.3% use Grab, and 19.6% use Maxim, these results are obtained from a survey in Jabodetabek, consumers tend to use more than one application and Gojek is the top choice for security reasons (Huda, 2022). Based on a comparison of rating ratings between Gojek, Grab, Maxim, and inDrive through the Google Play Store, inDrive gets a rating of 4.5, which lags behind its three competitors. The small rating from inDrive is due to the many negative reviews expressed by consumers on the inDrive application. Previous research from Hendayani & Dharmawan (2020) who researched at one of the Indonesian logistics companies, namely JNE, stated that comments and reviews from consumers on the internet and social media can be used as a reference for improvement for service companies because they come from the voice of consumers, where this can show a form of company attention and change to improve quality of service.

InDrive app which is the fastest growing app in the world. There is an increase in the number of users downloading the inDrive application on their respective smartphones from 42.6 million users in 2021 to 61.8 million downloads worldwide in 2022 (InDrive, 2023) InDrive provides flexibility for users to enjoy a trip with satisfaction and according to service rates that reasonable because the bidding process can be carried out, as well as prioritizing security in transit (Febrinastri, 2022). InDrive is a new name after rebranding from inDriver (independent driver), the aim of the rebranding is to renew the concept and business strategy of inDrive which promotes fairness and transparency in determining service rates, as well as a form of company support in challenging injustice by launching a service rate bargaining feature (Kompas, 2022). InDrive uses a different business strategy from its competitors, inDrive does not use a strategy of burning money by giving lots of bonuses (Kompas, 2022) because it puts forward a strategy of transparency and negotiating service rates.

This study aims to analyze the factors that affect customer loyalty in inDrive application users, because customer loyalty is an important issue that affects the sustainability and profitability of the company (Larsson & Broström, 2020), as well as increasing competitive advantage (Ahmad et al., 2021), growth and sustainability of an organization (Alatyat et al., 2023). Furthermore, there is no research that focuses on examining the factors that influence customer loyalty from users. inDrive in Indonesia so this research will contribute from a

theoretical point of view to add new reference contributions to the field of marketing management for inDrive as online electronic transportation service providers. This study uses SEM-PLS which will be analyzed further in the importance performance matrix analysis (IPMA) in order to be able to provide more specific and targeted managerial advice for inDrive in customer loyalty based on the greatest performance and importance obtained through IPMA analysis.

LITERATURE REVIEW

E-Service Quality

E-service quality is the extent to which an e-retailer can provide what the prospective customer wants, by using the website effectively to make the transaction successful (Venkatakrisnan et al., 2023). E-service quality is a conceptual model of service quality or service quality in an e-commerce industry (Gama & Astiti, 2020).

Price

Price is something that is stated to have value in the form of a unit of currency that is useful for conducting transactions or exchanges between sellers and buyers in conducting transactions in a number of money rates in order to obtain goods and services (Satriadi et al., 2021). Another opinion suggests that price is an element of the marketing mix that is able to measure customer needs and the quality of goods and services offered (Sari et al., 2021).

Perceived Quality

Perceived quality is the initial impression for a user of products and services regarding the quality of products and services that have been used, or can be referred to as the actual moment of interaction between products and services, including the consumer's assessment of the overall superiority of the product or service (Kenyon & Sen, 2015). The opinion of other experts is disgusting that perceived quality is the result of using measurements that are carried out indirectly because there is a possibility that consumers do not understand or lack information on the product in question (Firmansyah, 2019).

Value for Money

Value for money will provide benefits to the business in the long run, so that it will create and serve customer satisfaction for the commensurateness of the money spent for the

perceived benefits (Haverila & Twyford, 2021). Another opinion according to Rajaguru (2016) in Aruan & Kusumawardani (2019) states that value for money is the antecedent of consumers to satisfaction based on consumer experience of using products and or services that are felt or obtained from the value of sacrifices that have been made and have succeeded in fulfilling consumer satisfaction, in other words the efforts expended by consumers in the form of money are commensurate with the services provided felt.

App Design

Mobile app is a software application designed by a technology company for a service provider company that is designed in such a way that an application is obtained that enhances the ability of the application to meet consumer needs (Yang, 2013 in Baran & Barutçu, 2022), mobile applications are a form of company adaptation to handling and communicating with consumers for the many features available and making it easier for consumers to shop. The design of the applications presented to service providers is a significant factor in influencing consumers to shop and choose an application, so it requires a reliable designer in making the design of the application that makes it easier for users to operate the application (Baran & Barutçu, 2022).

Trust

Trust is a belief in a promise of someone who can be trusted so that that person can fulfill his obligations in a relationship (Giantari, 2021). Purchases are made when the prospective customer already has trust, because trust is important in fostering purchase interest (Sawlani, 2021). The basis of conducting business activities is trust or trust (Giantari, 2021). Trust in a company or brand can be based on the experience of the customer itself (Bae & Kim, 2022).

Customer Satisfaction

Customer satisfaction is the most important thing because it has a significant influence on the development of a business (Adhari, 2021). Customer satisfaction is a standard of performance for a business, so customer satisfaction can be used as a reference or feedback to be able to continue to meet customer expectations (Grigoroudis, 2019). The opinion of other experts suggests that customer satisfaction is a feeling of satisfaction or disappointment from consumers after enjoying goods and services, namely through the process of comparing

expectations with the reality obtained, so that high pleasure will form an emotional attachment that binds consumers to certain brands (Candiwan & Wibisono, 2021).

Customer Loyalty

Customer loyalty is a condition that has been achieved and felt by a consumer who is used to buying products and frequently interacting with a company for a certain period of time, so that the experience of using the product creates loyalty to follow all the offers offered by the company (Rifa'i, 2019). Success in a business can be seen from a comparison of strategies in determining market share and customer loyalty, market share strategy can be seen through evaluation by taking into account existing competitors but loyalty can be seen from customer retention making purchases at the company (Griffin, 2019).

Hypothesis

Service quality is an important component in driving customer satisfaction (Lien et al., 2017), because based on the quality of the service that the company delivers to consumers, they will get a customer experience for each transaction, which will have an impact on whether consumers are willing to continue purchasing in the future or not (Dehghanpouri et al., 2020), so a company must maintain service quality because it has an impact on company performance, purchase intention and customer satisfaction (Jaiyeoba et al., 2018). The business industry that offers its products online must maintain the accuracy of delivering products and services in a serious and timely manner, so as to be able to help companies to always maintain and improve services in order to increase customer satisfaction (Abdirad & Krishnan, 2022). Therefore, the first hypothesis in this study is:

H1: e-service quality has a positive effect on customer satisfaction in users of the inDrive application in Indonesia

Quality of service is a key factor that can affect loyalty which consists of various dimensions, namely word of mouth, and intention to continue, so that based on enjoying the service it will be a supporting factor forming loyalty (Zhao & Bacao, 2020), in order to maintain loyalty and meet the demands of consumers (Su et al., 2022). Business industries that use services through digital media find results based on previous research that website quality and application quality are important factors in increasing consumer willingness to return to using these services, recommending services to others, this shows that service quality in electronic media is good effect on customer loyalty (Gao & Li, 2019). Research in the e-government

industry reveals that service quality perceived by consumers has a significant effect on consumer loyalty (Yadav & Rai, 2019). Therefore, the second hypothesis in this study is:

H2: e-service quality has a positive effect on customer loyalty in inDrive application users in the Indonesia

Pricing from product providers is one of the centers of attention of consumers, with higher prices or tariffs that will make consumers tend to switch to competitors because consumers have a poor price perception (Rama, 2017), so businesses must carefully determine pricing decisions, because price is important information that consumers will look for before buying a product (Rama, 2020), the appropriate price will create consumer satisfaction, so that the set price must be fair and able to compete in the market. Research from Dinesh & Raju (2022), revealed the findings that based on the processing results carried out by statistical analysis of 422 online customers from India, it was found that price perceptions had a positive and significant effect on customer satisfaction. The findings from other expert research also show that consumer price perception is an important indicator that influences customer satisfaction and repurchase intention (Yasri et al., 2020). Therefore, the third hypothesis in this study is:

H3: price has a positive effect on customer satisfaction in inDrive application users in Indonesia

Perceived consumer satisfaction is an important aspect that companies must maintain and improve by looking at product or service performance comparisons with consumer expectations (Oliveira et al., 2023), with products delivered exceeding expectations will shape consumer perceptions of satisfaction (Alarifi & Husain, 2023), if the service performance is below expectations, it will make consumers feel dissatisfied with the products and services received (Abdirad & Krishnan, 2022). Perceived quality felt by each consumer who uses preparation and departure services has a greater influence on customer loyalty than the delivery stage in the stage of services research (Xie & Sun, 2021). Therefore, the fourth hypothesis in this study is:

H4: perceived quality has a positive effect on customer satisfaction in users of the inDrive application in Indonesia

A consumer really wants the performance of a product or service purchased in line with expectations, so that it will create consumer satisfaction, this is synonymous with the costs incurred commensurate with the benefits received (Haverila et al., 2023). Research from Lierop et al., (2018) reveals in the results of research that has been conducted in the form of a literature

review that value for money is found as a variable or driving factor to achieve customer satisfaction in public transport. Other research that has been conducted on the application-based ride-hailing industry through distributing online questionnaires to 400 respondents in Bangladesh reveals that value for money has a positive and significant effect on customer satisfaction (Ahmed et al., 2021). Therefore, the fifth hypothesis of this study is:

H5: value for money has a positive effect on customer satisfaction in users of the inDrive application in Indonesia

The sustainability and success of the company in the long term is caused by two main factors, namely customer satisfaction and customer loyalty (Agarwal & Dhingra, 2023), because the foundation that will strengthen consumer loyalty comes from consumers who are satisfied using products and services and have an impact on commercial profits (Guimaraes & Paranjape, 2014), so companies must pay attention to important aspects of the relationship between satisfaction and loyalty because it has a very intuitive relationship (Al-dweeri et al., 2017). Previous research comparing services between traditional banks and financial technology revealed findings that there is a better effect of customer satisfaction on customer loyalty in traditional banks compared to financial technology (Mainardes & Freitas, 2023). Therefore, the sixth hypothesis of this study is:

H6: customer satisfaction has a positive effect on customer loyalty in users of the inDrive application in Indonesia

The quality of service delivered from the company to each consumer influences consumer behavior in the future, especially referring to the form of consumer loyalty to reuse products or services, so that brand loyalty can go down and up along with the satisfaction felt based on the service delivery received by consumers (Alzaydi, 2023). Customers who are happy and satisfied with a company's service will show that the service is acceptable, so that consumers will be more loyal (Shankar & Jebarajakirthy, 2019), if not accepted it will reduce consumer loyalty due to poor service quality (Alzaydi, 2023). Therefore, customer satisfaction can act as a mediator connecting service quality to customer loyalty (Fernandes & Solimun, 2018). Therefore, the seventh hypothesis of this study is:

H7: customer satisfaction mediates the effect between e-service quality and customer loyalty on inDrive application users in Indonesia

Customers are the main indicator that must be prioritized for every business, and one way is through marketing activities (Haraisa, 2022), and customer trust is important to maintain because it has an impact on the continuity of the company's interpersonal relationships with

customers. Trust is something that is seen by the company as an important tool in every industry, because everything is developed through consumer interaction with other people (Setiawan & Sayuti, 2017). Trust is also a process that is built over time, maintained, developed and tested periodically (Uzir et al., 2021), so that trust is the main principle in fostering customer relationships in determining future transactions. Previous research on the tourism marketing industry revealed that trust will influence and lead to achieving customer satisfaction, because the findings show that trust and employee satisfaction in the hotel sector are very important in organizational commitment (Yao et al., 2019). Therefore, the eighth hypothesis of this study is:

H8: trust has a positive effect on customer satisfaction in inDrive application users in the Indonesia

Previous research revealed that in marketing strategies that are starting to move to digital marketing, it is argued that the website is an applicable example of a push strategy and the use of mobile applications is found as a push strategy (Kim et al., 2016). The advantage of using an application is that it is more flexible than using a website which must always be logged in first, consumers find it easier to access a service in an application without time and place restrictions using a smartphone while traveling, this is a form of adjustment to consumer uncertainty situations (Dwivedi et al., 2021). Therefore, a website or application is needed that does not only provide quality alone, but provides clear and complete information about a company's products or services, because according to previous research in motivating consumers to purchase behavior or use a product or service is to use design, user friendly application (Laureti et al., 2018). Therefore, the ninth hypothesis of this study is:

H9: app design moderates the effect between e-service quality and customer satisfaction on inDrive application users in Indonesia

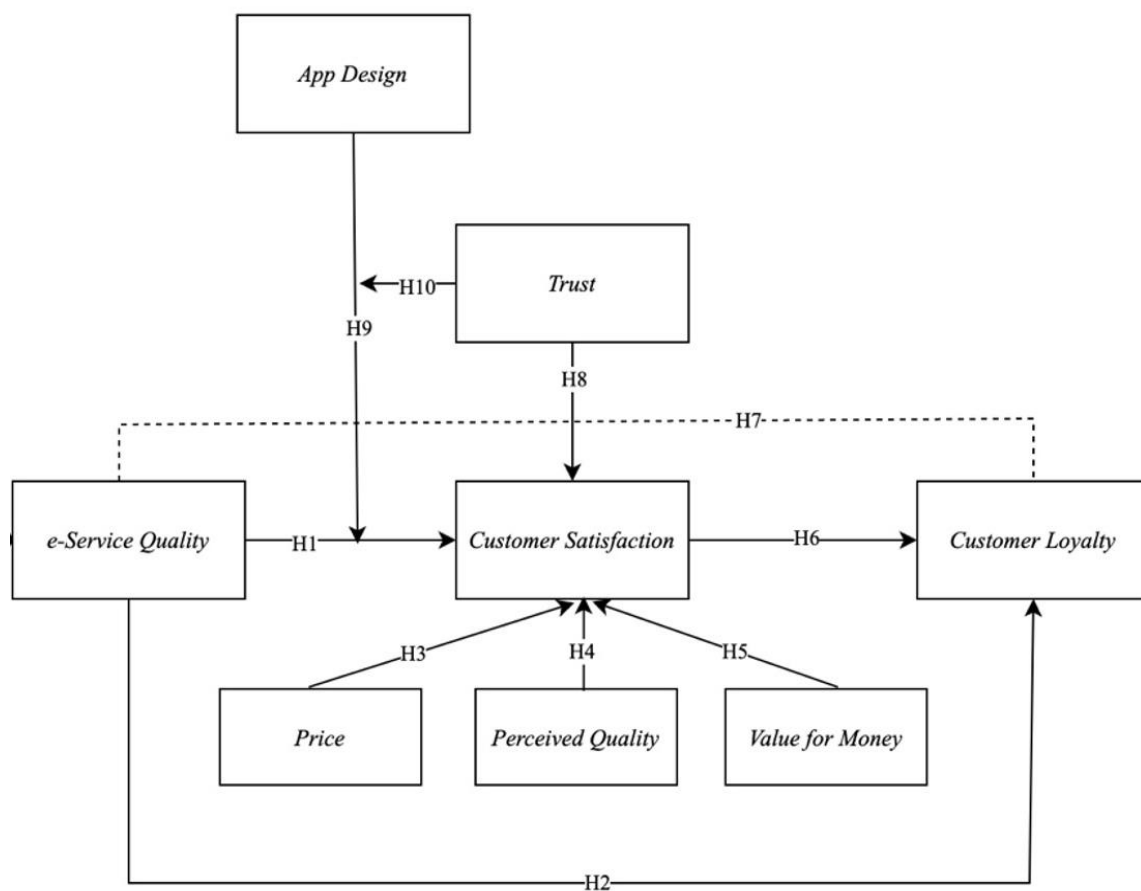
Designers who design an application are the main component as a liaison between service providers and users, so an appropriate design is needed to create a good image (Birkmeyer et al., 2021), so that a good initial impression will be formed on the appearance of the design of an application. The design of a website and the application that is displayed must meet the aesthetics of online customers in increasing customer visit intention, loyalty, trust, and customer exploration (Nia & Shokouhyar, 2020). So that it will give rise to a different point of view from each customer's perspective on the products and services presented on the website and applications, so that from a website that is arranged according to the aesthetic appearance

it will give customers a taste and form perceptions about the quality provided (Peng et al., 2017). Therefore, the tenth hypothesis of this study is:

H10: trust moderates the influence between app design (second moderator) which moderates the effect of e-service quality on customer satisfaction in inDrive application users in Indonesia

Referring to the results of previous research and the hypotheses that have been developed, then a research model is created as depicted in the following.

Figure 1 - Framework



Source : Venkatakrishnan et al., (2023) & Ahmed et al., (2021)

METHODOLOGY

This research is a quantitative research with a descriptive approach, with the aim of being able to describe the things that cause customer loyalty in inDrive application users. The population of this study is all users of the inDrive application whose number is unknown, so the sampling technique used is non-probability with purposive sampling, ie. Research

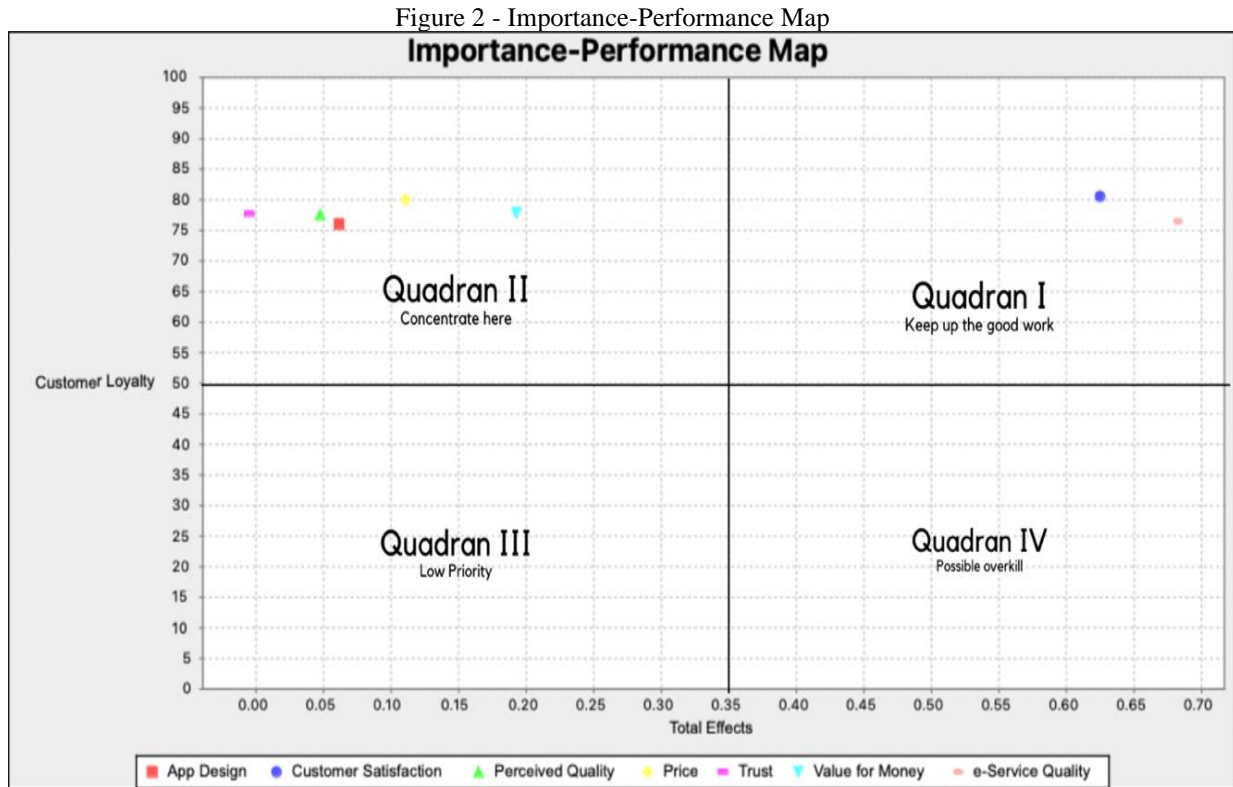
respondents must meet specific criteria, namely: (1) users of online transportation services, (2) users of the inDrive application service with a minimum of 3 times use of the application, and (3) a minimum use of the inDrive application is 1 time in 1 week. The research sample was obtained through calculations from the g power software, so that 160 respondents were found to fill out online questionnaires which were distributed via the google form. The research implementation time used in this study was cross sectional because this research was only carried out in one research time period from the beginning of the research to the completion of the research after successfully answering all research questions and drawing conclusions based on the statistical analysis carried out.

RESULTS AND DISCUSSION

The importance-performance map analysis, which is also called the importance-performance matrix analysis, is one of the tests that can be performed in PLS-SEM on path coefficient estimates in an analysis that takes into account the average latent score of the variable (Hair et al., 2017). The purpose of conducting an IPMA analysis is to assist managerial parties in determining and identifying which variables have relatively high importance for the target construct which shows the results of the variables studied in PLS-SEM showing a strong total effect, but having low performance, so that it becomes the basis for constructing improvements. who has a high priority scale of attention. IPMA provides insights for researchers regarding the importance of latent variables, thus providing priority directions for managerial action in determining improvement suggestions for increasing variables that have a high level of importance but have relatively low performance (Garson, 2016). IPMA's priority distribution level of importance and performance is divided into 4 quadrants as follows:

1. Quadrant 1 which has high performance and high importance, including to In "keep up the good work"
2. Quadrant II has low performance and high importance, included in "concentrate here"
3. Quadrant III, has low performance and low importance, included in "low priority"
4. Quadrant IV has high performance and low importance, included in the "possible overkill"

The following presents a picture of the IPMA analysis of this research which has been differentiated by quadrant:



Source: Processed data by the authors by using SmartPLS 3.0 (2023)

Based on figure 2. Table 1 is presented below which explains the results of the performance and importance of each variable in this study:

Table 1 - Performance and Importance of Variables

Variable	Index Values (Performance)	Total effect of latent variable Customer Loyalty (Importance)
e-Service Quality	73.532	0.564
Price	74.462	0.321
Perceived Quality	74.489	0.067
Value for Money	75.792	0.193
Trust	79.674	0.098
App Design	75.997	0.023
Customer Satisfaction	83.546	0.334

Source: Processed data by the authors by using SmartPLS 3.0 (2023)

Table 1 shows the level of performance and importance of each variable in this study to the dependent variable, that is customer loyalty. The e-service quality variable based on the respondents' assessment of the questionnaire has an interest level of 0.564 and a performance of 73.532 on customer loyalty. The price variable based on the respondent's assessment of the questionnaire has an interest level of 0.321 and a performance of 74.462 for customer loyalty. The perceived quality variable based on the respondents' assessment of the questionnaire has an importance level of 0.067 and a performance of 74.489. on customer loyalty. The value for

money variable based on the respondents' assessment of the questionnaire has an importance level of 0.193 and a performance of 75.792 on customer loyalty. The trust variable based on the respondent's assessment of the questionnaire has an interest level of 0.098 and a performance of 79.674 for customer loyalty. The app design variable based on the respondent's assessment of the questionnaire has an interest level of 0.098 and a performance of 75.997 on customer loyalty. Based on the respondents' assessment of the questionnaire, the customer satisfaction variable has an importance level of 0.334 and a performance of 83.546 for customer loyalty.

Based on the results table, it can be stated that customer satisfaction is the variable that most influences customer loyalty for inDrive application users in Indonesia because it has the highest performance value when compared to other variables. Therefore, inDrive management should pay attention to customer satisfaction for every inDrive application user in the Indonesia so that they can achieve, maintain the consistency and sustainability of the inDrive company in the Indonesia to maintain customer loyalty. In this study, there are several factors that affect customer satisfaction of indrive users in the Indonesia, namely e-service quality, price, value for money, perceived quality, trust, and app design (Ahmed et al., 2021; Venkatakrishnan et al., 2023). In other words, in achieving and maintaining indrive customer satisfaction, the inDrive Indonesia's management must also pay attention to these six indicators as factors that influence customer satisfaction. After achieving customer satisfaction, it will have a direct impact on customer loyalty, this is supported by previous research which states that the foundation that strengthens customer loyalty comes from consumers who are satisfied using products and services and have an impact on commercial profits (Guimaraes & Paranjape, 2014).

CONCLUSION

Based on the research objectives set out in the introduction section, this study aims to analyze what factors have the most influence on inDrive user customer loyalty in the Indonesia. The results obtained based on IPMA data processing at SmartPLS show that customer satisfaction is the variable that most influences customer loyalty for inDrive application users in Indonesia, because it has the highest performance value when compared to other variables. Therefore, inDrive management should pay attention to customer satisfaction for every inDrive application user in the Indonesia so that they can achieve, maintain the consistency and sustainability of the inDrive company in the Indonesia to maintain customer loyalty.

Increase the price because it is in quadrant II by improving the tariff setting system for services offered to consumers, carrying out the principle of price fairness and being more affordable than competitors providing similar online transportation services in order to increase customer loyalty. Perceived quality is in quadrant II so that all forms of service from the driver from the start of pickup to delivery to the end point of the consumer's destination must maximize travel safety, travel safety and helpful drivers. Value for money is in quadrant II by improving all forms of services and things that are conveyed to consumers both through applications and services from drivers that have benefits that are in accordance with the efforts of money spent by consumers to increase inDrive customer loyalty. Increasing the trust factor because it is in quadrant II such as improving inDrive services so that they are reliable, honest, trustworthy, and guaranteeing the security of all transactions carried out under the supervision of inDrive to increase inDrive customer loyalty.

App design is in quadrant II so it needs more attention to be improved. It is recommended to inDrive managers to be able to improve and improve the appearance of the inDrive application design to make it more user friendly, improve the appearance so that it is attractive and more innovative, increasing the use of technology in applications, as well as improving the application navigation display which can provide more structured information to increase inDrive customer loyalty. Customer satisfaction is in quadrant I so that it has good performance and performance, so inDrive managerial must maintain the level of customer satisfaction of inDrive users by ensuring satisfaction with the quality of services provided, providing good service experience, and being aggressive and innovative to always make changes for the sake of achieved success in meeting online transportation needs through the inDrive application to increase inDrive customer loyalty.

This research has limitations. First, the sample from this study only came from respondents using the inDrive application from the Indonesia. Second, the sample size is 160 respondents from inDrive users from the Indonesia. Third, the data obtained from this study comes from October 2022 to March 2023. Furthermore, the sample size in this study only comes from the perspective of application users, as is done for objects outside the online transportation industry. the result will get a different result. It is recommended that future studies take research samples from service providers in order to understand perceptions of passenger satisfaction and loyalty. Future research can also explore research results using a mixed method, namely a combination of quantitative methods and qualitative methods to produce more robust findings.

It is also recommended to add new variables such as gender, cross-cultural, age for further investigation of the factors that influence consumer loyalty and satisfaction.

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