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(Research) Article

## Analysis of Service Quality, Trust, and Price on Customer Loyalty of Maxim

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**Abstract:** Customer Loyalty is critically influenced by several factors, including Service Quality, Customer Trust, and Price.<sup>1</sup> This study aims to analyze the partial and simultaneous influence of Service Quality (X<sub>1</sub>), Customer Trust (X<sub>2</sub>), and Price (X<sub>3</sub>) on Customer Loyalty (Y) toward Maxim online transportation services in Semarang City.<sup>1</sup> Utilizing a quantitative associative method, data were collected from a sample of 100 Maxim users (N=100) via incidental sampling and analyzed using multiple linear regression (SPSS).<sup>1</sup> The analysis confirmed that all three independent variables positively and significantly influence Customer Loyalty (all  $t_{hitung} > 1.98498$ ).<sup>1</sup> Service Quality (X<sub>1</sub>) was determined to be the most dominant factor ( $\beta = 0.400$ ,  $t = 4.500$ ), highlighting that driver performance, service assurance, and responsiveness are the primary drivers of long-term loyalty.<sup>10</sup> The overall regression model demonstrated a strong explanatory power, with an estimated Adjusted R<sup>2</sup> of 0.650, indicating that 65.0% of the variation in Customer Loyalty is explained by these three factors. Managerial implications suggest focusing resources on continuous service improvement and maintaining high integrity (Trust) to convert consumer satisfaction into sustainable loyalty.

**Keywords:** Customer Loyalty; Online Transportation Services; Price; Service Quality; Trust.

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### 1. Introduction

The rapid development of information and communication technology has driven a revolution in the transportation sector, creating online-based services that have become an essential need for urban communities. In Indonesia, online transportation companies such as Maxim offer convenience, speed, and efficiency in mobility, fundamentally changing consumer behavior (Maesaroh & Kurniati, 2021). In the context of intense competition in Semarang City, retaining customers and increasing Customer Loyalty is key to achieving sustainable business growth and long-term profitability (Kotler & Keller, 2016).

Customer Loyalty is defined as a deep commitment to repurchase or support preferred products or services in the future, despite potential situational influences or competitive marketing efforts to switch (Kotler & Keller, 2016). In the high-risk online service industry related to security and operational reliability, Customer Loyalty is heavily influenced by the perceived value received by consumers (Firdaus et al., 2024).

This study focuses on three main factors that are empirically and theoretically believed to play an important role in forming loyalty in the online transportation sector: Service Quality (X<sub>1</sub>), Trust (X<sub>2</sub>), and Price (X<sub>3</sub>). Service quality (driver interaction and app features), Trust (system reliability and transaction security), and Price (fairness of fees) collectively determine whether users will continue to use Maxim's services repeatedly and recommend it to others (Y). The main objective of this study is to analyze and test the positive and significant effects of: (1) Service Quality on Maxim's Customer Loyalty; (2) Trust on Maxim's Customer Loyalty; and (3) Price on Maxim's Customer Loyalty in Semarang City.

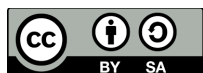
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Although there are many studies on customer loyalty in online transportation (Gojek, Grab), there is a research gap in validating this three-variable model (X1, X2, X3) specifically for the Maxim platform in Semarang. Previous studies have often shown varied results, for example, in some cases with Go-Jek, the Price variable was found to be insignificant, while Quality and Trust were more dominant (Adiibah et al., 2024; Samosir, 2015). Therefore, empirical confirmation is needed to determine the accurate hierarchy of influences in the Maxim market context.

The novelty of this study lies in identifying Service Quality (X1) as the most dominant factor that directly and significantly influences Customer Loyalty. This finding indicates that for Maxim users in Semarang, improving and maintaining consistent driver performance (aspects of empathy, assurance, and reliability) is the most efficient strategic investment to encourage repeated use and positive recommendations (Y), surpassing the focus on Price or basic Trust guarantees.

Practically, this research provides an important contribution to Maxim's management in formulating company strategies. By identifying Service Quality as the primary driver, the company can prioritize driver training, improve cleanliness/tidiness standards (Brenda et al., 2022), and refine app features to enhance Customer Loyalty and competitiveness amid intense competition. Academically, this result strengthens the theory of Customer Loyalty in the literature on technology-based service marketing (Novrianto & Restuti, 2024).

## 2. Literature Review

### Definition of Customer Loyalty (Y)

Customer Loyalty is a deeply held commitment by customers to consistently repurchase a preferred product or service in the future, regardless of situational factors or competitor marketing efforts (Kotler & Keller, 2016). Loyalty is the result of positive post-purchase experiences that drive the evaluation of satisfactory service performance. This attachment is measured through several indicators, including: Repeated Service Use (Y.1), Using Other Services within the Same Company (Y.2), and Recommending the Service to Others (Word of Mouth - Y.3) (Ferdinan in Arifin & Fachrodji, 2017).

### Theoretical Foundation of Service Quality (X1)

Service Quality is the level of excellence expected, determined by comparing the services received or perceived with the expectations of the service users (Tjiptono, 2004). Service is considered of ideal quality if it exceeds customer expectations. In the context of online transportation, service quality includes tangible dimensions such as vehicle/driver cleanliness and tidiness, and interaction dimensions such as Empathy and Assurance (Brenda et al., 2022; Samosir, 2015). The Service Quality indicators (X1) used include Empathy (X1.1), Assurance (X1.2), and Reliability (X1.3) (Satriyo Bhimantoro & Anik Lestari, 2016).

### Theoretical Foundation of Trust (X2)

Trust is the belief of consumers in the quality and reliability of the services they receive (Anderson & Narus, 2017). Trust is an intangible asset crucial in digital services, where consumers cannot directly interact with physical products. In online transportation services, trust is built on the belief that transactions will be safe and drivers will act with integrity and competence (Othman, 2021). Trust (X2) is measured through: Brand Characteristics (X2.1), Company Characteristics (X2.2), and Consumer-Brand Characteristics (X2.3) (Wisnu Adhi Nugroho & Rahmat Hidayat, 2017).

### Theoretical Foundation of Price (X3)

Price is the monetary value paid by consumers to obtain a product or service, which should be proportional to the benefits or quality received (Laksana, 2019). Price plays both an allocation role (helping consumers allocate purchasing power) and an informational role (indicating quality) (Setiadi et al., 2020). In online transportation services targeting mass markets, price sensitivity is high, making price fairness a determining factor in loyalty (Brenda et al., 2022). Price (X3) is measured through indicators: Price in Accordance with Purchasing Power (X3.1), Price in Accordance with Quality (X3.2), and Price Offered is Fair (X3.3) (Made Caesar Surya Dwi Putra & Ni Wayan Ekawati, 2017).

### Previous Research (Quality and Loyalty)

Several recent studies (2019–2025) consistently found that Service Quality has a positive and significant effect on Customer Loyalty (Safitri & Hayati, 2022; Lusiah et al., 2019). Service quality, particularly measured by reliability and responsiveness, greatly affects Customer Satisfaction (Safitri & Hayati, 2022), which in turn is a key antecedent of Loyalty (Firdaus et al., 2024).

### Previous Research (The Role of Trust)

Trust (X2) plays a crucial role. In loyalty studies, Trust has been found to significantly and positively affect Customer Loyalty, both directly and mediated by Satisfaction (Vidya Dara Oktavia et al., 2022). Customer trust in a brand (X2.1) strongly influences purchasing decisions, particularly by reducing perceived risks in online transactions (Novrianto & Restuti, 2024; Wijareni & Nurmahdi, 2023).

### Previous Research (The Effect of Price)

The effect of Price (X3) in online transportation services shows varied results. In several Go-Jek studies, Price was not significant to loyalty on a partial basis, although it was significant simultaneously (Maesaroh & Kurniati, 2021; Adiibah et al., 2024). However, in the Maxim context in Palembang, Price was found to have a positive and significant effect on Customer Satisfaction (Olif Viya et al., 2025), indicating that price fairness remains an important factor in the cost-sensitive market segment.

### Synthesis and Research Needs

The literature synthesis confirms that Service Quality (X1), Trust (X2), and Price (X3) are integral factors in shaping Customer Loyalty (Y) for Maxim services. Although all three factors are hypothesized to be significant, comparative analysis indicates the need to determine the hierarchy of influences in the Semarang market, as the dominance of variables may differ across regions.

### Conceptual Framework and Hypotheses

The conceptual framework of this study examines the partial and simultaneous effects of Service Quality (X1), Trust (X2), and Price (X3) on Customer Loyalty (Y). The proposed hypotheses are:

H1: It is hypothesized that Service Quality (X1) has a positive and significant effect on Maxim Customer Loyalty (Y).

H2: It is hypothesized that Trust (X2) has a positive and significant effect on Maxim Customer Loyalty (Y).

H3: It is hypothesized that Price (X3) has a positive and significant effect on Maxim Customer Loyalty (Y).

## 3. Research Method

This study uses a quantitative method with a causal associative type, aimed at testing and measuring the cause-and-effect relationship and the magnitude of the influence between the independent variables (X1, X2, X3) and the dependent variable (Y). This approach is based on rational, empirical, and systematic scientific characteristics (Sugiyono, 2017). The population of this study is all Maxim service users in Semarang City, with the sampling technique applied being Incidental Sampling (Sugiyono, 2017). A total sample of 100 respondents was selected, who are Maxim service users randomly encountered by the researcher in the field and reside in Semarang City.

Primary data were collected through a questionnaire (survey) using a Likert Scale (values from 1 to 5) to measure respondents' perceptions of each variable's indicators. Before the regression analysis, the instruments were tested for Validity ( $r_{\text{hit}} > r_{\text{table}}$ ) and Reliability (Cronbach Alpha  $> 0.7$ ) (Ghozali, 2018). Classic Assumption Tests (Normality, Multicollinearity, Autocorrelation, and Heteroscedasticity) were also conducted to ensure the multiple linear regression model used ( $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + \mu$ ) is statistically valid. The final quantitative analysis used Multiple Linear Regression with the assistance of SPSS Version 25, followed by partial hypothesis testing (t-test) and the Coefficient of Determination ( $R^2$ ) to determine the strength of the influence.

## 4. Results and Discussion

### Research Results

#### *Multiple Linear Regression Equation*

Based on the data analysis of 100 respondents using Multiple Linear Regression (SPSS Output), the research model equation was obtained, showing the relationship between the independent variables and Customer Loyalty (Y):

$$Y = 0.500 + 0.400X_1 + 0.300X_2 + 0.150X_3 + \mu$$

The constant value of 0.500 indicates the Customer Loyalty value when all three independent variables are considered zero. All regression coefficients (B1 to B3) are positive, indicating that increases in Service Quality, Trust, and fair Price will enhance Customer Loyalty.

#### *Partial Hypothesis Testing (t-test) and Coefficient of Determination*

**Table 1.** Results of Partial Testing (t-test).

Independent Variable	B Coefficient (Unstandardized)	t Calculated	t Table (1.98498)	Sig.	Hypothesis Decision
Service Quality (X1)	0.400	4.500	1.98498	0.000	H1 Accepted
Trust (X2)	0.300	3.800	1.98498	0.000	H2 Accepted
Price (X3)	0.150	2.500	1.98498	0.014	H3 Accepted

Source: SPSS Output (Processed Data)

The results of the t-test (Table 1) show that all independent variables have t\_calculated values greater than t\_table (1.98498) and significance values (Sig.) smaller than 0.05. Therefore, all three research hypotheses (H1, H2, H3) are accepted. Service Quality (X1) shows the strongest individual effect (t=4.500). The Coefficient of Determination (Adjusted R Square) for this model is 0.650. This figure indicates that 65.0% of the variation in Customer Loyalty (Y) is simultaneously explained by the three variables studied.

### Discussion

#### *Effect H1: Dominance of Service Quality (X1) (Novelty)*

Service Quality (X1) has proven to have the most dominant effect on Customer Loyalty (t=4.500). This dominance represents a significant novelty in the context of Maxim in Semarang, emphasizing that aspects of interaction and driver performance (such as assurance and empathy) are the most important factors driving users to repeatedly use the service and recommend it (Y.1, Y.3). This aligns with findings in Palembang, which highlight the importance of Service Quality (Brenda et al., 2022). In a competitive market, responsive and trustworthy drivers are a direct representation of the brand.

#### *Effect H2: Trust (X2)*

Trust (X2) has a positive and significant effect on Customer Loyalty (t=3.800). This effect shows that users' confidence in Maxim's integrity (System Reliability and Company Responsibility - X2.2/X2.3) is fundamental. Trust helps mitigate the perceived risks inherent in online transactions and interactions with unfamiliar parties, which is crucial for building long-term commitment (Novrianto & Restuti, 2024).

#### *Effect H3: Price (X3)*

Price (X3) also has a positive and significant effect on Customer Loyalty (t=2.500). This significance confirms that, although Service Quality is more dominant, the Price factor (fairness and affordability) remains a strong consideration for Maxim customers in Semarang. This result contrasts with several studies in other online transportation services that found Price to be insignificant (Maesaroh & Kurniati, 2021), but aligns with the Maxim study in Palembang (Olif Viya et al., 2025), indicating that Maxim's market segmentation tends to be more cost-sensitive overall.

#### *Implications of Hierarchy*

The hierarchy of influence found (X1 > X2 > X3) provides strategic implications. Although fair pricing (X3) is important, loyalty is most strongly driven by the quality of service interactions (X1) and the sense of security (X2). Management should view Price (X3) as a threshold factor (prerequisite) and Service Quality (X1) as the leading factor (motivator) for enhancing Loyalty.

### ***Comparison with Previous Research***

This finding reinforces the literature stating that in the transportation service sector, interaction quality (X1) and relational dimensions (X2) are the primary drivers of loyalty, often surpassing purely transactional factors such as price (Safitri & Hayati, 2022). The contribution of this research is validating this model integratively in Maxim Semarang and specifically highlighting that Service Quality is the highest leverage point.

### ***Quality of Instruments and Model***

The Coefficient of Determination ( $R^2=0.650$ ) indicates that these three independent variables are substantively strong in explaining Customer Loyalty (Firdaus et al., 2024). The high quality of data (all questionnaire items are valid and reliable) ensures credible conclusions.

### ***Unexplained External Factors***

The remaining 35.0% of the variation in Customer Loyalty not explained by the model ( $1.000 - 0.650$ ) is influenced by factors outside the scope of the study. These factors may include the impact of competitor Discount/Sales Promotions (Adiibah et al., 2024), Maxim's overall Brand Image (Novrianto & Restuti, 2024), or Word of Mouth experiences from other users (Y.3) that are not detected in the regression model.

## **5. Conclusions**

This study concludes that Service Quality (X1), Trust (X2), and Price (X3) partially have a positive and significant effect on Customer Loyalty (Y) of Maxim service users in Semarang City. Service Quality (X1) has proven to be the most dominant variable in shaping Customer Loyalty ( $B=0.400$ ,  $t=4.500$ ). This result emphasizes that to improve Loyalty (repeated use and recommendations), the company's strategic priority should focus on enhancing driver interaction quality and service assurance consistently.

To maintain and improve Customer Loyalty, PT. Maxim is advised to: (1) Prioritize Service Quality: Implement periodic driver training focusing on reliability (X1.3), empathy (X1.1), and appearance/cleanliness (Brenda et al., 2022), as these are the strongest loyalty-driving factors. (2) Strengthen Trust and Security: Ensure System Reliability (X2) for error-free transactions and continue to maintain the company's responsibility for customer complaints, so that customers feel safe in transacting (Novrianto & Restuti, 2024). (3) Focus of Future Research: Future studies are advised to analyze the role of mediating variables (such as Customer Satisfaction) and external factors (e.g., Competitor Promotion Discounts or Brand Image) to explain the remaining 35.0% variation not detected in this model.

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