

Customer Satisfaction and Trust as a Mediating Mechanism in Bid-Based Ride-Hailing Systems**Ferena Titan Naturesa^{1*}, Tanty Oktavia²**^{1,2} Postgraduate Program in Information Systems Management, Universitas Bina Nusantara, Jakarta, IndonesiaEmail: ferena.naturesa@binus.ac.id, tantvia@binus.edu**Abstract**

This research focuses on how bid price, system quality and service quality affect the customer loyalty of ride-hailing services in Indonesia, with customer satisfaction and trust as the mediating variables. A quantitative approach was used to collect data through online questionnaires from 384 respondents, of which 365 respondents had used bid price ride-hailing services. The data were processed using SmartPLS 4.0 to analyze validity, reliability, and test the hypotheses. The results show that bid price positively affects customer satisfaction and loyalty. On the other hand, system quality positively affects customer satisfaction and does not directly affect customer loyalty. This means that having a system that functions well is not enough to create customer loyalty. Subsequent research demonstrates that service quality exerts the most substantial effect on customer satisfaction and indirectly affects customer loyalty through trust, highlighting the importance of relationship dynamics. Customer satisfaction operates as a first-order mediator and encapsulates the effectiveness of services, the elasticity of prices, and the total experience. It should be noted that satisfaction by itself does not result in loyalty; rather, it promotes trust by increasing customer confidence in the system's reliability, safety, and integrity. The result shows that loyalty is most affected by a mediated construct, in this case, satisfaction and trust, that strengthens the correlation of the attributes of the service and loyalty. Trust is the critical mediating factor that converts service experience and satisfaction into long-term commitment, continued use, and advocacy. It follows that ride-hailing companies, considering the competition, must go beyond the improvement of trust-promoting service quality and customer support to system and pricing elasticity enhancements to improve loyalty.

Keywords: bid price, service quality, customer satisfaction, trust, customer loyalty**I. Introduction**

The swift expansion of ride-hailing services has substantially changed transportation habits in Indonesia, progressively transitioning customer inclinations from traditional motorcycle taxis to app-based ride-hailing platforms (Mutia, 2022). Comparative data demonstrate that Indonesian users are progressively preferring online ride-hailing services to traditional motorcycle taxis, highlighting shifts in accessibility, pricing transparency, and service ease (Putra et al., 2023). This transformation has fostered the creation of several ride-hailing services and heightened rivalry within the market, rendering consumer loyalty a strategic need for platform viability. The growing prevalence of ride-hailing services is further substantiated by elevated application download rates on prominent platforms in Indonesia. Statistical data show that ride-hailing apps like Gojek, Grab, and inDrive had a lot of downloads every month from 2022 to 2023. Gojek had the most downloads, with about 957,000 per month in 2023, followed by inDrive, which had an average of 321,000 downloads per month (Santika, 2024). Although these data indicate substantial market penetration, large download volumes do not always translate into long-term loyalty, emphasizing the necessity of understanding the processes that maintain customers beyond initial adoption. Customer loyalty in digital service platforms is seldom developed by just exposing customers to service features. Loyalty arises from psychological processes, including customer satisfaction and trust, which influence users' post-consumption assessments and relational commitment. Customer satisfaction emphasizes consumers' comprehensive evaluation of service effectiveness, whereas trust mitigates perceived risk and uncertainty linked to recurring usage (Lestari et al., 2024). In ride-hailing systems, when price, system dependability, and service interactions occur simultaneously, customer satisfaction and trust serve as important mediators that turn positive service encounters into enduring loyalty.

Pricing strategy, especially bid price mechanisms adopted by certain ride-hailing platforms, represents a distinctive service attribute that influences customer perceptions indirectly. While bid price offers flexibility by allowing users to negotiate fares, its effectiveness in fostering loyalty depends largely on users' satisfaction with the negotiation outcomes and their trust in the platform's pricing fairness (Putra et al., 2023). Without satisfaction and trust, flexible pricing may generate uncertainty and dissatisfaction, weakening loyalty despite competitive pricing options. Beyond pricing, system quality plays an essential role in shaping customer satisfaction within ride-hailing platforms. System quality encompasses ease of use, accessibility, and technical accuracy, all of which directly influence user experience during service transactions (Syafiq & Stanley, 2020). Consistent system performance enhances customer satisfaction, which subsequently strengthens trust in the platform's technological capability. These mediating effects enable system quality to influence loyalty indirectly rather than through a direct causal relationship. Similarly, service quality contributes to loyalty formation primarily through its impact on customer satisfaction and trust. Service quality dimensions such as responsiveness, reliability, assurance, and empathy influence customers' emotional evaluations of their service encounters (Setiono & Hidayat, 2022). High service quality enhances satisfaction and fosters trust, which together act as mediating pathways leading to customer loyalty (Novitasari et al., 2024). Despite extensive research on pricing, system quality, and service quality, limited studies have explicitly examined the mediating roles of customer satisfaction and trust, particularly in bid price-based ride-hailing services in Indonesia. Therefore, this study focuses on analyzing how bid price, system quality, and service quality influence customer loyalty through customer satisfaction and trust in the Indonesian ride-hailing context.

II. Literature Review**A. Bid Price**

Bid price refers to a flexible pricing mechanism that allows customers and service providers to negotiate fares prior to service delivery. In ride-hailing services, bid price is perceived as a tool that enhances pricing control and perceived fairness (Aurelia & Setiawan, 2025). Prior research indicates that customer satisfaction with the negotiated pricing resolution impacts the degree to which bid price directly influences customer loyalty (Cui et al., 2016). Thus, bid price primarily influences loyalty through customers' evaluative and relational responses.

B. System Quality

System quality reflects the technical performance of a digital platform, including reability, functionality, data quality, portability, integration, and aesthetic appeal (Katili et al., 2024). In ride-hailing applications, high system quality facilitates seamless transactions and reduces user effort, which positively affects customer satisfaction (Yuan et al., 2020). Consistent system performance also strengthens customer trust in the platform's capability and reliability (Katili et al., 2024). Consequently, system quality is more likely to influence customer loyalty indirectly through satisfaction and trust rather than through a direct relationship.

C. Service Quality

Service quality represents customers' perceptions of service excellence, encompassing dimensions such as responsiveness, assurance, reliability, and empathy (Setiono & Hidayat, 2022). In the ride-hailing context, service quality is shaped by both driver behavior and platform support. Empirical evidence suggests that service quality significantly enhances customer satisfaction and reinforces trust, which then fosters long-term loyalty (Lee, 2022). Therefore, satisfaction and trust act as mediating mechanisms that translate service quality into loyalty outcomes.

D. Customer Satisfaction

Customer satisfaction refers to customers' overall evaluation of whether a service meets or exceeds their expectations. In ride-hailing systems, satisfaction is influenced by pricing outcomes, system performance, and service interactions (Amarajaya et al., n.d.). Satisfied customers are more likely to develop trust in the platform and continue using the service (Agung et al., n.d.), indicating that satisfaction plays a central mediating role between service attributes and loyalty.

E. Trust

Trust is defined as customers' confidence in a service provider's reliability, integrity, and ability to deliver consistent performance (Briliana & Sari, 2020). In digital platforms characterized by uncertainty and perceived risk, trust becomes essential for sustaining long-term relationships. Studies show that trust strengthens the effect of customer satisfaction on loyalty and functions as a key mediator linking service-related factors to repeated usage intentions (Kurniadi & Rana, 2023).

F. Customer Loyalty

Customer loyalty reflects a customer's intention to continue using a service and to resist switching to competitors (Rahayu et al., 2023). In ride-hailing systems, loyalty is not solely driven by functional attributes such as price or system features. Instead, loyalty is largely formed through mediating processes involving customer satisfaction and trust, which convert service experiences into sustained behavioral commitment (Briliana & Sari, 2020; Rahayu et al., 2023).

III. Methodology

This study employed a quantitative research approach using a survey method to examine the relationships between bid price, system quality, service quality, customer satisfaction, trust, and customer loyalty in ride-hailing services in Indonesia. The research population consisted of users who had experience using ride-hailing systems that apply bid price mechanisms. Data were collected through an online questionnaire distributed using purposive sampling, with respondents selected based on their prior usage of ride-hailing systems and familiarity with bid price features.

The measurement instruments were adapted from previously validated studies and operationalized using a Likert scale to capture respondents' perceptions of each construct (Roy, 2020). Bid price, system quality, and service quality were treated as exogenous variables, customer satisfaction and trust as mediating variables, and customer loyalty as the endogenous variable. Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS), which is appropriate for predictive analysis and complex mediation models. The analysis included evaluation of the measurement model (validity and reliability) and the structural model to assess direct and indirect relationships among variables.

IV. Results and Discussion

A. Results

1. Descriptive Analysis

Descriptive analysis was conducted to describe respondents' perceptions of each research variable using a five-point Likert scale. Mean values were used to determine the overall tendency of responses and were categorized from very low to very high. This analysis provides an initial overview of how users evaluate ride-hailing services with a bid price mechanism.

TABLE I. DESCRIPTIVE STATISTICS OF RESEARCH VARIABLES

Variable	Mean	Category
Bid Price	4.344	Very High
Service Quality	4.199	High
System Quality	4.253	Very High
Customer Satisfaction	4.282	Very High
Trust	4.248	Very High
Customer Loyalty	4.095	High

The results indicate that all variables achieved high to very high mean values. Bid price and system quality were perceived very positively, reflecting users' acceptance of flexible pricing and reliable application performance. Customer satisfaction and trust recorded very high scores, suggesting strong evaluative and relational responses from users. Customer loyalty showed a high mean value, indicating strong repeat usage and recommendation intentions, although it remains slightly lower than satisfaction and trust.

2. Measurement Model Evaluation

The measurement model was evaluated to assess the validity and reliability of the constructs using convergent validity, discriminant validity, and reliability tests.

TABLE II. CONVERGENT VALIDITY AND RELIABILITY RESULTS

Variable	Outer Loading Range	AVE	Composite Reliability
Bid Price	0.822–0.852	0.695	0.919
Service Quality	0.801–0.882	0.687	0.916
System Quality	0.736–0.866	0.677	0.913
Customer Satisfaction	0.897–0.923	0.832	0.937
Trust	0.870–0.900	0.785	0.916
Customer Loyalty	0.852–0.911	0.790	0.919

All indicators demonstrated acceptable outer loading values above the recommended threshold. AVE values exceeded 0.5 for all constructs, confirming convergent validity (Arvianto & Usino, 2021). Composite reliability values were above 0.7, indicating strong internal consistency. These results confirm that all constructs were measured reliably and validly (Ghozali, 2016).

3. Structural Model Evaluation

The structural model was evaluated using the coefficient of determination (R^2) to assess the explanatory power of the model.

TABLE III. R-SQUARE VALUES

Endogenous Variable	R-Square
Customer Satisfaction	0.764
Trust	0.746
Customer Loyalty	0.649

The R^2 values indicate strong explanatory power. Customer satisfaction and trust were well explained by the proposed antecedents, while customer loyalty was moderately to strongly explained by both direct and indirect relationships. This supports the suitability of the model for mediation analysis.

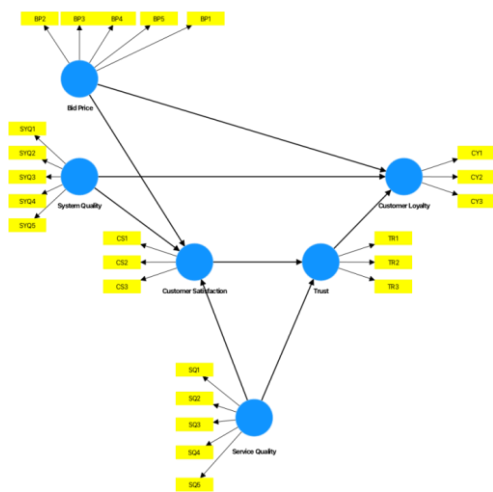


Fig. 1. Structural Model

4. Hypothesis Testing

Hypothesis testing was conducted using bootstrapping procedures in SmartPLS to examine direct and indirect relationships among variables.

TABLE IV. DIRECT EFFECTS

Path	β	t-value	p-value	Result
Bid Price → Customer Satisfaction	0.273	5.118	0.000	Supported
System Quality → Customer Satisfaction	0.241	4.232	0.000	Supported
Service Quality → Customer Satisfaction	0.441	7.877	0.000	Supported
Bid Price → Customer Loyalty	0.295	3.406	0.000	Supported
System Quality → Customer Loyalty	0.151	1.943	0.052	Not Supported
Trust → Customer Loyalty	0.437	5.547	0.000	Supported

The results show that bid price, system quality, and service quality significantly influenced customer satisfaction. Bid price and trust had significant direct effects on customer loyalty, while system quality did not directly influence loyalty, indicating the need for mediating mechanisms.

5. Mediation Analysis

Indirect effects were tested to examine the mediating roles of customer satisfaction and trust.

TABLE V. INDIRECT EFFECTS

Path	β	t-value	p-value	Result
Service Quality → Trust → Customer Loyalty	0.148	3.935	0.000	Supported
Customer Satisfaction → Trust → Customer Loyalty	0.246	4.143	0.000	Supported
System Quality → Customer Satisfaction → Trust → Customer Loyalty	0.059	3.007	0.000	Supported

The mediation results confirm that customer satisfaction and trust play crucial mediating roles. Service quality and customer satisfaction enhanced customer loyalty through trust, while system quality influenced loyalty only through sequential mediation. These findings emphasize that loyalty is primarily driven by relational mechanisms rather than direct functional attributes.

B. Discussion

1. The Effect of Bid Price on Customer Satisfaction: The results indicate that bid price has a positive and significant effect on customer satisfaction. A transparent and flexible bid pricing system allows customers to adjust fares according to their preferences and financial capability, increasing their sense of control and emotional engagement (Hanggoro et al., n.d.). This flexibility enhances the perceived ownership of the service, which in turn boosts satisfaction. This finding aligns with prior research showing that customers who have greater control in the service process tend to feel more satisfied and have a clearer understanding of their role in service interactions (Nardi et al., 2020).

2. The Effect of System Quality on Customer Satisfaction: System quality also positively affects customer satisfaction (Syafiq & Stanley, 2020). High-quality systems, including usability, reliability, flexibility, and accessibility, enable customers to access information efficiently and navigate the application effectively (Katili et al., 2024). In ride-hailing services, the app functions as the primary link between drivers and passengers; therefore, user-friendly systems are crucial for a satisfying customer experience (Syafiq & Stanley, 2020). Service providers should simplify processes, minimize user input requirements, and ensure smooth operation to enhance efficiency and satisfaction (Yuan et al., 2020).

3. The Effect of Service Quality on Customer Satisfaction: Service quality is the most dominant factor influencing customer satisfaction (Hutasoit et al., 2019; Rahayu et al., 2023). Higher service quality directly leads to greater satisfaction. In ride-hailing, service quality includes fast pickup, driver friendliness, vehicle comfort, and safety. Providers must continuously improve and maintain service quality to ensure customers remain satisfied and continue using the platform (Syafiq & Stanley, 2020).

4. The Effect of Service Quality on Customer Loyalty through Trust: Service quality not only enhances satisfaction but also impacts customer loyalty through trust (Lee, 2022; Novitasari et al., 2024). Trust serves as an important mediator in the relationship between service quality and loyalty. Studies indicate that customers who trust the platform are more likely to engage repeatedly and remain loyal, even when alternatives exist (Ardhanari & Viphindrartin, 2022; Briliana & Sari, 2020; Lee, 2022). In ride-hailing, trust can be built through clear pricing, safety guarantees, driver quality, and responsive customer support.

5. The Effect of Customer Satisfaction on Customer Loyalty through Trust: Customer satisfaction positively affects customer loyalty through trust (Agung et al., n.d.; Kurniadi & Rana, 2023). High satisfaction fosters trust, which in turn encourages loyal behaviors such as repeated use, referrals, and continued engagement with the platform (Agung et al., n.d.). For example, customers who experience fast booking, courteous drivers, and transparent pricing perceive that the platform understands and meets their needs, strengthening trust and loyalty (Agung et al., n.d.).

6. The Effect of Bid Price on Customer Loyalty: Bid price has a direct positive effect on customer loyalty (Cui et al., 2016; Nardi et al., 2020). Interactive and enjoyable price negotiation increases the perception of fairness (perceived price fairness) (Aurelia & Setiawan, 2025). When customers feel the price, they pay aligns with the quality and experience received, long-term attachment and loyalty to the platform are reinforced. Transparent bid pricing, such as explaining price fluctuations or offering benefits, further strengthens customer loyalty.

7. The Effect of System Quality on Customer Loyalty: The system quality does not directly influence customer loyalty, contradicting prior research by Cahyoadi, 2024; Syafiq & Stanley, (2020), which identified a clear correlation in the digital sector. In ride-hailing, system quality functions as a hygiene factor; users expect the system to work well, but loyalty is more influenced by service experience and trust (Agung et al., n.d.). In other words, a good system supports satisfaction but alone is insufficient to make customers remain loyal without quality service and trust-building.

8. The Effect of Trust on Customer Loyalty: Trust has a significant positive impact on customer loyalty (Briliana & Sari, 2020; Kurniawan & Tankoma, 2023). Customer confidence in the credibility, integrity, and consistency of the service fosters long-term relationships between the platform and its users. In digital services such as ride-hailing, trust is crucial because user interactions depend heavily on perceived safety, reliability, and consistency.

The results show how customer satisfaction translates into customer loyalty, through trust, and not directly. This means that satisfaction is not enough to create loyalty; trust must first be developed. In ride-hailing, trust is the important psychological element that extends the positive service experience into loyalty.

Customer satisfaction is the customer's overall assessment of their service experience, such as how easy it was to book, the clarity and fairness of pricing, the behavior of the drivers, and how safe they felt. With enough levels of positive customer services, customers will see the platform as dependable and value driven. Strong trust is developed from positive evaluations and is the belief that the service provider will continue to deliver value in the future.

The ultimate measure of success when it comes to customer appreciation is trust. Customers who trust a platform will repeatedly use it, tell others about it, and will continue to use it—even if competing platforms have the same prices and features. Trust lessens the perception of risk, uncertainty, and vulnerability, which will always be an issue on the internet when it comes to ride-hailing, financial transactions, and the collection of personal information. Hence, it is trust that drives long-term relationships. The trust of customers fully mediates the impact of customer satisfaction on customer loyalty, according to the mediation analysis. While customer satisfaction is the emotional and cognitive plus of a service, trust serves to consolidate that into an enduring relational bond. This is particularly true in the digital service industry. It is extremely important to differentiate the loyalty that results from customer satisfaction and the loyalty that results from customer satisfaction that has been internalized into trust. This is the exact role that trust plays in the context of the customer journey and the associated loyalty behaviors in the ride-hailing industry. Theoretically, bid pricing is a new area of study. It focuses on the psychology of fairness and the mental models or constructs that consumers have when engaging in a negotiation. It also adds to the understanding of flexible pricing in addition to the psychology of fairness. The role of mediation in trust is critical within the satisfaction-service quality-loyalty chain. The marketing relationship theory holds that trust is a critical component in the development of long-term customer loyalty. The relationship marketing theory holds that trust is a critical component of developing long-term customer loyalty. The quality of a system is a hygiene factor; while necessary for providing satisfaction, its quality in and of itself does not contribute to the loyalty of the customer.

From a practical perspective, emotional attachment and the perception of fairness can be enhanced by a more systematic approach to transparent and flexible pricing. The improvement in service quality that is necessary for emotional attachment and the perception of fairness is evidenced by the reliability, comfort, safety, and the professionalism of the driver. The trust of the customer also must be cultivated by the organization to maintain the customer's loyalty. This can be achieved by implementing measures to protect customer data, providing fair pricing, and improving response time to customer complaints. Competitive pricing, quality service, and a culture of trust will create a competitive edge that is difficult to erode in the ride hailing industry.

V. Conclusion

The research suggests that the combination of bid price, system and service quality, customer satisfaction, and collectively **shape** customer loyalty in ride-hailing services. Bids give customers a sense of control and contribution to satisfaction and loyalty. The quality of the system fosters trust, satisfaction, and reliability, but not loyalty. The greatest contribution to satisfaction comes from the quality of the service, and loyalty is fostered by trust. Repeat service use, positive recommendations, and platform retention are loyalty behaviors that satisfaction and trust collectively drive. Service quality and satisfaction are functional, while trust is an emotional factor that is key to customer retention. Considering the mediation role of customer satisfaction and trust, customer loyalty is the result of a chain of service-related attributes. Trust is a psychological state, specifically confidence in the platform's integrity, reliability and consistency. Customer satisfaction is a positive evaluative response to service. Emotional satisfaction does feel good, but it does not create the connection necessary for true loyalty. Genuine loyalty does not just come from good services in the moment. Instead, it comes from the process where trust evolves satisfaction into a long-lasting behavioral loyalty. This is the kind of loyalty that ride-hailing services hope to achieve. In order for ride-hailing services to achieve true loyalty, they need to earn and strengthen the trust of long-lasting customer. To accomplish that goal, they need to enhance the quality of their services, offered systems, and systems. They need to provide a responsive, Best way to earn their trust is to ensure that they are safe, and not responsive service. Research has been done on trust. and providers need to offer more payment methods to create true trust clients. Future research should include brand loyalty, perceived value, and a larger geographical area of Indonesia. This will capture the true cause of loyalty in the competitive market. In a competitive market where services offered are similar in quality, to achieve true loyalty providers earn the trust of long-lasting clients. The best way to do this is through responsive services. In this competitive market the best way to achieve true loyalty in ride-hailing services is low prices. To create true trust with clients, they need to provide a positive service.

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