

MARKETING OF ONLINE OJEK APPLICATIONS TO UNDERSTAND CUSTOMER PERCEPTION OF LOYALTY: LITERATURE STUDY



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Abstract

Online motorcycle taxi applications are applications that provide public transportation such as motorbikes, cars, and even online motorcycle taxi applications can order food or simply send goods from one place to another. The purpose of this study is to investigate the impact of performance risk and relationship building on customer loyalty, as measured by trust, in online motorcycle taxi applications. This data was obtained in July 2024, as many as 105 respondents were used for validity and reliability testing and path analysis tests, using the hair method, all samples were taken from online motorcycle taxi application users in JABODETABEK. By using path technique analysis to see the direct and indirect paths as dependent variables to the dependent variable. This study yields several key conclusions, including the following: performance risk on customer loyalty, performance risk on trust, and the relationship between performance risk and customer loyalty through trust have no significant effect. However, the variables of relationship building on trust, relationship building on customer loyalty, and trust on customer loyalty have a significant effect.

Keywords: Performance Risk, Building Relationships, Trust, Customer Loyalty

INTRODUCTION

With the advancement of technology in this modern era, Indonesians, especially those in the capital city of Jakarta and its surroundings, are familiar with online motorcycle taxis. Many people use them for transportation. Online motorcycle taxis are a popular form of public transportation due to their ease of access and the ability to optimize time by using the available navigation. Online motorcycle taxis are similar to regular motorcycle taxis (Fajrin & Andini, 2023). However, ordering an online motorcycle taxi requires using an app on your smartphone, thanks to advances in internet technology. This makes things easier for both customers and online motorcycle taxi operators (Mufida et al., 2023). Online motorcycle taxi applications not only transport customers, but also allow them to order or pick up food, goods, or other similar items from one location to another according to the order in the application. This can increase the activity of the people of Jakarta and the surrounding area, making it easier to carry out their daily activities due to the availability of this technological development. Building a performance risk approach to other variables will create radical changes in a short time and can have a positive impact on the company (Masnita et al., 2019). Therefore, it is necessary to conduct research on the influence of online motorcycle taxi application performance risks, building customer relationships, on customer loyalty, through customer trust.

When using an online motorcycle taxi app, customers can experience the performance risks inherent in the app. Risk can be defined as the potential for loss to customers. Companies must manage risk to maintain and improve their operations. Risk identification and assessment must utilize risk management strategies (Warasthe, Brandenburg, & Seuring, 2022). Performance can be used to measure the success or failure of a program that has been established (Saleha et al., 2023). Obtaining information to assess the value of a company's performance is crucial for evaluating how it can continuously improve the performance of the applications it creates for its customers. To build positive performance risk, companies must build trust with their customers (Yang et al., 2024)

To reduce performance risk, companies need to gain customer trust in a product or service and build good customer relationships to gain the trust of users of that product or service (Banjarnahor et al, 2024). Building customer relationships is a highly strategic approach that aims to establish and maintain a relationship between the company and its customers for its own success (Hasan et al., 2023). To reduce the performance risk of online motorcycle taxi applications, companies must build good relationships with their customers. Therefore, customer relationships can be defined as when customers start using an online motorcycle taxi application to connect with a product they need, resulting in active users within the application's network (Amin et al., 2021). Building relationships is a relationship between service providers or companies that can provide a sustainable experience to customers (Chahal & Bala, 2024).

The success of a product or service is not only influenced by performance, risk, and relationship building. It is also greatly influenced by trust. Trust is a key factor in generating interest in reusing a product or service (Rosdiana et al., 2019). Trust can be defined as a situation where a customer faces uncertainty when choosing a product or brand for their own consumption (Fathoni & Jairin, 2022). When choosing an online motorcycle taxi app, trust in the brand is crucial to reduce the risk of uncertainty for customers and increase trust in a product or brand they trust. When an online motorcycle taxi app is reliable and meets

customer needs, it can be defined as customer trust in the product (Rulian & Kurniawati, 2023). In a business environment, owners need to gain the trust of the customers themselves. Customer trust can be defined as all the knowledge that exists in the customer and all the perceptions that have been created by the customer, such as objects, attributes, and benefits that have been felt by the customer (Rahayu, 2021).

A commitment that arises from a customer when repurchasing a product or using a service repeatedly during times of increased business competition can be interpreted as customer loyalty to that product or service. Loyalty can be defined as a measuring tool to attract customers to purchase or reuse the goods or services provided by online motorcycle taxi applications. When customers have repeatedly ordered from a particular brand, it can significantly increase the profits for that brand (Rulian & Kurniawati, 2023). Loyalty is an agreement between customers of a brand when subscribing or when purchasing goods and services from a particular brand on a permanent and continuous basis (Rahmat & Kurniawati, 2022). Hidayatullah et al., (2020). Customer loyalty refers to decision-making behavior when making repeat purchases of a product or service. The concept of loyalty itself is more about customer behavior than attitude.

Online motorcycle taxi applications are applications created by service companies with technological advances to make it easier for potential targets to travel by combining the risks of application performance in building customer relationships on trust. Many factors influence the good or bad of an industry engaged in the service sector due to the loyalty or disloyalty of customers to the application's services. To attract customers to be interested in using the service, online motorcycle taxi companies must reduce performance risks to build customer relationships towards loyalty with trust given by customers. With this background, the research wants to take the title: "Marketing Online Motorcycle Taxi Applications to Understand Customer Perceptions of Loyalty: Literature Study". This study aims to analyze the influence of performance risks and building customer relationships of online motorcycle taxi applications on customer loyalty through trust. It is hoped that this research can contribute to developing online motorcycle taxi marketing strategies. Through data analysis from customers of Online motorcycle taxis in Indonesia and hypothesis testing regarding the influence of performance risk, and building customer relationships, this study aims to provide insight for companies to determine customer loyalty through customer trust in online motorcycle taxis, so as to achieve sustainable success. The novelty of this study is customer trust in online motorcycle taxi applications. Although there are many promotions from online motorcycle taxi applications, customer trust in loyalty can vary.

RESEARCH METHOD

Model Development

Performance Risk to Customer Loyalty

Something that will happen in a business loss unexpectedly and is not expected can be interpreted as a risk (Dan & Soelaiman, 2021). Obtaining information to see the value results of a performance is very important for evaluating the Company so that it can continue to improve the performance of the application that has been created for customers. Loyal customer has a significant impact on a company's performance. Therefore, loyaltycustomerinterpreted as Behavior customer when making a decision to make repeated purchases of a product or service that has been provided by the company of his choice(Putra,

2021). Customer loyalty cannot be created instantly, but must be well designed by the company. The company must get good results from customers, providing experience customer branded, improving performance results (Dwi Anisa, 2023). Based on previous research on Performance Risk Customer does not have a positive effect on loyalty customer (Najar & Rather, 2023).

H1: Is there a positive influence of performance risk on customer loyalty?

a. Performance Risk to Trust

Performance risk can be interpreted as a measuring tool for the adequacy of capital owned by a company operating in the service sector to support the active performance of the company. (Simatupang et al., 2021). Performance can be defined as the time when a good performance is produced and can be seen from its quality. The performance of online motorcycle taxi applications can be a benchmark for how customers provide value to the application (Rahmawati et al., 2022). Therefore, the success of the Company's sweep program can be seen from the trust of customers. The Company always optimizes the performance of its programs to achieve its goals. Therefore, trust is the glue that enables the Company to gain the trust of customers which is given to the Company (Ratu Bilqis et al., 2021). In previous research, it was stated that performance risk has a positive effect on trust. (Yang et al., 2024)

H2: Is there a positive influence of Performance Risk on Trust

b. Relationship Building on Trust

Connection customer is the level of cognitive, emotional, and behavioral activity in interactions with a brand that can be directly influenced by the level of individual motivation for a particular brand (Fitri & Mujiasih, 2021). Building relationships with customers is a marketing strategy to attract the trust of consumers. To maintain the relationship with, customer. Regarding trust, the company must provide a value of trust between both parties. Trust is the power of knowledge and a conclusion from a customer of a product that has a purpose, function, and benefits (Rahayu, 2021) Trust is an important factor in the success of a company operating in the service sector, such as online motorcycle taxis. Customers have limited direct knowledge of the condition of the product or service (Umar et al., 2024). Trust is a perception given by the customer regarding the services provided by the Company (Rahmat & Kurniawati, 2022). In previous research, it has been discussed that the relationship between customers has a significant impact on trust (Yang et al., 2024).

H3: Is there an influence of Relationship Building on Trust?

c. Connection Customer Towards Loyalty

In building relationships, customer companies must carry out marketing actions to build and maintain relationships between customers and the products or services they offer, such as building relationships between customers towards online motorcycle taxi applications (Chahal & Bala, 2024). Building relationships is a relationship between service providers that provides ongoing experience to customers (Chahal & Bala, 2024). Building relationships with customers to gain loyalty customer It is not easy. So, Loyalty defines a repeat purchase that provides positive traits and long-term commitment, intending to spread positive information to other people or customer Other. Availability can use the Company's products or services in the long term. (Hanif & Mawardi, 2016). When the relationship customer has been well established then, customer will be loyal to the brand.

Previous research has discussed that customer loyalty has a significant positive effect (Chahal & Bala, 2024).

H4: Is there an influence of Relationship Building on Customer Loyalty

d. Trust in Loyalty

Trust can be defined as the willingness of customers to be involved in the development of new technology and to use that technology. (Sari Fitriansyah et al., 2023) Loyalty is a form of customer loyalty in attitudes and behavior that is demonstrated through long-term commitment when using a product or service repeatedly in one's life (Nur Khanifah & Budiono, 2022). Loyalty is a willingness Customers who use products or services provided by a company for a long period of time, use them regularly, and are willing to recommend products available on online motorcycle taxi applications. (Hanif & Mawardi, 2016). Trust is the beginning of customers being able to show loyalty to the brand they use. (Chandra et al., 2022). The greater the trust in this customer towards a product or service, the greater the customer loyalty towards that product or service. (Rahman et al., 2022). In previous research, trust had a positive effect on loyalty customer (Yang et al., 2024)

H5: Is there a positive influence of trust on customer loyalty?

e. Performance Risk to Loyalty Customer Through Trust

Risk describes something that can always be linked to a possibility that something could happen that could harm a company unexpectedly and unexpectedly (Dan & Soelaiman, 2021). Risk can affect performance, so performance is an achievement that can be achieved by a company when the product or service gets a good value from customers (Ratu Bilqis et al., 2021). Loyalty is a form of faithfulness, customer in attitudes and behaviors shown through long-term commitment when using a product or service repeatedly in one's life (Nur Khanifah & Budiono, 2022) Trust is the key to advancing a company. Companies engaged in products or services really need to gain trust from their customers for the strength of their product from the company. The attachment of a performance risk to the trust given from a product or service to a customer. The higher the performance of a product, the higher the trust given to it by customers towards the Company (Rahmawati et al., 2022) In previous research, it was discussed that performance risk has a positive effect on trust and performance risk has a positive effect on customer loyalty through trust. (Yang et al., 2024).

H6: Is there a positive influence of Performance Research on customer loyalty through Trust?

f. Relationship Building Towards Customer Loyalty Through Trust

Connection customer can be defined when a customer starts using a motorcycle taxi application online to be able to connect with a product that is needed, resulting in user interactivity in the application network. (Amin et al., 2021). Loyalty is the willingness customer in consistently use a company's products or services over a long period of time, using them repeatedly, and recommending these products or services (Hanif & Mawardi, 2016). Trust is a perception from a point of view customer which is based on experience, repeat purchases, and interactions that are expected in the relationship. Customer towards loyalty is achieved through trust (Rahman et al., 2022). Loyalty has a very important role and has an impact on Companies by building good relationships between brands and their customers (Ramadhan & Masnitasiagian, 2019).

Previous research has shown that customer relationships have a positive influence on loyalty through trust in using products or services (Yang et al., 2024).

H7: Is there an influence of Relationship Building on Customer Loyalty through Trust?

g. Conceptual framework

Theories used: Theoretical and practical contributions

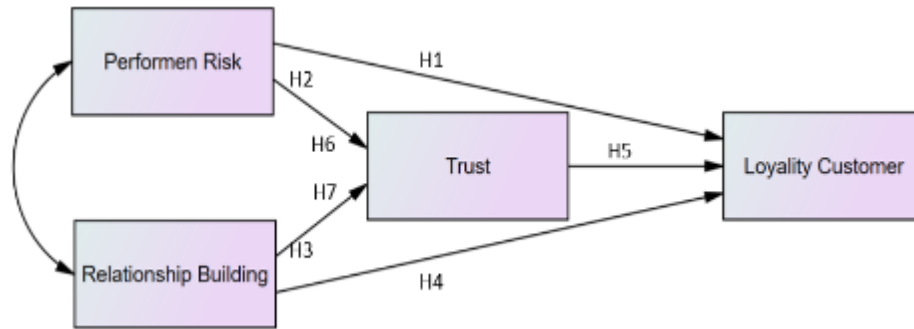


Figure 1.
Research Design

Source: Model development, 2024

Data Collection

In testing the hypothesis, a research method is required, which will be used quantitatively.

a. Population and sample

The data for this research was taken from online motorcycle taxi application users as a research population totaling 105 people, which we will use in the path analysis test calculation, using the Hair method.

b. Data collection technique

The data taken to obtain a score that functions as the influence of performance risk, building customer relationships, on customer loyalty through trust that will be obtained in July 2024 using a Likert scale on four variables, namely the performance risk variable, the customer relationship building variable, the product trust variable, and the customer loyalty variable.

c. Data Analysis Techniques

Developing an analysis path that can estimate the direct and indirect influence of independent variables on dependent variables with 2 substructures, with model 1 to see the influence of performance risk, building customer relationships on customer trust, and model 2 to see the influence of performance risk, building customer relationships on customer loyalty. This data was processed using the IBM SPSS Amos application.

Table 1.

Operationalization of Variables

Variable/Concept	Indicator	Scale
Performance Risk is to obtain information that can be seen from the results of the performance risk value. It is very important to evaluate the Company so that it can continue to improve the performance	Function Benefit Level Hope	1-5

of the application that has been created for its customers (Yang, Cho, & Han , 2023)		
Building Relationships. Building relationships is a relationship between service providers that provides a continuous experience to customers. (Yang, Cho, & Han , 2023)	Connection Know Helped	1-5
Belief is the power of knowledge and a conclusion from customers towards a product that has a purpose, function, and benefits (Rahayu, 2021)	Integrity Kindness competence	1-5
Loyalty is a form of fidelity. Customer attitudes and behaviors are demonstrated through long-term commitment when using a product or service repeatedly in their life.(Nur Khanifah & Budiono, 2022).Long(Khanifah & Budiono, 2022).	Interested Recommend Repeat purchases Purchase of all products	1-5

Source: theory indicators, 2024

RESULTS AND DISCUSSION

Respondents

The research data were obtained from 105 respondents in Indonesia with various descriptive characteristics in Table 2.

Table 2.
Respondent Data

Variables	Amount	Percent
The online motorcycle taxi application used		
- Grab	34	32.4
- Gojek	60	57.1
- Maxim	11	10.5
Sex		
- Man	45	42.9
- Woman	60	57.1
Age		
- 17 – 25 years old	40	38.1
- 26 – 35 years old	33	31.4
- 35 – 45 years old	14	13.3
- > 46	18	17.1
Last education		
- High school or equivalent	44	41.9
- Diploma	11	10.5
- Bachelor	38	36.2
- Postgraduate	12	11.4
Job		
- Students	24	22.9
- Government employees	12	11.4

- Private employees	38	36.2
- Businessman	19	18.1
- Doesn't work	12	11.1
Income		
- < 1,000,000	22	21
- 1,000,000-3,000,000	30	28.6
- > 3,000,000	52	49.5

Source: Processed questionnaire data, 2024

Table 2 shows the respondent data, namely online motorcycle taxi app users who were the research sample of 105 people at the managerial level. Most of the respondents used the Gojek app with the most gender being female, aged above 17-25 years, with the highest education of high school or equivalent as many as 44 people, working as private employees as many as 38 people, with the highest income above 3,000,000 as many as 52 people.

Analysis

The collected data will be tested with validity and reliability tests to ensure the quality and reliability of the research instrument. Validity testing will be conducted by analyzing the factor loading values of each indicator. Validity testing will determine whether the indicator measuring a variable is valid or invalid. The statistical measurement tool used is factor loading. The factor loading value used to determine sample validity is 0.55.

Cronbach's alpha coefficient is an analytical measuring tool used to test the reliability of an indicator. If the Cronbach's alpha coefficient is >0.06 , then all statements in the questionnaire are proven reliable. If it is <0.06 , then all statements are unreliable.

The results of the outer test used for validity and reliability testing are presented in Table 3.

Table 3.
Outer Model

Variables/Indicators	Outer Loading	Cronbah's Alpha	Conclusion
Performance Risk		0.801	Reliable
- Function	0.819		Valid
- Benefit Level	0.845		Valid
- Hope	0.875		Valid
Building Customer Relationships		0.680	Reliable
- Connection	0.854		Valid
- Know	0.758		Valid
- Helped	0.731		Valid
Trust		0.847	Reliable
- Integrity	0.904		Valid
- Kindness	0.846		Valid
- competence	0.876		Valid
Loyalty		0.777	Reliable
- Interested	0.709		Valid
- Recommend	0.760		Valid

- Repeat purchases	0.820	Valid
- Purchase of all products	0.805	Valid

Source: Processed Results, 2024

In Table 3 above, it can be seen and concluded that all indicators of the performance variables Risk, Relationship Building, Trust, and Customer Loyalty are proven valid, with a factor loading >0.50. The reliability test for all each variable includes performance Risk with a Cronbach alpha value of 0.801. The Relationship Building variable with a Cronbach alpha value of 0.680. The Trust variable with a Cronbach alpha value of 0.847. The Customer Loyalty variable with a Cronbach alpha value of 0.777. This can indicate that all indicators to measure these variables are reliable because the Cronbach alpha value is >0.06.

Table 4.
Model Fit Testing Index

Size Type	Measurement	Model fit decision	Results Processed	Decision
Goodness of Fit Indices	Chi-square	(Chi Square table)	131,130	
	p-value Chi-Square	≥ 0.05	0,000	Not Fit
	GFI	≥0.90	0.842	Marginal Fit
	AGFI	≥0.90	0.756	Not Fit
	CFI	≥0.90	0.925	Good Fit
	TLI	≥0.90	0.901	Good Fit
	RMSEA	≤ 0.08	0.108	Not Fit
	RMR	≤ 0.50	0.056	Not Fit

Source: Processed Primary Data, 2024

Table 4 above shows the results of the model fit testing process: of the 8 testable criteria, only 2 yielded good fit results, namely CFI and TLI. 1 criterion yielded marginal fit results, namely GFI, and 4 yielded poor results, namely the p-value of chi-square, AGF, RMSEA, and RMR, which met the predetermined fit requirements. Therefore, the research hypothesis can be tested.

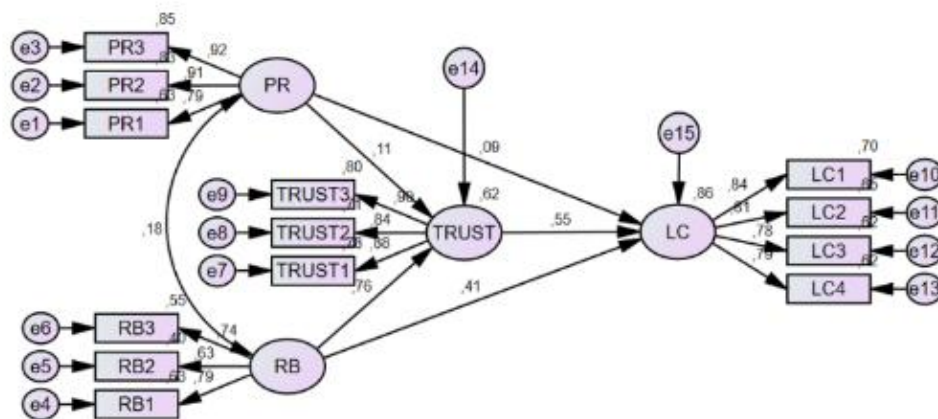


Figure 2.
Analysis Results

Source: Processed research data, 2024

Figure 2 shows the estimated correlations between indicators and variables. All indicators contribute to the formation of their respective variables. PR is the primary indicator for Performance Risk, RB is the primary indicator for Relationship Building, Trust is the primary indicator for Trust, and LC is the primary indicator for Customer Loyalty.

Direct Hypothesis Testing

Hypothesis testing results are a crucial step in this research to determine the causal relationship between the variables studied. The main objective of this test is to reject the null hypothesis (Ho), which states there is no difference in the relationship between the variables, so that the alternative hypothesis (Ha), which can state a difference or relationship, can be accepted. The method commonly used to test hypotheses in quantitative research is structural equation modeling (SEM) analysis. SEM can enable research to simultaneously test various complex relationships between independent and dependent variables, as well as predict changes in the dependent variable as a result of changes in the independent variable.(Hair et al., 2019). A value greater than 0.05 (5%) can be interpreted as an unacceptable hypothesis. If the p-value is less than 0.05, the hypothesis is accepted. The following table shows the results of the hypothesis test:

Table 5.
Direct Hypothesis

Channel	Type	Standard Estimates	CR	P-Value	Conclusion
Performance Risk→Customer Loyalty	Direct	0.065		0.153	Not Significant
Performance Risk→Trust	Direct	0.092		0.196	Not Significant
Relationship Building→Trust	Direct	0.876		0,000	Significant
Relationship Building→Customer Loyalty	Direct	0.402		0.003	Significant
Trust→Customer Loyalty	Total	0.470		0,000	Significant

Source: Processed research data, 2024

Table 5 shows the flow of influence between variables in the performance risk model. Performance risk does not affect customer loyalty; performance risk does not affect trust. Relationship building affects trust, relationship building affects trust, performance risk affects customer loyalty, and trust affects customer loyalty. Performance risk does not directly affect managerial performance but indirectly through organizational commitment, where the total influence is getting stronger.

Table 6.
Indirect Hypothesis

	Standardized Direct Effects	Standardized Indirect Effects
PR ---> LC	0.090	
RB ---> LC	0.408	
PR ---> TRUST ---> LC		0.060

RB ---> TRUST --->	
LC	0.418

Source: Processed research data, 2024

Table 6 shows that the indirect influence flow in each performance risk variable does not affect customer loyalty through trust, and relationship building does not affect customer loyalty through trust.

Performance Risk towards Customer Loyalty

This study found that the performance risk on customer loyalty in the online motorcycle taxi application obtained a positive coefficient value of 0.065 with a CR value of 1.428. The performance risk of the online motorcycle taxi application did not affect customer loyalty with a p-value of $0.153 > 0.05$. So H1 is rejected, which can be interpreted as there is no positive influence of performance risk on customer loyalty.

The results of the above research produced the same results as the previous research, namely that Performance Risk does not have a positive effect on customer loyalty (Najar & Rather, 2023). This can provide a statement that indeed the performance risk on customer loyalty does not affect the online motorcycle taxi application used by the online motorcycle taxi application customers.

Performance Risk against Trust

This study resulted in a positive coefficient value of 0.092 for performance risk on trust in online motorcycle taxi applications with a CR value of 1.292. The performance risk of online motorcycle taxi applications did not affect trust, with a p-value of $0.196 > 0.05$. Therefore, H2 was rejected, which means there was no positive effect of performance risk on trust.

The results of the research above produced results that were not the same as previous research, namely that performance risk had a positive effect on trust.(Yang et al., 2024). with this, we cannot measure customer trust by building a relationship with the brand or with the online motorcycle taxi application.

Relationship Building against Trust

This study produces a value that relationship building on trust in online motorcycle taxi applications obtained a positive coefficient value of 0.876 with a CR value of 6.657. Relationship building on online motorcycle taxi applications has an effect on trust with a p-value of $0.000 > 0.05$. So H3 is accepted, which can be interpreted as having a positive influence of relationship building on trust.

The results of the research above produced the same research results as previous research, which discussed that customer relationships have a significant influence on trust (Yang et al., 2024). From this, it can be seen from the current and previous results that building relationships with customers can provide a sense of trust in online motorcycle taxi applications.

Relationship Building towards Customer Loyalty

This study produces a value that relationship building on customer loyalty in online motorcycle taxi applications obtained a positive coefficient value of 0.402 with a CR value of 2.958. Relationship building in online motorcycle taxi applications influences customer loyalty with a p-value of $0.003 < 0.05$. So H14 is accepted, which can be interpreted as having a positive influence of relationship building on customer loyalty.

The results of the above research produce the same research results as the previous research, which has been discussed, that the relationship between customers and loyalty has a significant positive effect. This can be seen and concluded that relationship building can produce or provide a sense of customer loyalty to online motorcycle taxi applications.

Trust Towards Customer Loyalty

This research produces a value that trust in customer loyalty in online motorcycle taxi applications is obtained with a positive coefficient value, namely 0.470, with a value CR of 4.146. Trust in online motorcycle taxi applications, trust has an effect on customer loyalty with a p-value of $0.000 < 0.05$. Therefore, H5 is accepted, which means that trust has a positive effect on customer loyalty.

The results of the research above produced the same research results as the previous research that has been discussed, namely that trust has a positive influence on customer loyalty.(Yang et al., 2024).This means that the higher the customer's trust in the online motorcycle taxi application, the higher the customer's loyalty to the online motorcycle taxi application being marketed (Chandra et al., 2022).

Performance Research on Customer Loyalty through Trust

This study produces a value that performance risk on customer loyalty through trust in online motorcycle taxi applications has a standardized indirect effects value of 0.060 <from the standardized direct effects value with the performance risk path on customer loyalty, namely 0.090, so H6 is rejected, which means there is no positive influence of performance risk on customer loyalty through trust in online motorcycle taxi applications.

The results of the research above produced research results that were not the same as previous research, which discussed that performance risk had a positive effect on trust and performance risk had a positive effect on customer loyalty through trust (Yang et al., 2024).This means that not all performance risks have a positive effect on loyalty, even though it is supported by customer trust in online motorcycle taxi applications.

Relationship Building towards Customer Loyalty through Trust

This study produces a value that relationship building towards customer loyalty through trust in online motorcycle taxi applications has a standardized indirect effects value of 0.418 <from the standardized direct effects value with the relationship building path towards customer loyalty, namely 0.408, so H6 is rejected, which means there is no positive influence of relationship building towards customer loyalty through trust in online motorcycle taxi applications.

The results of the research above produced research results that were not the same as previous research, namely that it was studied that customer relationships had a positive influence on loyalty through trust in using products or services (Yang et al., 2024).From this, it can be concluded that not all good relationships will have a positive impact on loyalty, even though they are supported by the trust of online motorcycle taxi application customers.

CONCLUSION

In the above research, it can be concluded that there is a significant positive influence on the variables of Relationship Building on Trust, Relationship Risk on Customer Loyalty, and Trust on Customer Loyalty, with P-value results smaller than 0.050. However, on the variables of Performance Risk on Customer Loyalty, Performance Risk on Trust, Performance Risk on Customer Loyalty through Trust, Relationship Building on Customer

Loyalty through Trust concluded that there is no positive influence on these variables with P-value results greater than 0.050.

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