THE INFLUENCE OF PERCEIVED LOYALTY PROGRAM AND SATISFACTION LEVEL TOWARDS LOYALTY LEVEL OF ONLINE TRANSPORTATION CONSUMERS

Harika Tsabita, Moh. Djemdjem Djamaludin[*]

Department of Family and Consumer Sciences, Faculty of Human Ecology,
Bogor Agricultural University, Bogor 16880, Indonesia

[*]*E-mail: moh.dj@apps.ipb.ac.id*

Abstract

Competition in the business of ride-hailing services has also increased along with the rapid development of technology. This study aims to analyze the effect of perceptions of loyalty programs and the level of consumer satisfaction on the level of loyalty of Grab consumers. This study used a cross sectional study design and a survey method using an online questionnaire. The analysis carried out using descriptive analysis, Spearman correlation test using SPSS 25, and the influence test using the SEM method using Smart PLS. The population of this study is Indonesian society aged 18-50 years and using Grab services more than three times in the past three months. Respondents were selected by voluntary sampling with a total of 176 respondents. The results of the study found that there was no relationship between the characteristics of respondents and the perceived loyalty program, consumer satisfaction, and consumer loyalty. The Grab loyalty program that is well perceived by consumers can increase the level of Grab consumer loyalty. Then, the increasing level of consumer satisfaction can increase the level of Grab consumer loyalty.

Keywords: loyalty, online transportation consumer, perceived loyalty program, satisfaction

PENGARUH PERSEPSI PROGRAM LOYALITAS DAN TINGKAT KEPUASAN KONSUMEN TERHADAP TINGKAT LOYALITAS KONSUMEN TRANSPORTASI ONLINE

Abstrak

Persaingan dalam bisnis di bidang layanan transportasi turut meningkat seiring dengan pesatnya perkembangan teknologi. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi program loyalitas dan tingkat kepuasan konsumen terhadap tingkat loyalitas pengguna Grab. Penelitian ini menggunakan desain cross sectional study dan metode survei menggunakan kuesioner *online*. Analisis yang dilakukan adalah analisis deskriptif, uji korelasi Spearman menggunakan SPSS 25, dan uji pengaruh dengan metode SEM menggunakan Smart PLS. Populasi penelitian ini adalah masyarakat Indonesia yang berusia 18-50 tahun dan menggunakan layanan Grab lebih dari tiga kali dalam tiga bulan terakhir. Responden dipilih secara *voluntary sampling* dengan jumlah responden sebanyak 176 responden. Hasil penelitian menemukan bahwa tidak terdapat hubungan antara karakteristik responden dengan persepsi program loyalitas, kepuasan konsumen, dan loyalitas konsumen. Program loyalitas Grab yang dipersepsikan secara positif oleh konsumen dapat meningkatkan tingkat loyalitas konsumen Grab dan semakin tinggi tingkat kepuasan konsumen dapat meningkatkan tingkat loyalitas

Kata kunci: kepuasan, konsumen transportasi *online*, loyalitas, persepsi program loyalitas

INTRODUCTION

The current era of the industrial revolution 4.0 shows the development of information technology, such as the internet, which continues to progress in various aspects of life. This has also changed many patterns of life in activities and fulfillment of daily needs that cannot be far from the role of digital technology. internet consumers in Indonesia are currently increasing from year to year. Based on the results of a survey organized by the Indonesian Internet Service Providers Association (APJII, 2021), currently the internet in Indonesia has reached more than 196 million people or 73,7 percent of the population. The rapid development of this technology has brought changes to people's behavior which gradually follows the flow of technological developments, starting from fulfilling daily needs, to doing business.

The business or type of business that currently has a fairly rapid development is the transportation service business, both cars and motorbikes, which was originally called a taxi, with the development of taxi business technology today has innovated by using online applications, so that it can facilitate potential customers in booking transportation services at relatively cheaper rates (David, 2018). The transformation using online applications can make consumers feel safe when using online application-based public transportation services (Aziza, 2017). Based on the results of a survey by the Indonesian Internet Service Providers Association (APJII) involving 7000 respondents, the most frequently used online transportation service in 2020 was Grab, which was 21,3 percent of respondents.

Grab is a technology company providing online-based transportation services founded in 2012 and headquartered in Singapore. Grab currently provides services in various countries including Indonesia. The services provided by Grab in Indonesia are transportation, such as GrabBike, GrabCar, GrabExpress, and GrabTaxi. Apart from transportation services, Grab also provides other services, such as GrabFood, GrabMart, purchasing internet data, bill payments, and eScooter (Grab Indonesia, 2021). Despite providing various services that answer the needs of the community, the large growth of application-based transportation companies has led to competition in the business in this field. In 2016 Grab launched a loyalty program called GrabRewards that gives a certain number of points every time a customer uses Grab services.

Competition in the business world in the field of transportation services has also increased along with the rapid development of technology, so that many companies are using information technology as a way to provide services and increase profits. Tjiptono (2010) explains that customer loyalty is a customer commitment to a brand, store, or supplier, based on a very positive attitude and is reflected in consistent repeat purchases. In accordance with this definition, loyalty is very important for every business because then consumers will make repeat purchases continuously. Therefore, it is very important for companies to be able to maintain loyal customers in addition to trying to acquire new consumers. A person can be said to be a loyal customer if that person makes it a habit to buy products or services offered by the company (Musanto, 2004). Loyal customers have a much greater contribution to the company's profits than new consumers in the same quantity (Artun & Levin, 2015).

One way to increase customer loyalty is to provide incentives to customers through loyalty programs and prioritize customer satisfaction (Simamora, 2021). A loyalty program is a company program to retain existing customers (Suantari, 2020). This program is designed to increase the emotional bond between customers and brands, strengthen commitment, and create customer attachment to brands (Uncles et al., 2003).

Customer satisfaction is a pleasant feeling that is obtained when getting something or something desirable happens (Tjiptono, 2008). According to Kotler and Keller (2009) satisfaction is the difference between consumer expectations and consumer perceptions of what the company gives them. Schiffman and Kanuk (2010) in Sumarwan (2020) define perception as an individual's process of selecting, organizing, and interpreting stimuli into a meaningful and coherent picture. Then, Kotler (2000) defines customer satisfaction as a person's feeling of liking or disliking a product after comparing the advantages of the product with his expectations.

Based on research conducted by Fornel (2007) satisfied customers tend to become loyal customers, so that if the level of customer satisfaction increases, it will be followed by the level of customer loyalty. The results of research by Jere and Posthumus (2014) show that consumer perceptions of loyalty programs can increase consumer commitment in buying a product, thereby increasing consumer loyalty. Meanwhile, the results of research by Adha et al. (2018) found that hedonic benefits that offer incentives to loyalty program members have no significant effect on loyalty programs that affect consumer loyalty. Therefore, this research will focus on the perception of the loyalty program and customer satisfaction and its influence on Grab customer loyalty.

METHODS

This study uses a cross sectional study design because data collection in this study is only carried out at one point and one time without repeating the process. In this study, the method used was a survey method using a questionnaire as a tool. This research was conducted in the territory of Indonesia. The location selection was carried out purposively with several considerations that the high mobility of Indonesian people, so that many Indonesians often use Grab services in their daily activities. This research was conducted within four months from February to May 2022 which included data collection, data processing and information presentation, data analysis and interpretation, and report writing.

The population of this study is Indonesian people, while the sample in this study is Indonesian people who have used Grab services and are members of the Grab loyalty program. The sample was selected using voluntary sampling technique, which is sampling based on the willingness of respondents who meet the criteria to participate in the survey (Murairwa, 2015). The sampling is done purposively with the criteria used in this study are Indonesian people who have used Grab services more than three times during the last three months and are willing to volunteer to fill out the questionnaire. The data obtained will be analyzed using Structural Equation Modeling (SEM) techniques, so the number of examples selected is 5 to 10 times the number of indicators used in the analysis (Hair et al., 2018). The number of indicators used in this study was 18 indicators. Thus, the sample in this study was 90 to 180 respondents. During data collection, there were 206 people who had participated in filling out the questionnaire. However, after going through the data clearing process, only 176 people filled out the questionnaire with valid answers and were determined as examples in this study.

The type of data in this study is primary data obtained from filling out questionnaires by respondents online using the google form application which is distributed via social media such as WhatsApp, Instagram, Line, and Twitter. The questionnaire was used to obtain data related to the variables studied, namely perceptions of loyalty programs, customer satisfaction, and customer loyalty. Secondary data was obtained from journals, articles on the internet, and Grab Indonesia's official blog.

Primary data obtained through filling out an online questionnaire in the form of data on respondent characteristics including age, gender, location of residence, and average household income in a month. Then, statements regarding perceptions of loyalty programs, satisfaction, and consumer loyalty are answered using a Likert scale in the form of an ordinal measurement scale. The Likert scale used in this study is strongly agree, agree, disagree, and strongly disagree. The lowest value is given a weight of 1 in the answer choice strongly disagree and the highest value is given a weight of four in the answer choice strongly agree.

Processing of data obtained from surveys, previously carried out the data quality control stage by testing the validity of the instrument using the AVE and outer loading methods, testing reliability by measuring the value of composite reliability and Cronbach's alpha. Then, the data obtained was processed through the process of editing, scoring, entry, cleaning, analyzing, and data interpretation. Data processing and analysis were carried out using Microsoft Of ice Excel 2019, Statistical Package for Social Science (SPSS) 25.0, and SmartPLS. The data analysis method in this study is to use descriptive data analysis methods, validity tests, reliability tests, hypothesis testing, and Structural Equation Modeling (SEM).

Descriptive analysis is a research method to see the distribution of respondent characteristics. This method is carried out to identify the number, percentage, average, standard deviation, minimum and maximum values on Grab consumer characteristics (age, gender, location of residence, and average household income in a month), perceptions of loyalty programs, customer satisfaction, and Grab consumer loyalty. Descriptive analysis can explain various characteristics of data and is more related to summarizing and presenting data.

Each variable, such as perceptions of loyalty programs, customer satisfaction, and loyalty are categorized to determine the level of each of these variables. The sum score of each variable is transformed into an index which is then grouped into three categories according to Sunarti et al. (2005), namely low ($\leq$60), medium (=60-80), and high ($\geq$80).

Hypothesis testing is carried out in this study to determine whether there is an influence of the independent variable on the dependent variable. Hypothesis testing is done using the coefficient of determination, model fit, and p-value. The coefficient of determination (R Square) is a way to assess how much the endogenous construct can be explained by the exogenous construct. The coefficient of determination (R Square) is expected to be between 0 and 1. R Square values of 0,75; 0,50; and 0,25 indicate that the model is strong, moderate, and weak (Sarstedt et al., 2021). Chin provides criteria for R Square values of 0,67; 0,33 and 0,19 as strong, moderate, and weak (Chin, 1998 in Ghozali & Latan, 2015). Meanwhile, Adjusted R Square is the R Square value that has been corrected based on the standard error value. The Adjusted R Square value

provides a stronger picture than R Square in assessing the ability of an exogenous construct to explain endogenous constructs. In addition, a model fit test is also carried out with criteria, namely the SMSR value must be less than 0,05 (Cangur & Ercan, 2015). However, based on the explanation from the SMARTPLS website, the limitations or criteria for model fit include; RMS Theta or Root Mean Square Theta value <0,102, SRMR or Standardized Root Mean Square value <0,08 and NFI value >0,9. Then, hypothesis testing in this study uses the p-Value parameter. If the p-Value is more than 0,05, the hypothesis is not supported, while if the hypothesis is less than 0,05, the research hypothesis is supported.

In addition, the amount of influence strength can also be seen through the path coefficient value. If the path coefficient is positive, the influence between variables is positive, while if the path coefficient is negative, the influence between variables is negative. In addition, the path coefficient value is said to have a strong influence if the value is close to 1, otherwise the path coefficient value is said to have a weak influence if it is smaller than 0.

RESULTS

Respondent Characteristics

Respondents in this study are Indonesian citizens who have actively used Grab services for the past three months. The number of respondents in this study were 176 respondents. The distribution of respondent characteristics based on gender in this study was mostly (80,7%) dominated by women. Almost all (95,4%) respondents were 18-25 years old and 4 percent of respondents were 26-33 years old. More than half of the respondents (52,8%) are located in West Java province and DKI Jakarta (20,4%). The average monthly household income of more than half of the respondents (54%) was less than one million rupiah and the other half (32,4%) had an average monthly household income of one to three million rupiah (Table 1).

Table 1 Distribution of respondents' answers based on respondent characteristics

Characteristics of Respondent	Number of Respondent	Percentage
Gender	34	19,3
Male	142	80,7
Female		
Age		
18-25 years old	168	95,4
26-33 years	7	4,0
34-41 years old	1	0,6
Domicile		
West Java	93	52,8
DKI Jakarta	36	20,4
Central Java	15	8,5
East Java	13	7,4
Tanggerang	8	4,5
North Sumatra	4	2,2
South Sumatra	2	1,1
Bengkulu	1	0,6
Riau	1	0,6
Central Sulawesi	1	0,6
Lampung	1	0,6
West Nusa Tenggara	1	0,6
Average monthly household income		
< IDR1.000.000	95	54,0
IDR1.000.001-3.000.000	57	32,4
IDR3.000.001-5.000.000	13	7,4
IDR5.000.001-7.000.000	6	3,4
IDR7.000.001-9.000.000	3	1,7
IDR9.000.001-11.000.000	2	1,1
Total	176	100,0

Perception of Loyalty Program

The research results that the perception of the loyalty program in the privilege-based rewards dimension has a total dimension average score of 3,13. This means that respondents agree on all indicators in the privilege-based rewards dimension. Then, the price-based rewards dimension has a total average score of 3,26. This shows that respondents strongly agree with all indicators in the price based rewards dimension. Overall, the perception of the loyalty program with five statement indicators has a total average score of 3,18, which indicates that respondents agree with all statements on the loyalty program perception variable.

The descriptive analysis of the categories on the perception variable of the loyalty program is shown in Table 2 which shows the results of the index score of the perception variable of the loyalty program. The results showed that the perception of the loyalty program of more than two-thirds of respondents (73,3%) was in the medium category. These results indicate that Grab's loyalty program has been perceived quite positively by its consumers.

Consumer Satisfaction

The distribution of respondents to statements from the consumer satisfaction variable that overall, almost all (99,4%) respondents are satisfied with the products and services provided by Grab with an average score of 3,36. However, some respondents (10,8%) are dissatisfied with the price offered by Grab because it cannot compete with other brands. Furthermore, the total average score of the four indicators of customer satisfaction is 3,29, which shows that respondents strongly agree with all statements of the customer satisfaction variable. This shows that overall, consumers are satisfied with the products and services provided by Grab, although Grab needs to consider more competitive prices for its consumers.

The distribution of respondents based on the category of customer satisfaction variables can be seen in Table 2. Customer satisfaction categories are grouped into three categories, namely low (<60), medium (60-79,9), and high (≥80). The results show that 93 respondents (52,8%) are in the medium category and 68 respondents (38.6%) are in the high category. In addition, only 15 respondents (8,5%) were in the low category. This shows that the respondents' satisfaction level is still in the medium category, so Grab still needs to improve the services provided in order to increase customer satisfaction.

Consumer Loyalty

The results of the distribution of respondents' answers to the statement of the consumer loyalty variable. The results of the distribution of answers show that all respondents agree that respondents have a desire to use Grab services again with an average score of 3,44. Even so, only 57,9 percent of respondents agreed that if there were shortcomings in Grab's service, respondents would not immediately switch brands, while the other half (42,1%) disagreed with this statement. With an average score of 2,63, overall respondents agreed that they would not immediately switch brands if there were deficiencies in Grab's services. The total average score on the consumer loyalty variable is 3.13, which indicates that respondents agree with all statement indicators. The results show that the loyalty level of more than half of the respondents (60.2%) is in the medium category with an average consumer loyalty index score of 71.0. This shows that Grab consumers have a moderate level of loyalty to Grab products and services.

Table 2 Categories of index values of values of perceived loyalty program variables, satisfaction, and consumer loyalty

Variables/Categories	Number of respondent (n)	Perscentage (%)	Minimum-Maximum	Mean ± Standard Deviation
Perception of the Loyalty Program				
Low (0<60)	12	6,8		
Medium (60-79,9)	129	73,3	33,33-100,0	72,89 ± 13,8
High (≥80,0)	35	19,9		
Consumer Satisfaction				
Low (0<60)	15	8,5		
Medium (60-79,9)	93	52,8	41,6 - 100,0	76,2 ± 14,3
High (≥80,0)	68	38,6		
Consumer Loyalty				
Low (0<60)	30	17,0		
Medium (60-79,9)	106	60,2	40,74 - 100	71,0 ± 13,3
High (≥80,0)	40	22,7		

Correlation Test of Respondent Characteristics, Loyalty Program Perceptions, and Customer Satisfaction

Correlation tests were conducted to see the relationship between respondent characteristics (age, gender, location of residence, and household income in a month) and the variables of perception of loyalty programs and customer satisfaction. Correlation analysis was conducted using the crosstab method (cross tabulation) to see the relationship between each variable. The respondents used for the correlation test were 176 respondents.

The research shows that 18.9 percent of respondents aged 18-25 perceive Grab's loyalty program very positively, more than two-thirds of respondents (68,9%) perceive Grab's loyalty program quite positively, and others (7,8%) perceive Grab's loyalty program negatively. Then, out of 176 respondents, there are 34 respondents (19,3%) who are male with 27 of them (79,4%) having the perception that Grab's loyalty program is quite positive and there are 142 respondents (80,7%) who are female with the majority of female respondents (69,9%) having the perception that Grab's loyalty program is positive. Almost all respondents (93,7%) are located in Java and 66.7% of them perceive Grab's loyalty program positively. More than half of the respondents (54%) have an average monthly income of less than one million rupiah and 40 percent of them perceive Grab's loyalty program positively (Table 3).

The results of the chi-square statistical test on the characteristics of respondents (age, gender, location of residence, and average income in a month) with the variable perception of the loyalty program obtained a p-value> 0.05 in each category of respondent characteristics, which means H1 is rejected. This shows that there is no relationship between the characteristics of respondents (age, gender, location of residence, and average income in a month) and the variable perception of loyalty programs (Table 3).

Based on Table 3, it can be seen that half of the respondents (50%) aged 18-25 years with a moderate level of customer satisfaction and as many as 35,6 percent of respondents with a high level of customer satisfaction. Furthermore, of the 176 respondents, 34 respondents (19,3%) were male with 13 of them (38,2%) with a moderate level of customer satisfaction. In addition, there are 142 respondents (80,7%) who are female with more than half of the female respondents (54.8%) having a moderate level of customer satisfaction. Half of the respondents located in Java (52,7%) had a moderate level of customer satisfaction. More than half of the respondents (55%) have an average income of less than one million rupiah in a month and 51,5 percent of them have a moderate level of customer satisfaction.

The results of the chi-square statistical test on the characteristics of respondents (age, gender, location of residence, and average income in a month) with the variable customer satisfaction obtained a p-value> 0,05 in all categories of respondent characteristics, which means H2 is rejected. This shows that there is no relationship between the characteristics of respondents (age, gender, location of residence, and average income in a month) and customer satisfaction variables (Table 3).

The research shows that more than half of the respondents (56,1%) aged 18-25 years old with a low level of consumer loyalty. Furthermore, there are 34 respondents (19,3%) who are male with 25 of them (73,5%) with low levels of consumer loyalty. In addition, there are 142 respondents (80,7%) who are female with almost half of the female respondents (54,8%) having a low level of consumer loyalty. More than half of respondents located in Java (55%) have low levels of customer loyalty. More than half of the respondents (54%) have an average income of less than one million rupiah in a month and 32,2 percent of them have a low level of customer loyalty (Table 3).

Based on Table 3, it can be seen that the results of the chi-square statistical test on the characteristics of respondents (age, gender, location of residence, and average income in a month) with the consumer loyalty variable obtained a p-value>0,05 in all categories of respondent characteristics, which means H3 is rejected This shows that there is no relationship between respondent characteristics (age, gender, location of residence, and average monthly income) and consumer loyalty variables.

Table 3 Relationship between respondent characterictics and perceptions of loyalty program, customer satisfaction, and customer loyalty

Variables/Characteristics of Demographic	Index Category (%)			p-value
	Low	**Medium**	**High**	
Perception of Loyalty Program				
Age*				
18-25 years old (n=168)	7,8	68,9	18,9	0,224
26-33 years old (n=7)	1,1	2,2	0,6	

Table 3 Relationship between respondent characterictics and perceptions of loyalty program, customer satisfaction, and customer loyalty (continue)

Variables/Characteristics of Demographic	Index Category (%)			p-value
	Low	Medium	High	
34-41 years old (n=1)	0	0,6	0	
Gender*				
Male (n=34)	0,6	15	3,3	0,352
Female (n=142)	8,3	56,7	16,1	
Domicile*				
Java Island (n=165)	8,9	66,7	18,3	0,543
Outside Java (n=11)	0	5	1,1	
Average Income in a Month**				
<IDR1,000,000 (n=95)	3,3	40	11,7	
IDR1.000.001-3.000.000 (n=57)	3,3	23,9	4,4	
IDR3.000.001-5.000.000 (n=13)	0,6	5,6	1,1	0,273
IDR5.000.001-7.000.000 (n=6)	0,6	1,7	1,1	
IDR7.000.001-9.000.000 (n=3)	0,6	0	1,1	
IDR9.000.001-11.000.000 (n=2)	0,6	0,6	0	
Consumer Satisfaction				
Age*				
18-25 years old (n=168)	10	50	35,6	
26-33 years old (n=7)	0,6	1,7	1,7	0,579
34-41 years old (n=1)	0	0	0	
Gender*				
Male (n=34)	3,3	7,2	8,3	0,142
Female (n=142)	7,2	44,4	29,4	
Domicile*				
Java Island (n=165)	8,9	49,4	35,6	0,162
Outside Java (n=11)	1,7	2,2	2,2	
Average Income in a Month**				
<IDR1,000,000 (n=95)	5	28,3	21,7	
IDR1.000.001-3.000.000 (n=57)	2,8	19,4	9,4	
IDR3.000.001-5.000.000 (n=13)	1,7	2,2	3,3	0,692
IDR5.000.001-7.000.000 (n=6)	0,6	1,1	1,7	
IDR7.000.001-9.000.000 (n=3)	0,6	0	1,1	
IDR9.000.001-11.000.000 (n=2)	0	0,6	0,6	
Consumer Loyalty				
Age*				
18-25 years old (n=168)	56,1	32,2	7,2	
26-33 years old (n=7)	2,2	1,1	0,6	0,287
34-41 years (n=1)	0	0,6	0	
Gender*				
Male (n=34)	13,9	5,0	0	0,061
Female (n=142)	44,4	28,9	7,8	
Domicile*				
Java Island (n=165)	55,0	31,1	7,8	0,496-
Outside Java (n=11)	3,3	2,8	0,0	
Average Income in a Month**				
<IDR1,000,000 (n=95)	32,2	19,4	3,3	
IDR1.000.001-3.000.000 (n=57)	19,4	10,0	2,2	
IDR3.000.001-5.000.000 (n=13)	3,3	2,8	1,1	0,289
IDR5.000.001-7.000.000 (n=6)	1,7	0,6	1,1	
IDR7.000.001-9.000.000 (n=3)	1,1	0,6	0	
IDR9.000.001-11.000.000 (n=2)	0,6	0,6	0	

Notes: * analyzed by Chi-square, ** analyzed by Spearman correlation

SEM-PLS Analysis

Hypothesis testing is carried out by evaluating the inner model which aims to describe the relationships between exogenous latent variables and endogenous latent variables and their effects. The evaluation is carried out using the coefficient of determination (R^2) and model fit parameters. In evaluating goodness of fit by looking at the adjusted R Square value which is a test of model feasibility. The customer satisfaction variable research model has an adjusted R Square value of 0,129 which indicates that the variability of customer satisfaction can be explained by the variability of perceptions of the loyalty program by 12,9 percent and the rest is influenced by other variables not examined in this study. Then, the consumer loyalty variable research model has an adjusted R Square value of 0,458 which indicates that the variability of consumer loyalty can be explained by the variability of the perception of the loyalty program and the variability of customer satisfaction by 45,8 percent and the rest is influenced by other variables not examined in this study.

After knowing the amount of influence between variables, the model fit test is then carried out using the goodness of fit indicator as presented in Table 4. There are two criteria with good values and only one criterion with a poor level of fit. This shows that the overall model is acceptable because there are two criteria that have good values.

Table 4 Results of the overall model fit test

Indicators of goodness	Cut-of -value	Test Results	Fit Level
Standardized Root Mean Square (SRMR)	<0,10	0,089	Good
Root Mean Square Theta	<0,102	0,214	Less good
Normed Fit Index (NFI)	>0,9	0,727	Less good

The magnitude of the significant effect of perceived loyalty programs and customer satisfaction on customer loyalty can be seen through the value of the path coefficients by carrying out the bootstrapping process. This evaluation is carried out to determine the effect and acceptance of the research hypothesis. Hypothesis testing is carried out using the p-value, t-statistic, and path coefficient parameters. The limit for accepting or rejecting the hypothesis proposed in this study is t-statistic>1,96 and p-value <0,05 (Table 5).

Table 5 Results of path coefficients, t-statistics, and p-values between latent variables

Variables	Path Coefficient	t-statistic	P-values	Conclusions
Perception of Loyalty Program → Consumer Satisfaction	0,366	5,296	0,000	Significant
Perceived Loyalty Program → Consumer Loyalty	0,200	3,273	0,001	Significant

The influence between perceived loyalty program and customer satisfaction. The results of the influence test in Table 5 with the parameters of the path coefficient value, t-statistic, and p-value show a positive and significant effect on the perception of the loyalty program variable with customer satisfaction. This is evidenced by the path coefficient value of 0,366, t-statistic of 5,296, and p-value of 0,000. The path coefficient value on the variable perception of the loyalty program on customer satisfaction is 0,366, which shows that the perception of the loyalty program variable contributes 36,6 percent to the level of customer satisfaction. This indicates that the more positive the perception of the loyalty program, the higher the level of Grab customer satisfaction. Based on the results of this analysis, it can be stated that hypothesis four (H4) is accepted.

The influence between perceived loyalty programs, customer satisfaction, and customer loyalty. The results of the influence test can be seen in Table 5 with the parameters of the path coefficient value, t-statistic, and p-values. These results indicate that the perceived loyalty program variable has a significant positive effect on the consumer loyalty variable as evidenced by the path coefficient value of 0,200, t-statistic of 3,441, and p-values of 0,001. The path coefficient value on the perception of the loyalty program variable on consumer loyalty is 0,200, which indicates that the perception of the loyalty program variable contributes 20 percent to the level of consumer loyalty. Then, the analysis results also show a positive and significant effect on the customer satisfaction variable on customer loyalty as evidenced by the path coefficient value of 0,582, t-statistic of 10,930, and p-values of 0,000. The path coefficient value on the customer satisfaction variable on customer loyalty is 0,582, which indicates that the customer satisfaction variable contributes 58,2 percent to customer loyalty. These results indicate that the more positive the perception of the loyalty program, the higher the level of consumer loyalty. Then, the higher the level of customer satisfaction with Grab products

and services, the higher the level of customer loyalty. Based on the results of this analysis, it is stated that hypothesis five (H5) and hypothesis six (H6) are accepted.

DISCUSSION

This study aims to analyze the relationship between respondent characteristics and perceptions of loyalty programs, customer satisfaction, and customer loyalty, as well as the effect of perceptions of loyalty programs and customer satisfaction on customer loyalty. Most of the respondents were female and almost all respondents were 18-25 years old with half of the respondents having an income of less than one million rupiah in a month. The instrument test in this study shows quite good results on each variable studied. The results of descriptive analysis show that Grab consumers' perceptions of the Grab loyalty program are in the good category, almost all Grab consumers have the perception that the existence of a help center can make consumers feel calm. Most Grab consumers perceive that they can get a vehicle faster with priority orders and have the perception that Grab makes it easier for consumers with exclusive offers on the GrabRewards menu. Then, almost all Grab consumers perceive that the existence of special vouchers on the My Rewards page in the Grab application can make Grab consumers more efficient and Grab consumers can get more points as the membership level increases.

Customer satisfaction in this study is measured through four statement items. The results showed that the level of satisfaction of some Grab consumers was in the medium category. This is indicated by Grab consumers who state that they are satisfied overall with the products and services provided by Grab. In addition, Grab consumers also stated that they were quite satisfied with the services provided by Grab partners because they had met their expectations and the quality of service provided by Grab was quite in accordance with the price offered, although, a small proportion of Grab consumers stated that the price offered by Grab was still unable to compete with other brands. Furthermore, the loyalty level of more than half of Grab consumers in this study is in the medium category. This is indicated by all Grab consumers having the desire to use Grab services again. Then, almost all Grab consumers in this study stated that they would continue to use Grab services now and in the future.

The relationship between characteristics and perceptions of loyalty programs, customer satisfaction, and customer loyalty. The results of the analysis show that there is no significant relationship between characteristics (age, gender, location of residence, and household income in a month) with perceptions of loyalty programs, customer satisfaction, and customer loyalty. This contradicts the results of research conducted by Akhmad et al. (2015) who found that individual age affects the way something is perceived. In addition, this also contradicts the results of research by Arwani (2011) which shows that individual characteristics have a role in increasing the relationship between customer satisfaction and customer loyalty.

The effect of perceived loyalty program on customer satisfaction. The results of the influence test show a significant positive effect on the variable perception of the loyalty program on Grab customer satisfaction. This result is in accordance with the research of Wahana et al. (2019) which found that customer perception has a positive influence on customer satisfaction. This is also in accordance with the research of Asmarasari et al. (2020) which explains that loyalty programs have an influence on customer satisfaction. This means that the better the loyalty program will be able to increase customer satisfaction. Loyalty programs in the form of points (price-based prizes) have the greatest influence on customer satisfaction. The results of this study also found that customer satisfaction also acts as a mediating variable which explains that the loyalty program affects customer loyalty indirectly through customer satisfaction.

The effect of perceived loyalty program and customer satisfaction on customer loyalty. The results of the influence test show that there is a significant and positive effect on the variable perception of the loyalty program and customer satisfaction on Grab customer loyalty. These results are in accordance with Furinto's research (2013) which states that consumer perceptions of loyalty programs in the form of both price-based gifts and privilege-based gifts have a significant and positive influence on consumer loyalty. This is also in accordance with research conducted by Rimiyati and Widodo (2014) which found that customer satisfaction has a positive and significant effect on customer loyalty.

Based on the results of data processing and discussion that has been carried out, several managerial implications can be formulated that can be useful for both consumers and companies engaged in online transportation services in Indonesia. The research results show that consumer perceptions of the Grab loyalty program are already in the high category, which means that the Grab loyalty program has been positively perceived by consumers. Then, consumer satisfaction is still in the medium category. There are still some consumers who feel that the price offered by Grab cannot compete with the prices offered by other brands. Therefore, it is hoped that Grab can provide offers that are more competitive with other brands. In addition,

consumers can also search for information widely before choosing the service they need, so that they get the service they need and are not trapped in price competition carried out by various brands of online transportation services.

The results also show that the perception of loyalty programs and customer satisfaction has an effect on customer loyalty. This shows that the higher the perception of the loyalty program and the level of consumer satisfaction will have an impact on increasing consumer loyalty. The indicator of the perception of the loyalty program that makes the biggest contribution to consumer loyalty is the existence of special offers offered which are considered to make it easier for consumers. Therefore, online transportation business actors can provide various special offers so that the loyalty program offered can be positively perceived by consumers by providing the convenience consumers need. In addition, the indicator of customer satisfaction that makes the largest contribution to consumer loyalty is the quality of service that is in accordance with the price offered. Therefore, business actors can provide various trainings to driver partners and increase service research and development in order to design service quality in accordance with what consumers need.

The limitations in this study are the age distribution of respondents, which is limited to 34-41 years old with an unbalanced proportion and dominated by respondents aged 18-25 years because the researchers used personal social media to distribute questionnaires online. Furthermore, the location of the respondent's residence is less spread with a balanced proportion because half of the respondents live in West Java Province. Then, respondents are not specialized in consumers who only use the Grab application and do not use other applications, so they cannot explain the existing phenomenon comprehensively.

CONCLUSION AND SUGGESTION

Based on the research results, respondents who are Grab consumers in this study are dominated by women and aged 18-25 years. More than half of the respondents are located in West Java Province and have an income of less than one rupiah in a month. In addition, in the perception of the loyalty program, almost all Grab consumers are in the high category, while half of the respondents have a satisfaction level in the medium category. Then, when viewed from the loyalty aspect, all respondents have a high level of loyalty. The correlation test results found no relationship between respondent characteristics and perceptions of loyalty programs, customer satisfaction, and customer loyalty. Furthermore, the SEM influence test shows that Grab consumers who have a positive perception of the loyalty program and a high level of satisfaction will increase Grab consumer loyalty.

Suggestions that can be given to consumers based on the results of the study are that the number of online based transportation service providers increases the choice for consumers to be more careful in choosing the appropriate service to meet their needs and not be easily influenced by price differences. To the company, it is necessary to improve the attributes that have the lowest value on customer satisfaction, namely more competitive prices in order to increase customer satisfaction, so that it is hoped that consumers can provide references to new consumers regarding the quality of service in accordance with the price offered. Then, future researchers can examine more deeply the perception of loyalty programs by elaborating on the antecedent and consequent factors of consumer perceptions of loyalty programs. Antecedent factors that can be studied, for example in terms of easy access to information, while the consequences that can be studied are the relationship between perceptions of loyalty programs with electronic word-of-mouth (e-WOM) and perceived value.

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