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The Role of Customer Trust in Building Customer Loyalty among Online Transportation Users: The Influence of On-Time Delivery and Perceived Security

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Abstract: However, previous studies have mostly examined service attributes and loyalty directly, while the mechanism through which operational reliability and security perception build loyalty through customer trust remains insufficiently explored in online transportation contexts. This study aims to analyze the influence of *On-Time Delivery* and *Perceived Security* on *Customer Loyalty* with *Customer Trust* as a mediating variable among Gojek users in Padang City. This study employed a quantitative approach using Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS 4 based on data collected from 160 respondents. The results indicate that *On-Time Delivery* and *Perceived Security* significantly influence *Customer Trust*, while *Customer Trust* significantly affects *Customer Loyalty*. Furthermore, *Customer Trust* mediates the relationship between service reliability, security perception, and customer loyalty. This study contributes by integrating operational reliability and digital security perception into a trust-based loyalty model, providing insights into how online transportation providers can strengthen customer relationships through consistent and secure service experiences.

Keywords: On-Time Delivery, Perceived Security, Customer Trust, Customer Loyalty

INTRODUCTION

The rapid development of digital technology has significantly transformed the transportation industry through the emergence of online transportation platforms. Services such as Gojek have changed conventional transportation patterns by providing users with greater accessibility, efficiency, and convenience through integrated digital applications. However, the rapid growth of ride-hailing services has also intensified competition among digital transportation providers. In this competitive environment, customer loyalty has become a critical factor determining the sustainability and competitiveness of service providers, as customers can easily switch between alternative platforms based on their perceived service experience, security, and trust.

Customer loyalty in digital transportation services is not solely determined by functional service performance but is also influenced by psychological factors that shape

customers' confidence toward digital platforms. Previous studies have demonstrated that trust is a fundamental element in developing long-term relationships between companies and customers. According to *Commitment-Trust Theory*, trust represents a key mechanism that encourages commitment and relationship continuity because customers tend to maintain relationships with providers they perceive as reliable and dependable (Morgan & Hunt, 1994). In digital service environments, trust becomes increasingly important because customers interact with service providers through technology-based systems without direct physical contact (Gefen et al., 2003).

One factor that may influence customer trust is *On-Time Delivery*, which represents the ability of service providers to deliver services according to promised timeframes and customer expectations. In online transportation services, users depend heavily on estimated arrival times and service completion accuracy when making transportation decisions. Previous studies have emphasized that service reliability is an important dimension of service quality because consistent performance can increase customer confidence toward service providers (Parasuraman et al., 1988). Therefore, better service punctuality may contribute to stronger customer trust and loyalty.

In addition to service reliability, *Perceived Security* has become an essential factor in digital service adoption and relationship development. Online transportation platforms involve the exchange of personal information and digital payment transactions, which may create concerns regarding privacy and security risks. Customers who perceive that a platform can protect their information and provide secure transactions are more likely to develop trust toward the service provider. Previous research has shown that perceived security reduces uncertainty and increases trust in digital environments (Suh & Han, 2003).

Although previous studies have examined the relationships between service quality, perceived security, trust, and customer loyalty, several research gaps remain. First, previous studies have frequently focused on direct relationships between service quality dimensions and loyalty, while the mechanism through which trust transforms service performance and security perception into loyalty behavior remains insufficiently explored. Second, studies integrating service reliability and security perception simultaneously within a trust-based loyalty model are still limited, particularly in the context of online transportation services in Indonesia.

Based on these gaps, the research gap of this study lies in the limited understanding of how *Customer Trust* functions as a mediating mechanism connecting *On-Time Delivery* and *Perceived Security* with *Customer Loyalty* in digital transportation platforms. The novelty (state of the art) of this research is the development of an integrated model that explains customer loyalty formation through the combination of operational reliability, security perception, and trust mechanisms within the context of Gojek users in Padang City. Unlike previous studies that mainly investigate direct effects, this study emphasizes the mediating role of trust as a psychological pathway that strengthens customer loyalty.

Literature Review and Hypothesis Development

Customer loyalty has become a critical factor in maintaining sustainable relationships between digital service providers and customers, particularly in highly competitive industries such as online transportation. Unlike conventional services, digital transportation platforms require customers to rely on technology-mediated interactions, where perceptions of reliability, security, and trust influence customers' willingness to continue using the service. According to *Commitment-Trust Theory*, trust represents a fundamental element in developing long-term relationships because customers are more likely to maintain relationships with providers they perceive as reliable and committed (Morgan & Hunt, 1994). In digital service environments, trust reduces uncertainty and perceived risk, thereby encouraging continued usage behavior and customer loyalty (Gefen et al., 2003).

On-Time Delivery and Customer Trust

On-Time Delivery reflects the ability of a service provider to fulfill promised service performance within the expected timeframe. In online transportation services, customers rely on estimated arrival times and service completion accuracy when deciding whether a platform can meet their transportation needs. Consistent and timely service delivery creates perceptions of reliability and competence, which subsequently strengthen customer confidence toward the platform. Previous studies have emphasized that service reliability is an important component of service evaluation because customers tend to develop trust when providers consistently deliver expected outcomes (Prananta et al., 2024). Therefore, this study proposes:

H1: *On-Time Delivery* has a positive effect on *Customer Trust*.

Perceived Security and Customer Trust

Perceived Security refers to customers' beliefs regarding the protection of personal information, transaction processes, and safety during digital service interactions. Online transportation platforms involve digital payments and the exchange of personal data, making security assurance an important factor in reducing customer uncertainty. When customers perceive that a platform provides adequate protection and minimizes potential risks, they are more likely to develop confidence and trust toward the service provider. Previous research has demonstrated that perceived security plays an important role in building trust within digital service environments by reducing perceived risks associated with online transactions (Suh & Han, 2003; Adwan et al., 2022). Based on this argument, the following hypothesis is proposed:

H2: *Perceived Security* has a positive effect on *Customer Trust*.

Customer Trust and Customer Loyalty

Customer trust is considered an essential determinant of customer loyalty because trust encourages customers to maintain relationships with service providers over time. In digital transportation services, customers who perceive a platform as reliable, secure, and capable of fulfilling service expectations are more likely to continue using the service and demonstrate loyalty behaviors. Trust reduces the tendency to switch providers because customers develop confidence that the platform can consistently deliver valuable experiences. Previous studies have confirmed that trust plays a significant role in strengthening customer retention and loyalty in digital service contexts (Khan et al., 2021; Prihartono et al., 2022). Therefore, this study proposes:

H3: *Customer Trust* has a positive effect on *Customer Loyalty*.

On-Time Delivery and Perceived Security on Customer Loyalty

Although customer trust is expected to be an important mechanism in loyalty formation, service attributes may also directly influence customer loyalty. *On-Time Delivery* provides customers with reliable service experiences, which may encourage repeated usage and positive evaluations toward the platform. Similarly, *Perceived Security* can directly strengthen loyalty because customers are more likely to remain with platforms that provide safe and dependable digital interactions. Previous studies indicate that service reliability and security perception are important factors influencing customer loyalty in digital platforms (Adwan et al., 2022; Su et al., 2024). Thus, the following hypotheses are proposed:

H4: *On-Time Delivery* has a positive effect on *Customer Loyalty*.

H5: *Perceived Security* has a positive effect on *Customer Loyalty*.

The Mediating Role of Customer Trust

Customer trust may function as an important mechanism that explains how service attributes are transformed into customer loyalty. In digital transportation services, reliable service delivery and security assurance may not automatically create loyalty unless customers interpret these experiences as evidence that the platform is trustworthy. Therefore, trust serves as a psychological pathway that connects customers' evaluations of service performance and security with their intention to maintain long-term relationships with the platform. Although previous studies have examined trust as a mediating variable in digital service contexts, this study extends the understanding by integrating *On-Time Delivery* and *Perceived Security* into a unified trust-based loyalty model among Gojek users in Padang City.

Based on these arguments, the mediation hypotheses are formulated as follows:

H6: *Customer Trust* mediates the relationship between *On-Time Delivery* and *Customer Loyalty*.

H7: *Customer Trust* mediates the relationship between *Perceived Security* and *Customer Loyalty*.

METHODS

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among *On-Time Delivery*, *Perceived Security*, *Customer Trust*, and *Customer Loyalty* among Gojek users in Padang City, Indonesia. The research object consisted of users of Gojek online transportation services who had previous experience using the platform. Data were collected through a structured questionnaire using a five-point Likert scale, and respondents were selected through purposive sampling based on predetermined criteria.

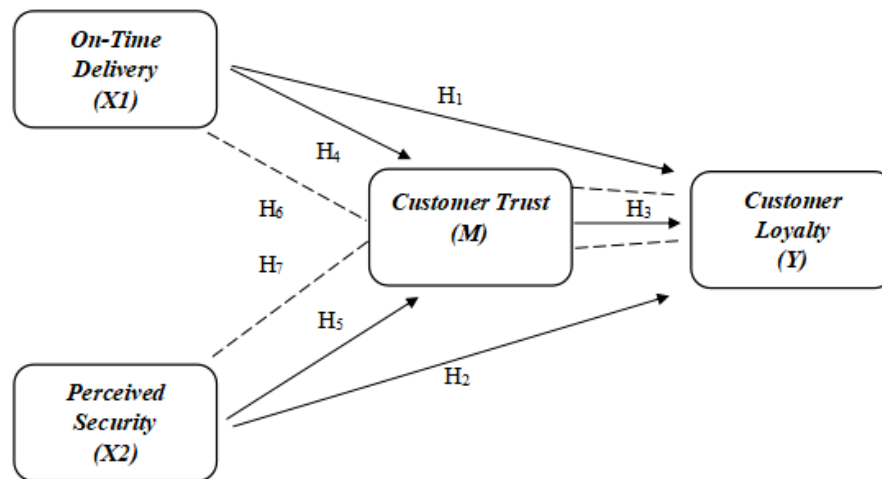
The population of this study consisted of Gojek users in Padang City, with a total of 160 respondents participating in the research. The research model consisted of four constructs, namely *On-Time Delivery* and *Perceived Security* as exogenous variables, *Customer Trust* as a mediating variable, and *Customer Loyalty* as an endogenous variable.

The measurement instruments used in this study were adapted from previous studies related to service reliability, perceived security, customer trust, and customer loyalty. The questionnaire items were adjusted to the context of online transportation services, particularly Gojek users in Padang City. Each construct was measured using multiple indicators with a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*) to capture respondents' perceptions regarding the studied variables.

To minimize potential common method bias, several procedural approaches were applied during the data collection process. Respondents were informed that their participation was anonymous and that their responses would only be used for academic purposes. In addition, the questionnaire was designed using clear and concise statements to reduce ambiguity and response bias.

Data analysis was conducted using Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The measurement model evaluation was performed to assess construct validity and reliability through outer loading, Average Variance Extracted (AVE), Cronbach's Alpha, and discriminant validity testing. Meanwhile, the structural model was evaluated using the coefficient of determination (R^2), effect size (f^2), direct effect analysis, and indirect effect analysis through bootstrapping procedures to examine the proposed hypotheses and the mediating role of *Customer Trust*.

Based on the research background, theoretical framework, and developed hypotheses, the conceptual framework of this study is presented as follows.


Figure 1. Research Framework

RESULTS AND DISCUSSION

Respondent Characteristics

The demographic characteristics of the respondents are presented in Table 1. This study involved 160 Gojek users in Padang City. Respondents were characterized based on gender, age, occupation, and income level to provide an overview of the participants involved in evaluating *On-Time Delivery*, *Perceived Security*, *Customer Trust*, and *Customer Loyalty* in online transportation services.

Table 1. Responden Characteristics

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Female	87	54.4
	Male	73	45.6
	Total	160	100
Age	< 20 years	11	6.9
	20–29 years	101	63.1
	30–39 years	27	16.9
	> 40 years	21	13.1
	Total	160	100
Occupation	Student	60	37.5
	Private employee	40	25.0
	Civil servant (PNS/ASN)	21	13.1
	Entrepreneur	17	10.6
	Freelancer	14	8.8
	Unemployed	8	5.0
	Total	160	100
Income	< IDR 1,000,000	68	42.5
	IDR 1,000,000–5,000,000	62	38.8
	> IDR 5,000,000	30	18.7
	Total	160	100

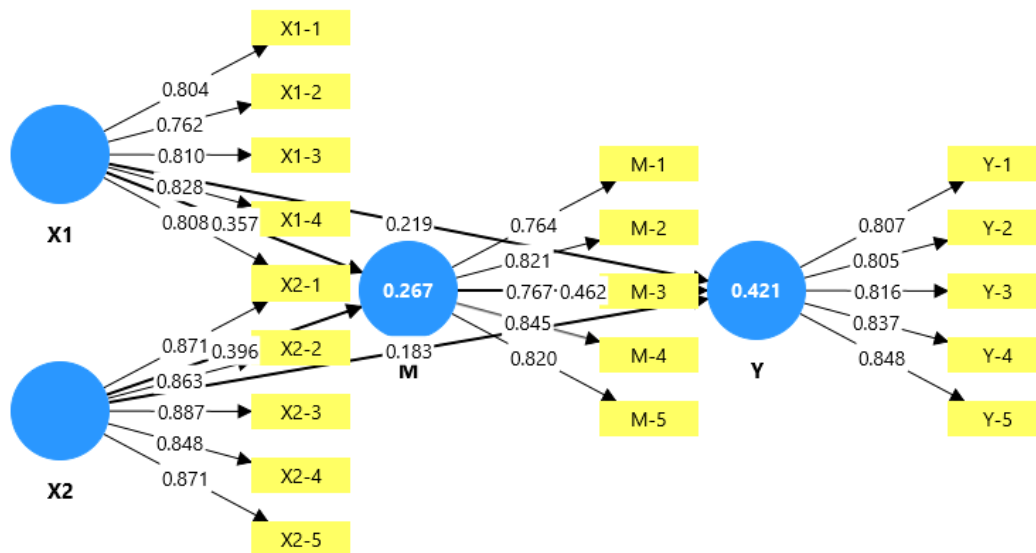
Source: Processed primary data, 2026

Measurement Model Evaluation

The measurement model evaluation was conducted to assess the validity and reliability of the research constructs. The evaluation included convergent validity, construct reliability, and discriminant validity using the PLS-SEM approach.

The results showed that all indicators achieved acceptable outer loading values, confirming that each indicator adequately represented its respective construct. The Average Variance Extracted (AVE) values exceeded the recommended threshold, indicating satisfactory convergent validity. Furthermore, all constructs demonstrated good internal

consistency reliability based on Cronbach's Alpha values. Discriminant validity testing using the Fornell-Larcker Criterion and HTMT ratio confirmed that all constructs were empirically distinct from each other. Therefore, the measurement model was considered valid and reliable for further structural model evaluation.



Source: Processed primary data using SmartPLS 4, 2026

Figure 2. Measurement Model / Outer Model

Table 2. Measurement Model Assessment

Construct	Indicator	Outer Loading	AVE	Cronbach's Alpha	Fornell-Larcker Criterion	Decision
On-Time Delivery (X1)	X1.1	0.804	0.644	0.863	0.803	Valid & Reliable
	X1.2	0.762				
	X1.3	0.810				
	X1.4	0.828				
	X1.5	0.808				
Perceived Security (X2)	X2.1	0.871	0.754	0.918	0.868	Valid & Reliable
	X2.2	0.863				
	X2.3	0.887				
	X2.4	0.848				
	X2.5	0.871				
Customer Trust (M)	M1	0.764	0.646	0.863	0.804	Valid & Reliable
	M2	0.821				
	M3	0.767				
	M4	0.845				
	M5	0.820				
Customer Loyalty (Y)	Y1	0.807	0.677	0.881	0.823	Valid & Reliable
	Y2	0.805				
	Y3	0.816				
	Y4	0.837				
	Y5	0.848				

Source: Processed primary data using SmartPLS 4, 2026

Table 3. Discriminant validity (HTMT)

Relationship	HTMT Value
Customer Trust – On-Time Delivery	0.376
Customer Trust – Perceived Security	0.414
Customer Trust – Customer Loyalty	0.685
On-Time Delivery – Perceived Security	0.116
On-Time Delivery – Customer Loyalty	0.406
Perceived Security – Customer Loyalty	0.379

Source: Processed primary data using SmartPLS 4, 2026

Structural Model Evaluation

The structural model was evaluated to examine the explanatory capability and effect size of the proposed model. The coefficient of determination (R^2) showed that *Customer Trust* had weak predictive accuracy, while *Customer Loyalty* demonstrated moderate predictive accuracy. This indicates that the proposed model provides a stronger explanation for customer loyalty compared with customer trust.

The effect size analysis showed that *On-Time Delivery* and *Perceived Security* had moderate effects on *Customer Trust*. Meanwhile, their direct effects on *Customer Loyalty* were categorized as small, whereas *Customer Trust* demonstrated a moderate effect on *Customer Loyalty*. These findings indicate that trust plays an important role in strengthening customer loyalty in online transportation services.

Table 4. Coefficient of Determination (R^2)

Endogenous Construct	R-square	R-square Adjusted	Predictive Accuracy
Customer Trust (M)	0.267	0.258	Weak
Customer Loyalty (Y)	0.421	0.410	Moderate

Source: Processed primary data using SmartPLS 4, 2026

Table 5. Effect Size (f^2) Assessment

Relationship	f^2 Value	Effect Size
On-Time Delivery (X1) → Customer Trust (M)	0.173	Moderate Effect
Perceived Security (X2) → Customer Trust (M)	0.213	Moderate Effect
On-Time Delivery (X1) → Customer Loyalty (Y)	0.070	Small Effect
Perceived Security (X2) → Customer Loyalty (Y)	0.048	Small Effect
Customer Trust (M) → Customer Loyalty (Y)	0.270	Moderate Effect

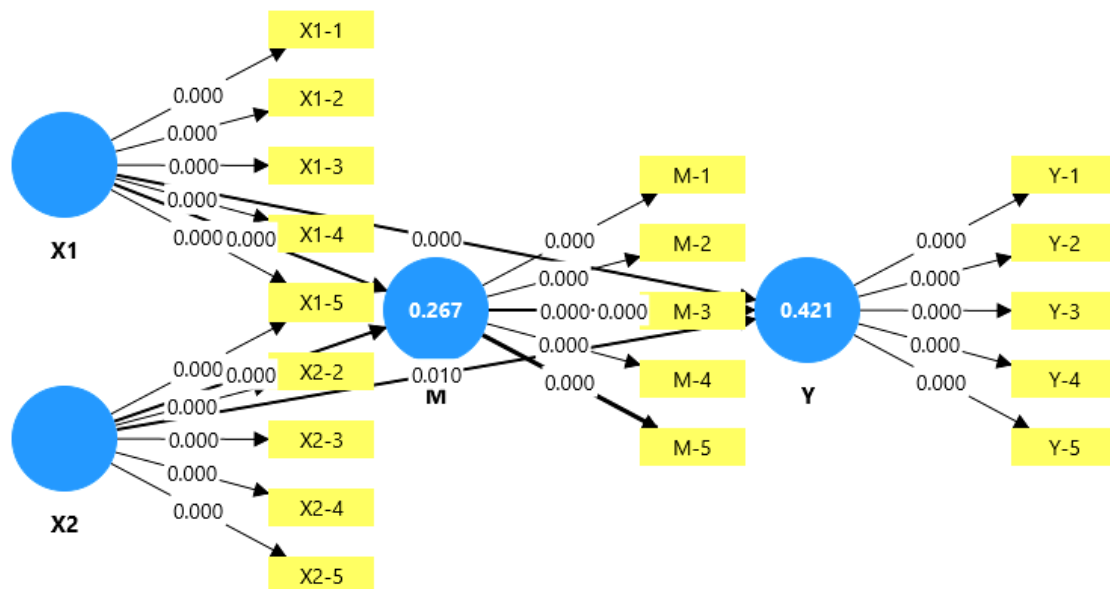
Source: Processed primary data using SmartPLS 4, 2026

Hypothesis Testing

The results of hypothesis testing are presented in Table 6. The evaluation was conducted using path coefficients, *t-statistics*, and *p-values* obtained from the bootstrapping procedure. All proposed hypotheses were supported. The results indicate that *On-Time Delivery* significantly influences *Customer Trust*, demonstrating that service reliability contributes to customer confidence. Similarly, *Perceived Security* significantly affects *Customer Trust*, confirming that security assurance is an important factor in building trust toward digital transportation platforms. Furthermore, *Customer Trust* significantly influences *Customer Loyalty*, highlighting its essential role in maintaining long-term customer relationships.

The mediation analysis confirms that *Customer Trust* acts as an important mechanism connecting service reliability and security perception with customer loyalty. Both *On-Time Delivery* and *Perceived Security* significantly influence *Customer Loyalty* through *Customer*

Trust, indicating that loyalty formation in digital transportation services occurs through the development of customer confidence toward the platform.



Source: Processed primary data using SmartPLS 4, 2026

Figure 3. Structural Model / Bootstrapping Results

Table 6. Hypothesis Testing Results

Hypothesis	Relationship	Original Sample (O)	T Statistics	P Values	Decision
H1	On-Time Delivery (X1) → Customer Trust (M)	0.357	5.647	0.000	Supported
H2	Perceived Security (X2) → Customer Trust (M)	0.396	6.473	0.000	Supported
H3	Customer Trust (M) → Customer Loyalty (Y)	0.462	8.131	0.000	Supported
H4	On-Time Delivery (X1) → Customer Loyalty (Y)	0.219	3.660	0.000	Supported
H5	Perceived Security (X2) → Customer Loyalty (Y)	0.183	2.579	0.010	Supported
H6	On-Time Delivery → Customer Trust → Customer Loyalty	0.165	4.348	0.000	Supported
H7	Perceived Security → Customer Trust → Customer Loyalty	0.183	4.558	0.000	Supported

Source: Processed primary data using SmartPLS 4, 2026

Discussion

The findings of this study demonstrate that customer loyalty in online transportation services is shaped by the interaction between functional service attributes and psychological evaluations. Among Gojek users in Padang City, loyalty is not only determined by service efficiency but also by customers' perceptions of reliability, security, and confidence toward the platform. This indicates that in a highly competitive digital transportation market, maintaining customer relationships requires providers to deliver consistent service experiences that strengthen customers' belief in the capability and dependability of the platform.

The significant effect of *On-Time Delivery* on *Customer Trust* indicates that service punctuality functions as an important indicator of operational reliability. In online transportation services, customers rely on estimated arrival times and service completion accuracy when evaluating whether a platform can fulfill their expectations. When a provider consistently delivers services within the expected timeframe, customers are more likely to perceive the platform as responsible and capable of fulfilling its commitments. This result supports previous studies highlighting that service reliability and platform performance are important factors influencing customer evaluation in ride-hailing services (Prananta et al., 2024; Su et al., 2024).

Beyond its operational function, *On-Time Delivery* also represents a relational signal between service providers and customers. Timely service delivery reflects the company's commitment to customer needs and creates positive perceptions regarding service consistency. In the context of Gojek, accurate arrival estimation, effective driver-customer matching, and reliable service completion may enhance customers' confidence that the platform can provide dependable transportation solutions. Therefore, improving operational reliability is not only related to efficiency improvement but also contributes to strengthening customer trust.

The findings also confirm that *Perceived Security* significantly influences *Customer Trust*. In digital transportation platforms, customers engage in various technology-mediated activities, including sharing personal information and conducting electronic transactions. These conditions create potential concerns regarding privacy and transaction risks. Therefore, customers who perceive that a platform provides adequate protection are more likely to develop confidence in the service provider. This finding is consistent with previous studies showing that perceived security and safety contribute to trust development and loyalty intention in digital service environments (Adwan et al., 2022; Su et al., 2024).

The role of *Perceived Security* further demonstrates that customer expectations toward digital transportation services have expanded beyond functional benefits such as convenience and speed. Customers increasingly consider whether platforms can provide a secure digital environment that protects their personal and transactional information. Consequently, security features, transparent digital processes, and effective protection mechanisms become important elements in developing long-term customer relationships. This highlights that security management is not merely a technical requirement but also a strategic component of customer relationship management.

Furthermore, *Customer Trust* was found to have a significant positive influence on *Customer Loyalty*, confirming its role as an important factor in maintaining long-term customer relationships. Customers who perceive a platform as reliable, secure, and consistent are more likely to continue using the service and demonstrate loyalty behavior. This relationship becomes particularly important in online transportation services because customers have multiple alternatives and can easily switch between competing platforms. The result supports previous studies emphasizing trust as a key determinant of customer retention and loyalty in digital transportation services (Prihartono et al., 2022; Nila Dewi et al., 2025).

The mediation analysis provides additional insight into the mechanism underlying loyalty formation. The significant indirect effects indicate that *Customer Trust* acts as a pathway through which *On-Time Delivery* and *Perceived Security* strengthen *Customer Loyalty*. This suggests that positive operational performance and security assurance do not automatically create loyalty unless customers interpret these experiences as evidence of a trustworthy service provider. In other words, trust transforms customers' evaluations of service attributes into stronger intentions to maintain relationships with the platform.

These findings provide important implications for digital transportation providers. In competitive markets, functional improvements such as faster response times or enhanced security systems may be adopted by competing platforms. However, developing customer trust requires continuous consistency, transparency, and the ability to fulfill customer expectations. Therefore, companies should not only focus on improving service performance but also ensure that every interaction reinforces customer confidence toward the platform.

The contribution of this study lies in integrating operational reliability (*On-Time Delivery*) and digital security perception (*Perceived Security*) into a trust-based loyalty model within the context of Gojek users in Padang City. Rather than positioning trust merely as a direct predictor of loyalty, this study highlights its role as a mechanism that explains how service attributes are transformed into sustainable customer relationships. The findings contribute to digital service research by demonstrating that customer loyalty is developed through the combination of reliable service performance, perceived security, and continuous trust-building processes.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study concludes that customer loyalty in online transportation services is developed through the interaction between functional service performance and customer psychological evaluation. The findings demonstrate that *On-Time Delivery* and *Perceived Security* contribute to strengthening *Customer Trust*, which subsequently plays an important role in encouraging *Customer Loyalty* among Gojek users in Padang City. These results indicate that reliable service delivery and security assurance become more valuable when they are able to create customer confidence toward the platform.

The study highlights that *Customer Trust* functions as an important mechanism in transforming service performance and security perceptions into sustainable customer relationships. Therefore, improving customer loyalty in digital transportation platforms requires not only operational improvements but also continuous efforts to build trust through consistent, secure, and dependable service experiences. This research contributes to digital service management by providing a trust-based perspective on loyalty formation in online transportation platforms, particularly within the context of Indonesian ride-hailing services.

Limitations

This study has several limitations. First, the research was conducted among Gojek users in Padang City, Indonesia, which may limit the generalizability of the findings to other regions or digital transportation platforms with different characteristics. Second, this study focused on *On-Time Delivery*, *Perceived Security*, *Customer Trust*, and *Customer Loyalty*, while other factors such as customer satisfaction, perceived value, service experience, and brand image may also influence customer loyalty. Third, the cross-sectional research design only captures customer perceptions at a specific period and may not fully represent changes in customer behavior over time.

Recommendations

Future studies are recommended to expand the research scope by involving respondents from different regions and various digital transportation platforms to improve the generalizability of findings. Further research may also incorporate additional variables related to digital service experience, customer behavior, and technology adoption to develop a more comprehensive research model. A longitudinal approach may provide deeper insights into the development of customer trust and loyalty over time.

Author Contributions

All authors contributed significantly to this study. The contributions included research conceptualization, development of the research framework, methodology design, data collection, data analysis, interpretation of findings, manuscript preparation, critical revision, and approval of the final manuscript. All authors have read and approved the final version of the manuscript.

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