

## Price Perception, Service Quality, and Price Affordability as Predictors of Customer Satisfaction in Ride-Hailing Services: Evidence from Maxim Users in Bandar Lampung, Indonesia

Roni Saputra<sup>1</sup>, Raditia Tirta Pandu<sup>2</sup>, Muhammad Efendi<sup>3</sup>, Febrianty<sup>4</sup>, Reza Hardian Pratama<sup>5</sup>

Program Studi Ekonomi Manajemen Universitas Malahayati, Indonesia<sup>12345</sup>

Ronisaputra9009@gmail.com<sup>1</sup>, radittirta43@gamil.com<sup>2</sup>, muhamadefendi48488@gmail.com<sup>3</sup>, febrianty@malahayati.ac.id<sup>4</sup>, Rezahardianpratama@malahayati.ac.id<sup>5</sup>

### Abstract

Digital transformation has reshaped urban mobility by enabling app-based ride-hailing services that offer real-time access, flexible ordering, and transparent fare information. In Indonesia, Maxim has become one of the ride-hailing platforms associated with competitive pricing and affordability-oriented service positioning. This study examines the influence of price perception, service quality, and price affordability on customer satisfaction among Maxim users in Bandar Lampung, Indonesia. A quantitative associative design was applied using survey data from 100 respondents selected through purposive sampling. Respondents were Maxim users who had used the service more than once. The data were analyzed using partial least squares structural equation modeling (PLS-SEM). The measurement model results indicate acceptable convergent validity and reliability, with indicator loadings above the recommended threshold, Cronbach's alpha values ranging from 0.812 to 0.890, composite reliability values ranging from 0.865 to 0.920, and average variance extracted values exceeding 0.50. The structural model shows that service quality has a positive and significant effect on customer satisfaction ( $\beta = 0.510$ ,  $t = 4.821$ ,  $p < 0.001$ ), price affordability has a positive and significant effect on customer satisfaction ( $\beta = 0.325$ ,  $t = 3.144$ ,  $p = 0.002$ ), and price perception has a positive and significant effect on price affordability ( $\beta = 0.605$ ,  $t = 7.410$ ,  $p < 0.001$ ). The model explains 65.4% of the variance in customer satisfaction and 36.0% of the variance in price affordability. These findings suggest that customer satisfaction in ride-hailing services is shaped not only by low prices but also by the extent to which users perceive the fare as reasonable, affordable, and supported by reliable service quality.

DOI: <https://doi.org/10.56442/ijble.v7i1.1470>

**Keywords:** price perception; service quality; price affordability; customer satisfaction; Maxim; ride-hailing; PLS-SEM

### INTRODUCTION

The rapid development of information and communication technology has substantially altered the structure of the transportation service sector. App-based ride-hailing services allow customers to order transportation in real time, compare service alternatives, access fare information, and manage daily mobility more efficiently. In emerging urban markets, this transformation has also changed customer expectations: transportation users increasingly expect services to be inexpensive, convenient, safe, responsive, and easy to access through mobile applications.

Maxim operates as an app-based service that enables users to order transportation and related services through digital channels. The platform's public communication emphasizes ride ordering through a mobile application and positions its service around affordability and practical daily mobility (Maxim Services, 2026; Taximaxim, 2026). This positioning is relevant in Indonesia, where ride-hailing customers often compare fares across platforms before selecting a provider. Previous studies on Maxim users in Indonesia indicate that price and service quality are

significant determinants of satisfaction in several local contexts, including Semarang, Depok, Palembang, and Pamulang student users (Alhadi & Sulaeman, 2026; Anggraeni et al., 2024; Tsalisa et al., 2022).

In service marketing theory, customer satisfaction is generally understood as a post-consumption evaluative response that emerges when perceived service performance meets or exceeds prior expectations (Oliver, 1980). In ride-hailing services, satisfaction is unlikely to be explained by price alone. Customers may initially be attracted by low fares, but repeated use depends on the perceived fairness of the fare, the affordability of the service, driver behavior, travel safety, punctuality, application usability, and the consistency of the service encounter. Consequently, price perception and service quality should be examined jointly rather than in isolation.

Price perception is particularly salient in transportation services because the fare is immediately visible before or during the service transaction. Zeithaml (1988) argues that perceived value is shaped by the trade-off between what customers give and what they receive. A low nominal price may not generate satisfaction if the service is unreliable, unsafe, or inconvenient. Conversely, a price may be perceived as acceptable or affordable when customers believe that the service performance justifies the cost. This logic implies that price affordability can function as a psychological mechanism through which price perception and service quality influence customer satisfaction.

Despite the growing number of Indonesian studies on Maxim, empirical evidence remains geographically fragmented. Bandar Lampung has its own urban mobility conditions, consumer income patterns, and competitive ride-hailing environment. Therefore, this study investigates Maxim users in Bandar Lampung by examining the relationships among price perception, service quality, price affordability, and customer satisfaction. The study contributes to service marketing literature by clarifying how price-related evaluations and service performance jointly shape satisfaction in a ride-hailing context.

## **Literature Review and Hypothesis Development**

### **1. Price Perception**

Price perception refers to customers' subjective assessment of whether the price of a product or service is reasonable, fair, acceptable, and consistent with the benefits received. It is not identical to objective price because two customers may evaluate the same fare differently depending on income, reference prices, prior experience, urgency, and perceived service value. Zeithaml's (1988) means-end model explains that perceived price, perceived quality, and perceived value are conceptually related. Customers evaluate whether the sacrifice made in monetary and non-monetary terms is justified by the benefits obtained.

In ride-hailing services, price perception emerges through direct fare comparison, promotion exposure, surge pricing experiences, and prior transactions with competing platforms. Empirical studies on Maxim users also show that price or price perception is associated with satisfaction when customers perceive fares as affordable and consistent with service benefits (Alhadi & Sulaeman, 2026; Anggraeni et al., 2024; Tsalisa et al., 2022). Therefore, positive price perception is expected to increase customer satisfaction and strengthen perceived affordability.

## **2. Service Quality**

Service quality is the customer's evaluation of service performance across dimensions such as reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988). In digital ride-hailing, service quality includes not only driver behavior but also application usability, order accuracy, travel safety, pick-up punctuality, response time, and the perceived reliability of the platform. Cronin et al. (2000) show that service quality, perceived value, and satisfaction are closely linked in service environments.

For Maxim users, service quality is relevant because customers do not evaluate fare independently from the service experience. Even when price is low, poor driver conduct, long waiting times, unclear communication, or safety concerns may reduce satisfaction. Conversely, reliable and safe service can make the fare feel more worthwhile and affordable. Thus, service quality is expected to increase customer satisfaction and price affordability.

## **3. Price Affordability**

Price affordability refers to the extent to which customers perceive that the cost of using a service is financially accessible and not burdensome. It differs from price perception in emphasis: price perception concerns reasonableness, fairness, and value, whereas affordability focuses on the customer's ability and willingness to pay relative to perceived benefits and financial capacity. In routine services such as online transportation, affordability is important because customers may use the service repeatedly for commuting, errands, school, work, or local travel.

Affordability can also be shaped by service quality. A fare may be perceived as more affordable when the customer experiences punctuality, safety, comfort, and functional application features. This mechanism reflects the value logic proposed by Zeithaml (1988), where the perceived sacrifice is assessed against perceived benefits. Accordingly, price affordability is expected to influence customer satisfaction and mediate the effects of price perception and service quality.

## **4. Customer Satisfaction**

Customer satisfaction is a post-consumption judgment formed by comparing expected and perceived service performance. Oliver's (1980) expectancy-disconfirmation model explains that satisfaction occurs when perceived performance confirms or exceeds expectations. In ride-hailing, satisfaction reflects whether the customer considers the overall transaction successful, fair, convenient, safe, and worth repeating.

Prior Indonesian studies show that price, service quality, and related value perceptions significantly influence customer satisfaction in online transportation services (Alhadi & Sulaeman, 2026; Anggraeni et al., 2024; Tsalisa et al., 2022). Based on this literature, this study proposes a model linking price perception and service quality to customer satisfaction, both directly and through price affordability.

## **METHOD**

This study uses an associative quantitative research design. An associative design is appropriate because the objective is to test relationships among latent variables and determine whether price perception, service quality, and price affordability are statistically associated with customer satisfaction. The quantitative

approach is suitable because the variables are measured numerically through questionnaire indicators and analyzed using inferential statistics.

The model was estimated using partial least squares structural equation modeling (PLS-SEM). PLS-SEM is appropriate for prediction-oriented research, models with several latent variables and indicators, and studies that aim to assess measurement and structural models simultaneously (Hair et al., 2019).

The population of this study consists of Maxim users in Bandar Lampung. Because the exact number of Maxim users in the city is not publicly known, non-probability purposive sampling was used. The respondent criteria were: (1) the respondent had used the Maxim application, and (2) the respondent had used Maxim's online transportation service more than once. These criteria were used to ensure that respondents had sufficient experience to evaluate fare reasonableness, service quality, affordability, and satisfaction.

The final sample consisted of 100 respondents. This sample size was considered adequate for exploratory and prediction-oriented PLS-SEM analysis, provided that the measurement model meets reliability and validity criteria and that the structural model is interpreted cautiously (Hair et al., 2019). Respondent characteristics were described using gender, age, and occupation to provide a general profile of Maxim users in Bandar Lampung.

The study uses four reflective constructs: price perception (PP), service quality (SQ), price affordability (PA), and customer satisfaction (CS). Each construct was measured using five questionnaire indicators coded PP1–PP5, SQ1–SQ5, PA1–PA5, and CS1–CS5. The measurement items were adapted conceptually from established service marketing and customer satisfaction literature, including perceived value and price evaluation (Zeithaml, 1988), service quality (Parasuraman et al., 1988), and satisfaction theory (Oliver, 1980).

**Table 1. Operational definition of variables**

Construct	Code	Operational definition	Indicative dimensions
Price perception	PP	Customer evaluation of whether Maxim fares are reasonable, fair, and proportional to benefits received.	Fare reasonableness, fairness, price–benefit fit, competitor comparison, perceived value
Service quality	SQ	Customer evaluation of the performance and reliability of Maxim's service encounter.	Punctuality, safety, driver conduct, responsiveness, application convenience
Price affordability	PA	Customer perception that Maxim fares are financially accessible and not burdensome.	Financial accessibility, routine-use affordability, cost burden, value for money, willingness to pay
Customer satisfaction	CS	Customer post-use evaluation of whether Maxim meets or exceeds expectations.	Overall satisfaction, expectation confirmation, comfort, repeat-use intention, positive evaluation

The analysis was conducted in two stages. First, the measurement model was assessed using indicator loadings, Cronbach's alpha, composite reliability, and average variance extracted (AVE). Indicator loadings near or above 0.70 were considered acceptable for convergent validity, while Cronbach's alpha and composite reliability values above 0.70 indicated internal consistency reliability. AVE values above 0.50 indicated that the construct explained more than half of the variance of its indicators (Fornell & Larcker, 1981; Hair et al., 2019).

Second, the structural model was assessed using path coefficients, t-statistics, p-values, and coefficient of determination ( $R^2$ ). A path was considered statistically significant when  $p < 0.05$  and  $t > 1.96$ . The  $R^2$  value was used to assess the explanatory power of the model for endogenous constructs. Mediation should be tested using the bootstrapped indirect effect; however, the available statistical output only reports three direct structural paths and does not provide a full indirect-effect table.

## RESULTS AND DISCUSSION

### 1. Measurement Model

The measurement model results indicate that all constructs meet the minimum criteria for convergent validity and reliability. Indicator loadings range from 0.710 to 0.910, t-statistics exceed 1.96, and p-values are below 0.05. The reliability results also show that Cronbach's alpha and composite reliability values exceed 0.70, while AVE values exceed 0.50.

**Table 2. Convergent validity results**

Construct	Indicators	Loading factor	t-statistic	Conclusion
Service quality (SQ)	SQ1–SQ5	0.720–0.890	> 1.96	Valid
Customer satisfaction (CS)	CS1–CS5	0.750–0.850	> 1.96	Valid
Price perception (PP)	PP1–PP5	0.780–0.910	> 1.96	Valid
Price affordability (PA)	PA1–PA5	0.710–0.880	> 1.96	Valid

**Table 3. Reliability and AVE**

Construct	Cronbach's alpha	Composite reliability	AVE
Service quality (SQ)	0.845	0.880	0.610
Customer satisfaction (CS)	0.812	0.865	0.580
Price perception (PP)	0.890	0.920	0.650
Price affordability (PA)	0.820	0.870	0.590

### 2. Structural Model

The structural model results show that all reported paths are positive and statistically significant. Service quality has the strongest direct effect on customer satisfaction ( $\beta = 0.510$ ), followed by price affordability ( $\beta = 0.325$ ). Price perception has a strong positive effect on price affordability ( $\beta = 0.605$ ). These results suggest that Maxim users' satisfaction is driven by the quality of the service encounter and by the extent to which the fare is perceived as affordable, while price perception contributes to satisfaction primarily through affordability in the reported output.

**Table 4. Hypothesis testing results based on reported PLS-SEM output**

Hypothesis / path	Relationship	$\beta$	t-statistic	p-value	Decision
H2	SQ → CS	0.510	4.821	< 0.001	Supported
H5	PA → CS	0.325	3.144	0.002	Supported
H3	PP → PA	0.605	7.410	< 0.001	Supported
H1	PP → CS	Not reported	Not reported	Not reported	Requires final PLS output
H4	SQ → PA	Not reported	Not reported	Not reported	Requires final PLS output
H6	PP/SQ → PA → CS	Not reported	Not reported	Not reported	Requires bootstrapped indirect effect

**Table 5. Coefficient of determination**

Endogenous construct	R <sup>2</sup>	Adjusted R <sup>2</sup>	Interpretation
Customer satisfaction (CS)	0.654	0.648	Substantial explanatory power
Price affordability (PA)	0.360	0.355	Moderate explanatory power

The R<sup>2</sup> value of 0.654 indicates that the reported predictors explain 65.4% of the variance in customer satisfaction. The R<sup>2</sup> value of 0.360 indicates that price perception explains 36.0% of the variance in price affordability. The remaining variance is attributable to other factors not included in the reported model, such as application usability, driver availability, promotion intensity, perceived safety, trust, waiting time, and brand image.

## Discussion

### 1. Service Quality and Customer Satisfaction

The finding that service quality positively affects customer satisfaction confirms the central role of service performance in ride-hailing. For Maxim users, satisfaction is shaped by the reliability of the service process, driver responsiveness, perceived safety, punctuality, and the convenience of the application. This result is consistent with SERVQUAL logic, which states that customers evaluate service quality by comparing perceived performance with expected standards (Parasuraman et al., 1988), and with service marketing evidence showing that service quality is a major antecedent of satisfaction and behavioral intention (Cronin et al., 2000).

Managerially, this finding implies that low price alone is insufficient. Maxim should ensure that competitive fares are matched with dependable operational quality. Driver training, safety protocols, transparent communication, and faster response time can strengthen perceived service quality and reinforce satisfaction.

### 2. Price Affordability and Customer Satisfaction

The positive effect of price affordability on customer satisfaction shows that users are more satisfied when they perceive Maxim fares as financially accessible and not burdensome for routine use. This is particularly relevant for daily transportation, where customers may use the service repeatedly and therefore evaluate affordability over time rather than in a single transaction.

This result supports the perceived value perspective: customers are satisfied when the sacrifice paid is considered proportionate to the benefits received (Zeithaml, 1988). In Bandar Lampung, where users may compare Maxim with alternative ride-hailing providers or conventional transportation, the perception that Maxim is affordable can strengthen satisfaction and encourage repeated use.

### 3. Price Perception and Price Affordability

The significant effect of price perception on price affordability indicates that users who evaluate Maxim fares as reasonable, fair, and aligned with service benefits are more likely to perceive the service as affordable. This finding clarifies that affordability is not based only on nominal fare levels. Instead, affordability is partly constructed through customers' interpretation of price fairness and value.

This finding is consistent with studies showing that price perception and service quality influence satisfaction among Maxim users in Indonesia (Anggraeni et al., 2024; Tsalisa et al., 2022). It also extends prior work by positioning affordability as a mechanism that links price evaluation to satisfaction. However, the direct path from price perception to customer satisfaction and the complete mediation test should be reported in the final empirical version to establish whether affordability fully or partially mediates the relationship.

#### **4. Theoretical Implications**

Theoretically, this study contributes to service marketing by integrating price perception, service quality, affordability, and satisfaction in a ride-hailing context. The findings support the view that satisfaction is a multidimensional evaluation formed by both economic and experiential considerations. Price perception affects affordability, while affordability and service quality directly strengthen satisfaction.

The study also suggests that price affordability should be treated as a distinct construct rather than merely a component of price perception. In digital transportation services, customers may judge a fare as fair but still unaffordable, or affordable but not necessarily value-enhancing if the service is poor. This distinction can improve future models of customer satisfaction in platform-based services.

#### **5. Managerial Implications**

For Maxim, the findings imply that competitive pricing remains strategically important, but it must be combined with service reliability. The company should maintain fare transparency, minimize unexpected price variation, and communicate the value of its pricing clearly to users. Price promotions should be designed not merely to reduce fares temporarily but to strengthen the perception that the service is consistently affordable and worthwhile.

At the operational level, Maxim should prioritize driver professionalism, safety assurance, application responsiveness, accurate pick-up points, and complaint-handling quality. These improvements can enhance service quality and make the fare feel more justified. Loyalty programs, targeted promotions, or student/commuter packages may also strengthen affordability perceptions and repeat usage.

### **CONCLUSION**

This study examined the relationships among price perception, service quality, price affordability, and customer satisfaction among Maxim users in Bandar Lampung. Based on the reported PLS-SEM output, service quality has a positive and significant effect on customer satisfaction, price affordability has a positive and significant effect on customer satisfaction, and price perception has a positive and significant effect on price affordability. The model explains a substantial proportion of the variance in customer satisfaction and a moderate proportion of the variance in price affordability.

The findings indicate that satisfaction in ride-hailing services is not determined by low price alone. Customers are more satisfied when they perceive the price as affordable and when the service experience is reliable, safe, responsive, and convenient. Price perception contributes to affordability, and affordability contributes to satisfaction. Therefore, Maxim should maintain competitive pricing while continuously improving service quality.

For future research, the complete structural model should be tested by reporting all hypothesized paths, including the direct effect of price perception on customer satisfaction, the effect of service quality on price affordability, and the bootstrapped indirect effects required for mediation analysis. Future studies should also include additional variables such as application usability, perceived safety, trust, promotion, waiting time, and customer loyalty. A larger probability-based sample would improve generalizability beyond Bandar Lampung.

## Limitations

This study has several limitations. First, the sample size was limited to 100 respondents and was obtained using purposive sampling; therefore, the findings should be generalized with caution. Second, the analysis is based on cross-sectional survey data, which limits causal inference. Third, not all structural paths and indirect effects were available in the reported output. Fourth, the study focuses on Maxim users in Bandar Lampung, so the findings may not fully represent users in other Indonesian cities with different mobility patterns and competitive conditions.

## References

- Alhadi, M. N., & Sulaeman, A. (2026). Pengaruh price dan kualitas pelayanan terhadap kepuasan pelanggan aplikasi Maxim (Studi mahasiswa pemasaran semester 7 Universitas Pamulang). *Jurnal Ilmiah Ekonomi dan Manajemen*, 4(4), 550–560. <https://doi.org/10.61722/jiem.v4i4.9482>
- Anggraeni, A. P., Wartiningih, E., & Sofa, N. (2024). Pengaruh persepsi harga dan kualitas layanan terhadap kepuasan pengguna aplikasi Maxim di Kota Depok. *Jurnal Administrasi Profesional*, 5(2), 78–87. <https://doi.org/10.32722/jap.v5i2.7001>
- Azmy, N. U., & Chrismardani, Y. (2023). Pengaruh persepsi harga dan kualitas pelayanan terhadap kepuasan pelanggan. *GEMILANG: Jurnal Manajemen dan Akuntansi*, 4(1), 224–236. <https://doi.org/10.56910/gemilang.v4i1.1034>
- Cronin, J. J., Jr., Brady, M. K., & Hult, G. T. M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of Retailing*, 76(2), 193–218. [https://doi.org/10.1016/S0022-4359\(00\)00028-2](https://doi.org/10.1016/S0022-4359(00)00028-2)
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.2307/3151312>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Maxim Services. (2026). maxim — ojek, transportasi [Mobile application description]. Google Play Store. <https://play.google.com/store/apps/details?id=com.taxsee.taxsee>
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460–469. <https://doi.org/10.2307/3150499>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Salpitri, R. I., Sari, S., & Indria, I. (2023). Analisis strategi komunikasi pemasaran Maxim dalam meningkatkan competitive advantage di Kota Bengkulu. *Jurnal Multidisiplin Dehasen*, 2(3), 419–428. <https://doi.org/10.37676/mude.v2i3.4336>
- Siaputra, H. (2024). Pengaruh kualitas makanan, kualitas layanan dan persepsi harga terhadap minat beli ulang pada Restoran XYZ Surabaya. *Jurnal Manajemen Perhotelan*, 10(1), 13–23. <https://doi.org/10.9744/jmp.10.1.13-23>
- Taximaxim. (2026). Layanan order kendaraan Maxim. <https://id.taximaxim.com/>



- Tsalisa, R. A., Hadi, S. P., & Purbawati, D. (2022). Pengaruh kualitas pelayanan dan harga terhadap kepuasan pelanggan pengguna jasa transportasi online Maxim di Kota Semarang. *Jurnal Ilmu Administrasi Bisnis*, 11(4), 822–829. <https://doi.org/10.14710/jiab.2022.35970>
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2–22. <https://doi.org/10.1177/002224298805200302>