Mobile App Usability, Data Privacy, Brand Loyalty, and Customer Retention in Indonesia's Online Transportation Services Industry

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ABSTRACT

This study investigates the relationship between mobile app usability, data privacy, brand loyalty, and customer retention in Indonesia's online transportation services industry. Using partial least squares structural equation modeling (PLS-SEM) to analyze data from a sample of users, the results show that both mobile app usability and data privacy significantly affect brand loyalty, which, in turn, strongly predicts customer retention. Additionally, usability and privacy have direct effects on retention. The mediation analysis highlights the role of brand loyalty in amplifying the impact of usability and privacy on retention. These findings offer practical insights for online transportation service providers seeking to improve customer experiences, loyalty, and retention.

Keywords:
Mobile App Usability; Data Privacy; Brand Loyalty; Customer Retention; Online Transportation Services

INTRODUCTION

The rapid growth of online transportation services in Indonesia has transformed the way people commute in urban areas. Platforms such as Gojek, Grab, and other ride-hailing services have become integral to daily transportation needs, offering not only convenience but also a variety of services, from ride-hailing to food delivery. As mobile technology becomes ubiquitous, the success of these services heavily depends on the mobile applications that serve as the primary interface for customers. Usability, defined as the ease with which a user can navigate and interact with an app, plays a crucial role in shaping the user experience. An intuitive and user-friendly app design enhances user satisfaction, leading to repeated use and, ultimately, loyalty to the platform. Studies have shown that mobile app usability is directly correlated with customer satisfaction and brand loyalty in digital services (Ali et al., 2022; Varshney et al., 2024).

However, with increased dependence on mobile applications comes heightened concerns about data privacy. In Indonesia, where internet penetration is rising rapidly, users are becoming more aware of data privacy issues, particularly in relation to ride-hailing apps. These platforms collect extensive personal data, from real-time location tracking to payment information. According to the Indonesian Ministry of Communication and Information Technology, data privacy concerns have surged, with numerous incidents of data breaches reported in recent years (Kominfo, 2023). Ensuring data security and respecting user privacy are essential to maintaining user trust and fostering customer retention. Users are more likely to continue using an app if they trust the platform to safeguard their personal information. Previous research indicates that a positive perception of data privacy strengthens the relationship between app usability and brand loyalty (Natamiharja & Setiawan, 2024).

Brand loyalty, a key factor in customer retention, is defined as the extent to which a consumer remains committed to purchasing from a particular brand despite the availability of alternatives. In the context of online transportation services, brand

loyalty is influenced by multiple factors, including service quality, price competitiveness, and user experience. Mobile app usability and data privacy concerns significantly affect brand loyalty, as users are likely to stick with a platform they find easy to use and secure. Loyal customers tend to exhibit higher levels of trust and emotional attachment to the brand, which not only encourages repeated use but also positive word-of-mouth promotion (Parasuraman et al., 1988). In competitive markets like Indonesia, where numerous ride-hailing platforms are available, establishing brand loyalty is crucial for companies seeking long-term success.

Customer retention, the ability of a business to retain its customers over time, is the ultimate goal for companies in the online transportation sector. It is more cost-effective to retain existing customers than to acquire new ones, making customer retention a key metric of business performance. High levels of app usability, robust data privacy policies, and strong brand loyalty contribute to higher retention rates. According to research by Nair (2023), there is a direct relationship between a customer's loyalty to a brand and their likelihood of continuing to use the service, especially in industries where competition is fierce. For Indonesian online transportation service providers, understanding how these variables interact is vital to creating strategies that enhance customer loyalty and retention in an increasingly crowded market.

Despite the growing body of literature exploring factors that influence customer retention in various sectors, there is limited research that examines the specific interplay between mobile app usability, data privacy, brand loyalty, and customer retention in Indonesia's online transportation services industry. While previous studies have investigated these variables individually, the lack of comprehensive research that integrates all four factors in the context of Indonesia presents a gap in the literature. Given the rapid expansion of the online transportation market in Indonesia, understanding the combined effect of these variables is critical for developing strategies that enhance customer satisfaction and long-term engagement. This study seeks to address this gap by exploring how mobile app usability and data privacy concerns impact brand loyalty, and in turn, influence customer retention.

The objective of this research is to explore the relationship between mobile app usability, data privacy, brand loyalty, and customer retention in Indonesia's online transportation services industry. Specifically, this study aims to assess the direct and indirect effects of mobile app usability and data privacy on customer retention, with brand loyalty serving as a mediating variable. By examining these relationships, this research seeks to provide insights that can inform the development of user-centered design practices, data security policies, and customer loyalty programs tailored to Indonesia's unique online transportation market. The findings are expected to contribute to both academic research on digital service platforms and practical strategies for enhancing customer loyalty and retention in the highly competitive landscape of online transportation services.

Literature Review and Hypothesis Development
1. Mobile App Usability and Customer Retention

Mobile app usability is a critical factor influencing user satisfaction and loyalty in digital services. Usability refers to how easy and efficient it is for users to interact with an app, including its interface, navigation, and overall functionality. The more intuitive and user-friendly the app, the more likely users are to have a positive experience, leading to customer retention. Previous studies have highlighted the

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importance of usability in online services, particularly in industries that rely heavily on mobile applications, such as online transportation services. According to Venkatesh, Morris, Davis, & Davis (2003), usability is one of the most significant determinants of customer satisfaction and loyalty, which are key predictors of retention.

In the context of Indonesia's online transportation services, the usability of mobile apps such as Gojek and Grab is essential for retaining users. These platforms provide multiple services (ride-hailing, food delivery, etc.), requiring users to navigate various features efficiently. Poor usability, such as complicated interfaces or technical issues, can lead to frustration and a negative user experience, prompting users to switch to competitors. Empirical research supports the notion that improved usability enhances customer retention. For instance, Baharuddin, Singh, & Razali (2013) found that usability positively influenced customer retention across several mobile-based platforms in Southeast Asia. Based on this, we hypothesize: H1: Mobile app usability has a positive effect on customer retention in Indonesia's online transportation services industry.

2. Data Privacy and Customer Retention

With increasing concerns about digital privacy, data protection has emerged as a crucial factor in maintaining user trust and loyalty. Data privacy refers to the protection of users' personal information from unauthorized access, ensuring confidentiality, and managing how data is collected, stored, and shared. In online transportation services, apps collect sensitive information, such as location data, payment details, and personal identification. Any breach of this data can severely damage customer trust, leading to customer attrition (Putrianti & Semuel, 2018).

In Indonesia, several high-profile data breaches have heightened public awareness about data privacy issues, leading to increased demands for better data protection measures (Kominfo, 2023). Studies suggest that when users feel that their data is secure, they are more likely to continue using a service, which positively influences retention. For example, a study by Haque, Haque, Kumar, & Singh (2021) revealed that perceived data privacy had a significant effect on customer loyalty and retention in digital service industries, including online transportation platforms. This is particularly relevant in markets like Indonesia, where concerns about data misuse are rising rapidly. Thus, the following hypothesis is proposed: H2: Data privacy positively influences customer retention in Indonesia's online transportation services industry.

3. Brand Loyalty as a Mediating Factor

Brand loyalty is a key mediator in the relationship between customer satisfaction factors (such as usability and data privacy) and customer retention. Brand loyalty refers to a customer's emotional commitment to consistently repurchase or engage with a specific brand, regardless of situational influences or marketing efforts from competitors. In highly competitive industries, brand loyalty helps retain customers and reduce churn rates (Rossmannek & Chen, 2023). Online transportation services in Indonesia face significant competition, with major players such as Gojek and Grab competing for market share. This competition highlights the importance of fostering strong brand loyalty to secure long-term customer retention.

Empirical evidence indicates that mobile app usability and data privacy significantly influence brand loyalty. For example, Li & Tse (2010) found that when users perceive an app as easy to use and secure, they develop higher brand loyalty, which in turn enhances their likelihood of staying with the brand. In the online transportation services industry, usability and data privacy are considered essential

for building trust, which is a key driver of brand loyalty (Nugroho et al., 2022). The role of brand loyalty as a mediating factor has been widely explored in marketing literature. A study by Kim & Ko (2012) indicated that brand loyalty mediated the relationship between mobile app usability and customer retention in mobile services. Given this background, the following hypotheses are formulated:

H3: Brand loyalty mediates the relationship between mobile app usability and customer retention.

H4: Brand loyalty mediates the relationship between data privacy and customer retention.

4. The Interplay between Usability, Data Privacy, Brand Loyalty, and Customer Retention

Customer retention is a multifaceted concept that is influenced by a combination of factors. In the context of Indonesia's online transportation services, both usability and data privacy are foundational elements that contribute to brand loyalty, which ultimately drives retention. As argued by Zeithaml, Bitner, & Gremler (2018), customer retention is not just about providing a functional product or service, but about creating a comprehensive user experience that fosters trust and long-term engagement.

For usability, a well-designed, intuitive mobile app facilitates seamless interactions between the user and the service, encouraging repeated use. Research by Parasuraman et al. (1988) indicates that usability impacts not only the immediate satisfaction but also long-term brand loyalty, which increases the likelihood of retention. Similarly, ensuring robust data privacy safeguards plays a critical role in enhancing user trust. The digital services industry, particularly in emerging markets like Indonesia, is highly sensitive to issues of data security. When users trust that their data is handled securely, they are more likely to remain loyal to the service (Maček et al., 2012).

Moreover, the link between brand loyalty and retention is well-documented. Polat (2022) argued that loyal customers are more resistant to switching, even in the face of better offers from competitors. In the case of Indonesia's online transportation sector, loyalty to brands like Gojek and Grab is often tied to consistent service quality, ease of use, and trust in the platform's data protection policies. Therefore, companies that excel in these areas are likely to experience higher retention rates.

Finally, several studies have highlighted the importance of understanding how these factors interact. Kim & Ko (2012) emphasized the need for digital service platforms to prioritize a holistic approach to customer retention, integrating usability, privacy, and loyalty into a coherent strategy. Their findings suggest that focusing on individual elements without considering their combined effect could limit the effectiveness of retention efforts. This underscores the importance of treating brand loyalty as a mediating factor that ties usability and privacy to customer retention.

METHOD

1. Research Design

This study adopts a quantitative research approach, aiming to explore the relationships between mobile app usability, data privacy, brand loyalty, and customer retention in Indonesia's online transportation services industry. The quantitative approach is suitable for this study because it allows for the statistical testing of hypotheses and relationships among variables (Creswell & Poth, 2016). A cross-

sectional survey design is employed, where data will be collected at a single point in time from respondents using structured questionnaires. This design is widely used in consumer behavior research to examine perceptions and behavioral intentions (Saunders et al., 2009).

2. Population and Sample

The population for this study includes users of online transportation services in Indonesia, primarily users of Gojek and Grab. These services represent the largest players in the online transportation industry in Indonesia, making them ideal for examining customer experiences related to mobile app usability, data privacy, brand loyalty, and customer retention. Given the extensive user base of these services, the study focuses on individuals aged 18 and above who have used online transportation services at least once in the past three months. This time frame ensures that participants have recent, relevant experiences to report.

The sample size for this study is determined using the Krejcie & Morgan (1970) formula, which suggests a minimum sample size of 384 for large populations. However, to enhance the reliability and generalizability of the findings, a target sample of 500 respondents is set. A non-probability purposive sampling technique is employed, allowing for the selection of participants based on their experience with online transportation apps and their ability to provide meaningful data relevant to the research objectives (Etikan, 2024).

3. Data Collection Method

Data will be collected using a structured questionnaire designed specifically for this study. The questionnaire is divided into several sections that correspond to the key constructs under investigation: mobile app usability, data privacy, brand loyalty, and customer retention. The questionnaire will be distributed online using Google Forms, as it offers a cost-effective way to reach a large number of respondents efficiently. The use of online surveys is also appropriate given that the target respondents are technology users who are likely to be comfortable with digital tools (Bryman, 2016).

Respondents will be recruited through social media platforms such as Instagram and Facebook, where targeted advertisements will be used to invite participants to take part in the survey. Additionally, the questionnaire will be shared in online forums and user communities related to Gojek and Grab, ensuring that the sample consists of actual users of these services.

4. Measurement of Variables

***Table 1.** Measurement of Variables*

Variable	Measurement
Mobile App Usability	This construct will be measured using a 5-item scale adapted from the System Usability Scale (SUS) developed by Brooke (1996). The items assess various aspects of app usability, including ease of use, navigation, and design.
Data Privacy	Data privacy will be measured using a 4-item scale adapted from Dinev and Hart (2006), focusing on users' perceptions of how well their personal data is protected by the online transportation service provider.
Brand Loyalty	Brand loyalty will be measured using a 5-item scale adapted from the work of Zeithaml et al. (1996), assessing respondents' likelihood to continue using the same service provider and recommending the brand to others.

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Variable	Measurement
Customer Retention	Customer retention will be measured using a 3-item scale from Mittal and Kamakura (2001), focusing on respondents' intentions to continue using the service and their resistance to switching to competitors.

Source: Primary Data Analysis, 2024

All items will be measured using a 5-point Likert scale, where 1 indicates "strongly disagree" and 5 indicates "strongly agree." This format allows for the capture of nuanced responses and is widely used in consumer behavior research (Hair et al., 2014).

5. Data Analysis Techniques

This study utilizes Partial Least Squares Structural Equation Modeling (PLS-SEM) as the primary data analysis technique. PLS-SEM is particularly suited for this research because it allows for the estimation of complex models with multiple constructs, indicators, and hypotheses, even when data distributions are non-normal (Hair et al., 2019). Moreover, PLS-SEM is ideal for exploratory research where the aim is to maximize the explained variance of key target constructs, such as customer retention in this study.

RESULTS AND DISCUSSION

1. Mesasurement Model Assessment

Table 2. Measurement Model Results

Variable	Indicator	Loading	Cronbach's Alpha	Composite Reliability	AVE
Mobile App Usability	Usability_1	0,851			
	Usability_2	0,884			
	Usability_3	0,825	0,855	0,921	0,672
	Usability_4	0,799			
	Usability_5	0,800			
Data Privacy	Privacy_1	0,911			
	Privacy_2	0,890	0,832	0,930	0,728
	Privacy_3	0,877			
	Privacy_4	0,900			
Brand Loyalty	Loyalty_1	0,863			
	Loyalty_2	0,835	0,850	0,900	0,651
	Loyalty_3	0,850			
	Loyalty_4	0,811			
Costumer Retention	Retention_1	0,849			
	Retention_2	0,865	0,882	0,910	0,747
	Retention_3	0,903			

Source: Primary Data Analysis, 2024

Table 2 presents the measurement model results for the constructs evaluated in this study, including mobile app usability, data privacy, brand loyalty, and customer retention. Each variable is represented by multiple indicators, with loading values indicating the strength of the relationship between each indicator and its corresponding construct. All loading values exceed the acceptable threshold of 0.70, suggesting strong indicator reliability. The Cronbach's Alpha and Composite Reliability values for each construct indicate high internal consistency, with values well above the 0.70 benchmark. Specifically, mobile app usability and data privacy exhibit reliability coefficients of 0.855 and 0.832, respectively, while brand loyalty and customer retention show values of 0.850 and 0.882. The Average Variance Extracted (AVE)

values, ranging from 0.651 for brand loyalty to 0.728 for data privacy, confirm convergent validity, as all values exceed the minimum requirement of 0.50. Overall, the table demonstrates that the measurement model is robust and reliable for further analysis in the context of online transportation services in Indonesia.

2. Structural Model Assessment

Table 3. *Structural Model Results*

Path	Path Coefficients	t-value	p-value
Mobile App Usability → Brand Loyalty	0,455	6,210	0,001
Data Privacy → Brand Loyalty	0,301	4,357	0,001
Brand Loyalty → Customer Retention	0,555	8,125	0,001
Mobile App Usability → Customer Retention	0,259	3,802	0,001

Source: Primary Data Analysis, 2024

Table 3 summarizes the structural model results, detailing the relationships between the constructs in the study. The path coefficients indicate the strength and direction of these relationships, with all paths demonstrating statistically significant effects at the $p < 0.001$ level. Notably, the relationship between mobile app usability and brand loyalty is strong, with a path coefficient of 0.455, suggesting that improvements in usability significantly enhance brand loyalty among users. Similarly, data privacy has a notable impact on brand loyalty, evidenced by a path coefficient of 0.301, indicating that concerns around data privacy also play a crucial role in fostering loyalty towards the brand.

Furthermore, brand loyalty significantly influences customer retention, with a robust path coefficient of 0.555, highlighting the importance of maintaining loyal customers to ensure their continued patronage. Additionally, mobile app usability directly contributes to customer retention, reflected in a path coefficient of 0.259. This suggests that better usability not only enhances brand loyalty but also plays a direct role in retaining customers. Overall, the structural model results underscore the interconnectedness of usability, data privacy, brand loyalty, and customer retention in the online transportation services sector, revealing key areas for companies to focus on in order to enhance customer experiences and loyalty.

3. Mediation Analysis

Table 4. *Mediation Analysis Results*

Path	Direct Effect	Indirect Effect	Total Effect
Mobile App Usability → Customer Retention	0,252	0,255	0,507
Data Privacy → Customer Retention	0,305	0,201	0,506

Source: Data Processed by Author, 2024

Table 4 presents the results of the mediation analysis, illustrating the direct and indirect effects of mobile app usability and data privacy on customer retention. The direct effect of mobile app usability on customer retention is 0.252, while the indirect effect, mediated by brand loyalty, is 0.255, resulting in a total effect of 0.507. Similarly, data privacy shows a direct effect of 0.305 on customer retention, with an indirect effect of 0.201 through brand loyalty, leading to a total effect of 0.506. These findings indicate that both mobile app usability and data privacy significantly influence

customer retention, primarily through their impact on brand loyalty, thereby emphasizing the importance of fostering loyal customer relationships in the online transportation services industry.

Discussion

1. Mobile App Usability and Brand Loyalty

The analysis reveals a significant positive relationship between mobile app usability and brand loyalty, as reflected in the path coefficient of 0.455 ($p < 0.001$). This finding aligns with prior research suggesting that user-friendly mobile applications enhance customer satisfaction and loyalty (Hsiao et al., 2016). Mobile app usability refers to the ease with which users can navigate and interact with a mobile app, which has become a critical factor in industries like online transportation services, where users frequently rely on apps for booking, tracking, and managing their rides. A well-designed app that is intuitive, quick, and responsive creates positive user experiences, leading to stronger brand loyalty.

Given that online transportation services operate in a highly competitive market, usability can be a key differentiator. According to Dehghani and Tumer (2015), usability is essential for customers who make quick decisions based on the convenience and functionality of apps. The better the user experience, the more likely customers are to remain loyal to the brand. This is particularly true in Indonesia, where mobile-first services dominate, and consumers rely heavily on seamless app-based experiences for daily commuting. Thus, online transportation companies must continue to invest in improving app usability to build and retain a loyal customer base.

2. Data Privacy and Brand Loyalty

The relationship between data privacy and brand loyalty is also significant, with a path coefficient of 0.301 ($p < 0.001$). This finding corroborates the growing body of literature that highlights the critical role of data privacy in shaping customer trust and loyalty (Awad & Krishnan, 2006; Bansal & Zahedi, 2015). In the context of online transportation services, users are required to share personal and payment information, making privacy concerns a top priority. As such, companies that ensure the protection of users' data are more likely to cultivate trust, which in turn fosters loyalty.

This finding is particularly relevant in an era where data breaches and privacy scandals are frequent. Customers today are more aware of how their data is used and are more selective about which brands they trust with their information (Smith et al., 2011). By prioritizing data privacy, online transportation providers in Indonesia can build long-term relationships with customers who value security. According to Choi et al. (2018), trust is one of the strongest predictors of customer loyalty, and ensuring data privacy is a crucial way to build that trust. Therefore, it is recommended that companies adopt transparent data handling practices, comply with relevant privacy regulations, and regularly update their security protocols.

3. Brand Loyalty and Customer Retention

The study confirms a strong positive relationship between brand loyalty and customer retention, with a path coefficient of 0.555 ($p < 0.001$). This supports the well-established notion that brand loyalty is a key driver of customer retention (Oliver, 1999). When customers develop a sense of loyalty to a brand, they are more likely to continue using its services, even in the face of competitive alternatives. This is particularly true in the context of online transportation services, where switching costs are relatively low, but emotional attachment and trust in a brand can keep customers loyal.

Several studies have echoed this sentiment, emphasizing the importance of maintaining customer loyalty to achieve long-term retention. For instance, Dick and Basu (1994) argue that brand loyalty not only reduces customer churn but also increases the likelihood of positive word-of-mouth, which can attract new customers. In the online transportation industry, where customers have multiple app-based options at their fingertips, cultivating brand loyalty can be the difference between a one-time user and a long-term customer. The results suggest that companies should continue to invest in loyalty-building strategies, such as personalized services, rewards programs, and consistent quality.

4. Mobile App Usability, Data Privacy, and Customer Retention

Interestingly, mobile app usability and data privacy also show direct relationships with customer retention, with path coefficients of 0.259 and 0.305, respectively. This indicates that while brand loyalty plays a significant mediating role, both usability and privacy independently contribute to customer retention. These findings are consistent with previous research suggesting that usability and privacy concerns directly influence customers' decisions to continue using a service (Flavián et al., 2006; Gefen et al., 2003).

Mobile app usability directly affects customer retention because a smooth and hassle-free user experience encourages repeated use. When apps are easy to navigate, offer quick solutions, and are reliable, customers are less likely to seek alternative services. This echoes findings from the e-commerce sector, where usability has been shown to be a strong predictor of customer retention (Kang & Kim, 2006). In Indonesia, where online transportation services are often used on a daily basis, a poor app experience can quickly lead to customer dissatisfaction and attrition.

Similarly, data privacy also directly impacts customer retention. As the results show, customers are more likely to remain loyal to a service when they feel confident that their personal information is being handled securely. Research by Dinev and Hart (2006) shows that perceived privacy risk is a major barrier to the continued use of online services. In an industry where users must share sensitive data, privacy breaches or lapses can quickly erode trust and lead to customer defection. Therefore, online transportation companies must treat data privacy as a top priority to ensure long-term retention.

5. Mediating Role of Brand Loyalty

The mediation analysis provides further insights into the relationship between mobile app usability, data privacy, and customer retention, confirming that brand loyalty plays a mediating role between these variables. Specifically, the indirect effect of mobile app usability on customer retention through brand loyalty is 0.255, while the total effect is 0.507. Similarly, data privacy has an indirect effect of 0.201 on customer retention via brand loyalty, with a total effect of 0.506.

These findings are consistent with the view that brand loyalty strengthens the relationship between service attributes (such as usability and privacy) and customer retention (Chaudhuri & Holbrook, 2001). While usability and privacy are important in their own right, their impact on retention is amplified when customers feel a strong sense of loyalty to the brand. This suggests that online transportation companies should not only focus on improving usability and privacy features but also on fostering brand loyalty through initiatives such as loyalty programs, personalized services, and emotional engagement.

6. Theoretical and Practical Implications

Theoretically, this study contributes to the growing literature on the relationship between mobile app usability, data privacy, brand loyalty, and customer retention, particularly in the context of online transportation services. By integrating these constructs into a single model, the study offers a comprehensive understanding of how different service attributes influence both brand loyalty and retention. The findings confirm that usability and privacy are critical components of customer loyalty and retention, supporting theories from customer relationship management and digital marketing (Reichheld & Schefter, 2000).

Practically, the results have significant implications for online transportation companies in Indonesia. To enhance customer retention, companies must invest in improving the usability of their mobile apps and ensuring robust data privacy measures. Additionally, loyalty-building strategies that foster emotional connections with customers can strengthen the impact of these service attributes on retention. As competition in the online transportation sector intensifies, focusing on these areas can help companies maintain a competitive edge and build long-term customer relationships.

CONCLUSION

This study explored the relationships between mobile app usability, data privacy, brand loyalty, and customer retention in Indonesia's online transportation services industry. The results reveal that both mobile app usability and data privacy significantly influence brand loyalty, which, in turn, strongly predicts customer retention. Additionally, usability and privacy also have direct effects on customer retention, underscoring their importance in retaining customers. The mediation analysis confirms that brand loyalty strengthens the relationship between these service attributes and retention. These findings suggest that enhancing app usability, prioritizing data privacy, and fostering brand loyalty are essential strategies for online transportation companies seeking long-term customer loyalty and retention.

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