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Research Article

Understanding Consumer Loyalty in the Digital Era: The Role of Experience, Brand Image, and Price Perception in Grab's Online Transportation Services

Diana Rosalinda Kusuma Dewi[1], Hesti Respatiningsih[2], and Anes Arini[3]

[1-3]STIE Rajawali Purworejo, e-mail: dianarosalinda23@gmail.com
Corresponding Author: e-mail : Diana Rosalinda Kusuma Dewi

Abstract: This research aims to analyse the influence of consumer experience, brand image, and price perception on consumer loyalty in Grab's online transportation service using a quantitative approach. The study involved 103 respondents and employed various analyses, including instrument quality tests, classical assumption tests, multiple linear regression, t-tests, f-tests, and the coefficient of determination. The results indicate that consumer experience does not affect loyalty, whereas brand image and price perception positively impact consumer loyalty. These findings highlight that loyalty towards Grab's online transportation service is more strongly influenced by brand image and price perception than consumer experience alone. The study offers insights for Grab to optimise its brand image, maintain competitive pricing, and deliver excellent service to enhance consumer loyalty

Keywords: Brand Image; Consumer Loyalty; Personal Experience; Price Perception; Role of Experience.

1. Introduction

The development of digital technology has fundamentally changed consumer interaction patterns and behaviours across various sectors, including the transportation industry. The emergence of app-based transportation services like Grab has provided easy access to mobility via smartphone technology, allowing consumers to obtain services quickly, flexibly, and efficiently. This transformation has made online transportation services not just an alternative but a primary necessity for society, especially in urban areas with high mobility levels

Based on quantitative research conducted by **(Yolandari Dian & Kusumadewi, 2018)** involving 2,500 respondents in 10 cities in Indonesia (Jakarta, Bogor, Depok, Tangerang, Bekasi, Bandung, Medan, Makassar, and Bali), it was found that the online transportation industry in Indonesia contributes Rp382.62 trillion per year, or about 2 percent of the 2022 GDP (Rp19,588.4 trillion). This value includes gross transactions through online transportation, food delivery, shopping, and courier services.

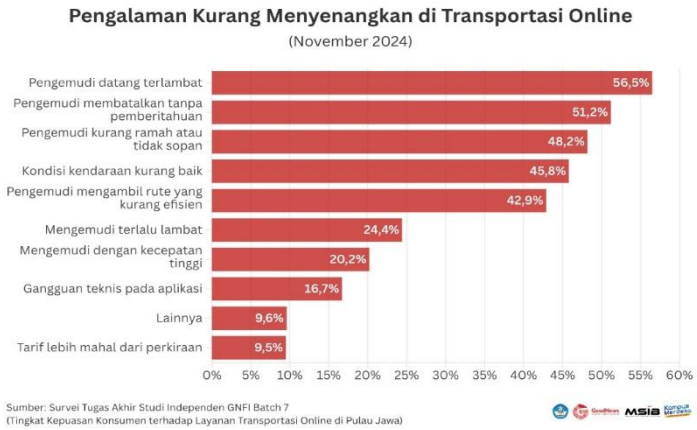
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However, the rapid growth of the online transportation industry is also accompanied by increasing competition among platforms, such as Grab and Gojek, as well as other service providers. This situation gives consumers the freedom to easily switch from one application to another, especially driven by differences in price, promotions, or service experience. This phenomenon indicates that consumer loyalty to online transportation services is dynamic and vulnerable to change, posing a strategic challenge for companies seeking to retain customers.

According to (Tjiptono, 2008) consumer loyalty is the commitment of customers to a brand, store, or supplier based on highly positive characteristics in long-term purchases. In the context of digital marketing, loyalty is influenced not only by functional factors but also by emotional experiences and perceptions formed during interactions with the service.

Theoretically, *consumer experience*, *brand image*, and *price perception* are important factors influencing consumer loyalty. Consumer experience refers to the overall interactions customers have while using the service, which can shape both positive and negative impressions. (Smilansky, 2017) states that consumer experience is a combination of cognitive and emotional responses arising from consumption activities, which can potentially affect satisfaction and repurchase behaviour. Consistently positive experiences will increase the likelihood of customer loyalty formation **(Hanny & Krisyana, 2022)**



(Source: Sumardi, 2024)

Figure 1. Data on Online Transportation Consumer Experience

Based on the final project survey results of the Independent Study GNFI Batch 7, it was found that 56.5% of drivers arrived late, 51.2% of drivers canceled without notice, 48.2% of drivers were unfriendly or rude, 45.8% of vehicles were in poor condition, 42.9% of drivers took inefficient routes, 24.4% drove too late, 20.2% drove at high speeds, 16.7% experienced technical issues with the app, 9.5% charged higher

fares than expected. These issues are crucial factors influencing the decisions of consumers and potential consumers in using online transportation services. The unpleasant experiences were mostly caused by drivers. Therefore, Grab needs to evaluate and tighten regulations for current and prospective drivers registering as Grab partners. Consumer experience can affect Grab's brand image. The services provided must align with Grab's brand image to minimise consumer disappointment and prevent them from switching to other applications.

Brand image serves as a representation of consumer perception toward a company or service. A strong brand image can build trust, reduce perception risk, and create emotional attachment between consumers and the company **(Hanny & Krisyana, 2022)** In the competitive online transportation industry, brand image becomes a differentiating factor that can influence consumer decisions in choosing services.

Table 1. Online Transportation Brand Ranking Data

Brand	Top Brand Indeks
Gojek	62,60%
Grab	29,70%
Maxim	2,30%
inDrive	1,80%

(Source: Top Brand Award)

Based on that data, it is evident that Grab's brand image still faces significant challenges compared to its main competitor, Gojek. This situation shows that competition in the online transportation industry is no longer just about price wars but has shifted to how companies build a strong reputation and consistently deliver good experiences for customers. Evaluating service quality is key for Grab to improve its brand image, make it superior and trustworthy, and increase customer loyalty.

On the other hand, price perception is also a key factor in building consumer loyalty. In customers' eyes, price is not just the nominal amount paid in the app, but also a symbol of the value and benefits they receive. If consumers feel that the money spent is commensurate with the quality of service they receive, a sense of satisfaction will arise, encouraging them to continue using the service. Conversely, if the price is perceived as too high for the corresponding benefits, consumers will readily switch to a competitor's app. Maintaining a price perception that is logical and competitive is a strategy for companies to retain customer loyalty in the long term. (Tjiptono, 2014) explains that price perception is related to the alignment between the costs incurred and the value obtained. A mismatch between price and benefit can trigger dissatisfaction, leading to a decline in customer loyalty.

Table 2. Grab Fare Data for 2025

Zona	Tarif
Zona I (Sumatera, Bali, Jawa selain Jabodetabek)	Tarif Dasar Minimum: Rp10.000–Rp12.000Tarif Dasar Per-KM: Rp2.500–Rp3.000
Zona II (Jabodetabek)	Tarif Dasar Minimum: Rp12.000–Rp13.000Tarif Dasar Per-KM: Rp3.000–Rp3.300
Zona III (Kalimantan, Sulawesi, Nusa Tenggara, Kepulauan Maluku, Papua)	Tarif Dasar Minimum: Rp11.000–Rp13.000Tarif Dasar Per-KM: Rp2.800–Rp3.200

(Source: Panca, 2026)

The pricing system for Grab services applies a minimum base fare for distances of 0-4 kilometres, followed by a per-kilometre rate for subsequent distances. This fare is dynamic and can fluctuate based on market conditions, such as during peak hours, when it may increase by up to 1.5 times to balance demand with driver availability. Compared to 2022, there has been a fare adjustment of 20–25% due to inflation and rising fuel costs. For example, in Zone II (Jabodetabek), the fare per kilometre increased from Rp2,550 – Rp2,800 to Rp3,000 – Rp3,300. Based on data from Bank Indonesia and an internal Grab survey, this adjustment is still considered affordable for consumers compared to conventional transportation costs, leading to a decline in customer loyalty.

Nevertheless, based on the State of The Art (SOTA) review, research findings regarding the influence of consumer experience, brand image, and price perception on consumer loyalty show inconsistency. Research by (Tanoto dkk., 2022) found that consumer experience does not have a significant impact on loyalty, contradicting the theory that experience is the main determinant of loyalty. Furthermore, research by (Firanazulah dkk., 2021) shows that brand image does not significantly affect loyalty, while another study found a significant positive effect **(Sandhi & Brabo, 2023)**

The price perception variable also shows varied results, with some studies finding no significant effect **(Sandhi & Brabo, 2023)** & **(Ronasih & Widhiastuti, 2021)**while other studies show significant positive or negative effects on consumer loyalty **(Loi & Yudhira, 2022)** & **(Hanif & Prakoso, 2023)**This inconsistency in results indicates that the relationship between variables is strongly influenced by the research context, consumer characteristics, and the type of service studied.

Moreover, most previous studies have focused on one or two variables, so few integrate consumer experience, brand image, and price perception into a single comprehensive research model. This situation reveals a research gap in both variables and analytical approaches. Specifically, few studies have investigated the simultaneous influence of these three factors on Grab's services. Therefore, this research is designed to address this gap in the literature by examining the relationships of all independent

variables with consumer loyalty within a comprehensive analytical framework. Based on this description, the study offers novelty by integrating these three variables into one research model to analyse consumer loyalty in Grab's online transportation service. Additionally, the research reexamines the relationships between variables in the context of consumer behaviour in the dynamic and competitive digital era.

Academically, this research is expected to enrich the literature on digital marketing, particularly related to consumer loyalty in application-based services. In practice, the results of this research can provide a basis for online transportation companies to formulate strategies to enhance customer experience, strengthen brand image, and adjust pricing to maintain consumer loyalty. Thus, this research aims to analyse the influence of consumer experience, brand image, and price perception on consumer loyalty in Grab's online transportation service.

2. Preliminaries or Related Work or Literature Review

Customer Loyality

Customer loyalty is essentially a deep commitment to consistently continue using a chosen product or service. Setiawan and Maulana (2024) emphasize that this commitment makes consumers tend to ignore various competitive offers from competitors. On the other hand, loyalty also acts as a connecting element that strengthens the influence of brand image on satisfaction, while simultaneously solidifying the long-term relationship between consumers and the brand **(Ronaa & Farida, 2023)** Therefore, to build strong loyalty, companies cannot rely solely on momentary satisfaction but must continuously maintain the stability of product and service quality (Septianingrum dkk., 2023)

Based on the theory by (Hidayat, 2009) consumer loyalty is understood as a manifestation of consumer commitment driven by positive attitudes, thereby encouraging continuous repeat purchases. There are five key indicators that characterise consumer loyalty. First, trust is the basis for customers' faith in the caliber and dependability of the offered goods and services. The second is emotional commitment, which characterizes the strength of the emotional and psychological connection between customers and the brand. The third factor is switching costs, which are the perceived difficulties or constraints that customers feel when they choose to use a competitor's services. Fourth, word-of-mouth advertising, which takes the form of customers' readiness to freely recommend businesses to others. Lastly, cooperative behavior describes how customers actively support and

cooperatively approach maintaining the availability of the goods or services they have been using.

Consumer Experience

Consumer experience is a combination of cognitive (thoughts) and emotional (feelings) responses that arise from a series of interactions between consumers and a product or service, and has the potential to influence satisfaction and future repurchase behavior. (Smilansky, 2017) emphasizes that the experiences consumers have during the consumption process shape both positive and negative impressions that will influence subsequent behavior.

In line with this, **(Kotler T & Keller, 2011)** state that purchasing habits and prior experiences whether personal or through close associates significantly influence consumer decisions. Positive experiences not only encourage repeat purchases but also trigger word-of-mouth recommendations, thereby serving as a crucial foundation for building loyalty. Findings from a study by **(Yolandari Dian & Kusumadewi, 2018)** indicate that consistent positive experiences increase the likelihood of long-term customer loyalty.

(Schmitt, 1999) classifies the customer experience into five dimensions, known as Strategic Experiential Modules (SEMs): Senses, Feel, Think, Act, and Relate. The Sense Experience relates to the stimulation of the five senses to create differentiation and motivate purchasing interest. The Feel Experience emphasises creating emotional bonds through communication and brand identity. The Think Experience encourages consumers to engage intellectually and creatively, which is often associated with brand innovation. The Act Experience relates to consumers' daily lifestyles and behaviours, while the Relate Experience connects consumers to a broader community and social identity. In the context of online transportation services, these five dimensions are reflected, for example, in the ease of using the app, driver attitudes, vehicle quality, and Grab's image as part of a modern mobility lifestyle.

Brand Image

According to (Wardhana, 2021) brand image can be understood as the result of a reinterpretation of all consumer perceptions. Perceptions do not arise out of nowhere; rather, they are formed from a collection of information and past experiences that customers have had with a particular brand. **(Arifin & Fachrodji, 2015)** emphasize that brand image is closely related to consumer attitudes in the form of preferences. This means that the image associated with a brand will determine whether consumers are more likely to choose that brand over competing brands. This

indicates that brand image is not merely an identity but also a decisive factor in market competition.

The tangible impact of brand image is clearly evident in repeat-purchase behavior. As explained by **(Hanny & Krisyana, 2022)** a positive image fosters trust, leading customers to feel confident making repeat purchases. Conversely, if a brand has been negatively stigmatised, the likelihood of future repeat transactions is very low due to a loss of consumer trust. Having a strong brand image is highly beneficial for a company. According to (Wardhana, 2021) a solid brand image can build trust, minimise consumers' perceived risk, and create a deep emotional bond between consumers and the company. It is this bond that ultimately serves as the primary foundation for sustaining business operations amid intense competition.

Brand image is the crystallization of consumer perceptions built through three fundamental components (Wardhana, 2021) First, corporate image, which encompasses credibility, popularity, the company's network, and its consumers. Second, user image, which reflects the profile, lifestyle, and social status of its users. Third, the product image, which refers to a brand's attributes, benefits, and prestige.

In addition, (Wardhana, 2021) (Foster, 2016) and **(Zainuddin & Wardhana, 2024)** explain that a strong brand image provides significant benefits for both consumers and companies. For consumers, a positive image builds trust, making them more confident in their purchasing decisions. Meanwhile, for companies, an established positive image makes it easier for them to launch new products or services in the future because they already have a good reputation.

Furthermore, (Sahney, 2016) and (Riley dkk., 2015)identify five key indicators in shaping brand image: Economic Fit, Symbolic Fit, Sensory Fit, Futuristic Fit, and Utilitarian Fit. Economic Fit encompasses consumers' rational assessment of whether the price is commensurate with the value received; Symbolic Fit refers to a brand's ability to represent prestige, pride, or the identity of its users; Sensory Fit refers to the level of comfort and emotional satisfaction experienced when interacting with the service; Futuristic Fit is the perception of a brand's novelty, innovation, and superiority over competitors; and Utilitarian Fit focuses on practical functions, such as material quality, product durability, and how reliable the service is when needed.

Price Perception

Price is the payment of a sum of money for a product or service, or the value exchanged by a consumer to obtain the benefits of a good or service **(Kotler T & Armstrong, 2017)**.

According to **(Leonardo & Firdausy, 2025)** price perception is a consumer's view of whether a product's price is high, low, or reasonable. If a price is considered reasonable and commensurate with its value, this will encourage a person's intention to make a purchase. (Ekasari dkk., 2024) emphasize that price perception is subjective. This means that each consumer has different criteria for determining whether a product or service feels cheap or expensive.

In line with this, (Adnan, 2022) explains that price perception involves an emotional process in which consumers compare the price offered by the seller with prices from other sources. If the price is perceived as acceptable and reasonable, consumers will give it a positive evaluation. (Tjiptono, 2014) concludes that the essence of price perception is the balance between the sacrifice (cost incurred) and the benefits or value obtained by the consumer.

In the context of marketing management, price perception refers to consumers' subjective views or assessments of whether the price of a product or service is high or low. According to **(Kotler T & Armstrong, 2017)** this perception is a crucial determinant in the purchase decision-making process because consumers tend to evaluate whether the price charged by a company reflects a rational value commensurate with the sacrifice they make.

There are four main indicators that underlie the formation of price perception in consumers' minds. First, price affordability refers to consumers' financial ability to access services within the company's price tiers. Second, the alignment of price with quality, where price is often viewed as a signal or proxy for quality; higher prices are frequently associated with superior quality, while prices that are too low can raise doubts. Third, the alignment of price with benefits that is, an assessment of utility where consumers will feel satisfied if the perceived benefits are comparable to or exceed the material costs incurred. Finally, price competitiveness, which reflects consumers' comparative behaviour in evaluating a brand's pricing against that of competitors in the market.

Strategically, managing price perception has a profound impact on customer loyalty. If consumers perceive the set price as fair and reasonable, it creates satisfaction, which serves as the foundation for building long-term loyalty. Conversely, a negative price perception will trigger switching behaviour, in which consumers tend to seek out alternative services that they perceive as offering better value for money. Therefore, a company's ability to manage price perception is not

merely about setting specific price points but about effectively communicating the right value proposition to consumers so they remain committed to the brand.

The Relationship Between Consumer Experience, Brand Image, Price Perception, and Consumer Loyalty

Consumer Experience, Brand Image, and Price Perception are three important, interrelated dimensions that collectively influence consumer loyalty. Consistent positive experiences strengthen the brand image in customers' eyes, while negative experiences can damage it and drive consumers to switch to competitors. On the other hand, a perception of fair and reasonable pricing will reinforce the positive effects of experience and brand image on loyalty, as consumers feel the value they receive is commensurate with the cost incurred. Previous research indicates inconsistent findings regarding the influence of these three variables on loyalty. (Tanoto dkk., 2022) found that consumer experience did not have a significant effect on loyalty, while other theories and studies identify experience as the primary determinant of loyalty—contrary to the findings of **(Sandhi & Brabo, 2023)** which demonstrated a significant positive effect. The price perception variable also yielded mixed results. **(Ronasih & Widhiastuti, 2021)** and (Chaniago, 2020) found no significant effect, whereas **(Loi & Yudhira, 2022)** and **(Hanif & Prakoso, 2023)** reported significant positive or negative effects on consumer loyalty.

These inconsistencies indicate that the relationships among the variables are strongly influenced by the research context, consumer characteristics, and the type of service under study. Furthermore, many previous studies have examined only one or two variables in isolation; consequently, few have integrated consumer experience, brand image, and price perception into a single comprehensive model to explain consumer loyalty toward online transportation services. This study fills that gap by simultaneously examining the effects of experience, brand image, and price perception on Grab consumer loyalty.

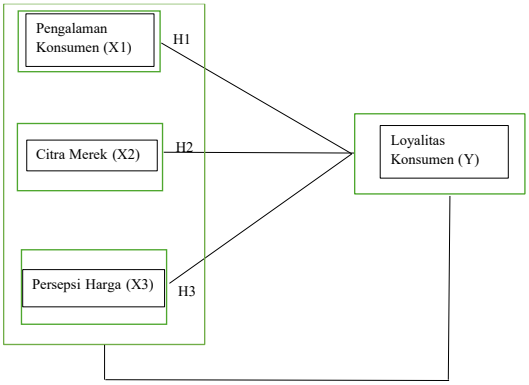


Figure 1. Conceptual Framework

(Source: Data processed by the researcher)

Based on the theoretical framework and findings from previous research, this study proposes the following hypotheses: a.) H1: Consumer experience has a positive and significant effect on consumer loyalty toward Grab's online transportation service, b.) H2: Brand image has a positive and significant effect on consumer loyalty toward Grab's online transportation service, c.) H3: Price perception has a positive and significant effect on consumer loyalty toward Grab's online transportation service, d.) H4: Consumer experience, brand image, and price perception simultaneously have a significant effect on consumer loyalty toward Grab's online transportation service.

3. Materials and Method

The research method was a quantitative, explanatory design to examine the influence of consumer experience, brand image, and price perception on consumer loyalty to Grab's online transportation services. The research population consisted of all users who had ever used Grab's services in Indonesia. The sample was determined using non-probability purposive sampling, with the following criteria: (1) active users of the Grab app, (2) having made at least two transactions in the past month, and (3) being at least 17 years old. The sample size was set at a minimum of 100 respondents, in accordance with the recommendation of at least 5–10 times the number of variables in a multiple regression analysis. This study falls under the category of explanatory research. According to Sugiyono (2017), explanatory research is a research method that explains the roles of the variables under study as well as the relationships between them.

Primary data were collected via an online questionnaire (Google Forms) distributed through user social media groups. The instrument was designed based on theoretical indicators: consumer experience (dimensions of sense, feel, think, act, relate), brand image (economic, symbolic, sensory, futuristic, and utilitarian fit), price perception (affordability, alignment with quality and benefits, competitiveness), and loyalty (re-purchase intention, brand preference, and recommendations). Each indicator was operationalized into several statement items using a "Like" scale

Validity was assessed using item-total correlation (calculated r > table r), and reliability was assessed using Cronbach's alpha ($a \geq 0.70$). Data meeting the criteria were then analszed using multiple linear regression with the aid of statistical software. The initial stage included tests of classical assumptions: normality (Kolmogorov-

Smirnov or graphical test), multicollinearity (VIF values < 10 and tolerance > 0.1), and heteroscedasticity (Glejser test or scatterplot).

Partial hypothesis testing was conducted using t-tests to assess the significance of each independent variable's effect on consumer loyalty, while simultaneous effects were tested using the F-test. The significance level was set at $\alpha = 0.05$. The magnitude of the three variables' contributions to loyalty was measured using the coefficient of determination (Adjusted R^2). The results of the analysis were critically interpreted by comparing the empirical findings with theory and previous research.

4. Results and Discussion

This study falls under the category of explanatory research. It will examine the influence of consumer experience, brand image, and price perception on consumer loyalty toward Grab's online transportation services. Data were collected via a questionnaire distributed to 103 Grab users between May and June 2026, and then analysed using IBM SPSS Statistics 25, following the steps: instrument quality testing, classical assumption testing, multiple linear regression, t-tests, F-tests, and the coefficient of determination. With this design, the analysis is aimed not only at determining whether each variable has an effect but also at

assessing the model's ability to explain variations in consumer loyalty.

Table of Respondent Profiles Validity and Reliability Tests

	Number	Percentage
Gender		
Man	48	46,40%
Female	55	53,60%
Age		
15-25 years	55	52,95%
26-35 years	30	29,30%
36-45 years	18	17,90%
Occupationa		
Working	66	63,60%
Student/University	37	36,40%
Residence		
Yogyakarta	31	30,10%
Purworejo	39	37,90%
Surakarta	29	28,16%
Klaten	1	0,945%
Garut	1	0,945%
Semarang	2	1,95%
Frequency of Grab usage in the last month		
1-3 times	28	27,10%
3-6 times	43	41,40%
7-9 times	32	31,40%
Duration of using Grab		
1-6 months	21	20,70%
6-12 months	27	25,70%
More than 1 year	55	53,60%

The results of the validity test showed that all statement items had a calculated r value greater than the table r value of 0.1937; therefore, all items were deemed valid for measuring the research construct. Reliability tests revealed Cronbach's Alpha values of 0.706 for consumer experience, 0.654 for brand image, 0.860 for price perception, and 0.830 for consumer loyalty. Overall, these results indicate that the instrument is sufficiently consistent for use in further analysis, although the reliability of the brand image variable remains at a moderate level and should be considered in the development of future instruments.

Classical Assumptions Test

The Normality Test table uses a Normal P-Plot graph.

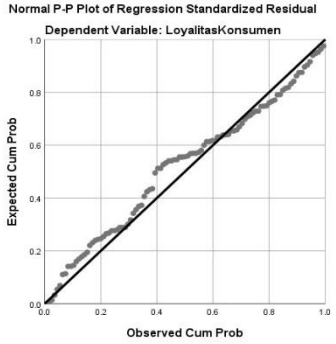


Figure 2. Normatily Test Table

(Source: data processed using SPSS)

Based on the Normal P-P Plot above, it can be seen that the data points are scattered around the diagonal line and their distribution follows the direction of that diagonal line. Thus, it can be concluded that the residual data in this study are normally distributed and suitable for use in the subsequent linear regression analysis.

Multicollinearity Test Table

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistic Tolera nce	VIF
1	(Constant)	-4.086	1.777		-2.299	.024		
	Pengalaman	.061	.031	.100	1.976	.051	.828	1.207
	CitraMerek	.298	.056	.361	5.293	.000	.461	2.171
	PersepsiHarga	.427	.054	.541	7.849	.000	.450	2.222

a. pendent Variable: D.oyalitasKonsumen

Figure 3. Multicollinearity Test Tabe

Based on the results of the multicollinearity test in the Coefficients table above, the Tolerance values for the Experience variable (X1) were 0.828, for the Brand Image

variable (X2) were 0.461, and for the Price Perception variable (X3) were 0.450, with all three values exceeding 0.10. Meanwhile, the Variance Inflation Factor (VIF) values for the Experience variable are 1.207, for the Brand Image variable 2.171, and for the Price Perception variable 2.222, with all values consistently below 10.00. Thus, it can be concluded that this regression model is free from multicollinearity and is suitable for use in this study.

Heteroscedasticity Test Table

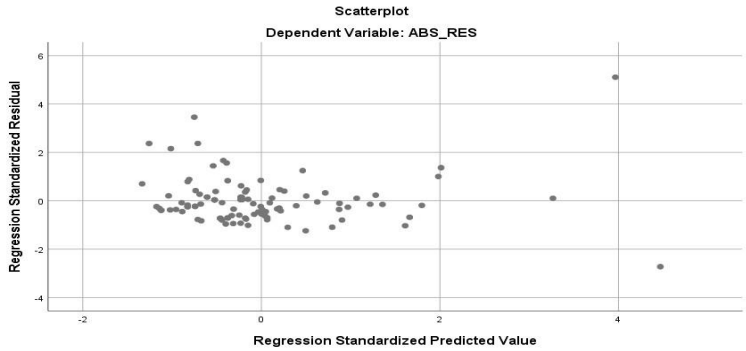


Figure 4. Heteroscedasticity Test Table

Based on the results of the heteroscedasticity test using the scatterplot above, the data points are randomly distributed and spread out both above and below the 0 mark on the Y-axis. These data points also do not form any clear geometric or linear pattern (such as undulating, widening, and then narrowing). Thus, it can be concluded that this regression model is free from the problem of heteroscedasticity (homoscedasticity is present), so the classical assumption of homoscedasticity has been met

T-Test

zqwModel		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-4.086	1.777		-2.299	.024		
	Pengalaman	.061	.031	.100	1.976	.051	.828	1.207
	CitraMerek	.298	.056	.361	5.293	.000	.461	2.171
	PersepsiHarga	.427	.054	.541	7.849	.000	.450	2.222

Figure 5. T-Test Table

(Source: Data Processed Using SPSS)

At a 5% significance level (α = 0.05), the t-test results indicate that consumer experience has a calculated t-value of 1.976 and a p-value of 0.051. Since the p-value

is greater than 0.05, consumer experience does not have a significant effect on consumer loyalty. Statistically, this figure is slightly above the 0.05 threshold, so the hypothesis stating that consumer experience has a positive and significant effect on loyalty cannot be accepted.

Conversely, brand image has a t-value of 5.293 with a significance level of 0.000, and price perception has a t-value of 7.849 with a significance level of 0.000; thus, both variables have a positive and significant effect on consumer loyalty. Brand image was found to have a positive and significant effect on consumer loyalty, with a t-value of 5.293 and a significance level of 0.000. This means that the more positively consumers perceive Grab as a credible, safe, widely recognised, and reliable brand, the more likely they are to continue using the service and recommend it.

Brand image was found to have a positive and significant effect on consumer loyalty, with a t-value of 5.293 and a significance level of 0.000. This means that the more positively consumers perceive Grab as a credible, safe, widely recognised, and reliable brand, the more likely they are to continue using the service and recommend it. Price perception has a positive and significant effect on consumer loyalty, with a t-value of 7.849 and a p-value of 0.000. Among all independent variables, price perception also has the largest standardised beta coefficient, namely 0.541, and can therefore be identified as the most dominant variable in explaining Grab consumer loyalty in this study.

F-Test

The F-test is used to test the simultaneous effect of independent variables on the dependent variable.

Tabel Uji F

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	940.148	3	313.383	122.733	.000[b]
	Residual	252.784	99	2.553		
	Total	1192.932	102			

a. Dependent Variable: LoyalitasKonsumen

b. Predictors: (Constant), PersepsiHarga, Pengalaman, CitraMerek

Figure 6. F-Test Table

The results of the F-test show a calculated F-value of 122.733 with a significance level of 0.000. Since the significance level is well below 0.05 and the calculated F-value

exceeds the table F-value of approximately 2.69, consumer experience, brand image, and price perception simultaneously have a significant effect on Grab consumer loyalty. These results confirm that the overall research model is valid for explaining consumer loyalty toward Grab's online transportation services.

These findings indicate that consumer loyalty toward digital services such as Grab is not shaped by a single factor but by a complex interaction among perceived experience, brand evaluation, and assessment of price fairness. Symbolic and economic factors appear to be more dominant, yet day-to-day operational experiences continue to underpin brand image and perceived value. Thus, the company's strategy to enhance loyalty must consider the synergy among these three dimensions: maintaining consistency in the core service experience, building and sustaining a strong brand image, and managing price perceptions to ensure they remain fair and competitive in the eyes of consumers.

The Influence of Consumer Experience on Consumer Loyalty

The research results show that consumer experience does not significantly impact Grab's customer loyalty. In essence, these findings indicate that the experience of using the service such as interactions with drivers, vehicle comfort, and the ease of the booking process is not yet strong enough to directly drive customer loyalty in this study. In established online transportation services, basic experience elements have often become minimum standards available on competing platforms; thus, their presence serves more as a basic requirement to prevent dissatisfaction than as a primary driver of loyalty. These results align with a study (Tanoto dkk., 2022) which found that consumer experience does not significantly influence consumer loyalty at PT Kertajaya Utama Pekanbaru. Thus, this study reinforces the view that consumer experience does not always serve as a direct determinant of loyalty, especially when the market is already competitive and consumers have many service alternatives. However, these results also do not align with studies by (Smilansky, 2017) , (Schmitt, 1999), and **(Yolandari Dian & Kusumadewi, 2018)**, which identify consumer experience as a key factor in driving repeat purchases and long-term loyalty. This discrepancy suggests that, in the context of Grab, the influence of experience may operate indirectly through other variables such as satisfaction, trust, or perceived value rather than as a direct link to loyalty. Therefore, the lack of significance of consumer experience in this study strengthens the potential to develop a follow-up model that incorporates mediating variables to provide a more comprehensive explanation of the theoretical relationship.

The Influence of Brand Image on Consumer Loyalty

The research findings show that brand image has a positive and significant effect on consumer loyalty. Within the theoretical framework of this study, brand image is shaped by dimensions including economic fit, symbolic fit, sensory fit, futuristic fit, and utilitarian fit. These significant results indicate that Grab's consumer loyalty is built not only through the utilitarian functions of its services but also through the symbolic meanings and perceptions of modernity associated with the brand. When consumers view Grab as a trustworthy, convenient, innovative, and relevant brand to modern mobility lifestyles, they tend to exhibit a higher level of commitment to using the service. These findings align with research **(Sandhi & Brabo, 2023)** which explains that brand image has a positive and significant effect on consumer loyalty among users of the Grab app and services. These findings also align with (Tanoto dkk., 2022) which concluded that brand image has a positive and significant effect on consumer loyalty. Thus, this study reinforces the consistency of empirical evidence that brand image is a crucial pillar in fostering loyalty toward app-based services. On the other hand, these results are inconsistent with those of (Firanazulah dkk., 2021) who found that brand image does not have a significant effect on loyalty. This discrepancy reinforces the argument regarding a research gap: the impact of brand image on loyalty is shaped by the service context, respondent characteristics, and brand strength in the market under study. In the case of Grab, the brand image that has long been present in consumers' minds appears to be strong enough to foster a sense of security and confidence in repeat usage.

The Effect of Price Perception on Consumer Loyalty

The results of the study show that price perception has a positive and significant effect on consumer loyalty. These findings indicate that Grab users' loyalty is strongly influenced by their assessment of price affordability, the alignment of price with quality and benefits, and price competitiveness relative to alternatives. When consumers feel that the fare they pay is reasonable, commensurate with the benefits they receive, and competitive with other options, they tend to continue using Grab. These results are consistent with **(Hanif & Prakoso, 2023)** who state that price has a positive and significant effect on customer loyalty. These results also align with the theories of (Tjiptono, 2014) and **(Kotler T & Armstrong, 2017)** which state that price perception is a crucial evaluation of the balance between sacrifice and benefits, which in turn influences purchasing decisions and loyalty. However, the results of this study do not align with research by **(Ronasih & Widhiastuti, 2021)** and (Chaniago,

2020) which found that price perception had no significant effect on loyalty. This discrepancy indicates that price perception in online transportation services is highly contextual. In a market as sensitive to fares and promotions as ride-hailing, price is not merely a nominal figure but represents the value, efficiency, and fairness of the transaction as perceived by consumers.

6. Conclusion

This study aims to analyse the influence of consumer experience, brand image, and price perception on consumer loyalty toward Grab's online transportation service using a quantitative approach and multiple linear regression. Based on the research results, the following conclusions were drawn: First, consumer experience does not have a significant partial effect on loyalty. This indicates that, in the context of Grab's services, day-to-day transactional experiences tend to serve as a baseline service standard and are not yet strong enough to directly drive loyalty. Second, brand image has a positive and significant effect on consumer loyalty. Consumer perceptions of Grab's reputation, credibility, and position as a safe and reliable brand have proven to be key pillars in fostering a commitment to repeat use. Third, price perception also has a positive and significant effect and is the most dominant variable in explaining loyalty. Consumers' assessment that Grab's fares are fair, affordable, and commensurate with the benefits received is a key factor in maintaining loyalty amid competition from similar services. Fourth, consumer experience, brand image, and price perception collectively provide a strong explanatory contribution to loyalty, as reflected by the high coefficient of determination. The findings of this study reinforce the novel insight that loyalty to digital services such as Grab is determined more by a combination of symbolic and economic factors than by operational experience alone.

In practical terms, companies need to prioritise strengthening their brand image and managing perceptions of fair and competitive pricing, while maintaining consistency in the core service experience. Strategies for communicating value, ensuring transparency in pricing policies, and reinforcing a brand narrative that emphasises safety, reliability, and alignment with users' lifestyles are key priorities. From an academic perspective, further research is recommended to include mediating variables such as satisfaction, trust, or perceived value to re-examine the role of consumer experience within the framework of indirect relationships with loyalty, as well as to expand the sample context to other regions and competitor platforms to enrich the generalizability of the findings.

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