

The Role of Trust in Mediating Price and Service Quality on Consumer Decisions to Use Gojek Online Transportation Services in Denpasar City

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ABSTRACT

Keywords:

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Background: The rapid expansion of digital transportation services has intensified competition, making pricing, service quality, and consumer trust essential determinants of service adoption.

Research Gap: Previous studies have predominantly examined these relationships in e-commerce and other service industries, while empirical evidence regarding the mediating role of trust in online transportation, particularly in Denpasar City, remains limited and inconsistent.

Novelty: This study integrates price, service quality, and trust into a unified consumer decision-making model, incorporating Islamic business ethics as a normative interpretive framework emphasizing transparency, fairness, accountability, and consumer welfare.

Methods: A quantitative explanatory design was employed using survey data from 200 Gojek users in Denpasar City selected through purposive sampling. Data were collected using structured questionnaires and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM), including measurement validation, structural assessment, and bootstrapping.

Results: Price and service quality positively and significantly influenced trust ($\beta = 0.351$ and 0.452) and consumer decisions ($\beta = 0.203$ and 0.302). Trust significantly influenced consumer decisions ($\beta = 0.408$) and mediated the effects of price ($\beta = 0.147$, $p = 0.001$) and service quality ($\beta = 0.180$, $p < 0.001$). The model explained 68.2% of the variance in consumer decisions.

Conclusion: Consumer trust constitutes a crucial mechanism connecting pricing and service quality with transportation service decisions. Transparent pricing, reliable service delivery, and ethically responsible business practices are essential for strengthening consumer confidence and improving competitive performance.

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INTRODUCTION

The development of digital technology has transformed the way people interact with each other to meet their daily needs, including in the transportation sector. Digital transformation is driving changes in consumer behavior, leading to a preference for more efficient technology-based services (Bukhari et al., 2023). Modern society tends to prioritize convenience, speed, and efficiency when choosing services (Carrillo et al., 2023). This phenomenon has led to the emergence of various app-based transportation platforms offering practical mobility solutions (Bhatt et al., 2026). One such platform that has grown rapidly in Indonesia is Gojek, which provides a variety of online transportation services. The presence of these services has not only transformed the way people travel but also influenced consumer decision-making patterns (Ali et al., 2022).

The growth of online transportation users in Indonesia has shown a very significant trend in recent years. Data from Statista (2024) shows that the number of ride-hailing service users in Indonesia has reached over 100 million, with market penetration continuing to increase annually. Furthermore, a report from Google, Temasek, and Bain & Company (2023) in the e-Conomy SEA study stated that the online transportation sector is a major contributor to Indonesia's digital economy. This high figure indicates that services like Gojek have become an integral part of people's lives. This reflects a shift in consumer behavior, leading to an increasing reliance on digital services. It also indicates increasing competition among online transportation providers to attract and retain customers.

In a marketing context, consumer decisions are the result of an evaluation process of various available alternatives (Ali et al., 2022). Consumers consider various factors before deciding to use a service, including price and service quality (Khan et al., 2023). Price is often a primary consideration because it is directly related to the affordability and perceived value received by consumers (Su et al., 2024). Meanwhile, service quality reflects the extent to which a service meets or even exceeds consumer expectations (Liao et al., 2022). These two factors are crucial elements in shaping consumer preferences for a service. Therefore, companies need to understand how these two variables influence service usage decisions.

Pricing in online transportation services is characterized by dynamic and flexible characteristics, such as distance- and time-based tariff systems and the implementation of demand-based pricing (surge pricing). Price perception has been shown to significantly influence consumer purchasing decisions in various contexts (Asawawibul et al., 2025). This makes consumers more sensitive to price changes (Hui et al., 2025). Consumers tend to compare prices between platforms before making a decision to use a service (Subriadi & Baturohmah, 2022). Perceiving a price that is considered reasonable and commensurate with the benefits received can increase the likelihood of consumers choosing a service. Conversely, a price that is perceived as excessively high can decrease interest in using it. Therefore, pricing strategy is a crucial factor in attracting consumers.

In addition to price, service quality is a crucial factor influencing consumers' decisions to use online transportation services (Ong et al., 2022). Service quality encompasses various aspects, such as punctuality, trip safety, comfort, and the driver's attitude and professionalism (Misischia et al., 2022). Consumers who experience good service tend to have positive perceptions of the service (Dos Santos et al., 2023). This positive experience can encourage consumers to reuse the service in the future (Han et al., 2025). Conversely, poor service can lead to dissatisfaction and potentially reduce customer loyalty. Therefore, improving service quality is an essential aspect for service providers.

Amidst increasingly fierce competition, trust has become a key factor influencing the relationship between companies and consumers (Liao et al., 2022). Trust reflects consumers' confidence that service providers are capable of providing safe, reliable, and promised services (Bukhari et al., 2023). In online transportation services, trust can be built through user experience, application security systems, and transparency of information provided (Carrillo et al., 2023). Consumers with high levels of trust tend to be more confident in making decisions about using services (Bhatt et al., 2026). Trust also plays a role in reducing consumers' perceived risk. Therefore, building and maintaining consumer trust is crucial.

From the perspective of Islamic economics and business ethics, consumer trust is not merely a psychological or marketing construct but is also closely related to ethical responsibility in business transactions. The principle of *amanah* emphasizes that businesses should fulfill their responsibilities and commitments toward consumers, while *siddiq* requires honesty in communicating information about

products and services. In digital transactions, *tabligh* is also relevant because consumers need clear and transparent information regarding prices, service conditions, risks, and transaction mechanisms. These principles are particularly important in online transportation because consumers make service decisions based on information presented through digital platforms.

The Islamic perspective also emphasizes *maslahah*, which refers to the achievement of public benefit and the avoidance of harm. In the context of online transportation, pricing and service quality should therefore not only be oriented toward business profitability but also toward consumer safety, fairness, convenience, and welfare. The principle of *hisbah* is relevant as a broader concept of accountability and supervision in market activities, ensuring that business practices do not harm consumers. Therefore, consumer trust can be understood as an outcome of both perceived service performance and the ethical conduct of service providers.

Dynamic or surge pricing also requires particular attention from an Islamic business ethics perspective. Dynamic pricing is not automatically prohibited; however, its implementation should avoid excessive uncertainty (*gharar*), deception, exploitation, and unfair information asymmetry. Consumers should receive sufficiently clear information about fare changes before confirming a transaction. Transparent pricing mechanisms can therefore function not only as a marketing strategy but also as an ethical practice that supports fairness and strengthens consumer trust.

From an Islamic economic perspective, dynamic pricing should therefore be evaluated through transparency, proportionality, and avoidance of exploitation. A fare increase during periods of high demand may have legitimate operational reasons, but consumers should be informed of the applicable fare before confirmation and should not be exposed to misleading presentation, hidden charges, or material uncertainty. This interpretation connects the empirical role of price with *siddiq*, *tabligh*, *amanah*, and the avoidance of *gharar* and *tadlis*, while recognizing that the present study did not directly measure the ethical quality of Gojek's pricing algorithm.

These Islamic principles provide an important perspective for understanding consumer behavior in online transportation services. In a multicultural and multi-religious city such as Denpasar, consumer responses may be influenced by diverse cultural and religious backgrounds. However, because the present study does not collect information concerning respondents' religious affiliation or Islamic ethical orientation, it does not statistically compare Muslim and non-Muslim consumers. This limitation provides an opportunity for future research to examine whether religious orientation or adherence to Islamic business ethics influences perceptions of price fairness, service quality, trust, and consumer decisions.

Denpasar, as the center of economic and tourism activity in Bali, has a high level of community mobility. This high level of community mobility drives an increasing demand for efficient transportation services (Subriadi & Baturohmah, 2022). The need for fast and efficient transportation makes online transportation services a primary choice for many (Hui et al., 2025). This situation creates both opportunities and challenges for service providers like Gojek in maintaining their presence amidst competition. The diverse characteristics of consumers in Denpasar also influence their preferences and behavior when using online transportation services, which aligns with a study by Khan et al. (2023). Price, service quality, and trust are important factors considered in decision-making. Therefore, a thorough understanding of these factors is crucial in the context of consumer behavior in Denpasar.

Importantly, the Islamic framework in this study is applied as a normative perspective for interpreting consumer trust and business conduct. It does not imply that all respondents subscribe to Islamic ethical principles, nor does the study compare consumers by religious affiliation. Because religious affiliation and Islamic ethical orientation were not collected, the empirical findings concern Gojek users in Denpasar generally, while the Islamic interpretation explains how the observed relationships can be discussed within the journal's Sharia economic and management perspective.

Previous research has shown that various marketing factors significantly influence consumer decisions, particularly through the mediating role of trust. Chang et al. (2024) found that e-service quality significantly influenced purchasing decisions, with trust acting as a mediating variable, strengthening the relationship. Wibawa (2024) demonstrated that service quality positively influenced purchase intentions and was significantly mediated by consumer trust. Hanaysha (2022) revealed that social media marketing features influenced purchasing decisions, and trust played a key role in this relationship.

Islamic business ethics provides an important framework for understanding relationships between businesses and consumers. In Islamic teachings, business activities should be based on honesty, trustworthiness, fairness, accountability, and the avoidance of practices that may cause harm. The principle of amanah requires businesses to fulfill their responsibilities and commitments to consumers. In online transportation services, amanah can be reflected through reliable services, safe transportation, appropriate fare collection, and fulfillment of service promises.

The principle of fathanah (wisdom and sound judgment) is also relevant to digital transportation because platform and service decisions require competent management of fares, routing, safety, complaints, and customer information. In combination, amanah, siddiq, tabligh, and fathanah frame trust as more than an affective response: trust can also reflect consumers' perception that a provider is reliable, truthful, transparent, and competent. These values are consistent with the broader objective of maslahah, namely ensuring that commercial activity generates legitimate benefit while minimizing avoidable harm to consumers.

The principle of siddiq emphasizes honesty in business communication. In the context of digital transportation, honesty can be reflected in the accuracy of information regarding fares, promotional conditions, estimated travel times, and service features. Meanwhile, tabligh emphasizes the importance of communicating relevant information clearly and transparently. These principles are particularly relevant because consumers often have limited direct interaction with service providers and rely heavily on information displayed through digital applications.

Tadlis (misrepresentation or concealment of material information) is also relevant when platform information can create a misleading impression about the actual cost, service conditions, or limitations of a transaction. Thus, the ethical issue is not the use of dynamic pricing itself, but whether consumers receive adequate information and whether pricing practices avoid deception, exploitation, and unjustified harm.

The concept of hisbah is also relevant to consumer protection because it represents the broader principle of accountability and supervision in market activities. In digital business, accountability may be reflected in transparent pricing mechanisms, effective complaint resolution, protection of consumer data, and mechanisms for monitoring service providers. In addition, the principle of maslahah emphasizes that business activities should provide benefits and avoid harm to society. Thus, service quality should be understood not only in terms of convenience and efficiency but also in terms of safety, fairness, reliability, and consumer welfare.

The principle of avoiding gharar is particularly relevant to online transactions. Gharar refers to excessive uncertainty or ambiguity that may affect the fairness of a transaction. In online transportation, consumers may face uncertainty when pricing mechanisms are insufficiently transparent, particularly when demand-based or surge pricing is applied. Therefore, dynamic pricing should be accompanied by clear information and reasonable disclosure so that consumers understand the fare before confirming the transaction.

These principles complement conventional marketing theories by explaining why price fairness, service quality, and transparency can contribute to trust. Trust may therefore emerge not only because consumers perceive a service as economically valuable and technically reliable, but also because they perceive the provider as honest, accountable, transparent, and committed to consumer welfare.

Other research also reinforces the importance of price, quality, and trust in influencing consumer decisions. Hui et al. (2025) found that perceptions of price, product quality, and promotion significantly influence consumer purchasing decisions. Monoarfa et al. (2024) showed that perceptions of price, product quality, and trust simultaneously have a positive influence on purchasing decisions. You (2022) revealed that trust and commitment have a strong influence in shaping consumers' purchasing decision paths in an online context.

Although various studies have examined the influence of price, service quality, and trust on consumer decisions, there are still research gaps that require further exploration. Most previous studies have focused on the product or e-commerce sector, resulting in few specific studies of the online transportation services sector, particularly in a local context like Denpasar City. Furthermore, the role of trust as a mediating variable in the relationship between price and service quality on consumer decisions still shows varying results. This situation indicates the need for more contextual and specific

research in the online transportation industry. Therefore, this study is important to fill this gap by examining the relationship between these variables in different contexts.

The theoretical contribution of this study lies in positioning trust as a relational mechanism that connects perceived economic value (price) and service performance (service quality) with consumer decision-making in a digitally mediated transportation context. The findings extend conventional marketing explanations by interpreting trust through an Islamic business-ethics lens: *amanah* emphasizes fulfillment of service commitments, *siddiq* emphasizes truthful communication, *tabligh* emphasizes clear disclosure, *fathanah* emphasizes prudent and competent service decisions, and *maslahah* emphasizes consumer welfare and avoidance of harm. These principles are used as an interpretive ethical framework rather than as additional latent variables tested in the PLS-SEM model. Accordingly, the study contributes to Islamic marketing literature by showing how trust can be discussed simultaneously as a consumer-behavior mechanism and as an ethical outcome of responsible digital service practices.

Based on this gap, this study aims to analyze the influence of price and service quality on consumer decisions, with trust as a mediating variable, among Gojek online transportation users in Denpasar City. This research is expected to provide theoretical contributions to the development of marketing management science, particularly in understanding consumer behavior in the digital era. Furthermore, this research is also expected to provide practical benefits for companies in formulating more effective marketing strategies. The results of this study can serve as a basis for improving service quality, establishing appropriate pricing strategies, and building consumer trust. Thus, this research has both academic and practical relevance in facing competition in the online transportation industry.

The Denpasar context also provides a boundary condition for interpreting the findings. As a highly mobile and tourism-oriented urban setting, Denpasar may generate consumer expectations concerning speed, accessibility, safety, and service reliability that differ from less tourism-intensive cities. The findings should therefore be interpreted as context-specific evidence from Gojek users in Denpasar rather than as a universal pattern for all Indonesian online transportation users.

METHOD

This study employed a quantitative approach with an explanatory research design aimed at examining the hypothesized relationships and associations between variables: price, service quality, trust, and consumer decisions. This approach was chosen because it provides an empirical overview of the direct and indirect influences between variables within the research model. A survey method was used as the data collection technique, with a questionnaire distributed to respondents. This study was conducted among users of the online transportation service Gojek in Denpasar City. This approach is expected to yield objective and measurable findings.

This study employed a quantitative approach with an explanatory research design aimed at examining the causal relationships between variables: price, service quality, trust, and consumer decisions. This approach was chosen because it provides an empirical overview of the direct and indirect influences between variables within the research model. A survey method was used as the data collection technique, with a questionnaire distributed to respondents. This study was conducted among users of the online transportation service Gojek in Denpasar City. This approach is expected to yield objective and measurable findings.

The population in this study was all online transportation users in Denpasar City who have used Gojek services. The sampling technique used was purposive sampling, with the criteria being that respondents had used the service at least twice in the past three months. The sample size was 200 respondents, deemed to meet the minimum criteria for Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) analysis. The sample size was also determined taking into account the complexity of the research model and the number of indicators used. Therefore, the sample obtained is expected to adequately represent the population.

Data collection was conducted by distributing an online questionnaire using a five-point Likert scale, ranging from strongly disagree to strongly agree. The research instrument was designed based on indicators for each variable, namely price, service quality, trust, and consumer decision. Prior to analysis, the collected data were tested for validity and reliability to ensure the quality of the research instrument. Validity was assessed by examining the loading factor values, while reliability was assessed using

Cronbach's alpha and composite reliability. Data that met the criteria were then analyzed using the PLS-based SEM method with the assistance of SmartPLS software.

For methodological transparency, the questionnaire operationalized four constructs—price, service quality, trust, and consumer decision using multiple indicators measured on a five-point Likert scale. The indicators were aligned with the conceptual definitions and prior empirical literature cited in the introduction and discussion. Because the original study documentation does not report a separately administered face-validity procedure, the present revision does not claim an additional pretest that was not documented. This point is acknowledged as a methodological limitation, and future studies should conduct and report expert review and respondent-level face-validity assessment before full-scale data collection.

In addition, the Islamic concepts discussed in this article are not treated as measured constructs in the empirical model. They provide a normative and interpretive framework for explaining why transparency, fairness, accountability, competence, and consumer welfare may strengthen trust. This distinction prevents the Islamic concepts from being presented as statistically tested variables when the questionnaire and PLS-SEM model did not measure them directly.

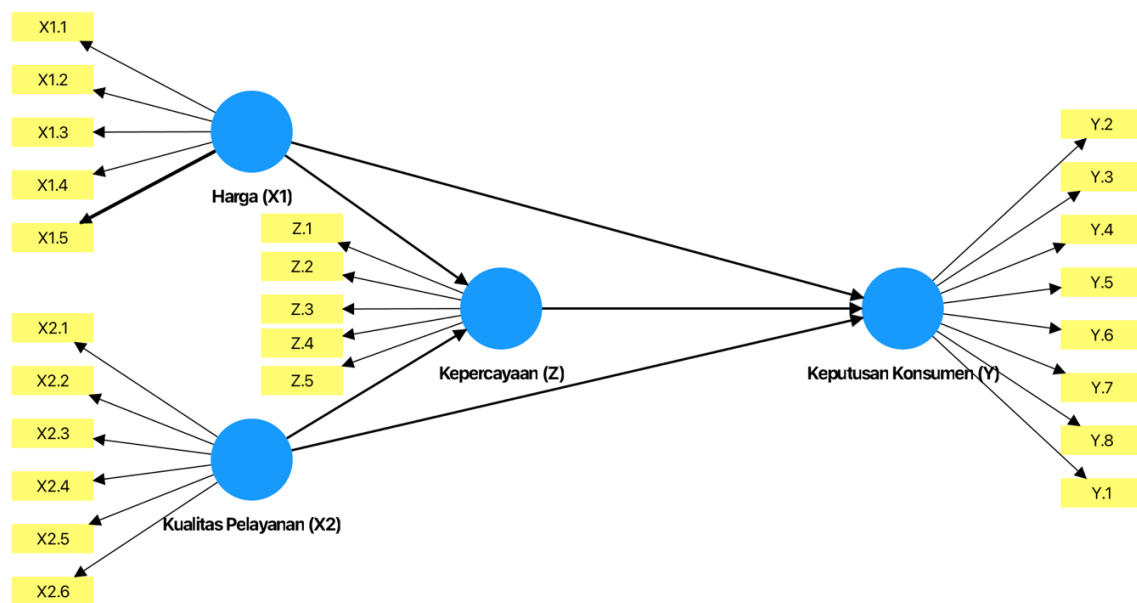


Figure 1. Research Model

Data analysis in this study was conducted through two main stages: evaluation of the outer model and evaluation of the inner model. The outer model was used to test construct validity and reliability, including convergent validity using factor loadings and Average Variance Extracted (AVE) values, and discriminant validity using cross-loadings and the Fornell-Larcker criterion. Construct reliability was also tested using composite reliability and Cronbach's alpha. The inner model was used to examine the relationships between latent variables by examining the coefficient of determination (R-square), predictive relevance (Q-square), and path coefficient values. Hypothesis testing was conducted to determine the direct and indirect effects between variables in the research model.

To test the significance of the relationships between variables, this study employed the bootstrapping technique in SEM-PLS. Bootstrapping was performed by generating resamples to obtain t-statistics and p-values as a basis for making hypothetical decisions. The testing criteria used were t-statistics greater than 1.96 and p-values less than 0.05, indicating a significant relationship between the variables. In addition, mediation analysis was also conducted to test the role of trust in mediating the relationship between price and service quality on consumer decisions.

RESULTS

This section presents a general overview of respondents as an initial stage in the research results.

Table 1. Respondent Description

Category	Sub Category	Amount	Presentation
Gender	Male	85	42,5%
	Female	115	57,5%
Age	17–25 years	120	60,0%
	26–35 years	50	25,0%
	36–45 years	20	10,0%
	>45 years	10	5,0%
Occupation	Students	95	47,5%
	Employees	70	35,0%
	Self-Employed	25	12,5%
	Others	10	5,0%
Frequency of Use	<3x/Month	40	20,0%
	3–10x/Month	100	50,0%
	>10x/Month	60	30,0%

Based on Table 1, the majority of respondents in this study were women with a total of 115 people or 57.5%, while men were 85 people or 42.5%. In terms of age, respondents were dominated by the 17–25 age group with 120 people or 60.0%, followed by 26–35 years old at 25.0%, 36–45 years old at 10.0%, and above 45 years old at 5.0%. Based on occupation, most respondents were students with a percentage of 47.5%, followed by employees at 35.0%, self-employed at 12.5%, and others at 5.0%. Meanwhile, the frequency of use of Gojek online transportation services shows that most respondents use the service 3–10 times per month (50.0%), followed by use more than 10 times per month (30.0%) and less than 3 times per month (20.0%). This shows that the majority of respondents are active users of online transportation services.

Table 2. Descriptive Statistics

Variables	Minimum	Maximum	Mean	Std. Deviasi
Price (X1)	2,10	4,80	3,85	0,55
Service Quality (X2)	2,50	4,90	4,10	0,50
Trust (Z)	2,40	4,85	4,00	0,52
Consumer Decision (Y)	2,30	4,90	4,15	0,48

Based on Table 2, the consumer decision variable (Y) had the highest average value of 4.15, indicating that respondents tended to have a high level of confidence in using online transportation services. The service quality variable (X2) had a mean value of 4.10, indicating that respondents rated the service quality as good. The trust variable (Z) had a mean value of 4.00, indicating a fairly high level of trust in the service. Meanwhile, the price variable (X1) had a mean value of 3.85, indicating that price perception was still in the fairly good category. The standard deviation values for all variables were relatively small, indicating that the data obtained were quite homogeneous and did not exhibit significant outliers.

Next, the collected data were analyzed using the Partial Least Squares (PLS)-based SEM method with the assistance of SmartPLS software.

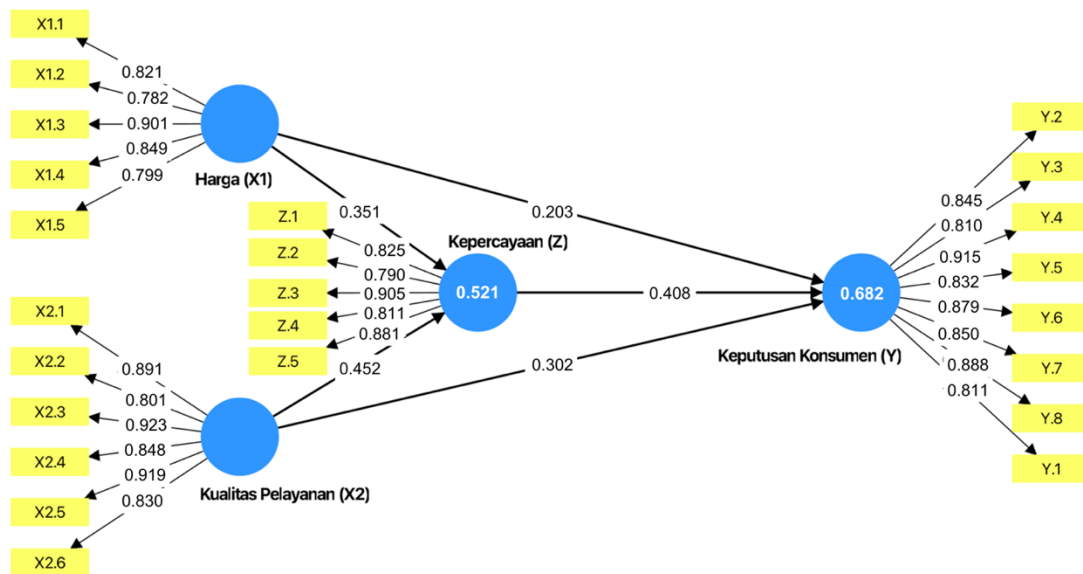


Figure 2. Results of Research Data Processing

Based on the results of processing the research model using SmartPLS, it appears that the model is able to systematically describe the relationships between variables in accordance with the formulated hypotheses. The relationship between price, service quality, trust, and consumer decisions is indicated by arrows depicting both direct and indirect influences. The trust variable acts as a mediating variable, linking the influence of price and service quality on consumer decisions. This model demonstrates that all constructs are logically related in explaining consumer behavior in using Gojek online transportation services. Therefore, this research model can be used as a basis for further analysis during the hypothesis testing stage. The data was then analyzed through the outer model evaluation stage to test the validity and reliability of the research constructs.

Tabel 3. Outer Model

Variables	item	Outer Loading	AVE	Composite Reliability
Price (X1)	X1.1–X1.5	0,782–0,901	0,68	0,91
Service Quality (X2)	X2.1–X2.6	0,801–0,923	0,72	0,93
Trust (Z)	Z1.1–Z1.5	0,790–0,905	0,70	0,90
Consumer Decision (Y)	Y1.1–Y1.8	0,810–0,915	0,74	0,92

Based on the results of the outer model test, all indicators for each variable had outer loading values above 0.70, indicating that they were valid in measuring their constructs. The Average Variance Extracted (AVE) values for all variables were also above 0.50, thus concluding that the constructs had good convergent validity. Furthermore, the composite reliability values for all variables were greater than 0.70, indicating that all constructs in this study were reliable and consistent in measuring the variables studied. Therefore, the measurement model in this study met the validity and reliability criteria.

The following table presents the results of the discriminant validity test, where the first row and leftmost column indicate the names of the variables tested. The diagonal values shown in parentheses represent the square root of the AVE of each construct. Values below the diagonal represent the correlation between latent variables, while values above the diagonal indicates the HTMT ratio, an additional indicator for assessing discriminant validity.

Table 4. Discriminant Validity

Variables	Price (X1)	Quality of Service (X2)	Trust (Z)	Consumer Decisions (Y)
Price (X1)	(0,825)	0,451	0,502	0,483
Service Quality (X2)	0,558	(0,848)	0,607	0,584
Trust (Z)	0,529	0,624	(0,836)	0,651
Consumer Decision (Y)	0,504	0,603	0,682	(0,860)

The test results show that the square root of the AVE value for each variable is greater than the correlation between the other variables, indicating that each construct has good discriminant properties. Furthermore, the HTMT value, which is below the general threshold (0.90), also indicates that there are no discriminant validity issues in the model. Thus, it can be concluded that each variable in this study is able to clearly distinguish itself from the other variables. The next test was conducted to determine the significance of the direct and indirect influences between variables in the research model.

Table 5. Path Significance Test

Relationship Between Variables	Path Coefficient (β)	t-statistik	p-value
Price $\rightarrow$ Trust	0,351	4,50	0,000
Service Quality $\rightarrow$ Trust	0,452	5,80	0,000
Price $\rightarrow$ Consumer Decision	0,203	2,50	0,012
Service Quality $\rightarrow$ Consumer Decision	0,302	3,80	0,000
Trust $\rightarrow$ Consumer Decision	0,408	5,20	0,000
Price $\rightarrow$ Trust $\rightarrow$ Decision	0,147	3,20	0,001
Service Quality $\rightarrow$ Trust $\rightarrow$ Decision	0,180	3,90	0,000

The results indicate that price has a positive and significant effect on consumer trust ($\beta = 0.351$; $t = 4.50$; $p < 0.001$). This finding indicates that consumers tend to develop greater trust when the price charged by Gojek is perceived as reasonable, transparent, and consistent with the benefits received. In online transportation services, consumers evaluate not only the nominal amount of the fare but also whether the fare is understandable, predictable, and perceived as fair compared with the service received.

From the perspective of Islamic business ethics, the finding can be interpreted through the principles of amanah, siddiq, and tabligh. A transportation provider demonstrates amanah when it fulfills the price and service commitments presented to consumers. Siddiq requires honesty in communicating fare information, while tabligh emphasizes the disclosure of relevant information in a clear and understandable manner. Therefore, transparent pricing can strengthen consumers' confidence that the transaction is conducted fairly.

The issue becomes particularly relevant when dynamic or surge pricing is applied. Dynamic pricing itself cannot automatically be categorized as gharar or an unethical practice. However, excessive uncertainty, insufficient disclosure, or pricing mechanisms that exploit consumers' lack of information may undermine the principles of fairness and transparency. Consequently, consumers are more likely to trust a platform when fare changes are clearly communicated before the transaction is confirmed.

This finding also complements conventional consumer behavior theory, in which perceived price fairness and perceived value influence consumer evaluations. In the present study, price appears to operate not only as an economic consideration but also as a signal of the provider's reliability and ethical conduct. Therefore, Gojek's pricing policy should be designed to balance commercial objectives with transparency, fairness, and consumer protection.

Table 6. Results of R Square Analysis

Variables	R Square
Trust (Z)	0,521
Consumer Decision (Y)	0,682

The R-square value for the trust variable is 0.521, indicating that price and service quality variables can explain 52.1% of the variation in trust, while the remainder is influenced by other factors outside the model. Meanwhile, the R-square value for the consumer decision variable is 0.682, indicating that price, service quality, and trust together can explain 68.2% of the variation in consumer decisions. This value indicates that the model has a relatively strong level of explanatory power. Next, the results of the effect size (f-square) and predictive relevance (Q-square) tests are presented.

Table 7. Results of F Square and Q Square Analysis

Test Type	Variables	Score
f-square	Price $\rightarrow$ Trust	0,151
f-square	Service Quality $\rightarrow$ Trust	0,254

f-square	Trust → Consumer Decision	0,303
Q-square	Trust	0,356
Q-square	Consumer Decision	0,459

The f-square value indicates that the influence of price on trust is moderate, while service quality on trust and trust on consumer decisions are strong. This indicates that the service quality and trust variables have a greater contribution to the model. The Q-square value for both endogenous variables is greater than zero, indicating that the model has good predictive ability. Thus, this research model is not only able to explain the relationship between variables but also has adequate predictive relevance.

DISCUSSION

The results of the study show that price has a positive and significant influence on consumer trust. This finding indicates that the perception of a price that is considered reasonable and commensurate with the benefits received can increase consumer confidence in Gojek's online transportation service. Consumers tend to trust services that offer price transparency and consistent fares. These results align with research by Hui et al. (2025), which states that price perception significantly influences the formation of consumer attitudes and decisions. Furthermore, Sakthivel et al. (2022) also found that price plays a significant role in shaping consumer purchase intentions. This finding reinforces the notion that price functions not only as a medium of exchange but also as an indicator of trust.

Furthermore, service quality was shown to have a positive and significant influence on trust. This suggests that the better the service quality perceived by consumers, the higher the level of trust formed. In the context of online transportation, aspects such as punctuality, safety, and driver professionalism are important factors in building trust. This finding is consistent with research by Chang et al. (2024), which states that service quality has a significant influence on trust as a mediating variable. Wibawa et al. (2024) also found that service quality contributes significantly to increasing consumer trust. Thus, service quality is the primary foundation for building long-term relationships with consumers.

The research also shows that price has a positive and significant influence on consumer decisions. This indicates that consumers consider price as a key factor in determining whether to use online transportation services. Competitive prices that align with the value received will increase consumers' likelihood of using the service. This finding is supported by research by Attih (2024), which states that pricing strategy has a significant influence on purchasing decisions. Furthermore, Jaiswal et al. (2022) also found that price influences consumer decisions in the service context. Therefore, companies need to establish appropriate pricing strategies to attract and retain consumers.

In addition to price, service quality has also been shown to have a positive and significant influence on consumer decisions. This indicates that a good service experience will encourage consumers to choose and reuse the service. Good service quality creates satisfaction, which ultimately influences consumer decisions. This finding aligns with research by Pradaka and Fachri (2024), which states that service quality has a significant influence on customer decisions. Furthermore, Ong et al. (2022) also show that service quality plays a crucial role in shaping consumer behavior. Thus, improving service quality becomes an important strategy in winning market competition.

In this study, trust was shown to have the strongest influence on consumer decisions compared to other variables. This indicates that trust is a key factor in driving consumer decisions to use services. Consumers with high levels of trust tend to feel safer and more confident in using online transportation services. This finding aligns with research by Romero et al. (2023), which states that trust significantly contributes to purchasing decisions. Research by You et al. (2022) also confirms that trust is a crucial element in the consumer decision-making process. Therefore, building trust is a key strategy for increasing consumer loyalty.

The results of the mediation analysis indicate that trust significantly mediates the relationship between price and consumer decisions. This means that price not only directly influences decisions but also through the prior formation of trust. Consumers who perceive a reasonable price will have greater trust in the service, which ultimately drives their decision to use. This finding aligns with research by Monoarfa et al. (2024), which states that trust mediates the relationship between price and purchasing decisions. Furthermore, Hanaysha (2022) also found that trust plays a mediating role in the relationship

between marketing factors and consumer decisions. Thus, trust is an important mechanism in bridging the influence of price on consumer decisions.

Furthermore, trust has also been shown to mediate the relationship between service quality and consumer decisions. This suggests that good service quality will increase trust, which ultimately drives the decision to use the service. Consumers not only assess service quality directly but also through the level of trust they form. This finding aligns with research by Chang et al. (2024) and Wibawa et al. (2024), which states that trust mediates the relationship between service quality and consumer decisions. Furthermore, Firoozzare et al. (2024) also emphasized that trust plays a significant role in influencing purchasing decisions. Therefore, companies need to focus on improving service quality to build consumer trust.

More broadly, the results of this study are also supported by various studies that emphasize the importance of trust in consumer behavior. Kim et al. (2024) found that trust and perceived quality have a significant influence on purchase intentions. Nopiliani et al. (2024) also stated that trust and effective communication play a crucial role in consumer decision-making. Nivornusit et al. (2024) showed that social interactions can increase trust, which impacts purchasing decisions. These findings reinforce the notion that trust is a key variable in various marketing contexts. Therefore, the role of trust cannot be ignored in modern marketing strategies.

Overall, the results of this study indicate that the model developed is able to adequately explain the relationship between price, service quality, trust, and consumer decisions. These variables interact to shape consumer behavior in using online transportation services. These findings imply that companies need to integrate pricing and service quality strategies with trust-building efforts. A holistic approach will be more effective in influencing consumer decisions. Thus, companies can increase competitiveness and maintain consumer loyalty.

Theoretically, these findings extend the conventional price–service quality trust framework in two ways. First, the mediation results indicate that trust provides a mechanism through which consumers translate their evaluations of price and service performance into usage decisions. Second, within a Sharia economic and management perspective, this mechanism can be interpreted through ethical service governance: amanah supports fulfillment of promises, siddiq and tabligh support truthful and transparent communication, fathanah supports competent decision-making, and maslahah places consumer safety and welfare alongside commercial objectives. The contribution is therefore not the claim that Islamic ethics were statistically tested as predictors, but that an Islamic ethical interpretation provides a coherent normative layer for understanding how responsible digital-service practices can sustain consumer trust.

Practical Implications and Actionable Recommendations

Table 8. Actionable Recommendations for Gojek Service and Trust-Building

Area	Specific recommendation	Performance indicator	Islamic ethical principle
Pricing transparency	Display the final fare and any dynamic-pricing component before confirmation; explain material fare changes in clear, accessible language; audit complaints related to unexpected charges.	Share of trips with fare shown before confirmation; pricing-related complaint rate; complaint-resolution time.	Siddiq, tabligh, amanah; avoidance of gharar and tadlis.
Service quality	Set measurable service standards for driver punctuality, safety, vehicle condition, respectful interaction, accessibility, and complaint handling; review performance periodically.	On-time rate; safety/incident rate; service-rating trend; complaint response time.	Ihsan, amanah, fathanah.

Trust and consumer protection	Strengthen transparent complaint channels, explain data-use and safety procedures, and provide consistent follow-up on unresolved cases.	Repeat-use intention; trust score; complaint closure rate; response time.	Amanah, masalah, accountability.
Driver and partner development	Provide periodic training on service standards, ethical communication, fare explanation, safety, and respectful treatment of consumers.	Training completion rate; post-training service scores; recurrent complaint rate.	Fathanah, ihsan, amanah.
Governance and monitoring	Use a quarterly dashboard combining price, service quality, trust, and consumer-protection indicators; use the results to revise service policies.	Quarterly dashboard completion; improvement actions implemented; trend in trust and service indicators.	Maslahah, amanah, 'adl.

Table 8 translates the empirical findings into operational actions for the platform and its service partners. The recommendations are management responses rather than additional empirical findings; their implementation should be evaluated using operational data over time.

Although this study makes a significant contribution, several limitations should be considered. First, the study used a cross-sectional survey, so the observed relationships should be interpreted as statistically supported associations within the sampled period rather than definitive causal effects. Future research should use longitudinal designs, repeated observations, or panel data to examine whether changes in price and service quality produce sustained changes in trust and consumer decisions over time. Second, the study was conducted only in Denpasar City, a tourism-oriented urban context, so the findings may differ in cities with different mobility patterns, competitive structures, income profiles, or tourism intensity. Comparative studies across cities would help assess contextual variation. Third, the model includes price, service quality, and trust but does not cover other potentially relevant factors such as promotion, perceived safety, brand image, switching costs, digital experience, or religious orientation. Fourth, the questionnaire may introduce common-method and self-report bias. Fifth, because face validity was not separately documented in the original study record, future research should report expert review, cognitive testing, and respondent-level face-validity procedures before full-scale administration. Finally, the Islamic concepts in this study are interpretive and were not directly measured; future research could operationalize Islamic marketing ethics as a measurable construct and test whether dimensions such as amanah, siddiq, tabligh, fathanah, masalah, and perceived fairness moderate or mediate consumer trust.

CONCLUSION

This study shows that price and service quality have a positive and significant influence on consumer trust and decisions in using Gojek online transportation services in Denpasar City. Trust is proven to be the variable with the strongest influence on consumer decisions and acts as a significant mediator in the relationship between price and service quality on consumer decisions. This indicates that consumers consider not only rational aspects such as price and service quality, but also psychological aspects such as trust before making a decision. The research model used also has strong explanatory power, so it can describe consumer behavior comprehensively. Thus, trust is a key factor in increasing the decision to use online transportation services. The implications of this study contribute both theoretically and practically. Theoretically, this study strengthens the concept of consumer behavior by positioning trust as an important mediating variable in the relationship between price, service quality, and consumer decisions. Practically, the results of this study provide input for companies like Gojek to optimize marketing strategies through competitive pricing and improving service quality. In addition, companies need to build consumer trust through transparency, security, and consistency of service. This

approach is expected to increase satisfaction, loyalty, and decisions to use services continuously. This study has several limitations, including the fact that it was conducted only in Denpasar City, making the results not necessarily generalizable to other regions with different characteristics. The variables used were also limited to price, service quality, and trust, thus not encompassing other factors such as promotion, brand image, or user experience. Furthermore, the use of a questionnaire as a research instrument may introduce subjective bias from respondents. Therefore, future research is recommended to expand the scope of the study, add other relevant variables, and use more diverse research methods, such as mixed methods, to achieve more comprehensive and in-depth results.

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AUTHOR CONTRIBUTION STATEMENT

Made Mulyadi, Luh Gede Elvina Adi Saputri, I Nyoman Rasmen Adi, and Made Elvareta Adi Putir contributed to the development of this research examining the mediating role of trust in the relationships between price, service quality, and consumer decisions regarding Gojek online transportation services in Denpasar City. Their collective contributions encompassed research conceptualization, methodological development, questionnaire preparation, data collection, statistical analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM), interpretation of findings, and manuscript preparation. The authors also contributed to the integration of Islamic business ethics into the theoretical discussion. All authors reviewed and approved the final manuscript and agreed to take responsibility for the integrity and accuracy of the published research.

AI DISCLOSURE STATEMENT

The authors acknowledge the importance of transparency and academic integrity regarding the use of artificial intelligence (AI) technologies in scholarly research and publication. Any potential use of AI-assisted tools in preparing this manuscript was limited to supporting language refinement, grammatical accuracy, and editorial clarity, without replacing the authors' intellectual contributions, independent interpretation, or scientific judgment. The research design, data collection, statistical analysis, interpretation of empirical findings, and conclusions remain the responsibility of the authors. All authors assume full accountability for the accuracy, originality, and integrity of the manuscript, including any content developed with AI assistance.

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CONFLICTS OF INTEREST

The authors declare that they have no financial, professional, institutional, or personal conflicts of interest that could have influenced the design, implementation, analysis, interpretation, or reporting of this research. The study was conducted independently to investigate the relationships among price, service quality, trust, and consumer decisions in the context of Gojek online transportation services in Denpasar City. The authors further declare that the findings and conclusions were developed based on

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