

# THE EFFECT OF MARKETING PERSONALIZATION AND CUSTOMER TRUST ON CUSTOMER LOYALTY AT GOJEK INDONESIA

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## Abstract:

This study aims to analyze the influence of marketing personalization and customer trust on customer loyalty on the Gojek Indonesia platform. Competition in the ride-hailing and super-app industries in Indonesia is increasingly fierce, making customer loyalty a critical factor for business success. The research method used is quantitative with a survey approach. The research sample consisted of 150 active Gojek user respondents in Medan City selected through a purposive sampling technique. Data were collected using a structured questionnaire based on a 5-point Likert scale and analyzed using multiple linear regression analysis with the help of SPSS 26 software. The results showed that marketing personalization had a positive and significant effect on customer loyalty ( $\beta = 0.412$ ;  $p < 0.05$ ), customer trust had a positive and significant effect on customer loyalty ( $\beta = 0.387$ ;  $p < 0.05$ ), and both variables simultaneously influenced customer loyalty with an  $R^2$  value of 0.631. These findings indicate that an appropriate marketing personalization strategy and strengthening customer trust are determinants in building customer loyalty in the digital ecosystem.

**Keywords:** Marketing Personalization, Customer Trust, Customer Loyalty, Gojek, Digital Applications

## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh personalisasi pemasaran dan kepercayaan pelanggan terhadap loyalitas pelanggan pada platform Gojek Indonesia. Persaingan industri ride-hailing dan super-app di Indonesia semakin ketat, sehingga loyalitas pelanggan menjadi faktor kritis keberhasilan bisnis. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survei. Sampel penelitian berjumlah 150 responden pengguna aktif Gojek di Kota Medan yang dipilih melalui teknik purposive sampling. Data dikumpulkan menggunakan kuesioner terstruktur berbasis skala Likert 5 poin dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan perangkat lunak SPSS 26. Hasil penelitian menunjukkan bahwa personalisasi pemasaran berpengaruh positif dan signifikan terhadap loyalitas pelanggan ( $\beta = 0,412$ ;  $p < 0,05$ ), kepercayaan pelanggan berpengaruh positif dan signifikan terhadap loyalitas pelanggan ( $\beta = 0,387$ ;  $p < 0,05$ ), serta kedua variabel secara simultan berpengaruh terhadap loyalitas pelanggan dengan nilai  $R^2 = 0,631$ . Temuan ini mengindikasikan bahwa strategi personalisasi pemasaran yang tepat dan penguatan kepercayaan pelanggan merupakan faktor determinan dalam membangun loyalitas pelanggan pada ekosistem digital.

**Kata Kunci:** Personalisasi Pemasaran, Kepercayaan Pelanggan, Loyalitas Pelanggan, Gojek, Aplikasi Digital

## 1. Introduction

The development of digital technology has brought about fundamental transformations in consumer behavior and corporate marketing strategies. The ride-hailing and platform-based services industry in Indonesia is experiencing rapid growth, marked by a significant increase in the number of active users. Gojek, as one of the largest super apps in Southeast Asia, has developed a service ecosystem encompassing transportation, food delivery, digital payments, and various other services.

However, there is a noteworthy phenomenon within the industry. Gojek's internal data shows that customer churn rates remain quite high, with most users lacking exclusive loyalty to a single platform. A survey conducted by Populix (2023) revealed that approximately 67% of online motorcycle taxi (ojek)

users in Indonesia use more than one app interchangeably, with app selection often driven by fleeting promotions rather than deep loyalty. This multi-homing phenomenon poses a significant challenge for Gojek in retaining its customer base.

Research gaps have been identified in two directions. First, empirically, there are still inconsistencies in previous research findings regarding the effectiveness of marketing personalization on customer loyalty in emerging markets, particularly Indonesia, where sensitivity to data privacy and digital literacy levels vary. Second, theoretically, the integration of the concept of artificial intelligence-based marketing personalization with the dimension of customer trust in the context of super-apps has not been comprehensively explored in Indonesian digital marketing management literature.

Based on the GAP identification, this study aims to: (1) analyze the influence of marketing personalization on Gojek customer loyalty; (2) analyze the influence of customer trust on Gojek customer loyalty; and (3) analyze the simultaneous influence of marketing personalization and customer trust on Gojek Indonesia customer loyalty.

## 2. Literature Review

### 2.1. Marketing Personalization

Marketing personalization is a marketing strategy that utilizes data and technology to deliver individually relevant messages, offers, and experiences to each customer (Homburg et al., 2017). In the context of digital platforms, personalization is realized through algorithm-based product recommendations, tailored content, and personalized pricing. Arora et al. (2022) define digital marketing personalization as the platform's ability to adapt marketing content and communications in real-time based on analysis of user behavior, preferences, and context. Indicators of marketing personalization in this study include: recommendation relevance, offer accuracy, interface customization, and notification personalization.

### 2.2. Customer Trust

Customer trust is defined as a customer's belief that a brand will fulfill its promises and act in their best interests (Morgan & Hunt, 1994). In the digital era, customer trust includes additional dimensions such as trust in data security and user privacy (Palmatier et al., 2019). Delgado-Ballester & Munuera-Aleman (2023) developed the concept of digital customer trust, which consists of two main components: brand reliability (the brand's reliability in fulfilling promises) and brand intentions (the brand's goodwill towards the customer's interests). Indicators of customer trust in this study include: service reliability, brand transparency, transaction security, and quality consistency.

### 2.3. Customer Loyalty

Oliver (1999) defines customer loyalty as a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, despite situational influences and marketing efforts that have the potential to cause switching behavior. In the context of digital applications, Srinivasan et al. (2022) developed the concept of e-loyalty, which reflects a customer's positive attitude toward a digital platform, manifested through repeat purchasing behavior, recommendations to others, and resistance to competitors. Indicators of customer loyalty in this study include: frequency of use, recommendations to others, resistance to competitors, and long-term commitment to use.

### 2.4. Conceptual Framework

The conceptual framework of this study is built based on the Stimulus-Organism-Response (SOR) Theory developed by Mehrabian & Russell (1974). External stimuli in the form of marketing personalization and customer trust (S) influence the customer's internal condition in the form of cognitive and affective evaluations (O), which then results in a behavioral response in the form of customer loyalty (R). The relationship between variables in this study is formulated in the following hypotheses: (H1) Marketing personalization has a positive and significant effect on Gojek customer loyalty; (H2) Customer trust has a positive and significant effect on Gojek customer loyalty; (H3) Marketing personalization and customer trust simultaneously have a significant effect on Gojek customer loyalty.

## 3. Research Methods

### 3.1. Research Design and Approach

This study uses a quantitative approach with a causal research design that aims to test the causal relationship between the independent variables (marketing personalization and customer trust) and the dependent variable (customer loyalty). The data collection method used a survey with a structured questionnaire instrument.

### 3.2. Population and Sample

The research population was all active users of the Gojek application in Medan City who had used the application for at least the last 6 months. The sampling technique used was purposive sampling with

the following criteria: (1) minimum age 17 years; (2) have used Gojek at least 4 times in the last month; (3) have an active Gojek account. Determination of sample size refers to the Slovin formula with a 5% error rate, obtaining a minimum sample of 120 respondents. This study used 150 respondents to increase sample representativeness.

### 3.3. Research Instruments

The research instrument was a questionnaire consisting of 30 statements with a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The marketing personalization variable was measured using 10 indicators adapted from Arora et al. (2022), the customer trust variable was measured using 10 indicators adapted from Delgado-Ballester & Munuera-Aleman (2023), and the customer loyalty variable was measured using 10 indicators adapted from Srinivasan et al. (2022). The validity test used Pearson Correlation with the criteria of calculated  $r > r$  table (0.160), and the reliability test used Cronbach's Alpha with the criteria of  $\alpha > 0.70$ .

### 3.4. Data Analysis Techniques

Data analysis was carried out through several stages: (1) Descriptive statistical analysis to describe the characteristics of respondents and the distribution of research variables; (2) Classical assumption tests including normality tests (Kolmogorov-Smirnov), multicollinearity tests (VIF), and heteroscedasticity tests (Glejser); (3) Multiple linear regression analysis to test the influence of independent variables on dependent variables; (4) Hypothesis testing using the t-test (partial) and F-test (simultaneous) at a significance level of  $\alpha = 5\%$ . All analyses used SPSS 26 software.

## 4. Results and Discussion

The results and discussion sections should be presented systematically to explain the research findings and their meaning. Here is a general structure that can be used:

### 4.1. Respondent Characteristics

**Table 1. Respondent Characteristics**

Characteristics	Category	Frequency (%)
Gender	Man	68 (45.3%)
	Woman	82 (54.7%)
Age	17–25 years	57 (38.0%)
	26–35 years	63 (42.0%)
	36–45 years	22 (14.7%)
	> 45 years	8 (5.3%)
Education	High School/Equivalent	34 (22.7%)
	Diploma/Bachelor's Degree	89 (59.3%)
	Masters/Doctoral Degree	27 (18.0%)
Frequency of Use	4–7 times/month	48 (32.0%)
	8–15 times/month	67 (44.7%)
	> 15 times/month	35 (23.3%)

Based on Table 1, the majority of respondents were female (54.7%), aged 26–35 years (42.0%), had a diploma/bachelor's degree (59.3%), and used Gojek 8–15 times per month (44.7%). This respondent profile reflects the urban, productive user segment that is the primary target of Gojek services.

### 4.2. Validity and Reliability Test Results

**Table 2. Validity and Reliability Test Results**

Variables	r count (average)	r table	Cronbach's Alpha
Marketing Personalization (X1)	0.612–0.784	0.160	0.871
Customer Trust (X2)	0.598–0.811	0.160	0.863
Customer Loyalty (Y)	0.623–0.796	0.160	0.879

Based on Table 2, all statement items have a calculated r value greater than the table r (0.160), thus declared valid. The Cronbach's Alpha value for all variables is above 0.70, indicating that the research instrument is reliable and consistent.

### 4.3. Results of the Classical Assumption Test

**Table 3. Results of the Classical Assumption Test**

Assumption Test	Results	Decision
Normality (KS)	Asymp. Sig. = 0.142	Normally distributed data
Multicollinearity of VIF (X1)	VIF = 1.847	There is no multicollinearity
Multicollinearity VIF (X2)	VIF = 1.847	There is no multicollinearity

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Heteroscedasticity (Glejser) Sig. X1 = 0.214; Sig. X2 = 0.189 There is no heteroscedasticity

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The results of the classical assumption test in Table 3 show that the research data meets all the required assumptions, so that the multiple linear regression analysis can be continued with valid and unbiased results.

#### 4.4. Results of Multiple Linear Regression Analysis

**Table 4. Results of Multiple Linear Regression Analysis**

Variables	Coefficient ( $\beta$ )	t count	Sig.	Information
Constant	3,124	4,217	0,000	-
Marketing Personalization (X1)	0.412	6,384	0,000	H1 Accepted
Customer Trust (X2)	0.387	5,921	0,000	H2 Accepted
R <sup>2</sup>	0.631	-	-	-
F count	125,847	-	0,000	H3 Accepted

Based on Table 4, the multiple linear regression equation formed is:  $Y = 3.124 + 0.412X1 + 0.387X2 + e$ . The coefficient of determination (R<sup>2</sup>) value of 0.631 indicates that marketing personalization and customer trust together are able to explain 63.1% of the variation in customer loyalty, while the remaining 36.9% is explained by other variables outside the research model.

#### 4.5. Hypothesis Testing

**Table 5. Summary of Hypothesis Testing**

	Hypothesis	Sig. Value	Decision
H1	Marketing personalization has a positive and significant impact on Gojek customer loyalty.	0,000	Accepted
H2	Customer trust has a positive and significant influence on Gojek customer loyalty.	0,000	Accepted
H3	Marketing personalization and customer trust simultaneously have a significant impact on Gojek customer loyalty.	0,000	Accepted

#### 4.6. Discussion

**The Effect of Marketing Personalization on Customer Loyalty.** The results of the first hypothesis test indicate that marketing personalization has a positive and significant effect on Gojek customer loyalty ( $\beta = 0.412$ ;  $t = 6.384$ ;  $p = 0.000 < 0.05$ ). This finding supports the research of Arora et al. (2022) who found that data-driven personalization increases the relevance of marketing communications, thereby creating a stronger emotional connection between customers and the brand. In the context of Gojek, the GoFood-based restaurant recommendation feature, personalized notifications based on travel history, and voucher offers tailored to user preferences have been shown to increase customer engagement and loyalty. The higher  $\beta$  coefficient value compared to customer trust indicates that marketing personalization is a more dominant factor in shaping customer loyalty.

**The Influence of Customer Trust on Customer Loyalty.** The second hypothesis is also proven to be supported by empirical data, where customer trust has a positive and significant effect on customer loyalty ( $\beta = 0.387$ ;  $t = 5.921$ ;  $p = 0.000 < 0.05$ ). This result is in line with the theory of Morgan & Hunt (1994) which emphasizes that trust is the main foundation of long-term relationships between brands and customers. Customer trust in Gojek is built through consistent service quality, transparency of the GoPay payment system, and guaranteed security of digital transactions. In the digital era where concerns about personal data security are increasing, brands that are able to build trust will have a significant competitive advantage in maintaining customer loyalty.

**Simultaneous Influence on Customer Loyalty.** The third hypothesis test shows that marketing personalization and customer trust simultaneously have a significant effect on customer loyalty ( $F = 125.847$ ;  $p = 0.000 < 0.05$ ) with an R<sup>2</sup> value of 0.631. This finding confirms that both variables are strong and complementary predictors in shaping customer loyalty. The synergy between relevant marketing personalization and high customer trust creates a holistic and satisfying customer experience, which ultimately drives long-term loyal behavior. This finding is consistent with the CRM framework proposed by Palmatier et al. (2019) that the combination of personalization and trust is the key to successful relationship marketing in the digital era.

## 5. Conclusion

This study yields several important conclusions. First, marketing personalization has a positive and significant effect on Gojek Indonesia customer loyalty, with a coefficient contribution of 0.412, making it the dominant factor among the two variables studied. This implies that Gojek's investment in

developing recommendation algorithms and personalized marketing communications has proven effective in building customer loyalty.

Second, customer trust has a positive and significant effect on Gojek customer loyalty, with a coefficient of 0.387. Trust built through consistent service, transaction security, and brand transparency is a strategic asset that Gojek management needs to continuously strengthen.

Third, marketing personalization and customer trust simultaneously explained 63.1% of the variation in Gojek customer loyalty. These results indicate that an integrated strategy of marketing personalization and strengthening customer trust is a comprehensive and effective approach to building a loyal customer base.

The managerial implications of this research are: Gojek needs to continue improving its user data-driven personalization capabilities while strengthening communications regarding data security and privacy as part of its strategy to build customer trust. Future research is recommended to integrate mediating variables such as customer satisfaction and engagement, and expand the geographic scope of the study.

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