

Examining Islamic Spiritual Motives on Online Transportation Business: The Case of Millennial Generation

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ABSTRACT

The transportation sector has contributed significantly to economic activities, especially after the development of digital technology. In the online transportation business, customer satisfaction is determined not only by the functional benefit factor but also by another role often overlooked by actors, namely emotional benefits in the form of spiritual motives. This research aims to analyze the influence of customer value on millennial customer satisfaction and the role of spiritual motives in the influence of customer value on millennial customer satisfaction. This study uses a quantitative approach with a population of all millennial customers on Go-Jek online transportation. Sampling used the convenience sampling method involving 250 millennial customers who live in the Special Province of Yogyakarta, Indonesia. The analysis used in this study is an analysis of variance to test the proposed hypothesis. The results showed that customer value affects customer satisfaction. In addition, the spiritual motive variable strengthens the influence of the customer value variable on customer satisfaction. The study's results recommend that to maintain customer loyalty, one should consider the factors that cause customer satisfaction: technology acceptance, trust, lifestyle, service ethics, and spiritual motives.

Keywords: *Spiritual Motive, Customer Satisfaction, Millennial Customer, Customer Value*

A. INTRODUCTION

The development of digital technology in the Industrial Revolution 4.0 era has penetrated all sectors of human life in almost all countries. Digitization has triggered the emergence of smartphones, tablets, and laptops. A report from the Central Bureau of Statistics (2016) shows that active internet users in Indonesia have reached 88.1 million out of 259.1 million people. Meanwhile,

according to the Digital Marketing Research Institute (2018), Indonesia has over 100 million active smartphone users. This situation has led to the era of the digital economy, namely the convergence of communication, computing, and information with a touch of innovation and creativity in business development (Roberts & Townsend, 2016). This rapid development in digital technology has given rise to many digital technology-based creative industries in the field of transportation in Indonesia, one of which is Go-Jek.

Studies of the factors influencing Go-Jek customer satisfaction tend to focus only on price, service quality, brand image, lifestyle, and trust. Several other important variables have been ignored by previous researchers (Amiruddin et al., 2020; Herawaty et al., 2017; Putri et al., 2018; Solikha & Suprpta, 2020; Wicaksono et al., 2017). Among the variables considered important for analyzing Go-Jek millennial customer satisfaction are technology acceptance, service ethics, and spiritual motives. Technology acceptance is seen as important to customer satisfaction as the digitalization era takes place in all aspects of life. Entering an increasingly transparent and competitive era in the business world, studying a service ethic perspective is an important factor in customer satisfaction. One's actions are not only based on material motives alone, so looking at customer satisfaction from a spiritual perspective becomes important. The study of technology acceptance factors, service ethics, and spiritual motives on Go-Jek millennial customer satisfaction is not widely known, as no research involves these variables.

This research complements the shortcomings of previous studies on the factors that influence customer satisfaction on Go-Jek's online transportation so that we can get a more comprehensive picture of the factors that cause customer satisfaction later. In line with that, this paper will analyze the effect of customer value in the form of technology acceptance, trust, lifestyle, and service ethic factors on customer satisfaction. In particular, this paper will examine Go-Jek's millennial customer satisfaction in the province of the Special Region of Yogyakarta, Indonesia. This study will also examine the role of spiritual motives in the influence of technology acceptance, trust, lifestyle, and service ethic on Go-Jek millennial customer satisfaction in DIY. The answers to these two questions will explain the factors influencing Go-Jek millennial customer satisfaction in DIY.

In the increasingly fierce online business competition, business success is not only seen in sales figures and profit figures. In modern marketing, businesses

need to pay attention from a customer's perspective, known as customer value. Customer value is very important for entrepreneurs and dynamic (Flint et al., 2011). Customer value is the overall benefit the customer receives minus all the sacrifices incurred. The difference will be known as the level of customer satisfaction with certain products. By understanding the difference, the level of customer satisfaction can be seen. Customer value contains two meanings, namely, functional benefits and emotional benefits. Factors that include functional benefits are technology, product, and service quality. At the same time, the emotional benefits include brand, lifestyle, trust, reputation, and service ethics.

Technology acceptance, trust, lifestyle, and service ethic are important variables for measuring satisfaction. Technology acceptance, in addition to improving performance, can also be used to change people's behavior to give them more confidence in using technology to help them with their daily activities. Trust involves a person's willingness to behave in a certain way because of the belief that his partner will give what he expects and a hope that someone has that the promises or statements of other people can be trusted. Lifestyle is assumed to be a characteristic of the modern world; anyone who lives in modern society will use the idea of lifestyle to describe his actions. Providing services is an investment, and business actors have good ethics to serve customers so that customers can be satisfied with the services provided. The problem is that not all issues in the transportation business can be handled by technology.

B. THEORETICAL

Consumer Behavior Islamic Perspective

The satisfaction humans want in carrying out an economic activity is only a theoretical assumption to solve a problem. In Islamic economics, economic activities are carried out to achieve welfare (*maslahah*). Economic activities that associate *maslahah* are carried out as religious obligations to obtain good in this world and in the end. All activities that *benefit* mankind are called needs, which must be met (Khan, 1995). In the concept of *maslahah*, there are three levels of needs, namely Desires that are very important for humans *are called dharuriyyat*, basic needs that can make more quality are called *hajiyyat*, and needs that can bring ease and comfort are called (Rahman, 1979).

In Kahf's view, the factors that influence consumer behavior, as it is known in capitalist economies, need to be added to another factor, namely religion. There are two types of factors that influence consumer behavior, namely

exogenous and *endogenous*. *Exogenous* factors arise in the minds of consumers before making offers in the form of the influence of wealth and *income*: technology, biological and material, *amount, nature and cost of information*, taste and tastes and beliefs, religion, culture, regulations, and politics. As mentioned by Khaf, religious factors that influence consumer decisions can then be termed in Islamic theories of consumer behavior with religious motives. The pattern of consumer actions they take to achieve economic goals results from individual thinking and learning processes (Schiffman & Kanuk, 2000). Because the motivation is based on religious values and understandings, this motivation is referred to as a religious motive.

Customer Satisfaction

The concept of customer satisfaction has been developed in marketing research since the 1960s. Consumer satisfaction is a feeling of satisfaction with a product or service after the buyer has bought and used the product or received the service. There is an interrelationship between consumer satisfaction and the market share of a product because greater customer satisfaction will result in increased sales (Ge et al., 2018). Furthermore, Brandtner, Darbanian, Falatouri, & Udokwu (2021) said that consumer satisfaction is the result of a process of consumer evaluative responses to certain aspects of focus (for example, shopping experience/behavior) at a certain time (for example, the shopping process). Consumer satisfaction is an important element that can determine the company's success. Usually, satisfaction arises when consumers compare product perceptions with their expectations and functions (Fraser & Wu, 2016). Perceived quality, consumer feelings, and perceived product value positively correlate with consumer satisfaction. Therefore, customer satisfaction has become an important concern for companies in their efforts to improve product and service quality and maintain consumer loyalty in a competitive market (Mutua et al., 2012). Thus, consumer satisfaction is an aspect that is directly related to service quality, and there is a direct relationship between consumer perceptions and attitudes toward the quality of store services or store products.

The consumer satisfaction index is an economic indicator used to measure consumer satisfaction (Mutua et al., 2012). Zhang & Wang (2020) stated that there are several methods for measuring consumer satisfaction, namely the American Satisfaction Index (ACSI), Swiss Customer Satisfaction Index (SWICS), Hong Kong Consumer Satisfaction Index (HKCSI), and European

Consumer Satisfaction Index (ECSEI). According to marketing theory, consumer satisfaction leads to two things: consumer loyalty, which directly reduces consumer retention costs, and autonomy in generating profits due to repeated purchases by loyal consumers (Li et al., 2019). Consumer satisfaction with products is related to four aspects: consumer expectations, perceived quality, consumer influence on products or brands, and consumer equity decisions. Then, Kalinić, Marinković, Kalinić, & Liébana-Cabanillas (2021), in his writings, formulated the factors that influence customer satisfaction, namely trust, social influence, perceived usefulness, mobility, and the pleasure you feel. Shiau & Luo (2012) also mentioned that buyer satisfaction could be influenced by price, the process of buying services, and the use of the product itself. One of the ways that customer satisfaction impacts other potential customers is through "word of mouth." Therefore, consumer satisfaction will influence potential consumers, leading to a larger market share (Al-obeidat et al., 2019).

Consumer Value

Value is the relative status of something or respect for what it holds as real or supposed value, use, or importance. Meanwhile, from a business point of view, value is an assessment of preferences obtained in the consumption experience. Value is also a perception of the ability to satisfy the need for an object (Tasci, 2016). In business science, consumers tend to have different preference criteria according to their value system. These values are called consumer zeros. Consumer characteristics include values, needs, personality, and social roles (Lee et al., 2011).

Accordingly, consumer values are interactive and preferential experiences that drive trade, catalysts that lead to value exchanges between consumers and businesses. Consumers are a priority in terms of exchange. Therefore, consumer values are the basis for company welfare (Persson & Stirna, 2015). Meanwhile, Gumenna & Ganushchak-Yefimenko (2014) say that consumer value is nomadic; beliefs about what is needed, wanted, or should guide consumers in making decisions. Then, Salo, Olsson, Makkonen, Hautamäki, & Frank (2013) said that consumer value is the basis for success, performance, competitive advantage, marketing activities, and system development.

Based on previous literature, Holbrook distinguishes three dimensions of consumer value (Salo et al., 2013). First is the useful value (buying a product or service to achieve benefits) versus the hedonic value of buying products for

consumption and pleasure (external value versus intrinsic value). Second, self-oriented vs. other-oriented values. And the third is active versus reactive values. Holbrook uses these dimensions to classify eight types of consumer value: efficiency, excellence, status, self-esteem, play, aesthetics, ethics, and spirituality (Stewart Loane et al., 2015). Generally, consumer value is aimed at four things (Hsiao et al., 2012): first, perceived by consumers subjectively, and second, related to products, services, and context. Third, the trade-off between benefits and costs. The four preferences are based on consumption experience. Accordingly, Kotler recognizes the important role of consumer values in all marketing activities as the main motivator and driver of value exchange and a standard to continuously improve their needs (Svee et al., 2012). Consumer value is considered a dual concept: the company creates value for consumers and generates value from consumers. To be successful, companies need to create value for consumers and then extract value from consumers (Wang et al., 2021). Thus, consumer value management is important for driving increased profits and sales.

Business Ethics

Ethics is a systematic approach to moral judgment based on reasoning, analysis, and reflection on one's environment. Meanwhile, ethics, by definition, is a set of moral principles derived from the Greek word "ethos," which means the spirit or attitude of a community or system (Berger et al., 2014). In this case, ethics is not limited to social or legal contexts; ethics is the foundation of a business. Business ethics is the study of situations, activities, and decisions in which right and wrong are handled. Ferrell, Harrison, Ferrell, & Hair (2019) then define business ethics from a normative and descriptive perspective. Ethics is also often defined as doing good and is interrelated with CSR.

Meanwhile, from a normative perspective, business ethics relates to a company's principles, values, and norms. From a descriptive perspective, business ethics in an organization refers to codes, standards of behavior, and regulatory systems and usually relates to decisions that can be judged right or wrong (Ferrell et al., 2019). Furthermore, Luetge, München, & Löscher (2015) said business ethics is an ethical discipline that deals with morals and ethical issues, norms, and values that arise in business. The company's business ethics is the key to winning the business competition because, with the right industrial ethics, it will create quality products or services and maximum customer service (Hartini et al., 2017).

According to Fieser (2010), when business people talk about business ethics, they usually relate to three things. First, avoid violations of criminal law in work-related activities. Second, avoid actions that could result in civil lawsuits against the company. Third, avoid bad actions for the corporate image. In its development, business ethics can be useful for increasing the efficiency of resource allocation in a shared economic system while emphasizing the importance of individual or corporate morals. In business, there is no doubt that many immoral behaviors still cause poor long-term performance (Zhang, 2012). In other words, business ethics form a symbiotic relationship and the development of corporate strategy. Ethics in business by Boatright is divided into two, namely the moral manager model (making individual managers and trade union officials) more moral and the market moral model (changing the institutional framework and indirectly encouraging ethical behavior in business (Luetge & Mukerji, 2016). Thus, the business ethics that are applied and adhered to by a community are also influenced by the cultural and environmental systems formed there. The differences in business ethics between the West and the East significantly differ depending on their national culture (Chan & Fung, 2015).

Islamic Spiritual motives

In the development of the modern world, the role of consumers has changed substantially because consumer participation and satisfaction in product evaluation have become the key to successful product and service development. In this case, companies rely on consumer opinion as a source of innovative ideas and brand values (Kartika et al., 2019). Here, the consumer acts as an object and becomes a subject because the company must also see the consumer's considerations when deciding to buy a product. In line with that, Martínez-cañas, Ruiz-palomino, Linuesa-langreo, & Blázquez-resino (2016) said that when someone decides to buy a product/service, they will consider several things such as functional, emotional, and spiritual needs. Meanwhile, Ertz (2017) states that buyers' motivation in deciding their choices is influenced by four things: usefulness, experience, protestation, and spirituality. Spirituality is one of the aspects that consumers consider when buying goods. Spirituality often refers to the personal subjective side of religious experience. Religion is an organized system of spiritual beliefs, rituals, and cumulative traditions associated with a group (Stillman et al., 2012). Furthermore, Ertz (2017) found that a high level of

spirituality is related to consuming goods labeled religion. So, religion has become a strong social force to indicate someone decides what to buy.

Spiritual motivation is related to fulfilling needs based on and driven by spiritual aspects such as self-actualization and religion. In the Islamic religion, Islam outlines three basic principles of consumption: halal goods, holy and clean goods, and moderation (Afendi et al., 2021). Kartika et al. (2019) said that consumers often associate choices about the principles of religious life in determining the products and services they will use. This religiosity principle will bind customers in line to continue using the company's products/services. So, the higher the level of the spiritual well-being of the customer, the higher the level of satisfaction. One case study that shows that spiritual values have a big role in considering consumer decisions is in the context of Islamic banks. When customers believe a bank operates according to Islamic principles, they are more confident about opening an account there. This is because Islamic bank customers believe they enjoy both the benefits of saving or profit savings and spiritual benefits due to avoiding usury, uncertainty, and gambling (Kartika et al., 2019). By discovering the role of spiritual motivation in customer acceptance behavior for products at Islamic banks, Islamic financial and banking institutions can plan strategies to build consumer spiritual motivation to increase customer loyalty (Afendi et al., 2021).

Hypothesis Development

Individual acceptance of technology, directly and indirectly, influences technology users' satisfaction levels (Hahm et al., 2022). This study underlines the importance of technology adoption models in discussing user satisfaction. Therefore, we propose the following hypotheses:

H1 : Technology acceptance has a positive effect on Go-Jek millennial customer satisfaction

In online business, trust is one of the keys to growing consumer satisfaction (Uzir et al., 2021). Developments in the world of technology have changed the way transactions become indirect and are carried out through intermediary platforms. This change in the way of transacting and enjoying services creates a challenge for companies to grow trust. Therefore, we propose the following hypotheses:

H2 : Trust has a positive effect on Go-Jek millennial customer satisfaction

Several previous studies have linked the formation of customer satisfaction with lifestyle (Nair, 2018). With lifestyles in enjoying transportation services changing, it is important to link lifestyle and customer satisfaction. Therefore, we propose the following hypotheses:

H3 : Does lifestyle have a positive effect on Go-Jek millennial customer satisfaction?

Service ethics has been discussed in many discussions related to public services (Lawton, 2005). This variable is closely related to individual virtue, which is increasingly prevalent due to technological developments. In addition, this factor is also closely related to the relationship between individuals or a company organization with individuals. Therefore, we propose two hypotheses:

H4 : Service ethics has a positive effect on Go-Jek millennial customer satisfaction

H5 : Technology Acceptance, Trust, Lifestyle, and Service Ethics simultaneously influence Go-Jek DIY Yogyakarta millennial customer satisfaction.

Motive is something that can influence individual behavior in responding to a phenomenon. Because it can influence behavior, the discussion about satisfaction is closely related (Azima & Mundler, 2022). Motives owned by individuals can drive the strong satisfaction felt in enjoying a service or product. Therefore, we propose four hypotheses:

H6 : Spiritual motives moderate technology acceptance of Go-Jek millennial customer satisfaction

H7 : Motif spiritual memoderisasi *Trust* terhadap kepuasan pelanggan milenial *Go-Jek*

H8 : Spiritual motives moderate Trust toward Go-Jek millennial customer satisfaction

H9 : Spiritual motives moderate Service Ethics toward Go-Jek millennial customer satisfaction

In the transportation business, satisfaction and loyalty are two variables that are often discussed because they are used as the basis for determining consumer service strategies (Esmailpour et al., 2022; Quy Nguyen-Phuoc et al., 2021). Customer satisfaction is one of the predictors that affect consumer loyalty. Therefore, we propose the following hypotheses:

H10: Customer satisfaction has a significant positive effect on customer loyalty

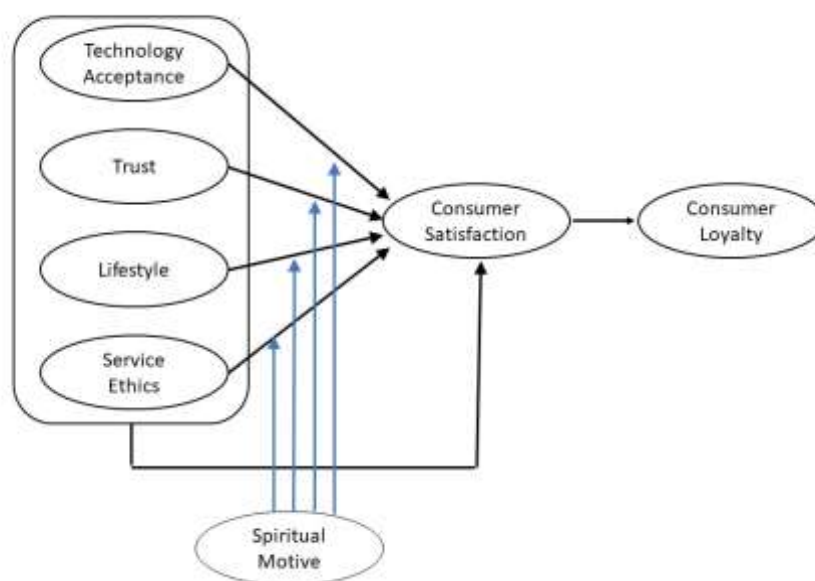


Figure I. Illustrates the conceptual model showing how loyalty is formed.

C. METHODOLOGY

This research is social research that does not modify the characteristics of the respondents, so it is called ex-post facto research (Davidescu et al., 2020; Simon & Goes, 2013). Based on its approach this research uses a quantitative approach because, in the process, it uses data in the form of numbers as a tool to analyze information about what you want to know. It is said to be ex-post-facto (causality) because this research is looking for a causal effect of the independent variable (X) on the dependent variable (Z) through the moderating variable (Y). In this study, researchers wanted to determine the influence of the variables studied: technology acceptance, trust, service ethics, lifestyle, and spiritual motivation as moderating variables on Go-Jek millennial customer satisfaction and loyalty in the Special Region of Yogyakarta.

The population of this study is all Go-Jek Go-Jek customers aged between 18-35 years, known as the millennial generation, who are very familiar with digital technology. This research uses multivariate analysis, so the number of samples is at least ten times the number of variables studied. The sample of this study was 100 out of 120 questionnaires distributed. Twenty questionnaires could not be input because the answers were incomplete, and some did not return.

Sampling was conducted using convenience sampling because the population size is uncertain (Wahyudi, 2018).

The data collected in this study included primary data obtained from questionnaires distributed to Go-Jek millennial customer respondents via the Google form. Hypothesis testing is done by using statistical analysis. Statistical analysis provides t-tests, f-tests, and determination tests. This is done to obtain a model that satisfies the goodness of fit. Researchers use analysis of variance (ANOVA) to test the proposed hypothesis. ANOVA is used to compare the averages of the population. In this study, researchers will use two ANOVA models, namely two-way ANOVA, to test the hypothesis because there is one dependent variable, one independent variable, and one moderating variable. Researchers also apply a significance level of 5% in this study. This significance level indicates the limit of the error rate in this study is 5%, or the confidence level is 95%.

D. RESULTS AND DISCUSSION

RESULT

Hypothesis testing in this study uses Analysis of Variance (ANOVA). ANOVA examines the relationship between the dependent variable (metric scale) and one or more independent variables (nonmetric or categorical scale). This hypothesis testing was carried out at a significance limit of 5%. This shows that the error rate in this study was 5% or with a confidence level of 95%. The test results between variables are said to be significant, and the hypothesis is accepted if the P-value is significant ≤ 0.05 , but the hypothesis is rejected if the significance is > 0.05 (Ghozali, 2018).

Based on the results of this study, it is shown that there are other aspects of seeing customer satisfaction that are emotional benefits that previous researchers have rarely considered. These emotional benefits are service ethical and spiritual motive factors. Spiritual motives strengthen the influence of technology acceptance factors, trust, lifestyle, and service ethical variables on Go-Jek millennial customer satisfaction in DIY.

This research contributes to showing a new perspective on the importance of technological and spiritual factors in measuring customer satisfaction, especially among Go-Jek's millennial customers. These factors are predictors in the formation of customer satisfaction. In previous research, there has not been a single study that has analyzed the effect of customer value on Go-

Jek millennial customer satisfaction with various moderating variables. As a moderating variable in customer satisfaction, the spiritual motive has also not been found in previous studies.

Table I. Hypothesis test

Dependent Variable: Customer Satisfaction (Y) and Customer Loyalty (Y')			
Variable	F	Significance	Information
Technology acceptance	194,651	0,010	H1 Accepted
Trust	272,222	0,023	H2 Accepted
Lifestyle	154,021	0,018	H3 Accepted
Service ethics	196,445	0,042	H4 Accepted
Technology acceptance, trust, lifestyle, and service ethics	392,099	0,011	H5 Accepted
Technology acceptance*	122,046	0,000	H6 Accepted
Trust*	220,021	0,000	H7 Accepted
Lifestyle*	156,465	0,000	H8 Accepted
Service ethics*	190,878	0,000	H9 Accepted
Consumer satisfaction – Consumer loyalty	275,289	0,000	H10 Accepted

Source: Data processed

The limitation of this study lies in the number of samples involving only one hundred respondents from the entire population, which is still being determined. To obtain research results that can be used to generalize to different areas, it is best if the next research is expected to increase the number of samples. This research has a limited population area because it only examines one area. The next research should be able to increase the area to two or three provinces in Indonesia to be more comprehensive.

Technology has become a major need for millennials in supporting all their life activities, including transportation. In a company running a communication and transaction system that utilizes technology, someone will be faced with making difficult decisions because they will bear the risk if there is a system failure. In the case of Go-Jek's millennial customers in DIY, technology acceptance is the most significant variable affecting customer satisfaction. At the same time, the variable with the lowest value affecting millennial Go-Jek customer satisfaction in DIY is the service ethics variable. Pleasant service given to others is accompanied by convenience and fulfills all customer needs. Thus, the services provided by drivers to millennial customers need to be improved.

So far, research on Go-Jek customer satisfaction has only focused on customers in general. This research focuses on millennial customers. After all, they are potential customers for the continuity of online transportation because they have made this mode a new lifestyle. Oktarin (2020) research shows that service quality and price affect customer satisfaction. Further research was conducted by Harun Al Rasyid (2017), which showed the effect of service quality and information technology on customer satisfaction and loyalty. Other research was conducted by Sudirman, Sherly, Butarbutar, Nababan Puspitasari (2020), and the results showed that service quality had a positive but not significant to loyalty, while consumer satisfaction has a positive and significant effect on loyalty.

Subsequent research was conducted by Sudirman, Halim, Robetmi, Pinem (2020), and the results show that trust cannot mediate the relationship between brand image and consumer satisfaction. The next research was conducted by Azizah and Adawia (2018), and the results show that technological innovation is the main key to survival in online transportation. From some of these studies, research on factors influencing Go-Jek customer satisfaction has only involved limited variables. The variables are satisfaction, acceptance of technology, and trust. This research complements previous research by including lifestyle variables, service ethics, and spiritual motives to measure customer satisfaction. The spiritual motive variable as a moderating variable for the factors influencing customer satisfaction is a new study that complements existing research.

From the hypothesis test results, which show that all independent variables significantly positively affect customer satisfaction, online transportation entrepreneurs and drivers must pay attention to these variables. Technology acceptance must be considered by increasing sophisticated, up-to-date, safe, easy, cheap, and flexible applications to provide solutions for millennial activities. Trust must be maintained by providing the best service and appropriate, safe, and comfortable transactions. Online transportation is becoming a lifestyle for millennials, so entrepreneurs and drivers must keep abreast of developments happening to them. Service ethics is a variable that is no less important to pay attention to, such as improving facilities (features) that are easy, products that meet customer needs, and polite and easy information.

E. CONCLUSION

Based on the results of this study, it is shown that there are other aspects of seeing customer satisfaction that are emotional benefits that previous researchers have rarely considered. These emotional benefits are service ethical and spiritual motive factors. Spiritual motives strengthen the influence of technology acceptance factors, trust, lifestyle, and service ethic variables on Go-Jek millennial customer satisfaction in DIY.

This research contributes to a new perspective on the importance of technological and spiritual factors in measuring customer satisfaction, especially among Go-Jek's millennial customers. Factors that influence customer satisfaction. In previous research, there has not been a single study that has analyzed the effect of customer value on Go-Jek millennial customer satisfaction with various moderating variables. As a moderating variable in customer satisfaction, the spiritual motive has also not been found in previous studies.

The limitation of this study lies in the number of samples involving only one hundred respondents from the entire population, which is unknown. To get research results that can be used to generalize to different areas, it is best if the next research is expected to increase the number of samples. This research has a limited population area because it only examines one area. The next research should be able to increase the area to two or three provinces in Indonesia to be more comprehensive.

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