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User Satisfaction and Future Intention in the Indonesian Sharing Economy: Empirical Insights

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A B S T R A C T
The rapid expansion of the digital sharing economy in Indonesia has intensified competition among ride-hailing platforms, making long-term user retention increasingly critical. In this context, this study investigates the critical determinants of Future Intention among users of Gojek, specifically examining the mediating roles of Sustainability and User Satisfaction in the relationship between Economic Benefit and Future Intention. The research provides insights into how the platform can strategically manage its economic success to secure long-term user retention. A quantitative empirical approach was employed, with primary data collected through an online survey disseminated via social media. The target population consisted of ride-hailing users in Indonesia's three largest cities: Jakarta, Surabaya, and Medan. Using purposive and snowball sampling techniques, 497 eligible users who had used the service for at least six months were recruited. The findings confirm that Economic Benefit strongly and positively influences Sustainability and User Satisfaction, both of which significantly drive Future Intention. Mediation analysis reveals that Sustainability exerts a stronger mediating effect than User Satisfaction. Theoretically, sustainability functions as a value-enhancing mechanism transforming short-term economic benefits into long-term loyalty. Practically, platforms should integrate economic efficiencies through a sustainability lens to maintain competitive advantage.

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1. INTRODUCTION

The sharing economy has emerged as one of the most transformative socioeconomic developments of the 21st century, reshaping how individuals access goods and services

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worldwide. Characterized by peer-to-peer (P2P) transactions facilitated by digital platforms, this paradigm allows people to monetize underutilized assets ranging from vehicles and real estate to everyday items such as books and tools, thereby promoting micro-entrepreneurship and financial flexibility (Hajli et al., 2024). This paradigm shift transcends traditional business models, disrupting industries such as transportation, hospitality, and finance, while fostering new forms of economic and social interaction (Zhang et al., 2025). Fueled by the proliferation of smartphones, widespread internet access, and the growing digital literacy of global populations, sharing economy platforms have experienced exponential growth. Beyond its economic implications, the sharing economy offers sustainable solutions by optimizing the use of existing resources, thereby reducing the demand for new manufacturing. For instance, automobile sharing has been shown to reduce the number of cars on the road by up to 50%, significantly mitigating traffic congestion and greenhouse gas emissions (Aref, 2024). According to Fang & Li (2022), while traditional rental markets dominated revenue streams in 2013, projections suggest that by 2025, the revenue generated from sharing economy platforms will rival that of traditional rental businesses globally.

This rapid expansion is not confined to Western economies; Southeast Asia, particularly Indonesia, has emerged as a dynamic hub for sharing economy innovations. As of March 2024, approximately 36% of Indonesians reported using shared mobility services, such as ride-hailing, car-pooling, and bike-sharing, with many utilizing these services two to five times per week (Statista, 2024). Among these services, car ride-hailing was the most popular, used by 76% of respondents, followed by two-wheeler ride-hailing services. This growth is underpinned by Indonesia's increasing urbanization, rising smartphone penetration, and a burgeoning middle class seeking convenient, cost-effective solutions for transportation, logistics, and daily services. A preeminent example of this success is Gojek, established in 2010 as a motorcycle ride-hailing service to address the inefficiencies of public transportation. Over the years, Gojek has transformed into a diverse and comprehensive digital ecosystem offering a wide array of services, including transportation, food delivery (GoFood), e-commerce (GoMart), and healthcare (GoMed). Its mobile platform not only provides convenient services to millions of users but also generates substantial employment opportunities for driver-partners and small business owners. Gojek's driver partners contribute approximately USD 539 million annually to the national economy, while small and medium enterprise partners add an additional USD 111 million (LPEM FEB UI, 2023). Furthermore, driver incomes have increased by an average of 44% after joining the platform, significantly improving their standard of living.

Given the growing economic and societal importance of sharing economy platforms such as Gojek, scholars have increasingly sought to understand user behavior, value perception, and continued usage within digital platform ecosystems (Gunawan, 2024). Prior research has identified Economic Benefit, Sustainability, and User Satisfaction as critical determinants of Future Intention across various sharing economy contexts (Sakr et al., 2023). However, several important research gaps remain. First, much of the existing literature is concentrated in Western or developed economies, leaving emerging markets such as Indonesia underexplored, where users face distinct economic constraints, infrastructural limitations, and socio-cultural conditions. Second, while Economic Benefit and Sustainability have been examined as independent predictors of Future Intention, limited research has systematically investigated how Sustainability mediates the relationship between economic incentives and long-term usage behavior. Third, prior studies largely focus on single-service platforms, overlooking multi-service super-app ecosystems such as Gojek, where users evaluate value across interconnected services rather than individual transactions.

Gojek provides an ideal context to investigate these dynamics. As Indonesia’s largest multi-service super-app, Gojek has become an essential part of the everyday lives of millions

of Indonesians offering services that range from motorcycle taxis and food delivery to goods transportation and mobile payments via Go-Pay. A 2023 survey by LPEM FEB UI reported that GoTo, Gojek's parent company, contributed between 1.8% and 2.2% to Indonesia's GDP in 2022 (LPEM FEB UI, 2023), underscoring the pivotal role of sharing economy platforms in national economic growth. Prior to Gojek's introduction, many Indonesians struggled to access fast and affordable transportation, especially in densely populated urban areas where public transit was often inflexible, lacking in coverage, or impractical for short-distance travel. Gojek helped fill this gap, becoming the most downloaded online transportation application in Indonesia between 2022 and 2023, as shown in Table 1.

Table 1. Comparison of online transportation service users 2020-2024

Brand Name	2022	2023	2024	2025
Gojek	54.70%	55.00%	62.00%	62.60%
Grab	36.70%	35.30%	31.60%	29.70%
Maxim	-	-	2.80%	2.30%

Source: Data adapted from *Top Brand* (2026)

Given these considerations, understanding the determinants of Future Intention is crucial for explaining user loyalty and platform sustainability in emerging markets. Therefore, this study aims to investigate the determinants of Future Intention among Gojek users in Indonesia. Specifically, it examines the roles of Economic Benefit, Sustainability, and User Satisfaction, providing empirical insights into how these factors interact to cultivate deep-rooted loyalty in the multi-service digital ecosystems.

1.1. The relationship of Economic Benefit and Sustainability

The sharing economy, driven by peer-to-peer exchanges on digital platforms, represents a transformative model emphasizing access over ownership. It generates economic benefits by monetizing underutilized assets while allowing consumers to access services at lower cost, reducing resource waste (Foroozanfar et al., 2025). By promoting efficient resource use, the sharing mechanism aligns economic incentives with environmental sustainability, lowering demand for new production. Revenue from P2P provision also enhances socio-economic sustainability by supplementing household incomes and reducing inequality, supporting multiple Sustainable Development Goals (SDGs) (Umakanta Gartia, Bhue, & Panda, 2025). Economic benefits are thus a key driver of social well-being and resource-based sustainability.

Participation is based on mutual benefit, where consumers rationally replace ownership with cost-efficient access (Khan et al., 2024). Lenders earn from idle assets while borrowers gain affordable access, improving overall utility and satisfaction. This cost-minimizing mechanism increases adoption, scaling resource efficiency and amplifying ecological and economic gains (Bäro et al., 2022).

However, pursuing platform economic efficiency requires attention to environmental costs, especially rebound effects. Optimizing rides and vehicle use may prompt users to substitute sustainable modes like walking or public transit with shared rides, raising Vehicle Miles Traveled and emissions (Garus et al., 2024). Achieving positive environmental impact demands strategic management, including initiatives such as Electric Vehicle adoption. Firms aligning economic efficiency with local comparative advantages can reduce emissions per unit of output (Liu et al., 2024). Overall, while economic benefits support sustainability, realizing full positive impact requires integrating strategic environmental management with operational economic objectives. Based on this discussion, the authors hypothesize:

H1: Economic Benefit has a positive impact on Sustainability

1.2. The relationship of Economic Benefit and User Satisfaction

Economic benefit is widely recognized as a primary driver of participation in sharing economy platforms. Users are strongly motivated by financial incentives, including cost savings, income generation, and affordable access to services, which directly enhance User Satisfaction (Bäro et al., 2022; Chen & Zhou, 2025). Platforms that consistently deliver these advantages tend to foster higher engagement and satisfaction levels (Cueva et al., 2022; Lu & Liang, 2024). Empirical evidence from the Airbnb context further confirms that affordability and opportunities to monetize assets significantly contribute to overall satisfaction (Gunawan, 2024; Chen & Zhou, 2025). Thus, Economic Benefit remains central to both participation and satisfaction within the sharing economy ecosystem.

From a dual perspective, the positive influence of Economic Benefit on User Satisfaction is evident for both consumers and providers. For consumers, price advantages and convenience increase utility and satisfaction (Berezvai, 2020). For providers, earning income from idle assets strongly influences satisfaction and continuance intention. In P2P settings, financial rewards are often reinforced by positive social interactions, strengthening perceived service quality (Huynh & Gurtner, 2023). Overall, Economic Benefit is fundamental to achieving high User Satisfaction and supporting Socio-Economic Sustainability and Resource Efficiency (Majeed et al., 2024). However, extending these gains to environmental sustainability requires strategic management and innovation to mitigate rebound effects (Zhang et al., 2023). Based on this discussion, the authors hypothesize:

H2: Economic Benefit has a positive impact on User Satisfaction

2.1 The relationship of Sustainability and Future Intention

Sustainability has become a crucial determinant in the sharing economy, significantly shaping user behavior and influencing Future Intention. Research demonstrates a positive correlation between sustainability and consumer engagement, highlighting its relevance for platforms like Gojek that integrate diverse services. Empirical studies show that consumers' willingness to purchase products increases when they are perceived as sustainable (Sakr et al., 2023), and environmental attitudes, along with willingness to pay for green products, strongly predict future purchase intentions (Stofejova et al., 2023). This reflects a broader shift toward Ethical Consumer Behavior, where sustainability encourages engagement in ethical consumption across social, political, and environmental dimensions (Tomșa et al., 2021). For Gojek, this translates to higher likelihood of users selecting ride-hailing options with electric vehicles, sustainable food packaging, or continuing platform use when operations demonstrate ecological and social responsibility, thereby enhancing future usage intention and loyalty.

Sustainability also impacts long-term loyalty and entrepreneurial motivation. In analogous tourism contexts, ecological sustainability practices increase satisfaction and revisit intention, fostering loyalty through sustainable action (Shamim et al., 2024). Awareness of social and environmental issues further promotes sustainable behavioral intentions and active social participation (Kwon et al., 2024). On the supply side, Sustainable Entrepreneurial Intentions are driven by environmental and social values, suggesting sustainability can motivate future platform participation (Nadeem, Ashraf, & Kumar, 2025). Nonetheless, price premiums and competitive pressures may challenge consistent adoption of sustainable practices (Nadeem, Ashraf, & Kumar, 2025; Umakanta Gartia, Bhue, & Panda, 2025). Overall, sustainability is a powerful driver of Future Intention, yet strategic management is essential to maximize its positive impact. Based on this discussion, the authors hypothesize:

H3: Sustainability has a positive impact on Future Intention

1.3. The relationship of User Satisfaction and Future Intention

In the peer-to-peer (P2P) sharing economy, especially for super-apps like Gojek, User Satisfaction is a key determinant of Future Intention, shaped by psychological, social, and functional factors. Central to this is Perceived Utility, which includes convenience and cost-effectiveness, enhancing satisfaction and increasing users' intention to continue using the service (Liu et al., 2025). Service Quality and Perceived Usefulness also contribute to a positive user experience, strengthening the likelihood of sustained engagement (Park & Lee, 2022). In Gojek's ecosystem, satisfaction with ride speed, payment ease, or food delivery quality directly fosters Continuance Intention, reflecting long-term engagement with its services (Park & Lee, 2022).

Trust and Social Value further reinforce this relationship. Trust in the platform improves satisfaction and strengthens the intention to continue using the service (Ariestine & Tumpal, 2024). Social Value, derived from societal and community benefits, enhances satisfaction and fosters attachment to the platform (Cueva et al., 2022). Network Effects amplify these benefits, as larger user networks increase perceived advantages and trust, positively influencing retention (Lu & Liang, 2024). Nevertheless, broader factors like regulatory environments, market dynamics, and psychological barriers such as social risks or lack of trust can affect engagement, satisfaction, and Future Intention (Khodayari et al., 2025). These complexities highlight the need for Gojek to strategically manage service quality, trust, and social value to convert current satisfaction into sustained user loyalty. Based on this discussion, the authors hypothesize:

H4: User Satisfaction has a positive impact on Future Intention

1.4. The relationship of Economic Benefit and Future Intention

The relationship between Economic Benefit and Future Intention is a central driver in the sharing economy, particularly for super-apps like Gojek, which operate at large scale and influence macroeconomic outcomes. Gojek has contributed significantly to Indonesia's GDP and job creation, offering flexible income opportunities for drivers and micro-entrepreneurs while providing cost-effective services to consumers. Economic benefits, including user cost savings and provider income generation, consistently emerge as primary motivators for continued engagement with sharing economy platforms (Gunawan, 2024; Chen & Zhou, 2025; Lu & Liang, 2024). These advantages are compelling enough to influence even non-users' adoption intentions, emphasizing the centrality of tangible financial gains in shaping long-term participation (Gunawan, 2024; Chen & Zhou, 2025).

The impact of Economic Benefit on Future Intention is further strengthened by trust and perceived usefulness. Users' confidence in the platform to reliably deliver economic advantages enhances loyalty, while the perceived usefulness of Gojek in meeting diverse needs amplifies the value of financial incentives. For providers, sustained income opportunities create a stable supply chain, which is essential for platform sustainability. By maximizing economic benefits for both users and suppliers, Gojek secures long-term engagement, retention, and ecosystem stability, ensuring the platform's functional growth and competitiveness. Based on this discussion, the authors hypothesize:

H5: Economic benefit has a positive impact on Future Intention

1.5. The mediating role of Sustainability

The literature indicates that Sustainability acts as a pivotal mediator in the relationship between a platform's economic benefits to future intentions within the peer-to-peer sharing economy, as demonstrated by Gojek platforms. This mediation occurs because the integration of sustainable practices significantly enhances the platform's perceived value, transforming purely cost

savings and income generation into a more appealing, long term value proposition (Chen et al., 2025). By actively fostering a sustainable image through eco-friendly initiatives or social responsibility program platforms effectively mitigate potential negative perceptions often associated with purely transactional economic motivations. This, in turn, reinforces both users' and providers' long-term commitment to the service. This strategic alignment is formalized through an ecosystem strategy that intrinsically links sharing characteristics to sustainable development performance, ensuring the economic growth is managed responsibly (Chen et al., 2025). However, achieving this mediation is not devoid of challenges, as the rapid expansion required for economic scalability can create tensions with sustainable practices (Öberg, 2024), highlighting the complexity of optimizing this relationship and the underscores the necessity for platforms to balance growth with responsibility to fully realize the mediating power of sustainability (Boar et al., 2020; Aref, 2024). Based on the discussion above, the authors hypothesize:

H6: Sustainability positively mediates the relationship between Economic Benefit and Future Intention

1.6. The mediating role of Satisfaction

The mediating role of User Satisfaction is well-established across P2P sharing economy platforms, positioning satisfaction as the key psychological link between initial Economic Benefit and long-term user loyalty. Economic Benefit serves as the primary driver of initial satisfaction: consumers gain utility by accessing services at lower cost, while providers derive satisfaction from earning income from underutilized assets (Bäro et al., 2022). This immediate positive experience acts as a psychological catalyst, converting a one-time economic advantage into repeated engagement and trust in the platform. Although perceived economic benefits such as cost or time savings are important, they do not automatically translate into sustained loyalty. Instead, User Satisfaction functions as the essential bridge, transforming perceived economic advantages into stronger Future Intention to continue using the service (Guntur & Martini, 2025; Chen & Zhou, 2025). Research confirms that while Economic Benefit positively influences satisfaction, it is satisfaction itself that significantly predicts continuous usage, repeat engagement, and positive word-of-mouth (Chen & Zhou, 2025; Lu & Liang, 2024).

In the context of Gojek, models such as the DeLone & McLean Information Systems Success Model highlight that system quality and usability further reinforce the link between perceived benefits and overall satisfaction (Azizah & Veri, 2025). In the competitive sharing economy, platforms must prioritize User Satisfaction to enhance perceived value and ensure retention, as satisfaction remains the central mediator driving Future Intention (Lu & Liang, 2024). Based on this discussion, the authors hypothesize:

H7: Satisfaction positively mediates the relationship between Economic Benefit and Future Intention

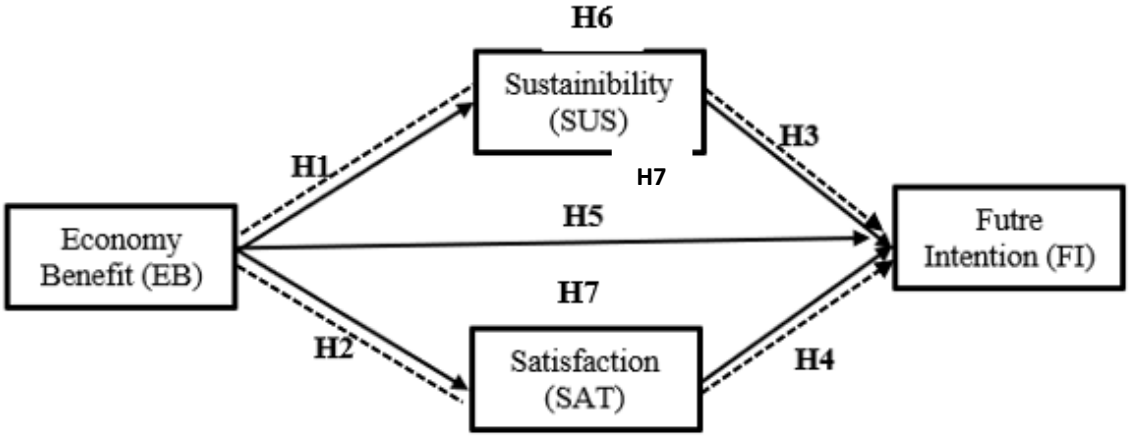

Figure 1. The proposed research framework.

2. METHODOLOGY

2.1 Population and Sampling

The target population for this study comprises ride-hailing users in Indonesia, a nation with a total population of approximately 286,693,693 (BPS Indonesia, 2025). Specifically, the research focuses on the country's three largest cities Jakarta, Surabaya, and Medan which are identified as having the highest population densities and the most extensive adoption of Gojek services. To recruit respondents, purposive and snowball sampling techniques were employed. The inclusion criteria required participants to have actively used Gojek ride-hailing services for a minimum of six months. Regarding sample size determination, the study applied the "rule of ten", which suggests that the minimum sample size should be ten times the number of indicators in the model (Hair et al., 2022).

2.2 Questionnaire Design

The research instrument employed was a structured, closed-ended questionnaire adapted from prior validated studies to ensure that the items were understandable and relevant to the study setting. The questionnaire comprised five sections, Economic Benefits, Sustainability, Satisfaction, Future Intention and Demographic Characteristics. A detailed overview of the measurement items and their respective sources is presented in Table 2. Responses for the main variables were assessed using a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Prior to the main data collection, a pilot test was conducted with 50 respondents to evaluate the validity and reliability of the questionnaire items. This preliminary step ensured the internal consistency of the measurement instruments before full-scale distribution.

Table 2. Measurement of Variable

Variable	Item	Adapted from
Economic Benefit (EB)	1. Using Go-Ride saves me money 2. Go-Ride helps lower my travel cost. 3. Using Go-Ride can improve my economic situation 4. Go-Ride cheaper than other ride-sharing	Li et al. (2023); Elnadi et al. (2024)

Variable	Item	Adapted from
	options.	
	5. Go-Ride can save me an economical burden	
Sustainability (SUS)	1. Go-Ride helps save natural resources 2. Go-Ride is environmentally friendly 3. Go-Ride helps reduce the negative impacts on the environment of owning private vehicle (e.g. pollution, traffic jam, etc) 4. Go-Ride helps cut down on energy and other resource consumption. 5. By using Go-Ride I demonstrate environmentally friendly behavior	Jiao et al. (2024); Li et al. (2023)
User Satisfaction (SAT)	1. When compared with my expectation, Go-Ride is satisfactory 2. When considering the money I spent, Go-Ride is satisfying 3. When considering the time and effort, Go-Ride is splendid 4. Go-Ride represents the ideal version of a ride sharing option 5. Overall, I am satisfied with Go-Ride	Weng et al. (2023); Elnadi et al. (2024)
Future Intention (FI)	1. I expect to continue using Go-Ride in the future. 2. I can see myself using Go-Ride in the future 3. In the future, I am likely to choose Go-ride instead of owning a motorcycle 4. I will use Go-Ride more often if possible 5. I will use Go-Ride instead of other ride-sharing services	Elnadi et al. (2024); Weng et al. (2023)

Source: This study (2026)

2.3 Data Collection

Data collection was facilitated through an online survey created via Google Forms, which allowed respondents to conveniently complete the survey via mobile devices or computers. The survey link was disseinated through social media platforms to reach the target population in the three specific cities. This internet-based approach is considered effective for targeting specific populations while preserving respondent identity and privacy. The data collection process yielded a total of 497 valid responses, a sample size deemed sufficient for analyzing models with fewer than five variables.

Upon completion, the data were automatically exported to Microsoft Excel for preliminary processing. The data analysis was subsequently performed using SmartPLS 4.0. The analytical procedure followed a three-stage approach: first, descriptive statistics were used to profile the sample; second, reliability analysis was conducted to test the consistency of the instrument; and third, structural equation modeling (SEM) with bootstrapping and multiple regression analysis were performed to evaluate both direct and indirect effects between variables.

3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Descriptive Analysis

The demographic profile of the respondents is presented in Table 3. The sample was 56.1% female and predominantly young, with 44.8% aged 25 or younger and 32.4% aged 26-35. This indicates that the majority of the respondents belong to the productive age group. Regarding

education, more than half of the respondents (53.0%) held a diploma or bachelor's degree. Financially, most respondents (44.6%) reported a monthly income of IDR 3,000,000 – 4,500,000, followed by 39.1% with IDR 1,500,000 – 3,000,000. In terms of usage frequency, the respondents were highly active users; 50.6% used Go-Ride more than 5 times a week, and 30.0% used it 3 to 5 times a week. In other words, over 90% of respondents utilized Go-Ride at least once a week, underscoring the platform's integral role in their daily lives.

Table 3. Demographic Information

No.	Demographic Attribute		Frequency	Percentage
1.	Gender	Female	279	56.1%
		Male	218	43.9%
2.	Age	≤ 25	223	44.8%
		26-35	161	32.4%
		36-45	74	14.9%
		46-55	28	5.6%
		≥ 56	11	2.3%
3.	Education	Junior School	53	10.6%
		High School	93	18.7
		Diploma/Bachelor Degree	263	53.0%
		Master Degree	75	15.1%
		Doctoral Degree	13	2.6%
4.	Monthly Income	< IDR 1,500,000	48	9.6%
		IDR 1,500,000 – IDR 3,000,000	194	39.1%
		IDR 3,000,000 – IDR 4,500,000	222	44.6%
		IDR 4,500,000 – IDR 6,000,000	25	5.0%
		> IDR 6,000,000	8	1.7%
5	Frequency of Using Go-Ride	Less than once a month	9	1.9%
		1-3 times a month	32	6.5%
		Once or twice a week	53	10.6%
		3-5 times a week	149	30.0%
		More than 5 times a week	252	50.6%

3.1.2. Measurement Assessment

The measurement model was assessed through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity**.** As shown in Table 4, all outer loadings exceeded the recommended threshold of .70 (Hair et al., 2022). Specifically, the loadings ranged from .729 to .858 confirming adequate indicator reliability. Furthermore, internal consistency was established, as all Cronbach alpha coefficients and Composite Reliability (CR) values surpassed the threshold value .7 (Hair et al., 2022). Convergent validity was assessed using the Average Variance Extracted (AVE). The AVE values were between .569 and .680, exceeding the critical value of .50 (Hair et al., 2022). These results demonstrate that the latent constructs reliably explain more than 50% of the variance of their respective indicators.

Table 4. Factor Loadings, Cronbach's Alpha, Composite Reliability, and AVE

Construct	Item	Outer Loading	Cronbach's α	CR	AVE
Economic Benefit	EB 1	.748	.812	.868	.569
	EB 2	.766			
	EB 3	.763			
	EB 4	.741			
	EB 5	.755			
Sustainability	SUS 1	.804	.888	.918	.690
	SUS 2	.811			
	SUS 3	.858			

Construct	Item	Outer Loading	Cronbach's α	CR	AVE
	SUS 4	.830			
	SUS 5	.850			
User Satisfaction	SAT 1	.748	.815	.870	.574
	SAT 2	.784			
	SAT 3	.780			
	SAT 4	.729			
	SAT 5	.743			
Future Intention	FI1	.813	.882	.914	.680
	FI2	.760			
	FI3	.847			
	FI4	.853			
	FI5	.847			

Table 5 reports the results for the assessment of Discriminant Validity using the Fornell-Larcker Criterion, a foundational test in variance-based Structural Equation Modeling (SEM). This criterion is used to ensure that each latent construct in the model is statistically different from the others. To satisfy this creterion, the square root of AVE for each construct, represented by the bold diagonal values, must be greater than the absolute values of the correlation coefficients between that construct and all other constructs (the off-diagonal values) (Fornell & Larcker, 1981). As shown in Table 5, all four constructs, namely Economic Benefit (EB), Future Intention (FI), User Satisfaction (SAT), and Sustainability (SUS), met the requirements for discriminant validity. For instance, the square root of the AVE for Economic Benefit (.754) exceeds its highest correlation with any other construct (.513 with SAT). Similarly, the square root of the AVE for Sustainability (.831) is higher than its highest inter-construct correlation (.573 with FI). The off-diagonal values, such as the correlation between FI and SUS (.573), denote a reasonable amount of shared variance by these two constructs; however, it remains significantly lower than the square root of the AVE for the respective constructs. Consequently, each construct shares more variance with its associated indicators than with any other construct in the model, thereby establishing empirical uniqueness.

Table 5. Discriminant Validity Results (Fornell–Larcker Criterion)

Construct	EB	FI	SAT	SUS
Economic Benefit (EB)	.754			
Future Intention (FI)	.384	.825		
User Satisfaction (SAT).	.513	.390	.757	
Sustainability (SUS)	.407	.573	.402	.831

Note: The square root of AVE estimates is bold and is presented as diagonal elements

To ensure the robustness of the discriminant validity assessment, the Hetero Trait-Mono Trait (HTMT) ratio was also examined. Recent literature suggests that The HTMT ratio is a superior and more sensitive criterion compared to the conventional and widely used Fornell-Larcker method. To establish discriminant validity, the HTMT ratio should ideally lower than .85. As presnted in Table 6, all HTMT ratios were below the conservative threshold of .85. The highest observed HTMT was between Sustainability and future Intention (.643). This value remains well within acceptable bounds, further supporting the distinctiveness of the constructs. Consequently, discriminant validity was confirmed via both the Fornell-Larcker criterion (square root of AVE > correlations) and HTMT ratios (<.85), suggesting that the constructs are empirically distinct.

Table 6. Discriminant Validity Resultss (HTMT =.85 criterion)

Construct	EB	FI	SAT	SUS
Economic Benefit (EB)				

Construct	EB	FI	SAT	SUS
Future Intention (FI)	.442			
User Satisfaction (SAT).	.629	.448		
Sustainability (SUS)	.471	.643	.467	

The results of structural model assessment, where the relationships between Economic Benefit (EB), Sustainability (SUS), User Satisfaction (SAT), and Future Intention (FI) are tested using PLS-SEM shows both measurement components (outer loadings for observed indicators) and structural paths (relationships between latent constructs). To establish the hypothesized direct relationships in the model, path coefficients (β) and *t*-values were computed using bootstrapping resampling procedure. Table 7 summarizes the key structural model results, including path coefficients, t-values, and p-values. As indicated in the table, all tested direct paths are statistically significant ($p < .05$), meaning that the proposed hypotheses one to five are all supported.

Table 7. Path Coefficients and Hypotheses Testing

Hypothesis	β	t-value	p-value	Result
H1 : EB → SUS	.415	8.392	.000***	Supported
H2 : EB → SAT	.517	6.008	.000***	Supported
H3 : SUS → FI	.466	11.516	.000***	Supported
H4 : SAT → FI	.134	3.119	.002**	Supported
H5 : EB → FI	.127	2.957	.003**	Supported

*** p <.01; *** p < .001*

Following the estimation of direct effects, the mediating effects were analyzed using the bootstrapping procedure in SmartPLS 4, as presented in Table 8. The indirect relationship between Economic Benefit and Future Intention through Sustainability is statistically significant ($\beta = .194$, $p < .001$). Consequently, H6 is supported, confirming that Sustainability positively mediates this relationship. Furthermore, the nature of this mediation was assessed. Given both the direct effect (H5) and indirect effect (H6) are significant and point in the same positive direction, the mediation type is classified as complimentary partial mediation (Hair et al., 2022). This indicates that while Sustainability explains a portion of the relationship, Economic Benefit still retains a substantial direct influence on Future Intention.

Table 8. Mediating Effects of Sustainability and Satisfaction

Hypothesis	Indirect Effect	t-value	p-value	Result
EB → SUS → FI	.194	6.773	.000***	Supported
EB → SAT → FI	.069	3.016	.003**	Supported

*** p <.01; *** p < .001*

Regarding the mediating role of User Satisfaction, the results reveal a statistically significant indirect effect on Future Intention ($\beta = .069$, $p < .01$). Thus, User Satisfaction positively mediates the relationship between Economic Benefit and Future Intention, supporting H7. The nature of this mediation is classified as complementary mediation (or partial mediation), indicating that both the direct effect (Economic Benefit → Future Intention) and the indirect effect exist, and point in the positive direction. These findings suggest that while User Satisfaction serves as a crucial psychological bridge, Economic Benefit itself remains a robust independent predictor of Future Intention.

3.2 Discussion

This study investigated how Economic Benefit, Sustainability, and User Satisfaction shape Future Intention within the context of the sharing economy platform, Gojek. The empirical

results provide consistent support for all seven hypothesized relationships, indicating that while Economic Benefit strongly enhances both Sustainability and User Satisfaction, Sustainability serves as a stronger mediator toward Future Intention compared to User Satisfaction. These findings extend the theoretical understanding of the role of sustainability in converting economic perceptions into behavioral intention.

3.2.1. The influence of Economic Benefit on User Perceptions

The findings that Economic Benefit positively affects Sustainability (H1) aligns with the notion that financial performance and sustainable behavior are mutually reinforcing. When individuals or organizations perceive tangible economic advantages, they are more inclined to invest in sustainable practices, seeing them as cost-saving and reputation-enhancing in the long term (Umakanta Gartia et al., 2025). This supports the triple-bottom-line perspective, suggesting that economic and environmental performance can coexist synergistically. Economic benefit can thus serve as both a motivator and an enabler of sustainability engagement.

Similarly, the strong positive relationship between Economic Benefit and User Satisfaction (H2) supports value-satisfaction theory, which posits that perceptions of economic value directly enhance satisfaction (Anubha et al., 2025). In the context of digital service contexts, users who experience cost savings or fair pricing perceive higher satisfaction. When users perceive higher economic benefits such as affordability or return on investment, they are more satisfied with their experience.

3.2.2. Determinants of Future Intention

This study identifies three distinct direct predictors of Future Intention: Economic Benefit, User Satisfaction, and Sustainability. First, Economic Benefit was found to directly enhance Future Intention (H5), supporting the idea that independent of psychological factors, the perceived economic value remains a powerful motivator for continued usage (Al-Kfairy et al., 2025). When users recognize tangible financial advantages, they are more likely to continue engagement even beyond satisfaction or sustainability considerations.

Second, User Satisfaction exerts a strong positive effect on Future Intention (H4), consistent with established service marketing literature (Situmeang & Sugiyanto, 2024). Satisfied users are more likely to revisit, recommend, or continue using a product or destination. This confirms satisfaction as a well-established determinant of behavioral intention in tourism, marketing, and digital platforms alike. However, while satisfaction is essential, its role may be evolving into a "hygiene factor" necessary to prevent churn, but perhaps less differentiating in a mature market.

Third, and most notably, Sustainability emerges as a robust predictor of Future Intention (H3). This underscores a shift in consumer behavior wherein users' perceptions of sustainability actively foster long-term engagement (Nadeem et al., 2025). Sustainable practices, whether environmental, social, or economic have been shown to enhance user trust and emotional attachment, thereby strengthening intentions for continued usage (Monfort et al., 2025). Our findings echo the growing body of literature suggesting that sustainability functions as a strategic driver of loyalty, rather than merely an ethical ideal. Specifically, this suggests that Gojek's ability to frame its services as socially and environmentally responsible directly strengthens user commitment.

3.2.3. The Mediating Roles of Sustainability and Satisfaction

The findings demonstrate that both Sustainability (SUS) and Satisfaction (SAT) play significant mediating roles in the relationship between Economic Benefit (EB) and Future Intention (FI);

however, the strength of these mediators differs considerably. The analysis reveals that Sustainability serves as a substantially stronger mediator, as reflected in its total mediation effect of approximately .193, derived from the product of the EB → SUS path coefficient (.415) and the SUS → FI coefficient (.466). This indicates that users' perceptions of long-term value, consistency, and reliability in the platform's economic advantages translate into stronger intentions to continue using the service. In contrast, the mediating role of Satisfaction is markedly weaker, with a total mediation effect of roughly .069, produced by the EB → SAT coefficient (.517) and the SAT → FI coefficient (.134). Although Satisfaction remains statistically significant, its affective and experience-based nature exerts a less substantial influence on future behavioral intentions compared to the more enduring and strategic perception of Sustainability. Collectively, these results highlight that while both mediators contribute to shaping user commitment, Sustainability provides a far more robust explanatory mechanism for understanding how economic benefits drive continued engagement in digital platform ecosystems.

A critical contribution of this research lies in mediation analysis, which reveals the mechanisms through which initial economic rewards are converted into long-term loyalty (H6 & H7). The results demonstrate that both Sustainability and User Satisfaction function as complementary partial mediators. This implies that while Economic Benefit directly drives usage, its influence is significantly amplified when it is channeled through positive perceptions of sustainability and satisfaction. Notablly, Sustainability emerges as a stronger mediator than User Satisfaction, consistent with recent research emphasizing sustainability as a higher-order value influencing long-term behavior (Tong et al., 2025). Users who perceive that economic benefits are aligned with sustainability are more likely to form enduring intentions, as sustainability provides moral and emotional reinforcement that transcends simple satisfaction. In comparison, while satisfaction explains immediate positive responses, sustainability fosters a deeper commitment to future behavior, acting as a more effective mediator.

The superior mediation effect of Sustainability can be explained by the structural characteristics of the sharing economy in emerging markets such as Indonesia. In platforms like Gojek, Sustainability functions as a fundamental value proposition as users perceive services to be sustainable when they deliver consistent, long-term, and reliable economic advantages. Economic Benefit (EB), reflected in affordability and cost-efficiency, acts as an antecedent shaping this perception of sustainability. Rather than relying on transient emotional responses, users base their evaluations on the platform's capacity to provide enduring value, making Sustainability a more stable and influential mediator than momentary affective judgments.

By contrast, Satisfaction (SAT) represents a post-hoc emotional state that is inherently episodic and context-dependent, shaped by specific interactions such as driver friendliness or punctuality. While satisfaction contributes to the overall experience, it exerts weaker influence on Future Intention (FI) because users prioritize cumulative, rational assessments over isolated service encounters. Within Gojek's extensive ecosystem encompassing ride-hailing, food delivery, and digital payments, perceived Sustainability captures users' broader trust in the platform's long-term utility and reliability. This system-wide assurance serves as a stronger driver of continued engagement than satisfaction derived from individual touchpoints, suggesting that in multi-service digital environments, perceived long-term value is a more decisive predictor of loyalty than immediate contentment.

4. CONCLUSION

This study provides a comprehensive examination of the determinants shaping Future Intention among Gojek users within Indonesia's rapidly expanding sharing economy. Drawing upon a multidimensional framework that integrates Economic Benefit, Sustainability, and User

Satisfaction, the findings reveal the complex yet synergistic dynamics that influence user loyalty toward digital ride-hailing platforms. The results demonstrate that Economic Benefit serves as the foundational catalyst, not only enhancing User Satisfaction but also strengthening perceptions of Sustainability. These findings indicate that financial advantages such as cost savings and economic utility continue to constitute the core driver of both immediate platform value and long-term behavioral commitment

The analysis further confirms that Sustainability plays a critical dual role, functioning both as a direct predictor of Future Intention and as an effective mediator between Economic Benefit and continued engagement. Users increasingly expect sharing economy platforms to operate responsibly, and sustainability-related perceptions such as reduced environmental impact and resource efficiency, substantially elevate users' intention to continue using Gojek services. This reflects a broader societal shift toward eco-conscious consumption, where environmental and social values increasingly shape digital service preferences. Importantly, the mediation analysis indicates that the positive influence of economic incentives is significantly amplified when users simultaneously perceive the platform as environmentally responsible.

In addition, User Satisfaction emerges as a significant mediator, reinforcing the psychological and experiential pathways through which economic rewards translate into loyal behavior. Rooted in service quality, trust, and perceived value, satisfaction serves as the pivotal mechanism converting perceived economic utility into sustained usage. The results highlight that substantial economic benefits alone may not guarantee long-term loyalty unless they are delivered through consistently satisfying experiences. This finding aligns with established service-quality theories and information systems success models, underscoring the necessity for platforms to maintain operational excellence and user-centered service design. Overall, the findings emphasize that sustainability plays a key role in transforming economic value into long-term user intention within ride-hailing platforms.

Taken together, these findings illustrate that Future Intention in the sharing economy is driven not by a single factor, but by the integrated influence of economic, environmental, and experiential value. For platforms such as Gojek, cultivating deep-rooted user loyalty requires a strategic balance between affordability, sustainability initiatives, and superior service quality. As the sharing economy continues to reshape consumption patterns across Indonesia, understanding these multidimensional drivers is essential for ensuring platform sustainability, stakeholder engagement, and long-term ecosystem growth.

4.1 Theoretical Implication

The findings of this study offer several profound contributions to the literature on user behavior, the sharing economy, and digital platform strategy. A primary theoretical contribution of this study lies in positioning Sustainability (SUS) as a superior mediating mechanism within user behavior models, particularly those grounded in the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM). The empirical evidence demonstrates that Sustainability exerts a considerably stronger mediating effect between Economic Benefit (EB) and Future Intention (FI) than Satisfaction (SAT). This insight challenges existing behavioral theories, which tend to emphasize affective responses such as satisfaction while underestimating the role of long-term evaluative judgments. In the context of sharing-economy ecosystems, where platforms serve essential functional and economic roles in users' daily lives, continued usage decisions appear to be driven less by transient emotional experiences and more by rational assessments of ethical alignment and long-term value. Consequently, the study calls for a refinement of behavioral models to integrate Sustainability as a central construct, reflecting users' a shift from purely "transactional" adoption to "values-based" commitment,

especially in environments–where economic vulnerability heightens the salience of rational value judgments.

A second contribution concerns the reconceptualization of Economic Benefit as a core antecedent rather than a secondary attitudinal factor. The findings reinforce that EB is not merely a contributor to user attitudes but a foundational catalyst influencing both Satisfaction and Sustainability. In emerging markets, where financial constraints and economic sensitivity shape how individuals evaluate digital platforms, tangible economic utility is an indispensable factor in decision-making. This highlights the necessity for behavioral theories to isolate and foreground economic value as a standalone construct rather than embedding it within broader categories such as perceived usefulness. By demonstrating EB's dual influence, in directly driving future usage while simultaneously enabling perceptions of sustainability, the findings suggest that future models of user behavior, especially those applied to the sharing economy, must explicitly account for financial utility as the primary psychological anchor for subsequent higher-order evaluations.

The study further extends theoretical understanding by situating user behavior within the unique context of the sharing economy in emerging markets. By situating the model within Gojek's multi-service, super-app ecosystem, the study illustrates how traditional constructs operate differently in settings characterized by infrastructural limitations and heightened economic dependencies. Here, Sustainability emerges as a more critical determinant of future usage than affective constructs such as Satisfaction, signaling that long-term value assurance is a dominant mechanism shaping user loyalty. This contextual evidence provides a more nuanced theoretical foundation for understanding digital service adoption in non-Western environments, where platforms function less as optional convenience tools and more as essential socio-economic infrastructure.

Beyond micro-level user behavior, this study contributes to Disruptive Innovation Theory and the Resource-Based View (RBV) of the firm. Gojek's trajectory exemplifies how disruption in developing economies emerges from addressing systemic infrastructural gaps, such as limited financial inclusion and fragmented mobility, rather than simply introducing novel technologies. Importantly, the findings link this ecosystem-building capability to the VRIO framework, suggesting that long-term competitive advantage relies heavily on intangible resources, particularly deep cultural embeddedness and localized knowledge. The study demonstrates that Sustainability functions not merely as a corporate responsibility metric, but as a strategic resource that is valuable and difficult for competitors to imitate. By incorporating labor ethics and social impact into its core value proposition, the platform transforms potential gig-economy vulnerabilities into a robust, locally rooted barrier to entry.

4.2 Practical Implication

From a managerial perspective, the findings imply that concurrently improving Economic Benefits and Sustainability serves as a dual-engine mechanism: it directly enhances Future Intention while simultaneously reinforcing the impact of User Satisfaction. Accordingly, the study proposes three strategic approaches for platforms like Gojek to maximize user loyalty. First, the findings highlight Economic Benefit as the foundational driver of users' Future Intention. Managers should operationalize Economic Benefit through a strategy of "value visualization", which entails making financial advantages transparent, cumulative, and easily interpretable by users. In practice, Gojek could implement in-app value dashboards that display metrics such as total discounts earned, monthly or annual savings compared to alternative transportation or delivery services, and cost efficiencies associated with digital payment usage. Additionally, periodic summaries delivered monthly or yearly can further reinforce users' awareness of long-term financial gains. In parallel, management must ensure that economic

mechanisms such as pricing structures, loyalty rewards, and delivery fees remain stable and predictable. Sudden price fluctuations or inconsistent promotional policies may undermine perceptions of economic reliability and weaken long-term commitment. By consistently communicating tangible and cumulative economic benefits, the platform reinforces the perception that continued use of Gojek represents not merely convenience, but a strategically sound economic choice in everyday consumption.

Second, beyond purely economic considerations, the findings reveal that Sustainability exerts a particularly strong influence on Future Intention, even exceeding the direct effect of User Satisfaction. This indicates that sustainability-related initiatives should be positioned as a strategic differentiator, rather than a peripheral corporate social responsibility activity. Managers should therefore actively integrate and communicate sustainability practices as a core and visible component of the platform's value proposition. Concrete tactics may include highlighting the use of eco-friendly delivery options, such as electric motorcycles or low-emission vehicles, and enabling users to actively select "green rides" within the app interface. Gojek can also introduce carbon footprint tracking, allowing users to view estimated emissions saved through sustainable choices, thereby translating abstract environmental benefits into salient and measurable outcomes. In addition, partnerships with local environmental or social enterprises such as reforestation programs, waste reduction initiatives, or fair-income schemes for drivers can further enhance perceived social impact. Importantly, sustainability messaging should be embedded in routine user interactions (e.g., transaction summaries or push notifications) to reinforce the idea that continued platform usage contributes to broader environmental and societal goals. In doing so, Gojek strengthens users' moral and emotional attachment, fostering loyalty grounded in shared values between the platform and its users.

Third, the results indicate that User Satisfaction functions as a "value enhancer" rather than a standalone driver of Future Intention. Satisfaction becomes impactful primarily when users already perceive strong Economic Benefits, indicating a complementary rather than substitutive relationship. Consequently, managerial investments in service quality such as improving app usability, delivery speed, or customer support should be framed as mechanisms to amplify and validate economic and sustainability value, not to replace them. To operationalize this approach, Gojek can implement "value affirmation" mechanisms that are designed to explicitly link service experiences with tangible value outcomes at key service touchpoints. For example, after a highly rated transaction, the platform could trigger a notification highlighting the specific cost savings achieved or the sustainability impact generated during that service. Such feedback loops ensure that positive service experiences are cognitively linked to tangible value outcomes. By aligning satisfaction cues with economic and ethical benefits, service quality becomes a seamless delivery vehicle for value reinforcement. This integrated approach solidifies users' long-term commitment by ensuring that satisfaction consistently validates the platform's integrated economic and sustainability value proposition.

4.3 Limitation and Future Research

Despite offering meaningful contributions to the understanding of user behavior in the sharing economy, this study is subject to several limitations that suggest important directions for future research. First, the findings are contextually bound, as the analysis focuses exclusively on Gojek, a multi-service platform operating within an emerging market. The unique economic conditions, user characteristics, and competitive landscape in Indonesia may limit the generalizability of the results. To strengthen external validity, future research should replicate and extend the proposed model across different sectors of the sharing economy, such as accommodation platforms (e.g., Airbnb), peer-to-peer financial services, or micro-mobility platforms. Additionally, examining the model in developed markets would help determine

whether the strong influence of perceived Sustainability on Future Intention persists in contexts where users may be less economically sensitive and more motivated by convenience, efficiency, or service differentiation. Such cross-cultural investigations would help clarify the boundary conditions under which Sustainability emerges as a dominant driver of long-term engagement.

Second, this study relies on cross-sectional, self-reported data, which captures user perceptions at a single point in time and may be subject to recall bias. To enhance measurement validity, future research should incorporate objective behavioral indicators, such as the actual monetary value of discounts redeemed, frequency of promotional usage, or longitudinal spending patterns to obtain a more precise assessment of financial utility. In addition, adopting a longitudinal research design would allow researchers to track how these behaviors and the relationship between Sustainability and Future Intention evolve over time, particularly in response to platform policy shifts. Finally, complementing quantitative analyses with qualitative methods, such as in-depth interviews would further provide richer insights into the underlying decision-making processes.

Third, the proposed model does not account for exogenous market variables. User perceptions in dynamic digital ecosystems are likely shaped by external forces beyond the scope of this study. Factors such as competitor pricing strategies, regulatory shifts affecting platform operations, and broader sociocultural attitudes toward gig work or digital services may alter how users evaluate Sustainability and their intention to continue using the platform. Integrating these structural and contextual variables into future models would provide a more comprehensive understanding of user commitment and enable researchers to better capture the complex interplay between platform operations, market conditions, and user behaviors in the sharing economy.

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DATA AVAILABILITY

The data supporting the findings of this study are available from the corresponding author upon reasonable request. Due to privacy and confidentiality agreements with the respondents, the dataset is not publicly accessible.

DISCLOSURE

The authors have nothing to disclose

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