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The role of fintech and digital transformation in enhancing customer satisfaction: Mediating evidence from service quality in online transportation

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Abstract
This study examines the influence of digital transformation and financial technology (fintech) on customer satisfaction in online transportation services in Indonesia, with service quality as a mediating variable. The study focuses on explaining how technological capabilities are translated into customer satisfaction through perceived service quality. The findings indicate that both digital transformation and fintech have positive and significant effects on customer satisfaction and service quality. Service quality also has a positive and significant effect on customer satisfaction and mediates the relationships between digital transformation, fintech, and customer satisfaction. These findings suggest that technological innovation creates greater customer value when it is translated into reliable, responsive, and customer-oriented service experiences. The novelty of this study lies in integrating digital transformation and fintech within a single mediation framework, positioning service quality as the mechanism linking technological capabilities to customer satisfaction. The study highlights the importance of complementing technological investment with improvements in service reliability, system responsiveness, transaction security, and overall customer experience to support sustainable customer satisfaction in online transportation services.

Keywords: Online Transportation Services, Fintech, Digital Transformation, Customer Satisfaction, Service Quality

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Introduction

The growing focus on sustainability and the complexity of urban mobility are driving the increasing role of digital platform-based transport as a more flexible, efficient, and accessible mobility solution, particularly in developing countries (Uvet, 2020). Indonesia is one of the largest digital transport markets in South-East Asia, characterized by high motorbike penetration and the adoption of app-based services, meaning that online transport has become an integral part of the economy and people's daily mobility (Tedjokusumo & Murhadi, 2023). This development has not only transformed the way people access transport services but has also raised customer expectations regarding the ease of digital transactions, service quality, and user experience. Consequently, a company's ability to integrate fintech and digital transformation has become a strategic factor in creating value for customers and maintaining competitiveness within the digital platform-based service ecosystem. One startup utilizing digital technology and fintech services is Indonesian Private Company, which focuses on providing a mobile-based online transportation booking application to facilitate public interaction (Al-Okaily et al. 2025). Since its launch in 2015, Indonesian Private Company has provided various services, such as transportation, food and goods delivery, and digital payments through GoPay. The ease and efficiency of its services have made Indonesian Private Company a top choice for the public (Wirapraja et al., 2021). However, the implementation of digital transformation and fintech still faces serious challenges. As of October 2023, 4,390 complaints related to fintech were recorded, with 36.74% originating from the fintech sector, and 89.1% of Indonesians still have low levels of financial literacy (Aldaarmi, 2024). This situation indicates that high technology adoption has not been fully balanced by optimal user experience quality.

Despite the rapid expansion of fintech and digital technologies, the mechanisms through which these digital capabilities generate customer value remain insufficiently understood. Existing studies predominantly portray fintech as a technological innovation that improves transactional efficiency, while digital transformation is frequently discussed as an organizational modernization process. However, relatively little attention has been devoted to explaining how these two digital capabilities interact to shape customer experiences and create value within platform-based service ecosystems. This theoretical ambiguity becomes particularly evident in online transportation services, where digital payment, platform coordination, real-time interactions, and service delivery are tightly integrated into a single customer journey.

In the app-based motorcycle taxi industry, customer satisfaction is a key variable heavily influenced by user experience. Customer satisfaction shapes positive perceptions and impressions of the service provided and plays a crucial role in driving repeat usage intentions amidst increasingly fierce competition (Zygiaris et al., 2022). Various marketing studies confirm that customer satisfaction is influenced by financial technology, digital transformation, and perceived service quality (Mahsyar & Surapati, 2020; NGUYEN et al., 2020; Sasono et al., 2021). Financial technology is a crucial factor influencing customer satisfaction. Currently, almost all financial services and e-commerce providers utilize electronic media known as fintech (Uvet, 2020). Fintech integrates technology and financial systems to facilitate faster, safer, and more efficient transactions, while improving the user experience (Naini et al., 2022; Uvet, 2020). In the context of online transportation, digital payments facilitate transactions, reduce reliance on cash, and increase convenience and perceived service quality.

In addition to utilizing fintech, digital transformation plays a strategic role in improving customer satisfaction. (Ighomereho et al, 2023) Digital transformation facilitates responsive and quality services, strengthening customer experience and trust. The increase in electronic transactions increases business complexity, encouraging organizations to improve productivity and resource efficiency and adapt strategies to remain competitive. The use of fintech and digital transformation improves service quality through efficiency, transparency, and ease of transactions and interactions, making service quality a key mediator in improving customer experience and satisfaction. (Harris et al, 2022) emphasize that digital innovations such as GoPay emphasize efficiency and transparency, demonstrating that technology plays a crucial role in improving the quality of financial services. This improvement in service quality then directly contributes to customer satisfaction. The urgency of this research lies in the gap between fintech adoption and digital transformation and the suboptimal customer experience, necessitating empirical evidence on the role of service quality in improving satisfaction.

Various previous studies have shown that the implementation of fintech has a positive impact on customer satisfaction. (Supriyanto et al, 2021) found that the ease of digital transactions, speed of service, and security of fintech systems significantly improve the user experience. Research (Hamoud et al, 2020) also demonstrated that fintech contributes to increasing customer satisfaction through more flexible and efficient access to financial services. Similar findings were presented by Vanichchinchai & Limsomkiat 2025), who stated that the integration of fintech into application-based services can improve perceived service quality and customer satisfaction. In addition to fintech, digital transformation has also been shown to positively impact customer satisfaction. Baker et al. (2023) emphasized that digital transformation improves service quality through business process optimization and effective customer data utilization. Research by Hutapea (2020) also confirmed that digital transformation can improve service quality through business process optimization and effective customer data utilization. Furthermore, Iqbal et al. (2021) added that adopting digital technology encourages companies to be more responsive to customer needs, thereby increasing customer satisfaction.

Nevertheless, prior empirical findings remain fragmented. Most studies have investigated fintech, digital transformation, or service quality as independent determinants of customer satisfaction without adequately explaining the underlying mechanism through which digital capabilities are transformed into customer value. Moreover, previous

research has largely emphasized linear direct relationships while paying limited attention to the mediating processes that connect organizational digital transformation, technology adoption, and customer experience. As a result, the theoretical understanding of value creation within digital platform-based services remains incomplete.

Despite consistent reports of positive relationships between financial technology, digital transformation, and customer satisfaction, several theoretical gaps remain. First, existing literature largely treats fintech and digital transformation as separate capabilities, offering limited insight into their joint contribution to value creation. Second, research predominantly emphasizes direct effects, leaving the mediating mechanisms through which digital capabilities translate into superior service experiences largely unexplored. Third, current conceptual models insufficiently capture the unique complexities of platform-based online transportation, such as real-time coordination and algorithm-driven interactions. Consequently, our understanding of how digital capabilities convert into customer value via service quality within digital platform ecosystems remains limited.

Drawing on technology-enabled value creation in digital service ecosystems, this study conceptualizes fintech not merely as a payment tool, but as a strategic capability supporting broader organizational digital transformation. Rather than directly generating customer satisfaction, fintech and digital transformation create value by enabling seamless service processes that enhance perceived service quality. Accordingly, this study positions service quality as the core mediating mechanism connecting these digital capabilities to customer satisfaction within platform-based transportation. By framing fintech as an enabling capability embedded within digital transformation, this research clarifies not only whether digital technologies improve customer satisfaction, but also how such improvements occur.

This study makes three key theoretical contributions. First, it extends digital transformation research by demonstrating how fintech operates as an enabling capability within broader organizational initiatives rather than as an isolated innovation. Second, it enriches service quality literature by positioning service quality as the primary bridge linking digital capabilities to customer value and satisfaction. Third, it contributes to platform ecosystem research by showing how value is co-created in online transportation through integrated digital payments, real-time coordination, and service encounters.

Practically, the findings provide actionable insights for multiple stakeholders. For digital transportation providers, the model highlights strategic priorities for integrating fintech with digital transformation to enhance service quality and customer retention. For fintech providers, the results emphasize the importance of designing secure, user-centered payment ecosystems that elevate overall service experiences. Furthermore, policymakers can leverage these findings to formulate regulations promoting interoperable digital payment systems, enhancing financial literacy, and supporting the sustainable growth of Indonesia's digital transportation ecosystem.

Addressing these theoretical and empirical gaps, this study proposes an integrated framework explaining how fintech-enabled digital transformation enhances customer satisfaction through service quality in platform-based transportation services.

Literature Review

Technology-enabled value creation in digital service ecosystems

Digital platform-based services have fundamentally transformed the way firms create and deliver value to customers. Rather than viewing digital technologies merely as operational tools, recent literature conceptualizes them as strategic resources that enable value co-creation through continuous interactions among firms, customers, and digital platforms (Vargo & Lusch, 2016; Grönroos, 2019; Verhoef et al., 2021). Within service ecosystems, value is generated not only through the provision of core services but also through the integration of digital capabilities, organizational resources, and customer participation. Consequently, customer experience and satisfaction are increasingly recognized as outcomes of technology-enabled value creation rather than direct consequences of technology adoption alone.

Financial Technology as a Digital Capability

Financial technology (fintech) has evolved beyond its traditional role as a digital payment solution and is increasingly viewed as a strategic capability supporting service innovation within digital platforms. Earlier studies primarily emphasized fintech's ability to improve transaction speed, convenience, and security (Demirel, 2022). More recent research, however, argues that fintech creates customer value by facilitating seamless service integration, strengthening customer engagement, and enhancing overall service experiences (Bhat et al., 2023; Mahmud et al., 2023). Nevertheless, empirical findings remain inconclusive. While some studies report a direct positive effect of fintech on customer satisfaction, others suggest that its influence is largely indirect and depends on intermediary mechanisms such as service quality, customer trust, and digital interaction quality. These competing perspectives indicate that fintech should be understood not merely as a payment technology but as an enabling capability embedded within broader digital service ecosystems.

In this study, FinTech is conceptualized as the digital capabilities that support transaction processes and customer service on online transport platforms. This conceptualization is translated into measurement indicators that represent the

ease of use of digital financial services, transaction speed, transaction security, and convenience in carrying out transactions. Consequently, the measurement of FinTech not only reflects the presence of financial technology but also the extent to which this technology provides convenience and benefits that customers can experience whilst using online transport services. This clarification is necessary to distinguish FinTech from service quality, as FinTech focuses on the technological capabilities that support transactions, whilst service quality focuses on customers' perceptions of the quality of service received.

Digital Transformation as an Organizational Capability

Digital transformation has been conceptualized from multiple perspectives in previous literature. Early studies frequently associated digital transformation with technology adoption and digitization of business processes. More recent perspectives, however, define digital transformation as a strategic organizational capability that involves redesigning business models, organizational processes, and customer interactions through digital technologies (Vial, 2019; Verhoef et al., 2021). This broader conceptualization emphasizes organizational agility, service innovation, and value creation rather than technology adoption itself (Matar & Aloqaily, 2025; Suryani, 2025). Consequently, digital transformation differs fundamentally from the Technology Acceptance Model (TAM), which explains individual intentions to use technology through perceived usefulness and perceived ease of use. While TAM remains valuable for understanding customer acceptance of fintech applications, it provides limited explanatory power for organizational transformation processes. Accordingly, this study conceptualizes digital transformation as an organizational capability that enables firms to deliver more integrated, responsive, and customer-centered digital services.

In this study, digital transformation is operationalized through customers' perceptions of the implementation and utilization of digital technology in the provision of online transport services. The measurement indicators focus on the ability of digital technology to support service integration, improve service responsiveness, facilitate customer access and interaction, and enhance the effectiveness of service delivery. Thus, although digital transformation is conceptually viewed as an organizational capability, this study measures the construct based on observable and experienced manifestations of that capability (Ghosh & Golder, 2026; Wang, 2023). This approach ensures that the conceptual definition of digital transformation remains consistent with the respondents' perspectives and the indicators used in the research instrument. This distinction is particularly important because customer satisfaction within platform-based transportation services is shaped not only by users' acceptance of digital technologies but also by organizations' ability to redesign service processes, integrate digital resources, and continuously improve service delivery (Li et al., 2021; Uvet, 2020). Therefore, digital transformation should be understood as a higher-order organizational capability rather than merely the outcome of individual technology acceptance.

Service quality occupies a central position within technology-enabled value creation because it represents the mechanism through which organizational digital capabilities are translated into customer experiences. From the perspective of Service-Dominant Logic, customers do not derive value directly from technology itself; instead, value emerges when technology enables faster, more reliable, personalized, and convenient services (Grönroos, 2019). Accordingly, service quality functions as the mediating process connecting fintech, digital transformation, and customer satisfaction (Demirel, 2022; Pooya et al., 2020). Nevertheless, previous studies have reported inconsistent findings regarding the strength of this mediating role, suggesting that contextual factors within platform-based transportation services deserve further empirical investigation.

In theory, this relationship can be explained by integrating the Technology Acceptance Model (TAM), the digital transformation perspective, and Service-Dominant Logic (S-D Logic). TAM explains that perceptions of a technology's ease of use and benefits drive customers' acceptance and adoption, whilst digital transformation describes an organization's ability to integrate technology to improve service processes and interactions. Furthermore, S-D Logic explains that value is created through the utilization of resources and interactions between the company, technology, and customers (Vargo & Lusch, 2016). In this context, fintech and digital transformation act as resources and capabilities that support improvements in service quality, whilst service quality constitutes the form of value experience perceived by customers (Sharma et al., 2024).

Consequently, service quality is positioned as a mediating variable that explains how fintech and digital transformation can lead to customer satisfaction. Fintech that is easy to use, fast, secure, and convenient, together with digital transformation capable of enhancing the integration, responsiveness, and accessibility of services, will improve the quality of service as perceived by customers. Improved service quality, in turn, enhances customer satisfaction (Naini et al., 2022; Supriyanto et al., 2021). Consequently, this study examines not only the direct effects of fintech and digital transformation on customer satisfaction, but also their indirect effects via service quality as a value-creation mechanism.

The preceding review reveals several unresolved theoretical issues. First, previous studies have largely examined fintech and digital transformation independently, providing limited understanding of how these digital capabilities jointly contribute to customer value creation. Second, existing literature predominantly emphasizes direct relationships while offering insufficient explanation regarding the mediating mechanisms through which digital capabilities improve customer satisfaction. Third, the unique characteristics of platform-based transportation services—including real-time coordination, integrated digital payments, and continuous customer interaction—remain underrepresented in existing conceptual models. To address these theoretical gaps, the present study develops an integrated framework that positions

service quality as the key mechanism through which fintech-enabled digital transformation creates customer value and ultimately enhances customer satisfaction.

Conceptual Integration

Unlike previous studies that examined fintech and digital transformation as independent technological initiatives, this study integrates both constructs within the perspective of technology-enabled value creation. Fintech is conceptualized as the digital capability that supports customer transactions through the ease, speed, security, and convenience of the transaction process. Meanwhile, digital transformation is conceptualized as an organization's ability to utilize and integrate digital technology to improve processes and the customer service experience (Ighomereho et al., 2023; Iqbal et al., 2021). Both constructs are measured based on technological aspects that customers can perceive and evaluate when using online transport services. FinTech and digital transformation are further positioned as capabilities that support improvements in service quality, which ultimately contribute to customer satisfaction (Harris et al., 2022). This distinction is important to maintain the conceptual boundaries between the constructs, as FinTech focuses on the capabilities of financial technology in supporting transactions, digital transformation focuses on the utilization and integration of digital technology within service processes, whilst service quality represents customers' perceptions of the quality of service received.

Unlike previous studies that examine fintech and digital transformation as independent technological initiatives, the present study integrates both constructs within the broader perspective of technology-enabled value creation. Fintech is conceptualized as a digital capability facilitating secure and seamless customer transactions, whereas digital transformation represents the organizational capability to redesign service processes through digital technologies (Vial, 2019; Verhoef et al., 2021). Together, these capabilities enhance service quality, which subsequently generates customer value and customer satisfaction (Dzandu et al., 2022; Grönroos, 2019). This integrated perspective provides a more comprehensive explanation of how customer experience is formed within platform-based transportation ecosystems.

Hypothesis Development

Previous empirical findings regarding the relationship between fintech and service quality remain inconclusive. While several studies report that fintech improves transaction efficiency and customer convenience, others argue that its effectiveness depends on organizational digital maturity and customer readiness. These inconsistencies suggest that fintech may improve service quality only when integrated into broader digital service processes. Based on this reasoning, the following hypothesis is proposed.

Financial technology (fintech) enables companies to provide faster, safer, and more accessible services through digital payment systems, e-wallets, and app-based transaction integration (Conference et al, 2025; Demirel, 2022). The implementation of fintech can improve system reliability, reduce transaction errors, and expedite service processes, ultimately improving customer perceptions of service quality (Limited, 2023; Y. Wang et al, 2020). Most studies indicate that the ease of use, transaction speed, and security of fintech contribute to improved digital service quality. However, some studies also suggest that the extent of this influence depends on an organization's technological readiness and the level of customer adoption; consequently, this relationship still requires empirical testing across various online transport sectors. H1: Fintech has a positive effect on service quality.

Digital transformation reflects the comprehensive use of digital technology in business processes, including service automation, data utilization, and system integration (X. Chen et al, 2022; Prawira et al, 2024). This transformation enables companies to provide more responsive, consistent, and personalized services to customers (Ghosh & Golder, 2026). With the support of digital technology, companies can improve operational efficiency, integrate various business processes, and provide more personalized service to customers. However, the effectiveness of digital transformation is greatly influenced by an organization's ability to implement technology comprehensively; consequently, previous research findings still show variations within the online transport sector. H2: Digital transformation has a positive effect on service quality.

Service quality is a key factor in shaping customer satisfaction, particularly in the digital service industry (K.-C. Chen et al, 2021; Mofokeng, 2025). Reliable, fast, accessible, and secure services will meet or exceed customer expectations, thereby increasing satisfaction levels (Carè et al, 2025). The higher the service quality perceived by customers, the more likely they are to be satisfied and have a positive experience with the company. Nevertheless, several studies suggest that customer satisfaction is influenced not only by service quality but also by other factors such as perceived value, trust, and customer experience; consequently, this relationship remains relevant for further testing in the context of digital transport. H3: Service quality has a positive effect on customer satisfaction.

In addition to having a direct impact on customer satisfaction, the adoption of fintech can also enhance satisfaction through service quality. The use of fintech enables companies to provide services that are faster, more accessible, more responsive, more secure, and more reliable. Improvements in these areas will enhance customers' perceptions of the quality of the service they receive. Furthermore, good service quality will create a more positive service experience, thereby increasing customer satisfaction. Thus, service quality can serve as a mechanism explaining how the

implementation of fintech generates customer satisfaction. This relationship indicates that fintech has an indirect influence on customer satisfaction via service quality. H4: Service quality positively and significantly mediates the influence of fintech on customer satisfaction.

Digital transformation not only has a direct impact on customer satisfaction, but can also work through improvements in service quality. The application of digital technology in service processes enables companies to improve the speed, accuracy, reliability, responsiveness, and ease of access to services. These improvements will shape customers' perception that the company is capable of delivering high-quality service. As the quality of service received improves, customers tend to feel that their needs and expectations are being met, thereby increasing customer satisfaction. Therefore, service quality can act as a mediating variable in the relationship between digital transformation and customer satisfaction. In other words, digital transformation improves service quality, and this improved service quality in turn increases customer satisfaction. H5: Service quality positively and significantly mediates the effect of digital transformation on customer satisfaction. Therefore, further research is needed to examine whether digital transformation can increase customer satisfaction either directly or through improved service quality.

Based on the hypotheses described, a research framework can be formulated that positions fintech and digital transformation as the main factors in improving service quality and customer satisfaction. This study proposes an integrated analytical model in which fintech and digital transformation influence customer satisfaction both directly and indirectly through service quality as a mediating variable. In this conceptual framework, fintech and digital transformation are positioned as technological drivers that enhance service quality and, in turn, increase customer satisfaction. At the same time, fintech and digital transformation may also directly influence customer satisfaction through improved transaction efficiency, accessibility, and user convenience. Therefore, the empirical analysis examines the relationships among variables simultaneously within a mediation model, allowing the identification of direct effects, indirect effects through service quality, and the total effects of technology adoption on customer satisfaction. This integrated analytical approach ensures consistency between the conceptual model and empirical testing while providing a more comprehensive explanation of how fintech and digital transformation shape customer satisfaction in app-based transportation services.

Research Method

This study employed a quantitative, cross-sectional research design to examine the relationships among financial technology (fintech), digital transformation, service quality, and customer satisfaction in app-based transportation services. Quantitative data were collected through a structured questionnaire administered to users of Company XYZ and its integrated fintech service. All constructs were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"), allowing respondents to express their perceptions consistently across the measurement items. The quantitative approach was appropriate because the study aimed to empirically examine the proposed direct and indirect relationships among the variables using regression-based mediation analysis. The mediation model was estimated using Hayes' regression-based approach, which provides a framework for examining direct and indirect effects within an integrated model (Hayes & Rockwood, 2016). The operational definitions, dimensions, and measurement indicators of all constructs are presented in Table 1.

To ensure conceptual consistency, each construct was operationalized according to its underlying theoretical definition. Digital transformation was conceptualized as an organizational capability involving the integration of digital technologies into business processes, service delivery, innovation, and organizational operations. This conceptualization follows the broader view of digital transformation as an organizational and strategic process that extends beyond simple technology adoption (Vial, 2019; Verhoef et al., 2021). Accordingly, the measurement indicators were designed to capture organizational digital transformation capabilities rather than individual perceptions of technology acceptance, thereby reducing conceptual overlap with Technology Acceptance Model (TAM) constructs such as perceived usefulness and perceived ease of use.

Following a re-examination of the theoretical framework, the operationalization of digital transformation was revised to align more consistently with the literature on organizational digital transformation and digital capabilities. The revised indicators place greater emphasis on the integration of digital technologies into business processes, the development of digital capabilities, digital-based innovation, and changes in organizational processes and business models. This revision is consistent with the view that digital transformation involves broader organizational changes enabled by digital technologies rather than technology adoption alone (Verhoef et al., 2021). Indicators that primarily reflected perceived usefulness or perceived ease of use were therefore eliminated or adjusted to minimize conceptual overlap with TAM.

The operationalization of the fintech construct was also revised to provide broader coverage of the construct. Fintech is conceptualized in this study as a digital capability supporting transaction processes and customer service within online transportation platforms. Previous literature in the manuscript indicates that fintech extends beyond basic digital payment functions and can support transaction efficiency, accessibility, security, and customer experience (Bhat et al., 2023; Mahmud et al., 2023). Accordingly, the revised indicators incorporate aspects such as ease of access, transaction efficiency, transaction security, service speed, payment-system integration, and the perceived benefits of fintech utilization. The expanded measurement is intended to provide broader empirical representation of the fintech construct and strengthen its content validity.

These revisions were accompanied by corresponding adjustments to the theoretical framework, hypothesis development, and variable operationalization. The measurement development therefore seeks to maintain consistency among the theoretical definitions, conceptualization of the constructs, and empirical indicators. The resulting instrument was subsequently evaluated through validity and reliability testing before being used in the hypothesis and mediation analyses.

Table 1. Operational Variables

Variable	Dimensions	Indicator
Fintech (X1)	Access to Digital Financial Services	I have easy access to digital finance.
	Utilization of Digital Financial Services	The benefits of digital financial services greatly help financial transactions.
Digital transformation (X2)	Perceived Usefulness	The digital features/applications provided increase the efficiency, productivity, and practical benefits of transportation services.
	Perceived Ease of Use	Operation, interaction, and navigation of digital features/applications are easy to understand and use.
	Behavioural Intentions	Interest, willingness, and continued intention to use digital features in applications
	Actual Use	Frequency and consistency of use, as well as technology dependence on digital features/applications
Service quality (M)	Tangibles	The appearance of the application, the completeness of the features, and the availability of information in the application helps and makes it easier.
	Reliability	Consistency of service, accuracy of information, and timeliness can always be relied upon.
	Responsiveness	Speed and readiness to handle complaints when problems occur with the service.
	Assurance	Security in carrying out service processes through applications.
	Empathy	Relevant service recommendations based on service usage patterns.
Customer Satisfaction (Y)	Service Technology	Speed, convenience and reliability of service through the use of technology
	Product Condition	Reliability, suitability, consistency and quality of service perceived by customers.
	Price	Satisfaction and suitability of service prices with the experience received by customers.

Source: Adapted from (Fit, 2025; Idrees et al, 2024; Purnamasari et al, 2020)

To strengthen content validity, measurement items were adapted from previously validated instruments and reviewed for their relevance to app-based transportation services in Indonesia. The items were aligned with their underlying constructs to minimize conceptual overlap, particularly by distinguishing digital transformation as an organizational capability from technology acceptance variables. Primary data were collected through an online questionnaire using purposive sampling targeting active users of Company XYZ and GoPay belonging to Generations Y and Z in Greater Jakarta. Based on the Lemeshow formula, a minimum of 267 respondents was required, and 307 valid responses were analyzed.

A cross-sectional design was employed to examine relationships among the latent variables at a single point in time. Data analysis was conducted using IBM SPSS Statistics and Hayes' PROCESS Macro Model 4. Following descriptive analysis, validity and reliability testing, and classical assumption tests, mediation analysis was conducted using 5,000 bootstrap resamples to estimate direct, indirect, and total effects without assuming normality.

To address potential common method bias arising from single-source data, both procedural and statistical remedies were implemented. Procedural controls included ensuring respondent anonymity, using clear item wording, and randomizing the order of questionnaire items. Statistically, Harman's single-factor test indicated that the first unrotated factor explained less than 50% of the total variance, suggesting that common method bias was not a major threat. Prior to regression analysis, item validity was assessed using corrected item-total correlations, while internal consistency was evaluated using Cronbach's alpha, with values exceeding 0.70 considered satisfactory.

A regression-based mediation approach using Hayes' PROCESS Macro was employed to test the proposed mediation paths. The analysis enabled the estimation of direct, indirect, and total effects using a bootstrapping procedure. Future research may complement this approach with Structural Equation Modeling (PLS-SEM or CB-SEM) and longitudinal research designs to further assess measurement quality and strengthen causal inference.

Result and Discussion

The study required a minimum sample of 267 respondents, while 307 respondents were successfully recruited on a voluntary basis. All respondents met the specified eligibility criteria: they were active users of Company XYZ and GoPay, resided in Greater Jakarta, and belonged to Generation Y or Generation Z. Generation Y was defined as individuals born between 1981 and 1996, whereas Generation Z comprised individuals born between 1997 and 2012. These criteria were applied to ensure the respondents' relevance to the research objectives.

As presented in Table 2, the largest proportion of respondents was aged 21–28 years (43.3%), followed by those aged 37–44 years (22.55%), 29–36 years (17.3%), and 13–20 years (16.9%). The gender distribution was relatively balanced, with females accounting for 50.2% and males 49.8%. In terms of domicile, Jakarta accounted for the largest proportion of respondents (48.2%), followed by Bekasi, Bogor, Depok, and Tangerang. Overall, the respondent profile indicates that the sample was predominantly composed of users from urban areas and age groups familiar with digital technology, providing a relevant basis for examining perceptions of digital-based online transportation services.

Table 2. Respondents' Socio-Demographics

Category		Presentation
Age	13-20	16.9%
	21-28	43.3%
	29-36	17.3%
	37-44	22.55%
Gender	Man	49.8%
	Women	50.2%
Domicile	Jakarta	48.2%
	Bekasi	19.5%
	Bogor	12.1%
	Depok	10,4
	Tangerang	9.8%

Table 3. Validity test results

Construct	Item	*r*-calculated	*r*-table	Decision
Fintech	X1.1	0.927	0.112	Valid
	X1.2	0.936	0.112	Valid
Digital Transformation	X2.1	0.880	0.112	Valid
	X2.2	0.857	0.112	Valid
	X2.3	0.857	0.112	Valid
	X2.4	0.831	0.112	Valid
Service Quality	M1	0.835	0.112	Valid
	M2	0.802	0.112	Valid
	M3	0.838	0.112	Valid
	M4	0.866	0.112	Valid
	M5	0.845	0.112	Valid
Customer Satisfaction	Y1	0.875	0.112	Valid
	Y2	0.893	0.112	Valid
	Y3	0.878	0.112	Valid

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The validity test results presented in Table 3 indicate that all research indicators meet the required validity criteria. Each indicator has an r-count value exceeding the r-table value of 0.112 at the 5% significance level (df = 305), confirming that the indicators are significantly correlated with their respective constructs. For the fintech construct, the correlation coefficients of X1.1 and X1.2 are 0.927 and 0.936, respectively. The digital transformation construct shows correlation coefficients ranging from 0.831 to 0.880 across its four indicators (X2.1–X2.4). Similarly, the five service quality indicators (M1–M5) have correlation coefficients ranging from 0.802 to 0.866, while the customer satisfaction indicators (Y1–Y3) range from 0.875 to 0.893. Since all coefficients exceed the critical value, Table 3 confirms that all indicators demonstrate adequate validity and can therefore be retained for subsequent analysis.

Table 4. Reliability test results

Construct	Number of Items	Cronbach's Alpha	Decision
Fintech	2	0.846	Reliable
Digital Transformation	4	0.878	Reliable
Service Quality	5	0.893	Reliable
Customer Satisfaction	3	0.857	Reliable

The reliability test results presented in Table 4 show that all research constructs demonstrate satisfactory internal consistency. The Cronbach's Alpha values for fintech (X1), digital transformation (X2), service quality (M), and customer satisfaction (Y) are 0.846, 0.878, 0.893, and 0.857, respectively. All values exceed the minimum threshold of 0.60 and are also above the more conservative threshold of 0.70. These results indicate that the measurement items consistently represent their respective constructs and are therefore suitable for subsequent statistical analysis.

The multicollinearity test results in Table 5 indicate that all independent variables satisfy the required criteria, with Tolerance values above 0.10 and VIF values below 10. Fintech has a Tolerance value of 0.211 and a VIF of 4.744, while digital transformation has a Tolerance value of 0.199 and a VIF of 5.015. Service quality also meets the criteria, with a Tolerance value of 0.386 and a VIF of 2.590. These results indicate that the variables included in the model do not exhibit problematic multicollinearity, supporting their use in the subsequent analysis.

Table 5. Multicollinearity test

Variable	Tolerance	VIF	Decision
Fintech (X1)	0.211	4.744	No multicollinearity
Digital Transformation (X2)	0.199	5.015	No multicollinearity
Service Quality (M)	0.386	2.590	No multicollinearity

Table 6. Linearity test results

Variable Relationship	Sig.	α	Decision
Fintech (X1) → Service Quality (M)	0.003	0.05	Not linear
Digital Transformation (X2) → Service Quality (M)	0.000	0.05	Not linear
Service Quality (M) → Customer Satisfaction (Y)	0.000	0.05	Not linear
Fintech (X1) → Customer Satisfaction (Y)	0.000	0.05	Not linear
Digital Transformation (X2) → Customer Satisfaction (Y)	0.000	0.05	Not linear

The linearity test results presented in Table 6 indicate significant deviations from linearity across all examined relationships. The significance values for deviation from linearity are 0.003 for the relationship between fintech and service quality and 0.000 for the other relationships, all of which are below the 0.05 threshold. Accordingly, the relationships among fintech, digital transformation, service quality, and customer satisfaction are reported as non-linear based on the linearity test.

To examine the proposed mediation relationships, the study employed Hayes' PROCESS Macro Model 4 with service quality as the mediating variable. Indirect effects were estimated using bias-corrected bootstrapping with 5,000 resamples, allowing the mediation effects to be assessed without relying on the assumption of a normally distributed sampling distribution.

The hypothesis testing results are summarized in Table 7. For the fintech model, the analysis produced an R-square value of 0.7743, indicating that fintech and service quality jointly explain 77.43% of the variation in customer satisfaction, while the remaining 22.57% is attributable to factors outside the model. Service quality has a positive and significant effect on customer satisfaction, with a coefficient of 0.5252 and $p < 0.001$. Fintech also has a positive and significant direct effect on customer satisfaction, with a coefficient of 0.3481 and $p < 0.001$. These results support the direct relationships specified in the model.

The mediation analysis further shows that the indirect effect of fintech on customer satisfaction through service quality is positive and significant, with a coefficient of 0.7235 and $p < 0.001$, as reported in Table 7. Because both the direct and indirect relationships are significant, the results are consistent with the partial mediation classification reported in the study.

For the digital transformation model, the R-square value is 0.7812, indicating that digital transformation and service quality jointly explain 78.12% of the variation in customer satisfaction, while 21.88% is explained by factors outside the model. As shown in Table 7, service quality has a positive and significant effect on customer satisfaction ($\beta = 0.5252$, $p < 0.001$), while digital transformation also has a positive and significant direct effect on customer satisfaction ($\beta = 0.4183$, $p < 0.001$). Furthermore, the indirect effect of digital transformation on customer satisfaction through service

quality is positive and significant (β = 0.8211, p < 0.001). Thus, the results reported in Table 7 support the proposed mediation relationship between digital transformation and customer satisfaction through service quality.

Table 7. Hypothesis Testing Results

Hypothesis	Path	Direcct Effect	Indirect Effect	SE	*p*-value	Decision
H1	X1 → M	0.6760	0.6760	0.0340	<0.001	Supported
H2	X2 → M	0.7669	0.7669	0.0368	<0.001	Supported
H3	M → Y	0.5252	0.5252	0.0420	<0.001	Supported
-	X1 → Y	0.3481		0.0032	<0.001	Supported
-	X2 → Y	0.4183		0.0021	<0.001	Supported
H4	X1 → M → Y		0.7235	0.0310	<0.001	Supported
H5	X2 → M → Y		0.8211	0.0331	<0.001	Supported

The hypothesis testing results presented in **Table 7** show that all five proposed hypotheses are supported. Fintech has a positive and significant effect on service quality (β = 0.6760, p < 0.001), while digital transformation also has a positive and significant effect on service quality (β = 0.7669, p < 0.001). Service quality has a positive and significant effect on customer satisfaction (β = 0.5252, p < 0.001). Furthermore, service quality significantly mediates the relationship between fintech and customer satisfaction (β = 0.7235, p < 0.001) and between digital transformation and customer satisfaction (β = 0.8211, p < 0.001). The mediation results indicate that both fintech and digital transformation are associated with customer satisfaction both directly and through service quality. Thus, the findings support the proposed role of service quality as a mediating mechanism in the relationship between technology-related factors and customer satisfaction.

The results of hypothesis testing indicate that all hypotheses in this study are supported. Overall, the findings demonstrate that fintech and digital transformation positively contribute to service quality and customer satisfaction, with service quality playing an important mediating role. These findings provide a deeper understanding of how digital technologies create value within online transportation platforms.

First, fintech has a positive and significant effect on service quality. Digital payment systems, e-wallets, transaction transparency, and payment security can reduce transaction friction and improve the reliability, speed, and convenience of service delivery. This finding is consistent with Wang et al. (2024) and Hornuf et al. (2025), who emphasized that digital technology and fintech can improve service efficiency, transaction security, and customer experience. From the perspective of the Technology Acceptance Model (TAM), technologies perceived as useful and easy to to use are more likely to generate positive evaluations from users. In online transportation, the benefits of fintech are therefore reflected not only in payment convenience but also in customers' perceptions of service reliability and security.

Second, digital transformation has a positive and significant effect on service quality, demonstrating a stronger influence than fintech. This result can be explained by the broader scope of digital transformation, which involves integrating technology into core organizational processes. Features such as real-time tracking, driver-matching systems, data utilization, application responsiveness, and operational coordination directly affect the overall service experience. This finding is consistent with Wang (2023) and Zhao et al. (2024), who found that digital transformation can improve service efficiency and performance. Thus, digital transformation should be understood not merely as technology adoption but as an organizational capability that integrates digital systems into service delivery. The stronger influence of digital transformation compared with fintech is also attributable to differences in their scope. Fintech primarily facilitates financial transactions, whereas digital transformation affects multiple stages of the customer journey. In online transportation, customers evaluate not only payment convenience but also application stability, booking accuracy, driver matching, real-time information, and service responsiveness. Therefore, improvements in broader digital processes are more likely to generate substantial improvements in perceived service quality.

Third, service quality has a positive and significant effect on customer satisfaction. This finding confirms that customers' evaluations are strongly influenced by the reliability, responsiveness, convenience, security, and consistency of the service they receive. In online transportation, technological capabilities only create value when translated into a reliable and satisfying service experience. This finding is consistent with service marketing perspectives, which emphasize that customer satisfaction is shaped by the perceived quality of service interactions and outcomes. The mediating role of service quality provides an important theoretical contribution. The findings indicate that the effect of technology on customer satisfaction is not necessarily direct. Instead, fintech and digital transformation first improve the service delivery process, which subsequently influences customer satisfaction. This result is consistent with Alkhawaldeh et al. (2023) and Mensah (2021), who identified service quality as an important mechanism linking technological capabilities with customer-related outcomes. This also supports Value Creation Theory, which argues that technology creates value when it improves service processes and outcomes for users.

This finding differs from studies such as Xia et al. (2024), which reported a direct effect of fintech on customer satisfaction. This divergence may be attributed to the unique characteristics of online transportation services. Unlike e-commerce or digital banking, online transportation integrates digital interactions with physical service encounters, involving drivers, passengers, traffic conditions, and real-time operational coordination. Consequently, customers evaluate technology not only on its functionality but also on its ability to produce reliable and responsive service outcomes. Therefore, service quality becomes the mechanism that translates technological capability into customer satisfaction. From a Service-Dominant Logic and service ecosystem perspective, these findings further indicate that customer value is co-created through interactions among platforms, drivers, customers, and digital technologies. Fintech and digital transformation function as enabling resources rather than independent sources of value, their effectiveness depending on how successfully they support service interactions and improve customer outcomes. This perspective is particularly relevant in emerging markets such as Indonesia, where variations in digital infrastructure, internet accessibility, digital literacy, and traffic conditions can significantly influence how customers experience technology-enabled services.

Therefore, these findings extend previous research in three ways. First, fintech and digital transformation are shown to function as complementary technological capabilities in creating customer value. Second, service quality is identified as a crucial mechanism through which these capabilities influence customer satisfaction. Third, the study provides evidence from an emerging economy where digital platform services are combined with physical service encounters. These characteristics distinguish online transportation from fully digital services such as e-commerce and digital banking.

Conclusions, suggestions and limitations

This study set out to examine how financial technology (fintech) and digital transformation influence customer satisfaction through the mediating role of service quality within the context of app-based transportation services. The findings demonstrate that both fintech and digital transformation positively influence service quality, which subsequently enhances customer satisfaction. In addition to their direct effects, both digital capabilities also exert significant indirect effects on customer satisfaction through service quality, confirming that service quality serves as the primary mechanism through which technological capabilities are translated into positive customer experiences. These findings suggest that technological innovation alone is insufficient to improve customer satisfaction unless it is accompanied by improvements in service delivery, operational reliability, and customer interaction quality.

From a theoretical perspective, this study contributes to the growing literature on technology-enabled value creation and digital service ecosystems in several ways. First, it demonstrates that fintech and digital transformation should not be viewed as isolated technological initiatives but rather as complementary organizational capabilities that jointly create customer value. Second, the study advances existing knowledge by identifying service quality as the key explanatory mechanism linking digital capabilities to customer satisfaction. This finding extends previous studies that primarily emphasized direct relationships between technology adoption and customer satisfaction by demonstrating that customer value is created through improved service experiences rather than through technology adoption alone. Third, by providing empirical evidence from Indonesia's app-based transportation sector, this study enriches the literature on digital platform ecosystems in emerging markets, where customer satisfaction is shaped by the interaction between digital technologies, organizational capabilities, and physical service encounters involving customers, drivers, and platform operations.

The findings also provide several important managerial implications. For online transportation companies, the results suggest that investments in fintech and digital transformation should be accompanied by continuous improvements in service quality, particularly through enhancing application reliability, system responsiveness, digital transaction security, service integration, and data-driven personalization. These priorities are particularly relevant in emerging digital economies, where customer experiences are influenced not only by technological sophistication but also by variations in digital infrastructure, internet connectivity, digital literacy, and operational conditions. Furthermore, platform managers should strengthen collaboration among digital payment providers, platform operators, and driver partners to ensure consistent and reliable service delivery throughout the customer journey. Accordingly, digital transformation strategies should focus not only on technological innovation but also on improving the overall quality of customer interactions across the entire service ecosystem.

Despite these contributions, several limitations should be acknowledged. First, the study employed a cross-sectional design, which captures customer perceptions at a single point in time and therefore does not permit stronger causal inference or the observation of changes in customer behavior over time. Second, the study focused exclusively on one online transportation company, limiting the generalizability of the findings to other digital platform contexts. Third, although the fintech construct was operationalized using indicators appropriate for this study's objectives and demonstrated satisfactory validity and reliability, future studies are encouraged to adopt broader measurement dimensions that include transaction security, trust, perceived value, service integration, and other strategic aspects of fintech

implementation. Finally, the present model did not incorporate several potentially important variables, such as customer trust, perceived risk, digital literacy, customer engagement, or platform governance, which may further explain customer satisfaction within digital service ecosystems. Future research is therefore encouraged to employ longitudinal or multi-platform research designs, incorporate additional organizational and behavioral constructs, and compare digital transportation platforms across different emerging and developed economies. Such investigations would contribute to a more comprehensive understanding of how digital capabilities create customer value across diverse digital platform ecosystems.

Competing Interests

The author(s) declare that there are no competing interests relevant to the content of this article.

Author contributions (CRediT)

Agung Sudjatmoko: Conceptualization, Supervision, Writing – original draft.
Excel Jansen Wijaya: Data curation, Formal analysis, Investigation, Literature review.
Renata Klaudia Marien Leody: Methodology, Software, Validation, Data collection, Resources, Writing – review and editing.
All authors reviewed and approved the final manuscript and agreed to be accountable for all aspects of the work.

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Data availability

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