

Service Quality and Customer Satisfaction with AI-Enabled App-Based Ride-Sharing: Evidence from Uber Users in Bangladesh

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Service Quality and Customer Satisfaction with AI-Enabled App-Based Ride-Sharing: Evidence from Uber Users in Bangladesh

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Abstract

App-based ride-sharing has become an important component of urban mobility in Bangladesh, but users evaluate these services through several overlapping dimensions of service quality, safety, price, and perceived value. This study examines how reliability, responsiveness, assurance, perceived safety, price fairness, and equity/value relate to customer satisfaction and how satisfaction is associated with continued use intention and customer loyalty among Uber users in Bangladesh. The study uses a quantitative, cross-sectional survey design and analyzes 385 usable observations retained after an attention-check screen from a target of 400 responses. Data were collected through a structured five-point Likert questionnaire. Descriptive statistics, reliability assessment, correlation analysis, hierarchical regression, multivariate regression, and exploratory bootstrap indirect-effect analysis were employed. The findings show that assurance, reliability, and responsiveness are the strongest simultaneous predictors of satisfaction, while perceived safety has a smaller but statistically significant contribution. Price fairness and equity/value are positively related to satisfaction at the bivariate level but do not remain statistically significant in the full satisfaction model. Satisfaction is positively associated with both continued use intention and loyalty. The results indicate that service execution and trust-related service quality are more closely connected to satisfaction than price and value perceptions when the dimensions are considered simultaneously. The study contributes Bangladesh-specific evidence by integrating SERVQUAL-oriented service dimensions with expectation-confirmation logic while treating AI as the contemporary platform context rather than as an independently measured causal construct.

Keywords: Uber, ride-sharing, service quality, customer satisfaction, perceived safety, price fairness, continued use intention, customer loyalty, Bangladesh.

1. INTRODUCTION

Digital ride-sharing platforms have changed the way urban consumers arrange short-distance transportation by combining mobile applications, location technologies, digital payment, driver matching, route information, and platform-mediated service delivery. In this environment, the quality experienced by a passenger is not determined only by whether a vehicle arrives. It includes the reliability of the booking and pickup process, responsiveness to user needs, assurance created by the driver and platform, perceptions of safety, price fairness, and the value received from the overall service encounter. These dimensions become particularly relevant in emerging markets, where users may face traffic congestion, variable service conditions, information asymmetry, and differences in driver behavior. [15], [16], [22]

In Bangladesh, app-based ride-sharing operates within a rapidly digitizing urban mobility environment. Uber users encounter service decisions through an algorithmically coordinated platform, but the actual service remains partly dependent on human drivers and local operating conditions. Consequently, the contemporary AI-enabled platform context does not automatically mean that AI itself is the causal mechanism being measured. A more defensible approach is to examine the service and customer-experience constructs that users can directly evaluate while recognizing AI-enabled matching, routing, personalization, and platform automation as part of the broader ecosystem. [20]

Ride-sharing users may experience the same platform differently because service delivery varies across trips, drivers, locations, traffic conditions, and price situations. Existing ride-sharing research has established the importance of service quality and customer satisfaction, yet the relative contribution of specific service-quality dimensions can remain difficult to interpret when reliability, responsiveness, assurance, safety, and value perceptions are considered together. The research problem is therefore centered on clarifying the relative contribution of these dimensions to satisfaction among Uber users in Bangladesh. [15]-[19], [21], [22]

A second issue concerns the relationship between satisfaction and later behavioral outcomes. A user may continue using a platform because it is convenient, familiar, or necessary, while loyalty may require a stronger positive evaluation of the service. Examining satisfaction together with continued use intention and loyalty therefore provides a more complete view of the customer pathway than studying service quality alone. [2], [18], [21]

The empirical gap is the limited integration of multiple service-quality and customer-experience dimensions in a Bangladesh-specific Uber model that simultaneously examines satisfaction and downstream behavioral outcomes. The theoretical gap concerns the connection between SERVQUAL-oriented service evaluation and expectation-confirmation logic. SERVQUAL explains how users evaluate service performance across dimensions, whereas expectation-confirmation theory helps explain how satisfaction can become connected with continued use. The contextual gap arises because evidence from Bangladesh cannot simply be assumed to reproduce findings from other ride-sharing markets, where regulation, traffic conditions, payment practices, service availability, and consumer expectations differ. [1], [2], [17]-[21]

The general objective is to examine the determinants of customer satisfaction and downstream behavioral intentions among Uber users in Bangladesh. The specific objectives are: to assess the relationships of reliability, responsiveness, assurance, perceived safety, price fairness, and equity/value with satisfaction; to determine the relative contribution of these variables when examined simultaneously; to assess the relationship between satisfaction and continued use intention; and to assess the relationship between satisfaction and customer loyalty.

RQ1: Which service-quality and customer-experience dimensions are associated with customer satisfaction? RQ2: Which dimensions retain a significant contribution when considered simultaneously? RQ3: How strongly is satisfaction associated with continued use intention and loyalty?

The study offers four contributions. Theoretically, it connects service-quality evaluation with expectation-confirmation logic without claiming that an unmeasured AI construct causes the observed outcomes. Empirically, it uses 385 screened observations and multivariate analysis to distinguish bivariate associations from relationships that remain significant after controlling for other dimensions.

Contextually, it provides evidence from Bangladesh, an emerging-market ride-sharing environment with distinctive service and mobility conditions. Practically, it identifies the service attributes most closely associated with satisfaction and therefore provides a more evidence-based basis for platform service management.

The remainder of the article reviews the conceptual and theoretical foundations, presents the research methodology and measurement strategy, reports the empirical findings, discusses the results in relation to theory and prior research, develops theoretical and practical implications, and concludes with limitations, future research directions, declarations, and references.

2. LITERATURE REVIEW AND THEORETICAL FOUNDATION

This section develops the scholarly foundation for the study. It clarifies the focal constructs, explains the relevance of SERVQUAL and expectation-confirmation theory, reviews construct-specific evidence, develops the hypotheses, and concludes with the conceptual framework that guides the empirical analysis.

2.1 Conceptual Background

Modern ride-sharing platforms use automated matching, location information, routing, dynamic information processing, and other digital capabilities to coordinate passengers and drivers. These capabilities form part of the contemporary platform environment. [15], [21], [22]

However, the present dataset does not contain a validated multi-item causal measure of AI enablement. Accordingly, AI is treated as contextual technology surrounding the service experience rather than an independent variable. This distinction prevents the analysis from attributing effects to AI that are not directly measured.

Reliability refers to dependable and accurate service performance. Responsiveness captures the perceived willingness and ability of the service system to respond to passenger needs. Assurance concerns confidence, trust, and competence associated with service delivery. [1],

[23], [24]

Perceived safety represents the passenger's evaluation of protection and security during the ride. Price fairness captures whether charges are perceived as reasonable, while equity/value represents the broader balance between what users receive and what they give. [7], [18]

Satisfaction reflects the overall evaluation of the service experience, while continued use intention and loyalty represent downstream behavioral outcomes. [2], [6], [18]

The context is Uber use in Bangladesh. Respondents were Bangladesh-based users with recent Uber ride experience, and the unit of analysis is the individual user's service evaluation. This context is important because the service is simultaneously technological and human: the application coordinates the transaction, but the passenger experiences the service through drivers, vehicles, routes, waiting time, safety conditions, and the price paid.

2.2 Theoretical Foundation

SERVQUAL was developed to conceptualize service quality through dimensions that capture customers' evaluations of service performance. Its core logic is relevant to ride-sharing because passengers encounter a service rather than a purely digital product. Reliability, responsiveness, and assurance are particularly relevant because they reflect whether the promised service is delivered dependably, whether the service responds to customer needs, and whether the interaction creates confidence. Later service-quality research has also demonstrated that the dimensions of service quality can be adapted to specific service settings. [1], [4], [5], [8], [23], [24]

For this study, SERVQUAL provides the principal lens for examining the service-quality antecedents of satisfaction. Perceived safety, price fairness, and equity/value are included as adjacent customer-experience variables because ride-sharing involves physical mobility and monetary exchange in addition to interpersonal service delivery. [1], [7], [17]-[19]

Expectation-confirmation theory explains continued use through the evaluation of prior expectations and experienced performance. When experience confirms or exceeds expectations, satisfaction tends to be higher, and satisfaction can support continued use. In ride-sharing, users repeatedly compare expected pickup reliability, driver behavior, safety, price, and overall service performance with actual experience. This logic makes satisfaction a theoretically meaningful bridge between service evaluation and subsequent use intentions. [2], [6]

The integrated framework therefore treats service and customer-experience dimensions as antecedents of satisfaction and treats satisfaction as a bridge toward continued use and loyalty. The framework is not a claim that every construct belongs to one original theory; rather, it combines the service-quality lens of SERVQUAL with the post-use behavioral logic of expectation-confirmation theory. [1], [2], [18], [21]

2.3 Construct-Specific Literature

Reliability is central to ride-sharing because passengers depend on accurate booking, driver matching, pickup, route execution, and service completion. Prior ride-sharing research has repeatedly identified reliability and related service-quality dimensions as important for

satisfaction. In the present study, reliability captures whether the platform and service encounter perform dependably from the passenger's perspective. [1], [15]-[17], [19], [22]

Responsiveness concerns how effectively the service responds to passenger requirements. In ride-sharing, responsiveness can involve driver communication, pickup coordination, handling of problems, and platform support. A responsive service reduces uncertainty during the ride process and can improve overall evaluations. [1], [15]-[17], [19]

Assurance reflects confidence generated by competence, courtesy, trust, and perceived ability of the service provider to deliver safely and professionally. For ride-sharing, assurance is especially relevant because passengers enter a vehicle operated by another person and rely on the platform to coordinate the encounter. [1], [17], [19]

Safety is distinctive in ride-sharing because the service physically transports users. Passenger perceptions may be shaped by driver behavior, vehicle condition, trip information, tracking, emergency support, and platform safeguards. Safety can therefore contribute to satisfaction even when it is not part of the traditional core SERVQUAL dimensions. [16], [18], [20], [21]

Price fairness represents whether users perceive the amount paid as reasonable relative to the service received. Dynamic pricing and trip-level price variation make fairness particularly salient in ride-sharing. However, price may be less influential than service execution when users simultaneously consider several service attributes. [7], [18]

Equity/value captures the broader exchange between benefits and costs. Users may evaluate not only the monetary price but also waiting time, convenience, comfort, reliability, and effort. Perceived value can therefore influence satisfaction, although its unique contribution may overlap with other service evaluations. [7], [18]

Satisfaction is an overall post-use evaluation of the service experience. It summarizes how users assess what they received after interacting with the platform and driver. In the integrated framework, satisfaction is positioned as the central evaluative outcome of service-quality perceptions. [2], [6]

Continued use intention concerns the user's intention to keep using the service, while loyalty reflects a broader favorable behavioral orientation. These outcomes are related but not identical. A user may continue using a platform because it is practical while expressing stronger loyalty only when the overall experience is favorable. [2], [15], [18], [21]

2.4 Hypotheses Development

Reliable service reduces uncertainty and confirms the functional expectations users have before a ride. Prior ride-sharing research identifies reliability-related performance as an important component of service quality. From the service-quality perspective, dependable service should generate more favorable overall evaluations. [1], [15]-[17], [19]

H1: Reliability is positively associated with customer satisfaction.

Responsive service helps users resolve problems and coordinate the ride effectively. A passenger who receives timely and appropriate responses is more likely to evaluate the service

favorably. This reasoning is consistent with service-quality theory, where responsiveness is a recognized dimension of perceived quality. [1], [15], [17], [19]

H2: Responsiveness is positively associated with customer satisfaction.

Assurance can be particularly important when customers face uncertainty about a driver, vehicle, or trip. Confidence in the service provider and the platform can strengthen the overall evaluation of the experience. Therefore, higher assurance should be associated with higher satisfaction. [1], [17], [19]

H3: Assurance is positively associated with customer satisfaction.

Because ride-sharing involves physical transportation, safety is directly relevant to the service experience. Users who perceive the service as safer may evaluate the overall experience more positively. Accordingly, perceived safety is expected to contribute positively to satisfaction. [16], [18], [20]

H4: Perceived safety is positively associated with customer satisfaction.

Customers compare the price paid with the benefits received and with their expectations about the trip. When the price is perceived as fair, the exchange evaluation should be more favorable. Thus, price fairness is expected to be positively related to satisfaction. [7], [18]

H5: Price fairness is positively associated with customer satisfaction.

Value reflects the balance between benefits and sacrifices. A service that provides convenience, reliable transportation, and acceptable quality relative to the costs may generate greater satisfaction. Therefore, perceived equity/value is expected to be positively associated with satisfaction.

H6: Equity/value is positively associated with customer satisfaction. [7], [18]

Expectation-confirmation logic suggests that favorable post-use evaluations can encourage users to continue a service. When users are satisfied with repeated ride-sharing experiences, continued use becomes more likely.

H7: Customer satisfaction is positively associated with continued use intention.

Satisfaction can also contribute to broader favorable behavioral orientations. A consistently positive service evaluation may strengthen willingness to remain with a platform and support it as a preferred service. Hence satisfaction is expected to be positively associated with loyalty. [2], [6], [15], [21]

H8: Customer satisfaction is positively associated with customer loyalty.

2.5 Conceptual Framework

The preceding theoretical arguments and hypotheses are synthesized in the conceptual framework below. The figure visually organizes the six antecedent service and customer-experience dimensions around satisfaction and then links satisfaction to the two downstream behavioral outcomes. [2], [6], [18]

The proposed framework places reliability, responsiveness, assurance, perceived safety, price fairness, and equity/value as antecedents of customer satisfaction. Satisfaction then connects

the service evaluation stage with continued use intention and customer loyalty. The arrows represent the hypothesized relationships H1-H8. The framework deliberately avoids presenting AI as a separate causal variable because the dataset does not contain a validated AI construct. AI is instead the technological context in which the platform's service delivery occurs.

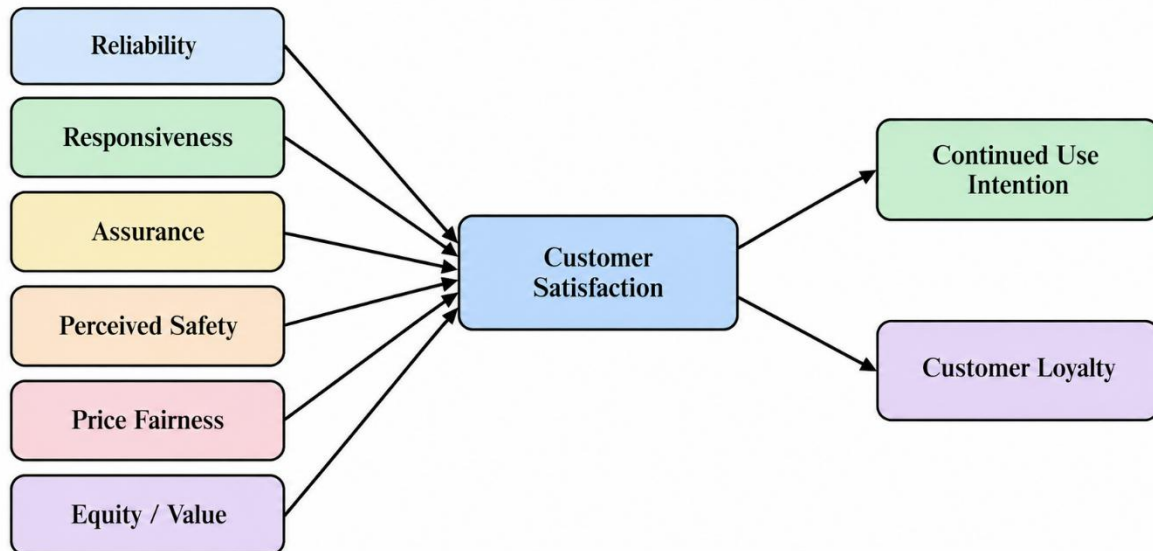


Fig. 1. Proposed Conceptual Framework

The conceptual relationships are displayed in Figure 1. The diagram shows the six proposed antecedents converging on customer satisfaction and the subsequent links from satisfaction to continued use intention and customer loyalty.

3. METHODOLOGY

This section explains how the empirical investigation was designed and implemented. It presents the research design, study population, sampling procedure, questionnaire and measurement structure, data collection and ethical procedures, and the analytical strategy used to test the proposed relationships.

3.1 Research Design

The study follows a quantitative, cross-sectional, explanatory research design. A structured survey was used to collect standardized evaluations of Uber service experiences. The design is appropriate for examining associations among multiple latent-style constructs and for estimating the relative contribution of service-quality dimensions to satisfaction. Because the observations were collected at one point in time, the analysis is interpreted as associative rather than as definitive evidence of causal direction. [13]

3.2 Study Population and Research Context

The population consists of Bangladesh-based users with recent experience using Uber ride-sharing services. The individual respondent is the unit of analysis. The questionnaire was designed for users capable of evaluating reliability, responsiveness, assurance, safety, price,

value, satisfaction, continued use, and loyalty. The Bangladesh context is retained throughout the analysis because local transportation conditions and user expectations can shape service evaluations.

3.3 Sampling Design and Sample Size

The planned design used purposive or criterion-based screening to ensure that respondents had relevant ride-sharing experience. This approach is consistent with a study that requires respondents to evaluate a specific service they have actually used. Because the sample is non-probability based, the findings should not be interpreted as statistically representative of every Uber user in Bangladesh. [13]

The research plan targeted 400 responses and specified a minimum of 385 valid observations, consistent with the large-population Cochran benchmark at 95% confidence, 5% margin of error, and $p=.50$. The final analysis retained 385 cases after the data-quality screen. The retained sample therefore meets the planned minimum usable-case target. [31]

The research database contained 400 records. Fifteen records did not meet the attention-check criterion, while 385 records selected the required response and were retained. The 33 substantive Likert indicators had complete observations among the retained cases.

3.4 Questionnaire Development and Measurement

The questionnaire used a five-point Likert scale from 1 = strongly disagree to 5 = strongly agree. The study instrument measured reliability, responsiveness, assurance, perceived safety, threat/coping appraisal, price fairness, equity/value, satisfaction, continued use intention, and loyalty through three indicators per construct. The present article uses the constructs aligned with the research model: reliability, responsiveness, assurance, perceived safety, price fairness, equity/value, satisfaction, continued use intention, and loyalty. The AI-feature-experience field is treated descriptively because the codebook does not establish it as a validated causal construct. [1], [2], [7], [17], [18]

To make the operational structure of the study explicit, Table I summarizes each construct, its item codes, number of indicators, and analytical role in the proposed model.

Table I. Constructs, Measurement Items and Sources

Construct	Code	No. of Items	Role in Model
Reliability	REL1-REL3	3	Antecedent
Responsiveness	RESP1-RESP3	3	Antecedent
Assurance	ASSUR1-ASSUR3	3	Antecedent
Perceived Safety	SAFE1-SAFE3	3	Antecedent
Price Fairness	PF1-PF3	3	Antecedent
Equity/Value	EQV1-EQV3	3	Antecedent
Customer Satisfaction	SAT1-SAT3	3	Mediator/central outcome
Continued Use Intention	CUI1-CUI3	3	Outcome
Customer Loyalty	LOY1-LOY3	3	Outcome

The measurement structure keeps the article focused on nine constructs directly aligned with the conceptual model. Threat/coping appraisal and AI-feature-experience fields contained in the broader questionnaire are not introduced into the hypothesis tests because doing so would

change the prespecified conceptual scope. Retaining only theoretically aligned constructs reduces model proliferation and keeps the empirical claims tied to the stated research questions.

3.5 Pilot Study and Instrument Refinement

The research design envisaged expert review and pilot refinement before full fieldwork. The retained study records do not contain a separately identifiable pilot dataset or documented post-pilot item deletions. Accordingly, the article reports only procedures and results that can be verified from the study records. The measurement assessment is based on the 385 screened observations, and the absence of separate pilot documentation is acknowledged as a limitation rather than reconstructed retrospectively.

3.6 Data Collection Procedure

Data were collected through a structured primary survey of respondents with relevant Uber use experience. Respondents provided demographic information, service-use information, and Likert-scale evaluations of the focal constructs. The research database contained 400 records and a prespecified attention-check item. Fifteen cases did not satisfy the required attention-check response and were excluded, leaving 385 complete cases for the substantive analysis.

3.7 Ethical Considerations

The study involved a non-interventional, minimal-risk questionnaire survey of adult service users. Participation was voluntary, respondents received information about the academic purpose of the study, and informed consent was obtained before participation. No direct personal identifiers are reported in the analytical dataset, and results are presented only in aggregate form. At the time of the study, the authors' university did not require formal institutional ethics-committee approval for this category of non-clinical, non-interventional academic survey; consequently, no formal ethics approval number was issued. The study nevertheless followed the principles of voluntary participation, informed consent, confidentiality, and responsible data handling.

3.8 Data Analysis Strategy

Data screening focused on the attention-check criterion, missingness, and completeness of the substantive indicators. Cases with an attention-check value other than the required response were excluded. The final dataset contained 385 usable observations.

Means and standard deviations were calculated for each construct composite. Each composite was calculated as the arithmetic mean of its three indicators.

Internal consistency was assessed using Cronbach's alpha. The results are reported transparently rather than forcing a confirmatory measurement-model interpretation because all available alpha coefficients were below the conventional .70 threshold. The article therefore uses the reliability results as an important limitation and emphasizes exploratory structural associations. [14]

Pearson correlations were used to inspect bivariate relationships. Hierarchical regression was then used to compare the explanatory contribution of service-quality variables with the additional contribution of safety, price fairness, and equity/value. Multiple regression models

were estimated for satisfaction, continued use intention, and loyalty. Standardized coefficients, p-values, R^2 , adjusted R^2 , and VIF were considered. Exploratory bootstrap indirect effects through satisfaction were also estimated using 1,500 resamples. Given the cross-sectional design and measurement limitations, these indirect effects are not interpreted as definitive causal mediation. [11]-[13], [25]-[28]

4. RESULTS

This section reports the empirical evidence in a progressive sequence. It begins with the respondent profile and descriptive statistics, proceeds to measurement diagnostics and structural-model assessment, and then examines downstream relationships and exploratory mediation patterns before summarizing the principal findings.

4.1 Respondent Profile

The final sample contained 385 respondents. The largest age group was 21-25 years (35.8%), followed by 26-30 years (24.4%) and 31-40 years (18.2%). Male respondents represented 55.3% of the sample and female respondents 40.5%. Employed respondents represented 38.2%, students 33.5%, and self-employed/freelancers 22.3%. Most respondents used the service several times per week or weekly, indicating regular exposure to the ride-sharing experience.

To contextualize the subsequent statistical results, Table II presents the demographic characteristics and Uber-use profile of the 385 respondents retained for analysis.

Table II. Demographic and Usage Profile of Respondents

Variable	Category	n	%
Age	18-20	56	14.5
Age	21-25	138	35.8
Age	26-30	94	24.4
Age	31-40	70	18.2
Age	41+	27	7.0
Gender	Male	213	55.3
Gender	Female	156	40.5
Current status	Employed	147	38.2
Current status	Student	129	33.5
Current status	Self-employed/Freelancer	86	22.3
Use frequency	Several times/week	148	38.4
Use frequency	Weekly	104	27.0
Use frequency	Daily	67	17.4
Experience	3-5 years	136	35.3
Experience	1-2 years	107	27.8
Experience	>5 years	66	17.1

The profile indicates a relatively young and economically active sample with substantial exposure to ride-sharing. The concentration in the 21-30 age range and the high proportion of weekly or more frequent users mean that many respondents had repeated opportunities to evaluate booking, pickup, driver interaction, safety, and fare experiences. At the same time, the purposive sampling design and the geographic mix mean that these percentages describe the study sample rather than population parameters for all Uber users in Bangladesh.

4.2 Descriptive Statistics

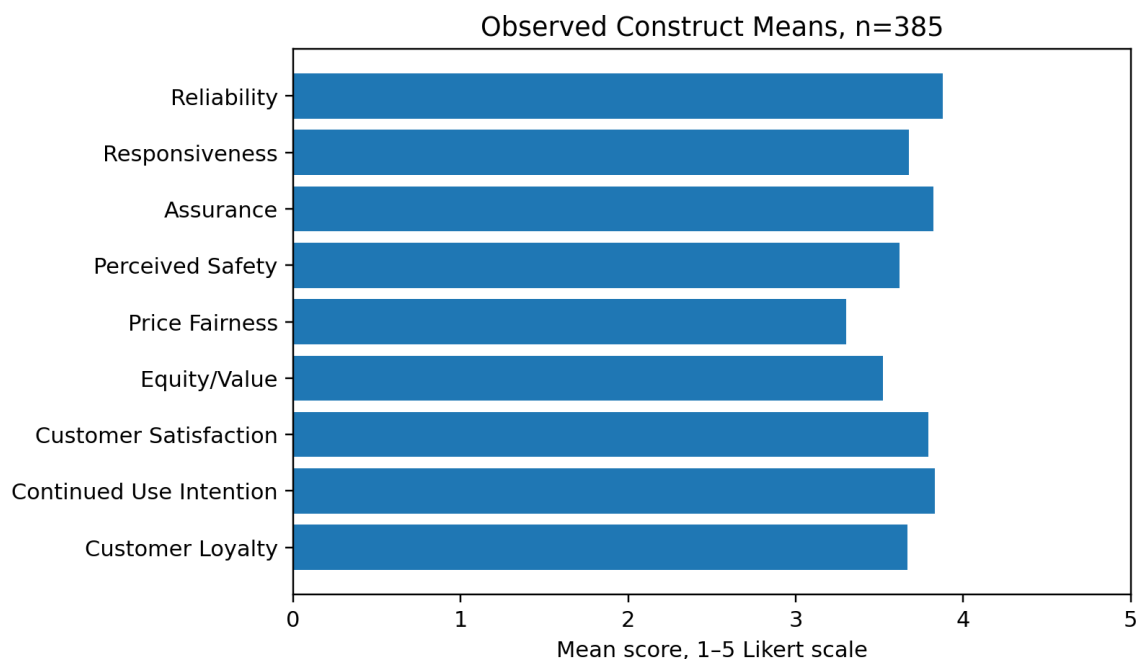
The descriptive results show generally favorable evaluations of service quality and downstream behavioral outcomes. Reliability has the highest mean among the service dimensions, while price fairness has the lowest. Satisfaction and continued use intention both show relatively high mean values, suggesting that the retained respondents generally evaluate their Uber experiences positively.

Before examining relationships among constructs, Table III reports the mean and standard deviation of each composite measure, providing an overview of the respondents' average evaluations and the dispersion of responses.

Table III. Descriptive Statistics of Constructs

Construct	Mean	SD
Reliability	3.876	0.532
Responsiveness	3.677	0.546
Assurance	3.822	0.553
Perceived Safety	3.618	0.479
Price Fairness	3.300	0.512
Equity/Value	3.520	0.523
Satisfaction	3.792	0.533
Continued Use Intention	3.829	0.492
Loyalty	3.665	0.543

The construct means fall above the midpoint of the five-point scale, but they are not uniformly high. Reliability records the most favorable service-quality mean ($M=3.876$), whereas price fairness is the least favorable ($M=3.300$). Satisfaction ($M=3.792$) and continued use intention ($M=3.829$) are comparatively positive. This pattern suggests that respondents can remain broadly satisfied and willing to continue using the service while holding more reserved judgments about fare fairness, an important distinction for interpreting the later multivariable results.



For a visual comparison of the descriptive results, Figure 2 plots the observed mean score for each focal construct on the five-point Likert scale.

Fig. 2. Observed Construct Means (n=385).

4.3 Measurement Model Assessment

Before interpreting the structural relationships, the quality of the composite measures was examined. The following subsections report indicator-level diagnostics, internal consistency, convergent-validity considerations, and discriminant-validity considerations, with appropriate caution given the observed reliability levels.

4.3.1 Indicator Reliability

Each modeled construct is represented by three indicators. Item-level diagnostics show positive inter-item relationships within every focal construct, with no evidence of a reverse-coded or obviously miscoded item. Nevertheless, the correlations are generally modest, particularly for perceived safety, and this pattern carries through to the internal-consistency estimates. Because the measurement evidence does not justify a strong latent-variable claim, the analysis retains the theoretically specified items and uses transparent three-item composite scores rather than deleting indicators post hoc to manufacture higher reliability.

4.3.2 Internal Consistency Reliability

Cronbach's alpha values ranged from .384 to .529. Reliability was highest for Reliability ($\alpha=.529$) and lowest for Perceived Safety ($\alpha=.384$). These values are below conventional internal-consistency benchmarks and indicate that the measurement results should be treated cautiously. [14]

4.3.3 Convergent Validity

Given the weak internal-consistency evidence, convergent validity is not asserted on the basis of the present composite-score analysis. A dedicated confirmatory measurement study using refined, content-validated items would be required before strong claims based on AVE, composite reliability, or ρ_A could be sustained. This conservative treatment avoids using mechanically generated latent-variable statistics to obscure a substantive measurement limitation already visible in the raw item responses. [11], [12], [25]-[28]

Because the interpretation of structural relationships depends on measurement quality, Table IV reports Cronbach's alpha for each modeled construct and identifies the corresponding internal-consistency concern.

Table IV. Internal Consistency Results

Construct	Cronbach's α	Interpretation
Reliability	.529	Below conventional threshold
Responsiveness	.527	Below conventional threshold
Assurance	.523	Below conventional threshold
Perceived Safety	.384	Low internal consistency
Price Fairness	.455	Below conventional threshold
Equity/Value	.481	Below conventional threshold
Satisfaction	.518	Below conventional threshold

Construct	Cronbach's α	Interpretation
Continued Use Intention	.462	Below conventional threshold
Loyalty	.499	Below conventional threshold

The reliability audit reveals a consistent measurement limitation rather than an isolated coding defect. All nine alpha coefficients are below .70, and the item-level audit found positive within-construct correlations rather than the negative pattern expected from an uncorrected reverse-coded item. Perceived safety is the weakest scale ($\alpha=.384$). Deleting single items does not provide a defensible general remedy, because the three-item measures would lose content coverage and the reliability problem is distributed across constructs. The structural results are therefore interpreted as associations among observed composites and not as evidence of fully validated latent constructs.

4.3.4 Discriminant Validity

Discriminant validity is likewise interpreted cautiously. The focal constructs are theoretically distinct, but the present study does not treat the structural analysis as a completed SEM measurement-and-structural validation. Instead, the reported regressions estimate associations among prespecified composite scores. This distinction is important because acceptable structural coefficients cannot compensate for weak measurement reliability. [11], [12], [25]-[28]

4.4 Structural Model Assessment

After completing the measurement diagnostics, the analysis turns to the structural relationships among the prespecified composite scores. Collinearity, explanatory power, hypothesis tests, and predictive interpretation are examined in sequence.

4.4.1 Collinearity

Variance inflation factors were low for all six antecedent constructs, ranging from 1.062 to 1.236. These values indicate that severe multicollinearity was not present in the regression models. [13]

Before estimating the simultaneous satisfaction model, multicollinearity was assessed for the six antecedent variables. Table V presents the variance inflation factors used for this diagnostic check.

Table V. Variance Inflation Factors

Predictor	VIF
Reliability	1.171
Responsiveness	1.236
Assurance	1.222
Perceived Safety	1.062
Price Fairness	1.206
Equity/Value	1.179

All VIF values are close to 1 and well below common diagnostic thresholds, indicating that the six antecedents do not exhibit problematic linear redundancy in the satisfaction model. This is important for interpretation: the loss of statistical significance for price fairness and equity/value cannot be attributed simply to severe multicollinearity. Rather, their unique

contributions are small once the core service-quality dimensions and safety are held constant. [13]

4.4.2 Explanatory Power

The initial model containing reliability, responsiveness, and assurance explained 27.0% of the variance in satisfaction. Adding perceived safety, price fairness, and equity/value increased R^2 to 28.9%, an incremental gain of 1.9 percentage points. Thus, the additional customer-experience dimensions contributed some explanatory information, although most of the explained variance was associated with the core service-quality dimensions.

4.4.3 Hypothesis Testing

The full satisfaction model was statistically significant, $F(6,378)=25.57$, $p<.001$, with $R^2=.289$ and adjusted $R^2=.277$. Assurance showed the largest standardized coefficient ($\beta=.254$, $p<.001$), followed by reliability ($\beta=.201$, $p<.001$) and responsiveness ($\beta=.196$, $p<.001$). Perceived safety was also significant, although its coefficient was smaller ($\beta=.091$, $p=.043$). Price fairness ($\beta=.071$, $p=.138$) and equity/value ($\beta=.055$, $p=.246$) were not statistically significant in the simultaneous model.

The principal hypothesis tests are consolidated in Table VI, which reports the relevant standardized coefficient or correlation, significance level, and support decision for each proposed relationship.

Table VI. Structural Path and Hypothesis Testing

Hyp.	Path	β / r	P	Result
H1	Reliability → Satisfaction	.201	<.001	Supported
H2	Responsiveness → Satisfaction	.196	<.001	Supported
H3	Assurance → Satisfaction	.254	<.001	Supported
H4	Safety → Satisfaction	.091	.043	Supported
H5	Price Fairness → Satisfaction	.071	.138	Not supported
H6	Equity/Value → Satisfaction	.055	.246	Not supported
H7	Satisfaction → Continued Use	.443	<.001	Supported
H8	Satisfaction → Loyalty	.442	<.001	Supported

The hypothesis tests show a differentiated pattern. Assurance has the largest unique standardized association with satisfaction ($\beta=.254$), followed by reliability ($\beta=.201$) and responsiveness ($\beta=.196$). Perceived safety remains statistically significant but is comparatively small ($\beta=.091$). Price fairness and equity/value are positive but non-significant in the simultaneous model. Satisfaction, in turn, has similarly sized positive associations with continued use intention and loyalty (r approximately .44). Thus, the evidence supports a service-execution and confidence-centered account more strongly than a price-

centered account in this sample.

4.4.4 Effect Size and Predictive Relevance

The regression models provide the principal evidence on explanatory power. The six-antecedent model explains 28.9% of the variance in satisfaction. Satisfaction alone explains 19.6% of the variance in continued use intention and 19.6% of the variance in loyalty. Because the analysis is based on observed composite scores rather than a validated PLS-SEM measurement model, latent-variable f^2 and Q^2 statistics are not presented. The emphasis is therefore placed on standardized coefficients, incremental R^2 , model fit in the regression sense, and the consistency of the substantive pattern across related models. [12], [13]

4.5 Mediation Analysis

Exploratory bootstrap indirect effects were estimated using 1,500 resamples to examine whether satisfaction could function as a behavioral bridge between antecedent evaluations and continued use or loyalty. The analysis is interpreted cautiously because the design is cross-sectional and the measurement reliability is below conventional standards. The pattern is consistent with a model in which service evaluations are connected to downstream behavioral outcomes partly through overall satisfaction, but the results should not be described as proof of temporal or causal mediation. [13], [26]

To clarify how satisfaction relates to the two downstream behavioral outcomes, Table VII summarizes the explanatory power and significant predictors across the satisfaction, continued-use, and loyalty regression models.

Table VII. Downstream Regression Models

Outcome	Model	R^2	Key significant predictors
Satisfaction	6 antecedents	.289	Assurance, Reliability, Responsiveness, Safety
Continued Use	Satisfaction only	.196	Satisfaction $\beta=.443$
Loyalty	Satisfaction only	.196	Satisfaction $\beta=.442$
Continued Use	6 antecedents + Satisfaction	.305	Reliability, Responsiveness, Assurance, Satisfaction
Loyalty	6 antecedents + Satisfaction	.279	Responsiveness, Assurance, Satisfaction

The downstream models reinforce the central role of satisfaction but also show that it is not the only route through which service evaluations relate to future behavior. When the six antecedents and satisfaction are considered together, continued use retains significant contributions from reliability, responsiveness, assurance, and satisfaction, whereas loyalty retains significant contributions from responsiveness, assurance, and satisfaction. These patterns are consistent with partial behavioral transmission through satisfaction, but the cross-sectional design does not establish temporal mediation.

4.6 Summary of Findings

The results show a clear concentration of explanatory contribution around assurance, reliability, and responsiveness. Perceived safety has a smaller independent contribution to satisfaction.

Price fairness and equity/value correlate positively with satisfaction but do not retain statistical significance in the full model. Satisfaction is positively associated with continued use intention and loyalty, supporting its role as the central evaluative bridge in the proposed framework.

5. DISCUSSION

This section interprets the empirical results in relation to the study's theoretical framework and prior ride-sharing research. Particular attention is given to the relative roles of assurance, reliability, responsiveness, safety, price fairness, and equity/value, followed by the implications of satisfaction for continued use and loyalty.

5.1 Overview of Major Findings

The results provide a differentiated picture of Uber service evaluation in Bangladesh. Rather than showing that every positive service attribute independently predicts satisfaction, the multivariate model indicates that assurance, reliability, and responsiveness carry the strongest unique contributions. Safety remains relevant but smaller, while price fairness and equity/value lose statistical significance when the service-quality dimensions are controlled. Satisfaction is strongly associated with continued use and loyalty.

5.2 Discussion of Finding 1: Assurance, Reliability, and Responsiveness

The strongest satisfaction predictor is assurance, followed by reliability and responsiveness. This pattern is consistent with the service-quality logic of SERVQUAL, in which customers evaluate whether the service is dependable, responsive, and confidence-inspiring. In ride-sharing, assurance can be especially meaningful because the customer must trust the driver, the platform, and the information provided during the trip. Reliability reduces uncertainty about whether the expected service will actually occur, while responsiveness reduces the friction associated with changes or problems. The Bangladesh setting may strengthen these concerns because ride-sharing operates within variable traffic and service conditions. The finding also aligns with prior ride-sharing studies that emphasize post-booking service quality and driver/service performance as important elements of continued customer engagement. [1], [15]-[17], [19], [22]

5.3 Discussion of Finding 2: Safety, Price Fairness, and Equity/Value

Perceived safety has a positive but comparatively small contribution to satisfaction. This result is substantively plausible because safety is fundamental to physical mobility, yet respondents may treat safety as a basic expectation rather than the main differentiator once reliability and assurance are considered. Price fairness and equity/value show positive bivariate associations with satisfaction but do not remain significant in the full model. This suggests that price perceptions may matter, but their unique explanatory contribution overlaps with broader service evaluations. A passenger can accept a price when the service is dependable and professionally delivered, whereas a low price alone may not compensate for poor service execution. [7], [16]-[20]

5.4 Discussion of Finding 3: Satisfaction and Behavioral Outcomes

Satisfaction is positively associated with both continued use intention and loyalty, with nearly identical bivariate coefficients. This is consistent with expectation-confirmation logic:

favorable post-use evaluations can support intentions to continue using a service. The result also distinguishes behavioral persistence from the individual attributes of the service encounter. Once overall satisfaction is considered, it becomes a strong summary evaluation connecting the service experience to future behavior. This provides empirical support for positioning satisfaction as a central bridge in the conceptual framework. [2], [6], [15], [18], [21]

5.5 Discussion of Additional and Unexpected Findings

The non-significance of price fairness and equity/value in the full satisfaction model is important rather than something to conceal. Their positive correlations with satisfaction indicate that users do consider price and value, but their unique contributions are weaker when other dimensions are entered simultaneously. This may reflect overlap in how users form an overall judgment of the ride experience. The low internal-consistency coefficients also mean that weak measurement could attenuate observed relationships. [7], [18]

Therefore, the non-significant paths should be treated as findings requiring further validation rather than as evidence that price or value is unimportant.

5.6 Integrated Interpretation

Collectively, the results suggest a service-centered model in which satisfaction is shaped primarily by dependable, responsive, and confidence-building delivery. Safety contributes at a lower level, while price and value appear more contextual. Satisfaction then connects these evaluations with continued use and loyalty. The integrated interpretation therefore supports the usefulness of combining a service-quality perspective with expectation-confirmation logic while also demonstrating that not every theoretically plausible relationship survives simultaneous estimation. [1], [2], [15]-[19], [21]

A notable implication is that the relative importance of predictors changes when the analysis moves from simple association to simultaneous estimation. Price fairness and equity/value remain conceptually relevant and show positive bivariate relationships, yet they do not explain substantial additional variance after assurance, reliability, responsiveness, and safety are considered. This distinction matters because managerial conclusions based only on pairwise correlations could overstate the independent role of price. The multivariable evidence instead suggests that users form satisfaction judgments from a bundle of experiences in which dependable execution and confidence may absorb part of the evaluative variance otherwise attributed to price or value.

The Bangladesh evidence also helps clarify why prior studies need not produce identical rankings of SERVQUAL-related dimensions. Research in Bangladesh has reported significant roles for different combinations of reliability, assurance, responsiveness, empathy, price fairness, perceived quality, and value for money, depending on the measurement model and sample. The present results should therefore be read as contextual evidence rather than a universal hierarchy. Differences in sampling, platform conditions, item wording, travel frequency, and analytical specification can change which dimension retains a unique coefficient once related predictors enter the same model. [17], [19], [20]

Finally, the weak internal consistency places an important boundary around interpretation. Measurement error generally attenuates observed relationships and can make small effects

difficult to distinguish from zero. The significant coefficients for assurance, reliability, responsiveness, and safety are therefore noteworthy, but their exact magnitudes should not be treated as stable population parameters. Likewise, the non-significant price and value coefficients do not demonstrate irrelevance. A stronger follow-up study should use refined multi-item scales, documented pilot validation, and a confirmatory measurement model before testing the structural relationships. The present contribution is strongest as a transparent empirical account of the observed 385-case dataset and as a basis for more rigorous replication. [14], [25]-[27]

6. THEORETICAL AND PRACTICAL IMPLICATIONS

Building on the empirical findings, this section explains what the study contributes to theory, managerial practice, and the wider policy context. The discussion separates theoretical implications from practical and societal considerations so that each contribution can be evaluated on its own terms.

6.1 Theoretical Implications

The theoretical implications are considered at three levels: confirmation and extension of service-quality reasoning, the role of satisfaction as a behavioral bridge, and the contextual contribution of evidence from Bangladesh.

The findings provide exploratory support for the relevance of SERVQUAL-oriented dimensions in a ride-sharing context. Reliability, responsiveness, and assurance remain significant when considered together, indicating that core service-quality perceptions retain explanatory value even in a technology-mediated service. The study extends this logic by incorporating safety, price fairness, and equity/value as adjacent customer-experience dimensions rather than treating ride-sharing as a purely digital service. [1], [4], [5], [17], [19]

The results also support the conceptual role of satisfaction as a behavioral bridge. Satisfaction has a substantial association with continued use intention and loyalty, while the upstream dimensions explain a meaningful portion of satisfaction. This provides a coherent mechanism for connecting service evaluation to behavioral outcomes without assuming that each service attribute directly determines future behavior. [2], [6], [15], [18], [21]

The Bangladesh setting contributes contextual evidence to the ride-sharing literature. The relative prominence of assurance, reliability, and responsiveness indicates that users' service evaluations may be shaped strongly by trust and execution quality. At the same time, the results demonstrate why local empirical testing is necessary before generalizing findings from other countries or platform markets. [17], [19], [20]

6.2 Practical and Managerial Implications

The empirical pattern also has direct implications for platform management. The following discussion translates the statistically supported relationships into operational priorities while avoiding causal claims that exceed the cross-sectional design.

For ride-sharing platform managers, the results suggest that service reliability should remain a core operational priority. Pickup accuracy, driver availability, trip information, and service consistency are directly connected to the user's perception of dependable performance.

Responsiveness also deserves attention through efficient driver-passenger communication, accessible support, and rapid handling of service problems.

Assurance appears particularly important. Platform managers can strengthen assurance through driver screening, professional service standards, transparent trip information, safety communication, and mechanisms that increase user confidence. Safety should remain embedded in the service system rather than treated only as a promotional feature. Although price fairness was not a significant unique predictor in the full model, its positive bivariate relationship indicates that transparent pricing and understandable fare communication remain relevant to the overall experience.

The findings also suggest that managerial attention should not be based solely on the lowest price. A lower fare cannot necessarily substitute for reliable and responsive service. Platform decisions that improve the complete service journey may therefore have greater relevance for satisfaction than isolated price reductions.

6.3 Policy and Societal Implications

For regulators and consumer-protection stakeholders, the results support attention to service reliability, safety, transparent pricing, complaint handling, and accountability in platform-mediated transport. Policies that encourage clear safety standards, transparent fare information, accessible grievance mechanisms, and responsible platform practices can help strengthen user confidence. These implications are presented as areas for institutional consideration rather than as claims that the present cross-sectional study establishes regulatory effects.

7. CONCLUSION, LIMITATIONS AND FUTURE RESEARCH

This concluding section consolidates the principal findings and contribution of the study, while also defining the boundaries within which the results should be interpreted. It then identifies methodological limitations and outlines directions for stronger confirmatory and longitudinal research.

This study examined service quality, customer satisfaction, and downstream behavioral outcomes among Uber users in Bangladesh using 385 screened survey responses. The results show that assurance, reliability, and responsiveness are the most prominent simultaneous predictors of satisfaction, while perceived safety has a smaller significant contribution. Price fairness and equity/value are positively related to satisfaction at the bivariate level but do not remain significant in the full model. Satisfaction is strongly associated with both continued use intention and customer loyalty.

The study therefore presents a service-centered interpretation of the AI-enabled ride-sharing environment. The platform's digital and AI-related capabilities form the contemporary technological context, but the available dataset directly measures users' evaluations of service quality and customer experience. The evidence supports the value of combining service-quality reasoning with expectation-confirmation logic, while the measurement limitations require the findings to be treated as exploratory.

The main contribution is the identification of relative patterns among several service and customer-experience dimensions in a Bangladesh-specific Uber sample. Instead of treating all

predictors as equally important, the analysis distinguishes the stronger unique relationships from positive bivariate associations that disappear in the full model. The study also positions satisfaction as a central bridge between service evaluation and downstream behavioral outcomes.

Several limitations should be recognized. The design is cross-sectional, so temporal and causal conclusions are not justified. The sample uses purposive or criterion-based screening and therefore cannot be assumed to represent all Uber users in Bangladesh. The measures are self-reported and may be affected by response bias. Most importantly, the three-item composite constructs show Cronbach's alpha values below conventional thresholds. In addition, AVE, composite reliability, ρ_A , HTMT, f^2 , and Q^2 were not estimated in the present composite-score analysis. Finally, AI is a contextual feature rather than a validated causal construct in the present dataset. [11]-[14], [25]-[28]

Future research should validate the questionnaire through a formal measurement-model procedure and refine or replace weak indicators before confirmatory testing. A longitudinal design could examine how repeated ride experiences influence satisfaction and continued use over time. Future studies could also compare user groups by frequency of use, location, experience, or AI-feature awareness. Cross-country comparisons would help determine whether the relative importance of assurance, reliability, responsiveness, and price differs across ride-sharing markets. Finally, validated AI-specific measures could be added if researchers wish to estimate the independent role of algorithmic transparency, AI-enabled personalization, automated decision support, or AI trust. [11], [12], [25]-[28]

DECLARATIONS

The following declarations provide the transparency information associated with the study, including ethics and consent, data availability, conflicts of interest, funding, author contributions, and the use of generative AI-assisted tools.

Ethics Approval

The study involved a non-interventional, minimal-risk questionnaire survey of adult service users. Participation was voluntary, informed consent was obtained before participation, and no direct personal identifiers are reported in the analytical dataset. At the time the research was conducted, the authors' university did not require formal institutional ethics-committee approval for this category of non-clinical, non-interventional academic survey; therefore, no formal ethics approval number was issued. The research was conducted with due regard for voluntary participation, informed consent, confidentiality, and responsible data handling.

Informed Consent

Participants received information about the academic purpose of the study and provided informed consent before taking part. Participation was voluntary, and responses were analyzed in aggregate form for scholarly research.

Data Availability Statement

The empirical analysis was conducted using the de-identified survey database underlying this study. The data may be made available by the corresponding author upon reasonable request,

subject to participant confidentiality and applicable institutional requirements.

Conflict of Interest

The authors declare no conflict of interest associated with this study.

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This research received no external funding.

Author Contributions

Mashrafi Ahmed: conceptualization, data curation, formal analysis, investigation, visualization, and writing-original draft. Prof. Dr Kazi Abdul Mannan: supervision, conceptual guidance, methodology oversight, validation, interpretation, and writing-review and editing. Both authors reviewed and approved the final manuscript.

AI/Generative AI Disclosure

Generative AI-assisted tools were used for language editing, manuscript-structure refinement, and analytical checking. All empirical results, data decisions, references, interpretations, and final claims were reviewed by the authors, who retain full responsibility for the content of the manuscript.

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8. SUPPLEMENTARY MATERIAL / APPENDIX

The supplementary material summarizes the supporting questionnaire, construct coding, and additional statistical information that underpins the analyses reported in the main article.

Appendix A - Questionnaire

The study questionnaire contains participant-consent and profile questions followed by three-item Likert measures for the constructs used in the present analysis.

Appendix B - Construct and Item Sources

Construct codes and item groupings follow the study codebook and questionnaire. The analysis retains the documented three-item grouping for each modeled construct.

Appendix C - Additional Statistical Results

The full analysis included bivariate correlations, reliability diagnostics, multivariable satisfaction models, and downstream regression models. Reliability coefficients, VIF values, R^2 values, and standardized regression coefficients reported in the article were calculated from the retained $n=385$ dataset.