

Factors Influencing Customer Satisfaction and Loyalty of Online Educational Platform in Indonesia: Analysis of E-Service Quality Factors

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Abstract - The emergence of investing education platforms business alongside the investing trends in generation Z and Millennials arise the competitive environment between the education platform business. The biggest challenge for internet-technology-based service is to provide and maintain customer satisfaction and customer loyalty in the long run. Service quality has gradually been recognized as a critical factor used to gain a competitive advantage and customer retention. Thus, this study investigates the factors of E-Service Quality that influence the customer's decision to use the educational platform and see whether the customer's needs and expectations are fulfilled or not when they use the platform. This research uses quantitative methods using judgmental sampling techniques to collect data using an online survey questionnaire with 262 respondents. This research is targeting the generation Z and millennial respondent from one of the online educational platforms in Indonesia. This study uses the PLS-SEM method to analyze the data. Results of this study indicated that there is a positive significant relationship of e-service quality variables which are efficiency, fulfillment and privacy on customer satisfaction and customer satisfaction on customer loyalty.

Keywords - Customer Loyalty, Customer Satisfaction, E-Service Quality, Indonesia, Online Educational Platform, Online Survey, PLS-SEM, Quantitative Method

I. INTRODUCTION

Financial literacy has emerged as an essential intellectual competency and one of the most valuable life skills today ^[1]. Based on Otoritas Jasa Keuangan, Financial literacy refers to the information, abilities, and beliefs that affect attitudes and actions in order to increase decision-making and financial management efficiency. However, financial literacy in the world is considered a complicated matter. A variety of surveys have been studied to evaluate the global financial literacy index. Unfortunately, the findings are underwhelming, especially considering the importance of financial literacy at this time. Only one-third of individuals globally are financially educated, with males accounting for 35% of financial literacy and women accounting for 30% ^[2].

The importance of financial literacy has been emerging very fast for the world in the past few months, alongside with the emergence of coronavirus (Covid-19). The economic crisis caused by the covid-19 pandemic has raised awareness of the importance of saving emergency

funds, especially for some unforeseen events such as this pandemic ^[3]. The growth in the number of investors in the Indonesian stock market demonstrates growing public knowledge of financial literacy. According to data from KSEI, throughout 2020, the number of investors in the Indonesian capital market consisting of stock, bond, and mutual fund investors has grown 70% in the past 12 months from 2.5 million to 4.2 million investors. The number of investors grew quite satisfactorily, but when viewed from the total population of Indonesia, the total investor in Indonesia is still less than 2% of the total population ^[4]. This is quite concerning if we compare it to our neighboring countries in Southeast Asia, namely Singapore, which has succeeded in reaching 30% of the population and has invested in the capital market. Therefore, business opportunities arise. The emergence of investing education platforms business alongside the investing trends in generation Z and Millennials arise the competitive environment between the education platform business. The primary issue for internet-based service is to provide and retain long-term consumer satisfaction and loyalty.

The intense competition among education services in the sectors of investment and financial literacy is reflected in the proliferation of new businesses that have adopted the same business model. For educational platform startups, immediate action and adjustment are needed to strengthen their competitive position. Due to the low entry barriers for online businesses, competition will enter the industry quickly. ^[5] Additionally, customers only face little conversion cost when transferring from one internet-technology service to another. ^[6] Furthermore, education platform business not only competes with direct competitors but also indirect competitors which provide all educational materials for free through existing platforms and can be found online. The level of competition in this industry is very high. The most difficult challenge for internet-technology-based services is to provide and sustain long-term customer satisfaction and loyalty. Thus, research on the company's service quality is necessary to establish the next aim to improve client usage and loyalty.

While the education industry is often regarded as a service industry. Thus, the quality performance of the service industry needs to be improved continually with

management techniques and quality standards. Customer service quality can be defined as the difference between what customers expect and what they actually receive. [7]. Service quality is the fulfillment of customer needs and desires and its accuracy to match consumer expectations [8]. It is important for a company to know their service quality level in order to recognize their positions in their customer's perspective and also to find out if the services provided have met the customer's needs. A high level of service quality is the business that is able to provide its service to fulfill customer needs and exceed customer expectations [9]. In accordance with various studies, one of the most important variables influencing customer loyalty is the quality of the service itself, because increased service quality has the potential to increase customer loyalty. [10].

These studies investigated the factors that influence the customer's decision to use the educational platform and see whether the customer's needs and expectations are fulfilled or not when they use the platform. These are the variables that will be examined in this study based on the previous research, which are E-Service Quality, Customer Satisfaction, and Customer Loyalty. Customer's satisfaction and loyalty have been shown to be significantly influenced by this variable in earlier studies. As a result, the study was interested in the relationship between this variable of E-Service Quality and also the relationship between Customer Satisfaction and Customer Loyalty. These research results are expected to evaluate education platform business regarding the Service Quality of their platform and recommendations to increase the Customer Satisfaction, Customer Loyalty, and competitiveness positions.

II. METHODOLOGY

The purpose of this study is to examine the connection between E-Service Quality and Customer Satisfaction, which results in Customer Loyalty. The research limitations are focused on Generation Z and Millennials with ages under 40 years. This research uses quantitative methods using judgmental sampling techniques to collect data using an online survey questionnaire with 262 respondents. The image below illustrates the research's hypotheses:

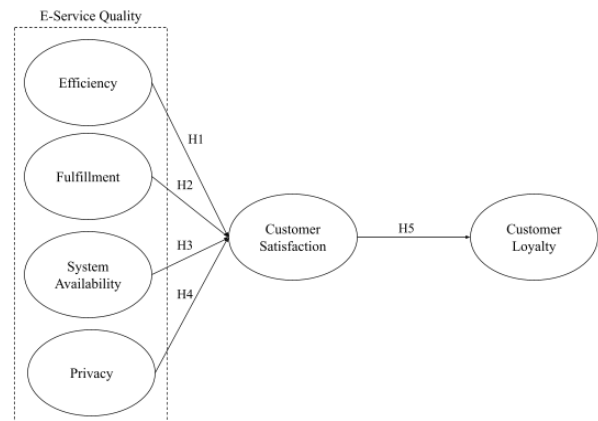


Fig. 1. Conceptual Framework

The framework outlined above was derived from a number of prior studies. The results of previous research serve as the basis for writers to combine and expand the framework. The variables considered are the quality of e-services quality, customer satisfaction, and customer loyalty. Independent variable has been found to be a significant variable of customer satisfaction and loyalty in previous research. Thus, the authors want to investigate the relationship between this variable of E-Service Quality and Customer Satisfaction, which results in Customer Loyalty for an educational service. Therefore, the hypothesis for this paper will be

- Hypothesis 1: Efficiency has a significant effect on Customer Satisfaction
- Hypothesis 2: Fulfillment has a significant effect on Customer Satisfaction
- Hypothesis 3: System Availability has a significant effect on Customer Satisfaction
- Hypothesis 4: Privacy has a significant effect on Customer Satisfaction
- Hypothesis 5: Customer Satisfaction has a significant effect on Customer Loyalty

The data in this study was analyzed using the Partial Least Square - Structural Equation Modeling technique. In this scenario, the researcher employed the Likert scale 1-5 to assess the electronic service quality, and customer satisfaction variables. Tables will be used to present and analyze the data for each research variable. The studies utilized descriptive analysis to analyze and interpret the data collected from respondents regarding the impact of each service quality aspect on customer satisfaction and loyalty.

To conduct a statistical analysis of the measurement and structural models, this study used Smart PLS tools for Structural Equation Modeling (SEM). [11]. The structural model describes the hypothesized causal relationships between the research constructs, whereas the measurement model describes the relationships between latent variables and their manifest variables in SEM. [12].

The aim of this experimental survey was to get a direct response from the respondents. In PLS-SEM, researchers used reliability and validity test, collinearity test, bootstrap analysis, coefficient of determination and stone-geisser test, f square effect size, total indirect and total effect analysis, and mediating result.

III. RESULTS

The structural equation modeling - partial least squares (SEM-PLS) technique was utilized to analyze the data in this study, which was performed using the SmartPLS software. This study employed the SmartPLS tool to detect and calculate the relationships between all variables. With the total amount of data of 262 respondents, the first step to analyze the data is to ensure that the data is valid and reliable. Indicator reliability is a term that refers to the degree to which a variable or set of variables is consistent with the purpose for which they are intended [13]. On this occasion, the author used the SmartPLS application to test the indicator reliability. The value of the outer loadings can be used to establish the indicator's reliability, with a minimum desired value of 0.7 required for the data to be regarded reliable. While 0.4 or above is acceptable for exploratory research [14]. The following is the result of the structural model of the outer model.

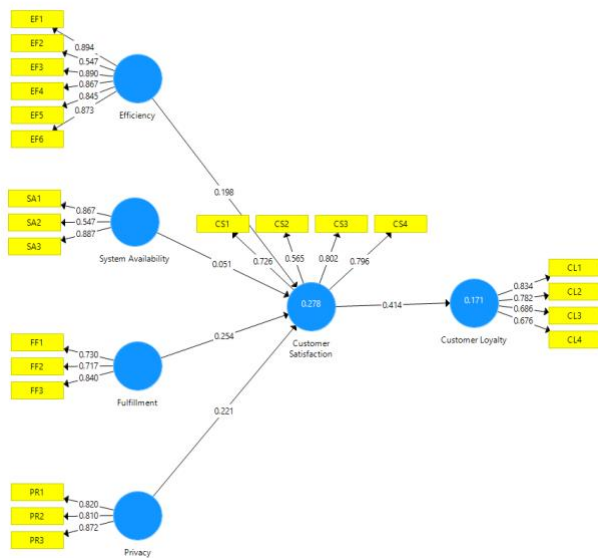


Fig. 2. Path Diagram based on Loading Factor Value

TABLE 1
INDICATOR RELIABILITY TEST

Variables	Indicator	Outer Loading	Reliability
Efficiency (EF)	EF1	0.894	Reliable
	EF2	0.547	Reliable
	EF3	0.890	Reliable
	EF4	0.867	Reliable
	EF5	0.845	Reliable
	EF6	0.873	Reliable
Fulfillment (FF)	FF1	0.730	Reliable
	FF2	0.717	Reliable
	FF3	0.840	Reliable

TABLE 3
DISCRIMINANT VALIDITY RESULT

	Customer Loyalty	Customer Satisfaction	Efficiency	Fulfillment	Privacy	System Availability
Customer Loyalty	0.747					
Customer Satisfaction	0.414	0.728				
Efficiency	0.352	0.369	0.828			

Privacy (PR)	PR1	0.820	Reliable
	PR2	0.810	Reliable
	PR3	0.872	Reliable
System Availability (SA)	SA1	0.867	Reliable
	SA2	0.547	Reliable
	SA3	0.887	Reliable
Customer Satisfaction (CS)	CS1	0.726	Reliable
	CS2	0.565	Reliable
	CS3	0.802	Reliable
	CS4	0.796	Reliable
Customer Loyalty (CL)	CL1	0.834	Reliable
	CL2	0.782	Reliable
	CL3	0.686	Reliable
	CL4	0.676	Reliable

All indicators exceed the required minimum score (0.4 or more), which suggests that all indicators are dependable and may be processed further, as seen in the calculated result of outer loadings value using SmartPLS. Convergent Validity, Discriminant Validity, Composite Reliability, and Average Variance Extracted are the tests done on the outer model.

TABLE 2
VALIDITY TESTING

Variables	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty	0.834	0.559
Customer Satisfaction	0.816	0.531
Efficiency	0.928	0.686
Fulfillment	0.807	0.584
Privacy	0.873	0.696
System Availability	0.820	0.612

According to the table above, the composite reliability values for all variables are more than the ideal score. As a result, all variables fulfill the criterion for reliability. The composite reliability is calculated from the SmartPLS estimation results. As recommended, the final value of composite reliability is more than 0.70. The number displayed in this test is the average variance extracted (AVE) value across all variables acquired as an estimation result with a value greater than 0.50 indicating that the estimation is valid.

Fulfillment	0.295	0.403	0.267	0.764		
Privacy	0.395	0.395	0.333	0.372	0.834	
System Availability	0.230	0.293	0.582	0.267	0.265	0.782

PR2	1.678
PR3	1.835
SA1	1.960
SA2	1.080
SA3	1.934

To pass the discriminant validity test, the value must have a square root of AVE larger than the correlation between the latent variables. According to the table above, each latent variable's AVE square root value is bigger than the correlation value between latent variables. As a result, all variables met the criteria for discriminant validity.

Collinearity test is used to determine whether the independent variable has a high correlation value. According to the literature, high levels of collinearity in the independent variables might have an impact on the relationship between the independent and dependent variables. Collinearity analysis is done by collecting *Variance Inflation Factor* (VIF). Based on the information in the previous table, it can be determined that there is no multicollinearity because the Variance Inflation Factor (VIF) value is less than 5.

TABLE 4
 MULTICOLLINEARITY TEST

Indicators	VIF
CL1	1.849
CL2	1.769
CL3	1.324
CL4	1.193
CS1	1.365
CS2	1.200
CS3	1.507
CS4	1.418
EF1	3.938
EF2	1.237
EF3	3.948
EF4	3.305
EF5	3.001
EF6	3.147
FF1	1.423
FF2	1.154
FF3	1.568
PR1	1.496

TABLE 5
 HYPOTHESIS RESULT

No	Description	T-Values	P-Value	Test Result
1	Efficiency has a significant effect on Customer Satisfaction	2.934	0.004	Accepted
2	Fulfillment has a significant effect on Customer Satisfaction	3.997	0.000	Accepted
3	System Availability has a significant effect on Customer Satisfaction	0.800	0.424	Rejected
4	Privacy has a significant effect on Customer Satisfaction	2.939	0.003	Accepted
5	Customer Satisfaction has a significant effect on Customer Loyalty	7.594	0.000	Accepted

The inner model is tested to determine the relationship between the research model's construct, significance value, and R-square. The structural model was assessed using the R-square for the dependent construct of the t-test and the significance of the structural path parameters' coefficients. Table above summarizes the results for the Coefficient of Determination (R^2) and Cross-Validated Redundancy (Q^2). The coefficients of determination indicate the predictive accuracy of the model, whereas R^2 indicates the ratio of explained variance to total variance. The coefficient of determination measures the extent to which the variability

of one variable may be explained by its relationship to another. The values range from 0 to 1, with 1 indicating perfect predictive performance.

According to the data shown in table above, R2 of Customer Loyalty (CL) is 0.168, which means that 1 latent variable (Customer Satisfaction) explains the 16.8% of the variance in Customer Loyalty (CL). R2 of Customer Satisfaction (CS) is 0.266, which means that 4 latent variables (Efficiency, System Availability, Fulfillment, and Privacy) explain the 26.6% of the variance in Customer Satisfaction (CS).

When evaluating the model using PLS, the R-square for each dependent latent variable and the AVE test are used. The results of R-square and AVE value using SmartPLS are shown in Table below. Then the Goodness of Fit (GoF) is calculated by square root of average value of AVE multiply by the average value of R2. The GoF value for this research model is 0.343, indicating that it is capable of explaining empirical data. This model's SRMR (standardized root mean square residual) value is 0.068, which indicates that it is suitable for the model, as it is less than 0.08.

IV. DISCUSSION

The first hypothesis is that efficiency is predicted to have a significant positive effect on the level of customer satisfaction especially in the case of meeting customer expectations. The easier, simplify and speed up online platform empirically supports the level of satisfaction. When it comes to evaluating firsthand the quality of service provided by an online platform, efficiency is essential. In this research, it is confirmed that hypothesis 1 shows that there is a significant positive effect between Efficiency on Customer Satisfaction. It is proven by the P-value of 0.004 which is smaller than 0.05 and T-values is $2.934 > 1.96$ at significance level of 0.05. So, it can be concluded that there is a positive effect of Efficiency on Customer Satisfaction which means it is in accordance with hypothesis 1. The higher level of efficiency that education platform could give to their customers, it will positively influence their satisfaction.

The second hypothesis is that fulfillment has a significant effect on customer satisfaction. Customers that already put wishes and trust in their order needs to be fulfilled by the provider in order to meet their expectations. Accurate representation of the service, timely delivery and accurate orders is a must have in order to satisfy customers. The company must fulfill the customer's desire to deliver the service accurately, timely and reliably based on the customer's order. Therefore, fulfillment is a strong predictor of customer satisfaction. In this research, it is confirmed that hypothesis 2 shows

that there is a significant positive effect between Fulfillment on Customer Satisfaction. It is proven by the P-value of 0.000 which is smaller than 0.05 and T-values is $3.997 > 1.96$ at significance level of 0.05. So, it can be concluded that there is a positive effect of Fulfillment on Customer Satisfaction which means it is in accordance with hypothesis 2. The higher level of fulfillment that customers feel from the service platform, the better their satisfaction will be. From the data analysis, the F square effect size of fulfillment to customer satisfaction (0.074) is greater among other e-service quality dimensions (Efficiency and Privacy). It is aligned with the profile respondents that most of the customers are searching for educational information about investment and they found it on the platform.

The third hypothesis is that system availability has significant effect on customer satisfaction. System availability makes customers always access online services offered by the company, which can help customers to have a good online company image. The availability of the system in the online scope can be seen from the perspective such that the page does not crash, not error and platform launch quickly. But in this research, it is confirmed that hypothesis 3 shows that there is no significant effect between System Availability on Customer Satisfaction. It is proven by the P-value of 0.424 which is larger than 0.05 and T-values is $0.800 > 1.96$ at significance level of 0.05. So, it can be concluded that there is an insignificant effect between the variable of System Availability on Customer Satisfaction which means that it is in accordance with hypothesis 3. Therefore, it can be concluded that companies do not have to invest and maintain software and hardware to ensure trouble-free internet connection between visitors and that they do not have to have a stable platform since system availability does not have any significant effect on satisfaction. The result of this research is aligned with past findings^[15, 16] which found that System Availability has not a significant effect on Customer Satisfaction. There are several interpretations based on the profile of respondents on why the system availability has no significant effect on customer satisfaction. The first one is if we see from the platform visit frequency, it can be seen that most of the customers are having a visit more than 13 times in a week which can be interpreted as customer usage time is considerably not that high. If the system encounters an error, customers have an option to re-visit again after waiting several minutes. Besides that, the learning platform is not mandatory and customers can learn whenever they want. Therefore, the needs and wants of customers are still fulfilled even though they need several times to wait for the site launch properly.

The fourth hypothesis is that privacy has significant effect on customer satisfaction. Privacy refers to the extent to which the platform is secure and customer

information is protected since customers see significant risk in virtual e-service environments stemming from possible misuse of financial data and personal data. If a customer believes in an online platform, then they will believe that the information will be safe and will not be distributed. This must be in accordance with the wishes and expectations of customers so that customers will be satisfied with the online platform of the company concerned. In this research, it is confirmed that hypothesis 4 shows that there is a significant positive effect between Privacy and Customer Satisfaction. It is proven by the P-value of 0.003 which is smaller than 0.05 and T-values is $2.939 > 1.96$ at significance level of 0.05. So, it can be concluded that there is a positive effect of Privacy on Customer Satisfaction which means it is in accordance with hypothesis 4. It means that privacy has an important role in maintaining customer satisfaction. The higher the level of privacy maintained by the service provider, the higher the level of satisfaction.

The fifth hypothesis is that Customer Satisfaction and Customer Loyalty are related. According to the findings of a previous study, experts think that customer satisfaction is widely recognized as a key predictor of customer loyalty. Once an online client develops a habit of buying at a particular site, his or her purchasing choice process becomes automatic; satisfied customers return to a site more frequently as a result of enhanced loyalty^[17]. Satisfied customers are more likely to tell others about their experience, resulting in favorable word-of-mouth marketing^[18]. In this study, hypothesis 5 is verified, indicating that customer satisfaction has a positive correlation with customer loyalty. It is demonstrated by the P-value of 0.000 which is smaller than 0.05 and T-values is $7.594 > 1.96$ at significance level of 0.05. Therefore, it can be concluded that the higher level of customer satisfaction leads to higher level of loyalty.

V. CONCLUSION

As a result of this research, it is possible to infer that there are 3 of 4 variables of E-Service Quality in the model are included as factors that significantly affect customer satisfaction and loyalty in the education platform. Based on the result of PLS analysis, starting from E-Service Quality variables which consist of Efficiency, Fulfillment and Privacy gives a direct positive effect on Customer Satisfaction and Customer Satisfaction gives direct positive effect to Customer Loyalty. Besides that, the biggest effect compared to other variables is the relationship between customer satisfaction and customer loyalty indicated by T-Values (7.594) and the effect size that is relatively strong (0.206). Besides that, based on the descriptive analysis, it can be concluded that most of the customers are already satisfied with the current service from the business. With the total mean in variable customer satisfaction at 4.545 and a minimum

score of all indicators in customer satisfaction at 3, it is enough evidence that customers' needs and wants are fulfilled in the services.

Through this study, it can be seen that most education platform users already have a good loyalty level to the services but still can be improved. It can be seen from the high mean rate in the Customer Loyalty response with average 4.545 from all 4 question indicators. It is found that the mean answer of the lowest indicator is on the CL4 indicator, which is 4.492, while the mean answer for the highest indicator is 4.58 for the CL2 indicator. Based on the Net Promoter Score analysis, the NPS score of education platform customers is 58% with calculation 62.60% of total respondents are promoters and 4.58% of total respondents are detractors. It means that education platform still needs to improve their loyalty level by at least 13% to equally balance with the NPS benchmark which is 71% for the education industry.

There are so many things to be considered especially in an early-stage startup in order to be able to compete in the business world. Early-stage startups are expected to have quick and precise decision making that could boost the business to the next level. The emergence of investing education platforms business alongside the investing trends in generation Z and Millennials arise the competitive environment between the education platform business. The primary challenge for internet-based service providers is to create and sustain long-term customer satisfaction and loyalty.

According to this research, the quality of e-services, and customer satisfaction has increasingly been acknowledged as a crucial component in achieving a competitive advantage and retaining customers. It is important for education platforms to make sure that their services fulfill what customers expect to get from the beginning of their customer journey. The recommendation for marketers is to focus on developing a platform that could boost the level of efficiency, fulfillment and also privacy. Marketers could boost level of efficiency to customers by describing how easy the customers are in using the structure of the online platform correctly and how simplify access for the users. The implementation for maintaining customer satisfaction is also by boosting the level of fulfillment in customer perspective. Fulfillment contains customers' trust level, when customers want something to buy the services and they have paid for it, the company must fulfill customers' orders. Therefore, it is important for education platform to keep maintaining their speed of delivery, giving products accurately, on-time and trusted. Marketers could also promote how the platform always fulfill what customers need and want from the business. The third most important factors are the privacy factors. Privacy here can be promoted by giving them a description on how the personal information protection system is and protecting security from risks of fraud and financial loss. Keeping customers

privacy is crucial thing for company with no spread secret information about their customers to any website, keeping shopping accounts security of customers, keeping secrecy bank accounts owned by customers and their shopping attitudes. It is also known from this research that high customer satisfaction will lead to higher customer loyalty which will lead to retaining customers.

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