Determinant of customer satisfaction and loyalty in using online shopping applications

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Abstract

Advances in technology and increasing business competition have caused many companies to revisit strategies in order to retain customers. Factors of satisfaction and loyalty are things that have always been the company's goal in obtaining growth. Therefore, understanding the factors that influence satisfaction and loyalty is important. This study was proposed to investigate the factors that can affect customer satisfaction and loyalty to online application users in booking hotels. This research is quantitative research using an explanatory research approach. The results show that the goodness of fit as a whole has met the feasibility of the model. Based on the results of the study, practically researchers can recommend the hospitality industry service platform to maintain the quality of Perceived Value and the application of Relational Quality to customers who directly come to the hotel by providing a respectful, empathetic, polite and mild attitude to help what customers need.

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Introduction

The rapid development of information technology and communication has driven the changes in various sectors, both service and manufacture. It is crucial for firms to look for the factors that influence customer satisfaction and loyalty to have a sustainable business (Alzoubi, 2020). Customer loyalty is the main determinant of firm performance in the long term, as the increase of loyalty can substantially increase profits. According to Cheng, (2019), a service can lead to satisfaction and loyalty if the firm is able to provide superior value as competitive advantage. Currently, business is faced with the condition in which the digitization era is thriving, thus consumers can easily cut out purchase through their mobile phone and get access to the service providers. In 2020, the growth of the internet is increasing, giving rise to various types of platforms as a means to ease consumers to make transactions, especially in the hotel industry.

Developing countries, which are often seen as late and backward compared to developed countries, are in fact quite fast in responding to the developments in technology and information, especially in Indonesia. The technological development in Indonesia is quite high, as the growth of internet user in Indonesia reached 17% in 2020, with the total user of 175,4 million user in January 2020 (Firmansyah, 2021). This condition also affects the marketing processes of hospitality industry. The business actors market their products both using conventional method and digital marketing to widen their hotel marketing networks, increase their profits, as well as their competitiveness.

Currently, there are at least five companies that become the platforms and act as intermediaries for consumers in making purchases in the hotel industry. The first hotel booking platforms that are mostly used and well-known by customers is Traveloka, which have 43 percentage. The second platform is Agoda, which is chosen by 22 percent customers. It is then followed by Reddorz, chosen by...
17 percent customers. The fourth hotel booking platform is Oyo, which is chosen by 11 percent customers, and the fifth is booking.com, which is chosen by 7 percent customers.

This rapid development of technology and information is perceived to greatly contribute to the firm’s revenue stream for a sustainable business (Rosca et al., 2017). However, in online business, challenges arise when firms incorrectly identify the factors that determine satisfaction and loyalty (Hadi et al., 2019). A number of studies have focused on the dimension of service quality as the main determinant of customer satisfaction (Meesala & Paul, 2018). However, there are only a few that include perceived value and relational quality as the determinants in explaining customer satisfaction and loyalty (Hadi et al., 2019).

Considering that perceived value is very crucial for firms in gaining satisfaction and loyalty, this study uses this variable as one of the determinants of satisfaction and loyalty. This study aims to explore the factors that influence consumer satisfaction and loyalty on the use of application platforms of service providers in the hotel industry, as well as provide a conceptual model for problems regarding satisfaction and loyalty, especially in the context of online business in the city of Bandung, Indonesia.

This paper is organized and divided into several parts. First, the article is started with introduction, which explain about the background of why this study is carried out. Second, it will then be followed by literature review that explains the relationship between perceived value, relational quality, customer satisfaction, and loyalty. Third, this article explains about the method, analytical tools, variables, and item measurement used in the study. Fourth, the results of the study is presented along with the discussion. The last part is conclusion which includes the conclusion of the results, implication, and suggestion for future research.

Literature Review

Conceptual Background and Hypothesis Development

Perceived value is defined as the result or benefit received by customer in relation to the costs incurred (Chen, 2019). According to Slack et al. (2020) In simple terms, value is the difference between perceived benefits and costs. In making a purchase, consumers evaluate whether the benefits of a product purchased are in accordance with the sacrifices that will be made in obtaining a particular product or not (Oyedele et al., 2018; Tzavlopoulos et al., 2019). Firms that want to maintain good relations with consumers and have a competitive advantage must be able to provide high and unique value to the products they offer (García-Fernández et al., 2018). Perceived value is the exchange between the benefits and sacrifices carried out by consumers in purchasing a product or services (Özkan et al., 2020). Perceived value can be considered as an important thing, because if a product or service cannot generate value, it will lose to its competitors. A value can be seen to be very important, special, and can vary greatly from one customer to the others (Lee, 2019). The previous study has shown that a value can provide satisfaction to consumers (Kim & Thapa, 2018). According to Kim & Park (2017), perceived value can be used by consumers to carry out repeat purchases, thus in the end it can increase loyalty.

Perceived value can also be used by consumers to combine various aspects of a service into a competitive offering. Therefore, perceived value can be viewed as a relative measure of the cost and other monetary aspects of a service. According to Othman et al. (2017), perceived value can also be defined as consumer’s overall assessment of what is received and what is given (Samudro et al., 2020). The relationship between perceived value and customer satisfaction has a direct impact on the service providers (Tuncer, 2021), thus satisfaction depends on value. In making the decision to return to service providers, customers tend to consider the perceived value. The study from (Choi, Greenwell and Lee, 2018) stated that customer satisfaction is based on the service experience and perceived value. Based on these explanations, the first hypothesis proposed is as follows:

H₁. Perceived value has a positive influence on customer satisfaction.

One of the aspects of service quality that has received little attention from researchers is relational quality, which emerges in the interactions between customers and service providers (Chang, 2021). Relational quality refers to the customer’s perception and evaluation of communication and behavior of individual service employee, such as respect, courtesy, warmth, empathy, and helpfulness (Su & Swanson, 2020). Relational quality does not concern technical performance such as the mechanism of service delivery, and it does not involve service design, such as the features or facilities offered. It involves the feelings and emotional states that are driven through customer-employee interactions (McEwan et al., 2018). Quality is an important component in business, especially in the context of online business, as quality becomes the determinant for customers in choosing online services. According to (Lu, 2019), the original purpose of e-commerce was to show business content, product, and service to online customers. Conceptually, relational quality is one of the important dimensions in service quality which measures customer satisfaction. From a managerial perspective, this service quality dimension has helped managers to identify the efforts that has been carried out to provide services that meet or exceed customer expectations. Sunarsh (2018) argued that communication in interpersonal relationships is increasingly mediated by technology. In this matter, the question of whether the mediation enhances or reduces relational quality becomes more relevant. The findings from Su & Swanson (2020) stated that relational quality depends on the type of tool in establishing a relationship that gives rise to the communication that facilitates it. Based on this, the second hypothesis proposed is as follows:

H₂. Relational quality has a positive influence on customer satisfaction

Obtaining customer satisfaction is the main objective for most service companies today (Popp & Woratscheck, 2017). Increasing customer satisfaction and retention can lead to increased profits, positive word of mouth, and lower marketing spending (Cheng, 2019).
In general, customer satisfaction is defined as a metric of how well a product or service can meet customer expectations. Therefore, many companies use customer satisfaction as a standard of performance and business excellence (Liat et al., 2017). Satisfaction with online environmental factors makes customers significantly more likely to carry out repeat purchase (Elsäßer, 2017). In addition, they can share their experiences in purchasing products or services with others. Keshavarz & Jamshidi (2018) considered customer satisfaction as an attitude that is formed based on experience after a client obtains a product or uses a service. In line with this definition, Yilmaz, (2017) defined satisfaction as an attitude, assessment, and emotional response shown by consumers after the purchase process. This indicates consumers’ feeling of happiness with the product or service. Solimun & Fernandes (2018) stated that there is a positive relationship between satisfaction and loyalty. This means that if customers have a high satisfaction, there is a high possibility that they will be loyal with the product or service. The third hypothesis proposed is as follows:

H3. Customer satisfaction has a positive influence on loyalty

The measurement of customer satisfaction is often used as a standard of performance and business excellence (Leninkumar, 2017). When customers are satisfied, they can share their experience in purchasing a product or service with others. According to Meilatinova, (2021), satisfaction is an important factor, especially in the context of online business, which can lead to loyalty. A number of previous studies have shown that customer loyalty can be increased through customer satisfaction who have developed online shopping habits (Wu & Li, 2017). The relationship between satisfaction and loyalty has been defined in the service recovery model proposed by (García-Fernández et al., 2018). Considering the advantages of customer trust and satisfaction for the firms, it becomes important to get a deeper understanding of how perceived value can increase satisfaction to make customers become loyal. Previous studies have found that customer trust can be influenced by perceived value (Özkan et al., 2020) as well as relational quality of the online service provided (Keshavarz & Jamshidi, 2018), as in the end, when customers are satisfied, it can increase loyalty which will increase the profits for the firm. Based on these explanations, the fourth hypothesis proposed are as follows:

H4a. Customer satisfaction mediates the influence of perceived value on loyalty.

H4b. Customer satisfaction mediates the influence of relational quality on loyalty

Research and Methodology

This study is carried out using quantitative approach with the aim to measure the causal relationship between variables. The population of this study is 210 consumers who use applications in hotel reservations in West Java, with the number of samples of 190 respondents. This study is carried out with survey method by distributing questionnaire to respondents. The final amount of questionnaire returned and used for data processing is 190 questionnaires. The data analysis is performed using Structural Equation Modeling using AMOS 5 software.

![Figure 1: Conceptual Framework](image-url)

The measurement of the variables used in this study are as follows:

**Perceived Value**

Perceived value is the exchange between the benefits obtained and sacrifices incurred by consumers in purchasing a product. The perceived value variable is measured with the scale developed by Slack et al. (2020) and Konuk (2019) which consists of 9 items.

**Relational Quality**

Relational quality is a factor that refers to customers’ perception and evaluation of the communication and behavior of individual service employee. This variable is measured using the scale developed by Arrahmani et al., (2020) such as respect, courtesy, empathy, and helpfulness.

**Customer Satisfaction**

Customer satisfaction is defined as an attitude that is formed based on the experience after the consumer gets the product or uses it. Customer satisfaction will strongly depend on the performance of the product or service offered. The variable of customer satisfaction is measured with the scale developed by Meilatinova, (2021).
satisfaction, especially in the context of online business, is measured using 4 indicators, namely reputation, information quality, trust, and repeat purchase.

**Customer Loyalty**

Customer satisfaction is part of the requirements to develop loyalty. The concept of customer loyalty refers to the customers attitude towards the relationship between the customer and the seller. Customers express their loyalty behavior in different ways. Loyalty is measured using 4 indicators, namely repetition, purchase across, retention, and recommendation (Keshavarz & Jamshidi, 2018).

**Analysis and Findings**

From the results regarding demographic characteristics, it can be known that the respondents are dominated by female (63%), in the age group of 25-35 years old (51%), with the education of bachelor’s degree (74%). More details on demographic characteristics of the respondents are presented in Table 1 below:

**Table 2: Respondent profile**

| Characteristics         | Frequency | Percentage |
|-------------------------|-----------|------------|
| Gender                  |           |            |
| Male                    | 51        | 37%        |
| Female                  | 114       | 63%        |
| Age                     |           |            |
| 18-25 years old         | 22        | 6%         |
| 26-35 years old         | 94        | 51%        |
| 36-45 years old         | 37        | 20%        |
| 46-55 years old         | 12        | 23%        |
| Education               |           |            |
| High School or equivalent| 40        | 7%         |
| Bachelor’s degree       | 116       | 74%        |
| Others                  | 9         | 5%         |

**Data Analysis**

**Data Reliability Test**

Based on the results of the standardized loading estimate significance test, objective information is obtained that all indicators in the latent variable provide a very significant value with $p < 0.001$ and the loading value of each indicator is greater than 0.50. This indicates that all indicators are valid in measuring the latent variables. The reliability test of Cronbach’s Alpha ($\alpha$) was calculated using the SPSS version 23 program, with the acceptance parameter $\alpha > 0.70$. Meanwhile, Construct Reliability (CR) and Average Variance Extracted (AVE) are calculated manually with the following equation:

$$CR = \frac{\left(\sum_{i=1}^{n} \lambda_i \right)^2}{\left(\sum_{i=1}^{n} \lambda_i \right)^2 + \left(\sum_{i=1}^{n} \varepsilon_i \right)}$$

$$AVE = \frac{\left(\sum_{i=1}^{n} \lambda_i \right)^2}{n}$$

Statistical results for all indicators with alpha values and Construct Reliability (CR) values in order to meet the acceptance criteria must be above 0.7.

The recommended Average Variance Extracted (AVE) value must be above 0.5. From the test results, the values obtained by Cronbach’s Alpha, Construct Reliability and Average Variance Extracted meet the acceptance criteria, so the data used can be said to be reliable.
### Table 3: Reliability Test Result

| Latent Variable      | Indicator measurement | Standard Loading | $\alpha$ | CR   | AVE  |
|----------------------|-----------------------|------------------|----------|------|------|
| Perceived Value      | PV1                   | 0.618            | 0.771    | 0.904| 0.515|
|                      | PV2                   | 0.716            |          |      |      |
|                      | PV3                   | 0.807            |          |      |      |
|                      | PV4                   | 0.742            |          |      |      |
|                      | PV5                   | 0.846            |          |      |      |
|                      | PV6                   | 0.764            |          |      |      |
|                      | PV7                   | 0.596            |          |      |      |
|                      | PV8                   | 0.601            |          |      |      |
|                      | PV9                   | 0.726            |          |      |      |
| Relational Quality   | RQ1                   | 0.703            | 0.763    | 0.855| 0.544|
|                      | RQ2                   | 0.742            |          |      |      |
|                      | RQ3                   | 0.812            |          |      |      |
|                      | RQ4                   | 0.789            |          |      |      |
|                      | RQ5                   | 0.626            |          |      |      |
| Customer Satisfaction| CS1                   | 0.761            | 0.822    | 0.837| 0.566|
|                      | CS2                   | 0.913            |          |      |      |
|                      | CS3                   | 0.668            |          |      |      |
|                      | CS4                   | 0.638            |          |      |      |
| Customer Loyalty     | CL1                   | 0.792            | 0.808    | 0.843| 0.580|
|                      | CL2                   | 0.863            |          |      |      |
|                      | CL3                   | 0.812            |          |      |      |
|                      | CL4                   | 0.538            |          |      |      |

### Model Fit Test

The results of the model suitability test in this study can be seen in the table below. Tests used to test the suitability of the model using Chi-square, CMIN/DF, GFI, AGFI, RMSEA, TLI and CFI. The table shows that the planned model fits all parameters.

| Statistical test                             | Cr-value | Result | Information |
|----------------------------------------------|----------|--------|-------------|
| Chi Square                                   |          | 374.096|             |
| Degree of Freedom                            |          | 206    |             |
| p-Value                                      | > 0.05   | 0.055  | Fit         |
| CMIN/DF                                      | < 2.00   | 1.816  | Fit         |
| Root Mean Square Residual (RMR)              | > 0.05   | 0.135  | Fit         |
| Root Mean Square Error of Approximation (RMSEA) | < 0.08  | 0.064  | Fit         |
| Goodness of Fit Index (GFI)                  | ≥ 0.90   | 0.922  | Fit         |
| Adjusted Goodness of Fit (AGFI)              |          | 0.913  | Fit         |
| Comparative Fit Index (CFI)                  |          | 0.919  | Fit         |
| Tucker Lewis Index (TLI)                     |          | 0.952  | Fit         |
Figure 2: Customer Loyalty Measurement Model

Convergent Validity Test

The convergent validity test was obtained from the model measurement data for each variable, this test was conducted to determine the validity of each estimated indicator, by measuring the dimensions of the concepts tested in the study. If each indicator has a critical ratio value (C.R.) that is greater than twice the standard error (S.E.), it indicates that the indicator has measured what it should have measured in the model presented (Ferdinand, 2002). From the test results, the regression weight value shows that the critical ratio (C.R.) is greater than twice the standard error (S.E.), which means that all indicators in the study are valid for each latent variable. The regression weight value for each construct is as shown in Table 5.

Table 5: Convergent Validity Test Result

|         | Estimate | S.E.  | C.R. | P    |
|---------|----------|-------|------|------|
| PV9     | 1.000    |       |      |      |
| PV8     | 1.000    |       |      |      |
| PV7     | 1.401    | .250  | 5.787| ***  |
| PV6     | 2.020    | .403  | 5.015| ***  |
| PV5     | 2.082    | .405  | 5.138| ***  |
| PV4     | 1.948    | .396  | 4.924| ***  |
| PV3     | 2.158    | .424  | 5.087| ***  |
| RQ5     | 1.149    | .274  | 4.186| ***  |
| RQ4     | 1.149    | .274  | 4.186| ***  |
| RQ3     | 1.958    | .451  | 4.344| ***  |
| RQ2     | 1.842    | .425  | 4.331| ***  |
| CS4     | 1.000    |       |      |      |
| CS3     | 0.954    | .123  | 7.744| ***  |
| CS2     | 1.200    | .138  | 8.675| ***  |
| CS1     | 1.064    | .133  | 8.021| ***  |
| CL1     | 1.000    |       |      |      |
| CL2     | 1.054    | .100  | 10.488| ***  |
| CL3     | 0.541    | .091  | 5.946| ***  |
| CL4     | .626     | .099  | 6.300| ***  |
| PV1     | 1.990    | .419  | 4.748| ***  |
| PV2     | 2.314    | .464  | 4.983| ***  |

Model Causality Test

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By using AMOS statistical software, it can be analyzed and calculated the results of the regression weights between latent variables which are often referred to as estimated loading factors or lambda values. In addition, the degree of freedom (df), the value of C.R or t-count can also be known.

Based on the significance of t-count with probability value (p) = 0.05. The results of the causality test regression weights as shown in the table are explained as follows:

i. The Perceived Value variable significantly affects the Customer Satisfaction variable with a t-count value smaller than the probability value <0.05.

ii. The Relational Quality variable has a significant effect on the Customer Satisfaction variable with the t-count value smaller than the probability value of 0.044 <0.05.

iii. The Customer Satisfaction variable significantly affects the Customer Loyalty variable with the t-count value less than the probability value <0.05.

### Table 6: Model Causality Test Result

| Variable                  | Source Variable | Estimate | S.E. | C.R. | P     |
|---------------------------|-----------------|----------|------|------|-------|
| Customer Satisfaction     | Perceived Value | 1.155    | .296 | 3.895*** |
| Customer Satisfaction     | Relational Quality | .397     | .196 | 2.018 .044 |
| Customer Loyalty          | Customer Satisfaction | .397     | .082 | 4.830 *** |

### Direct Effects, Indirect Effects and Variable Total Effects

The effect of each latent variable either directly (standardized direct effect) or indirect (standardized indirect effect) and the total effect (standardized total effect) are summarized in Table 7. The magnitude of the influence of each latent variable directly (standardized direct effect) and indirectly (standardized indirect effect) and the total effect (standardized total effect) is as follows:

i. The Relational Quality variable has a direct effect on Customer Satisfaction of 0.208 and there is no indirect effect.

ii. The Perceived Value variable has a direct effect on the Customer Satisfaction variable of 0.519 and does not have an indirect effect.

iii. The Relational Quality variable does not have a direct effect on Customer Loyalty but has an indirect effect of 0.099.

iv. The Perceived Value variable has an indirect effect on Customer Loyalty of 0.248 and has no direct effect.

v. The variable Customer Satisfaction has a direct effect on Customer Loyalty of 0.478 and does not have an indirect effect.

### Table 7: Direct, Indirect and Total Effects Result

| Variable                  | Direct effect | Indirect effect | Total effect |
|---------------------------|---------------|-----------------|--------------|
| Relational Satisfaction   | 0.208         | 0.000           | 0.208        |
| Perceived Satisfaction    | 0.519         | 0.000           | 0.519        |
| Relational Loyalty        | 0.000         | 0.099           | 0.099        |
| Perceived Value           | 0.000         | 0.248           | 0.248        |
| Customer Satisfaction     | 0.478         | 0.000           | 0.478        |

### Coefficient of Determination

The value of the coefficient of determination or the magnitude of the simultaneous influence of variables on other variables is as follows:

i. The Perceived Value variable has a role of 53.7% on Customer Satisfaction.

ii. Relational Quality variable has a role of 65.4% of Customer Satisfaction.

iii. The Customer Satisfaction variable has a role of 57.1% of Customer Loyalty.

### Table 8: Coefficient of Determination Result

| Affecting Variables | Affected Variables | Effective Donation |
|---------------------|--------------------|--------------------|
| Perceived Value     | Customer Satisfaction | 53.7%              |
| Relational Quality  | Customer Satisfaction | 65.4%              |
| Customer Satisfaction | Customer Loyalty    | 57.1%              |
Discussion

Influence of Perceived Value on Customer Satisfaction

In the research that has been done, it is found that the Perceived Value variable has a significant influence on Customer Satisfaction directly. Based on the data that has been obtained, this provides insight for service provider application platforms in the hospitality industry to increase Perceived Value, because from the data above it is known that Perceived Value has a significant influence on Customer Satisfaction.

Effect of Relational Quality on Customer Satisfaction

In the research that has been done, it is found that the Relational Quality variable has a significant influence on Customer Satisfaction directly. Based on the data that has been obtained, this provides insight for service provider application platforms in the hospitality industry to improve Relational Quality, because customer satisfaction is not only obtained from good Perceived Value, but can also be influenced by Relational Quality.

The Influence of Customer Satisfaction on Customer Loyalty

In the research that has been done, it is found that the Customer Satisfaction variable has a significant influence on Customer Loyalty directly. Based on the data that has been obtained, this provides insight for service provider application platforms in the hospitality industry to increase Customer Satisfaction. If the service platform can provide optimal customer satisfaction, then there is no doubt that customers will provide positive feedback on the service platform by providing recommendations to their relatives to use this platform.

Conclusion

This study proves that the model proposed in this study is in accordance with the empirical conditions in the activities that occur in the Hotel service platform industry. In the research model, the results show that the success of Customer Loyalty can be obtained from Customer Satisfaction with a positive influence from Perceived Value and Relational Quality. Based on the results of the study, this study provides several implications. The practical implication is that it is important for hospitality industry service platform to maintain the quality of Perceived Value and the application of Relational Quality to customers who directly come to the hotel by providing a respectful, empathetic, polite and mild attitude to help what customers need. This is because both perceived value and relational quality can have an impact on the customer satisfaction and loyalty toward both the hotel and the platforms they used. For the theoretical implication, this study has shown the antecedents or determinants of customer satisfaction and customer loyalty, and enrich the literature of marketing study. However, since this study is only directed to customer in Bandung, future research is suggested to carry out similar study in different context or locations. Future research is also encouraged to use other variables that can be the antecedent of customer satisfaction and loyalty, or look for certain conditions in which the influence between the variables become more effective by using moderating variables.

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