



E-SERVICE QUALITY, TRUST AND CUSTOMER SATISFACTION: A STUDY OF M-COMMERCE USERS IN EU AND NON-EU COUNTRY

Emina Bešlija 

International Burch University, Bosnia and Herzegovina
beslijaemina4@gmail.com

Ensar Mekić, PhD

International Burch University, Bosnia and Herzegovina
ensar.mekic@ibu.edu.ba

Abstract

The primary goal of this study is to investigate the impact of e-service quality and trust on customer satisfaction among m-commerce users. The secondary goal is to compare the e-service quality, trust, and customer satisfaction of m-commerce users in EU and non-EU country. The structured survey has been used as a measurement instrument, and in total 300 responses have been gathered, 150 from Bosnia and Herzegovina as an example of non-EU country and 150 responses from Austria, as an illustration of EU nation. Validity and reliability of scales used to prepare has been evaluated for validity and reliability through EFA procedure and Cronbach's Alpha values. To expedite data collection, a convenient sample was utilized, which yielded reliable results even though respondents of diverse genders, ages, and levels of education are included in the sample. Results indicated that e-service quality and trust have a significant impact on customer satisfaction. In addition, the perceptions of respondents from Austria and Bosnia and Herzegovina regarding e-service quality, trust, and customer satisfaction are nearly same. Future studies are encouraged to focus on a broader number of nations and give empirical evidence from a larger sample size.

Keywords: E-service quality, customer satisfaction, trust, m-commerce users, Austria, Bosnia and Herzegovina



INTRODUCTION

Every day, m-commerce grows in popularity and user base. The new State of Mobile 2022 report from App Annie reveals that the average mobile user now spends 4 hours and 48 minutes per day on their device. In 2022, the world's 5,3 billion mobile users would collectively spend more than 1 billion years using their mobile devices (Kemp, 2022).

Additionally, Kemp (2022) indicates that the amount of time people spend on their smartphones increases by 6.7% yearly. The fact that people spend an average of 92.5% of their time on mobile applications, compared to 7.5% of their time on web browsers, is another indication that the majority of people utilize their smartphones for mobile applications.

The increasing number of mobile phone users is one of the reasons why m-commerce is becoming an integral part of many people's daily lives. Over the years, Austria has had a greater number of mobile service customers than Bosnia and Herzegovina, but in 2020, the number of users in both countries was nearly same, as shown in the graph below.

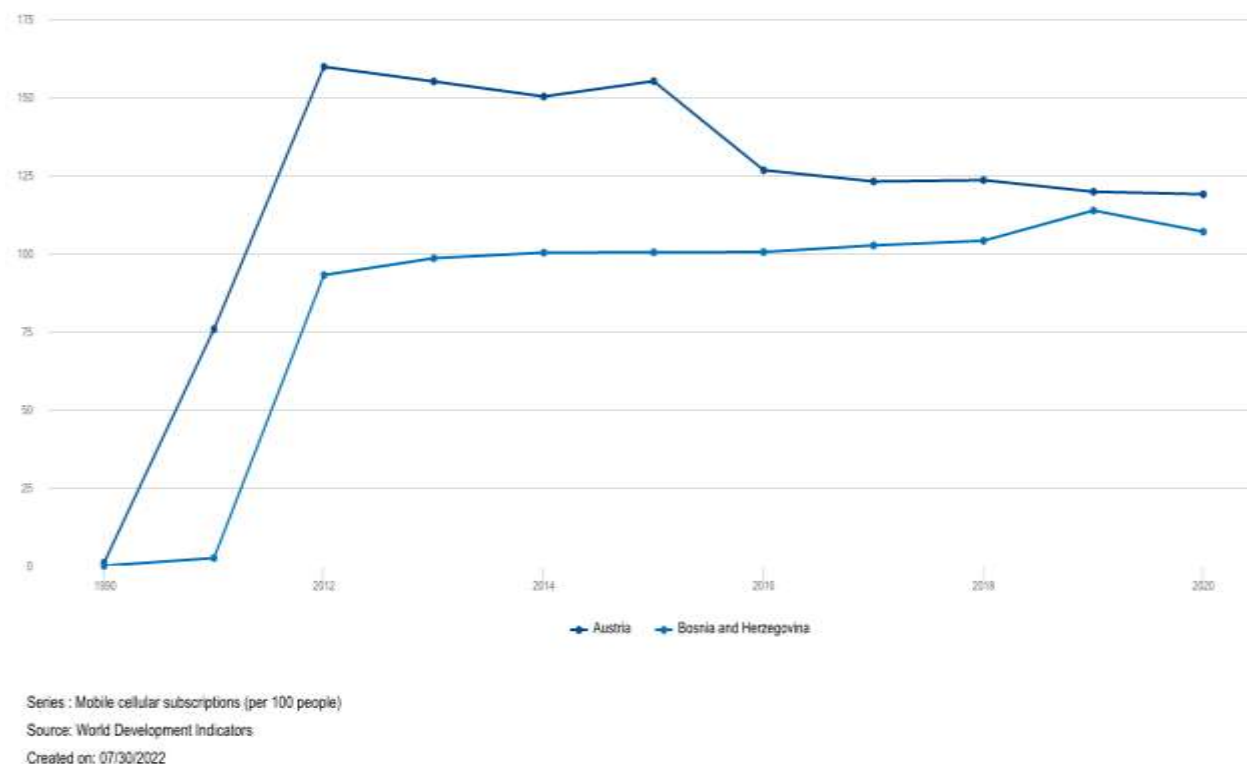


Figure 1. Mobile phone subscriptions per year
 Source: The World Bank (2020)

Furthermore, the increasing number of Internet users is a further sign of why the m-commerce service is expanding. As in the previous diagram, Austria and Bosnia and

Herzegovina are compared, and the number of Internet users has increased from year to year. In 2020, the growth rate of internet users in the two nations were nearly identical.

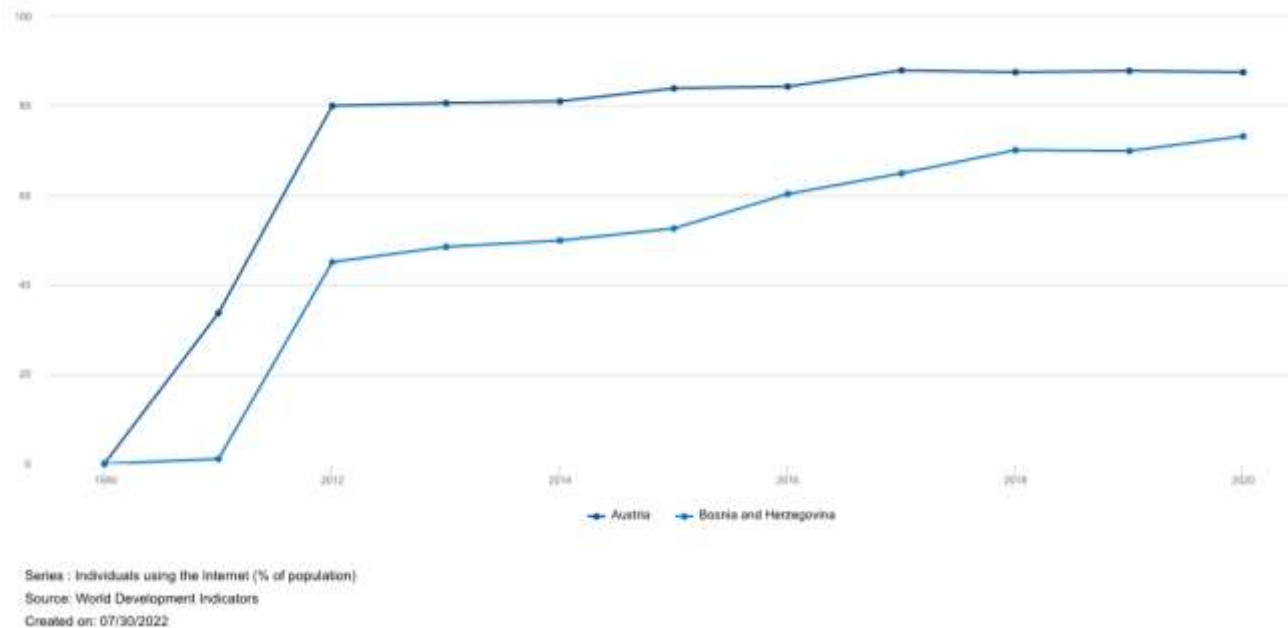


Figure 2. Internet users per year (%).

Source: The World Bank (2020)

The major objective of this study is to determine whether m-commerce consumers place a high value on e-service quality and trust, and whether these criteria have a significant impact on consumer satisfaction. In addition, this study aims to evaluate the degree of trust and quality of e-services among Austrian and Bosnian residents. This study is vital for determining if there are differences between the two nations regarding consumer satisfaction and trust based on m-commerce applications. Therefore, this study will investigate the following two questions:

- What is the customer satisfaction level in EU and non-EU countries towards m-commerce applications?
- What is the trust level in EU and non-EU countries towards m-commerce applications?

Using an online survey, 150 respondents from Austria and 150 respondents from Bosnia and Herzegovina provided data for the study. After collecting and analyzing the data using various descriptive and inferential statistical procedures, the findings were revealed.

LITERATURE REVIEW

Many previous studies have looked at the link between e-SQ and customer satisfaction, with the majority of findings indicating that perceived e-SQ has a significant positive effect on

customer satisfaction (Kao & Lin, 2016; Carlson & O'Cass, 2010; Su et al., 2016; Nourikhah & Akbari, 2016).

The first researchers to investigate the concept of satisfaction in the electronic world were Szymanski and Hise (2000). It was discovered that four elements, namely site design, convenience, sales development (product knowledge), and financial security, were important on satisfaction as a result of the data obtained using qualitative approaches and the analysis of the conceptual model showed.

Because marketers understand the value of customer satisfaction, it is constantly at the center of the marketing idea. The perceived quality of e-services is critical in achieving these expectations, especially for e-commerce sites. The consumer proceeds to the payment step, confident in the website's overall service quality. He or she assesses the level of satisfaction by measuring the value received in exchange for this procedure. As a result, client satisfaction is recognized as a critical component in the website's survival, profitability, and growth (Hou, 2005).

According to Rodgers et al. (2005), the most crucial deciding criteria for customer satisfaction and loyalty are system quality and service quality. Customer satisfaction and service quality are inextricably linked. By providing tailored services, promoting regular purchases, and providing value-added services, businesses may create long-term client connections. discovered that customer service has an impact on electronic satisfaction (Al-dweeri et al., 2017).

Lin and Sun (2009) discovered in their research that technology acceptance variables affected customers' e-satisfaction and e-loyalty, paving the door for repurchasing behavior. The author also mentioned that as customers' Internet familiarity grows, so does the quality of website service and e-satisfaction.

Chang & Wang (2007) researched the current understanding of online shopping consumer behavior in two ways, for example, the impact of antecedents customer perceived value on customer satisfaction and loyalty, and the findings revealed that e-service quality, such as website design, reliability, security, and customer service, affect online shoppers indirectly only through perceived value and satisfaction.

Also, as already mentioned number of previous empirical research has found that better levels of service quality are linked to higher levels of customer satisfaction (Hsin Chang & Wang, 2011).

In the context of internet purchasing, Gounaris et al. (2010) investigated the impacts of service quality and satisfaction on three customer behavioral intents, namely word-of-mouth, site revisit, and buying intentions. The findings demonstrated that e-service quality has a

favorable impact on e-satisfaction, as well as influencing the consumer's behavioral intents, such as site revisit, word-of-mouth communication, and repeat purchase, both directly and indirectly through e-satisfaction.

Based on the literature reviewed and presented above, for this study we propose the following hypothesis:

H1: E-Service Quality affects Customer Satisfaction.

Satisfaction was found to be an antecedent of trust by Geyskens et al. (1999). Dabholkar and Sheng (2012), Yoon and Kim (2000), and Crosby et al. (1990) discovered a strong positive association between trust and satisfaction in their studies. On the other hand, research challenged this and stated that trust comes before satisfaction (Ercis et al., 2012; Gul, 2014), in which they argued that the initial consumers trust the service providers based on various variables that influence satisfaction.

In certain circumstances, service providers may be unable to keep their satisfied consumers (Heskett et al., 1994; Schneider and Bowen, 1999), because customer satisfaction cannot guarantee a customer's long-term commitment to any service provider. Instead, service providers should consider elements other than customer satisfaction, such as customer trust, to keep their clients (Hart and Johnson, 1999). Morgan and Hunt both agree with this viewpoint (1994). According to Morgan and Hunt (1994), the businesses' goal is to build customer trust beyond customer satisfaction to keep their clients for a long time.

Customer satisfaction is influenced by customer trust. Martinez & Del Bosque (2013) stated that customer trust is a basic concept that drives marketing literature and customer behavior. According to the data, there is a clear link between satisfied consumers and their trust in online buying (Wu, 2013).

Furthermore, both satisfaction and communication positively increase trust in online services, according to Walczuch and Lundgren (2004), and Pavlou (2003) found a similar finding in the context of e-tailers, which was supported by Ribbink et al (2004). According to the authors (Walter et al., 2000), commitment is a necessary component of effective long-term partnerships, and the major predictors of commitment are trust and satisfaction.

Consumer satisfaction is divided into two categories: satisfaction with the product itself and satisfaction with the information used to select the product. Attribute satisfaction and information satisfaction are two types of satisfaction that impact trust (Spreng et al., 1996).

Based on the literature reviewed and presented above, for this study, we propose the following hypothesis:

H2: Trust affects Customer Satisfaction

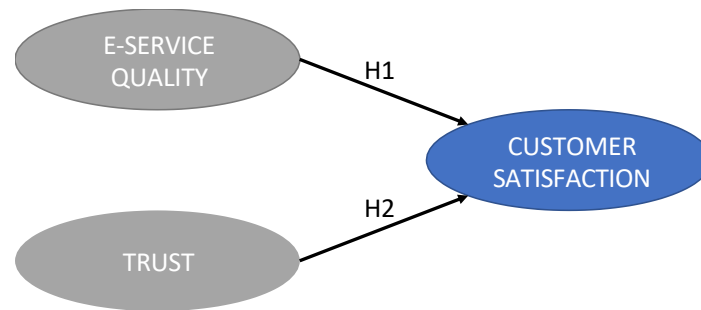


Figure 3. Proposed Research Model

METHODOLOGY

Research Design & Instrument preparation

An online survey was used to gather data and examine the variables of interest. The first part of the survey covers questions related to socio-demographic characteristics of customers (age, education level, marital status, and salary). The second part includes scales for assessing e-service quality, trust, and customer satisfaction (1- I do not agree at all, 5 - I completely agree). The survey's scales used in this study, have been tested and found to be reliable by other researchers. Scales for customer satisfaction and trust were developed based on the work of Walsh & Beatty (2007), while those for e-service quality were based on Wolfenbarger & Gilly's (2003) research. Utilizing multiple social networks to come closer to respondents, data is gathered via Google Forms. The objective was to gather 300 responses, of which 150 were from Austrians and 150 were from residents of Bosnia and Herzegovina. The survey was prepared originally in English language, and it was translated into German and Bosnian language.

Population and Sample

In this study, the probability sampling technique was applied. Due to the fact that various sampling methods fall under this approach, it is important to note that the simple random sampling method was utilized in this research. As previously indicated, Bosnia and Herzegovina and Austria were chosen for this study. In total 300 responses are received, 150 from each country. Numerous factors were examined, including age, education level, marital status, and salary. The sample is well balanced in terms of socio-demographic characteristics.

Statistical Methods Applied

Both descriptive and inferential statistics have been performed using the Statistical Package for the Social Sciences. To test hypotheses in the model, a regression analysis has

been applied. The necessary statistical procedures have been conducted to evaluate validity and reliability of scales used in the survey.

Table 1. Loadings of Items per Factors in Measurement Instrument for “e-Service Quality”

CODE	ITEM	et_SP	et_FR	et_MD	et_CS
eT_MD2	The mobile app doesn't waste my time	.758			
eT_MD3	The transaction is performed quickly and efficiently.	.864			
eT_FR1	The product is presented in the same way as on the mobile application.		.776		
eT_FR2	You get what you order via mobile app.		.813		
eT_FR3	The product is delivered within the deadline specified via the mobile app.		.633		
eT_SP1	I feel that my privacy is protected when using the mobile app.			.816	
eT_SP2	I feel that my privacy is protected when using the mobile app.			.845	
eT_SP3	The mobile application has adequate security features.			.805	
eT_CS1	I am satisfied with the quality of service provided.				.569
eT_CS3	Basically, I'm not satisfied with the shopping services via the mobile application.				.766

Exploratory factor analysis (EFA) was carried out using SPSS to evaluate the construct validity of the instrument. Factor loadings were noted for each item, as shown in Table 1. Items were recognized appropriate indicators of a factor if they had factor loadings larger than 0.5 on the factor to which they were hypothesized to correspond (Hair, Black, Babin, & Anderson, 2010). After 5 iterations in Exploratory Factor analysis, we came to valid set of indicators after removal of items: eT_CS2, eT_MD4, eT_MD5, eT_MD1.

Table 2. Loadings of Items per Factors in Measurement Instrument for “Trust” variable

CODE	ITEM	TR
T1	The mobile app can generally be trusted.	.868
T2	I trust the mobile app.	.903
T3	I have great confidence in the mobile application.	.902
T4	The mobile application has great integrity.	.871
T5	I believe that a mobile application will always do the right thing.	.816
T6	I can rely on the mobile app.	.850

In Table 2, Exploratory factor analysis (EFA) was also applied using the SPSS program to evaluate the construct validity of the instrument. As each item for the Trust variable is larger than 0.5, no items were eliminated, and a valid set was obtained instantly.

Table 3. Loadings of Items per Factors in Measurement Instrument
for "Customer Satisfaction" variable

CODE	ITEM	CS
CS1	I am satisfied with the quality of the service provided.	.894
CS2	I feel very satisfied with the overall shopping experience through the mobile app.	.911

Table 3 presents customer satisfaction. After 1 iteration in Exploratory Factor analysis, we came to a valid set of indicators after removal of item: CS3. The item CS3 was eliminated because its value was below 0.5.

It is usual practice to evaluate the reliability of multi-item scales and investigate the internal consistency of model constructs using Cronbach's coefficient alpha (1951). The reliability of the criteria utilized in this analysis is shown in Table 4.

Table 4. Reliability of scales

Variable	Cronbach's coefficient alpha
Service Quality	.939
et_MD	.699
et_FR	.835
et_SP	.903
et_CS	.830
Trust	.934
Customer Satisfaction	.611

Since all Cronbach's coefficient alpha is Table 4 are greater than 0.6, they are found to be reliable.

RESULTS

Sample Characteristics & Descriptive Statistics

A total of 300 people responded to the online questionnaire, 150 from Bosnia and Herzegovina, and 150 from Austria. The survey was attended by 43.6% of men, and 57.3% of women who rated e-service quality and trust in m-commerce applications, in their home country.

People of all ages responded to the questionnaire, but 81.7% of the responses were reportedly from those between the ages of 19-36. They are closely followed by respondents aged 37-45, who represent for 8.7% of the sample. In addition, 4.3% of respondents, people aged between 46-54, also took part. Furthermore, 2.3% of respondents are under the age of 18. The same number of adults between the ages of 55 and 72 participated in the poll, and they also make up 2.3% of the sample. At the conclusion, 0.7% of responders are over the age of 72.

Moreover, 39.3% of respondents overall hold a college or bachelor's degree, which is the majority of the sample. Respondents with a high school diploma make up 38% of the sample. A primary school diploma is held by 4.7 percent of respondents, while 18% have a master's or doctoral degree.

Regarding salary, 47.3% of respondents reported having a salary of over € 1,200. A salary of between € 600 and € 1200 is earned by 18% of respondents, while less than € 600 is earned by 34.7% of respondents.

Among the respondents, 79% are employed, while 18.7 percent are unemployed, and 2.3 percent are retired.

In terms of marital status, 62% of respondents are single. 33.7% of respondents are married, while 2.3% are divorced. 2% of all responders are widows or widowers.

Table 5. Sample Characteristics

VARIABLE	DEMOGRAPHICS	VALID PERCENT
LOCATION	Eu country	50%
	Non-Eu country	50%
GENDER	Male	46.3%
	Female	53.7%
AGE	less than 18	2.3%
	19-36 years	81.7%
	37-45 years	8.7%
	46-54 years	4.3%
	55-72 years	2.3%
	72+ years	.7%
EDUCATION LEVEL	College or Bachelor	39.3%
	Elementary School	4.7%
	High School	38.0%
	Master or Doctorate	18.0%
SALARY	600 euros	34.7%
	601-1200 euros	18.0%
	over 1200 euros	47.3%
WORK STATUS	Employed	79.0%
	Pensioner	2.3%
	Unemployed	18.7%
MARITAL STATUS	Divorced	2.3%
	Married	33.7%
	Single	62.0%
	Widower / Widow	2.0%
HOW MANY M-COMMERCE APPS HAVE YOU INSTALLED	1	23%
	2	29%
	3	7%
	3+	41%

41% of respondents to the online study said they have more than three m-commerce applications installed. 23% of respondents only have one m-commerce application installed, compared to 29 percent of respondents who have two installed. The least number of users (7%) have 3 applications installed.

This study also inquired which m-commerce applications are utilized most frequently. According to their responses, Bosniaks and Herzegovinans use OLX the most, as well as other applications not listed.

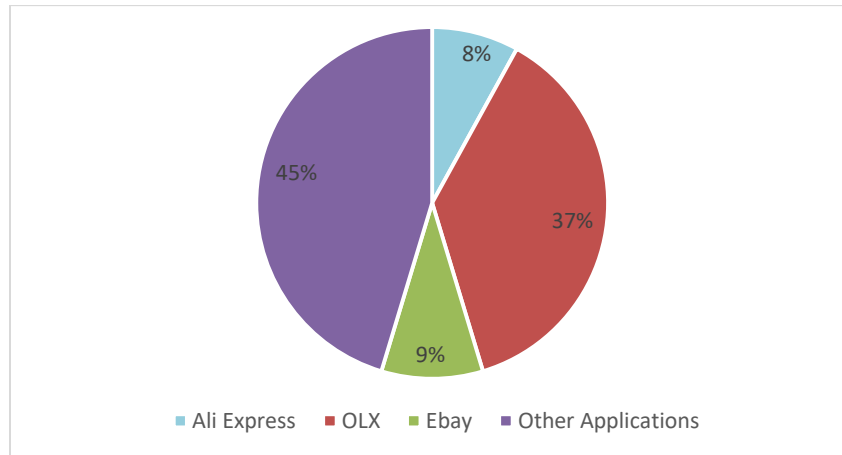


Figure 4. Most used M-commerce apps in Bosnia and Herzegovina

The other two recommended applications, Ali Express and eBay, are used by a far smaller fraction of customers, and their usage rates are nearly identical.

Also, the same analysis was conducted for Austria, and based on the collected responses of Austrian citizens, it is determined that the majority of respondents use Amazon and other non-listed applications, whereas Ali Express and eBay have roughly the same number of users, or approximately 12 percent of the total sample.

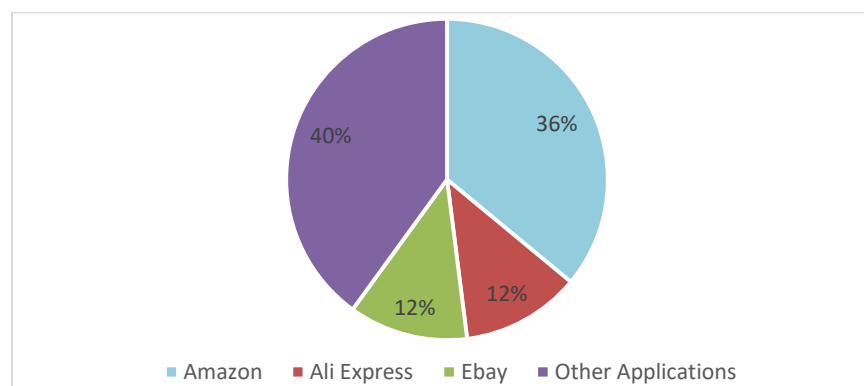


Figure 5. Most used M-commerce apps in Austria

Based on this data, we can infer that Bosnia and Herzegovina has the highest number of OLX users, whereas Austria has the highest number of Amazon users. In both countries, eBay and AliExpress have nearly the same number of users out of the total number of respondents, while the majority of respondents in both countries use additional applications that are not listed, and they have comparable usage rates.

Descriptive Statistics – EU vs non-EU Comparative Analysis of Variables

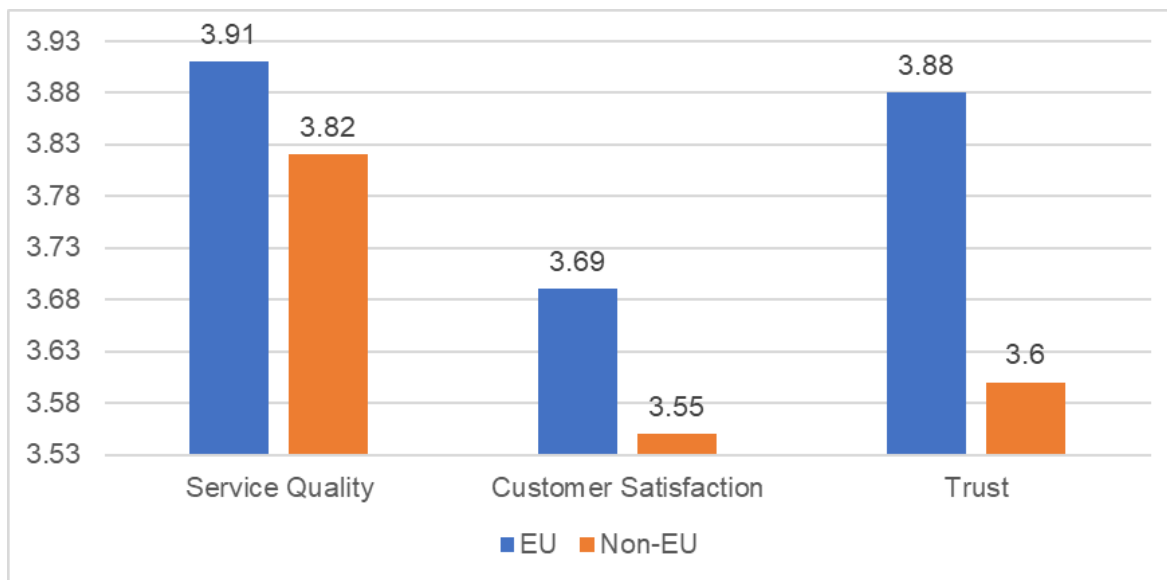


Figure 6. EU vs non-EU – Variables' Means

According to figure 6, the EU citizens, or Austrians, and the non-EU citizens that come from Bosnia and Herzegovina both have nearly equal levels of customer satisfaction and e-service quality. One may determine that the mean value for e-service quality in Austria is 3.91, whereas it is 3.82 in Bosnia and Herzegovina. The next category is customer satisfaction, with a mean score of 3.69 for Austria and 3.55 for Bosnia and Herzegovina. The biggest difference between Austrian and Bosnian and Herzegovinian citizens may be found in their levels of trust; while Austrian citizens' responses produced a mean value of 3.88, Bosnian and Herzegovinian citizens' responses generated a mean value of 3.61. This leads us to the conclusion that Austrians have more trust in mobile commerce applications, their customer satisfaction is slightly higher as well as their perception towards service quality of mobile commerce applications.

Empirical Findings

It was found that both hypotheses were confirmed with p value of 0.001 for first, and p value of 0.001 for second hypothesis (see Table 6).

Table 6. Results of Regression Analysis

	Hypothesis	Results	Status
H1	E-Service Quality affects Customer Satisfaction	p= 0.001* t= 16.282 beta=0.686	Supported
H2	Trust affects Customer Satisfaction	p= 0.001* t= 14.270 beta=0.637	Supported

*Note : *Significant at 95% confidence interval*

It can be concluded that there is a statistically significant direct and positive impact of e-service quality on customer satisfaction based on the p value of 0.001 and taking into account the t value of 16.282. The beta coefficient indicates that for 1 unit increase in E-Service Quality, the Customer Satisfaction increases for 0.686.

Given the p value of 0.001 and the t value of 14,270, it is possible to draw the conclusion that trust has a statistically significant direct and positive impact on customer satisfaction. The beta coefficient indicates that for 1 unit increase in Trust, the Customer Satisfaction increases for 0.637.

In the end, it can be concluded that both hypotheses are supported, and that both Trust and e-Service Quality are important predictors of Customer Satisfaction with m-commerce applications.

CONCLUSION

While the primary goal of this study was to investigate the effects of e-service quality and trust on customer satisfaction among m-commerce users, the secondary goal was to compare the e-service quality, trust and customer satisfaction of m-commerce users in EU and non-EU country. Considering the results presented and elaborated, the one can conclude that both goals are successfully implemented.

The structured survey has been used as a measurement instrument, and in total 300 responses have been gathered, 150 from Bosnia and Herzegovina as an example of non-EU country and 150 responses from Austria, as an illustration of EU nation. Validity and reliability of scales used to prepare has been evaluated for validity and reliability through EFA procedure

and Cronbach's Alpha values. To expedite data collection, a convenient sample was utilized, which yielded reliable results even though respondents of diverse genders, ages, and levels of education are included in the sample. After removal of several items, the scales were purified and ready for further descriptive and inferential statistical procedures.

Results indicated that e-service quality and trust have a significant impact on customer satisfaction. The strength of effects is quite high in both cases as for 1 unit increase in E-Service Quality, the Customer Satisfaction increases for 0.686, and 1 unit increase in Trust, the Customer Satisfaction increases for 0.637. Moreover, it was also found that there is almost no difference in perceptions of respondents from EU and non-EU country when it comes to e-service quality, trust, and customer satisfaction. It is evident that m-commerce is expanding daily and that m-commerce applications are gaining popularity. To improve the quality of e-service, it is suggested that the creators of m-commerce applications devote more time and effort to the design of mobile applications. Also, m-commerce owners and investors can try to meet customers' expectations, ensuring that the goods match its image and arrives at the specified location. Therefore, customers would be more satisfied and content with the product itself if it were presented without laziness or embellishment. People won't feel safe making a purchase if they don't trust the m-commerce application, thus it's crucial to always have accurate data and prompt customer support. All of the above is applicable to both Austria and Bosnia & Herzegovina. This conclusion can be drawn based on the variable e-service quality, which in the study had a nearly same mean value for both nations. If the above mentioned issues were addressed, there is a strong likelihood that customer satisfaction would increase in both countries. Although Austrians are more trusting in m-commerce applications than people in Bosnia and Herzegovina, it is felt that both nations have potential for improvement. Founders of M-commerce applications should focus on customer trust by exploring various access ways and by listening to customer requests in order to make customers feel satisfied and enhance trust. One practical tip would be to recommend m-commerce providers investing in security protocols to make sure that customers are indeed better protected. It is recommended to future researchers to focus on more countries and provide empirical evidence on the larger sample size.

REFERENCES

- Al-dweeri, R. M., Obeidat, Z. M., Al-dwiry, M. A., Alshurideh, M. T., & Alhorani, A. M. (2017). The impact of E-service quality and e-loyalty on online shopping: Moderating effect of E-satisfaction and E-Trust. *International Journal of Marketing Studies*, 9(2), 92. <https://doi.org/10.5539/ijms.v9n2p92>
- Carlson, J., & O'Cass, A. (2010). Exploring the relationships between e-service quality, satisfaction, attitudes and behaviours in content-driven e-service web sites. *Journal of Services Marketing*, 24(2), 112–127. <https://doi.org/10.1108/08876041011031091>

- Chang, H. H., & Wang, H. W. (2007). The relationships among e-service quality, value, satisfaction and loyalty in online shopping. *ACR European Advances*.
- Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*. Retrieved from [http://cda.psych.uiuc.edu/psychometrika_johnson/CronbachPaper%20\(1\).pdf](http://cda.psych.uiuc.edu/psychometrika_johnson/CronbachPaper%20(1).pdf)
- Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship quality in services selling: an interpersonal influence perspective. *Journal of marketing*, 54(3), 68-81.
- Dabholkar, P. A., & Sheng, X. (2012). Consumer participation in using online recommendation agents: Effects on satisfaction, Trust, and purchase intentions. *The Service Industries Journal*, 32(9), 1433–1449. <https://doi.org/10.1080/02642069.2011.624596>
- Ercis A., Ünal, S., Candan, F. B., & Yıldırım, H. (2012). The effect of Brand Satisfaction, trust and brand commitment on loyalty and repurchase intentions. *Procedia - Social and Behavioral Sciences*, 58, 1395–1404. <https://doi.org/10.1016/j.sbspro.2012.09.1124>
- Geyskens, I., Steenkamp, J. B. E., & Kumar, N. (1999). A meta-analysis of satisfaction in marketing channel relationships. *Journal of marketing Research*, 36(2), 223-238.
- Gounaris, S., Dimitriadis, S., & Stathakopoulos, V. (2010). An examination of the effects of service quality and satisfaction on customers' behavioral intentions in E-shopping. *Journal of Services Marketing*, 24(2), 142–156. <https://doi.org/10.1108/08876041011031118>
- Gul, R. (2014). The relationship between reputation, customer satisfaction, trust, and loyalty. *Journal of Public Administration and Governance*, 4(3), 368-387.
- Hair, J., Black, W., Babin, B., & Anderson, R. (2010). *Multivariate data analysis*. NJ, USA: Prentice-Hall, Inc. Upper Saddle River.
- Hart, C., & Johnson, M. (1999). Growing the trust Relationship: Business Begin Raising the Bar in Search of total Trust. *Marketing Management*, 9-19.
- Heskett, J. L., Jones, T. O., Loveman, G. W., Sasser, W. E., & Schlesinger, L. A. (1994). Putting the service-profit chain to work. *Harvard business review*, 72(2), 164-174.
- Hou, Y. (2005). *Service quality of online apparel retailers and its impact on customer satisfaction, customer trust and customer loyalty*. The University of North Carolina at Greensboro.
- Hsin Chang, H., & Wang, H. W. (2011). The moderating effect of customer perceived value on online shopping behaviour. *Online Information Review*, 35(3), 333–359. <https://doi.org/10.1108/1468452111151414>
- Kao, T.-W. (D.), & Lin, W. T. (2016). The relationship between perceived E-service quality and brand equity: A Simultaneous Equations System Approach. *Computers in Human Behavior*, 57, 208–218. <https://doi.org/10.1016/j.chb.2015.12.006>
- Kemp, S. (2022, May 4). *Digital 2022: Global Overview Report - DataReportal – Global Digital Insights*. DataReportal. Retrieved July 30, 2022, from <https://datareportal.com/reports/digital-2022-global-overview-report>
- World Bank, World Development Indicators. (2020). *Mobile cellular subscriptions*. Retrieved from <https://data.worldbank.org/indicator/IT.CEL.SETS.P2?locations=AT-BA>
- Lin, G. T. R., & Sun, C. C. (2009). Factors influencing satisfaction and loyalty in online shopping: An integrated model. *Online Information Review*, 33(3), 458–475. <https://doi.org/10.1108/14684520910969907>
- Martinez, P., & Rodríguez del Bosque, I. (2013). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. *International Journal of Hospitality Management*, 35, 89–99. <https://doi.org/10.1016/j.ijhm.2013.05.009>
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20. <https://doi.org/10.2307/1252308>
- Nourikah, H., & Akbari, M. K. (2016). Impact of service quality on user satisfaction: Modeling and estimating distribution of quality of experience using Bayesian Data Analysis. *Electronic Commerce Research and Applications*, 17, 112–122. <https://doi.org/10.1016/j.elerap.2016.04.001>
- Pavlou, P. (2003). Consumer acceptance of Electronic Commerce: Integrating Trust and Risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>

- Ribbink, D., van Riel, A. C. R., Liljander, V., & Streukens, S. (2004). Comfort your online customer: Quality, trust and loyalty on the internet. *Managing Service Quality: An International Journal*, 14(6), 446–456. <https://doi.org/10.1108/09604520410569784>
- Rodgers, W., Negash, S., & Suk, K. (2005). The moderating effect of on-line experience on the antecedents and consequences of on-line satisfaction. *Psychology and Marketing*, 22(4), 313–331. <https://doi.org/10.1002/mar.20061>
- Schneider, B., & Bowen, D. E. (1999). Understanding customer delight and outrage. *Sloan management review*, 41(1), 35-45.
- Spreng, R. A., MacKenzie, S. B., & Olshavsky, R. W. (1996). A reexamination of the determinants of consumer satisfaction. *Journal of marketing*, 60(3), 15-32.
- Su, L., Swanson, S. R., & Chen, X. (2016). The effects of perceived service quality on repurchase intentions and subjective well-being of Chinese tourists: The mediating role of Relationship Quality. *Tourism Management*, 52, 82–95. <https://doi.org/10.1016/j.tourman.2015.06.012>
- Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: An initial examination. *Journal of Retailing*, 76(3), 309–322. [https://doi.org/10.1016/s0022-4359\(00\)00035-x](https://doi.org/10.1016/s0022-4359(00)00035-x)
- Walczuch, R., & Lundgren, H. (2004). Psychological antecedents of institution-based Consumer Trust in e-retailing. *Information & Management*, 42(1), 159–177. <https://doi.org/10.1016/j.im.2003.12.009>
- Walsh, G., & Beatty, S. E. (2007). Customer-based corporate reputation of a service firm: Scale Development and validation. *Journal of the Academy of Marketing Science*, 35(1), 127–143. <https://doi.org/10.1007/s11747-007-0015-7>
- Walter, A., Mueller, T. A., & Helfert, G. (2000, September). The impact of satisfaction, trust, and relationship value on commitment: Theoretical considerations and empirical results. In *IMP Conference Proceedings* (pp. 07-09). United Kingdom: Bath.
- Wolfenbarger, M., & Gilly, M. C. (2003). ETAILQ: Dimensionalizing, measuring and predicting Etail Quality. *Journal of Retailing*, 79(3), 183–198. [https://doi.org/10.1016/s0022-4359\(03\)00034-4](https://doi.org/10.1016/s0022-4359(03)00034-4)
- World Bank, World Development Indicators. (2020). Individuals using the internet. Retrieved from <https://data.worldbank.org/indicator/IT.NET.USER.ZS?locations=AT-BA>
- Wu, I.-L. (2013). The antecedents of customer satisfaction and its link to complaint intentions in online shopping: An Integration of Justice, technology, and Trust. *International Journal of Information Management*, 33(1), 166–176. <https://doi.org/10.1016/j.ijinfomgt.2012.09.001>
- Yoon, S. J., & Kim, J. H. (2000). An empirical validation of a loyalty model based on expectation disconfirmation. *Journal of Consumer Marketing*, 17(2), 120–136. <https://doi.org/10.1108/07363760010317196>