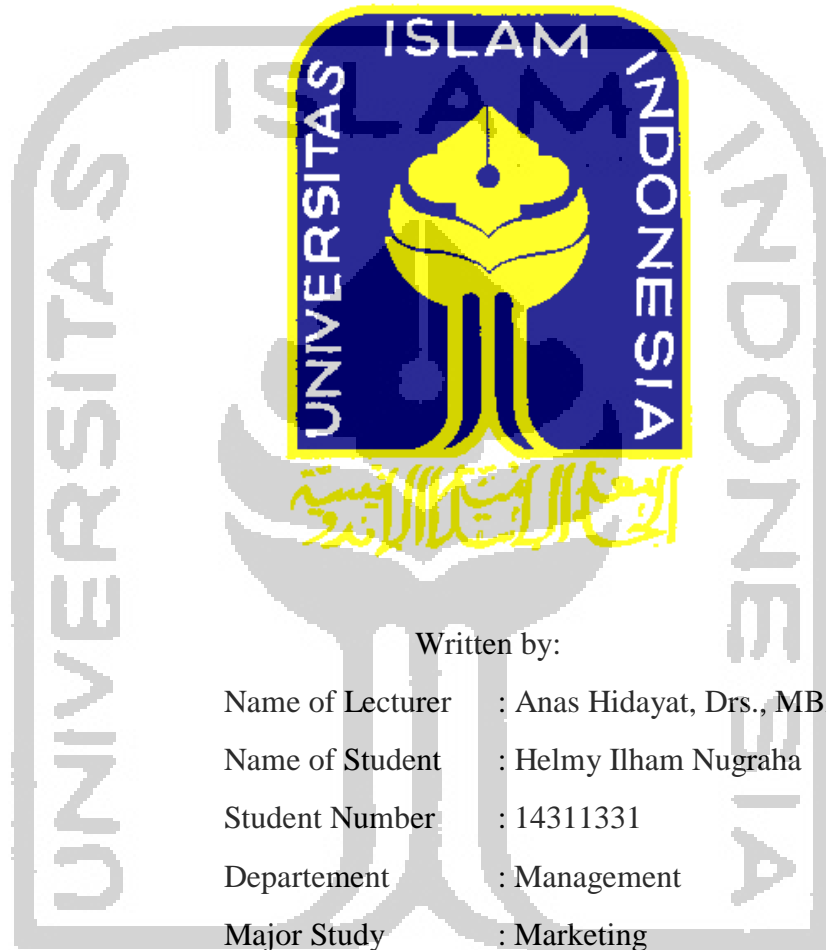


**EXAMINING STUDENTS' PERCEPTION OF E-SERVICE QUALITY  
IN GO-FOOD SERVICE**



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INTERNATIONAL PROGRAM  
FACULTY OF ECONOMICS  
UNIVERSITAS ISLAM INDONESIA  
YOGYAKARTA**

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**EXAMINING STUDENTS' PERCEPTION OF E-SERVICE QUALITY IN  
GO-FOOD SERVICE**

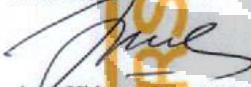
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**DECLARATION OF AUTHENTICITY**

Hereby I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, July 7, 2019



*Helmy Ilham Nugraha*  
Helmy Ilham Nugraha

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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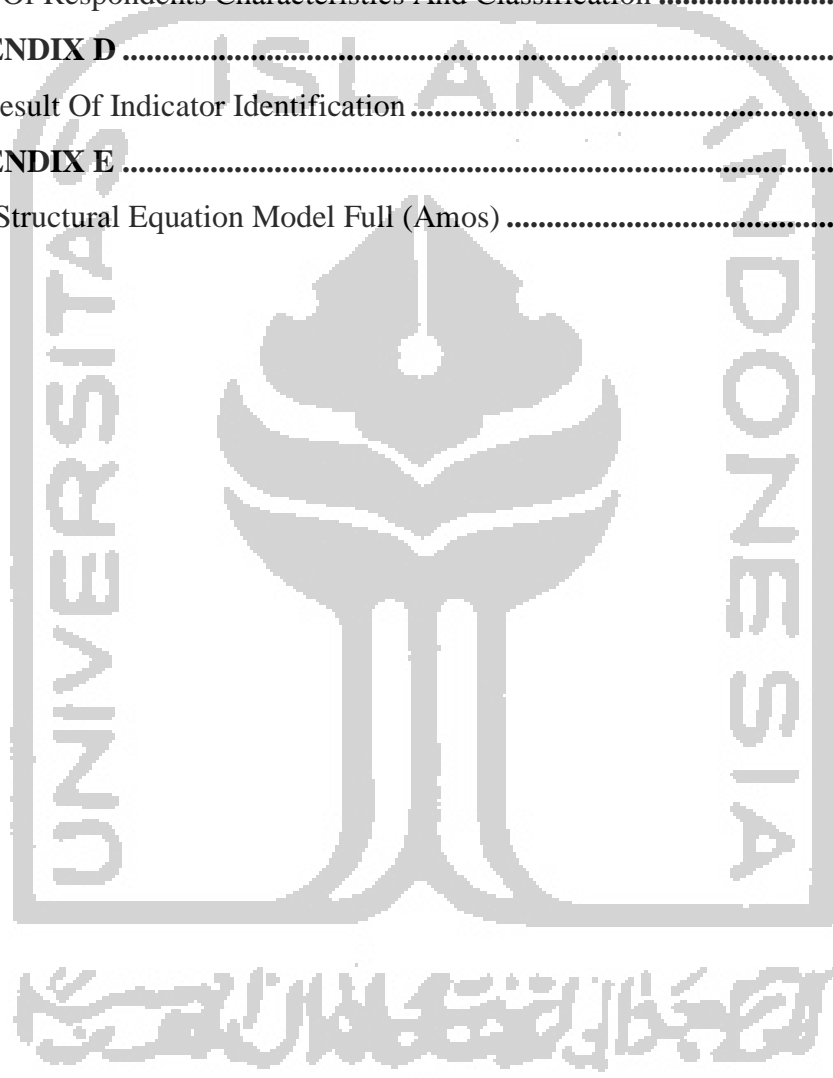
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## EXAMINING STUDENTS' PERCEPTION OF E-SERVICE QUALITY IN GO-FOOD SERVICE

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### ABSTRACT

Service quality is one of the biggest factors in determining consumer loyalty. The aim of this study is to analyze how the Go-jek service quality an influence customer satisfaction in shaping customer loyalty to the Go-jek company. This research is quantitative and using the variables examined in this study are website design, reliability, trust, customer satisfaction, to support consumer loyalty. This research was conducted in Yogyakarta, the data was collected using a questionnaire based on a Likert-scale, and the taking method uses 30 respondents for pilot test and purposive sampling with 300 respondents. Data were then analyzed using structural equation model (SEM) analysis with the help of AMOS and SPSS. The results of the study show that the effect of e-service quality on customer loyalty to the Go-jek company were positive and significant.

**Keyword:** *E-service quality, website design, reliability, customer satisfaction, customer loyalty*

# MENELITI PERSEPSI MAHASISWA TENTANG KUALITAS *E-SERVICE* DALAM LAYANAN GO-FOOD

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## ABSTRAK

Kualitas layanan adalah salah satu faktor terbesar dalam menentukan kesetiaan konsumen. Tujuan dari penelitian ini adalah untuk menganalisis bagaimana kualitas layanan perusahaan Go-jek dapat mempengaruhi kepuasan pelanggan dalam membentuk kesetiaan pelanggan pada perusahaan Go-jek. Penelitian ini adalah kuantitatif dan menggunakan variabel yang diteliti dalam penelitian ini adalah *website design*, kelayakan, kepercayaan, kepuasan konsumen, untuk menunjang loyalitas konsumen, penelitian ini dilaksanakan di Yogyakarta. Data dikumpulkan dengan menggunakan kuesioner berdasarkan *Likert-scale*. Metode pengambilan menggunakan *purposive sampling* dengan 300 responden. Data kemudian dianalisis dengan menggunakan analisis *structural equation model* (SEM) dengan bantuan AMOS dan SPSS. Hasil penelitian dari pengaruh kualitas layan terhadap kesetiaan pelanggan pada perusahaan Go-jek adalah positif dan signifikan.

**Kata Kunci:** *Kualitas layanan, website design, kepuasan pelanggan, kesetiaan pelanggan.*

# CHAPTER I

## INTRODUCTION

### 1.1 Background

Nowadays, the competition among entrepreneur in the development of business in any industries are very tight. Entrepreneur in Indonesia is getting more adaptive and creative in developing their competitive strategy. Their goal is to provide the best quality in goods or services that are needed by the customer. In addition, to provide the best products, companies in Indonesia are also now focused on providing the best quality service, because customers are increasingly selective in choosing a product or service they need. With the effort to get the attention from the customers, the entrepreneur should know the customer's needs. Therefore, there is a chance from customer to repurchase in the field of services and products. If the repurchasing stage happen continuously, it means that the company has a good service quality as the measurement of good company. The measurement of service quality is coming from seller's perspective, for example transactions from a seller to the buyers.

As we know, the growth of technology is becoming more advance. Lee G. G. & Lin H. (2005) assumed that technology is an important in any aspects, especially in business sector. The use of technology such as the electronic and the internet are the main tools to adapt and survive with the business competition. To utilize the growth of technology, many business company are using electronic services. The measurement of electronic services is the electronic service quality (e-service quality), that using tools such as internet media or websites to make business effective and efficient. Stated by

Bressolles & Durrieu (2011) the quality of e-service quality is defined as the extent to which websites facilitate shopping, purchasing and shipping products and services effectively and efficiently.

The development of information technology in the era of globalization is currently growing rapidly (Ho & Lee, 2007). Over time, in the era of globalization, technological developments took a very important role because it makes easier for people to carry out various life activities. At present, people in the world use the internet to obtain and deliver the information they need anytime and anywhere. The function of internet generally besides for being communication and also provides opportunities for anyone to run a business.

Looking from the existing technological developments, entrepreneurs must make innovations, and providing customer's convenience in making transactions that affect the market share to keep increasing. By utilizing growth of technology and one of the tools that used is e-service quality. According to Rowley (2006), electronic services are defined as business actions or performances that are mediated by information technology. These electronic services include elements of e-tailing services, customer support, and services. This definition reflects the three main components, which are service providers, service recipients, and service channels, those are the element to support successful e-service quality toward customer loyalty. According to Li et al (2009), the dimensions of e-service quality are seen from two perspectives, the company's perspectives and customer's perspectives. If viewed from a company perspective, one of the dimensions of e-service that must be considered is website design

(websites must be well designed and visually attractive), reliability (consistency of web performance and reliability). If viewed from a customer perspective, the dimensions of e-service that must be considered as trust (customer trust by providing fast and information-rich services). And the other literature that suggested by Parasuraman, Zeithaml, and Malhotra's (2005), consumer's assessment of a website's quality includes not only experiences during their interactions with the site but also postinteractionservice aspect for example fulfillment and returns. As such, e-service quality is defined broadly to encompass all phases of a consumer's interactions with a website, the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery.

Service quality and customer satisfaction are measurement of a company to achieve competitive advantage (Sawitri, 2013). Service quality that created by a good way that can make customer satisfaction. Customer satisfaction is about customer expectations its means something like consumers shape their expectations through previous buying experience, friends, peer advice, and information and promises from marketers and competitors. If the company makes expectations too high, that does not guarantee that it will attract enough consumers. If the company makes expectations too low, the buyer may be disappointed. At present, many successful companies adjust a lot between the desired expectations and the performance given to consumers. These companies applying Total Customer Satisfaction (TCS). They attach great importance to customer satisfaction by meeting and exceeding the expectations of consumers

besides their products or services as long as the customer uses the company's products or services (Julius, 2012).

According to Johnson (1997), customer loyalty is a predisposition to purchasing and using a particular product, manufacturer or service provider again, which means that consumer loyalty is a tendency to buy and or use a product or service again. According to Oliver (1997) in a long way, satisfaction will have an impact on the formation of customer loyalty. Loyalty from the customer itself arises because of the trust of the company. Setiawan and Ukudi (2007) mentioned that connectedness behavior that occurs between companies and consumers is largely determined by trust and commitment.

The company's attention to customer satisfaction is getting bigger, many of the companies set their goals on customer satisfaction. To know about customer satisfaction is by looking at their level of satisfaction when purchasing occurred. Information about customer satisfaction naturally adds the input to be evaluated and can be used as a basis for better company improvement in terms of service quality strategy. According to Santos (2003) defines e-service quality as an overall assessment and evaluation of the quality of service delivery to consumers in a virtual market.

Competition in business segmentation through electronic services has begun to grow in Indonesian people so there are many companies use this media as a way to increase company profits, one of the service business which providing delivery services for products and services is Go-jek. Go-jek is a company that leads the transportation industry revolution. Go-jek partners with experienced motorbike riders in Jakarta

covering the Greater Jakarta, Bandung, Bali, Surabaya and other cities which are the main solutions in delivering goods, ordering food, shopping and traveling in traffic. The company was founded in 2011 by Nadiem Makarim and his colleague Michael Angelo Moran. In the beginning, this company ran a business using a call center, that is Go-jek staff contacted one by one from an empty Go-jek driver by telephone. By using electronic services, the call center makes Go-jek staff more inefficient because they have to call empty Go-jek one by one and this is very time-consuming. Since the launch of app-based Go-jek bookings on Android and iOS, this business began to grow very rapidly. The new mobile app was launched in January 2015, because it was felt that the Indonesian people were ready with their Android devices and the growth of smartphone usage.

The market share of Go-jek companies is very large, therefore the company must be able to maintain market share by improving the quality of service in accordance with customer desires. Customer desires become a key company to exist, from where we can build the basis of customer input to sustain and succeed in the era of globalization. Based on the statement stated above, researchers make Go-jek customers as objects of research and want to examine whether e-service quality affects Go-jek customer loyalty through customer satisfaction.

After discussing development of technology, go-jek company certainly took advantage of this opportunity to meet the daily needs of its consumers. By holding various features in the go-jek application, of course, it is make go-jek as a pioneer in Indonesia is one of them by holding a go-food feature. And now we need to know that



the use of the Go-Food feature in Go-Jek is the most frequently used by consumers, especially the students. In fact, not infrequently also students are too dependent on the convenience of Go-Food, students become more utilizing the development of available technology to facilitate everything even to fulfill their own personal needs. Usually students and the public order food and various drinks through Go-Food, which is caused by weather, which sometimes does not support buying food outside, which can be caused by rain or hot weather that is not fair. Indeed, currently the Go-Jek is being heavily used by various groups of people in Indonesia, especially Yogyakarta.

In this study, researcher will examine more deeply about Examining students' perception of e-service quality in Go-food service Issues. In this study, we will find out the extent of consumer loyalty from go-jek in utilizing the go-food feature of the go-jek application among students in Yogyakarta.

## **1.2 Problem Formulation**

- 1) Does website design have an influence on customer satisfaction in Go-jek company?
- 2) Does reliability have an influence on customer satisfaction in Go-jek company?
- 3) Does trust have an influence on customer satisfaction in Go-jek company?
- 4) Do customer satisfaction attributes affect customer loyalty in Go-jek company?

## **1.3 Research Objectives**

- 1) To describe whether website design has an influence on customer satisfaction in Go-jek company.

- 2) To describe whether reliability has an influence on customer satisfaction Go-jek company.
- 3) To describe whether trust has an influence on customer satisfaction in Go-jek company.
- 4) To investigate how customer satisfaction in Go-jek company has an impact to customer loyalty in Go-jek company.

#### **1.4 Benefits of Research**

##### **1.4.1 Theoretical Benefits**

This research helps to explain an overview of the theoretical framework of service quality in Go-jek company, including those that influence website design, reliability, trust behaviors affecting users in customer loyalty, and to provide important strategic implications contributing growth of the internet in globalization era.

##### **1.4.2 Practical Benefits**

This research will help a company or organization, especially the senior in a company or organization to consider the concept of how making an effective and efficient about using e-service quality to get loyal customers. Also, help the marketer to be more aware or realize with the importance of the growth of internet service to getting closer with the consumers, and thus can obtain information easily.

## CHAPTER II

### Literature Review

#### 2.1 Website Design

Website design is the first dimension of e-service quality, and it has received the most attention in the literature (Walfinbarger & Gilly, 2003). Previous studies Van Riel, Lemmick, & Liljander (2004) suggest that creating satisfaction, the website design dimension is important because it is directly related to the user interface. This dimension includes the content, organization, and structure of the site, which are visually appealing, fascinating, and pleasing to the eye. It is also assumed that a website interface often directly affects the perceived trustworthiness of the system (Lou, McGoldrick, Beatty, & Keeling, 2006). That is the first impression of a retailing website may strongly affect the development of trust, and effective communication may facilitate trust maintenance (Eriksson, Kerem, & Nilsson, 2005). For example, the graphic elements of usability or content design were most likely to communicate trust in e-commerce settings.

Recently, a number of studies have addressed the design of web-based e-commerce application systems and identified many different design features. For instance, Liu, Atnett, & Litecky (2000) identified some key design factors of e-commerce websites. These key design factors consist of information quality, service quality, playfulness, system design quality, and system use. In their study, Liu, Atnett, & Litecky (2000) found that a well-designed website would lead to better customer recall and recognition and a favorable attitude toward the site and its products. However,

according to Fassnacht & Koese, (2006), substantial empirical research endeavors are needed for electronic services in terms of the positive impact of online service quality on other constructs including customer satisfaction and loyalty.

**H1: website design attributes have a positive influence on customer satisfaction.**

## **2.2 Reliability**

According to Lee, Kim, Ko, & sagas (2011), service quality model includes the five dimensions of tangibles (physical facilities and the appearance of personnel), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (employee knowledge base which induces customer trust and confidence), and empathy (caring and individualized attention provided to customers by the service provider). The importance of reliability has been emphasized by the information technology-based service. Moreover, (Zeithaml, 2002) argued that the reliability dimension has a direct positive effect on perceived service quality and customer satisfaction through electronic banking systems (Lee & Lee, 2005). And also reliability represents the ability of the website to fulfill orders correctly, deliver promptly, and keep personal information secure to getting customer satisfaction (Parasuraman & Zeithaml, 2005).

**H2: reliability attributes have a positive influence on customer satisfaction**

## **2.3 Trust**

When a person believes with another person in a transaction, trust can be formed. That is the reason why trust is a very important factor for creation, development, and

protection of long-term relationships between customers and sellers. Trust refers to the depth and assurance of feeling based on inconclusive evidence. Uncertainty and risk are necessary conditions that reveal the value of the trust (Chervany, 2002). And besides, that Pavilia (2009) believes that trust is a vital factor in company performance and profitability. Although trust is a cornerstone of strategic relationship development, it also plays a central and original role in company performance development. In particular, because of the increasing risks in transactions, e-trust has come to play an important role in loyalty and relationship development between customers and organizations. There are three important dimensions of customer e-trust with relation to company websites: ability (the ability of the company to satisfy customer demands), integrity (the honesty and reputation of the company), predictability (customers' beliefs that the company will adhere to the promised transaction and to the interaction policies and guidelines) (Wu, Cheng, & Yen, 2008).

**H3: trust attributes have a positive influence on customer satisfaction.**

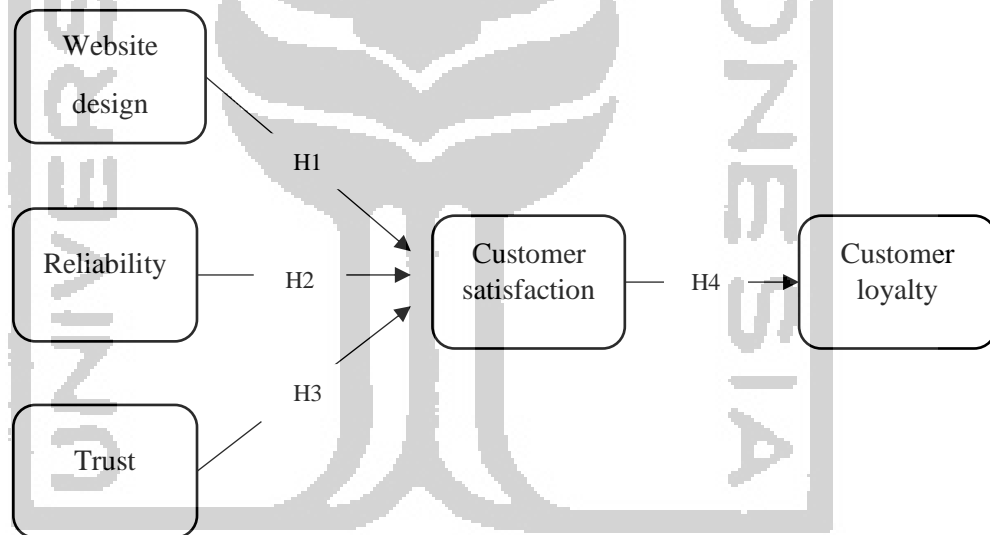
#### **2.4 Customer Satisfaction**

Christodoulides & Michaelidou (2011) examine two antecedents of e-loyalty, e-satisfaction and perceived switching barriers, including economic, emotional, it means that as long as the customer is satisfied with the product or service, they tend to be loyal to the company because they are afraid to lose the benefit that they get from the company. And basically, customer satisfaction is not a new concept and a large amount of research effort has been made to understand its predecessor and its consequences.

There are several definitions of customer satisfaction, some of which are according to (Oliver, 1980) Customer satisfaction can be defined as customer evaluation of a product or service related to their needs and expectations. Have to know also that customers will feel satisfied if their expectations can be fulfilled and their desire can be exceeded. And if customers feel satisfied they tend to be loyal for longer, buy more, and are less sensitive to price changes.

**H4: customer satisfaction attributes have a positive influence on customer loyalty.**

## 2.5 Framework



## **CHAPTER III**

### **RESEARCH METHOD**

#### **3.1 Research Location**

Basically, the research is conducted in Yogyakarta. The reason why the researcher decides to do research here is that it will be more effective and the city also known as the city of student whereas proper to get university student respondents. However, in collecting the data there is a possibility that the data are only gathered in Yogyakarta. Since we observed the users of Go-jek application in Yogyakarta.

#### **3.2 Population and Sample Research**

Population is known as a certain group or collection of individuals or object under the study. The sample is collection of several part that has identical characteristic with the population that taken for study. In this study, the population is people in understudy of Yogyakarta who using Go-jek application to order something to fulfill their needs and they believe with e-service quality. Populations have been selected for their diversity and very dynamic, responsive and sensitive to changes. Besides information - new information is also easily accessible through websites, making it easier for the researcher to collect data. To minimize the biases, minimum of 300 samples are required on every estimated SEM (Loehlin, 1997). So the sample in this study amounted to 300 questionnaires separated using online form consist of male and female in society.

### **3.3 Types and Data Collection Techniques**

The data used in this study is the primary data, Primary data is data obtained directly from the object of research by using a measurement or data retrieval tool directly on the subject as the source of the information sought. In this study, the data was obtained using a questionnaire distributed to 300 respondents. This technique is a form of data collection instruments that very flexible and relatively easy to use. The types of questions that will be used in this research are closed. Questionnaires will be distributed by the online system (Google forms) to the respondent.

### **3.4 Definition of Variable Operational and Measurement Research**

The variables that will be analyzed in this study are Website design, Reliability, Trust, Customer Satisfaction, and Customer Loyalty. Website design, Reliability, and Trust as the independent variables, the next is two dependent variables which are Customer Satisfaction and Customer Loyalty. The researcher suggests that Customer Satisfaction will affect Customer Loyalty. All items were measured on a six-point agreement scale ranging from 1 = "Strongly disagree" to 6 = "Strongly agree".

#### **3.4.1 Website Design**

The website is the customers' main access to online firms and to attain a successful purchase process. The website design can influence a customer's perceived image of a company and attract customers to carry out easy purchasing online with good navigation and useful information on the website page of the company. However, a good website page should be able to provide appropriate information and



multiple functions for customers (Andy & Bright, 2012). This variable is measured by the following indicators (Harun, 2013):

- The website has an attractive design.
- The website has a choice of attractive products or services.
- The website is not difficult to access and does not take a lot of time.
- The website can be accessed quickly and easily until all transactions are completed.

#### **3.4.2 Reliability**

Reliability refers to the consistency of performance and dependability of company services (Parasuraman, Zeithaml, & Berry, 1985). Reliability is vital to make sure that the company will perform what it has promised to deliver. It also attracts credibility to the company. This variable is measured by the following indicators (Harun, 2013):

- Consumers really get the product or service ordered.
- Products or services ordered by consumers are the same as those presented on the website.
- The product arrived on time as promised.

#### **3.4.3 Trust**

Pavilia (2009) believes that trust is a vital factor in company performance and profitability. Although trust is a cornerstone of strategic relationship development, it also plays a central and original role in company performance development.

This variable is measured by the following indicators from (Shihyu, Chen, & Lin, 2014):

- Give confidence that the Go-jek honestly provides correct information.
- Giving the confidence to make recommendations to consumers on the basis of mutual benefits.
- Give confidence that Go-jek will not take actions that are detrimental to its consumers.

#### **3.4.4 Customer Satisfaction**

In the service management literature, customer satisfaction can be defined as being a summary of cognitive and affective reaction to a service incident or to a long-term service relationship (Kitapchi & Olgun, 2013). This variable is measured by the following indicators from Lin & Sun (2009):

- Consumers feel a pleasant experience when making a purchase through the website of their choice.
- Consumers feel they have chosen the right choice to buy the product or services through the website of their choice.

#### **3.4.5 Customer Loyalty**

According to (Ozuru & Kalu, 2009), Customer Loyalty refers to the level of faithfulness shown by a customer in continuing to purchase a particular product or service. Also, customer loyalty is an indicator of the degree of satisfaction the customer has with the product. Customer loyalty could also be defined as the

feeling of attachment or affection for a company's product or service that will directly influence customer's behavior, with the aim of keeping and satisfying them and making them buy more of the firm's products. This variable is measured by the following indicators from Lin & Sun (2009):

- Consumers want to always make repurchases through the website.
- Provide recommendations website to others.

### **3.5 Validity and Reliability Research Instruments**

Test the validity indicate the extent to which a measure (indicator) can measure what you want measured (variable) (Zikmund & William, 2010). Thus, before distributing questionnaires to a sample of this research, the questionnaire will be used as a data collection tool will be tested for validity and reliability. To that end, a questionnaire that has been created will be distributed to 30 (thirty) respondents. Data collected from respondents are then analyzed for validity and reliability that has been described by the limitations above. The variables and indicators that will be analyzed including:

- Variable about Website Design has 4 questions.
- Variable about Reliability has 3 questions.
- Variable about Trust has 3 questions.
- Variable about Customer Satisfaction has 2 questions.
- Variable about Customer Loyalty has 4 questions.

Table 3.1 and 3.2 below presents the detail results of validity and reliability test that have been tested by using SPSS.

### 3.5.1 Questionnaire Validity Test

The validity of the questionnaire was determined by how the questionnaire able to elaborate the measured variable (Gozali, 2005). To test the level of validity of the variable, the writer uses the SPSS22 for Windows. Product moment formula is: When the r value was able to see with the correlation where  $(\alpha) = 0.05$  if R-value was greater than R-table or the level of significant  $< \alpha$  then the questionnaire would be considered as invalid.

**Table 3.1**  
**Questionnaire Validity Test**

Variable	Indicators	Value	Cut Off	Result
Website Design	WD 1	0.838	0.361	Valid
	WD 2	0.912	0.361	Valid
	WD 3	0.899	0.361	Valid
	WD 4	0.927	0.361	Valid
Reliability	R 1	0.915	0.361	Valid
	R 2	0.862	0.361	Valid
	R 3	0.839	0.361	Valid
Trust	T 1	0.908	0.361	Valid
	T 2	0.785	0.361	Valid
	T 3	0.787	0.361	Valid
Customer Satisfaction	CS 1	0.959	0.361	Valid
	CS 2	0.942	0.361	Valid
Customer Loyalty	CL 1	0.752	0.361	Valid
	CL 2	0.829	0.361	Valid
	CL 3	0.883	0.361	Valid
	CL 4	0.676	0.361	Valid

*Source: Processed Primary Data (2018)*

The data in Table 3.1 most of the pilot test result are qualified, refer to validity >

R-table, hereby the indicators of the variable are classified as valid.

### 3.5.2 Questionnaire Reliability Test

Variable reliability testing is proposing to ensure that the indicator is accurate by not showing any indication of bias or inconsistency of each item (Sekaran, 2000).

The reliability of the instrument was ensured through acceptable values of Cronbach 's alpha. To have valid data, the indicator should have a value of the corrected item with the total correlation above 0.6 ( $\geq 0.6$ ).

*Table 3.2  
Questionnaire Reliability Test*

<b>Cornbach's</b>			
<b>Variable</b>	<b>Alpha</b>	<b>Requirement</b>	<b>Status</b>
<b>Website Design</b>	0.956	0.60	Reliable
<b>Reliability</b>	0.928	0.60	Reliable
<b>Trust</b>	0.882	0.60	Reliable
<b>Customer</b>			
<b>Satisfaction</b>	0.970	0.60	Reliable
<b>Customer</b>			
<b>Loyalty</b>	0.920	0.60	Reliable

*Source: Processed Primary Data (2018)*

### **3.6 Analysis Technique**

The technical analysis used in this research is to use analysis of structural equation modeling (SEM) method has been adopted by AMOS program and supported by SPSS software considering the conceptual model of this research have three independent variables, one mediating variable, and one dependent variable. his model cannot be analyzed by using the multiple regression analysis. Therefore, this research used AMOS, which is a part of SEM program. AMOS is statistical software and stands for an analysis of a moment structures. It is also specially used for structural equation model (SEM), path analysis, confirmatory analysis and have functions in analyzing the influence of one variable to variables simultaneously.

#### **3.6.1 Respondent Characteristics**

This research describes the demographic characteristics of the respondents. The demographic characteristics discussed are gender, age, income/allowance, occupation, and experience in using Go-jek application.

#### **3.6.2 Descriptive Analysis**

Descriptive analysis is a set of descriptive explanation that can summarize a given set of data that can represent the entire population or the sample. Descriptive research is a research which aims to explain or describe a situation, event, object or people, and anything that is associated with the variable of the study and it can be explained in the form of a number of words (Rusdiyana, 2017).

### 3.6.3 Model Development on Theory

As we know that Structural Equation Modeling is a statistical modeling technique to assess the hypothesis of among variables. And based on Ghozali (2004) Structural Equation Modeling is a causality relationship where changing one variable is assumed by causing of changing other variables.

### 3.6.4 Structure Equation Model (SEM) Identification

SEM identification is a stage when a special value must be gained for all parameters of the gained data. If the special value cannot be found, then the modification of the model might be needed to identify the special value prior to parameter estimation. There are three categories of identification in SEM (Rusdiyana, 2017):

- 1) *Unidentified Model* is a model that the value of the estimated parameter is greater than the value of known data.
- 2) *Just Identified Model* is a model that the value of the estimated parameter is equal to the value of known data and it can be concluded that the model has zero degrees of freedom.
- 3) *Over Identified Model* is a model that the estimated parameter value is smaller than the value of known data.

### 3.6.5 Model Interpretation and Modification

The model interpretation and modification are needed to recover goodness of fit if the goodness of fit still does not meet the requirement. The aim of doing model interpretation and modification is to know if the modification made can give a better result in the fitness of the model (Baiquni, 2017). The model can be stated

as successfully modified if all or several goodnesses of fit indexes already meet the requirement (Nuriski, 2017). After doing the modification of the model, the researcher can continue to test the hypothesis by using the modification model.

### **3.6.6 Goodness of Fit Criteria**

#### **3.6.6.1 Chi-Square ( $X^2$ )**

Chi-square is one of the fundamental tests for statistical significance and it is feasible for the testing hypothesis regarding frequencies arranged in a frequency or contingency (Zikmund, Babinn, Carr, & Griffin, 2010). The chi-square will be valid if the data research reached an assumption of normality and have a large number of sample size. When the value of chi-square in a model reaches 0, it means that the model has a perfect fit (Rusdiyana, 2017).

Probability (P-value) is a function used to get, a large deviation indicated by the value of chi-square. P-value for Test of Close Fit (RMSEA < 0.5) indicates the probability of fall < 0.5 P-value > 0.50 indicates fit model (Byrne, 1998). When the probability of insignificant chi-square value has fulfilled the requirements, it indicates that the empirical data are in accordance with the model.

- 1)  $H_0$ : Empirical data are identical to the model it means that the hypothesis will be accepted if  $p \geq 0,05$
- 2)  $H_a$ : Empirical data are not identical to the model it means that the hypothesis will be accepted if  $p \geq 0,05$



### **3.6.6.2 CMIN/DF**

CMIN/DF is the minimum discrepancy, divided by its degrees of freedom.

Several studies have suggested the use of this ratio as a measure of fit. For every estimation criterion, the ratio should be close to one for the correct models. If the value of CMIN/DF is  $\leq 2.00$ , it means that the value of CMIN/DF is a good fit (Byrne, 1989).

### **3.6.6.3 Goodness of Fit Index (GFI)**

Goodness of fit index is used to test if sample data fits a distribution from a certain population. GFI is a measurement of the accuracy of a model in a generating observed covariance matrix. The range of GFI value should be between 0 and 1. Miles and Shevlin (2008) stated that a model can be stated as a good fit model if the GFI value  $\geq 0.95$ . Joreskog & Sorbom theory (2008) stated that if GFI has a negative value indicated that the model is the bad model.

### **3.6.6.4 Root Mean Square Error of Approximation (RMSEA).**

The test was purposed to compress the chi-square in a large amount of sample.

RMSEA may reflect the degree of model fit in a certain sample. The model has considered if it has value  $RMSEA \leq 0,08$  (Browne and Cudeck, 1993).

### **3.6.6.5 Adjusted Goodness of Fit (AGFI)**

Schermelleh (2016) stated that Adjusted Goodness-of-Fit Index (AGFI) is used to adjust bias because of the model complexity. The AGFI approaches the GFI.

AGFI can be stated as, a good fit if the index is 0.90, while the value which is greater than 0.85 may be considered as an acceptable fit.

#### **3.6.6.6 Tucker-Lewis Index (TLI)**

Tucker–Lewis index (TLI) is a tool used to evaluate the factor analysis developed in SEM (Aldilla, 2016). According to Haryono & Wardoyo (2016), the value of TLI range from 0 to 1.0. TLI value can be said as a good fit when it is equal to or greater than 0,09.

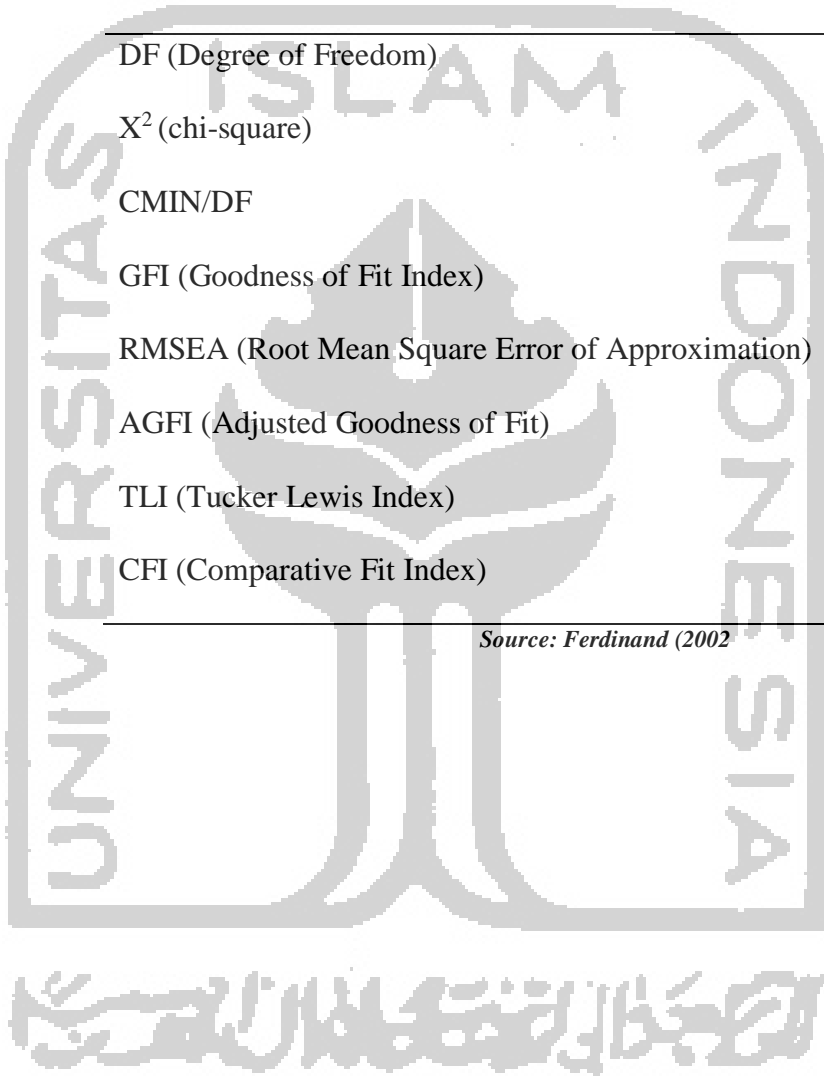
#### **3.6.6.7 Comparative Fit Index (CFI)**

CFI value has a range between 0 to 1. When the value of CFI is close to 1, meaning the model fits while the value of CFI is close to 0, meaning the model does not fit (Sarwono, 2008). The value of CFI which is  $\geq 0.90$ , indicates a good fit and if the value of CFI is in between  $0.80 \leq CFI \leq 0.90$ , often referred to as a marginal fit (Rusdiyana, 2017). Ghozal & Fuad (2008) stated that the CFI is recommended as a tool to measure the fit of a model.

**Table 3.3**  
**Goodness of Fit Index**

<b>Goodness of Fit Index</b>	<b>Cut Off Value</b>
DF (Degree of Freedom)	Positive
X <sup>2</sup> (chi-square)	≥ 0.05
CMIN/DF	≤ 2.00
GFI (Goodness of Fit Index)	≥ 0.90
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08
AGFI (Adjusted Goodness of Fit)	≥ 0.90
TLI (Tucker Lewis Index)	≥ 0.90
CFI (Comparative Fit Index)	≥ 0.90

*Source: Ferdinand (2002)*



## CHAPTER IV

### Data analysis and Discussions

This chapter will explain and discuss the data analysis of “Examining students’ perception of e-service quality in Go-food service”. The result of this study analysis presented through the descriptive analysis of the respondent’s characteristics, descriptive analysis of respondents’ responses, and SEM analysis. Structural Equation Modeling (SEM) and were used AMOS 22 as the data analysis tool in this study. In this research, the study analysis was conducted based on the stages in SEM analysis as described in the previous chapter. SEM was used to evaluate the proposed model. After obtaining all the results from the data processing, this research obtained proof of the hypothesis that has been developed previously. This research also found additional findings as the results of research model modification, which are then summarized.

After the questionnaires are distributed, the researcher does filtering the data in order to separate the outlier and invalid response. It resulted of 300 respondents in total. All received data are attached in the appendix and data recapitulation chapter.

#### 4.1 Statistics-Descriptive

This aspect illustrates the descriptive data of the respondent received from the survey. The descriptive data was used to see the profile of the research data and its relationship to the variable used in this study.

#### 4.1.1 Respondents Classification Based on Gender

On respondent's classification based on gender, respondents are classified as follows:

*Table 4.1  
Respondents Gender Classification*

NO	Gender	Frequency	Percentage
1	Male	129	42,9%
2	Female	171	57,1%
Total		300	100%

*Source: Processed Primary Data, 2018*

From Table 4.1, it can be seen that the number of the respondent of the male is 129 respondents which are 42.9%. While the rest of 116 respondents which is 57.1% is female. This section show most of the consumer of Go-Food in Go-jek applications in this research is female with 57.1%.

#### 4.1.2 Respondents Classification Based on Age

The respondent's classification based on age showed that respondents are classified as follows:

*Table 4.2  
Respondents Age Distribution*

NO	Age	Frequency	Percentage
1	18-21	161	53,8%
2	22-24	13	4,3%
3	>25	126	41,9%
Total		300	100,0%

*Source: Processed Primary Data, 2018*

The majority of the respondent's age in this section is between 18-21 years' old which is 53.8%, followed by the range between 22-24 years old is 4.3% as a minority, and for >45 years' old which is 41.9%. From this section, it can be concluded that the majority of age is between 18-21 years' old which is 161 respondents.

#### 4.1.3 Respondents Classification Based on Allowance

According to respondent's classification based on an allowance, respondents are classified as follows:

**Table 4.3**  
**Respondents Based on Allowance**

NO	Income/Allowance	Frequency	Percentage
1	Less than Rp1.000.000	74	24,67%
2	Rp1000.001-Rp2.000.000	152	50,67%
3	RP2.000.001-Rp3.000.000	43	14,33%
4	Rp3.000.001-Rp4.000.000	13	4,33%
5	More than Rp4.000.000	18	6,00%
Total		300	100,0%

*Source: Processed Primary Data, 2018*

Based on this section, most of 152 respondents have allowance between Rp.1.000.001 - Rp.2.000.000 with the percentage of 50.67%. On the other hand, the smallest percentage 6.00% belongs to those having allowance more than Rp.4.000.000 which is 18 students.

#### 4.1.4 Respondents Classification Based on Occupation

According to respondent's classification based on occupation, respondents are classified as follows:

*Table 4.4*  
*Respondents Occupation*

NO	Occupation	Frequency	Percentage
1	Student/University Student	300	100
Total		300	100,0%

*Source: Processed Primary Data, 2018*

As discussed earlier in the previous chapter, the focus of the study was university students in Yogyakarta. The data shows that all of the respondents are active student/university students. It is mean that the respondents are accurate from what the writer has planned to observe.

#### 4.2 Descriptive Analysis

Descriptive analysis is a preliminary stage of data processing that creates a summary of historical data to yield useful information and possibly prepare data for further analysis.

The value-average score interval can be found by using the following formula:

Lowest perception score = 1

Highest perception score = 6

$$\text{Interval} = \frac{6-1}{5} = 1$$

With the detailed interval as follows:

1.00 – 2.00 = Very Bad

2.01 – 3.00 = Bad

3.01 – 4.00 = Fair (Neutral)

4.01 – 5.00 = Good

5.01– 6.00 = Very Good

#### 4.2.1 Website Design

For the website design variable, the results of descriptive of practical benefits can be seen in the table below:

**Table 4.5**  
**Descriptive Analysis of Website Design**

Attributes of Website Design	Mean	Category
The website has an attractive design	4,643	Good
The website has a choice of attractive products or services	4,806	Good
The website is not difficult to access and does not take a lot of time.	4,970	Good
The website can be accessed quickly and easily until all transactions are completed.	5,010	Very Good
<b>Mean</b>	<b>4,858</b>	<b>Good</b>

*Source: Processed Primary Data, 2018*

Based on the descriptive analysis showed in table 4.5, the average result of 300 respondents' website design is 4,858. The highest mean from this table is, "The website can be accessed quickly and easily until all transactions are completed." with the result of 5,010 and is considered as a very good category. The lowest



mean is from, “The website has an attractive design” with the result of 4,643 and is considered as good. Therefore, this result indicates that respondents’ website design toward to Go-jek company is good.

#### 4.2.3 Reliability

For the reliability variable, the results of descriptive of practical benefits can be seen in the table below.

**Table 4.6**  
***Descriptive Analysis of Reliability***

<b>Attributes of Reliability</b>	<b>Mean</b>	<b>Category</b>
Consumers really get the product or service ordered	5,043	<b>Very Good</b>
Products that arrive at you are the same as those presented in the Go-food feature	4,537	<b>Good</b>
The product arrived on time as promised	4,440	<b>Good</b>
<b>Mean</b>	<b>4,673</b>	<b>Good</b>

*Source: Processed Primary Data, 2018*

Based on the descriptive analysis showed in table 4.6, the average result of 300 respondents’ reliability is 4,673. The highest mean from this table is, “Consumers really get the product or service ordered” with the result of 5,043 and is considered as a very good category. The lowest mean is from, “Product arrived on time as

promised” with the result of 4,440 and is considered as good. Therefore, this result indicates that respondents’ reliability toward to Go-jek company is good.

#### 4.2.4 Trust

For the trust variable, the results of descriptive of practical benefits can be seen in the table below:

**Table 4.6**  
**Descriptive Analysis of Trust**

<b>Attributes of Trust</b>	<b>Mean</b>	<b>Category</b>
I believe that this Go-food feature honestly provides the right information	4,767	<b>Good</b>
I believe Go-food feature makes recommendations to consumers on the basis of mutual benefits	4,593	<b>Good</b>
I believe that this Go-food feature will not harm consumers	4,577	<b>Good</b>
<b>Mean</b>	<b>4,646</b>	<b>Good</b>

*Source: Processed Primary Data, 2018*

Based on the descriptive analysis showed in table 4.6, the average result of 300 respondents’ trust is 4,646. The highest mean from this table is, “I believe that this Go-food feature honestly provides the right information” with the result of 4,767 and is considered a good category. The lowest mean is from, “I believe that this

Go-food feature will not harm consumers” with the result of 4,577 and is considered as good. Therefore, this result indicates that respondents’ reliability toward to Go-jek company is good.

#### 4.2.5 Customer Satisfaction

For the customer satisfaction variable, the results of descriptive of practical benefits can be seen in the table below:

*Table 4.7  
Descriptive Analysis of Customer Satisfaction*

<b>Attributes of Customer Satisfaction</b>	<b>Mean</b>	<b>Category</b>
I am satisfied with the transaction process in the Go-food feature in the Go-jek application.	4,907	<b>Good</b>
I am satisfied with the service in the Go-food feature in the Go-jek application	4,923	<b>Good</b>
<b>Mean</b>	4,915	<b>Good</b>

*Source: Processed Primary Data, 2018*

Based on the descriptive analysis showed in table 4.7, the average result of 300 respondents’ customer satisfaction is 4,415. The highest mean from this table is, “I am satisfied with the service in the Go-food feature in the Go-jek application” with the result of 4,923 and is considered as a good category. The lowest mean is from, “I am satisfied with the service in the Go-food feature in the Go-jek

application” with the result of 4,907 and is considered as good. Therefore, this result indicates that respondents’ reliability toward to Go-jek company is good.

#### 4.2.6 Customer Loyalty

For the customer satisfaction variable, the results of descriptive of practical benefits can be seen in the table below.

**Table 4.8**  
**Descriptive Analysis of Customer Loyalty**

<b>Attributes of Customer Loyalty</b>	<b>Mean</b>	<b>Category</b>
I will promote the Go-food feature to my close friends	4,210	<b>Good</b>
In thinking about ordering food online, the first time in my mind is the Go-food feature in the Go-jek application	4,930	<b>Good</b>
I cannot consider the application in ordering food online other than Go-food feature	4,313	<b>Good</b>
In the future, I will often order using the Go-food feature in the Go-jek application	4,257	<b>Good</b>
<b>Mean</b>	<b>4,428</b>	<b>Good</b>

*Source: Processed Primary Data, 2018*

Based on the descriptive analysis showed in table 4.8, the average result of 300 respondents’ customer loyalty is 4,428. The highest mean from this table is, “In thinking about ordering food online, the first time in my mind is the Go-food feature in the Go-jek application” with the result of 4,930 and is considered as a good category. The lowest mean is from, “I will promote the Go-food feature to my close friends” with the result of 4,210 and is considered as good. Therefore,

this result indicates that respondents' reliability toward to Go-jek company is good.

### 4.3 Validity and Reliability Test

#### 4.3.1 Validity Test

Validity test was conducted to test whether the respondents' answer on them perceives to those items of corruptive behavior are valid or not. To determine the validity of those items, the researcher should compare the coefficient correlation of each item and the r-table value with a degree of freedom  $(df) = n - 2$  (at the significant level of 0.05), resulted in r-table of 0.133. The result of the validity test can be seen in table 4.9 below:

**Table 4.9**  
**Questionnaire Validity Test**

Variable	Indicators	Value	Cut Off	Result
<b>Website Design</b>	WD 1	1	0.113	<b>Valid</b>
	WD 2	0.663	0.113	<b>Valid</b>
	WD 3	0.532	0.113	<b>Valid</b>
	WD 4	0.539	0.113	<b>Valid</b>
<b>Reliability</b>	R 1	0.351	0.113	<b>Valid</b>
	R 2	0.288	0.113	<b>Valid</b>
	R 3	0.319	0.113	<b>Valid</b>
<b>Trust</b>	T 1	0.438	0.113	<b>Valid</b>
	T 2	0.381	0.113	<b>Valid</b>
	T 3	0.479	0.113	<b>Valid</b>

<b>Customer Satisfaction</b>	CS 1	0.450	0.113	<b>Valid</b>
	CS 2	0.386	0.113	<b>Valid</b>
<b>Customer Loyalty</b>	CL 1	0.344	0.113	<b>Valid</b>
	CL 2	0.255	0.113	<b>Valid</b>
	CL 3	0.204	0.113	<b>Valid</b>
	CL 4	0.322	0.113	<b>Valid</b>

*Source: Processed Primary Data (2018)*

#### 4.3.1.1 Website Design

Website design is measured by 4 questions in the questionnaire. In the path diagram, this variable given notation WD started from WD 1 until WD 4. By using the validity test, the result shows that all the indicator in website design variable is valid. It can be seen from the result calculation of correlation coefficient compare to r-table, the whole item question has the significance Pearson correlation greater than r-table, where r-table is 0.113 ( $r \text{ calculated} > r\text{-table}$ ). Therefore, it concludes that the question items can be used in the next step as a research instrument.

#### 4.3.1.2 Reliability

Reliability variable is measured by 3 questions in the questionnaire. In the path diagram, this variable given notation R started from R 1 until R 3. By using the validity test, the result shows that all the indicator in reliability variable is valid. It can be seen from the result calculation of correlation coefficient compare to r-table, the whole item question has the significance

Pearson correlation greater than r-table, where r-table is 0.113 ( $r_{\text{calculated}} > r_{\text{table}}$ ). Therefore, it concludes that the question items can be used in the next step as a research instrument.

#### **4.3.1.3 Trust**

Trust variable is measured by 3 questions in the questionnaire. In the path diagram, this variable given notation T started from T 1 until T 3. By using the validity test, the result shows that all the indicator in trust variable is valid. It can be seen from the result calculation of correlation coefficient compare to r-table, the whole item question has the significance Pearson correlation greater than r-table, where r-table is 0.113 ( $r_{\text{calculated}} > r_{\text{table}}$ ). Therefore, it concludes that the question items can be used in the next step as a research instrument.

#### **4.3.1.4 Customer Satisfaction**

Customer Satisfaction variable is measured by 2 questions in the questionnaire. In the path diagram, this variable given notation CS started from CS 1 until CS 2. By using the validity test, the result shows that all the indicator in customer satisfaction variable is valid. It can be seen from the result calculation of correlation coefficient compare to r-table, the whole item question has the significance Pearson correlation greater than r-table, where r-table is 0.113 ( $r_{\text{calculated}} > r_{\text{table}}$ ). Therefore, it concludes that the question items can be used in the next step as a research instrument.

#### 4.3.1.5 Customer Loyalty

Customer Loyalty variable is measured by 4 questions in the questionnaire.

In the path diagram, this variable given notation CL started from CL 1 until CL 4. By using the validity test, the result shows that all the indicator in customer loyalty variable is valid. It can be seen from the result calculation of correlation coefficient compare to r-table, the whole item question has the significance Pearson correlation greater than r-table, where r-table is 0.113 (r calculated > r-table). Therefore, it concludes that the question items can be used in the next step as a research instrument.

#### 4.3.2 Reliability Test

In this research, reliability testing is used to find out about the distribution of the questionnaires that are qualified reliable or not. Reliability test is done by using Cronbach alpha. A questionnaire can be said to be reliable if the Cronbach alpha value is greater than 0.6 or 60%. This reliability test uses SPSS Statistic 22 application. The result can be seen on table 4.10 below:

*Table 4.10*

*Questionnaire Reliability Test*

Cronbach's

Variable	Alpha	Requirement	Status
Website Design	0.847	0.60	<b>Reliable</b>
Reliability	0.733	0.60	<b>Reliable</b>
Trust	0.826	0.60	<b>Reliable</b>



Customer			
Satisfaction	0.835	0.60	<b>Reliable</b>
Customer			
Loyalty	0.798	0.60	<b>Reliable</b>

*Source: Processed Primary Data (2018)*

Based on the previous table, the result for Cronbach Alpha for variable Website Design is 0.847, Reliability 0.733, Trust 0.826, Customer Satisfaction is 0.835, and Customer Loyalty is 0.798. Therefore, it can be concluded that all the variables in this study can be said reliable because the coefficient Cronbach alpha is greater than 0.6 and it can be concluded that the question items can be used in the next step as a research instrument.

#### 4.4 Good of Fit Measurement

This study is currently using the structure equation model (SEM) as an obligatory technique of social research. Structure equation model itself consists of good of fit measurement aiming to assess the fit of a model to data (whether the model is good or not). The measurement of goodness of fit uses the degree of freedom, probability, CMIN/DF, RMSEA, GFI, AGFI, TLI, and CFI to determine good criteria of fit of the measurement model. The results of goodness of fit evaluation can be seen in table 4.11 below:

**Table 4.11**  
**Good of Fit Table Analysis**

	<b>Cut Off Value</b>	<b>Result</b>	<b>Model valuation</b>
DF (Degree of Freedom)	Positive	97	<b>Good Fit</b>
X <sup>2</sup> (chi-square)	≥ 0.05	292.846	<b>Good Fit</b>
CMIN/DF	≤ 2.00	3.019	<b>Not Fit</b>
GFI (Goodness of Fit Index)	≥ 0.90	0.894	<b>Not Fit</b>
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08	0.082	<b>Good Fit</b>
AGFI (Adjusted Goodness of Fit)	≥ 0.90	0.852	<b>Good Fit</b>
TLI (Tucker Lewis Index)	≥ 0.90	0.905	<b>Good Fit</b>
CFI (Comparative Fit Index)	≥ 0.90	0.924	<b>Good Fit</b>

*Source: Processed Primary Data (2018)*

Table 4.11 shows the results of goodness of fit measurements in data analysis. The model of this study can be considered has fulfilled the minimum criteria of the goodness of fit index and from the table above not all aspects in goodness of fit measurement shows a good fit, there are two aspects that not fit. As shown in the table 4.11 CMIN/DF and Goodness of Fit Index (GFI) are not fit, it will be explaining detailed in the next explanation.

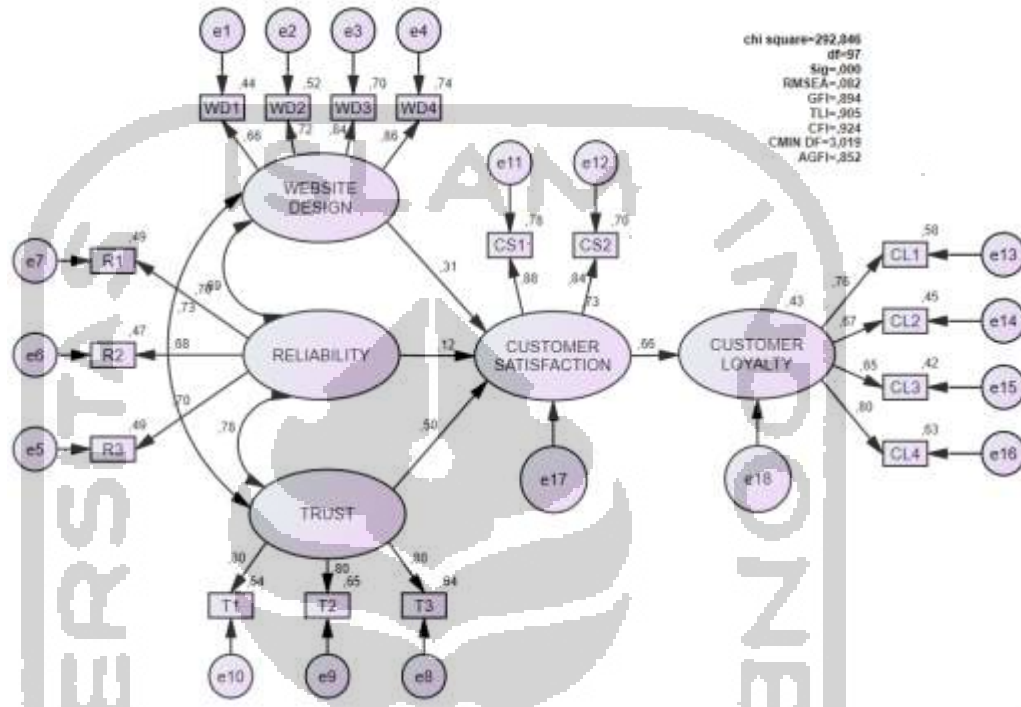
#### **4.5 Hypothesis Framework Model**

This research contains of eight hypotheses to find out whether the hypotheses can support or not. The model of this research uses. Structural Equation Model (SEM) with

AMOS 22 as the software. The hypothesis can be supported if the value of probability is less than 0.05 ( $p < 0.05$ ). The testing result of the research model can be seen in the model below:



**Figure 4.1**  
**Hypothesis Testing Model**



Source: Processed Primary Data (2018)

Following to the model analysis by AMOS 22, the following table is the hypothesis testing results indicating the casual relationship among variables.

**Table 4.12**

<i>Hypothesis Testing Model</i>				
Hypothesis	Variable Relationship	Estimate	P	Label
H1	Website Design → Customer Satisfaction	0.350	0.000	Significant
H2	Reliability → Customer Satisfaction	0.116	0.261	Not Significant
H3	Trust → Customer Satisfaction	0.429	0.000	Significant
H4	Customer Satisfaction → Customer Loyalty	0.840	0.000	Significant

Source: Processed Primary Data (2018)

Based on Table 4.12, the description for hypothesis model testing are:

The first hypothesis showed that website design has a positive and significant influence on customer satisfaction. In the table 4.12, the testing of website design on customer satisfaction is significant because the probability value was 0.000 ( $p < 0.05$ ) and the path estimate was 0.350 (H1 significant). Therefore, the result of website design on customer satisfaction is positive and the hypothesis is **accepted**.

The second hypothesis showed that reliability has a negative and not significant influence on customer satisfaction. In the table 4.12, the testing of reliability on customer satisfaction is significant because the probability value was 0.261 ( $p < 0.05$ ) and the path estimate was 0.116 (H2 not significant). Therefore, the result of reliability on customer satisfaction is positive and the hypothesis is **rejected**.

The third hypothesis showed that trust has a positive and significant influence on customer satisfaction. In the table 4.12, the testing of trust on customer satisfaction is significant because the probability value was 0.000 ( $p < 0.05$ ) and the path estimate was 0.429 (H3 significant). Therefore, the result of trust on customer satisfaction is positive and the hypothesis is **accepted**.

The fourth hypothesis showed that customer satisfaction has a positive and significant influence on customer loyalty. In the table 4.12, the testing of customer satisfaction on customer loyalty is significant because the probability value was 0.000 ( $p < 0.05$ ) and the path estimate was 0.840 (H4 significant). Therefore, the result of customer satisfaction on customer loyalty is positive and the hypothesis is **accepted**.

#### 4.6 Discussion

The result of the analysis shows that the score of probability =  $0.000 < \text{Level of Significant} = 0.05$  ( $p = 0.000 < 0.05$ ), therefore it can be concluded that there is a positive impact on Website Design toward Customer Satisfaction. This result means that how a certain of all aspects in website design of the company would affect the consumer loyalty through the customer satisfaction of the product or services that offer by the company. In this study, means that Go-jek company already spent a proper amount of capital in their website design in order to improve the customer loyalty of their services. And in previous explanation already mention that Liu, Atnett, & Litecky (2000) found that a well-designed website would lead to better customer recall and recognition and a favorable attitude toward the site and its products. Based on the explanation above, the result of this study has been corresponding to the finding that website design has positive and significant impacts on customer satisfaction.

The result of the analysis shows that the score of probability =  $0.261 < \text{Level of Significant} = 0.05$  ( $p = 0.261 < 0.05$ ), therefore it can be concluded that there is a negative impact on Reliability toward Customer Satisfaction. This result means that how a certain all of aspect in reliability of the company would affect the consumer loyalty through the customer satisfaction of the product or services that offered by the company. In this study, means that Go-jek company already think about reliability aspect of the service that serve to their customer in order to improve the customer loyalty of their services. And in previous explanation already mention that, reliability represents the

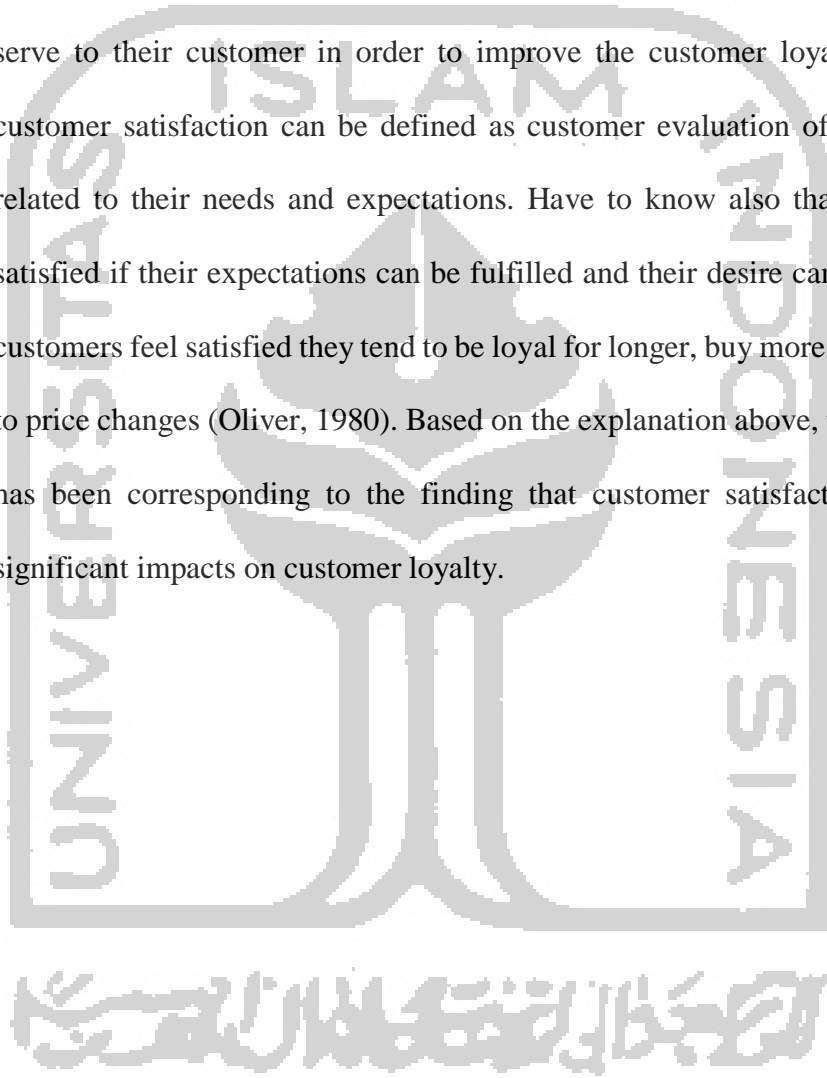
ability of the website to fulfill orders correctly, deliver promptly, and keep personal information secure to getting customer satisfaction (Parasuraman & Zeithaml, 2005).

Based on the explanation above, the result of this study is not align with the statement above where found that reliability has not significant impacts on customer satisfaction.

The result of the analysis shows that the score of probability =  $0.000 < \text{Level of Significant} = 0,05$  ( $p = 0.000 < 0.05$ ), therefore it can be concluded that there is a positive impact on Trust toward Customer Satisfaction. This result means that how a certain all of aspect in website design of the company would affect the consumer loyalty through the customer satisfaction of the product or services that offer by the company. In this study, means that Go-jek company already think about trust aspect of the service that serve to their customer in order to improve the customer loyalty of their services. According to Chervany (2002) that when a person believes with another person in a transaction, trust can be formed. That is the reason why trust is a very important factor for creation, development, and protection of long-term relationships between customers and sellers. Trust refers to the depth and assurance of feeling based on inconclusive evidence. Pavilia (2009) believes that trust is a vital factor in company performance and profitability. Based on the explanation above, the result of this study has been corresponding to the finding that trust has positive and significant impacts on customer satisfaction.

The result of the analysis shows that the score of probability =  $0.000 < \text{Level of Significant} = 0,05$  ( $p = 0.000 < 0.05$ ), therefore it can be concluded that there is a positive impact on Customer Satisfaction toward Customer Loyalty. This result means that how

a certain all of aspect in customer satisfaction of the company would affect the consumer loyalty of the product or services that offer by the company. In this study, means that Go-jek company already think about customer satisfaction aspect of the service that serve to their customer in order to improve the customer loyalty of their services. customer satisfaction can be defined as customer evaluation of a product or service related to their needs and expectations. Have to know also that customers will feel satisfied if their expectations can be fulfilled and their desire can be exceeded. And if customers feel satisfied they tend to be loyal for longer, buy more, and are less sensitive to price changes (Oliver, 1980). Based on the explanation above, the result of this study has been corresponding to the finding that customer satisfaction has positive and significant impacts on customer loyalty.





## CHAPTER V

### CONCLUSION AND RECOMMENDATION

This conclusion and suggestion is part of the research about “Examining students’ perception of e-service quality in Go-food service” among perspective students in Yogyakarta. This research examined:

- 1) Whether website design can affect customer satisfaction of Go-jek company
- 2) The influence of reliability can affect customer satisfaction of Go-jek company
- 3) The influence of trust toward customer satisfaction
- 4) The influence of customer satisfaction that can affect customer loyalty

Based on the data analysis results, there are 3 hypothesis accepted, which are H1, H3, H4. Meanwhile, there is 1 hypothesis which is not accepted, which is H2 it is about the influence of reliability can affect customer satisfaction of Go-jek company.

#### 5.1 Conclusion

From the result of this study, it can be seen that website design (WD), trust (T), and customer satisfaction (CS) has positively and significantly affected customer loyalty of Go-jek company that correspond with the result of analysis above.

However, researcher found that there is a result from the analysis that not significant.

As we know showed above, the result of reliability (R) variable toward customer satisfaction (CS) is not significant. The results of the hypothesis that does not support showed that for H2 the significant value is the score of probability =  $0.000 < \text{Level of Significant} = 0,05$  ( $p = 0.000 < 0.05$ ), meaning the hypothesis is not supported. In this hypothesis the researcher analyzes that there was no synchronization of the answer of

the respondents among another aspect of this research, it means there something error at the time answering the data that separated by researcher while every single data on this research is synchronize each other.

The hypothesis supported the results showed that the significant value of H1 is the score of probability = 0.000 < Level of Significant = 0.05 ( $p = 0.000 < 0.05$ ), meaning that the hypothesis is supported, the significant value of H3 is the score of probability = 0.000 < Level of Significant = 0,05 ( $p = 0.000 < 0.05$ ), meaning that the hypothesis is supported, the significant value of H4 is the score of probability = 0.000 < Level of Significant = 0,05 ( $p = 0.000 < 0.05$ ), meaning that the hypothesis is supported.

H1 shows that a more intention of customers to use go-jek application that satisfied with the website design of application, this will affect to the customer satisfaction aspect that focused by go-jek company. H3 showed that a more intention of customers to use go-jek application that satisfied with the trust of application, this will affect to the customer satisfaction aspect that focused by go-jek company. H4 showed that when the previous aspect (H1 & H3) that significantly support to customer satisfaction variable and having more intention of customers to use go-jek application then customer satisfaction aspect will affect to the customer loyalty with the result that it is a main object of this research and as main focus of go-jek company to get customer loyalty.

## **5.2 Research Limitations**

This research has several limitations that might be take an effect in the result regarding the research goals, the limitation as follow:

- 1) When separating the questionnaire, the researcher only focused on population which is the student under graduate, not focused also to the main target of this research that is users of Go-jek application.
- 2) There is a different perception in assuming reliability aspect of the product that offered in go-jek application with the result there is not significant hypothesis on this research.
- 3) Lack of references that identified by researcher with the result that not representing all audiences of this research.
- 4) This research was conducted only in Yogyakarta which is necessarily limited to the study's context. Different demographic areas can create different results of research because demographic factors can drive customer loyalty.

### **5.3 Recommendation**

For further empirical studies, the researcher suggests to focus on another aspect not only the aspect that researcher analyze above as the object of this research and the researcher also can add the other factors to support customer satisfaction aspect and become customer loyalty aspect. The researcher also suggests can obtain the broader sample by taking the data sample not only to students under graduate in yogyakarta and giving the reasoning of the respondent to more accurate in analyze perception of the sample in explanation on this research, and besides that for the further research it will be better if researcher find more references to support this research in explanation.

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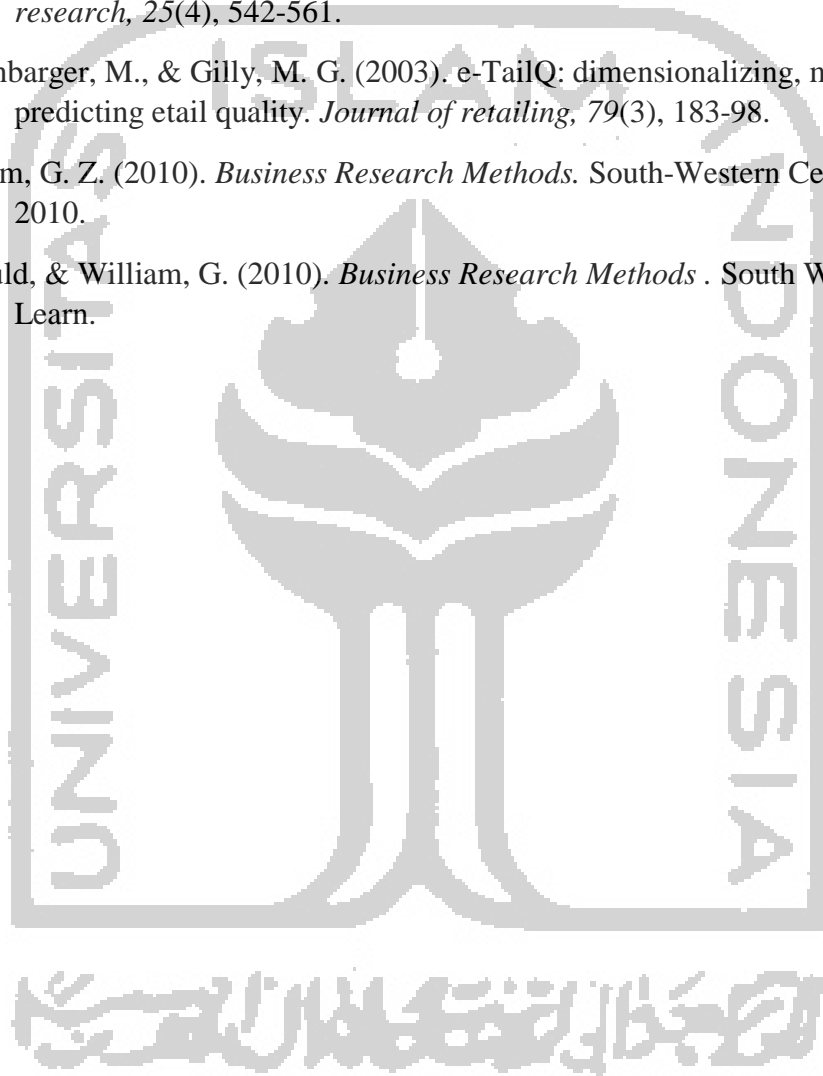
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**APPENDIX A**  
**EXAMINING STUDENTS' PERCEPTION OF E-SERVICE QUALITY IN**  
**GO-FOOD SERVICE**

Responden yang terhormat,

Perkenalkan, nama saya Helmy Ilham Nugraha. Saya adalah mahasiswa S1 Jurusan Manajemen, Fakultas Ekonomi, Universitas Islam Indonesia angkatan 2014. Di sini saya akan melakukan penelitian dengan judul "Examining students' perception of e-service quality in Go-food service" untuk menyelesaikan tugas akhir dalam studi saya di Universitas Islam Indonesia.

Di sini saya memohon kesediaan anda semua untuk mengisi kuesioner ini dengan lengkap dan sejujur-jujurnya. Segala bentuk informasi pribadi yang anda isi dalam kuesioner ini akan terjaga dengan baik kerahasiaannya dan tidak akan digunakan dalam kepentingan lain di luar penelitian ini. Atas kesediaan anda semua untuk dapat berpartisipasi dalam penelitian ini, saya ucapkan terima kasih.

Hormat saya,

Helmy Ilham Nugraha

**Section A: Personal Data**

1. Nama / Inisial:
2. Jenis Kelamin:
  - Laki-laki
  - Perempuan
3. Umur:
  - a. 18-21
  - b. 22-24
  - c. >25
4. Penghasilan (uang saku mahasiswa) per bulan \*
  - a. < Rp 1000.000
  - b. Rp 1.000.000 - Rp 2.000.000

- c. Rp 2.000.000 - Rp 3.000.000
  - d. Rp 3.000.000 - Rp 4.000.000
  - e. > Rp 4.000.000
  - f. Other:
5. Tingkat penggunaan aplikasi Go-Jek dalam seminggu \*
- a. Kurang dari 3 kali dalam seminggu
  - b. 3 - 5 kali dalam seminggu
  - c. Lebih dari 5 kali dalam seminggu
6. Apakah anda pernah membeli makanan dengan fitur Go-food di aplikasi Go-jek? \*
- a. Pernah
  - b. Tidak

Keterangan:

Jawablah pertanyaan di bawah ini sesuai pendapat anda yang sebenarnya dengan memberikan tanda pada kolom yang sesuai. Keterangan:

SS = Sangat setuju  
 S = Setuju  
 CS = Cukup setuju  
 CTS = Cukup tidak setuju  
 TS = Tidak setuju  
 STS = Sangat tidak setuju

**Section B: Website Design**

Kode	Pernyataan	Sangat tidak setuju	Sangat setuju
WD1	Fitur Go-food dalam aplikasi Go-jek mempunyai desain yang menarik	1	2 3 4 5 6
WD2	Fitur Go-food mempunyai pilihan produk yang menarik	1	2 3 4 5 6
WD3	Fitur Go-food tidak sulit untuk diakses dan tidak menyita banyak waktu	1	2 3 4 5 6



WD4	Fitur Go-food dapat diakses dengan cepat dan mudah sampai transaksi selesai	1 2 3 4 5 6
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**Section B: Reliability**

Kode	Pernyataan	Sangat tidak setuju	Sangat setuju
R1	Anda benar - benar mendapatkan produk yang anda pesan	1 2 3 4 5 6	
R2	Produk yang sampai kepada anda sama seperti yang di presentasikan di fitur Go-food	1 2 3 4 5 6	
R3	Produk sampai tepat waktu sesuai dengan yang dijanjikan	1 2 3 4 5 6	

**Section B: Trust**

Kode	Pernyataan	Sangat tidak setuju	Sangat setuju
T1	Saya percaya bahwa fitur Go-food ini jujur memberikan informasi yang benar	1 2 3 4 5 6	
T2	Saya percaya fitur Go-food ini membuat rekomendasi kepada konsumen atas dasar keuntungan bersama	1 2 3 4 5 6	
T3	Saya percaya bahwa fitur Go-food ini tidak akan mengambil tindakan yang merugikan konsumen	1 2 3 4 5 6	

**Section C: Customer satisfaction**

<b>Kode</b>	<b>Pernyataan</b>	<b>Sangat tidak setuju</b>	<b>Sangat setuju</b>
CS1	Saya merasa puas dengan proses transaksi di fitur Go-food dalam aplikasi Go-jek	1 2 3 4 5 6	
CS2	Saya merasa puas dengan layanan di fitur Go-food dalam aplikasi Go-jek	1 2 3 4 5 6	

**Section D: Customer loyalty**

<b>Kode</b>	<b>Pernyataan</b>	<b>Sangat tidak setuju</b>	<b>Sangat setuju</b>
CL1	Saya akan mempromosikan fitur Go-food ke teman-teman dekat saya	1 2 3 4 5 6	
CL2	Dalam berpikir tentang memesan makanan online, pertama kali yang dibenak saya adalah fitur Go-food dalam aplikasi Go-jek	1 2 3 4 5 6	
CL3	Saya tidak dapat mempertimbangkan aplikasi dalam memesan makanan online selain Go-food	1 2 3 4 5 6	
CL4	Dalam waktu mendatang, saya akan sering memesan dengan menggunakan fitur Go-food dalam aplikasi Go-jek	1 2 3 4 5 6	

## APPENDIX B

### VALIDITY AND RELIABILITY TEST OF RESEARCH INSTRUMENTS RESULTS

#### A. Website Design

##### Case Processing Summary

		N	%
Cases	Valid	300	100.0
	Excluded <sup>a</sup>	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.847	4

##### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WD1	14.830	5.025	.643	.459	.822
WD2	14.707	4.937	.679	.493	.807
WD3	14.523	4.725	.709	.567	.794
WD4	14.510	4.699	.703	.563	.797

## B. Reliability

### Case Processing Summary

		N	%
Cases	Valid	300	100.0
	Excluded <sup>a</sup>	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.733	.733	3

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
R1	9.097	2.369	.549	.315	.657
R2	9.573	2.011	.612	.377	.578
R3	9.657	2.367	.514	.269	.696

**C. Trust**

**Case Processing Summary**

		N	%
Cases	Valid	300	100.0
	Excluded <sup>a</sup>	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.826	.826	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
T1	9.277	2.709	.673	.460	.769
T2	9.430	2.607	.714	.510	.729
T3	9.453	2.643	.662	.442	.781

### D. Customer Satisfaction

#### Case Processing Summary

		N	%
Cases	Valid	300	100.0
	Excluded <sup>a</sup>	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.835	2

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CS1	4.943	.602	.717	.514	.
CS2	4.900	.559	.717	.514	.

**E. Customer Loyalty**

**Case Processing Summary**

		N	%
Cases	Valid	300	100.0
	Excluded <sup>a</sup>	0	.0
	Total	300	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.799	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CL1	14.083	6.070	.587	.370	.759
CL2	13.447	5.786	.581	.340	.763
CL3	13.947	5.669	.611	.392	.748
CL4	13.913	5.705	.667	.461	.720

## APENDIX C

### TABLE OF RESPONDENTS CHARACTERISTICS AND CLASSIFICATION

#### A. Respondents Classification Based on Gender

NO	Gender	Frequency	Percentage
1	Male	129	42,9%
2	Female	171	57.1%
Total		300	100%

#### B. Respondents Classification Based on Age

NO	Age	Frequency	Percentage
1	18-21	161	53,8%
2	22-24	13	4,3%
3	>25	126	41,9%
Total		300	100,0%

#### C. Respondents Classification Based on Allowance

NO	Income/Allowance	Frequency	Percentage
1	Less than Rp1.000.000	74	24,67%
2	Rp1000.001-Rp2.000.000	152	50,67%
3	RP2.000.001-Rp3.000.000	43	14,33%
4	Rp3.000.001-Rp4.000.000	13	4,33%
5	More than Rp4.000.000	18	6,00%
Total		300	100,0%

#### D. Respondents Classification Based on Occupation

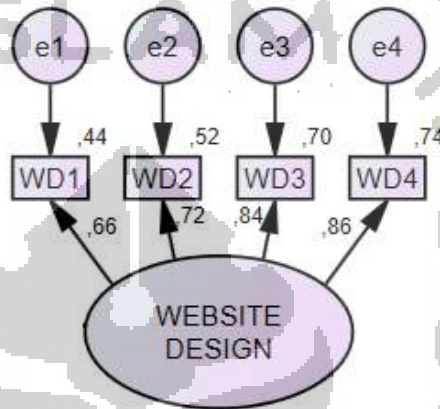
NO	Occupation	Frequency	Percentage
1	Student/University Student	300	100
Total		300	100,0%



## APPENDIX D

### THE RESULT OF INDICATOR IDENTIFICATION

#### A. Website Design



#### Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
WD1 <--- WEBSITE_DESIGN	,116	,103	1,125	,261	par_12
WD2 <--- WEBSITE_DESIGN	,429	,090	4,784	***	par_14
WD3 <--- WEBSITE_DESIGN	,350	,093	3,763	***	par_15
WD4 <--- WEBSITE_DESIGN	,840	,093	9,007	***	par_13

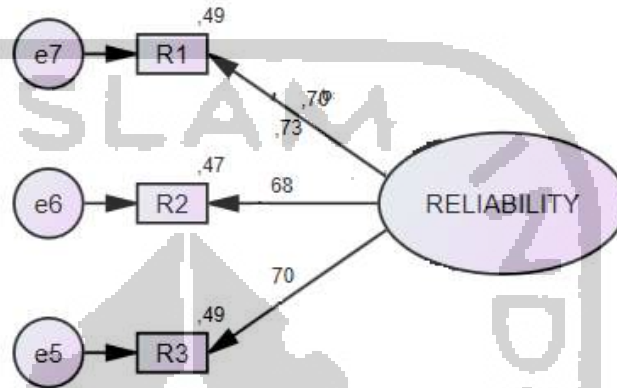
#### Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
WD1 <--- WEBSITE_DESIGN	,663
WD2 <--- WEBSITE_DESIGN	,718
WD3 <--- WEBSITE_DESIGN	,839
WD4 <--- WEBSITE_DESIGN	,861

#### Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
WEBSITE_DESIGN	,361	,059	6,088	***	par_19
e1	,462	,043	10,755	***	par_24
e2	,379	,037	10,218	***	par_25
e3	,265	,031	8,460	***	par_26
e4	,216	,028	7,601	***	par_27

## B. Reliability



### Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
R3 <--- RELIABILITY	1,000				
R2 <--- RELIABILITY	,989	,102	9,717	***	par_4
R1 <--- RELIABILITY	,916	,100	9,205	***	par_5

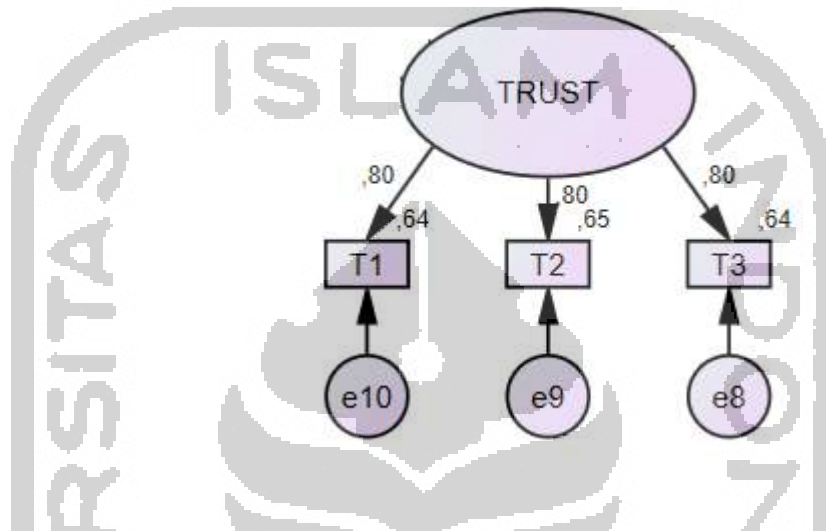
### Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
R3 <--- RELIABILITY	,698
R2 <--- RELIABILITY	,683
R1 <--- RELIABILITY	,698

### Variiances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
RELIABILITY	,481	,079	6,117	***	par_20
e5	,505	,056	9,084	***	par_28
e6	,539	,059	9,121	***	par_29
e7	,424	,047	8,969	***	par_30

C. Trust



**Regression Weights: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
T3 <--- TRUST	1,000				
T2 <--- TRUST	1,003	,068	14,805	***	par_6
T1 <--- TRUST	,973	,067	14,501	***	par_7

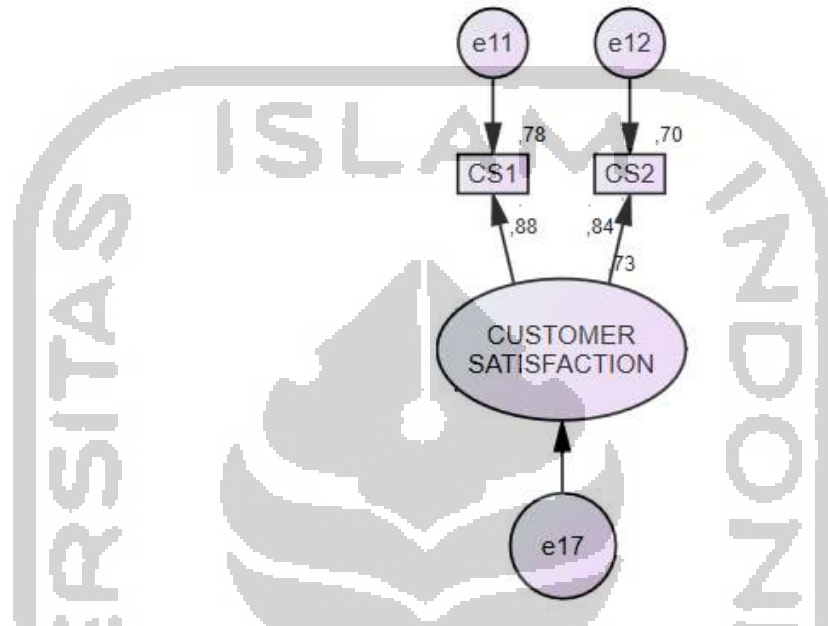
**Standardized Regression Weights: (Group number 1 - Default model)**

	Estimate
T3 <--- TRUST	,803
T2 <--- TRUST	,804
T1 <--- TRUST	,799

**Variiances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
TRUST	,652	,082	7,988	***	par_21
e8	,359	,039	9,123	***	par_31
e9	,358	,039	9,107	***	par_32
e10	,349	,038	9,246	***	par_33

**D. Customer Satisfaction**



**Regression Weights: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
CS1 <-- CUSTOMER_SATISFACTION	1,000				
CS2 <-- CUSTOMER_SATISFACTION	1,015	,057	17,814	**	par_8

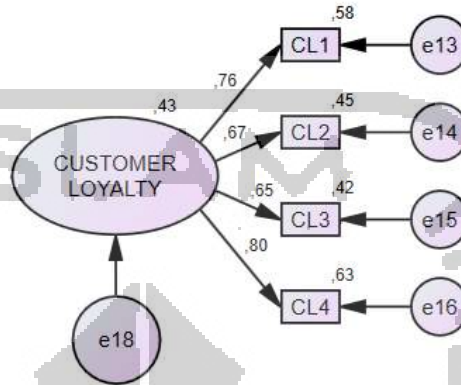
**Standardized Regression Weights: (Group number 1 - Default model)**

	Estimate
CS1 <--- CUSTOMER_SATISFACTION	,881
CS2 <--- CUSTOMER_SATISFACTION	,837

**Variances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
e11	,137	,020	6,802	***	par_34
e12	,209	,025	8,512	***	par_35

## E. Customer Loyalty



### Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
CL1	<--- CUSTOMER_LOYALTY	1,000				
CL2	<--- CUSTOMER_LOYALTY	,930	,087	10,684	***	par_9
CL3	<--- CUSTOMER_LOYALTY	,940	,095	9,905	***	par_10
CL4	<--- CUSTOMER_LOYALTY	1,120	,090	12,514	***	par_11

### Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
CL1 <--- CUSTOMER_LOYALTY	,759
CL2 <--- CUSTOMER_LOYALTY	,672
CL3 <--- CUSTOMER_LOYALTY	,650
CL4 <--- CUSTOMER_LOYALTY	,796

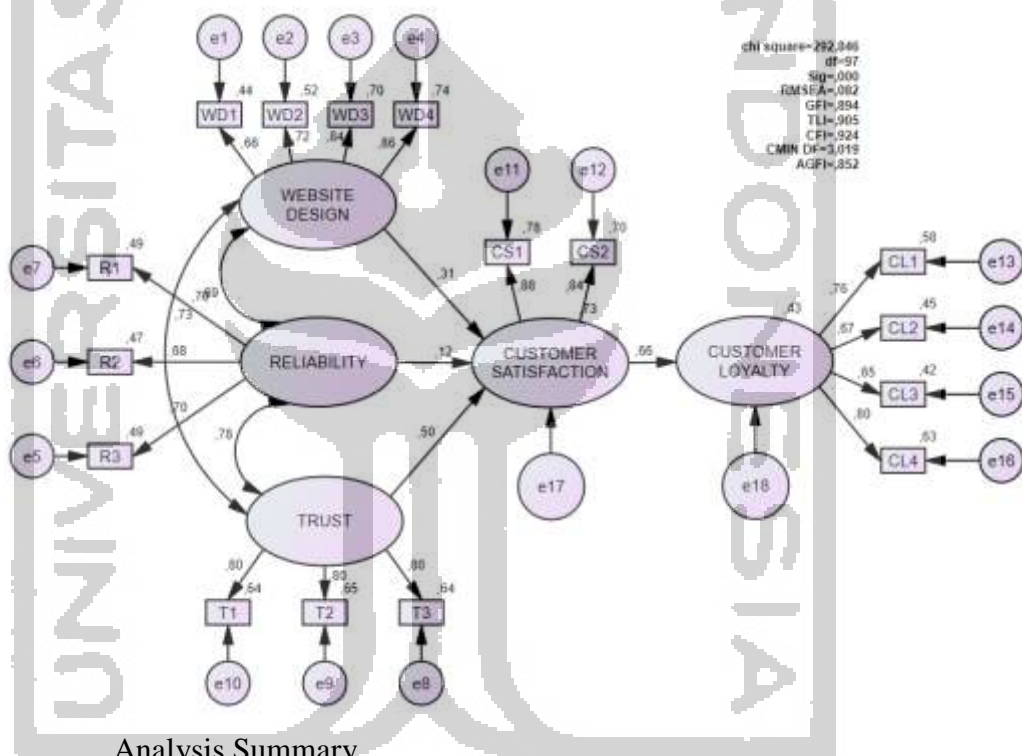
### Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
e13	,570	,065	8,776	***	par_36
e14	,814	,080	10,119	***	par_37
e15	,936	,091	10,290	***	par_38

	Estimate	S.E.	C.R.	P	Label
e16	,564	,071	7,889	***	par_39

APENDIX F

FINAL STRUCTURAL EQUATION MODEL FULL (AMOS)



Analysis Summary  
Date and Time

Date: 04 January 2019

Time: 20:41:12

Title

300 respondents: 04 January 2019 20:41

**Notes for Group (Group number 1)**

The model is recursive.

Sample size = 300

**Parameter Summary (Group number 1)**

	Weights	Covariance	Variances	Means	Intercepts	Total
Fixed	23	0	0	0	0	23
Labeled	0	0	0	0	0	0
Unlabeled	15	3	21	0	0	39
Total	38	3	21	0	0	62

**Assessment of normality (Group number 1)**

Variable	min	max	skew	c.r.	kurtosis	c.r.
CL4	1,000	6,000	-,411	-2,908	-,345	-1,219
CL3	1,000	6,000	-,534	-3,773	-,348	-1,230
CL2	1,000	6,000	-1,214	-8,587	1,040	3,678
CL1	1,000	6,000	-,530	-3,746	,184	,649
CS2	2,000	6,000	-,680	-4,805	,777	2,747
CS1	2,000	6,000	-,505	-3,571	,473	1,673
T1	1,000	6,000	-,701	-4,954	,434	1,533
T2	1,000	6,000	-,608	-4,301	,278	,984
T3	1,000	6,000	-,417	-2,949	-,188	-,663
R1	1,000	6,000	-1,041	-7,360	1,545	5,461
R2	2,000	6,000	-,298	-2,107	-,406	-1,437
R3	1,000	6,000	-,477	-3,372	,637	2,253
WD4	2,000	6,000	-,882	-6,239	,577	2,039
WD3	2,000	6,000	-,837	-5,916	,398	1,408
WD2	2,000	6,000	-,566	-4,005	,102	,360
WD1	2,000	6,000	-,417	-2,946	-,013	-,045
Multivariate					83,388	30,090

**Observations farthest from the centroid (Mahalanobis distance) (Group number 1)**

Observation number	Mahalanobis d-squared	p1	p2
117	59,886	,000	,000
245	57,850	,000	,000
213	52,111	,000	,000
163	51,461	,000	,000
241	48,996	,000	,000
141	48,485	,000	,000
159	46,973	,000	,000
184	46,321	,000	,000
126	45,931	,000	,000
91	45,728	,000	,000

Observation number	Mahalanobis d-squared	p1	p2
144	45,100	,000	,000
177	44,300	,000	,000
224	43,235	,000	,000
229	42,940	,000	,000
137	41,366	,000	,000
65	40,440	,001	,000
18	38,344	,001	,000
101	36,364	,003	,000
151	34,930	,004	,000
70	34,274	,005	,000
125	34,200	,005	,000
36	33,810	,006	,000
231	32,747	,008	,000
8	31,935	,010	,000
128	31,796	,011	,000
208	31,540	,011	,000
237	31,105	,013	,000
210	30,708	,015	,000
197	30,596	,015	,000
176	30,348	,016	,000
250	29,726	,019	,000
24	29,113	,023	,000
15	28,721	,026	,000
7	27,735	,034	,000
116	27,703	,034	,000
94	26,882	,043	,000
171	26,877	,043	,000
180	26,656	,045	,000
82	26,603	,046	,000
96	26,537	,047	,000
66	26,477	,048	,000
276	26,396	,049	,000
259	26,042	,053	,000
71	25,841	,056	,000
156	25,032	,069	,000
11	25,020	,069	,000
132	24,946	,071	,000



Observation number	Mahalanobis d-squared	p1	p2
254	24,841	,073	,000
51	24,650	,076	,000
189	24,627	,077	,000
185	24,196	,085	,000
27	24,041	,089	,000
300	24,031	,089	,000
67	23,969	,090	,000
118	23,665	,097	,000
236	23,645	,098	,000
225	23,618	,098	,000
135	23,384	,104	,000
147	23,266	,107	,000
174	22,668	,123	,000
97	22,659	,123	,000
140	22,255	,135	,000
182	22,093	,140	,001
274	22,040	,142	,001
261	22,013	,143	,000
136	21,953	,145	,000
112	21,931	,145	,000
204	21,697	,153	,001
227	21,683	,154	,000
172	21,438	,162	,001
103	21,207	,171	,002
33	21,158	,173	,002
289	21,156	,173	,001
282	20,883	,183	,004
108	20,846	,185	,003
179	20,642	,193	,006
105	20,627	,193	,004
275	20,579	,195	,004
17	20,307	,207	,011
248	19,984	,221	,035
175	19,974	,221	,027
87	19,939	,223	,023
195	19,764	,231	,037
9	19,681	,235	,040

Observation number	Mahalanobis d-squared	p1	p2
205	19,574	,240	,048
192	19,511	,243	,047
196	19,296	,254	,085
249	18,924	,273	,228
134	18,872	,275	,222
165	18,591	,290	,378
247	18,267	,308	,598
232	18,240	,310	,572
271	18,205	,312	,552
209	17,935	,328	,721
104	17,911	,329	,697
223	17,877	,331	,680
58	17,854	,332	,653
240	17,797	,336	,653
43	17,731	,340	,661
64	17,730	,340	,616

**Sample Covariances (Group number 1)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	1, 53 7															
C L 3	,9 06	1, 62 2														
C L 2	,7 48	,7 62	1, 48 5													
C L 1	,8 96	,6 04	,7 18	1, 34 6												
C S2	,4 30	,3 21	,3 78	,4 79	,6 9 7											
C S1	,3 44	,3 16	,3 73	,3 90	,4 9 3	,6 1 1										

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
T 1	,4 07	,3 83	,4 00	,4 76	,4 3 9	,4 3 8	,9 6 6									
T 2	,3 94	,3 61	,3 72	,4 52	,4 3 2	,4 3 9	,6 3 8	1, 01 5								
T 3	,5 05	,4 23	,4 57	,5 19	,4 5 1	,4 8 0	,6 2 1	,6 65 1	1, 01 1							
R 1	,2 96	,3 46	,5 20	,3 84	,3 6 3	,3 5 7	,3 8 3	,3 88 58		,8 2 8						
R 2	,3 02	,3 79	,2 91	,4 11	,2 5 8	,2 4 3	,4 2 2	,4 32 31		,4 8 3	1, 00 9					
R 3	,4 40	,3 75	,3 21	,3 98	,3 3 7	,3 6 1	,4 7 6	,4 72 93		,3 6 4	,5 14 6	,9 8 6				
W D 4	,4 44	,3 14	,4 54	,4 48	,3 9 4	,4 3 1	,4 2 6	,4 54 54		,3 9 0	,3 08 9	,4 1 9	,8 37			
W D 3	,4 01	,3 39	,4 11	,4 03	,3 8 1	,3 8 4	,4 6 0	,4 68 11		,3 8 5	,3 29 3	,6 1 3	,8 67 96			
W D 2	,3 53	,2 51	,3 40	,4 04	,3 2 9	,3 5 2	,4 1 8	,4 11 08		,3 0 2	,3 10 5	,4 55	,4 81	,7 83		
W D 1	,3 68	,2 45	,2 82	,3 68	,2 9 9	,3 2 0	,3 9 3	,3 52 49		,2 8 9	,2 65 7	,4 30	,4 39	,5 18	,8 23	

Condition number = 55,487

**Eigenvalues**

7,420 1,908 1,050 ,929 ,821 ,792 ,571 ,542 ,481 ,411 ,362 ,327 ,283 ,243 ,178 ,134

Determinant of sample covariance matrix = ,000

**Sample Correlations (Group number 1)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	1, 00 0															
C L 3	,5 74	1, 00 0														
C L 2	,4 95	,4 91	1, 00 0													
C L 1	,6 23	,4 09	,5 08	1, 00 0												
C S 2	,4 15	,3 02	,3 71	,4 95	1, 00 0											
C S 1	,3 55	,3 17	,3 92	,4 30	,7 55	1, 00 0										
T 1	,3 34	,3 06	,3 34	,4 17	,5 35	,5 70	1, 00 0									
T 2	,3 16	,2 81	,3 03	,3 87	,5 14	,5 57	,6 45	1, 00 0								
T 3	,4 05	,3 30	,3 73	,4 45	,5 37	,6 11	,6 29	,6 56	1, 00 0							
R 1	,2 62	,2 99	,4 69	,3 64	,4 78	,5 02	,4 29	,4 23	,3 92	1, 00 0						
R 2	,2 43	,2 96	,2 38	,3 52	,3 07	,3 10	,4 28	,4 27	,3 27	,5 29	1, 00 0					
R 3	,3 58	,2 97	,2 65	,3 45	,4 06	,4 65	,4 88	,4 72	,4 94	,4 03	,5 15	1, 00 0				

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
W D 4	,3 92	,2 69	,4 07	,4 22	,5 16	,6 03	,4 74	,4 93	,4 94	,4 68	,3 35	,4 61	1, 00 0			
W D 3	,3 42	,2 82	,3 57	,3 67	,4 82	,5 19	,4 94	,4 91	,4 32	,4 47	,3 47	,3 33	,7 70	1, 00 0		
W D 2	,3 22	,2 22	,3 15	,3 94	,4 45	,5 09	,4 81	,4 62	,4 59	,3 75	,3 49	,3 47	,5 63	,5 74	1, 00 0	
W D 1	,3 27	,2 12	,2 55	,3 50	,3 95	,4 51	,4 41	,3 85	,4 92	,3 50	,2 91	,3 30	,5 19	,5 12	,6 45	1, 00 0

Condition number = 40,881

### Eigenvalues

7,425 1,453 1,088 ,915 ,806 ,622 ,611 ,544 ,507 ,391 ,362 ,318 ,283 ,271 ,224 ,182

### Computation of degrees of freedom (Default model)

Number of distinct sample moments:	136
Number of distinct parameters to be estimated:	39
Degrees of freedom (136 - 39):	97

### Result (Default model)

Minimum was achieved

Chi-square = 292,846

Degrees of freedom = 97

Probability level = ,000

### Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label	
CUSTOMER_SATISF ACTION	<-- -	RELIABILITY	,116	,103	1,125	,261	par_ 12
CUSTOMER_SATISF ACTION	<-- -	TRUST	,429	,090	4,784	** *	par_ 14

		Estimate	S.E.	C.R.	P	Label
CUSTOMER_SATISFACTION	<-- WEBSITE_DESIGN	,350	,093	3,763	**	par_15
CUSTOMER_LOYALTY	<-- CUSTOMER_SATISFACTION	,840	,093	9,007	**	par_13
WD1	<-- WEBSITE_DESIGN	1,000				
WD2	<-- WEBSITE_DESIGN	1,057	,095	11,123	**	par_1
WD3	<-- WEBSITE_DESIGN	1,322	,112	11,785	**	par_2
WD4	<-- WEBSITE_DESIGN	1,311	,110	11,887	**	par_3
R3	<-- RELIABILITY	1,000				
R2	<-- RELIABILITY	,989	,102	9,717	**	par_4
R1	<-- RELIABILITY	,916	,100	9,205	**	par_5
T3	<-- TRUST	1,000				
T2	<-- TRUST	1,003	,068	14,805	**	par_6
T1	<-- TRUST	,973	,067	14,501	**	par_7
CS1	<-- CUSTOMER_SATISFACTION	1,000				
CS2	<-- CUSTOMER_SATISFACTION	1,015	,057	17,814	**	par_8
CL1	<-- CUSTOMER_LOYALTY	1,000				
CL2	<-- CUSTOMER_LOYALTY	,930	,087	10,684	**	par_9
CL3	<-- CUSTOMER_LOYALTY	,940	,095	9,905	**	par_10
CL4	<-- CUSTOMER_LOYALTY	1,120	,090	12,514	**	par_11

**Standardized Regression Weights: (Group number 1 - Default model)**

		Estimate
CUSTOMER_SATISFACTION	<--- RELIABILITY	,117
CUSTOMER_SATISFACTION	<--- TRUST	,503
CUSTOMER_SATISFACTION	<--- WEBSITE_DESIGN	,306
CUSTOMER_LOYALTY	<--- CUSTOMER_SATISFACTION	,656
WD1	<--- WEBSITE_DESIGN	,663
WD2	<--- WEBSITE_DESIGN	,718
WD3	<--- WEBSITE_DESIGN	,839
WD4	<--- WEBSITE_DESIGN	,861
R3	<--- RELIABILITY	,698
R2	<--- RELIABILITY	,683
R1	<--- RELIABILITY	,698
T3	<--- TRUST	,803
T2	<--- TRUST	,804
T1	<--- TRUST	,799
CS1	<--- CUSTOMER_SATISFACTION	,881
CS2	<--- CUSTOMER_SATISFACTION	,837
CL1	<--- CUSTOMER_LOYALTY	,759
CL2	<--- CUSTOMER_LOYALTY	,672
CL3	<--- CUSTOMER_LOYALTY	,650
CL4	<--- CUSTOMER_LOYALTY	,796

**Covariances: (Group number 1 - Default model)**

		Estimate	S.E.	C.R.	P	Label
WEBSITE_DESIGN	<--> RELIABILITY	,287	,043	6,643	***	par_16
RELIABILITY	<--> TRUST	,435	,059	7,404	***	par_17
WEBSITE_DESIGN	<--> TRUST	,356	,048	7,376	***	par_18

**Correlations: (Group number 1 - Default model)**

		Estimate
WEBSITE_DESIGN	<--> RELIABILITY	,689
RELIABILITY	<--> TRUST	,776
WEBSITE_DESIGN	<--> TRUST	,733

**Variiances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
WEBSITE_DESIGN	,361	,059	6,088	***	par_19
RELIABILITY	,481	,079	6,117	***	par_20
TRUST	,652	,082	7,988	***	par_21
e17	,130	,022	5,861	***	par_22
e18	,442	,068	6,470	***	par_23
e1	,462	,043	10,755	***	par_24
e2	,379	,037	10,218	***	par_25
e3	,265	,031	8,460	***	par_26
e4	,216	,028	7,601	***	par_27
e5	,505	,056	9,084	***	par_28
e6	,539	,059	9,121	***	par_29
e7	,424	,047	8,969	***	par_30
e8	,359	,039	9,123	***	par_31
e9	,358	,039	9,107	***	par_32
e10	,349	,038	9,246	***	par_33
e11	,137	,020	6,802	***	par_34
e12	,209	,025	8,512	***	par_35
e13	,570	,065	8,776	***	par_36
e14	,814	,080	10,119	***	par_37
e15	,936	,091	10,290	***	par_38
e16	,564	,071	7,889	***	par_39

**Squared Multiple Correlations: (Group number 1 - Default model)**

	Estimate
CUSTOMER_SATISFACTION	,726
CUSTOMER_LOYALTY	,430
CL4	,633
CL3	,423
CL2	,452
CL1	,577
CS2	,700
CS1	,775
T1	,639



	Estimate
T2	,647
T3	,645
R1	,488
R2	,466
R3	,488
WD4	,742
WD3	,704
WD2	,516
WD1	,439

**Implied (for all variables) Covariances (Group number 1 - Default model)**

	W E L T R U S T	R E L I G I O U S I T Y	C U S T O M E R _ S A T I S F A C T I O N A L I T Y	C U S T O M E R _ L O Y A L I T Y	C C L L L S S	C C L L L S S	C C L L L S S	C C L L L S S	C C L L L S S	T T T R R R	T T T R R R	T T T R R R	T T T R R R	W D D D	W D D D	W D D D	W D D D
TR US T	, 6 5 2																
RE LI AB ILI TY	, 4 3 5	, 4 8 1															
WE BSI TE _D ESI GN	, 3 5 6	, 2 8 7	, 3 61														
CU ST OM	, 4 3	, 3 12	, 3 4	, 47 4													

	T R U S T	R E L I G I O U S I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C C C C C C T T T R R R W W W W	L L L L S S T T T R R R D D D D	4 3 2 1 2 1 1 2 3 1 2 3 4 3 2 1
ER _S A T I S F A C T I O N C U S T O M E R _ L O Y A L T Y	5 4							
CL 4	, 3 8 1	, 2 8 8	, 2 62	, 39 8	, 77 6			
CL 3	, 4 2 7	, 3 2 2	, 2 94	, 44 6	, 86 9	1 , 5 3 7		
CL 2	, 3 5 9	, 2 7 0	, 2 47	, 37 4	, 73 0	1 , 6 2 2		
						1 , 6 4 8 5		

	T R U S T	R E L I G I O U S I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1	
CL 1	,3 8 1	,2 8 8	,2 62	,39 8	,77 6	,8 6 9	,7 3 0	,7 2 2	,1 3 6																	
CS 2	,4 6 1	,3 4 8	,3 17	,48 1	,40 4	,4 5 2	,3 8 0	,3 7 6	,4 0 4	,6 9 7																
CS 1	,4 5 4	,3 4 3	,3 12	,47 4	,39 8	,4 4 6	,3 7 4	,3 7 0	,3 9 8	,4 1 1																
T1	,6 3 4	,4 2 3	,3 46	,44 2	,37 1	,4 1 6	,3 4 9	,3 4 5	,3 7 1	,4 4 9																
T2	,6 5 4	,4 3 6	,3 57	,45 6	,38 3	,4 2 9	,3 6 0	,3 5 6	,3 8 3	,4 6 6																
T3	,6 5 2	,4 3 5	,3 56	,45 4	,38 1	,4 2 7	,3 5 9	,3 5 5	,3 8 1	,4 6 4																
R1	,3 1	,4 4 1	,2 63	,31 4	,26 4	,2 2	,2 2	,2 2	,2 3	,3 3																

	T R U S T	R E L I A B I L I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C	C	C	C	C	C	T	T	T	R	R	R	W	W	W	W		
						L	L	L	L	S	S	1	2	3	1	2	3	4	3	2	1		
R2	9 8 ,4 3 0	,4 7 6	,2 84	,33 9	,28 4	9 5 , 3 1 9	4 8 , 2 6 7	4 5 , 2 6 4	6 4 , 2 8 4	1 9 , 3 4 4	1 4 , 3 4 9	8 7 , 4 1 8	0 0 , 4 3 1	9 8 , 4 3 0	2 8 , 4 3 6								
R3	,4 3 5	,4 8 1	,2 87	,34 3	,28 8	3 2 2 0	2 7 6 8	2 6 8 8	2 8 8 8	3 4 4 3	3 4 4 3	4 2 3 3	4 3 6 5	4 3 4 1	4 4 5 1	4 7 6 6	9 8 6 6						
W D4	,4 6 6	,3 7 6	,4 73	,40 9	,34 4	3 8 5	3 2 3	3 2 0	3 4 4	4 1 5	4 0 9	4 5 3	4 6 8	4 6 6	3 4 5	3 7 2	3 7 6	8 3 7	3 7 2	8 3 7			
W D3	,4 7 0	,3 8 0	,4 77	,41 3	,34 7	3 8 8	3 2 6	3 2 2	3 4 7	4 1 9	4 1 3	4 5 7	4 7 2	4 7 0	3 4 8	3 7 5	3 8 0	6 8 3	8 2 0	9 6 6			
W D2	,3 7 6	,3 0 3	,3 82	,33 0	,27 7	3 1 0	2 6 8	2 5 7	2 7 5	3 3 0	3 3 6	3 6 7	3 7 6	3 7 8	2 7 8	3 7 0	3 0 3	5 0 0	5 0 0	7 8 3			
W D1	,3 5 6	,2 8 7	,3 61	,31 2	,26 2	2 9 4	2 4 4	2 4 4	2 6 1	3 1 1	3 4 4	3 5 5	3 6 6	3 8 3	2 8 4	2 8 7	2 7 3	4 8 3	4 7 7	8 8 2			

**Implied (for all variables) Correlations (Group number 1 - Default model)**

	TRUST	RELIABILITY	WEBSITESIGN	CUSTOMER	RESISTANCE	WELLBEING	CUSTOMER	CUSTOMER	CUSTOMER	CUSTOMER	CUSTOMER	T1	T2	T3	R1	R2	R3	WDD	WDD	WDD	WDD
TRUST	1,000																				
RELIABILITY	,776	1,000																			
WEBSITESIGN	,733	,689	1,000																		
CUSTOMER	,818	,717	,755	1,000																	
RESISTANCE	,818	,717	,755	,800	1,000																
WELLBEING						1,000															
CUSTOMER							1,000														
CUSTOMER								1,000													
CUSTOMER									1,000												
CUSTOMER										1,000											
T1											1,000										
T2												1,000									
T3													1,000								
R1															1,000						
R2																1,000					
R3																	1,000				
WDD																		1,000			
WDD																			1,000		
WDD																				1,000	
WDD																					1,000

	T R U S T	R E L I G I O U S I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C C L L S S I F I C A T I O N	C C L L S S I F I C A T I O N	C C L L S S I F I C A T I O N	C C L L S S I F I C A T I O N	C C L L S S I F I C A T I O N	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C U S T O M E R _ L O Y A L T Y	, 5 3 6	, 4 7 1	, 4 95	, 65 6	1, 0 00															
CL 4	, 4 2 7	, 3 7 5	, 3 94	, 52 2	, 79 6	1, 0 0 0														
CL 3	, 3 4 9	, 3 0 6	, 3 22	, 42 7	, 65 0	5, 0 1 8														
CL 2	, 3 6 1	, 3 1 7	, 3 33	, 44 1	, 67 2	5, 4 3 5														
CL 1	, 4 0 7	, 3 5 7	, 3 76	, 49 8	, 75 9	6, 4 0 4														

	T R U S T	R E L I G I O U S I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C	C	C	C	C	C	T	T	T	R	R	R	W	W	W	W	
						L	L	L	L	S	S	1	2	3	1	2	3	D	D	D	D	
						4	3	2	1	2	1							4	3	2	1	
CS 2	, 6 8 4	, 6 0 0	, 6 31	, 83 7	, 54 9	, 4 3 7	, 3 5 7	, 3 6 9	, 4 1 7	, 0 0 0	1											
CS 1	, 7 2 0	, 6 3 2	, 6 65	, 88 1	, 57 8	, 4 6 0	, 3 7 6	, 3 8 8	, 4 3 9	, 7 3 7	1											
T1	, 7 9 9	, 6 2 0	, 5 86	, 65 3	, 42 9	, 3 4 1	, 2 7 9	, 2 8 8	, 3 2 6	, 5 4 7	1											
T2	, 8 0 4	, 6 2 4	, 5 89	, 65 8	, 43 1	, 3 4 3	, 2 8 1	, 2 9 0	, 3 2 8	, 5 7 0	1											
T3	, 8 0 3	, 6 2 3	, 5 89	, 65 7	, 43 1	, 3 4 3	, 2 8 0	, 2 9 0	, 3 2 7	, 5 4 9	1											
R1	, 5 4 2	, 6 9 8	, 4 81	, 50 1	, 32 9	, 2 6 2	, 2 1 4	, 2 2 1	, 2 5 0	, 4 1 9	1											

	T R U S T	R E L I G I O U S I T Y	W E B S I T E - D E S I G N	C U S T O M E R _ S A T I S F A C T I O N	C U S T O M E R _ L O Y A L T Y	C	C	C	C	C	C	T	T	T	R	R	R	W D	W D	W D	W D
	4	3	2	1	2	1	1	2	3	1	2	3	1	2	3	4	3	2	1		
R2	,530	,683	,470	,490	,321	256	209	216	244	413	436	423	425	427	417	400	400	400	1		
R3	,542	,698	,481	,501	,329	262	214	221	250	419	431	433	436	438	437	400	400	400	1		
W D4	,631	,593	,861	,650	,426	339	277	287	324	542	574	570	558	574	410	454	400	400	1		
W D3	,615	,578	,839	,633	,416	331	270	279	316	535	592	599	599	440	445	430	430	430	1		
W D2	,526	,495	,718	,542	,356	283	219	239	270	433	471	471	473	475	338	345	358	363	1		
W D1	,486	,456	,663	,500	,328	261	231	249	248	441	480	481	483	489	339	339	351	351	1		



**Implied Covariances (Group number 1 - Default model)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	1, 53 7															
C L 3	,8 17	1, 62 2														
C L 2	,8 09	,6 79	1, 48 5													
C L 1	,8 69	,7 30	,7 22	1, 34 6												
C S2	,4 52	,3 80	,3 76	,4 04	,6 9 7											
C S1	,4 46	,3 74	,3 70	,3 98	,4 8 1	,6 1 1										
T 1	,4 16	,3 49	,3 45	,3 71	,4 4 9	,4 4 2	,9 6 6									
T 2	,4 29	,3 60	,3 56	,3 83	,4 6 3	,4 5 6	,6 3 6	1, 01 5								
T 3	,4 27	,3 59	,3 55	,3 81	,4 6 1	,4 5 4	,6 3 4	,6 54 1	1, 01 1							
R 1	,2 95	,2 48	,2 45	,2 64	,3 1 9	,3 1 4	,3 8 7	,4 00	,3 98	,8 2 8						

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
R 2	,3 19	,2 67	,2 64	,2 84	,3 4	,3 3	,4 1	,4 31	,4 30	,4 3	1, 00					
R 3	,3 22	,2 70	,2 68	,2 88	,3 4	,3 4	,4 2	,4 36	,4 35	,4 4	,4 4	,9 8				
W D 4	,3 85	,3 23	,3 20	,3 44	,4 1	,4 0	,4 5	,4 68	,4 66	,3 4	,3 72	,3 7	,8 37			
W D 3	,3 88	,3 26	,3 22	,3 47	,4 1	,4 1	,4 5	,4 72	,4 70	,3 4	,3 75	,3 8	,6 26	,8 96		
W D 2	,3 10	,2 61	,2 58	,2 77	,3 3	,3 3	,3 6	,3 77	,3 76	,2 7	,3 00	,3 0	,5 00	,5 05	,7 83	
W D 1	,2 94	,2 47	,2 44	,2 62	,3 1	,3 1	,3 4	,3 57	,3 56	,2 6	,2 84	,2 8	,4 73	,4 77	,3 82	,8 23

**Implied Correlations (Group number 1 - Default model)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	1, 00															
C L 3	,5 18	1, 00														
C L 2	,5 35	,4 37	1, 00													
C L 1				1, 00												
C S 2					1, 00											
C S 1						1, 00										
T 1							1, 00									
T 2								1, 00								
T 3									1, 00							
R 1										1, 00						
R 2											1, 00					
R 3												1, 00				
W D 4													1, 00			
W D 3														1, 00		
W D 2															1, 00	
W D 1																1, 00

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 1	,6 04	,4 94	,5 11	1, 00												
C S 2	,4 37	,3 57	,3 69	,4 17	1, 00											
C S 1	,4 60	,3 76	,3 88	,4 39	,7 37	1, 00										
T 1	,3 41	,2 79	,2 88	,3 26	,5 47	,5 75	1, 00									
T 2	,3 43	,2 81	,2 90	,3 28	,5 50	,5 79	,6 43	1, 00								
T 3	,3 43	,2 80	,2 90	,3 27	,5 49	,5 78	,6 42	,6 46	1, 00							
R 1	,2 62	,2 14	,2 21	,2 50	,4 19	,4 41	,4 33	,4 36	,4 35	1, 00						
R 2	,2 56	,2 09	,2 16	,2 44	,4 10	,4 31	,4 23	,4 26	,4 25	,4 77	1, 00					
R 3	,2 62	,2 14	,2 21	,2 50	,4 19	,4 41	,4 33	,4 36	,4 35	,4 88	,4 77	1, 00				
W D 4	,3 39	,2 77	,2 87	,3 24	,5 44	,5 72	,5 04	,5 08	,5 07	,4 14	,4 05	,4 14	1, 00			
W D 3	,3 31	,2 70	,2 79	,3 16	,5 30	,5 58	,4 92	,4 95	,4 94	,4 04	,3 95	,4 04	,7 23	1, 00		
W D 2	,2 83	,2 31	,2 39	,2 70	,4 53	,4 77	,4 21	,4 23	,4 23	,3 45	,3 38	,3 45	,6 18	,6 03	1, 00	0

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
W D 1	,2 61	,2 13	,2 21	,2 49	,4 18	,4 40	,3 88	,3 91	,3 90	,3 19	,3 12	,3 19	,5 71	,5 56	,4 76	1, 00 0

**Residual Covariances (Group number 1 - Default model)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	,0 00															
C L 3	,0 89	,0 00														
C L 2	,0 61	,0 83	,0 00													
C L 1	,0 27	,1 25	,0 04	,0 00												
C S 2	,0 23	,0 59	,0 02	,0 76	,0 00											
C S 1	,1 02	,0 58	,0 03	,0 08	,0 12	,0 00										
T 1	,0 09	,0 34	,0 55	,1 05	,0 10	,0 04	,0 00									
T 2	,0 34	,0 01	,0 15	,0 69	,0 31	,0 17	,0 02	,0 00								
T 3	,0 78	,0 64	,1 02	,1 37	,0 10	,0 26	,0 13	,0 10	,0 00							
R 1	,0 00	,0 99	,2 75	,1 21	,0 45	,0 43	,0 04	,0 12	,0 40	,0 00						

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
R 2	-,0 16	,1 11	,0 26	,1 26	-,0 86	-,0 95	,0 04	,0 01	-,0 99	,0 48	,0 00					
R 3	,1 18	,1 05	,0 53	,1 10	-,0 11	-,0 18	,0 53	,0 36	,0 58	-,0 77	,0 38	,0 00				
W D 4	,0 59	-,0 10	,1 34	,1 04	-,0 21	,0 22	,0 28	,0 14	,0 12	,0 45	-,0 64	,0 43	,0 00			
W D 3	,0 13	,0 14	,0 89	,0 56	-,0 38	,0 29	,0 02	,0 04	,0 59	,0 37	,0 46	,0 66	,0 41	,0 00		
W D 2	,0 43	-,0 10	,0 82	,1 27	-,0 06	,0 22	,0 53	,0 34	,0 32	,0 24	,0 10	,0 02	-,0 45	-,0 24	,0 00	
W D 1	,0 75	,0 01	,0 38	,1 06	-,0 18	,0 08	,0 48	,0 05	,0 93	,0 26	,0 19	,0 10	,0 43	,0 38	,1 36	,0 00

**Standardized Residual Covariance (Group number 1 - Default model)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C L 4	,0 00															
C L 3	,8 64	,0 00														
C L 2	-,6 12	,8 50	,0 0													
C L 1	,2 76	,1 31	,0 4	,0 0												

	C L 4	C L 3	C L 2	C L 1	C S2	C S1	T 1	T 2	T3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
C S 2	- ,3 46	- ,9 03	,0 3 8	1, 2 4 7	,0 ,00											
C S 1	- 1, 64 9	- ,9 46	,0 5 7	,1 4 5	,2 ,54 00	,0										
T 1	- ,1 23	,4 55	,7 6 6	1, 5 0 8	- ,1 ,81	- ,0 ,74	,0 0 0									
T 2	- ,4 51	,0 11	,2 1 0	,9 7 4	- ,5 ,50	- ,3 ,28	,0 3 0	,0 0								
T 3	1, 02 3	,8 31	1, 3 8 5	1, 9 3 6	- ,1 ,85	,4 ,96	,1 ,8 9	,1 ,5 0	,0 00							
R 1	,0 04	1, 43 8	4, 1 8 0	1, 9 1 7	,9 ,38	,9 ,65	,0 ,6 9	,2 0 6	,6 ,90	,0 00						
R 2	- ,2 19	1, 47 1	,3 6 5	1, 8 2 1	- 1, ,63 8	- 1, ,92 6	,0 ,6 6	,0 0 9	- 1, ,56 0	,8 ,13	,0 00					
R 3	1, 60 5	1, 40 4	,7 4 3	1, 6 0 1	- ,2 ,04	,3 ,76	,8 ,6 7	,5 ,7 5	,9 ,28	1, ,31 8	,5 ,99	,0 00				
W D 4	,8 55	- ,1 36	2, 0 5	1, 6 1 7	- ,4 ,22	,4 ,55	,4 ,7 6	,2 ,2 8	- ,1 ,99	,8 ,59	1, ,11 7	,7 ,50	,0 0 0			
W D 3	,1 80	,1 88	1, 2	,8 4 8	- ,7 ,31	- ,5 ,89	,0 ,4 1	- ,0	- ,9 ,68	,6 ,86	- ,7 ,74	- 1,	,6 ,6 8	,0 0 0		

	C L 4	C L 3	C L 2	C L 1	C S2	C S1	T 1	T 2	T3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1
W D 2	,6 46	,1 49	1, 8	2, 6	- 36	,4 95	,9 5	,6 2	,5 78	,4 80	,1 93	,0 30	,8 1	,4 1	,0 0	,0 0
W D 1	1, 10 9	,0 21	,5 7 8	1, 6 9 1	- 3 70	,1 74	,8 6 0	- 0 2	1, 65 0	,5 13	- 3 46	,1 80	,7 8 1	,6 7 1	2, 6 4 6	,0 0 0

**Factor Score Weights (Group number 1 - Default model)**

	C L 4	C L 3	C L 2	C L 1	C S 2	C S 1	T 1	T 2	T 3	R 1	R 2	R 3	W D 4	W D 3	W D 2	W D 1	
TRUST	, 0 0 6	, 0 0 3	, 0 0 4	, 0 0 5	, 0 6 5	, 0 6 7	, 2 1 1	, 2 1 2	, 2 1 1	, 0 3 9	, 0 3 3	, 0 3 5	, 0 3 5	, 0 5 9	, 0 9 6	, 0 6 2	, 0 2
RELIABILITY	, 0 0 3	, 0 0 2	, 0 0 2	, 0 0 3	, 0 3 6	, 0 5 5	, 0 5 0	, 0 5 0	, 0 5 0	, 1 9 8	, 1 6 9	, 1 8 2	, 0 8 2	, 0 3 8	, 0 1 7	, 0 4	, 0 4
WEBSITE_DESIGN	, 0 0 3	, 0 0 1	, 0 0 2	, 0 0 2	, 0 2 9	, 0 4 4	, 0 1 6	, 0 1 6	, 0 1 6	, 0 1 4	, 0 1 2	, 0 1 2	, 2 3 1	, 1 9 0	, 1 0 6	, 1 8 3	, 0 3
CUSTOMER_SATISFACTION	, 0 2 3	, 0 1 2	, 0 1 3	, 0 2 0	, 2 4 6	, 3 6 9	, 0 3 7	, 0 3 7	, 0 3 7	, 0 1 7	, 0 1 6	, 0 1 5	, 0 3 7	, 0 3 0	, 0 1 7	, 0 1 3	, 0 1 3
CUSTOMER_LOYALTY	, 2 4 6	, 1 2 4	, 1 4 2	, 2 1 7	, 0 5 7	, 0 8 5	, 0 0 9	, 0 0 9	, 0 0 9	, 0 0 4	, 0 0 3	, 0 0 3	, 0 0 3	, 0 0 8	, 0 0 7	, 0 0 4	, 0 0 3

**Total Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,429	,116	,350	,000	,000
CUSTOMER_L OYALTY	,360	,097	,294	,840	,000
CL4	,403	,109	,329	,940	1,120
CL3	,339	,091	,276	,789	,940
CL2	,335	,090	,274	,781	,930
CL1	,360	,097	,294	,840	1,000
CS2	,435	,117	,355	1,015	,000
CS1	,429	,116	,350	1,000	,000
T1	,973	,000	,000	,000	,000
T2	1,00 3	,000	,000	,000	,000
T3	1,00 0	,000	,000	,000	,000
R1	,000	,916	,000	,000	,000
R2	,000	,989	,000	,000	,000
R3	,000	1,000	,000	,000	,000
WD4	,000	,000	1,311	,000	,000
WD3	,000	,000	1,322	,000	,000
WD2	,000	,000	1,057	,000	,000
WD1	,000	,000	1,000	,000	,000

**Standardized Total Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,503	,117	,306	,000	,000
CUSTOMER_L OYALTY	,330	,076	,201	,656	,000
CL4	,263	,061	,160	,522	,796
CL3	,215	,050	,130	,427	,650
CL2	,222	,051	,135	,441	,672



	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CL1	,251	,058	,152	,498	,759
CS2	,421	,098	,256	,837	,000
CS1	,443	,103	,269	,881	,000
T1	,799	,000	,000	,000	,000
T2	,804	,000	,000	,000	,000
T3	,803	,000	,000	,000	,000
R1	,000	,698	,000	,000	,000
R2	,000	,683	,000	,000	,000
R3	,000	,698	,000	,000	,000
WD4	,000	,000	,861	,000	,000
WD3	,000	,000	,839	,000	,000
WD2	,000	,000	,718	,000	,000
WD1	,000	,000	,663	,000	,000

**Direct Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,429	,116	,350	,000	,000
CUSTOMER_L OYALTY	,000	,000	,000	,840	,000
CL4	,000	,000	,000	,000	1,120
CL3	,000	,000	,000	,000	,940
CL2	,000	,000	,000	,000	,930
CL1	,000	,000	,000	,000	1,000
CS2	,000	,000	,000	1,015	,000
CS1	,000	,000	,000	1,000	,000
T1	,973	,000	,000	,000	,000
T2	1,00 3	,000	,000	,000	,000
T3	1,00 0	,000	,000	,000	,000
R1	,000	,916	,000	,000	,000
R2	,000	,989	,000	,000	,000
R3	,000	1,000	,000	,000	,000

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
WD4	,000	,000	1,311	,000	,000
WD3	,000	,000	1,322	,000	,000
WD2	,000	,000	1,057	,000	,000
WD1	,000	,000	1,000	,000	,000

**Standardized Direct Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,503	,117	,306	,000	,000
CUSTOMER_L OYALTY	,000	,000	,000	,656	,000
CL4	,000	,000	,000	,000	,796
CL3	,000	,000	,000	,000	,650
CL2	,000	,000	,000	,000	,672
CL1	,000	,000	,000	,000	,759
CS2	,000	,000	,000	,837	,000
CS1	,000	,000	,000	,881	,000
T1	,799	,000	,000	,000	,000
T2	,804	,000	,000	,000	,000
T3	,803	,000	,000	,000	,000
R1	,000	,698	,000	,000	,000
R2	,000	,683	,000	,000	,000
R3	,000	,698	,000	,000	,000
WD4	,000	,000	,861	,000	,000
WD3	,000	,000	,839	,000	,000
WD2	,000	,000	,718	,000	,000
WD1	,000	,000	,663	,000	,000

**Indirect Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,000	,000	,000	,000	,000

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_L OYALTY	,360	,097	,294	,000	,000
CL4	,403	,109	,329	,940	,000
CL3	,339	,091	,276	,789	,000
CL2	,335	,090	,274	,781	,000
CL1	,360	,097	,294	,840	,000
CS2	,435	,117	,355	,000	,000
CS1	,429	,116	,350	,000	,000
T1	,000	,000	,000	,000	,000
T2	,000	,000	,000	,000	,000
T3	,000	,000	,000	,000	,000
R1	,000	,000	,000	,000	,000
R2	,000	,000	,000	,000	,000
R3	,000	,000	,000	,000	,000
WD4	,000	,000	,000	,000	,000
WD3	,000	,000	,000	,000	,000
WD2	,000	,000	,000	,000	,000
WD1	,000	,000	,000	,000	,000

**Standardized Indirect Effects (Group number 1 - Default model)**

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
CUSTOMER_S ATISFACTION	,000	,000	,000	,000	,000
CUSTOMER_L OYALTY	,330	,076	,201	,000	,000
CL4	,263	,061	,160	,522	,000
CL3	,215	,050	,130	,427	,000
CL2	,222	,051	,135	,441	,000
CL1	,251	,058	,152	,498	,000
CS2	,421	,098	,256	,000	,000
CS1	,443	,103	,269	,000	,000
T1	,000	,000	,000	,000	,000
T2	,000	,000	,000	,000	,000
T3	,000	,000	,000	,000	,000

	TR US T	RELIA BILITY	WEBSITE _DESIGN	CUSTOMER_S ATISFACTION	CUSTOMER _LOYALTY
R1	,000	,000	,000	,000	,000
R2	,000	,000	,000	,000	,000
R3	,000	,000	,000	,000	,000
WD4	,000	,000	,000	,000	,000
WD3	,000	,000	,000	,000	,000
WD2	,000	,000	,000	,000	,000
WD1	,000	,000	,000	,000	,000

**Modification Indices (Group number 1 - Default model)**

**Covariances: (Group number 1 - Default model)**

	M.I.	Par Change
e18 <--> RELIABILITY	4,158	,058
e18 <--> e17	10,897	-,073
e15 <--> e16	6,661	,132
e13 <--> e15	12,321	-,175
e12 <--> e13	4,003	,052
e11 <--> e18	11,927	-,074
e11 <--> e16	7,389	-,065
e7 <--> WEBSITE_DESIGN	5,127	,045
e7 <--> e17	8,437	,058
e7 <--> e16	9,328	-,112
e7 <--> e14	28,673	,216
e6 <--> RELIABILITY	4,788	,058
e6 <--> e17	9,914	-,070
e6 <--> e11	8,598	-,064
e6 <--> e8	6,471	-,080
e6 <--> e7	4,161	,067
e5 <--> TRUST	6,029	,068
e5 <--> e16	7,066	,107
e5 <--> e14	4,219	-,090
e5 <--> e7	11,663	-,109
e4 <--> e10	4,491	-,045
e4 <--> e5	6,431	,064
e3 <--> e8	7,387	-,063
e3 <--> e5	9,365	-,083
e3 <--> e4	14,874	,069

	M.I.	Par Change
e2 <--> e4	11,338	-,069
e1 <--> e8	10,834	,091
e1 <--> e4	8,392	-,065
e1 <--> e3	5,022	-,054
e1 <--> e2	38,344	,165

**Variances: (Group number 1 - Default model)**

	M.I.	Par Change
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**Regression Weights: (Group number 1 - Default model)**

	M.I.	Par Change
CUSTOMER_LOYALTY <--- RELIABILITY	4,732	,162
CL4 <--- CS1	5,050	-,147
CL4 <--- R1	7,762	-,156
CL3 <--- CL1	4,233	-,106
CL2 <--- R1	19,736	,273
CL1 <--- TRUST	4,150	,132
CL1 <--- RELIABILITY	4,161	,161
CL1 <--- CL3	6,508	-,099
CL1 <--- CS2	4,966	,132
CL1 <--- R2	6,593	,126
CL1 <--- WD2	4,936	,124
CS1 <--- CUSTOMER_LOYALTY	5,710	-,080
CS1 <--- CL4	9,919	-,069
CS1 <--- CL1	6,127	-,058
CS1 <--- R2	4,657	-,058
T3 <--- R2	4,407	-,082
T3 <--- WD1	5,204	,098
R1 <--- CL2	21,966	,160
R1 <--- R3	5,130	-,095
R2 <--- CUSTOMER_SATISFACTION	5,359	-,165
R2 <--- CS2	5,274	-,128
R2 <--- CS1	9,189	-,180
R2 <--- T3	4,946	-,103
R3 <--- CL4	4,660	,079
R3 <--- R1	5,128	-,113

		M.I.	Par Change
WD4	<--- WD2	5,144	-,083
WD4	<--- WD1	4,488	-,075
WD3	<--- T3	4,758	-,075
WD3	<--- R3	7,084	-,092
WD2	<--- WD1	19,961	,186
WD1	<--- T3	6,388	,103
WD1	<--- WD2	16,680	,189

**Minimization History (Default model)**

Iteration	Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTris	Ratio
0	e 10		-,568	9999,000	2748,316	0	9999,000
1	e 7		-,199	3,095	1134,420	20	,472
2	e* 3		-,058	,811	770,269	5	,662
3	e 0	5934,261		,570	471,822	5	,909
4	e 0	1493,749		,676	412,690	5	,000
5	e 0	623,120		,707	331,789	2	,000
6	e 0	211,555		,480	295,965	1	1,049
7	e 0	160,437		,154	292,919	1	1,018
8	e 0	164,997		,027	292,846	1	1,004
9	e 0	164,333		,001	292,846	1	1,000

**Model Fit Summary**

**CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	39	292,846	97	,000	3,019
Saturated model	136	,000	0		

Model	NPAR	CMIN	DF	P	CMIN/DF
Independence model	16	2682,815	120	,000	22,357

### RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,060	,894	,852	,638
Saturated model	,000	1,000		
Independence model	,407	,259	,160	,228

### Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,891	,865	,924	,905	,924
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

### Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,808	,720	,747
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

### NCP

Model	NCP	LO 90	HI 90
Default model	195,846	148,189	251,133
Saturated model	,000	,000	,000
Independence model	2562,815	2397,952	2735,020

### FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,979	,655	,496	,840
Saturated model	,000	,000	,000	,000
Independence model	8,973	8,571	8,020	9,147

### RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,082	,071	,093	,000
Independence model	,267	,259	,276	,000

**AIC**

Model	AIC	BCC	BIC	CAIC
Default model	370,846	375,548	515,293	554,293
Saturated model	272,000	288,397	775,714	911,714
Independence model	2714,815	2716,744	2774,075	2790,075

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	1,240	1,081	1,425	1,256
Saturated model	,910	,910	,910	,965
Independence model	9,080	8,528	9,656	9,086

**HOELTER**

Model	HOELTER	HOELTER
	.05	.01
Default model	124	136
Independence model	17	18

**Execution time summary**

Minimization:	,031
Miscellaneous:	,469
Bootstrap:	,000
Total:	,500