

Enhancing Electronic Word of Mouth through Customer Satisfaction for Young Customers' Mobile Phone Banking Applications

Wasutida Nurittamont^a, ^aMarketing Department, Faculty of Business Administration and Information Technology, Rajamangala University and Technology Suvarnabhumi. 60 Moo 3 Asian Highway, Phra Nakhon Si Ayutthaya, 13000, Thailand, Email: wasutida_9919@hotmail.com

Information technology is a major customer sector. Entrepreneurs, corporations, organisations and government bodies adaptation of information technology will lead to dynamic changes. This study is aimed to examine the influence of e-service quality and corporate image through electronic word of mouth (e-WOM) regarding commercial banks targeting of young customers. The questionnaire was used as an instrument to collect primary data from 271 young customers shopping in the night market in Chang Mai and these participants were selected by purposive sampling technique. The regression analysis was used for evaluating the hypothesis with an enter method. The study findings indicated that e-services quality and corporate image had a positive direct and an indirect influence on e-WOM. In addition, the study highlights revealed that the mediation of customer satisfaction relates to e-service quality, corporate image and e-WOM. Lastly, this research provided outlook on e-service quality and corporate image literature, a test model of drivers and outcomes, and helped to formulate guidelines to build commercial banks' online service banking.

Key words: *E-Service Quality, E-service Image, Customer Satisfaction, E-Word of Mouth.*

Introduction

The increasing growth of information communication technology (ICT) has transformed customer culture in society, utilising technology in several different ways. ICT effects and influence has greatly contributed to society, businesses, industries, and governments

(Muchran, Harryanto, and Mediaty, 2018). Responding to consumers is a key factor in driving business development services and innovation. ICT first appeared in the United States in the mid-1990s for technology banking, where financial institutions introduced and promoted internet banking to provide better banking services (Lin et al, 2004). Commercial banks utilise technology to build new online services that improve the productivity of both bank activities and consumer reactions, and allow for the best platform for customer engagement (Nurittamont, 2017). Mobile banking services offers speed, ease, cost reduction, increases customer support and enhances consumer loyalty (Lee, Lee and Kim, 2007; Kim, Chun, and Songl, 2009; Chirani and Ghoframi, 2010). In addition , mobile banking productivity for commercial banks increases the market share of the bank (Almogbil, 2005; Khalfen et al, 2006, Xue, Hitt and Chen, 2011), offering improved banking facilities (Iu-cheung and Ming-te, 2004), and, more specifically, strengthening the competitive positions of the bank (Almogbil, 2005; Khalfen et al, 2006). Accordingly, the growth of ICT in Thailand is increasingly affecting people in need of mobile communications. The report shows that mobile smartphone users in Thailand have grown to around 113.1 million people in 2017 (South East Asia and Oceania Report, Ericsson Company, 2016). Young consumers, in particular, are likely to use a smartphone.

User age is essential to the acceptance factor and willingness to embrace emerging technologies (Venkatesh and Morris, 2000; Goi and Ng, 2011). Companies have encountered environmental problems, which include a lacking of increased quality of operation to organisation and infrastructure complexity. Pervious service marketing literature reveals that insufficient exposure to the online channel's partnership leads to a depreciation of quality of service and loyalty (Nurittamont, 2019). Normally, the concept of service quality can be defined as the ultimate impression of a customer's opinion on service provided (Culiberg, 2010). Quality of service is the anticipated consumer experience and perceived quality. If services are received as expected, the quality of service is satisfactory, but when the service received exceeds their expectations, customers will be delighted and perceive the service quality as excellent, and vice versa is the service is lower than expectations (Parasuraman, Zeithaml , and Berry, 1985). Various investigations also confirmed that the service quality is related to a higher degree of consumer satisfaction (Brady and Robertson, 2001, Zeithaml, Berry and Parasuraman, 1996; Parasuraman, Zeithaml and Malhorta, 2005; Dabholker, Shepherd and Thorpe, 2000) and also identified a strong effect on service quality and customer loyalty (Nurittamont, 2019; Kheng, et al , 2010) organisations offering re-purchasing, and those that a word-of - mouth, good corporate reputation in the minds of customers experienced increased profits for the service business (Park, Bae, and Lee , 2005).

Based on the results of these studies, the key research questions for this paper are how does e-service quality influence e-WOM of young customers on commercial banks' mobile phone

application. This research aims at understanding the drives and outcomes framework of the e-service quality literature and through analysis and testing.

Literature Review

E-Service Quality

For many years, marketing literature has identified service quality as the main concept of service business sectors, leading to customer enjoyment, firm profitability, and economic growth (Golder, Mitra, and Moorman, 2012). Service quality is the foundation for the growth of quality-driven organisations. Several researchers defined e-service quality as necessary to promote the successful and productive purchasing, selling and delivery of goods and services online (Zeithaml, Parasuraman, and Malhorta, 2002; Satos, 2003). Customer perception of electronic service experiences, evaluations and assessments of companies e-services quality has an impact on the virtual marketplace (Parasuraman, Zeithaml, and Malhorta, 2005). Parasuraman et al.(2005) identified four dimensions based on e-service quality: efficiency, fulfilment, system availability and privacy. Several studies revealed that e-service quality can act as a significant predictor of customer satisfaction (Huang, Lee and Chen, 2017; Ladhari and Leclerc, 2013; Souiden, Kassima and Hong, 2006). This research focuses on e-service quality, as it is also important to analyse how this implicitly affects the actions of young people in mobile phone applications to promote user behaviour. Therefore, the hypotheses are as follows:

H1: The higher the e-service quality is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications.

H2: The higher the e-service quality is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications through customer satisfaction.

Corporate Image

Corporate image is a resource that can be used to support business activities and allows an organisation to expand as the market grows increasingly competitive. It is the process of behaviours, emotions, feelings, and experiences of the ultimate consumer related to the services provided from the business and how consumers view and subsequently appraise the service received(Souiden, Kassima, and Hong, 2006). These are picked from the customer's memory and thus create each individual customer's corporate image. Additionally, corporate image can be described as an organisational concept reflected in the relationship retained in customer memory, which affects the behaviour of the consumer (Keller, 1993). Corporate image thus has a favourable brand image impact on the behaviours, thoughts, perceptions and

interactions of consumers that leads to improved customer service, repurchase options and loyalty (Andressen and Lindstedt, 1998). This research is focused on corporate image especially on increasing user behaviour against young consumers' e-WOM on mobile phone applications which is very important and affects businesses both directly and indirectly. Therefore, the hypotheses are as follows:

H3: The higher the corporate image is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications.

H4: The higher the corporate image is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications through increased customer satisfaction.

Customer Satisfaction

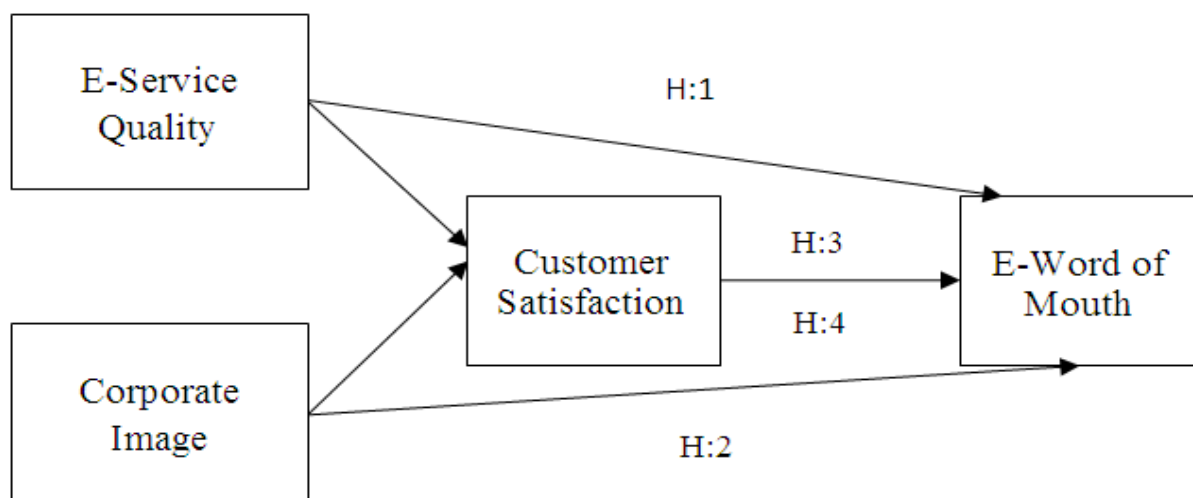
Marketing research has also shifted a lot of of course on the measurement of customer satisfaction. Customer response to products and services is emotional. Kotler (2003) explored that "satisfaction is the feeling of gratification or dissatisfaction of individuals arising from a contrast of the expected success (or outcome) of a product in relation to its expectations". In general, the study confirmed that consumer satisfaction has a positive effect on service loyalty (Ladhari and Leclerc, 2013; Lin and Chia-chi, 2009; Setiawan, 2014). Consumer retention indicates that consumers visit a website more often due to increased loyalty for this in the online server sector. In addition, consumer satisfaction is recognised as a major indicator of customer engagement, as it is more willing to inform others about their positive experiences, thus engaging in supportive word-of-mouth advertising. This research focuses on consumer satisfaction which is a very significant function in promoting the behaviour of the young customers to e-WOM use a mobile phone application.

E-Word of Mouth

The e-word of mouth (e-WOM) has already been recognised in marketing literature as a very significant subject in the area of online marketing for researchers and practitioners. This is a strong effect on customer behaviour in contact (Gupta and Harris, 2006). Customers prefer to share their experiences by uploading, commenting, making references and giving reviews on electronic service (Sukaris, Hartini, and Mardiyah, 2019). Compared to online content details, e-WOM has higher reputation, empathy and importance for the consumer (Bickart and Schindle, 2001). This research described e-WOM as a positive statement about a product or business created by future, current and former consumers that is intentionally designed to be noticed or viewed by a number of people and organisations via online media (Henning-Thurau, 2004). As a follow up, e-WOM often has four basic determinants: (1) the distribution of e-WOM is more rapid and can reach a broader audience. (2) The

correspondence through e-WOM is more continuous and more available. (3) e-WOM correspondence is tangible and (4) the electronic properties of e-WOM in most of its applications can minimise the recipient's ability to evaluate the reliability of the transmitters and the messages they submit (Cheung and Lee, 2012). Several research studies have explored the function of e-WOM in affecting consumer engagement, customer satisfaction and purchasing decision making (Gruen, Osmonbekow, and Czaplewski, 2006; Kim, Lee, and Hiemstra, 2004). Thus, e-WOM is essential to channel customer knowledge for electronic marketing.

Figure 1. Conceptual Framework Research



Research Methodology

The research focused on understanding how e-service efficiency affects young consumers' e-WOM on commercial bank mobile phone applications. As a method for gathering results, the questionnaire anchored all variables with a five-point Likert scale, varying from "strongly disagree" (1) to "strongly agree"(5). In this analysis, in order to gather primary data, the aim is to conduct a pre-test to 30 respondents before conducting the key survey. Pre-test is to check the questionnaire to help identify possible issues on a small sample size. It is often essential to understand whether the respondents recognise the language material, sequence, style, ease or complexity of questions, and instructions for improving questionnaires. In addition, the researcher evaluating the estimation reliability questionnaire utilising testing by the coefficient Cronbach Alpha. In the reliability of the measurements, the alpha coefficients of Cronbach from 0.70 – 0.93 are needed to overcome all constructs 0.70 (Nunnally and Bernstein, 1994). Primary data was gathered from the usage of commercial bank's mobile application of young customers using shopping at the Chang Mai night market as the respondents and selected by purpose sampling. The researcher collected the information from 271 respondents used for analysis by himself. Sample size for regression analysis followed

the concept utilised by Hair et al. (2010), this is where the desired level of MRA for each predictor variable is between 15-20 observations. There were 6 predictor variables for this study, which provided a total sample size of 120 respondents. Also, the sample size of 271 is deemed sufficient for further study. Therefore, in this study testing hypotheses analysed by regression analysis, evaluating consumer satisfaction as a mediator variable between e-service quality, e-service image and e-WOM and utilising statistical by computer software for research.

Results

This study utilised descriptive analysis of a total of 271 young customers, most respondents were female (91.90 %), and were university graduate students (83.80%), most utilised payments through mobile phone applications lower than 20 times a week (72.80%) and using easy pay (77.60%) from SCB bank. They do have the intention of charging money through mobile phone applications as they are simple and no costs, respectively.

Table 1: The results of the correlation between e-service quality (e-SQ), corporate image (CI), customer satisfaction (CS) and e-WOM of young customers on mobile phone application of commercial bank

Variable	e-SQ	CI	CS	e-WOM
Mean	4.12	4.34	4.17	4.21
S.D.	0.40	0.47	0.33	0.29
e-Service Quality (e-SQ)	1.00	0.28***	0.69***	0.60***
Corporate Image (CI)		1.00	0.73***	0.61***
Customer Satisfaction (CS)			1.00	0.84***
e-Word of Mouth (e-WOM)				1.00

* p<.10, ** p<.05, *** p<.01

This table shows the correlation coefficient for the relationship between the e-service quality, corporate image, customer satisfaction and e-WOM of young customers on commercial banks' mobile phone application. The results indicating e-service quality and corporate image are positively related to e-WOM and consumer loyalty. The correlation statistic is essential to check the relevant statistics before evaluating regression. The conclusion in this table 1 implies e-service quality and corporate image as the independent variables, e-WOM-related consumer loyalty which was the main consequence of analysis. This data may be used as testing objectives to test the hypotheses that follow.

Table 2: Shows the role of customer satisfaction as a mediator variable between e-service quality (e-SQ), corporate image (CI) and e-WOM of young customers on mobile phone application of commercial bank

Independent > Dependent	β	t	Adjusted R ²	p-value
e-Service Quality > e-Word of Mouth	0.43	16.77	0.36	0.00***
e-Service Quality > Customer Satisfaction	0.58	15.83	0.48	0.00***
Corporate Image > e-Word of Mouth	0.37	12.62	0.37	0.00***
Corporate Image > Customer Satisfaction	0.54	17.71	0.53	0.00***
Customer Satisfaction > e-Word of Mouth	0.73	24.55	0.71	0.00***

*p<.10, ** p<.05, ***p<.01

Table 2 shows that the mediate function was tested by comparing the model's path coefficient with and without the mediation variable, as Baron and Kenney (1986) suggested. First, this study reflects on the mediating role of consumer satisfaction on the relationship between e-service quality, corporate image, and e-WOM, and research is followed up on test hypotheses. First, the findings revealed that the consistency of e-service and the corporate image had a positive impact on e-WOM ($\beta = 0.43$, $p < 0.001$; $\beta = 0.37$, $p < 0.001$), supported H1 and H3. Accordingly, e-service quality was explained in previous studies and these studies found that corporate image has a significant effect on e-WOM (Parasuraman, Zeithaml, and Malhorta, 2005; Andressen and Lindstedt, 1998; Keller, 1993).

Second, the research focused on the mediated function of the partnership between e-service quality (e-SQ) and e-WOM in customer satisfaction (CS). The findings revealed that all the paths between e-SQ to CS, e-SQ to e-WOM, and CS to e-WOM is positive ($\beta = 0.58$, $p < 0.001$; $\beta = 0.43$, $p < 0.001$; $\beta = 0.73$, $p < 0.001$), respectively. The beta coefficient of the relationship between e-SQ and e-WOM is lower than CS to e-WOM, and the adjusted R² comparison of the relationship between e-SQ and e-WOM ($R^2 = 0.36$) is greater than the adjusted R² of CS for e-WOM ($R^2 = 0.71$). The findings indicate that the impact of e-service efficiency on e-WOM will be as a mediator variable due to the significant increase in the relationship to be investigated, and the partial support for the hypothesis H2. Accordingly, the connection between e-service quality and e-WOM was examined in previous research (Ladhari and Leclers, 2013, Huang, Lee and Chen, 2017). This study indicated that e-service quality affects e-WOM, directly and indirectly, in which consumer loyalty is a partial predictor of the relation mediator.

Finally, this also mediates the role of customer satisfaction (CS) on the corporate image (CI)-e-WOM relationship. The results show that all the paths between CI to CS, CI to e-WOM, and CS to e-WOM are positive ($\beta = 0.54$, $p < 0.001$; $\beta = 0.37$, $p < 0.001$; $\beta = 0.73$, $p < 0.001$), respectively. The beta coefficient of the CI to e-WOM relationship is smaller than the CS to e-WOM. Additionally, by comparing the adjusted R² of the relationship between CI and e-

WOM ($R^2 = 0.37$), CS has lower than adjusted R of e-WOM ($R^2 = 0.71$). The results indicate that the impact of corporate image on e-WOM will be a mediator variable to analyse the relationship, due to a strong increase. The hypothesis H4 is also partially supported. The marketing literature (Keller, 1993; Andreassen and Lindestad, 1998) therefore examined the relationship between corporate image and e-WOM. This study indicated that corporate image influences e-WOM, directly and indirectly, where customer satisfaction is a partial variable of relationship mediator.

Table 3: Hypotheses Testing

Hypotheses	Description
H1: The higher the e-service quality is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications.	Supported
H2: The higher the e-service quality is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications through customer satisfaction.	Supported
H3: The higher the corporate image is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications.	Supported
H4: The higher the corporate image is, the more likely that the customer will have e-WOM of young consumers on commercial banks' mobile phone applications through customer satisfaction.	Supported

The findings in Table 4 showed that young customers' e-service quality and corporate image had an impact on e-WOM. Hence, it follows hypotheses H1 and H2. It also revealed that the role of customer satisfaction as a variable mediator of the relationship between the quality of e-service and corporate image influences young consumers' e-WOM on commercial banks' mobile phone applications, supporting hypotheses H3 and H4.

Conclusion

All such research contributions presented are both theoretical and managerial. This study attempts to examine the influence of e-service quality and corporate image on e-WOM through the application of the main theoretical framework to explain the relationships. This research investigated the direct and indirect link between the young customers' e-service quality, corporate image, customer satisfaction and e-WOM on commercial banks' mobile applications on shoppers at the Chang Mai night market in Thailand. Overall the findings show approval of the hypothesis. It means that this study's independent variable will add and encourage consistency of e-service and corporate image, adding to customers' e-WOM behaviour. Most possibly, e-service quality will meet customer satisfaction and gain a loyalty



reaction through the behaviour of consumer e-WOM. The commercial banks' mobile phone application would establish higher differentiated satisfaction than other competitors, and better short- and long-term efficiency, credibility, and productivity.

This research enhances, for the managerial aspect of organisations, the perception of the impact of e-service quality and corporate image on e-WOM through commercial bank providers. In the growing sector of information communication technology and competition in the financial industry, responding to customer needs and achieving business goals is becoming increasingly difficult. Organisations are trying to find best practices on the electronic channel to create effective marketing implementation. The marketing director must be managed effectively in the marketing context and must utilise the factors that emphasise online service on short and long-term e-service quality. In addition, the banks must create and sustain a positive corporate image towards the behaviours, sentiments and approval of the consumers, which would improve the degree of consumer satisfaction on online services. This empirical study helps create solutions to business problems that give the competition the foundation for the survival and achievement of the business. Benefiting from e-service pricing, the commercial banks' executive will have useful services and extend their company capabilities to promote efficiency building and create new market opportunities. As one of the tools used for digital marketing, the commercial bank will invest in the selection of e-services.

Acknowledgement

I would like to express my deep gratitude to the Faculty of Business Administration and Information Technology, Rajamagala University of Technology Suvarnabhumi for supporting and helping me to complete the research work. Furthermore, I would like to express my heartfelt gratitude to my beloved family for their care.

REFERENCES

- Almogbil, A. (2005). Security, perceptions, and practices: challenges facing adoption of online banking in Saudi. Unpublished Ph.D. Thesis, George Washington University, Washington.
- Andreassen, T. and Lindestad, B., (1998). Customer loyalty and complex service: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise. *International Journal of Service Industry Management*, Vol.9, No.1; pp. 7-23.
- Bickart, B.A, and Schindle, R. M. (2001). Internet forums as influential sources of consumer information. *Journal of Interactive Marketing*, Vol.15, No.3; pp. 31-40.
- Baron, R.M., and Kenny, D.A., (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, Vol. 51; pp. 1173-1182.
- Cheung, C.M.K. and Lee, M.K.O. (2012). What drives consumer to spread electronic word of mouth in online consumer-opinion platforms. *Decision Support Systems*, Vol.53, No.1; pp.218-225.
- Chirani, I. and Ghofrani, Y. R. (2010). Designing a model for explanation of the internet banking acceptance rate. *Information Management and Engineering*, IEEE International Conference, 2010, pp. 627-633.
- Culiberg, B. (2010). Identifying service quality dimensions as antecedents to customer satisfaction in retail banking. *Economic and Business Review*, Vol. 12, No. 3, pp. 151-166.
- Dabholkar, P., Shepherd, C., and Thorpe, D., (2000). A comprehensive framework for service quality: An investigation of critical conceptual and measurement issues through a longitudinal study. *Journal of Retailing*, Vo. 76(2); pp. 139–173.
- Goi, C.L. and Ng, P., (2011). Perception of young consumers on mobile phone applications in Malaysia. *World Applied Sciences Journal*, Vol. 15, No.1, pp. 47-55.
- Golder, P. N., Mitra, D., and Moorman, C. (2012). What is quality? An integrative framework of processes and states. *Journal of Marketing*, Vol.76, pp.1-23.
- Gruen, T.W., Osmonbekov, T., and Czaplewski, A.J., (2006). eWOM: the impact of customer-to-customer online know-how exchange on customer value and loyalty. *Journal of Business Research*, Vol.63; pp. 1041-1049.



- Gupta, P., and Harris, J., (2010). How e-WOM recommendations influence product consideration and quality of choice: A motivation to process information perspective. *Journal of Business Research*, Vol. 63; pp.1041-1049.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). New Jersey: Pearson Prentice Hall.
- Henning-Thurau, T. K.P., Walsh, G. Gremler. D. D., (2004). Electronic word of mouth via consumer-opinion platforms: What Motivates Consumers to Articulate Themselves on the internet. *Journal of Interactive Marketing*, Vol.18; pp.38-52.
- Huang, P., Lee, C.Y., and Chen C. (2017). The influence of service quality on customer satisfaction and loyalty in b2b technology service industry total quality. *Management and Business Excellence*, Vol.28; pp.1449-1565.
- Iu-cheung, C. and Ming-te, Lu. (2004). Understanding internet banking adoption and use behavior: A Hong Kong perspective. *Global Information Management*, Vol.12, No. 3, pp. 21-43.
- Keller, K.,(1993). Conceptualizing, measuring and managing consumer-based brand equity. *Journal of Marketing*, Vol.57, No.1, pp. 1-22.
- Khalfan, A., Yaqoub, S. Y., AlRefaei, Y. and Al-Hajery, M. (2006). Factors influencing the adoption of internet banking in oman: a descriptive case study analysis. *International Journal of Financial Services Management*, Vol.1, No. 2, pp. 155–172.
- Kheng, L. L., Mahamad, O., Ramayah, T., and Mosahab, R., (2010). The impact of service quality on customer loyalty: a study of banks in penang, Malaysia. *International Journal of Marketing Studies*, Vol. 2, No. 2; pp. 57-66.
- Kim, Y.J., Chun, J. U., and Song, J. 2009. Investigating the role of attitude in technology acceptance from an attitude strength perspective. *International Journal of Information*
- Keller, K., (1993). Conceptualizing, measuring and managing consumer-based brand equity. *Journal of Marketing*, Vol.57, No.1; pp. 1-22.
- Kim, W.G., Leeb, C. and Hiemstra, S.J., (2004). Effects of an online virtual community on customer loyalty and travel product purchases. *Tourism Management*, Vol.25; pp. 343-355.
- Kotler, P., (2003). *Marketing management*. 11th ed.Upper Saddle River, NJ: Prentice –Hall.



- Ladhari, R. and Leclerc, A. (2013). Building loyalty with online financial services customers: Is There a gender difference?. *Journal of Retailing and Consumer Services*, Vol.20; pp. 560-569.
- Lee, K., Lee, H. and Kim, S. (2007). Factors influencing the adoption behavior of mobile banking: A South Korean Perspective. *Journal of Internet Banking & Commerce*, Vol. 12; pp. 1-9.
- Lin, C. Y., Wu, M., Bloom, J. A., Cox, I. J. and Miller, M. (2004). Understanding internet banking adoption and use behavior: A Hong Kong Perspective. *Journal of Global Information Management*, Vol. 12, Issue 3, pp. 21-43.
- Lin, G. T.R., and Chia-chi, S., (2009). Factors influencing satisfaction and loyalty in online shopping: An integrated Model. *Online Information Review*, Vol.33, No.3; pp. 458-475.
- Muchran, M., Harryanto, and Mediaty. (2018). Technology acceptance model to analyze internet banking reception. *International Journal of Information and Education Technology*, Vol. 8, No 8; pp. 612-615.
- Nunnally, J.C., and Bernstein, I.H. (1994). *Psychometric theory*, (3rd ed.). New York McGraw-Hill.
- Nurittamont, W. (2017). Understanding the role of technology acceptance influence on internet banking intention: An empirical study in consumer of commercial bank, *International Journal of Applied Computer Technology and Information Systems*, Vol. 6, No. 2, October 2016- March 2017; pp. 28-33.
- Nurittamont, W. (2019). Enhancing e-service quality of airline industry: An empirical study in customers of low cost Airline. *International Journal of the Computer, the Internet and Management*, Vol.27, No.1, January-April, pp.1-95.
- Parasuraman, A., Zeithaml, V., and Berry, L. L., (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, Vol.49, Autumn, pp. 41-50.
- Parasuraman, A., Zeithaml, V. A., and Malhorta, A., (2005). E-S-Qual: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, Vol.7, No. 3, pp. 213-233.
- Satos, J. (2003). E-service quality: a model of virtual service quality dimension. *Management Service Quality*, Vol.13, No.3; pp.233-246.



- Souiden, N., Kassim, N. and Hong, H. J., (2006). The effect of corporate branding dimensions on consumers' product evaluation. *European Journal of Marketing*, Vol. 40, No. 7; pp.825-845.
- Sukaris, S., Hartini, S., and Mardhiyah, D. (2019). Increasing electronic word-of-mouth activities through self-congruity and tourist values. *International Journal of Innovation, Creativity and Change*. Vol. 9, Iss. 10, pp.162-183.
- Venkatesh, V. and Morris, M. G. (2000). Why don't men ever stop to ask for directions? Gender, social influence, and their role in technology acceptance and usage behavior. *Marketing Information System Quarterly*, Vol. 24, No.1, pp. 115-139.
- Xue, M., Hitt, L.M. and Chen, P. (2011). Determinants and outcomes of internet banking
- Zeithaml, V.A., Parasuraman, A., and Malhorta, A., (2002). Service quality delivery through web sites: A critical review of extant knowledge. *Journal of Marketing Science*, Vol. 30; pp. 362-375.