

KADİR HAS UNIVERSITY SCHOOL OF GRADUATE STUDIES PROGRAM OF BUSINESS ADMINISTRATION

THE EFFECTS OF SERVICE QUALITY AND E-SERVICE QUALITY ON CUSTOMER SATISFACTION, E-SATISFACTION, LOYALTY, E-LOYALTY A STUDY ON AVIATION SECTOR

BÜŞRA MERTEL

ADVISOR: DR. SAADET ÇETINKAYA

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MASTER'S THESIS

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This work entitled THE EFFECTS OF SERVICE QUALITY AND E-SERVICE QUALITY ON CUSTOMER SATISFACTION, E-SATISFACTION, LOYALTY, E-LOYALTY- A STUDY ON AVIATION SECTOR prepared by BÜŞRA MERTEL has been judged to be successful at the defense exam held on 01.06.2020 and accepted by our jury as MASTER THESIS.

APPROVED BY:	
Asst. Prof. Dr. Saadet Çetinkaya (Advisor)	Kadir Has University
Asst. Prof. Dr. Meltem Kıygı Çallı	Kadir Has University
Assoc. Prof. Dr. Havva Pınar İmer	Bahçeşehir University
I certify that the above signatures belong to t	he faculty members named above.
	Prof. Dr. Sinem AKGÜL AÇIKMEŞE
	Dean of School of Graduate Studies
1	DATE OF APPROVAL (Day/Month/Vear)

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THE EFFECTS OF SERVICE QUALITY AND E-SERVICE QUALITY ON CUSTOMER SATISFACTION, E-SATISFACTION, LOYALTY, E-LOYALTY ON AVIATION SECTOR

ABSTRACT

MASTER THESIS, Istanbul, 2020.

The main aim of this thesis is clarifying the effects of factors (tangibles factors, reliability, assurance, empathy and also enthusiasm) on customer satisfaction and also customer loyalty, the first of which is accepted as perceived service quality elements. Another goal of this paper is observing effects of three factors (efficiency, system suitability, and confidentiality) accepted as quality of online service factors on online customer satisfaction and online customer loyalty. In this research, a questionnaire consisting of 63 items was created, and the questionnaire was shared online and answered by 183 people. Data were collected from different age groups, different countries and different income groups. Multiple regression analyzes were accomplished to test the proposed relationships. According to the results, it has been observed that on customer satisfaction and customer loyalty has affected from service quality. The physical factors, reliability and empathy, which are the sub-dimensions of service quality, turned out to be important for the dependent variable. Similarly, it has been observed that online service quality has partial good and beneficial impacts over online customer satisfaction and online customer loyalty. It has been revealed that privacy and efficiency, which are among the subdimensions of online service quality, are important for dependent variables. In addition, it was carried out that customer satisfaction plays an intermediary role between service quality and customer loyalty. Similarly, online customer satisfaction has been found to play an intermediary role between online customer loyalty and online service quality. Other contributions of the research are detailed in the discussion and conclusion section.

Keywords: Customer satisfaction, e - customer satisfaction, customer loyalty, online customer loyalty, e-commerce, service quality, online service quality

HİZMET KALİTESİ VE E-HİZMET KALİTESİNİN MÜŞTERİ MEMNUNİYETİ,MÜŞTERİ SADAKATİ, ONLINE MÜŞTERİ MEMNUNİYETİ VE ONLINE MÜŞTERİ SADAKATİ ÜZERİNE HAVACILIK SEKTÖRÜNDEN BİR ÇALIŞMA

ÖZET

Yapılan çalışmanın amaçlarından ilki algılanmış hizmet kalitesi unsurları olarak kabul edilmiş olan beş faktörün, (fiziki faktörler, güvenilirlik, güvence, empati, ve heveslilik) müşteri memnuniyeti ve müşteri sadakati üzerinde etkilerini gözlemlemektir. Bu araştırmanın bir diğer amacı ise online hizmet kalitesi unsurları olarak kabul edilmiş olan üç faktörün (verimlilik, sistem uygunluğu, ve gizlilik) online müşteri memnuniyeti ve online müşteri sadakatı üzerinde etkilerini gözlemlemektir. Bu kapsamda 63 maddeden oluşan bir anket oluşturulmuş olup anket online ortamlarda paylaşılarak 183 kişi tarafından çevaplanmıştır. Farklı yaş gruplarından, farklı ülke ve farklı gelir gruplarından veri toplanmış olup ankete katılmıştır. Amaçlanan ilişkileri test edebilmek amacı ile çoklu regresyon analizleri yapılmıştır. Yapılan testlerde karşılaşılan sonuçlara göre, servis kalitesinin müşteri memnuniyeti ve müşteri sadakati üzerinde kısmi pozitif etkileri olduğu alt-boyutlarından gözlemlenmiştir. Servis kalitesinin olan fiziki faktörlerin, güvenilirliğin, ve empatinin bağımlı değişken için önemli olduğu ortaya çıkmıştır. Benzer bir şekilde, online servis kalitesinin de online müşteri memnuniyeti ve online müşteri sadakati üzerinde kısmi pozitif etkileri olduğu gözlemlenmiştir. Online servis kalitesinin alt-boyutlarından olan gizlilik ve verimliliğin bağımlı değişkenler için önemli olduğu ortaya çıkmıştır. Ek olarak, müşteri memnuniyetinin hizmet kalitesi ve müşteri sadakati arasında bir aracılık rolü oynadığı sonucuna varılmıştır. Benzer bir şekilde, online müşteri memnuniyetinin online hizmet kalitesi ve online müşteri sadakatı arasında bir aracılık rolü üstlendiği bulunmuştur. Araştırmanın sunduğu diğer katkılar, tartışma ve sonuç bölümünde detayları ile belirtilmiştir.

Anahtar Sözcükler: Müşteri memnuniyeti, online müşteri memnuniyeti, müşteri sadakati, online müşteri sadakati, e-ticaret, hizmet kalitesi, online hizmet kalitesi

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1. INTRODUCTION

Customer satisfaction is the satisfaction rate after meeting the needs of the customer. It can also be defined as the satisfaction level with the products or services customers receives. Customer satisfaction is essential to measure for all businesses because of its significant influences on firms' performance for the long run and also to understand customer's purchasing behaviors. According to the literature, high degree customer satisfaction is mostly accepted to be connected with more loyal customers. In case of customers are satisfied, its mean they potentially become loyal customers and this is one of the most important criteria in the success and sustainability of the any business. Other reason of loyal customers are necessary for a successful company is that getting a new customer for a company is five to twenty five times more costly than holding an existing customer. Also, a company's existing customers shop 67% more than its new customers. There are definitely more factors besides customer satisfaction that form the customer loyalty and retention for instance, personal determinism and social factors. In loyalty, satisfaction is seen as critical aspect. (Oliver, 1999)

In globalizing world, e- commerce has been important for businesses from the past to the present and is still growing very rapidly. In today's world where global competition is intense, with the frequent use of internet by consumers, businesses have used online commerce as an important factor to get competitive advantage according to their rivals. Most of the services can be thought as happening via online channels. Especially, in recent times, there have been increases on online channels in services such as education, health and transportation. According to report (Digital Global Report, 2019), in 2019 there are more than four billion internet users, an expansion to 366 million relatively last year report. Same report indicates that 50 million people, 72% of the population, are Internet users in Turkey. It is seen at the figures that how big the progress has been made on online commerce. Thanks to this huge customer mass, companies are now conducting research and efforts to increase their customers' perceived e - quality and accordingly increase their online satisfaction and online loyalty. Through Internet usage enlarge last few years, it is possible to come across many studies in the world literature that explain the quality elements and dimensions of a website quality. The system quality of the

website is the technological equipment and e-service technical infrastructure used by the e-service provider to perform the expected tasks in the best way.

Customers' evaluation of quality depends on the expectations of the customer, as well as product or service performance level. It is known that quality is not an objective idea and is quite different for consumers. Also, how quality is perceived by customers has great importance in service companies. As it can be understood from the definitions, the most important criteria in deciding the quality level of the service provided in service companies is the customer expectations and the degree of meeting the customer expectations by the companies. Quality of service is not only calculated with service output. Evaluation of the service delivery process is also an important criterion. In this case, consumers do not evaluate the consequence of the service only as a result, yet they consider the way the service is delivered, also. On customer satisfaction and customer loyalty in the service industry, service quality is important since there is no concrete, touchable, storable, transferable, showable product. Otherwise, online service quality has very critical place especially in the aviation sector, since all other stages of the services are performed online, except flying.

However, the research in literature mainly focuses at the main sectors such as manufacturing or construction industries. There are very limited research which has been controlled within the aviation industry. Hence, one of the main purposes of this paper is to fill the gap through analyzing the specified variables in the aviation industry to examine the significance of perceived quality of service on customer satisfaction and loyalty; eservice quality on e-satisfaction / e-loyalty.

In this dissertation, five sections has included. In the first chapter, literature review is made. The port of literature review involves the general definition about quality, satisfaction, and loyalty. Resources are mentioned and precursors' ideas are quoted. Chapter 2 includes the research methodology. Sampling and research methods are clarified in this section. Survey method is defined with all its details. Also, data analysis techniques are described. In chapter 3, the outputs of the study is revealed. In this section, T-tests, reliability analysis, exploratory factor analysis and correlation analysis are displayed. Lastly, dissertation is completed with chapter 5. All inferences are given in implication part and limitation are given in limitations part.

Purposes of this research are:

To emphasize the relation between Service Quality Dimensions and Satisfaction &Loyalty. These service quality dimensions are Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

To understand the relation between E-Service Quality Dimensions and E-Satisfaction & E-Loyalty. These e-service quality dimensions are Efficiency, System Availability, and Privacy.

2. LITERATURE REVIEW

2.1 Customer Perceived Value

For customers perceived value is products or services in their minds'. Also, perceived value is distinction between the total acquired advantages according to customers' perception and the cost that they needed to pay for that. For the meaning of customer perceived value, there are various studies in the literature. Firstly, according to Zeithaml (1988) perceived value is "consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given". He also tried to determine what value consists of, even for a single product classification, he realized the answers were quite personal and definitions of value is evaluated under four different categories. These categories are firstly value as low price, secondly, whatever the purchaser needs from an item, as a third category the quality receive from price customers pay, and finally evaluation for received and given things. As a result, the perceived value depends on the impression of what a product is received in return for and what is given, overall benefit about this product.

Customer perceived value described as "the gap between customer's evaluation of all the benefits and all the costs of an offering and the perceived alternatives" (Kotler and Keller, 2012). Their studies expand the approach of description perceived customer value. They calculate a ratio from two elements which are total customer value and total customer costs.

Patterson and Spreng define the perceived value as the swap or rate of total give up incurred against the total benefits to be achieved (Patterson and Spreng, 1997). According to Sheth, Newman and Gross (1991), bring forward a new idea that five basic types of value. Authors believed that these five values are issued by customers' needs.

First of all functional value is explained as goods and service with the benefits and sacrifices that it hopes to acquire during purchase and use. Secondly, social value is expectation of social acceptance to the person using a good or service. Thirdly, emotional value which is explained as the benefit from the emotional states awakened by the person using the product. It is potential to trigger positive or negative feelings. The fourth value

is epistemic value relates to the product's ability to deliver new experience. Last but not least conditional value is appeared under the particular circumstances or in some specific social or physical context.

Customer value dimensions have been diminished to three by Sweeney and Soutar (2001): first, social value that shows the increase of social self-concept. It can be helpful for individuals to increase their social circle. Nowadays, social media is one of the important element of this concept. Secondly, emotional value that is the emotion that arose after products or services are used. It can be explained as experiences of product. Thirdly, functional value that explains the advantage that the main attributes of goods/services that could fulfill a person's practical needs.

When the relevant literature is examined, it is obvious that the researches are shaped within the framework of two basic approaches. The first of these approaches focuses on the perception that the perceived value has a one-dimensional structure and emphasizes that the perceived value can be measured with a single general expression. The other approach is that perceived value is a multidimensional concept consisting of interrelated attributes. Within the framework of conceptual explanations and definitions, business executives and marketing practitioners should first look at their products from the customer front and produce goods and services by identifying the value sets that different groups of customers perceive and which are important to them.

In this direction, while increasing the value of the customer, it is ensured that the benefits to be provided to the customers are maximized and the sacrifices perceived by the customers are minimized. In this research we concentrate on service value. Since there is not a concrete product in hand on service in aviation sector, both price levels are determined dynamically according to timing and supply-demand status, and since price level and relationship value can be a result of perceived service value, we must understand this variable correctly.

2.2 Customer Perceived Service Quality

Companies use to capture and retain customers in an increasingly competitive environment, to separate themselves from rivals according to their clients. There are many other definitions of the concept of quality defined by the Juran as fitness for use and by Crosby as conformity to conditions. The common point in all definitions regarding this concept is that quality is in line with customer expectations and needs. While the main area of interest in quality studies was product, service quality was turned from 1980 onwards.

Quality management is essential to reach high quality products. The aim of quality management is not only meet but also exceed customer satisfaction. There are a lot of methods to boost customer satisfaction and loyalty. To increase both of them there are some quality management methods such as Total Quality Management which refers to management methods used to increase quality and productivity in organizations involving all the units and employees and include both suppliers and clients/customers. TQM is a holistic approach to quality and has evolved from the narrower and usually inadequate Quality Control, Quality Assurance, and Quality Management approaches. All evaluations of quality is shown below:

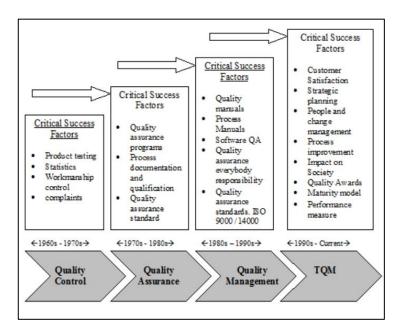


Figure 2.1 Evolution of quality from Quality control to TQM

Due to the services are abstract, it can be challenge for customers to determine the service quality before they make purchase. Also, quality depends on the perceived performance degree by the consumer or level of satisfaction of the consumer. Therefore, term "perceived service quality" has been preferred to use rather service quality.

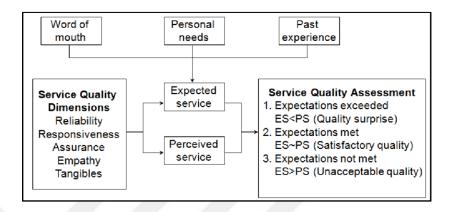


Figure 2.2 Customer's perception and expectation (Zeithaml, V., Parasuraman, A. and Berry, L. L, 1990)

In the literature, there is no single definition that is agreed and accepted on the quality of service. In this respect, different theoretical approaches have been established regarding to the service quality's aspects. For instance, perceived service quality explained by Grönroos (1984) as "the consequences of an assessment process, where the consumers' expectations have been compared with the service they perceived and they has received". On the other hand, Parasuraman et al. (1985) explained that service quality as level and difference on customers' perceptions and expectations. Three years later, service quality has been explained as "the overall evaluation of a specific company's service quality and comparison of this firm's performance with the customers' general expectations of how firms in that industry should perform" by Parasuraman (1988). Figure 2.2 shows that person's service expectation come from his/hers background such as past experiences, personal needs, or word of mouth. Satisfaction occurs when these expectations equal to perceived service. For instance, if customer has a tangible expectation according to a company, and the company has adequate tangibles to meet this customer's expectation, then expectations met.

Table 2.1 Perceived Service Quality Models and Dimensions

Authors	Perceived Service Quality Models and				
	Dimensions				
Grönross (1982)	Company ImageTechnical QualityFunctional Quality				
Lehtinen and Lehtinen (1983)	Physical QualityInteractive QualityCorporate (image) Quality				
Parasuman, Zeithaml, Berry (1985)	SERVQUAL Survey Reliability Responsiveness Assurance Empathy Tangibles				
Cronin and Taylor (1992)	SERVPERF Survey				
Rust and Oliver (1994)	 Three-Component Model The customer-employee interaction (i.e. functional or process quality), The service environment, and The outcome (i.e. technical quality). 				
Brady ve Cronin (2001)	 Hierarchical model Interaction Quality (Attitude, behavior, expertise) Environment Quality (ambient condition, design, and social factors) Outcome Quality (waiting time, tangibles, and valence) 				

In this research to evaluate service quality, Servqual method is used. This method was conducted by Parasuraman, Zeithaml, and Berry (1988). Consequently, there have been several follow-up articles and studies about the SERVQUAL method and its application. "The main concept in this model is that service quality especially is a function of the difference scores or gaps between expectations and perceptions" (Jamali, 2007). Parasuraman, Zeithaml and Berry explained their dimensions in ten tittles. In the studies conducted by Parasuraman, Zeithaml and Berry, it was found that some of the 10 dimensions of this model used to measure the service quality have strong correlation among themselves. Due to this high correlation, the SERVQUAL model, which was

created to evaluate service quality, were reduced to five dimensions. Tangibles, reliability, responsiveness, assurance and empathy are five dimensions are used in this research. All questions about each dimension will be explained in 3.2.1 Servqual section.

2.3 Perceived E-Service Quality

"E-service quality is the extent to which a website facilitates the efficient and effective shopping, purchasing and delivery." Zeithaml (2002). Communication is very vital between customer and website to decide website's quality. Mostly, website quality is seen as an evaluation of web architecture and system usefulness. SITEQUAL (Yoo and Donthu, 2001) andWebQual (Loiacono et al., 2002) surveys are two different models that measure Website Quality. In the e-world equivalent of the physical condition of the service processes are achieved is the website's design quality. In recent years, interest to e-service quality has enhanced due to the connection of service quality and efficiency of any business (Rowley, 2006).

Information fit to task, interaction, trust, response time, design, intuitiveness, visual appeal, innovativeness, flow, integrated communication, business process and substitutability are 12 different and important dimensions of WebQual survey. The basic opinion behind of survey is forecasting of the attitude of a web user when he/she returns to a website as indicated by their of website quality's total impression. SITEQUAL was built from SERVQUAL survey which measures traditional service quality (Parasuraman, 1988). Ease of use, aesthetic design, processing speed and interactive responsiveness are four dimensions of this scale.

System characteristics of e-service quality give attention to both of these research without considering service delivery (Yen and Lu, 2008). Essentially, Zeithaml suggested that on WebQual survey the technic skills of a website has been underlined rather than the entire procedure of quality of service which is given to customer via websites (Zeithaml et al., 2002). Moreover, SITEQUAL survey questions do not cover each types of purchasing procedure and does not give a website's broad and complete evaluation (Parasuraman et al., 2005).

E-S-QUAL is another remarkable effort for establishing a useful analysis, introduced by Parasuraman et al. (2005). "E-S-QUAL contributes more ideal information regarding to the e-service quality" (Kim et al., 2006). It has four different aspects and totally 22 questions.

These are:

• Efficiency: eight items.

• Fulfilment: seven items.

• System availability: four items.

• Privacy: three items.

Efficiency part evaluate the ease and speed of accessing and using the site. If efficiency is high its mean is e-service quality is high. Fulfillment part guarantees about the promises of website for order delivery and availability of item will be achieved. It should be high on satisfied customers. System availability part evaluate succeed technical functionality of the website. System must not be broken especially while purchase process. And last but not least, privacy part decide the level of e web site safety. Whether website protects customer information or not.

2.4 Customer Satisfaction

Satisfaction has explained as "a person's feelings of pleasure or disappointment resulting from comparing perceived products' performance (or outcome) in relation to his or her expectations" by Kotler and Keller (2012). They clarify a customer as not satisfied when expectations are not achieved by the performance; satisfied occurs if performance matches customer's expectations; and delighted or highly satisfied if expectations are exceeded by the performance (Kotler and Keller, 2012). Customer Satisfaction is an important performance indicator for every company or organization (Fornell, Rust, & Dekimpe, 2008). It can be examined by invisible variables generally measured by making a survey with a question sets. When the company make a difference on their business,

they can consider how their changes affect the perceptions of consumers both positively and negatively. As a consequence, through this way, multiple variables or a single variable relating with the customer's satisfaction can be evaluated (Chirico and Montinaro, 2006). For customer satisfaction surveys it is vital to ask right questions (Reichheld, 2003). Thus, sector characteristics should be considered to accomplish the most appropriate outcomes. Increasing level of education, customer awareness, and as a result of the intensive competition on technological developments, can effect customer satisfaction.

2.5 Customer E-Satisfaction

Satisfaction is significant for customers in the online world. Especially, for customers that assessed it on two levels: the relationship characteristics and transaction process (Shankar et al.2003). "E-satisfaction can be defined as emotional reaction to a service experience in an online context" (Rodgers et al., 2005). Past experiences in association with an online company can affect e-satisfaction (Cyr et al., 2008).

For customers' repetitive purchase motivation especially for who use internet mostly, customer satisfaction is the most important consequence (Kim and Kim, 2004). Esatisfaction also can be described as an accumulation of satisfaction acquired by the consumers on every purchase, and experience to consume goods or services time after time on an online site (Kim et al., 2009). Furthermore, Zeithaml (2013) has stated that satisfied consumers have a tendency to purchase again, and recommend goods or services to others.

Personal data security is an essential characteristic element of online satisfaction. (Yingjiao and Paulins, 2005). Customer's satisfaction are contributed from many characteristics of online buying such as it is serving every time. This is one of the distinguishing feature of buying online. (Schaupp and Belanger, (2005); Khalifa and Liu, (2007)). According to Zhang et al, three elements stated to contribute effectively online satisfaction. These are characteristic of site, price and online services (2010). "The determinants of online satisfaction are: perceived benefits, website efficiency, meeting the needs of buyers and personal data security." (Yen and Lu, 2008)

2.6 Customer Loyalty

It is important to get new customers, but there is something that takes precedence over this. Build customer loyalty on the existing customer portfolio. Providing this can not always be easy. Sometimes, the customer may choose a brand that is not better than other brands, just because of the difference. It is possible to keep them within same organization with the service company provide to its customers and especially after-sales satisfaction activities.

With these strategies, it is possible to make brand attractive from different perspectives on purchasing. It can be said that it is imperative that customer loyalty maneuvers such as this become mandatory nowadays, when the competition conditions are getting harder and each product has many alternatives.

Creating and then controlling brand loyalty has been a very substantial subject for marketers to build sustainable competitive advantage. Moreover, in case of customers are faithful to one organization, they are not effectively influenced by cost or any other changes of brand. Because these loyal customers generally consider switching cost. Switching cost is "the costs that the shopper acquires by shifting from one brand to another." This cost is about money, time, and effort. The most apparent advantage of customer loyalty is sustainability of business; customers who returning and spending more money on your most recent or refreshed items and services. Kandampully and Suhartanto (2007) state that customer brand loyalty is conceptualized in three ways: behavioral, attitude and mixed. Behavioral loyalty is the repetition of the act of purchase, as a demonstration of habit-related behavior (such as past purchase behavior) related to customers' purchase rate, frequency and likelihood of purchase. Attitudinal loyalty includes intent and preference even if the customer does not repeat the purchase. Therefore, attitudinal loyalty might be explained as customer's affirmative talk about the company, advice, persuading others to shop at the same store or the intention to buy again. (Lin and Wang, 2006). Figure 2.3 indicates that how customer satisfaction related with customer loyalty. Model starts with customer's expectations then customer satisfaction index occurs. After that, customer complaints are released if exist. According to all these performance, customer loyalty comprise.

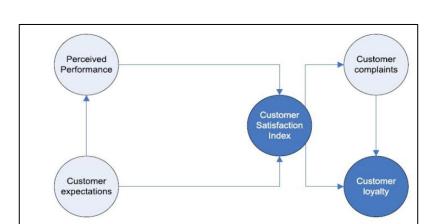


Figure 2.3 SCSB model (Fornell, 1992)

Loyal customers protect company from the new entrants' threat and also from its alternatives. Loyal customers do not only protect the brand from its competitor's products' reactions but also defends the company for price competitions. In an environment where competition is intense and companies are trying to get customers from each other, connecting customers to a company and continuing to prefer the same company in their subsequent preferences will provide a significant competitive advantage for the company. Indeed, loyal customers will in general be progressively open to give reliable feedback which encourages you improve your business from the client's point of view. Requesting customers' criticism, additionally causes them to feel esteemed and appreciated to that company. In this way, company can get more powerful connection with its customers and make a difference from its competitors. Oliver (1999) stated that satisfaction cause to loyalty. However, real loyalty must only be accomplished if another components as a good social network are existing. Today, customer loyalty are often created in different ways. For instance, loyalty that is tried to be created with the discount provided directly by the cashier, the cargo discount provided via the web or the discount provided via the basket, without loading any points / card responsibilities that the customer has to follow or accumulate. Another example, loyalty that is tried to be created as the next purchase is free in a certain number of purchase cycles. Moreover, the loyalty that is tried to be created by making a point accumulation with the shopping made within this card with a card given to the customer. Also, loyalty that is tried to be created with marketing strategies applied according to demographic characteristics as a result of information collected from customers.

2.7 Customer E-Loyalty

Through fast development of E-business and online purchase shopping patterns, the significance of creating and controlling customer loyalty in online commercial areas has acquired more keen concentration in promoting hypothesis and practice. Every year, sales volume of e-commerce market increases, significantly. Although traditional customer loyalty and a very fresh term; customer e-loyalty are mostly common in terms of their logics behind, the difference occurs on buyer behavior and Internet based marketing. By definition, loyalty and repetitive purchase are powerfully connected to each other. Also, if a customer purchase his/her needs from same e-commerce company, it refers us this customer is loyal to this company.

E-loyalty explained by Anderson and Srinivasan (2003) as a customer's supportive behavior to electronic businesses resulting in repetitive purchasing attitude. According to Schefter and Reichheld (2000), it occurs when well-prepared customer support, convenient and reasonably priced shipping and handling, compelling product's presentations, and clear also trustworthy privacy policies. Schultz's (2000) definition of e-loyalty is that "customer/brand loyalty in cyberspace as an evolution from the traditional product driven, marketer controlled concept towards a distribution driven, consumer controlled, and technology-facilitated concept".

Finding new customer's cost is more than protecting existing customers. In case of the positive relationship between the company and customers, customers will shop on the website more frequently. On the other hand, loyal customers tend to buy other products from here (cross selling). Loyal customers, who provide positive experiences on the site, share these experiences by orally and in recent times on social media. Last decade, successful retailers understand the importance of creating a loyal customer base. In this framework, the most used methods are defined as focus on marketing, loyalty programs, blogs and customer service via e-mail. Their low cost is a common feature of such customer retention strategies. In order for customers to choose the same brand continuously, the trust in the brand should be strengthened, and the bond between them should be strengthened. This strategy is the same for online loyalty.

2.8 Customer (E) Loyalty And Customer (E) Satisfaction

Researchers have examined several times the relationship between e-satisfaction and e-loyalty. Even if loyal consumers are mostly satisfied, satisfied consumers are not completely loyal. As loyalty and satisfaction are not symmetrical, and also e-loyalty and e-satisfaction are asymmetrical. Fang (2011) says that "Customers are more willing to connect more than several times with a website when they are satisfied with the website which results in loyal customers". The connection between loyalty and satisfaction appears about natural. A lot of researchers have approved this statement in their papers. Nevertheless, the intensity of the relationship between loyalty and satisfaction, essentially for various circumstances can be different. In addition, it is emphasized that according to industry's form, relation between satisfaction and loyalty can show different outcomes (Jones and Sasser, 1995). According to Balabanis (2006), in the online channels, esatisfaction has an important role to obtain more loyal customers and this anterior concept is vital for profitability and survival of firms. Maintaining good service quality is extremely important for each types of business as more satisfied customers reflects more loyal ones (Mefford, 1993) and lower customer turnover.

Other findings explained that there is a significant effect of e-satisfaction on e-loyalty. However, the relationship can be controlled from personal (trust, perceived value) and business (inertia, convenience motivation, purchase size) levels. On the research of Anderson and Srinivasan (2003), they mainly focus inertia, convenience motivation, and purchase. These 3 factors are used as customer's moderating variables which has a tendency for either emphasize or cut down the e-satisfaction effect on customers' e-loyalty. They found that if a customer has a tendency to show more inertia symptom, its mean, e-satisfaction does not affect e-loyalty at all. Contrarily, if customer does not have inertia symptoms, e loyalty might be derived from e- satisfaction. Another inference from their study is that powerful relation is assumed between e-loyalty and e-satisfaction for high convenience orientated customer than customer which is low convenience orientated. Another statement is that it is expected the strong connection between e-loyalty and e-satisfaction for purchase addicted consumers.

3. METHODOLOGY

3.1 Sample and Procedure

"Researchers can obtain various data collection tools, based on if it was a qualitative or quantitative study that is being carried out" (Bryman and Bell, 2011). For this thesis, the primary data collection method is collecting data through making an online-survey questionnaire. "Google forms" is used for preparation. It is an online software system can be used especially for the survey. This survey was distributed to over 1.000 participants via e-mail and by sending the survey's link on LinkedIn and other social media channels. As a result, 183 responses were received from all around the world. The survey has shared during 3 weeks period and response rate was approximately 18%.

Moreover, information from literature was gathered and it was used as a guidance for the theoretical framework and survey questionnaire. The respondents were asked 63 questions related to both online and offline service quality in the aviation sector to evaluate relation on customer satisfaction, e-satisfaction, loyalty and e-loyalty. Also, the questionnaire collected the demographic information of the participants to find out their effects on the respondents' views. Furthermore, IBM SPSS Statistics 22.0 is used to analyze the data.

3.2 Instruments

Survey preparation and data collection was significant and crucial parts of this dissertation. A four-page questionnaire was developed to receive information about loyalty, e-loyalty, satisfaction and e-satisfaction. The questionnaires were split into four main parts, respectively, part one, part two, part three, and part four. First part includes 7 questions about demographics. Second part includes 22 questions on Service Quality (Reliability, Responsiveness, Assurance, Empathy, Tangibles) SERVQUAL scale was used that was conducted by Parasuraman, Zeithaml and Berry (1985). Third part comprises 15 questions on E-Service Quality (Efficiency, System Availability, and Privacy) by utilizing the E-S-QUAL model and replicating the work of Parasuraman et al. (2005). Also, fourth and the last part includes 19 questions about Satisfaction and

Loyalty (Satisfaction, E-Satisfaction, Loyalty, and E-Loyalty). Seven points Likert Scale (1= strongly disagree, 2= disagree, 3= somewhat disagree, 4= neither disagree nor agree, 5= somewhat agree, 6=agree 7= strongly agree) was used to measure the responses of the participants.

3.2.1 Servqual

This section exists of five sub dimensions and 22 items. These items are reliability, responsiveness, assurance, empathy, tangibles. These items shown below:

- 1. When this Airline promises to do something by a certain time, it does so
- 2. When customers have a problem, the Airline shows sincere interest in solving it
- 3. The Airline performs the service right the first time
- 4. They provide their services at the times promised
- 5. They keep accurate records
- 6. The Airline tells customers exactly when services will be performed
- 7. The Airline gives prompt service to customers
- 8. The employees are always willing to help customers
- 9. The employees are never too busy to respond to customer requests
- 10. The behavior of employees instills confidence in customers
- 11. Customers feels safe in their transactions
- 12. The employees are consistently courteous with customers
- 13. The employees have the knowledge to answer customer questions
- 14. The Airline gives individual attention
- 15. The Airline has operating hours convenient to all its customers
- 16. The Airline has employees who give customers personal attention
- 17. The Airline has its customers' best interests at heart
- 18. The employees understand the specific needs of their customers
- 19. The Airline has modern-looking equipment
- 20. The physical facilities are visually appealing
- 21. The employees are presentable
- 22. The materials related to the service are visually appealing

3.2.2 E-squal

E-squal part consists of 3 sub-dimensions which are efficiency, system availability, privacy. This part was measured with 15 items. These items shown below:

- 23. This site makes it easy to find what I need
- 24. It makes it easy to get anywhere on the site
- 25. It enables me to complete a transaction quickly
- 26. Information at this site is well organized
- 27. It loads its pages fast
- 28. This site is simple to use
- 29. This site enables me to get on to it quickly
- 30. This site is well organized
- 31. This web site is always available
- 32. This web site loads and runs right away
- 33. This web site does not crash
- 34. Pages of the web site do not freeze after I enter information about my order
- 35. This web site protects all the information about my web-shopping behavior
- 36. This web site does not share my personal information with others
- 37. This web site protects information about my credit card

3.2.3 Satisfaction-Loyalty

Satisfaction-loyalty part consist of 4 sub dimensions which are satisfaction, e-satisfaction, loyalty, and e-loyalty. This part was measured with 17 items. These items shown below

- 38. Mostly, I am satisfied with this Airline
- 39. Generally, this Airline still answers my expectations
- 40. This Airline is for me the perfect airline
- 41. I am satisfied with the service they offer me
- 42. If I had to make the decision again, I would choose the online services of this Airline
- 43. My choice to use the online service of this Airline was successful
- 44. I feel good for having decided to use this Airline's online services

- 45. I will continue to fly with this Airline
- 46. This Airline is my first choice for flight
- 47. I would recommend this Airline to a friend or colleague
- 48. I have positive feelings about the Airline
- 49. I say positive things about this Airline's website to others
- 50. I recommend using it to those who ask me for advice
- 51. I encourage friends and family to use this Airline's website
- 52. I consider this Airline's website as my first option to purchase ticket
- 53. I will continue using the services of this Airline's website in the future
- 54. I will continue to use this Airline's website even I have to pay for this service

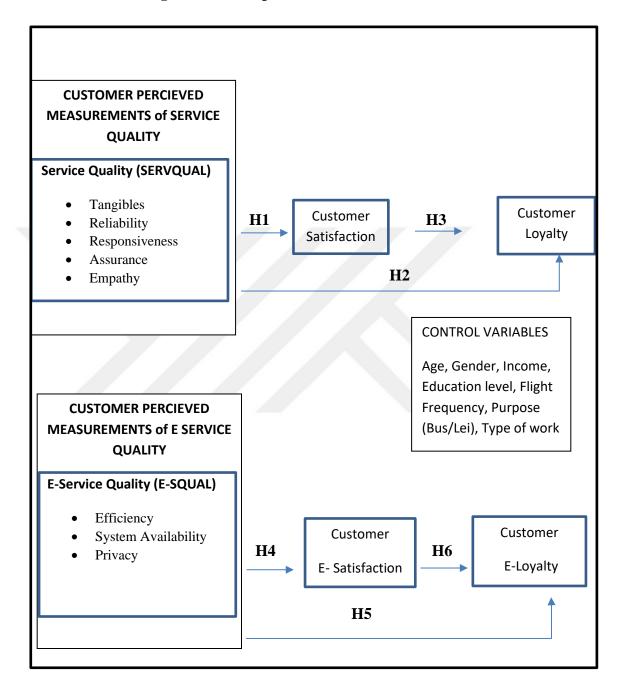
3.2.4 Control Variables

As control variables seven items are used. These variables can affect dependent and independent variables. Control variables components are:

- 55. Age
- 56. Gender
- 57. Income
- 58. Education Level
- 59. Flight Frequency
- 60. Business/leisure
- 61. Legal citizens or no

3.3 The Conceptual Framework Of Research

Figure 3.1 Conceptual framework of the research



3.4 Hypothesis

H1: There is a positive relationship between Service Quality dimensions and Customer Satisfaction.

H1a: There is a positive relationship between Tangibles and Customer Satisfaction.

H1b: There is a positive relationship between Reliability and Customer Satisfaction.

H1c: There is a positive relationship between Responsiveness and Customer Satisfaction.

H1d: There is a positive relationship between Assurance and Customer Satisfaction.

H1e: There is a positive relationship between Empathy and Customer Satisfaction.

H2: There is a positive relationship between Service Quality dimensions and Customer Loyalty.

H2a: There is a positive relationship between Tangibles and Customer Loyalty.

H2b: There is a positive relationship between Reliability and Customer Loyalty.

H2c: There is a positive relationship between Responsiveness and Customer Loyalty.

H2d: There is a positive relationship between Assurance and Customer Loyalty.

H2e: There is a positive relationship between Empathy and Customer Loyalty.

H3: Customer Satisfaction mediates the relationship between Service Quality dimensions and Customer Loyalty.

H4: There is a positive relationship between E-Service Quality dimensions and Customer E-Satisfaction.

H4a: There is a positive relationship between Efficiency and Customer E-Satisfaction.

H4b: There is a positive relationship between System Availability and Customer E-Satisfaction.

H4c: There is a positive relationship between Privacy and Customer E-Satisfaction.

H5: There is a positive relationship between E-Service Quality dimensions and Customer E-Loyalty.

H5a: There is a positive relationship between Efficiency and Customer E-Loyalty.

H5b: There is a positive relationship between System Availability and Customer E-Loyalty.

H5c: There is a positive relationship between Privacy and Customer E-Loyalty.

H6: Customer E-Satisfaction mediates the relationship between E-Service Quality dimensions and Customer E- Loyalty.

3.5 Data Analysis Techniques

One of the much known statistical program used by the researchers in data analysis technique is Statistica Package of the Social Sciences. Therefore, in this study, Statistical Package of the Social Sciences {SPPS} version 22 is used by researcher.

4. RESULTS

4.1 Demographic Profiles

In this study, number of participation is 183 that 58.5% were male and 41.5% were female (Table 4.1). Most of the participants were 25-34 years old (57.9%), in the 35-44 year age group (28.4%), and 45–54 year group (8.2%) (Table 4.2). According to the findings, the majority of the participant's educational statue is bachelor's degree (47.5%)

Table 4.1 What is your gender?

		Frequency	Percent
Valid	Female	76	41,5
	Male	107	58,5
	Total	183	100,0

Table 4.2 What is your age?

		Frequency	Percent
Valid	18-24	7	3,8
	25-34	106	57,9
	35-44	52	28,4
	45-54	15	8,2
	>55	3	1,6
	Total	183	100,0

Table 4.3 Fly Frequency

_					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1-5	58	31,7	31,7	31,7
	6-10	61	33,3	33,3	65,0
	11-20	45	24,6	24,6	89,6
	Other	19	10,4	10,4	100,0
	Total	183	100,0	100,0	

Table 4.4 Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than high school degree	15	8,2	8,2	8,2
	High school degree or equivalent	87	47,5	47,5	55,7
	Bachelor	77	42,1	42,1	97,8
	Master's/PhD	4	2,2	2,2	100,0
	Total	183	100,0	100,0	

Table 4.5 Income

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	0-500	6	3,3	3,3	3,3
	501-1000	47	25,7	25,7	29,0
	1001-2000	60	32,8	32,8	61,7
	Other	70	38,3	38,3	100,0
	Total	183	100,0	100,0	

The most respondents earned more than 2000 USD per month (38.3%). Those who earned less than \$500 were 3.3%, \$501 – 1,000 was 25.7%, and \$1,001 - 2,000 was 32.8%. Respondents fly mostly 6-10 times in a year (33.3%), 1-5 times were 31.7%, 11-20 times were 24.6% and more than 20 times were 10.4%. A significant percentage (65%) mostly fly for Leisure purposes and 35% fly for Business purposes. Furthermore, most of the participants were citizen of the country they are being hired/lived in to (85.2%).

4.2. Reliability Analysis

According to Bryman and Bell (2011), to evaluate study's reliability, internal and external reliability tests should be achieved. External reliability can be performed between tests. Indeed, it is ability to produce same results for every time test performed (Bryman and Bell, 2011). "When the findings and arguments are the same, this will be examined that research has a high degree of stability, making it dependable on the long run" (Bryman and Bell, 2011). It was not feasible to confirm external test for this thesis because the

survey did not have the opportunity to be tested over a long period of time. To assess internal reliability, the alpha of Cronbach method should be completed (Bryman & Bell, 2011).

According to internal reliability analysis, scale is not reliable when value is between 0.00 and 0.40, when value is between 0.40 and 0.60 the reliability of scale is moderate, if value is between 0.60 and 0.80 the scale is reliable and lastly if value is between 0.80 and 1.00 the scale is reliable at high level. This research applied the alpha of the Cronbach to evaluate the internal reliability of the scales used in this study. Result for Cronbach's alpha of Servqual was found as 0.966. The SPSS reliability statistics results for the scales used in this study are shown below:

Table 4.6 Reliability Statistics of Servqual

Cronbach's Alpha SERVQUAL	N of Items
,966	22

Table 4.7 Item-Total Statistics of SERVQUAL

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Tangibles	20,7645	18,715	,744	,596	,931
Reliability	20,9735	18,357	,836	,728	,916
Responsiveness	21,2467	17,117	,837	,743	,914
Assurance	21,0363	17,559	,847	,748	,912
Empathy	21,2719	15,954	,862	,754	,911

The alpha coefficient for the four items of Reliability is .907, suggesting that the items have relatively high internal consistency. Deleting of any question, would result in a lower Cronbach's alpha so, all items should be retained

Table 4.8 Reliability Statistics of Reliability

Cronbach's Alpha Reliability	N of Items
,907	4

Table 4.9 Item-Total Statistics of Reliability

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
RELIABILITY1	21,377	18,786	,719	,859
RELIABILITY2	21,656	16,996	,713	,862
RELIABILITY3	21,443	17,248	,744	,853
RELIABILITY4	21,404	17,770	,803	,840
RELIABILITY5	21,115	19,432	,637	,876

The alpha coefficient for the four items of Assurance is .874, suggesting that the items have relatively high internal consistency. Deleting of any question, except Assurance1 would result in a lower Cronbach's alpha. However, Assurance1 has not important changes on Alpha so, all items should be retained

Table 4.10 Reliability Statistics of Assurance

Cronbach's Alpha Assurance	N of Items
,874	4

Table 4.11 Item-Total Statistics of Assurance

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ASSURANCE1	16,115	12,355	,641	,876
ASSURANCE2	15,519	12,987	,734	,839
ASSURANCE3	15,885	11,223	,796	,811
ASSURANCE4	15,923	12,170	,763	,826

The alpha coefficient for the four items of Responsiveness is .865, suggesting that the items have relatively high internal consistency. Deleting of any question, would result in a lower Cronbach's alpha so, all items should be retained

Table 4.12 Reliability Statistics of Responsiveness

Cronbach's Alpha Responsiveness	N of Items
,865	4

Table 4.13: Item-Total Statistics of Responsiveness

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
RESPONSIVENESS1	15,055	14,085	,698	,834
RESPONSIVENESS2	15,126	13,253	,791	,796
RESPONSIVENESS3	15,071	13,770	,733	,820
RESPONSIVENESS4	15,667	13,938	,642	,859

The alpha coefficient for the five items of Empathy is .936, suggesting that the items have relatively high internal consistency. Deleting of any question, would result in a lower Cronbach's alpha so, all items should be retained

Table 4.14 Reliability Statistics of Empathy

Cronbach's Alpha Empathy	N of Items
,936	5

Table 4.15 Item-Total Statistics of Empathy

				Cronbach's
	Scale Mean if Item	Scale Variance if	Corrected Item-Total	Alpha if Item
	Deleted	Item Deleted	Correlation	Deleted
EMPATHY1	20,333	28,421	,848	,918
EMPATHY2	20,005	30,159	,766	,933
EMPATHY3	20,246	28,901	,854	,917
EMPATHY4	20,175	29,277	,842	,919
EMPATHY5	20,268	28,736	,836	,920

The alpha coefficient for the four items of Tangibles is .886, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha, except Tangibles3. However, Tangibles3 has not important effect on Alpha (.889). Therefore, all items should be retained.

Table 4.16 Reliability Statistics of Tangibles

Cronbach's Alpha Tangibles	N of Items
,886	4

Table 4.17 Item-Total Statistics of Tangibles

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
TANGIBLES1	16,628	10,828	,748	,856
TANGIBLES2	16,710	10,800	,801	,835
TANGIBLES3	16,661	11,698	,658	,889
TANGIBLES4	16,705	11,363	,811	,834

Result for Cronbach's alpha of ESQUAL was found as 0.967. The SPSS reliability statistics results for the scales used in this study are shown below:

Table 4.18 Reliability Statistics of ESQUAL

Cronbach's Alpha	N of Items
,967	15

Table 4.19 Item-Total Statistics of ESQUAL

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlatio n	Cronbach's Alpha if Item Deleted
Efficiency	10,6273	6,049	,813	,752	,796
Sys_Availability	10,4621	6,532	,850	,772	,767
Privacy	10,1933	7,156	,664	,448	,925

The alpha coefficient for the four items of System Availability is .919, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha. Therefore, all items should be retained.

Table 4.20 Reliability Statistics of Availability

Cronbach's Alpha System	
Availability	N of Items
,919	5

Table 4.21 Item-Total Statistics of System Availability

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SYS_AVAILABILIT Y1	20,962	28,103	,767	,906
SYS_AVAILABILIT Y2	20,399	29,373	,746	,910
SYS_AVAILABILIT Y3	20,705	27,825	,838	,891
SYS_AVAILABILIT Y4	20,760	27,777	,808,	,897
SYS_AVAILABILIT Y5	20,760	28,294	,799	,899

The alpha coefficient for the seven items of Efficiency is .969, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha. Therefore, all items should be retained.

Table 4.22 Reliability Statistics of Efficiency

Cronbach's Alpha Efficiency	N of Items
,969	7

Table 4.23 Item-Total Statistics of Efficiency

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
EFFICIENCY1	30,027	77,005	,875	,965
EFFICIENCY2	30,191	76,057	,916	,962
EFFICIENCY3	29,978	76,340	,852	,967
EFFICIENCY4	30,082	77,724	,892	,964
EFFICIENCY5	30,082	77,394	,853	,967
EFFICIENCY6	30,098	75,386	,906	,963
EFFICIENCY7	30,131	75,774	,927	,961

The alpha coefficient for the three items of Satisfaction is .919, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha. Therefore, all items should be retained.

Table 4.24 Reliability Statistics of Satisfaction

Cronbach's Alpha Satisfaction	N of Items
,919	3

Table 4.25: Item-Total Statistics of Satisfaction

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlatio	Cronbach's Alpha if Item Deleted
SATISFACTION1	10,951	7,322	,898	,849
SATISFACTION2	11,098	7,441	,831	,893
SATISFACTION3	11,361	5,616	,834	,917

The alpha coefficient for the four items of Reliability is .907, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha. Therefore, all items should be retained.

Table 4.26 Reliability Statistics of Satisfaction

Cronbach's Alpha E-Satisfaction	N of Items
,907	4

Table 4.27: Item-Total Statistics of E-Satisfaction

	Scale Mean if Item	Scale Variance if Item	Corrected Item-Total Correlatio	Cronbach's Alpha if Item
	Deleted	Deleted	n	Deleted
E_SATISFACTION1	16,454	14,359	,704	,906
E_SATISFACTION2	16,443	13,138	,802	,875
E_SATISFACTION3	16,475	12,844	,814	,870
E_SATISFACTION4	16,432	13,214	,842	,861

The alpha coefficient for the five items of Loyalty is .928, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha. Therefore, all items should be retained.

Table 4.28 Reliability Statistics of Loyalty

Cronbach's Alpha Loyalty	N of Items
,928	5

Table 4.29 Item-Total Statistics of Loyalty

			Corrected Item-Total	Cronbach's Alpha if
	Scale Mean if Item	Scale Variance if Item	Correlatio	Item
	Deleted	Deleted	n	Deleted
LOYALTY1	22,803	27,027	,846	,909
LOYALTY2	22,973	25,389	,830	,907
LOYALTY3	22,940	23,562	,888,	,895
LOYALTY4	22,885	24,740	,879	,898,
LOYALTY5	23,328	24,870	,669	,926

The alpha coefficient for the five items of E-Loyalty is .8859, suggesting that the items have relatively high internal consistency. Deleting of any question would result in a lower Cronbach's alpha except E_Loyalty5 (.896).However, E_Loyalty5 has not important effect on alpha. Therefore, all items should be retained.

Table 4.30 Reliability Statistics of E-Loyalty

Cronbach's Alpha E-Loyalty	N of Items
,885	5

Table 4.31 Item-Total Statistics of E-Loyalty

			Corrected	Cronbach's
			Item-Total	Alpha if
	Scale Mean if Item	Scale Variance if Item	Correlatio	Item
	Deleted	Deleted	n	Deleted
E_LOYALTY1	20,607	36,493	,741	,858
E_LOYALTY2	20,880	34,414	,791	,845
E_LOYALTY3	20,907	34,513	,732	,858
E_LOYALTY4	20,727	35,584	,796	,847
E_LOYALTY5	21,798	32,997	,620	,896

4.3 Factor Analysis

The rotated component matrix, sometimes referred to as the loadings, is the key output of principal components analysis. It contains estimates of the correlations between each of the variables and the estimated components. According to our analysis no items were removed from the scale due to low communality and/or factor loadings. Because of the subscale Alfa's, it is not needed to remove items such as Responsiveness 1, Responsiveness 2, and Assurance1 on SERVQUAL and System Availability on ESQUAL. Even though these items loaded on different factors from the original scale structures.

Table 4.32 Factor Analysis of Service Quality

Factor Analysis of SERVQUAL Rotated Component Matrix ^a										
			Componer	nt						
	1	2	3	4	5					
RELIABILITY1	,339	,687	,233	-,066	,276					
RELIABILITY2	,531	,567	,074	,321	,208					
RELIABILITY3	,312	,610	,435	,156	,115					
RELIABILITY4	,275	,739	,343	,211	,141					
RELIABILITY5	,115	,684	,251	,160	,256					
RESPONSIVENESS1	,315	,681	,148	,366	,159					
RESPONSIVENESS2	,389	,537	,281	,523	,123					
RESPONSIVENESS3	,275	,358	,109	,623	,409					
RESPONSIVENESS4	,231	,149	,144	,822	,163					
ASSURANCE1	,356	,065	,404	,563	,310					
ASSURANCE2	,304	,190	,284	,175	,732					
ASSURANCE3	,313	,286	,158	,406	,670					
ASSURANCE4	,489	,336	,160	,317	,547					
EMPATHY1	,676	,321	,258	,394	,214					
EMPATHY2	,695	,357	,079	,345	,150					
EMPATHY3	,771	,218	,296	,227	,248					
EMPATHY4	,674	,357	,344	,211	,254					
EMPATHY5	,719	,280	,355	,135	,298					
TANGIBLES1	,189	,218	,812	,166	,146					
TANGIBLES2	,201	,302	,815	,203	,118					
TANGIBLES3	,114	,295	,507	,206	,556					
TANGIBLES4	,325	,274	,708	,035	,363					

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Table 4.33 Factor Analysis of ESQUAL Rotated Component Matrix^a

		Component	
	1	2	3
EFFICIENCY1	,855	,212	,262
EFFICIENCY2	,820	,306	,345
EFFICIENCY3	,746	,463	,162
EFFICIENCY4	,857	,257	,264
EFFICIENCY5	,704	,506	,262
EFFICIENCY6	,889	,289	,151
EFFICIENCY7	,809	,433	,249
SYS_AVAILABILITY1	,815	,366	,295
SYS_AVAILABILITY2	,262	,846	,173
SYS_AVAILABILITY3	,594	,621	,252
SYS_AVAILABILITY4	,355	,788	,254
SYS_AVAILABILITY5	,435	,694	,296
PRIVACY1	,370	,428	,654
PRIVACY2	,215	,192	,901
PRIVACY3	,228	,168	,825

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

4.4 Correlation Analysis

Afterward exploratory factor analysis and reliability analysis, correlation analysis was conducted where the bivariate correlations of the sub-dimensions of each construct were calculated. According to the following correlation table, dimensions within each construct(Such as; reliability and responsiveness on service quality or efficiency and system availability on e-service quality) are highly correlated with each other. Across variables, most correlations are also significant. Empathy is the mostly correlated service quality measurement with customer satisfaction (r=0.793, p< 0.01) and tangibles for customer loyalty (r=0.759, p< 0.01).

a. Rotation converged in 5 iterations.

Table 4.34 Correlation Analysis

		Res					Sys					
		pon			Ta		_A					\mathbf{E}_{-}
		sive	Assu		ngi	Eff	vail		Satis	E_Sa		Lo
	Relia	nes	ranc	Emp	ble	icie	abi	Priv	facti	tisfa	Loya	yal
	bility	s	e	athy	S	ncy	lity	acy	on	ction	lty	ty
Reliability	1	,779 **	,707* *	,789* *	,71 2**	,35 5**	,36 1**	,484*	,781* *	,697* *	,700* *	,60 8**
Responsiveness	,779**	1	,798* *	,787* *	,62 4**	,39 5**	,33 9**	,471*	,689* *	,604*	,581*	,57 9**
Assurance	,707**	,798 **	1	,803*	,70 5**	,45 9**	,43 6**	,486*	,729* *	,692* *	,652*	,60 6**
Empathy	,789**	,787 **	,803*	1	,68 4**	,33 7**	,33 6**	,522*	,793* *	,662*	,694* *	,63 2**
Tangibles	,712**	,624	,705* *	,684* *	1	,44 4**	,45 9**	,590* *	,781* *	,704* *	,759* *	,62 6**
Efficiency	,355**	,395	,459*	,337*	,44 4**	1	,86 5**	,623*	,436*	,677* *	,416*	,60 7**
Sys_Availabilit y	,361**	,339	,436*	,336*	,45 9**	,86 5**	1	,661* *	,429*	,660* *	,415*	,57 3**
Privacy	,484**	,471 **	,486*	,522*	,59 0**	,62 3**	,66 1**	1	,582*	,663*	,573* *	,66 1**
Satisfaction	,781**	,689 **	,729* *	,793* *	,78 1**	,43 6**	,42 9**	,582*	1	,837*	,884*	,72 2**
E_Satisfaction	,697**	,604	,692*	,662*	,70 4**	,67 7**	,66 0**	,663*	,837*	1	,808*	,77 8**
Loyalty	,700**	,581 **	,652*	,694* *	,75 9**	,41 6**	,41 5**	,573* *	,884*	,808*	1	,77 1**
E_Loyalty	,608**	,579 **	,606*	,632*	,62 6**	,60 7**	,57 3**	,661*	,722*	,778* *	,771* *	1

^{**.} Correlation is significant at the 0.01 level (2-tailed)

4.5 T-Test

4.5.1 T-Test by Gender

An independent-samples t-test was conducted to compare (reliability, responsiveness, assurance, empathy, tangibles, efficiency, system availability, privacy, satisfaction, e satisfaction, loyalty, e-loyalty) in Female and Male. Results suggest that Male and Female are not different in Service Quality and E-Service Quality.

Table 4.35 Test by Gender

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
Reliability	Female	76	5,2237	1,13606	,13031
	Male	107	5,4393	,97417	,09418
Responsiveness	Female	76	4,9704	1,21241	,13907
	Male	107	5,1519	1,20766	,11675
Assurance	Female	76	5,1743	1,20486	,13821
	Male	107	5,3668	1,08990	,10536
Empathy	Female	76	4,9553	1,42870	,16388
	Male	107	5,1196	1,27201	,12297
Tangibles	Female	76	5,4671	1,19258	,13680
	Male	107	5,6238	1,01833	,09845
Efficiency	Female	76	5,0921	1,51342	,17360
	Male	107	4,9586	1,41530	,13682
Sys_Availability	Female	76	5,1816	1,35732	,15570
	Male	107	5,1776	1,29245	,12495
Privacy	Female	76	5,5877	1,25771	,14427
	Male	107	5,3489	1,46187	,14132
Satisfaction	Female	76	5,5307	1,23430	,14158
	Male	107	5,5950	1,31276	,12691
E_Satisfaction	Female	76	5,4539	1,19980	,13763
	Male	107	5,5047	1,20728	,11671
Loyalty	Female	76	5,7053	1,29305	,14832
	Male	107	5,7757	1,20931	,11691
E_Loyalty	Female	76	5,1447	1,56652	,17969
	Male	107	5,3178	1,37167	,13260

Table 4.36 Independent Sample Test

				Indepe	ndent Sam	ples Test				
		Equality of	Variances			t-test fo	r Equality of	Means		
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Interva Lower	of the Upper
Reliabili ty	Equal variances assumed	2,141	,145	-1,376	181	,171	-,21557	,15666	-,52468	,09354
	Equal			-1,341	145,683	,182	-,21557	,16078	-,53334	,10220
Respon sivenes s	variances assumed	,266	,607	-1,000	181	,319	-,18147	,18146	-,53952	,17657
	Equal			-,999	161,282	,319	-,18147	,18158	-,54006	,17711
Assura nce	Equal variances assumed	,482	,488	-1,127	181	,261	-,19248	,17086	-,52961	,14464
	Equal			-1,108	151,343	,270	-,19248	,17379	-,53585	,15089
Empath y	variances assumed	,624	,431	-,818	181	,414	-,16436	,20089	-,56075	,23203
	Equal			-,802	149,661	,424	-,16436	,20489	-,56921	,24048
Tangibl es	Equal variances assumed	1,829	,178	-,955	181	,341	-,15673	,16410	-,48052	,16707
	Equal variances			-,930	145,237	,354	-,15673	,16854	-,48983	,17638
Efficien cy	Equal variances assumed	,056	,812	,611	181	,542	,13349	,21853	-,29770	,56469
	Equal variances			,604	154,841	,547	,13349	,22104	-,30315	,57013
Sys_Av aliability		,000	,989,	,020	181	,984	,00401	,19797	-,38663	,39464
	Equal variances not assumed			,020	156,718	,984	,00401	,19963	-,39031	,39832
Privacy	Equal variances assumed	1,382	,241	1,153	181	,251	,23881	,20716	-,16995	,64757
	Equal variances			1,182	174,385	,239	,23881	,20196	-,15978	,63740
Satisfac tion	Equal variances assumed	,166	,684	-,335	181	,738	-,06431	,19214	-,44344	,31481
	Equal			-,338	167,450	,736	-,06431	,19014	-,43969	,31106
E_Satis faction	Equal variances assumed	,094	,759	-,281	181	,779	-,05073	,18064	-,40716	,30571
	Equal variances			-,281	162,280	,779	-,05073	,18045	-,40706	,30561
Loyalty	Equal variances assumed	,280	,598	-,377	181	,706	-,07044	,18672	-,43886	,29799
	Equal variances not assumed			-,373	154,849	,710	-,07044	,18886	-,44351	,30263
E_Loya Ity	Equal variances assumed	2,040	,155	-,792	181	,429	-,17302	,21835	-,60387	,25783
	Equal variances not			-,775	147,895	,440	-,17302	,22332	-,61434	,26830

4.5.2 T-TEST by Travel Purposes

An independent-samples t-test was conducted to compare (reliability, responsiveness, assurance, empathy, tangibles, efficiency, system availability, privacy, satisfaction, e satisfaction, loyalty, e-loyalty) in Purpose of Travel (Business/Leisure). Results suggest that Business or Leisure are not different in Service Quality and E-Service Quality, except Efficiency and System Availability. For the Efficiency, there was a significant difference in the scores for Business (M=4.5915, SD=1.44343) and Leisure (M=5.2413, SD=1.41443) conditions; t (181) = -2.942, p =.004. These results suggest that Business and Leisure are different in Efficiency. See Table (4.36) for the independent sample test. For the System Availability, there was a significant difference in the scores for Business (M=4.9031, SD=1.36440) and Leisure (M=5.3277, SD=1.27045) conditions; t (181) = -2.101, p =.037. These results suggest that Business and Leisure are different in System Availability. See Table (4.36) for the independent sample test.

Table 4.37 Test by Travel Purposes Group Statistics

					Std. Error
PURPOSES		N	Mean	Std. Deviation	Mean
Reliability	Business	64	5,4563	1,00441	,12555
	Leisure	119	5,2924	1,06875	,09797
Responsiveness	Business	64	5,2031	1,21407	,15176
	Leisure	119	5,0084	1,20685	,11063
Assurance	Business	64	5,3203	1,07041	,13380
	Leisure	119	5,2689	1,17943	,10812
Empathy	Business	64	5,0719	1,19595	,14949
	Leisure	119	5,0403	1,41315	,12954
Tangibles	Business	64	5,4766	1,03483	,12935
	Leisure	119	5,6029	1,12578	,10320
Efficiency	Business	64	4,5915	1,44343	,18043
	Leisure	119	5,2413	1,41443	,12966
Sys_Availability	Business	64	4,9031	1,36440	,17055
	Leisure	119	5,3277	1,27045	,11646
Privacy	Business	64	5,3646	1,25809	,15726
	Leisure	119	5,4930	1,44767	,13271
Satisfaction	Business	64	5,5833	1,27103	,15888
	Leisure	119	5,5602	1,28656	,11794
E_Satisfaction	Business	64	5,4102	1,23953	,15494
	Leisure	119	5,5231	1,18339	,10848
Loyalty	Business	64	5,8313	1,12361	,14045
	Leisure	119	5,7008	1,30316	,11946
E_Loyalty	Business	64	5,1781	1,57525	,19691
	Leisure	119	5,2824	1,39014	,12743

Table 4.38 Test by Travel Purposes Independent Samples Test

				Indepen	dent Samp	es Test				
		Equality of	Variances			t-test fo	r Equality of	Means		
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Interva Lower	of the Upper
Reliability	Equal variances assumed	,268	,605	1,010	181	,314	,16381	,16227	-,15636	,48399
	Equal variances			1,029	136,134	,305	,16381	,15925	-,15112	,47874
Responsiv eness	Equal variances assumed	,004	,948	1,039	181	,300	,19472	,18747	-,17518	,56462
	Equal variances			1,037	128,395	,302	,19472	,18780	-,17687	,56631
Assurance	Equal variances assumed	,394	,531	,290	181	,772	,05140	,17713	-,29809	,40090
	Equal variances			,299	140,215	,766	,05140	,17202	-,28869	,39150
Empathy	Equal variances assumed	2,364	,126	,152	181	,880	,03154	,20795	-,37879	,44187
	Equal			,159	148,448	,874	,03154	,19781	-,35935	,42243
Tangibles	Equal variances assumed	,052	,819	-,745	181	,457	-,12638	,16973	-,46129	,20853
	Equal variances			-,764	138,719	,446	-,12638	,16548	-,45356	,20080
Efficiency	Equal variances assumed	,933	,335	-2,942	181	,004	-,64978	,22083	-1,08550	-,21405
	Equal variances			-2,924	126,814	,004	-,64978	,22219	-1,08945	-,21011
Sys_Avalia bility	variances assumed	1,797	,182	-2,101	181	,037	-,42461	,20212	-,82342	-,02579
	Equal variances			-2,056	121,364	,042	-,42461	,20652	-,83346	-,01576
Privacy	Equal variances assumed	,772	,381	-,598	181	,550	-,12841	,21463	-,55192	,29509
	Equal			-,624	145,328	,534	-,12841	,20577	-,53511	,27828
Satisfactio n	Equal variances assumed	,035	,851	,116	181	,907	,02311	,19860	-,36875	,41497
	Equal variances not			,117	130,418	,907	,02311	,19787	-,36834	,41456
E_Satisfac tion		,992	,321	-,606	181	,546	-,11295	,18651	-,48097	,25507
	Equal variances			-,597	123,996	,551	-,11295	,18914	-,48732	,26141
Loyalty	Equal variances assumed	,110	,740	,676	181	,500	,13041	,19277	-,24996	,51078
	Equal variances			,707	146,257	,481	,13041	,18438	-,23399	,49481
E_Loyalty	Equal variances assumed	2,735	,100	-,461	181	,645	-,10423	,22589	-,54994	,34148
	Equal variances			-,444	115,965	,658	-,10423	,23455	-,56878	,36032

4.5.3 T-Test by Citizen or not Citizen

An independent-samples t-test was conducted to compare (reliability, responsiveness, assurance, empathy, tangibles, efficiency, system availability, privacy, satisfaction, e satisfaction, loyalty, e-loyalty) in Citizen / Not Citizen. Results suggest that Citizen / Not Citizen are not different in Service Quality and E-Service Quality.

Table 4.39 Test by Citizen or not Citizen Group Statistics

	CITIZEN	N	Mean	Std. Deviation	Std. Error Mean
Reliability	Citizen	156	5,3718	1,03074	,08253
	Not citizen	27	5,2222	1,14802	,22094
Responsiveness	Citizen	156	5,0769	1,24842	,09995
	Not citizen	27	5,0741	,97521	,18768
Assurance	Citizen	156	5,2436	1,20012	,09609
	Not citizen	27	5,5370	,65671	,12638
Empathy	Citizen	156	5,0744	1,31673	,10542
	Not citizen	27	4,9185	1,47415	,28370
Tangibles	Citizen	156	5,5401	1,14176	,09141
	Not citizen	27	5,6667	,76586	,14739
Efficiency	Citizen	156	5,0119	1,48088	,11857
	Not citizen	27	5,0265	1,31531	,25313
Sys_Availability	Citizen	156	5,1667	1,33360	,10677
	Not citizen	27	5,2519	1,23113	,23693
Privacy	Citizen	156	5,4060	1,45385	,11640
	Not citizen	27	5,6914	,83679	,16104
Satisfaction	Citizen	156	5,5406	1,30307	,10433
	Not citizen	27	5,7284	1,12864	,21721
E_Satisfaction	Citizen	156	5,4599	1,22655	,09820
	Not citizen	27	5,6204	1,05240	,20253
Loyalty	Citizen	156	5,7038	1,26072	,10094
	Not citizen	27	5,9926	1,11560	,21470
E_Loyalty	Citizen	156	5,2410	1,47683	,11824
	Not citizen	27	5,2741	1,34066	,25801

Table 4.40 Test by Citizen or not Citizen Independent Sample Test

		Equalities	Variance	Indepen	dent Samp		r Equality of	Mosss		
		Equality of	Variances				r Equality of		Interva	l of the
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Reliability	Equal									
	variances assumed Equal	,001	,972	,684	181	,495	,14957	,21853	-,28162	,58076
	variances not assumed			,634	33,651	,530	,14957	,23585	-,32991	,62905
Responsiv eness	Equal variances assumed	2,756	,099	,011	181	,991	,00285	,25283	-,49603	,50172
	Equal variances not			,013	42,271	,989	,00285	,21264	-,42619	,43189
Assurance	Equal variances assumed	9,808	,002	-1,237	181	,218	-,29345	,23723	-,76154	,17465
	Equal variances not			-1,848	61,308	,069	-,29345	,15876	-,61088	,02399
Empathy	assumed Equal									
	variances assumed Equal	,145	,704	,558	181	,578	,15584	,27941	-,39548	,70716
	variances not assumed			,515	33,569	,610	,15584	,30265	-,45952	,77120
Tangibles	Equal variances assumed	6,334	,013	-,554	181	,580	-,12660	,22839	-,57726	,32405
	Equal variances not assumed			-,730	48,643	,469	-,12660	,17344	-,47520	,22200
Efficiency	Equal variances assumed	,345	,558	-,048	181	,962	-,01455	,30396	-,61431	,58521
	Equal variances not			-,052	38,350	,959	-,01455	,27952	-,58025	,55115
Sys_Avalia bility	variances	,132	,717	-,310	181	,757	-,08519	,27501	-,62782	,45745
	assumed Equal variances not			-,328	37,374	,745	-,08519	,25988	-,61157	,44120
Privacy	assumed Equal variances	6,349	,013	-,990	181	,323	-,28538	,28812	-,85388	,28313
	assumed Equal variances			-1,436	57,626	,156	-,28538	,19870	-,68318	,11243
Satisfactio n	not assumed Equal variances	1,519	,219	-,704	181	,482	-,18780	,26669	-,71403	,33843
	assumed Equal variances	.,,,,,	,	-,779	39,032	,440	-,18780	,24096	-,67518	,29958
E_Satisfac	not assumed Equal			-,119	39,032	,440	-,18780	,24090	-,07516	,29936
tion	variances assumed Equal	,066	,798	-,640	181	,523	-,16043	,25077	-,65525	,33438
	variances not assumed			-,713	39,298	,480	-,16043	,22509	-,61561	,29474
Loyalty	Equal variances assumed	,030	,862	-1,116	181	,266	-,28875	,25866	-,79912	,22162
	Equal variances not assumed			-1,217	38,449	,231	-,28875	,23724	-,76883	,19134
E_Loyalty	Equal variances assumed	,091	,764	-,109	181	,914	-,03305	,30392	-,63272	,56663
	Equal variances not			-,116	37,788	,908	-,03305	,28381	-,60771	,54161

4.6 Anova

4.6.1 Anova by Age

According to ANOVA, there are no differences among different groups according to age on Quality and E-Quality Measurements. There was not a significant differences for age on Quality and E-Quality Measurements at the p<.05 level for the five conditions except System Availability [F (4, 178) = 2.469, p = .046]. Taken together, these results suggest that the age group of consumers really do have an effect on the System Availability. Table (4.41 to 4.42) shows the results of the ANOVA analysis of age groups.

Table 4.41 Test of Homogeneity of Variances by Age

	Levene Statistic	df1	df2	Sig.
Reliability	1,313	4	178	,267
Responsiveness	3,554	4	178	,008
Assurance	2,718	4	178	,031
Empathy	1,616	4	178	,172
Tangibles	,927	4	178	,449
Efficiency	2,908	4	178	,023
Sys_Availability	3,188	4	178	,015
Privacy	1,050	4	178	,383
Satisfaction	2,196	4	178	,071
E_Satisfaction	1,129	4	178	,344
Loyalty	1,966	4	178	,102
E_Loyalty	1,432	4	178	,225

Table 4.42 ANOVA

		Table 4.42 A	110 111	T		
		Sum of Squares	df	Mean Square	F	Sig.
Reliability	Between Groups	2,425	4	,606	,548	,701
	Within Groups	197,032	178	1,107		
	Total	199,457	182			
Responsiveness	Between Groups	1,466	4	,366	,246	,912
	Within Groups	264,838	178	1,488		
	Total	266,304	182			
Assurance	Between Groups	3,086	4	,772	,589	,671
	Within Groups	233,352	178	1,311		
	Total	236,439	182			
Empathy	Between Groups	2,290	4	,573	,315	,868
	Within Groups	323,507	178	1,817		
	Total	325,797	182			
Tangibles	Between Groups	2,257	4	,564	,466	,761
	Within Groups	215,424	178	1,210		
	Total	217,681	182			
Efficiency	Between	11,127	4	2,782	1,325	,263
	Groups			2,762	1,323	,203
	Within Groups	373,776	178	2,100		
	Total	384,903	182			
Sys_Availability	Between	16,573	4	4,143	2,469	,046
	Groups Within Groups	298,668	178	1,678		
	Total	315,241	182	1,076		
Privacy	Between		102			
Tilvacy	Groups	6,191	4	1,548	,807	,522
	Within Groups	341,510	178	1,919		
	Total	347,701	182	,		
Satisfaction	Between Groups	7,242	4	1,810	1,112	,353
	Within Groups	289,876	178	1,629		
	Total	297,118	182			
E_Satisfaction	Between Groups	6,783	4	1,696	1,180	,321
	Within Groups	255,793	178	1,437		
	Total	262,576	182			
Loyalty	Between			1 104	711	EOF
	Groups	4,415	4	1,104	,711	,585
	Within Groups	276,221	178	1,552		
	Total	280,635	182			
E_Loyalty	Between Groups	15,361	4	3,840	1,850	,121
	Within Groups	369,454	178	2,076		
	Total	384,814	182			

4.6.3 Anova by Education

According to ANOVA, there are no differences among different groups according to education level on Quality and E-Quality Measurements at the p<.05 level for the four conditions except Assurance [F (3, 179) = 2.771, p = .043]. Taken together, these results suggest that education really show differences on the Assurance. Table (4.43 to 4.45) shows the results of the ANOVA analysis of education groups.

Table 4.43 Test of Homogeneity of Variances by Education

	Levene Statistic	df1	df2	Sig.
Reliability	,933	3	179	,426
Responsiveness	1,834	3	179	,143
Assurance	4,093	3	179	,008
Empathy	,121	3	179	,948
Tangibles	,914	3	179	,435
Efficiency	1,055	3	179	,370
Sys_Availability	1,763	3	179	,156
Privacy	,722	3	179	,540
Satisfaction	,035	3	179	,991
E_Satisfaction	,828	3	179	,480
Loyalty	1,674	3	179	,174
E_Loyalty	1,221	3	179	,304

ANOVA

		ANOV	71			
		Sum of Squares	df	Mean Square	F	Sig.
Reliability	Between Groups	,419	3	,140	,126	,945
	Within Groups	199,038	179	1,112	ŕ	
	Total	199,457	182	1,112		
Responsiveness	Between Groups	5,963	3	1,988	1,367	,255
	Within Groups	260,341	179	1,454	,	,
	Total	266,304	182	1,434		
Assurance	Between Groups	10,494	3	3,498	2,771	,043
	Within Groups	225,944	179	1,262	,	,
	Total	236,439	182	1,202		
Empathy	Between Groups	2,630	3	,877	,486	,693
	Within Groups	323,167	179	1,805	,100	,023
	Total	325,797	182	1,803		
Tangibles	Between Groups	2,322	3	,774	,643	,588
	Within Groups				,043	,560
	Total	215,359	179	1,203		
Efficiency	Between Groups	217,681	182	4 990	2.250	072
Efficiency	Within Groups	14,641		4,880	2,359	,073
		370,262	179	2,069		
Sys_Avaliability	Total Between Groups	384,903	182		1 100	
Sys_Availability		7,393	3	2,464	1,433	,235
	Within Groups	307,848	179	1,720		
D :	Total	315,241	182			
Privacy	Between Groups	1,328	3	,443	,229	,876
	Within Groups	346,373	179	1,935		
	Total	347,701	182			
Satisfaction	Between Groups	2,104	3	,701	,426	,735
	Within Groups	295,014	179	1,648		
	Total	297,118	182			
E_Satisfaction	Between Groups	7,992	3	2,664	1,873	,136
	Within Groups	254,584	179	1,422		
	Total	262,576	182			
Loyalty	Between Groups	3,259	3	1,086	,701	,553
	Within Groups	277,377	179	1,550		
	Total	280,635	182			
E_Loyalty	Between Groups	8,871	3	2,957	1,408	,242
	Within Groups	375,943	179	2,100		
	Total	384,814	182			

Table 4.45 Post Hoc Test Multiple Comparisons

				Mean			95% Con Inter	
Dependent	Variable			Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Assurance	Tukey HSD	Less than high school degree	High school degree or equivalent	-,63563	,31410	,183	-1,4502	,1789
			Bachelor	-,88701*	,31709	,029	-1,7093	-,0647
			Master's/PhD	-,52500	,63223	,840	-2,1646	1,1146
		High school degree or equivalent	Less than high school degree	,63563	,31410	,183	-,1789	1,4502
			Bachelor	-,25138	,17579	,482	-,7073	,2045
			Master's/PhD	,11063	,57452	,997	-1,3793	1,6006
		Bachelor	Less than high school degree	,88701*	,31709	,029	,0647	1,7093
			High school degree or equivalent	,25138	,17579	,482	-,2045	,7073
			Master's/PhD	,36201	,57616	,923	-1,1322	1,8562
		Master's/PhD	Less than high school degree	,52500	,63223	,840	-1,1146	2,1646
			High school degree or equivalent	-,11063	,57452	,997	-1,6006	1,3793
			Bachelor	-,36201	,57616	,923	-1,8562	1,1322

4.6.4 Anova by Fly Frequency

According to ANOVA, there are no differences among different groups according to Fly Frequency on Quality and E-Quality Measurements. There was not a significant differences for fly frequency on Quality and E-Quality Measurements at the p<.05 level for the four conditions. Table (4.46 to 4.47) shows the results of the ANOVA analysis of fly frequency.

Table 4.46 Test of Homogeneity of Variances by Fly Frequency

	Levene Statistic	df1	df2	Sig.
Reliability	1,248	3	179	,294
Responsiveness	1,517	3	179	,212
Assurance	,518	3	179	,671
Empathy	2,723	3	179	,046
Tangibles	,963	3	179	,411
Efficiency	1,469	3	179	,224
Sys_Availability	,856	3	179	,465
Privacy	,457	3	179	,713
Satisfaction	2,702	3	179	,047
E_Satisfaction	4,391	3	179	,005
Loyalty	3,859	3	179	,010
E_Loyalty	4,712	3	179	,003

ANOVA

		7.11	OVA			
		Sum of Squares	df	Mean Square	F	Sig.
Reliability	Between Groups	3,531	3	1,177	1,075	,36
	Within Groups	195,926	179	1,095		
	Total	199,457	182			
Responsiveness	Between	4,786	3	1,595	1,092	,35
	Groups				1,072	,5.
	Within Groups	261,518	179	1,461		
	Total	266,304	182			
Assurance	Between	1,887	3	,629	,480	,69
	Groups Within Groups	234,552	179	1,310		
	Total	234,532	179	1,310		
Empathy	Between	230,439				
Linpatry	Groups	7,846	3	2,615	1,472	,22
	Within Groups	317,951	179	1,776		
	Total	325,797	182			
Tangibles	Between Groups	,867	3	,289	,239	,86
	Within Groups	216,814	179	1,211		
	Total	217,681	182			
Efficiency	Between Groups	9,248	3	3,083	1,469	,22
	Within Groups	375,655	179	2,099		
	Total	384,903	182			
Sys_Avaliability	Between	3,993	3	1,331	,765	,51
	Groups Within Groups	311,248	179	1.720		
	Total	311,248	182	1,739		
Privacy	Between	·				
1111409	Groups	1,889	3	,630	,326	,80
	Within Groups	345,812	179	1,932		
	Total	347,701	182			
Satisfaction	Between Groups	3,089	3	1,030	,627	,59
	Within Groups	294,029	179	1,643		
	Total	297,118	182			
E_Satisfaction	Between Groups	,459	3	,153	,105	,95
	Within Groups	262,117	179	1,464		
	Total	262,576	182	1,704		
Loyalty	Between			2.042	1.050	
	Groups	8,528	3	2,843	1,870	,13
	Total	280,635	182			
E_Loyalty	Between	4,182	3	1,394	,656	,58
	Groups				,3	,5 (
	Within Groups	380,633	179	2,126		
	Total	384,814	182			

4.7 REGRESSION ANALYSIS

After T -Tests and Anova, it is seen that control variables (age, gender, income, purpose of visit, citizen or not citizen, education, and fly frequency) do not effect on dependent variables. For Hypothesis 1, the regression analysis examines the relationships between the five dimensions of Service Quality (Reliability, Responsiveness, Assurance, Empathy, Tangibles) and customer satisfaction. Assurance and responsiveness are not significant on customer satisfaction. However, tangibles (P=0.000, B=.349) has the highest effect on customer satisfaction. And also, empathy and reliability are significant on customer satisfaction. Thus, in this analysis, Hypothesis 1 finds partial support.

Table 4.48 Model Summary of Hypothesis 1

				g. I. F		Cha	nge Statis	tics	
Mod		R	Adjusted R	Std. Error of the	R Square	F			Sig. F
el	R	Square	Square	Estimate	Change	Change	df1	df2	Change
1	,870a	,757	,750	,63917	,757	110,056	5	177	,000

a. Predictors: (Constant), Tangibles, Responsiveness, Empathy, Reliability, Assurance

Table 4.49 Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients			Colline Statis	,
Mode	el	В	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-,157	,278		-,564	,574		
	Reliability	,316	,087	,259	3,643	,000	,272	3,671
	Responsiveness	-,053	,077	-,051	-,692	,490	,257	3,891
	Assurance	,086	,083	,076	1,033	,303	,252	3,964
	Empathy	,314	,071	,329	4,398	,000	,246	4,070
	Tangibles	,408	,068	,349	5,987	,000	,404	2,473

a. Dependent Variable: Satisfaction

Hypothesis 2, the regression analysis examines the relationships between the five dimensions of Service Quality (Reliability, Responsiveness, Assurance, Empathy, Tangibles) and customer loyalty. Assurance and responsiveness is not significant on customer loyalty. Tangibles (P=0.000, B=.453) has the highest effect on customer

satisfaction. And also, reliability and empathy have significant effect on customer loyalty. However, assurance and responsiveness are not significant on customer loyalty. Thus, in this analysis, Hypothesis 2 finds partial support.

Table 4.50 Model Summary of Hypothesis 2

					Change Statistics					
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	
1	,807ª	,651	,641	,74384	,651	66,041	5	177	,000	

a. Predictors: (Constant), Tangibles, Responsiveness, Empathy, Reliability, Assurance

Table 4.51 Coefficients

		Unstandardize	d Coefficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	,494	,323		1,527	,128
	Reliability	,288	,101	,243	2,855	,005
	Responsiveness	-,154	,090	-,150	-1,711	,089
	Assurance	,096	,096	,088	,993	,322
	Empathy	,223	,083	,240	2,683	,008
	Tangibles	,514	,079	,453	6,488	,000

a. Dependent Variable: Loyalty

Hypothesis 3, this regression model helps us see whether customer satisfaction acts as a mediating variable between service quality (SERVQUAL) and customer loyalty. As it is seen in Table 4.53, when customer satisfaction was entered the model, previously significant impact of reliability and empathy on loyalty became non-significant, denoting a full mediation effect. In other words, it can be stated that customer satisfaction acts as a mediator in the relationship between reliability and empathy on customer loyalty. Thus, this hypothesis is partially supported because regression analyses show us that customer satisfaction mediates only the relationship between reliability, empathy and customer loyalty.

Table 4.52 Model Summary of Hypothesis 3

					Change Statistics				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1 2	,807 ^a	,651 ,798	,641 ,791	,74384 ,56710	,651 ,147	66,041 128,523	5	177 176	,000,

a. Predictors: (Constant), Tangibles, Responsiveness, Empathy, Reliability, Assurance

Table 4.53 Coefficients

		Unstandardize	ed Coefficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	,494	,323		1,527	,128
	Reliability	,288	,101	,243	2,855	,005
	Responsiveness	-,154	,090	-,150	-1,711	,089
	Assurance	,096	,096	,088	,993	,322
	Empathy	,223	,083	,240	2,683	,008
	Tangibles	,514	,079	,453	6,488	,000
2	(Constant)	,612	,247		2,481	,014
	Reliability	,049	,080	,042	,618	,538
	Responsiveness	-,113	,069	-,110	-1,652	,100
	Assurance	,031	,074	,028	,421	,674
	Empathy	-,015	,067	-,016	-,217	,828
	Tangibles	,206	,066	,181	3,109	,002
	Satisfaction	,756	,067	,778	11,337	,000

a. Dependent Variable: Loyalty

Hypothesis 4, the regression analysis examines the relationships between the three dimensions of E-Service Quality (Efficiency, System Availability, and Privacy) and Customer E-satisfaction. System availability is not significant on customer e-satisfaction. However, privacy (P=0.000, B=.370) has the highest effect on customer e-satisfaction. And also, efficiency is significant on customer e-satisfaction. Therefore, in this analysis, Hypothesis 4 finds partial support.

b. Predictors: (Constant), Tangibles, Responsiveness, Empathy, Reliability, Assurance, Satisfaction

Table 4.54 Model Summary of Hypothesis 4

				Std. Error		Cha	nge Statist	tics	
Mod el	R	R Square	Adjusted R Square	of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	,746ª	,557	,549	,80652	,557	74,889	3	179	,000

a. Predictors: (Constant), Privacy, Efficiency, Sys_Availability

Table 4.55 Coefficients

		Unstandardize	d Coefficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
	1 (Constant)	1,748	,265		6,590	,000
	Efficiency	,286	,083	,346	3,462	,001
	Sys_Availability	,106	,095	,116	1,118	,265
	Privacy	,322	,058	,370	5,523	,000

a. Dependent Variable: E_Satisfaction

Hypothesis 5, the regression analysis examines the relationships between the three dimensions of E-Service Quality (Efficiency, System Availability, and Privacy) and Customer E-Loyalty. System availability is not significant on customer e-loyalty. However, privacy (P=0.000, B=.469) has the highest effect on customer e-loyalty. And also, efficiency is significant on customer e-loyalty. Therefore, in this analysis, Hypothesis 5 finds partial support.

Table 4.56 Model Summary of Hypothesis 5

				Std. Error		Cha	nge Statist	tics	
Mod el	R	R Square	Adjusted R Square	of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	,706ª	,499	,491	1,03788	,499	59,412	3	179	,000

a. Predictors: (Constant), Privacy, Efficiency, Sys_Availability

Table 4.57 Coefficients

		Unstandardize	Unstandardized Coefficients			
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	1,031	,341		3,021	,003
	Efficiency	,345	,106	,345	3,249	,001
	Sys_Availability	-,040	,122	-,036	-,327	,744
	Privacy	,494	,075	,469	6,592	,000

a. Dependent Variable: E_Loyalty

Hypothesis 6, this regression model helps us see whether customer e-satisfaction acts as a mediating variable between e-service quality (ESQUAL) and customer e- loyalty. As it is seen in Table 4.59, when customer e-satisfaction was entered the model, previously significant impact of efficiency on e-loyalty became non-significant, denoting a full mediation effect. In other words, it can be stated that customer e-satisfaction acts as a mediator in the relationship between efficiency and customer e-loyalty. Thus, this hypothesis is partially supported because regression analyses show us that customer e-satisfaction mediates only the relationship between efficiency and customer e-loyalty.

Table 4.58 Model Summary of Hypothesis 6

					Change Statistics						
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change		
1	,706a	,499	,491	1,03788	,499	59,412	3	179	,000		
2	,805 ^b	,647	,640	,87299	,149	75,008	1	178	,000		

a. Predictors: (Constant), Privacy, Efficiency, Sys_Availability

Table 4. 59 Coefficients

		Unstandardized Coefficients		Standardized Coefficients		
Model		B Std. Error		Beta	t	Sig.
1	(Constant)	1,031	,341		3,021	,003
	Efficiency	,345	,106	,345	3,249	,001
	Sys_Availability	-,040	,122	-,036	-,327	,744
	Privacy	,494	,075	,469	6,592	,000,
2	(Constant)	-,194	,320		-,605	,546
	Efficiency	,145	,092	,145	1,570	,118
	Sys_Availability	-,115	,103	-,104	-1,108	,269
	Privacy	,269	,068	,255	3,940	,000
	E_Satisfaction	,701	,081	,579	8,661	,000

a. Dependent Variable: E_Loyalty

 $b.\ Predictors: (Constant),\ Privacy,\ Efficiency,\ Sys_Availability,\ E_Satisfaction$

Table 4.60 Summary of Hypotheses

Hypothesis	Results
H1: There is a positive relationship between Service Quality	
dimensions and Customer Satisfaction.	Partially Supported
H1a: There is a positive relationship between Tangibles and Customer	
Satisfaction.	Supported
H1b: There is a positive relationship between Reliability and Customer	
Satisfaction.	Supported
H1c: There is a positive relationship between Responsiveness and	
Customer Satisfaction.	Not Supported
H1d: There is a positive relationship between Assurance and Customer	
Satisfaction.	Not Supported
H1e: There is a positive relationship between Empathy and Customer	
Satisfaction.	Supported
H2: There is a positive relationship between Service Quality	
dimensions and Customer Loyalty.	Partially Supported
H2a: There is a positive relationship between Tangibles and Customer	
Loyalty.	Supported
H2b: There is a positive relationship between Reliability and Customer	
Loyalty.	Supported
H2c: There is a positive relationship between Responsiveness and	
Customer Loyalty.	Not Supported
H2d: There is a positive relationship between Assurance and Customer	
Loyalty.	Not Supported
H2e: There is a positive relationship between Empathy and Customer	
Loyalty.	Supported
H3: Customer Satisfaction mediates the relationship between	
Service Quality dimensions and Customer Loyalty.	Partially

dimensions and Customer E-Satisfaction.	Partially Supported
H4a: There is a positive relationship between Efficiency and Customer	
E-Satisfaction.	Supported
H4b: There is a positive relationship between System Availability and	
Customer E-Satisfaction.	Not Supported
H4c: There is a positive relationship between Privacy and Customer E-	
Satisfaction.	Supported
H5: There is a positive relationship between E-Service Quality	
dimensions and Customer E-Loyalty.	Partially Supported
H5a: There is a positive relationship between Efficiency and Customer	
E-Loyalty.	Supported
H5b: There is a positive relationship between System Availability and	
Customer E-Loyalty.	Not Supported
H5c: There is a positive relationship between Privacy and Customer E-	
Loyalty.	Supported
H6: Customer E-Satisfaction mediates the relationship between E-	
Service Quality dimensions and Customer E- Loyalty.	Partially Supported

5. DISCUSSIONS AND CONCLUSIONS

5.1 Implications

Every company needs to do something different from others to reach more customers and to keep their existing customers loyal. There are various ways to keep company's current situation sustainable but the most useful method is increasing customer satisfaction. In other way, increasing customer satisfaction has a domino effect on sustainability. When customers are satisfied, they have more tendency to be loyal customer. Loyal customers' mean is less cost for a company. Moreover, loyal customers have a tendency to buy more than new ones. To increase satisfaction, companies' a new trend is focusing on quality now. Importance of quality is increasing day by day. As it is mentioned in literature review section, there are different ways to determine quality. Airline companies sell their tickets from different channels such as call centers, agencies, sales offices, and websites. While service quality is important for call centers, agencies, sales offices; e service quality is important for their websites. Like many other sectors, share of online sales have very important place in airline sector. A lot of customers use their mobile phones and computers to buy ticket instead of going to sales offices, or agencies. Therefore, airline companies try to keep their online channel, websites, up to date and try to extend their services that provided on online.

This research aimed to find effects of the service and e-service quality on customer satisfaction, e-satisfaction, loyalty, and e-loyalty in aviation sector. As control variables, 7 items (age, gender, income, education level, flight frequency, business/leisure, legal citizens or no) was used in this study. Customer satisfaction, e-satisfaction, loyalty, and e-loyalty are dependent, service quality and e-service quality are both independent. Control variables do not effect on dependent variables.

According to results, tangibles has the highest effect on customer satisfaction. As it is mentioned servqual section tangibles item evaluate appearance of physical facilities, equipment, and personnel. Tangibles are physical assets are the visible parts of the administration that are utilized by organizations. It can be office materials, offices

decorations, even plane's situation for aviation sector. When a customer find tangibles adequate, then it means they are satisfied and loyal customers.

Also, empathy and reliability has effects on customer satisfaction and loyalty. It is known that reliability is more significant for service sector than good production. The general significance of empathy is the capacity to comprehend or share the feel of another. Giving to customers individual attention, understanding their specific needs are some examples of empathy for a company. Empathy has very significant place in customer satisfaction, as it helps you to appreciate the think of your customer and, even better, it is a great way to build a long time relationship. For instance, employers on a call center in a company in airline, try to solve customer's problems faithfully, or a cabin crew help passengers during passage sincerely, customers evaluate these cases positively. The findings indicate that if customers feel company care about customers' opinion, these customers are satisfied and loyal customers, even after a bad experience.

Another important finding is that customer satisfaction is mediating variable between reliability, empathy and customer loyalty. Also, customer e-satisfaction, privacy has the highest effect and efficiency has the moderate effect. If an airline company's web site protects all the information about customers' web-shopping behavior, does not share customers' personal information with others, and protects information about customers' credit card this website's customers are qualified as satisfied and loyal customers. As it is mentioned in literature review section, customers tend to spend more from websites that they trust to protect their privacy. For travel sector, it is very important to keep personal information private, not only about credit card number, customers expect from companies to hide their detailed data such as name/surname and routes information.

The other important item is efficiency for online customer satisfaction and online customer loyalty. Efficiency is very critical for successful websites because they limit their costs with these practices. There are various ways for a website's efficiency's calculation, such as convenience and site design are among the major items to evaluate customer satisfaction. Also, customers tend to interact frequently with a website when they find it efficient. If websites makes it easy to find what customers need, makes it easy to get anywhere on the site, enables customer to complete a transaction quickly, information at website is well organized, it loads its pages fast, website is simple to use

and website enables customers to get on to it quickly this website's customers are qualified as satisfied and loyal customers. Overall, in order to provide convenient service to the customer, it should be ensured that the services and online services provided via the internet, which enables passengers to access and communicate with the services more easily. By reaching different regions, they will be able to increase the perceived service quality by increasing transportation networks and diversifying flight time alternatives. In addition, in improving the service quality, the personnel's approach to the customer with a service-oriented approach and satisfying their wishes and needs in the best way with sufficient information equipment will provide good relations between the passenger-staff. In this context, the quality of service will be improved through in-service trainings to be given to the personnel. Airline companies to increase the perceived service quality should invest in improving the physical facilities of their aircraft. In addition, it should raise its standards, incorporate new design aircraft into its fleets, expand their fleets, improve food and beverage quality, and provide safer flights to its passengers.

To summarize, airline companies which expect to increase the perceived service quality should invest in improving the physical facilities of their aircraft, expanding their fleets, incorporating new design aircraft into their fleets, improving food and beverage quality, and providing safer flights. Among many such issues that require the attention of managers, the findings of this research indicate that physical facilities (tangibles), on-time and safe flights (reliability), personal attention (empathy), e-service efficiency, and data privacy are the most significant components of service and e-service quality for airline passengers. The author of the present thesis hopes that people who read it will better recognize the importance of service and e-service quality, and their effect on customer satisfaction and e-satisfaction, as well as customer loyalty and e-loyalty.

5.2 Limitations

As most of the other academic research has limitation this paper also has limitations. First of all, this research are distributed via Internet. Communication between participants through internet is difficult. Getting information face to face instead of online survey could be obviously better. The other limitation is age scale. Most of respondents are 25-34. It would be better to make it a more balanced age distribution, reflecting the actual passenger population. Also, because the questionnaire is distributed through personal

contacts, the results may be biased reflecting the tendencies of a particular sub-group within society. Lastly, because of time limitation, relationship between service quality and e-service quality has not analyzed in this paper.

5.3 Recommendation for Future Studies

Future studies can analyze more comprehensive groups that covers, or better represents, a broader segment of the society. The other recommendation is look over relation between servqual and e-squal measurements and their effect on satisfaction and e satisfaction; loyalty and e-loyalty. Researchers can also consider other industries which is both give services online and offline other than aviation such as retail or banking. This cross-sectional study can be developed by repeating it regularly and checking whether major findings change over time.

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CURRICULUM VITAE

Personal Information:

Name/Surname : Büşra Mertel

Place of Birth / Date: İstanbul / 25.02.1993

Education:

Undergraduate: Kadir Has University Economics

Graduate School: Kadir Has University Master of Business

Administration (2017-...)

Language Skills: English

Work Experiences:

Turkish Airlines Online Marketing Specialist June 2018 - Current

Kadir Has University Research Assistant June 2017 – June 2018

JLL (Jones Lang LaSalle) Marketing Specialist January 2017 – June 2017

JLL (Jones Lang LaSalle) Management Trainee June 2016 – January 2017

Communication

Phone: 05325916191

Email address: busramertel@hotmail.com

APPENDIX A

Dear Participant, I am a student in the Master of Business Administration (MBA) program at Kadir Has University. "My Master Thesis research seeks to explore customer attitude in aviation sector." I would kindly invite you to participate in this study and be most grateful if you could answer the questions below. The questionnaire is completely confidential.

Büşra MERTEL Kadir Has University

FIRST SECTION

Age	18-24 () 25-34 () 35-44 () 45-54 () >55 () Diğer:
Gender	Woman () Man ()
Income	0-500 USD () 501-1000 USD () 1001-2000 USD () Other ()
Education	Less than high school degree () High school degree or equivalent () Bachelor degree () Master's/PhD () Other ()
Fly Frequency	1-5 () 6-10 () 11-20 () Other ()
Flight Purposes	Business () Leisure ()
Citizen or No	Yes() No()

SECOND SECTION							
"Please answer the questions considering the airline you fly with MOST FREQUENTLY."	1	2	3	4	5	6	7
When this Airline promises to do something by a certain time, it does so.							
When customers have a problem, this Airline shows sincere interest in solving it.							
This Airline performs the service right the first time. This Airline provides their services at the times promised.							
This Airline keeps accurate records							
This Airline tells customers exactly when services will be performed.							
This Airline gives prompt service to customers. The employees are always willing to help customers.							
The employees are never too busy to respond to customer requests.							
The behavior of employees instills confidence in customers.							
Customers feel safe in their transactions.							
The employees are consistently gentle with customers.							
The employees have the knowledge to answer customer questions.							
This Airline gives individual attention.							
This Airline has operating hours convenient to all its customers.							
This Airline has employees who give customers personal attention.							
This Airline has its customers' best interests at heart.							
The employees understand the specific needs of their customers.							
This Airline has modern-looking equipment.							
The physical facilities are visually appealing							
This site makes it easy to find what I need							
It makes it easy to get anywhere on the site							
It enables me to complete a transaction quickly							
Information at this site is well organized			<u> </u>				
It loads its pages fast							
This site is simple to use							
This site enables me to get on to it quickly							
This site is well organized							

"Please answer the questions considering to you fly with MOST FREQUENTLY."	the airline	1	2	3	4	5	6	7
This web site is always available								
This web site loads and runs right away								
This web site does not crash								
Pages of the web site do not freeze after I ent	ter							
information about my order								
This web site protects all the information about	out my web-							
shopping behavior								
This web site does not share my personal infe	ormation							
with others								
This web site protects information about my	credit card							
Mostly, I am satisfied with this Airline								
Generally, this Airline still answers my expe	ctations							
This Airline is for me the perfect airline								
I am satisfied with the service they offer me		1						
If I had to make the decision again, I would on	choose the							
online services of this Airline								
My choice to use the online service of this A	irline was							
successful								
I feel good for having decided to use this Air	line's online							
services								
I will continue to fly with this Airline								
This Airline is my first choice for flight								
I would recommend this Airline to a friend o	r colleague							
I have positive feelings about the Airline								
I say positive things about this Airline's web	site to others							
I recommend using it to those who ask me for	r advice							
I encourage friends and family to use this Ai website								
I consider this Airline's website as my first o	ntion to							
purchase ticket	P violi vo							
I will continue using the services of this Air	line's website							
in the future								
I will continue to use this Airline's website	even I have							
to pay for this service								
	Prices () Cho	oice	of fli	ghts	s/de	estin	atio	ns
what are the main factors that make this () On-time			nts ()	Co	omf	ort (()	
airline better than other airlines? Please Attitude of experiment and seat flexibility seat flexibility.			-					
choose 2 that are most important.	partners () S	afe	ty ()	Pre	estig	ge ()	
How do you feel about being a customer of	Relaxed () E					essec	` '	
this airline? Please pick the word that best Disgusted ()) 5	Sati	sfie	1()	
describes your feelings. Happy () S								