

**THE RELATIONSHIP BETWEEN LOYALTY, TRUST AND DIGITAL CUSTOMER
SERVICE TOWARDS CUSTOMER SATISFACTION AMONG CUSTOMERS OF VILLA
NADIA HOMESTAY, KOTA BHARU, KELANTAN**

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ABSTRACT

Customer satisfaction is a critical indicator of performance and competitiveness in the hospitality industry, particularly among small-scale accommodation providers such as homestays. In an era of rapid digital transformation, customers increasingly expect prompt communication, service reliability, and personalized engagement through online platforms. This study examines the influence of loyalty, trust, and digital customer service on customer satisfaction among guests of Villa Nadia Homestay in Kota Bharu, Kelantan. A quantitative research design was adopted, and data were collected from 94 respondents using a structured questionnaire distributed via Google Form. The data were analysed using IBM SPSS Statistics version 27, involving descriptive statistics, correlation analysis, and hypothesis testing. The results revealed that all three variables loyalty, trust, and digital customer service have significant positive relationships with customer satisfaction. Loyalty and trust showed strong correlations, indicating that emotional connection and perceived reliability are key drivers of satisfaction. Meanwhile, digital customer service demonstrated a moderate yet meaningful influence, highlighting the growing importance of digital convenience and responsiveness. These findings underscore the need for homestay operators to strengthen customer relationships through trust-building, consistent service delivery, and enhanced digital engagement. The study contributes to the literature on customer relationship management (CRM) and digital service quality within Malaysia's hospitality sector, offering both theoretical insights and practical recommendations for improving customer satisfaction in small-scale and community-based accommodations.

Keywords: Customer Satisfaction, Loyalty, Trust, Digital Customer Service, Hospitality

1.0 INTRODUCTION

The hospitality industry plays a vital role in Malaysia's economy, contributing over RM240 billion to the national GDP in 2024 (Tourism Malaysia, 2025). Among its key contributors, small-scale accommodation providers such as homestays have gained attention for promoting community-based tourism and cultural experiences. However, as the industry becomes increasingly digitalized, customer expectations have shifted toward faster communication, service responsiveness, and personalized engagement (Astthiti, Suryadharma, & Lubis, 2024). These changes create new challenges for small operators that often lack the technological capacity to deliver consistent digital customer service.

Customer satisfaction remains one of the most critical determinants of business success in hospitality. Previous studies have demonstrated that satisfaction is strongly linked to loyalty and trust, which drive long-term relationships and repeat patronage (Utami, Hidayat, & Setyariningsih, 2023; Pereira et al., 2025). In the digital era, factors such as online responsiveness, perceived reliability, and service convenience significantly affect satisfaction levels (Ly, 2025). Despite this, many small-scale homestays continue to experience issues such as delayed responses and inconsistent service delivery, leading to reduced trust and lower customer satisfaction (Lu et al., 2025).

Most existing research has focused on large hotel chains and international hospitality brands, leaving limited understanding of how digital service quality, trust, and loyalty interact to influence satisfaction in small, independent homestays. This gap is particularly relevant in Malaysia, where digital adoption among local operators is uneven. Homestays like Villa Nadia in Kota Bharu, Kelantan, offer a unique context to explore how these factors collectively shape customer experiences within a localized and culturally rooted service environment.

While digital platforms offer convenience, many small accommodation providers still struggle to maintain consistent service quality, especially in managing digital engagement. Customers today expect instant responses, efficient online communication, and seamless service delivery (Astthiti et al., 2024). This issue is particularly critical for homestays that depend heavily on reputation and customer trust to attract repeat guests. Although prior studies have established that digital service quality, customer trust, and loyalty strongly

influence satisfaction (Pereira et al., 2025; Ly, 2025), most of these findings are derived from large-scale or global hospitality brands with robust digital infrastructures. In contrast, there remains limited empirical evidence explaining how these factors operate within small, independent homestays, especially in developing contexts like Malaysia.

Therefore, this study aims to investigate how digital customer service, customer trust, and customer loyalty interact to influence customer satisfaction among small-scale accommodation providers. Focusing on Villa Nadia Homestay in Kota Bharu, Kelantan, this study seeks to bridge the existing research gap and offer practical insights for improving digital engagement, fostering trust, and enhancing customer satisfaction in Malaysia's growing homestay sector. Based on the issues highlighted, this study aims to achieve the following objectives:

- i. To determine the relationship between digital customer service and customer satisfaction among guests at Villa Nadia Homestay.
- ii. To assess the effect of customer trust on customer satisfaction.
- iii. To evaluate the relationship between customer loyalty and customer satisfaction.
- iv. To identify the most influential factor affecting customer satisfaction.

In line with these objectives, the following research questions are addressed;

- i. What is the relationship between digital customer service and customer satisfaction?
- ii. How does customer trust influence customer satisfaction?
- iii. To what extent does customer loyalty affect customer satisfaction?
- iv. Which factor has the strongest influence on customer satisfaction at Villa Nadia Homestay?

2.0 LITERATURE REVIEW

Customer satisfaction has long been recognized as a critical determinant of business success, performance, and customer retention. According to Kotler and Keller (2016), satisfaction occurs when a company's performance meets or exceeds customer expectations, while dissatisfaction arises when expectations are not fulfilled. In the hospitality industry, satisfaction reflects the degree to which guests perceive value in the services provided, influencing their likelihood to revisit and recommend the establishment to others. Recent studies by Parasuraman et al. (2018) and Zeithaml et al. (2020) emphasize that customer satisfaction is a multidimensional construct influenced by various factors, including service quality, trust, and loyalty: each playing a vital role in sustaining long-term customer relationships.

Loyalty, often defined as a customer's commitment to repurchase or revisit a service provider, stems from previous positive experiences and emotional attachment. Rahman et al. (2024) and Wijaya (2023) found that loyalty in hospitality businesses is strongly shaped by consistent service quality, personalized engagement, and perceived value. Similarly, Arifin et al. (2024) highlighted that loyal customers are less sensitive to price changes and are more likely to engage in positive word-of-mouth promotion, making loyalty a key strategic advantage for small hospitality providers. In the context of homestays and boutique accommodations, building loyalty is especially critical because customer retention directly contributes to occupancy stability and long-term profitability.

Trust also plays an essential role in determining customer satisfaction, particularly in digital service settings. It refers to the customer's belief that a service provider is reliable, transparent, and capable of fulfilling promises. Prasetyo and Ananda (2024) demonstrated that trust mediates the relationship between perceived service quality and customer satisfaction on digital platforms. Similarly, Risetpress (2024) found that a trustworthy brand image not only enhances satisfaction but also strengthens loyalty intentions. In the hospitality context, trust is cultivated through transparent communication, prompt responses, and secure digital transactions that reinforce customer confidence in service reliability.

In parallel, the emergence of digital customer service (also known as e-service quality) has transformed how customers evaluate satisfaction within the hospitality industry. Recent studies (Ilomata, 2024; MDPI, 2025) indicate that digital touchpoints such as websites, mobile applications, and online messaging platforms significantly shape customers' perceptions of service quality, satisfaction, and loyalty. Beyond offering convenience, digital services build engagement and trust through real-time communication, personalized interactions, and seamless problem-solving experiences. Lembaga Kita Journal (2024) further confirmed that e-service quality, trust, and customer value collectively influence customer satisfaction and purchase intentions among online consumers.

Despite these insights, most existing research has focused on large hotel chains or online travel platforms, with limited attention given to small-scale accommodations such as homestays. Consequently, there is still insufficient understanding of how digital customer service, trust, and loyalty collectively influence customer satisfaction in localized, community-based hospitality settings. Addressing this gap, the present study focuses on Villa Nadia Homestay in Kota Bharu, Kelantan, to explore how these three interrelated factors shape customer satisfaction in a digitally driven yet personalized service environment.

3.0 CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

Customer satisfaction in the hospitality sector is influenced by a variety of factors, including service quality, trust, and loyalty. In the context of small-scale accommodations such as homestays, digitalization has become a crucial element in shaping service interactions and customer experiences. Drawing upon previous studies and service quality theory, this study proposes a conceptual framework that links digital customer service, customer trust, and customer loyalty to customer satisfaction.

3.1 Digital Customer Service and Customer Satisfaction

Digital customer service refers to the ability of businesses to deliver prompt, reliable, and personalized support through online platforms (Asthiti et al., 2024). According to the E-Service Quality Model (Parasuraman, Zeithaml & Malhotra, 2005), dimensions such as efficiency, responsiveness, reliability, and system availability significantly shape customers' digital service experiences. In the hospitality industry, efficient digital communication enhances guest convenience and responsiveness, which are critical drivers of satisfaction.

The Expectation–Confirmation Theory (Oliver, 1999) further explains that satisfaction occurs when customers' expectations regarding digital responsiveness and service accessibility are confirmed during actual experience. Empirical findings from Asthiti et al. (2024) and Ly (2025) show that digital touchpoints—such as timely messaging, clear information, and reliable online support—positively influence customer satisfaction.

H₁: There is a significant positive relationship between digital customer service and customer satisfaction.

3.2 Customer Trust and Customer Satisfaction

Trust plays a vital role in shaping positive customer experiences, especially in small hospitality businesses that rely heavily on reputation and word-of-mouth. When customers perceive a service provider as honest, dependable, and consistent, they are more likely to be satisfied and to engage in repeat patronage (Utami et al., 2023).

The Commitment–Trust Theory (Morgan & Hunt, 1994) posits that trust enhances relationship quality and strengthens customer confidence, which directly contributes to satisfaction. In hospitality settings, trust is built through clear communication, reliability, and perceived security in digital interactions. Prior empirical studies also support this link. Lu et al. (2025) found that trust mediates the relationship between perceived service quality and satisfaction, while Prasetyo and Ananda (2024) highlight that higher trust reduces perceived risk and increases customer confidence, leading to greater satisfaction.

H₂: There is a significant positive relationship between customer trust and customer satisfaction.

3.3 Customer Loyalty and Customer Satisfaction

Customer loyalty, often reflected through repeat visits and recommendations, is both an outcome and a predictor of satisfaction (Han & Kim, 2019). Loyal customers tend to exhibit higher tolerance toward minor service failures and contribute to sustained business performance.

Based on Oliver's (1999) Four-Stage Loyalty Model, loyalty evolves from repeated satisfaction, forming emotional and behavioral commitment toward the service provider. This theory suggests that loyal customers not only revisit but also perceive value more positively, which strengthens overall satisfaction. Empirical evidence by Arifin et al. (2024) and Rahman & Wijaya (2023) confirms that loyalty enhances customers' emotional attachment and perceived value, making them more satisfied with service experiences.

H₃: There is a significant positive relationship between customer loyalty and customer satisfaction.

3.4 Comparative Influence of Factors

While digital service, trust, and loyalty each contribute to satisfaction, their relative influence may differ according to context. The Service Quality Theory suggests that relational factors such as trust and loyalty often exert stronger influence on satisfaction compared to technological features alone, especially in service environments with personal interaction.

However, recent digital service studies (Ly, 2025; MDPI, 2025) argue that digital touchpoints can sometimes be the strongest determinant of satisfaction due to their immediacy, responsiveness, and convenience. Given these mixed perspectives, it is essential to empirically test which factor has the strongest predictive power in a homestay setting such as Villa Nadia.

H₄: Among these factors, digital customer service has the strongest influence on customer satisfaction.

3.5 Conceptual Framework

Below is the conceptual framework illustrating the proposed relationships among variables.

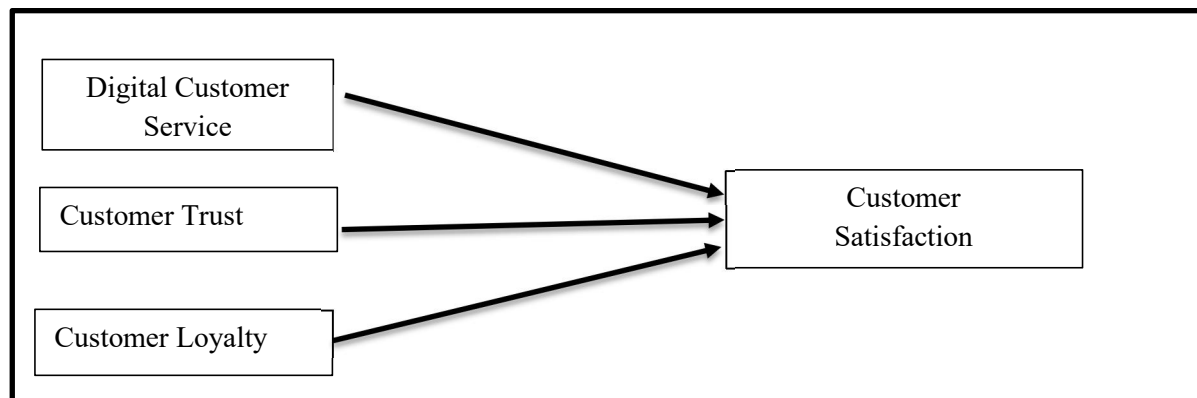


Figure 1: Conceptual Framework of the Study

The conceptual framework in this study illustrates the direct relationships between the independent variables Digital Customer Service, Customer Trust, and Customer Loyalty and the dependent variable, Customer Satisfaction. Digital Customer Service reflects the efficiency, reliability, and responsiveness of online interactions, which are expected to enhance customers' overall experience. Customer Trust represents the perceived reliability and integrity of the service provider, which plays a crucial role in shaping confidence and satisfaction, particularly in small-scale hospitality businesses. Customer Loyalty captures customers' emotional attachment and repeated patronage, which are often strengthened through consistent positive experiences. Collectively, these three variables are proposed to exert significant positive influences on Customer Satisfaction among guests of Villa Nadia Homestay. The framework visually summarises these relationships

by illustrating that each independent variable independently contributes to shaping the level of customer satisfaction.

4.0 METHODOLOGY

4.1 Research Design

This study employed a quantitative research design using a survey approach to examine the relationships between loyalty, trust, and digital customer service toward customer satisfaction among customers of Villa Nadia Homestay in Kota Bharu, Kelantan. The survey method was chosen to enable the collection of numerical data suitable for statistical analysis and hypothesis testing.

4.2 Population and Sampling

The target population comprised customers who had previously stayed at Villa Nadia Homestay within the past two years. To ensure the study's relevance, respondents were selected based on their direct experience with the services provided by the homestay. A non-probability purposive sampling technique was adopted, as only customers who had utilized Villa Nadia Homestay's digital booking or service platforms were eligible to participate. The sample size was determined using the formula proposed by Tabachnick and Fidell (2013):

$$n > 50 + 8m$$

Where n represents the minimum sample size and m is the number of independent variables (in this study, three variables: loyalty, trust, and digital customer service). Thus, the minimum required sample size was 74 respondents, but 94 valid responses were collected to enhance the reliability of the findings.

4.3 Research Instrument

Data were collected using a structured questionnaire distributed via Google Form. The instrument consisted of five sections:

- (1) demographic information
- (2) loyalty
- (3) trust
- (4) digital customer service
- (5) customer satisfaction

All measurement items were adapted from previous validated studies and measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

4.4 Data Analysis

Data were analyzed using IBM SPSS Statistics version 27. Descriptive statistics were employed to summarize demographic profiles and mean scores of the variables. Correlation analysis was conducted to identify the relationships between the independent variables (loyalty, trust, and digital customer service) and the dependent variable (customer satisfaction). Hypothesis testing was performed to determine the significance of these relationships. The Albert Davis Scale (1971) was used to interpret the strength of correlation values, providing a guideline for classifying relationship magnitudes.

5.0 RESULTS

For hypothesis testing and to examine the relationship between variables, the Albert Davis Scale (1971) was used to determine the strength of the relationship between variables, as shown in the table below:

Table 1: Measurement Scale

Range	Measurement Scale
0.70 - 1.00	Very strong
0.50 - 0.69	Strong
0.30 - 0.49	Moderate
0.10 - 0.29	Low
0.01 - 0.09	Very low

Table 1 shows the Albert Davis Scale (1971) used to interpret the strength of the relationship between variables in this study. The scale categorizes the correlation coefficient (r) values from very low (0.01–0.09) to very strong (0.70–1.00). It provides a guideline for interpreting Pearson’s correlation results, where higher r -values indicate stronger relationships between variables. This scale was applied to evaluate how loyalty, trust, and digital customer service relate to customer satisfaction among guests of Villa Nadia Homestay.

Table 2: Summary of Hypotheses Testing

Hypothesis	Statement	Correlation Coefficient (r)	Significance (p)	Result	Interpretation
H1	There is a significant relationship between loyalty and customer satisfaction.	0.614	< 0.01	Supported	Strong, positive, and significant relationship.
H2	There is a significant relationship between trust and customer satisfaction.	0.527	< 0.01	Supported	Strong, positive, and significant relationship.
H3	There is a significant relationship between digital customer service and customer satisfaction.	0.462	< 0.01	Supported	Moderate, positive, and significant relationship.
H4	Among these factors, digital customer service has the strongest influence on customer satisfaction.	-	-	Not Supported	Loyalty shows the strongest influence instead of digital customer service.

**Note: ** Correlation is significant at the 0.01 level (2-tailed).

Table 2 summarizes the results of the hypotheses testing conducted to examine the relationships between loyalty, trust, and digital customer service towards customer satisfaction. The findings indicate that all three independent variables have significant and positive relationships with customer satisfaction at the 0.01 significance level. Loyalty shows the highest correlation ($r = 0.614$), followed by trust ($r = 0.527$), while digital customer service demonstrates a moderate but meaningful correlation ($r = 0.462$). Therefore, H₁, H₂, and H₃ are supported. However, H₄ is not supported, as the results reveal that loyalty, rather than digital customer service, exerts the strongest influence on customer satisfaction. These findings emphasize the importance of relational factors, such as emotional attachment and trust, in maintaining customer satisfaction in homestay businesses.

Table 3: A Diagram of the Frequency

Variable	Frequency	Percentage (%)
Loyalty	88	93.6
Trust	85	90.4
Digital Customer Service	82	87.2
Customer Satisfaction	91	96.8

Table 3 presents the frequency and percentage distribution of the main variables examined in this study. Out of 94 respondents, customer satisfaction recorded the highest level at 96.8%, indicating that the majority of customers were highly satisfied with their overall homestay experience. This was followed by loyalty (93.6%), trust (90.4%), and digital customer service (87.2%), all of which show strong positive perceptions among the respondents. Most guests at Villa Nadia Homestay demonstrated high satisfaction levels and a strong sense of loyalty and trust towards the service provider. The consistently high ratings across these variables reflect the homestay's success in maintaining service quality and meeting customers' expectations.

These results are consistent with previous research by Mahendra and Indriyani (2018) and Jusoh and Sulaiman (2020), who found that customer loyalty and trust are key predictors of satisfaction in the hospitality industry. Furthermore, the findings align with Asthiti et al. (2024) and Ly (2025), emphasizing that effective digital customer service particularly through timely communication and reliable online engagement plays a crucial role in strengthening customer confidence and satisfaction. Overall, the frequency analysis suggests that both relational and technological factors contribute significantly to guests' positive experiences at Villa Nadia Homestay.

6.0 DISCUSSION

The results of this study provide meaningful insights into how loyalty, trust, and digital customer service contribute to customer satisfaction among guests of Villa Nadia Homestay. Overall, the findings confirm that all three independent variables have significant and positive relationships with customer satisfaction. This aligns with the theoretical assumption that satisfaction is shaped by both relational and technological service dimensions. The strong correlations observed in this study offer several important interpretations in relation to existing literature.

Firstly, loyalty emerged as the strongest predictor of customer satisfaction, consistent with Oliver's (1999) Loyalty Theory, which posits that customers who develop emotional and behavioral commitment toward a service provider tend to perceive service experiences more positively. This result also supports past studies by Arifin et al. (2024) and Rahman and Wijaya (2023), who found that loyalty enhances customers' perceived value and tolerance toward minor service issues. In the context of a homestay environment, where personalised interaction and familiarity are common, loyalty naturally becomes a key determinant of satisfaction. Many guests likely experienced repeated stays or positive word-of-mouth, strengthening emotional connection and ultimately increasing satisfaction levels.

Secondly, trust was also found to have a strong positive relationship with customer satisfaction. This reflects the assertions made in the Commitment–Trust Theory (Morgan & Hunt, 1994), which recognises trust as a cornerstone of long-term customer relationships. The results support empirical findings by Prasetyo and Ananda (2024) and Lu et al. (2025), where trust significantly influences satisfaction in digital and hospitality settings. For small-scale accommodations such as homestays, trust is especially important because customers rely on assurances of safety, reliability, and truthful communication, particularly when using online platforms for booking and inquiries. When guests feel confident in the service provider, their overall satisfaction increases substantially.

Thirdly, digital customer service showed a moderate yet significant relationship with customer satisfaction. This supports the E-Service Quality Model (Parasuraman et al., 2005), which emphasises the importance of responsiveness, efficiency, and reliability in shaping customer perceptions in online environments. Studies by Asthiti et al. (2024) and Ly (2025) similarly found that digital touchpoints such as prompt messaging and clear online communication contribute positively to satisfaction. Although the relationship in this study is weaker than loyalty and trust, it still demonstrates that digital convenience plays a meaningful role in enhancing customer experience, especially as customers increasingly expect quick and seamless online interactions.

Finally, fourth hypothesis was not supported, indicating that digital customer service is not the most influential factor affecting customer satisfaction. Instead, loyalty showed the strongest influence. This finding is consistent with the nature of homestay businesses, where personalised service, familiarity, and emotional connection often outweigh technological features. Guests who feel appreciated, recognised, and connected to the host are more likely to be satisfied, regardless of whether digital service features are advanced or minimal. This suggests that relational qualities remain crucial in hospitality settings, particularly in small-scale or community-based accommodations.

Overall, the results highlight the importance of integrating both relational factors (loyalty and trust) and technological elements (digital customer service) to strengthen customer satisfaction. While digital communication enhances convenience, the long-term sustainability of customer satisfaction in homestay operations still depends heavily on building trust and cultivating loyalty through consistent, personal, and genuine service interactions.

7.0 CONCLUSION

This study examined the relationships between loyalty, trust, and digital customer service towards customer satisfaction among guests of Villa Nadia Homestay in Kota Bharu, Kelantan. The findings revealed that all three variables had significant positive relationships with customer satisfaction. Loyalty and trust showed strong correlations, suggesting that emotionally attached and trusting customers are more satisfied with the services provided. Meanwhile, digital customer service demonstrated a moderate yet meaningful influence by enhancing guests' convenience and accessibility.

These findings are consistent with prior research (e.g., Parasuraman et al., 2018; Ly, 2025), confirming that both relational and technological elements play critical roles in shaping satisfaction in the hospitality industry. Emotional attachment (loyalty) and perceived reliability (trust) remain the strongest drivers of satisfaction, while digital service quality acts as a supporting factor that enhances the overall customer experience. This indicates that small-scale accommodations such as Villa Nadia Homestay rely not only on digital engagement but also on personal connections and service consistency to achieve sustainable customer satisfaction.

From a managerial perspective, the study provides practical insights for small and medium-sized hospitality businesses. Strengthening customer relationships through personalized communication, transparent service delivery, and improved digital platforms such as online booking systems and feedback portals can enhance trust, loyalty, and satisfaction. Theoretically, the study contributes to the literature on customer relationship management (CRM) by emphasizing that loyalty and trust are core determinants of satisfaction, while digital service quality strengthens relational bonds in the digital era. Future research may explore moderating variables such as price fairness, service recovery, or customer experience to further refine the understanding of customer satisfaction within homestay and tourism contexts.

AUTHOR CONTRIBUTIONS

Ibrahim, R., Mohd Hasini, N.F., Md Rais, N.A., Ibrahim, S., Abdul Rahman, N.A., Mohd Adabi, M.S.H., contributed equally to the conception, design, data collection, analysis, writing, and final approval of the manuscript.

CONFLICT OF INTEREST

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest regarding the manuscript.

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