

THE EFFECT OF OVERALL SERVICE QUALITY ON CUSTOMER SATISFACTION:
THE MODERATING ROLE OF TRAVEL EXPERIENCEShengyu Gu^a ^a Huizhou University (China), School of Geography and Tourism, <https://orcid.org/0000-0001-5556-029X>, e-mail: miller@hzu.edu.cn**How to cite (APA style):** Gu, S. (2023). The effect of overall service quality on customer satisfaction: The moderating role of travel experience. *Turyzm/Tourism*, 33(1), 19–28. <https://doi.org/10.18778/0867-5856.33.1.02>**ABSTRACT**

The purpose of this study is to explore the relationship between overall service quality and customer satisfaction, further, this relationship is examined in terms of travel experience as a moderator. The study mainly focuses on eco-tourism and collected data from tourists travelling to China. Convenience sampling was used for data collection and a questionnaire used from previous studies. AMOS software analyzed the data collected from 341 respondents. The results highlighted that there is a significant and positive relationship between overall service quality and customer satisfaction. Moreover, the presence of travel experience as a moderator strengthens this relationship. This research is limited to eco-tourism and future studies could be done from the perspective of any other country with a large sample size.

KEYWORDS

service quality, eco-tourism, customer satisfaction, travel experience

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The tourism sector is growing rapidly around the globe and now it is considered one of the world's biggest sectors. In 2015, it was estimated that international earnings through tourism reached 1.5 trillion USD from 1,186 million tourists; a 10% increase in total GDP was noted because of the contribution of tourism (World Tourism Organization, 2016). According to Zhang and Lew (2002), China is situated in the rapidly rising Asia Pacific region, therefore, the Chinese economy and tourism in China increased at a faster rate compared to the other countries in the preceding decade. At the end of the 1990s, an unpredictable economic disaster greatly affected this sector. It is estimated by WTO

that the average increase in the growth of worldwide tourism in the 1990s was nearly 5% while, at the start of that decade it had been above 8.3% but at the end only 2.7% growth was noted due to the regional economic crisis (World Tourism Organization, 2000). Keeping in view the various cultures, traditions and environments, China has the opportunity to develop eco-tourism and is going to be a place to provide a great opportunity for the rising ecotourism market from developed countries (Zhang, Lew, 2002). It is predicted by WTO that China is going to be a high worldwide destination, ranking 4th in promoting and generating tourism (see Table 1). Moreover, it is estimated that in 2020 there will be almost 137 million tourist arrivals worldwide and above 1 million will be outbound visitors.

Table 1. Top-ten world tourist-generating countries

Rank	Country	Outbound tourist departures (thousands)	Market share (%)
1	Germany	163,500	10.2
2	Japan	141,500	8.8
3	United States	123,300	7.7
4	China	100,000	6.2
5	United Kingdom	96,100	6.0
6	France	37,600	2.3
7	Holland	35,400	2.2
8	Canada	31,300	2.0
9	Commonwealth of independent states	30,500	1.9
10	Italy	29,700	1.9
Total	x	788,900	49.2

Source: World Tourism Organization (WTO) (1997).

The table given above highlights that the market share of Chinese tourism among the top ten world tourist-generating countries is 6.2% which is the fourth biggest share. China gained a lot of recognition as the most favorable destination place for tourists in 2018; the inbound visits were 141 million (Xinhua, 2019).

The increase in the growth of the tourist industry has enhanced competition among suppliers of this service. Now, to get the required benefits, there is a need to satisfy the demand of customers according to their expectations (Amin et al., 2013; Dedeoğlu, Demirer, 2015; Dominici, Guzzo, 2010; Kumar et al., 2008). It is not enough to provide quality service for customer satisfaction it is more important to provide benefits in terms of more profit, less cost, and better performance of administration which subsequently leads to optimistic feedback (Giritlioglu, Jones, Avcikurt, 2014; Seth, Deshmukh, Vrat, 2005). Many methods were developed and planned by marketers keeping in view the variable nature of the services offered (Ali, Amin, 2014; Lewis, Chambers, 2000; Zaibaf, Taherikia, Fakharian, 2013). Therefore, in the literature on marketing the relationship between provided services and the level of satisfaction among customers is one of the major topics for discussion.

It has been reported that the people of China are not satisfied with their lives as a gradual decline in satisfaction was observed from 7.29 to 6.96 (2004 to 2014) (Cheng et al., 2018). Similar behavior was observed in some tourists visiting China. Therefore, this article aims to suggest a new framework by combining various existing models to indicate antecedents of

perceived service quality and subsequent customer satisfaction. The three important dimensions of overall service quality are functional quality, technical quality and image and they are discussed in this article. Moreover, the relationship between overall service quality and customer satisfaction is observed through the moderating role of the travel experience.

2. LITERATURE REVIEW

2.1. CUSTOMER SATISFACTION

In marketing literature, customer satisfaction has gained considerable attention and emerged as the core performance quality for organizations to assist them to maintain the superiority of their operations and achieve their organizational goals (Gerson, 1993; Munusamy, Chelliah, 2011). There is a saying "The customer is always right" which indicates that customer satisfaction has significant importance for organizations (Fecikova, 2004). According to Boulter (2013), organizations should focus more on retaining new customers for high profitability than attracting new ones. Meeting expectations, according to Lau and Cheung (2013), will not only give customer satisfaction but will also generate customer loyalty which will reduce loss rates and boost retention rates. Customer happiness and the relationship that will develop between the company and its customers are regarded as significant factors to consider while creating service quality delivery (Amin, Isa, 2008). Customer satisfaction is influenced by several factors and service quality is one among them (Rita, Oliveira, Farisa, 2019). Many works have revealed that service quality can enhance customer satisfaction (Afthanorhan et al., 2019; Nunkoo et al., 2020; Prentice, Dominique Lopes, Wang, 2020).

2.2. TECHNICAL AND FUNCTIONAL QUALITY

In the area of service marketing and especially service quality, the model of functional and technical quality introduced by Gronroos (1984) is very popular and many researchers used it in their studies. The technical quality explained by Gronroos (1984) is similar to the outcome quality described by Rust and Oliver (1994). Gronroos (1984) and Fassnacht and Koese (2006) explained it as "what customers are left with after the consumption of service". The literature analysis has revealed that attributes of functional quality are widely studied by researchers using SERVQUAL or its other modified versions including HISTQUAL, SERVPERF, etc. Technical quality is the opposite and is ignored and not discussed by researchers (Yu, Ramanathan,

2012). Therefore, many studies conclude that literature on technical quality is very rare and this dimension of service quality is ignored by researchers (Tamwatin, Trimetsoontorn, Fongsuwan, 2015). Based on the discussion given above, the following hypotheses are proposed:

H₁: Functional quality is significantly and positively related to overall service quality.

H₂: Technical quality is significantly and positively related to overall service quality.

2.3. IMAGE AND CUSTOMER SATISFACTION

A customer's perception of an organization is interpreted as a corporate image. It speaks of a customer's relationship with a service, good, brand or organization (Nguyen, Leblanc, 2002; Simões, Dibb, Fisk, 2005). Many scholars have reported that corporate image is positively related to customer loyalty that this significantly drives their loyalty toward the organization (Faullant, Matzler, Füller, 2008; Han, Hsu, Lee, 2009; Kandampully, Hu, 2007; Kandampully, Suhartanto, 2000, 2003). Additionally, numerous studies define the role of corporate image in shaping customer perceptions and consequent behaviours. Faullant et al. (2008) advocate the findings of Kandampully and Suhartanto (2003) by incorporating both corporate image and customer satisfaction in one single model to highlight the importance of corporate image. This, in turn, leads to a better understanding of consumer perceptions and thus, the following hypothesis is formulated:

H₃: Hotel image is significantly and positively related to overall service quality.

2.4. OVERALL SERVICE QUALITY AND CUSTOMER SATISFACTION

Many scholars have reported that customer satisfaction leads to an instant increase in consumption; however, studies have defined service quality as a decision of consumers that describes the difference between expected service and perceived service (Culiberg, 2010; Parasuraman, Zeithaml, Berry, 1985). Service quality refers to that perceived relative to customer expectations and perceptions. According to Parasuraman, Zeithaml and Berry (1985), customers should be satisfied if the perceived quality of service exceeds customer expectations. There are enough indicators that directly highlight the association between service quality and customer satisfaction (e.g., Lee, Lee, Yoo, 2000; Parasuraman, Zeithaml, Berry, 1985; Saravanan, Rao, 2007). On the other hand, when customer expectations do not meet desired satisfaction, dissatisfaction arises which leads customers to spread negative word-of-mouth toward the organization. Thus, scholars indicate service quality as a key variable that

leads to a higher perceived value for the organizations (Cronin, Brady, Hult, 2000; Parasuraman, Grewal, 2000). Overall e-service quality, customer happiness, and repurchase intentions all exhibit a substantial relationship with e-service quality parameters, but not with word-of-mouth. (Blut et al., 2015). Furthermore, based on online shopping experiences in Taiwan, Tsao et al. (2016) investigated the impact of e-service quality on online loyalty and found that system quality and electronic service quality had significant effects on perceived value, which in turn had a significant influence on online loyalty.

It is widely acknowledged that the quality of service provided should be in line with customer requirements (Chakrabarty, Whitten, Green, 2007). Therefore, many scholars believe that delivering customer needs and meeting expectations is the key to measuring the actual performance of service quality (Asher, 1996; Grönroos, 1990; Presbury, Fitzgerald, Chapman, 2005). In their study, Parasuraman, Zeithaml and Berry (1985) stated that the difference in perception and expectation of service affects the satisfaction level of customers. Therefore, several studies have revealed that a high-quality service with appropriate performance helps to achieve a higher level of customer satisfaction (Asher, 1996; Ekinici, 2004; Parasuraman, Zeithaml, Berry, 1985; Parasuraman, Zeithaml, Berry, 1994). By the disconfirmation theory, positive disconfirmation is found when the quality of service meets or exceeds the quality expectations of customers. However, when the perceived quality does not meet the expectation of customers, a negative disconfirmation is found and customers are not satisfied. In addition, many previous studies have suggested a constructive association between service quality and satisfaction (Al-Ababneh, 2013; Ekinici, Dawes, Massey, 2008; González, Comesaña, Brea, 2007; Meng, Elliott, 2009; Rojas, Camarero, 2009; Tuan, 2012). Thus, it is fair to claim that high-quality services have a positive influence on the satisfaction level of tourists.

Those working in marketing research believe that it is certainly a difficult task to define the term *service quality* as it seems to be a personal and subjective concept. Additionally, consumer perception is considered an important component of this theory. The study of Parasuraman, Zeithaml, and Berry (1988) suggested that global consumer decisions about the superiority of a product or service define the idea of service quality. In this way, it assimilates both consumer expectations and a firm's perceptions about the quality of services (Grönroos, 1994; Parasuraman, Zeithaml, Berry, 1985). Many scholars have determined perceived quality by utilizing the gap model based on the disconfirmation concept of consumer expectations. In their study, Parasuraman, Zeithaml and Berry (1985) discussed another common application which involves the use

of the SERVQUAL scale, however, there is work that identified reliability and validity issues (Teas, 1993). As a result, Cronin and Taylor (1992) proposed the idea of consumer perceptions to define service quality which seems to offer a high standard of psychometric and predictive assessment (Parasuraman, Zeithaml, Berry, 1994; Zeithaml, Berry, Parasuraman, 1996). On the other hand, if the quality of service is considered satisfactory or as expected, there is confusion over the use of the term 'satisfaction'. Many researchers point to a high correlation between service quality and satisfaction as both have the same meanings (Cronin Jr, Brady, Hult, 2000; Spreng, Mackoy, 1996); however, they differ in certain aspects (Bansal, Taylor, 1999; Oliver, 1980). Recent studies have proposed even clearer definitions that differentiate both these terms: customer satisfaction is the result of individual and global transactions; while, service quality is considered as the judgment of consumers related to the superiority or inferiority of services and their providers (Bitner, Hubert, 1994), or indicates a common approach of customers regarding services and services providers (Bitner, 1990). Therefore, if we are to analyze the relationship between overall service quality and customer satisfaction, the following hypothesis is proposed:

H₄: Overall service quality is significantly and positively related to customer satisfaction.

2.5. TRAVEL EXPERIENCE

Travel experience could relate to tourist exposure (e.g. tourist destinations, residents, history, culture) and the involvement of service providers (attractions, services) at tourist destinations. It also emerges through the presence, understanding and involvement of tourists in activities, events or attractions at the destination. The travelling experience is a personal state of mind felt by tourists/visitors (Jensen, 2012). While visiting a place, many features or attributes can establish travel experiences for visitors at the destination. Many researchers connect these features with pull factors that include not only facilities and services but also the attraction of the destination. Those pull factors might include a wide range of services (e.g. lodging, food, shopping, sightseeing), attractions and the destination environment (Batra, 2009). Many attributes at island destinations are identical to the broad pull factors of those on the mainland but they may have other unique qualities that draw visitors like beach sports, beach tours, island trips, local food and the environment. Participation and interactions of tourists with the attributes of the destination are the main sources of the 'travel experience' that might impact tourists' satisfaction. The travel experience can moderate the relationship between overall service quality and

customer satisfaction. Thus, the following hypothesis is proposed:

H₅: Travel experience moderates the relationship between overall service quality and customer satisfaction.

Based on the discussion given above, the comprehensive research model was derived (see Figure 1).

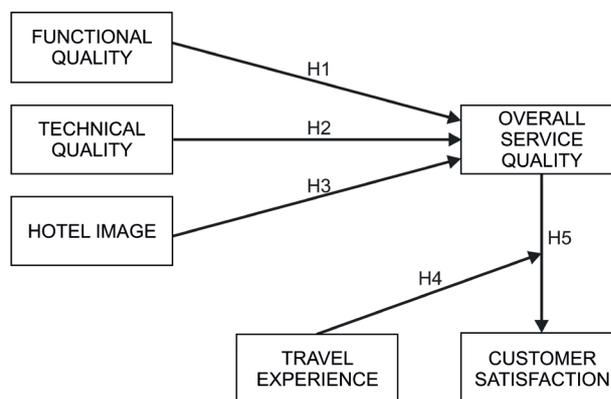


Figure 1. Research model

Source: author

3. RESEARCH METHODOLOGY

The main study aim is to examine the impact of technical quality, functional quality and hotel image on the overall service quality that outcomes in customer satisfaction. Moreover, this study also investigates how customer travel experience moderates the relationship between overall service quality and customer satisfaction. It has utilized an exploratory research design, hence data were collected using a questionnaire survey. The survey technique enabled the researcher to collect data in a shorter time from a larger sample. Items used in the questionnaire to measure the study constructs are adopted from past valid studies.

3.1. MEASURES AND MEASUREMENTS

Overall service quality in hotels was measured using two sub-constructs, functional quality and technical quality. To measure the construct of functional quality, a 26-item scale having five dimensions "tangibility, reliability, responsiveness, confidence and communications," was adopted from the work of Ali et al. (2017), and also previously used by Getty and Getty (2003). 11-items associated with three dimensions of technical quality, "sociability, valence and waiting time", were from the study of Wu and Ko (2013). A 5-item scale was adopted from the work of Nguyen and Leblanc (2001) and Milfelner and Korda (2011), to measure the construction of hotel image. Customer satisfaction was

measured with a 4-item scale from the work of Ali et al. (2017). Additionally, the construct of customer travel experience was measured by a 5-item scale from the work of Sedera et al. (2017). Though the validity and reliability of the questionnaire were established by previous valid studies, it was again evaluated through a pilot study analyzing responses from 25 eco-tourists who had recently visited China. The results of this pre-test show excellent reliability as Cronbach alpha values are greater than 0.70 for all constructs.

3.2. SAMPLING AND DATA COLLECTION

The target population of the study was eco-tourists who had recently visited China and stayed at three to five different hotels in the Jiuzhaigou-Sichuan province of China which is well-known as the most visited area by eco-tourists. Data was collected through face-to-face interactions with visitors by involving the help of three research associates. The target was to reach a maximum target population using non-probability and convenience sampling techniques. In a one-month, 500 self-administrated questionnaires were distributed and 362 responses were collected, hence, a response rate of 72% was achieved. Out of these 19 responses were excluded from data analysis due to unengaged responses and missing information. Therefore, the utilizable sample for this study was 341 respondents. Out of these 56% were male and 44% were female; 63% were from China and 37% were international tourists. The majority, 53% were aged from 30 to 40, 23% between 41 and 50, 17% were less than 30, and 7% were above 50.

3.3. ANALYTICAL STRATEGY

Covariance-based structural equational modelling (CB-SEM) was used for statistical analysis. AMOS-24 was used to conduct data analysis, as it is considered the latest software to perform structural equational modelling (SEM) that enables the researcher to perform

multiple realistic models, instead of developing multiple statistics and regression models. The data were analyzed in two stages, in the first stage data reliability and validity were tested and in the second the hypotheses were tested. The direct and moderation effects were tested using AMOS, while the mediation effect was examined through a slope test using Hayes' process macro.

4. RESULTS

4.1. DESCRIPTION AND CORRELATIONS

Table 2 shows correlations between latent variables providing descriptive statistics. The correlation results demonstrate significant positive correlations between study variables, which provides a hypothetical direction. The results of descriptive statistics show that the majority of the respondents tend to agree that the overall service quality of hotels significantly influences customer satisfaction. The correlation is significant at the 0.01 level.

4.2. DISCRIMINANT AND CONVERGENT VALIDITY

Convergent and discriminant validity are determined with the value of average variance extracted (AVE) and composite reliability (CR) (Henseler, Ringle, Sarstedt, 2015). According to Bagozzi and Yi (1988), values of CR higher than 0.60, and 0.50 for AVE indicate excellent convergent validity, while the greater value of the square root of AVE than the construct's correlation, confirms divergent validity (Fornell, Larker, 1981). The results shown in Table 3 confirm excellent convergent and discriminant validities are CR is greater than 0.60, AVE greater than 0.50, and the square root of AVE is greater than the correlation values that are shown in Table 2.

Table 2. Correlation analysis

Variables	1	2	3	4	5	6	7	8	9	10
1. FQ	1	–	–	–	–	–	–	–	–	–
2. TQ	0.367**	1	–	–	–	–	–	–	–	–
3. IMG	0.506**	0.516**	1	–	–	–	–	–	–	–
4. OSQ	0.400**	0.417**	0.342**	1	–	–	–	–	–	–
5. TE	0.462**	0.455**	0.589**	0.417**	1	–	–	–	–	–
6. CS	0.409**	0.313**	0.553**	0.439**	0.462**	1	–	–	–	–

Note: ** Correlation is significant at the 0.01 level (2-tailed). FQ (Functional Quality), TQ (Technical Quality), IMG (Image), OSQ (Overall Service Quality), TE (Travel Experience), CS (Customer Satisfaction), $n = 341$.
Source: author.

Table 3. Description, reliability and validity

Variables	Mean	S.D	CR	AVE	MSV	Sq Root of AVE
1. FQ	3.74	0.96	0.83	0.51	0.36	0.714
2. TQ	3.13	0.98	0.92	0.50	0.33	0.707
3. IMG	3.91	0.90	0.89	0.61	0.23	0.781
4. OSQ	3.63	0.96	0.83	0.53	0.27	0.728
5. TE	3.97	0.93	0.81	0.58	0.34	0.762
6. CS	3.59	0.93	0.88	0.54	0.22	0.735

Note: n = 341, FQ (Functional Quality), TQ (Technical Quality), IMG (Image), OSQ (Overall Service Quality), TE (Travel Experience), CS (Customer Satisfaction).

Source: author.

4.3. CONFIRMATORY FACTOR ANALYSIS (CFA)

Before testing the hypotheses CFA was conducted to analyze measurement model fitness. The results shown in Table 4 demonstrate that there was a poor model fit initially but following modification an excellent model fit was achieved in a revised measurement model.

4.4. TEST OF HYPOTHESES

Hypotheses were tested by employing structural equation modelling (SEM) and results are shown in Table 4. The results show a significant impact of functional quality on overall service quality ($\beta = 0.418, p < 0.001$). Technical quality is also a significant predictor of overall service quality ($\beta = 0.393, p < 0.001$). Moreover,

Table 4. Measurement model

Measurement model*	χ^2	df	χ^2/df	RMSEA	IFI	TLI	CFI
Measurement model (original)	1983.15	695	2.85	0.08	0.86	0.83	0.86
Measurement model (revised)	1234.67	623	1.898	0.05	0.95	0.94	0.95

Note: *Model fit measures cut off criteria = $\chi^2/df < 3.00$; IFI, TLI, & CFI > 0.90 ; and RMSEA < 0.08 .

Source: author.

Table 5. Test of hypothesis direct effect

Relationships	Path coefficients	p-value
Functional quality → Overall service quality	0.418	***
Technical quality → Overall service quality	0.393	***
Hotel image → Overall service quality	0.489	***
Overall service quality → Customer satisfaction	0.295	***

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: author.

Table 6. Mediation effect

Customer satisfaction predicted from overall service quality and travel experience				
DV: Customer satisfaction	b	p	95% CI	
SQ**	0.320	< 0.001	0.167	0.373
EXP **	0.349	< 0.001	0.184	0.425
SQ x EXP***	0.236	< 0.001	0.105	0.367
Test(s) of highest order unconditional interaction: (X*W), R^2 -chng = 0.0407***, F Statistics = 12.564.				

Conditional effects of the focal predictor (overall service quality) at values of the moderator (travel experience)				
	b	p	95% CI	
Low travel experience	0.198	< 0.001	0.135	0.301
Moderate travel experience	0.207	< 0.001	0.105	0.309
High travel experience	0.325	< 0.001	0.192	0.458

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: author.

hotel image significantly influences the overall service quality ($\beta = 0.489, p < 0.001$) and this significantly influence customer satisfaction ($\beta = 0.295, p < 0.001$), as results reveal in Table 5.

4.5. MODERATION EFFECT

The results of the moderation effect of travel experience are presented in Table 6. The significant effect of mediation is also shown in Figure 2.

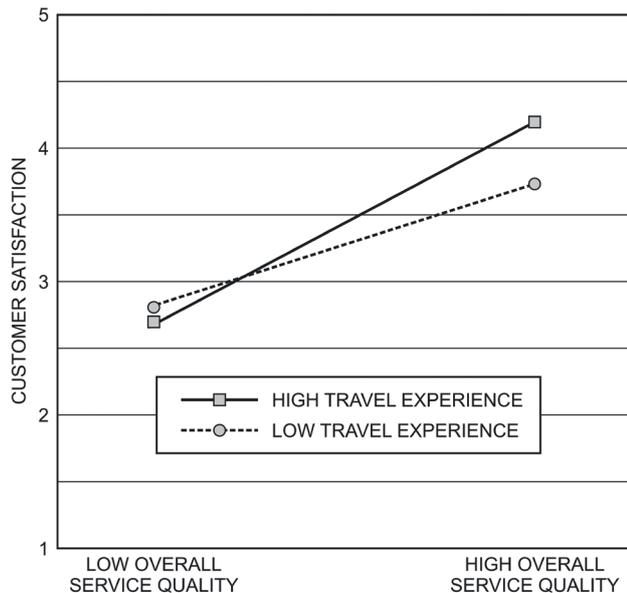


Figure 2. Slope test
Source: author

The results show a significant and positive relationship between overall service quality and customer satisfaction. This relationship gets stronger in the presence of travel experience as a mediator. The conditional effect of the moderator demonstrates the relationship between overall service quality and customer satisfaction ($\beta = 0.198, p < 0.001$) when there is low or less travel experience. At the moderate level of experience this relationship becomes strong ($\beta = 0.207, p < 0.001$), whereas when there is high travel experience the relationship between overall service quality and customer satisfaction is stronger still ($\beta = 0.325, p < 0.001$). Significant R^2 change and F statistics also confirm the significant mediation of travel experience.

5. DISCUSSION

In the current study, we have predicted in hypothesis H1 that functional quality is significantly and positively related to overall service quality. The study findings confirm the predicted relationship between functional

quality and overall service quality. These findings are well supported by many past works such as that of Ali et al. (2017) who found a significant and positive impact of functional quality on overall service quality in the Malaysian hotel industry. Moreover, the work of Babic-Hodovic, Arslanagic-Kalajdzic and Imsirpasic (2017), Kasiri et al. (2017) and Nasrul (2020) also found a positive correlation between functional quality and overall quality. The present study also examines the relationship between technical quality and overall service quality. To investigate this, we formulated and tested hypothesis H2, which predicts the positive impact of technical quality on the overall service quality of the hotel industry in China. The study results established the predicted relationship, and the findings are well aligned with the past work of Li et al. (2016), and Ali et al. (2017). We have hypothesized that hotel image also influences its overall service quality. To examine this impact, we have tested hypothesis H3 and found that hotel image has a significant effect on overall service quality. The work of Martín and Román (2017) and Hassan and Shamsudin (2019) also found a positive relationship between corporate image and overall service quality. The main objective of this research is to investigate the impact of overall service quality on customer satisfaction in the hotel industry in China. The overall service quality of hotels is measured by dividing it into two sub-dimensions "functional quality" and "technical quality." To examine the predicted impact, we have formulated and tested hypothesis H4. The study results indicate that overall service quality has a significant impact on customer satisfaction and the findings reveal that the overall service quality of hotels is positively related to customer satisfaction. These findings are well aligned with numerous past studies i.e. Moghavvemi, Lee and Lee (2018), Gong and Yi (2018), Miranda, Tavares and Queiró (2018) and Tefera and Govender (2017), which also found a significant and positive relationship between service quality and customer satisfaction.

6. IMPLICATIONS

Service quality factors always remain important in satisfying customers. Therefore, this research has demonstrated the significance of studying these factors and their effect on customer satisfaction. It has contributed to the literature on technical quality, functional quality, image, overall service quality and customer satisfaction. Researchers and academics focusing on service quality or customer satisfaction in the context of tourism can use this work as a guideline for making effective policies. In terms of methodological

implications, the questionnaire adapted by this research can be used by future studies to ensure customer satisfaction linked with overall service quality.

7. LIMITATIONS

The major issues regarding tourist satisfaction and perceived overall service quality are discussed but there is a need to focus on other gaps highlighted and these can be addressed in future works. There is a need for great care while interpreting the results in other economic sectors because in this study convenience sampling was used and we cannot apply its results generally to tourists. It is recommended that future work should focus on other types of tourism as here it only focused on eco-tourism. However, for the satisfaction of the customer, emotions are now an emerging subject and could be an interesting topic for future study. Hence, the addition of variables to the proposed model can be checked in future studies. Moreover, the study is limited to China and future work could focus on any country with a large sample size. Further, the model of study can be enhanced by introducing new moderators with the effect of perceived risk, reputation or trust as possibilities.

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