Customers' Attitude Toward Accommodations' Digital Marketing Affecting Online Booking Satisfaction, Customer Recommendations, And Customer Engagement: A Study in Domestic Free-Independent Travelers (FITs) in Thailand

Nareerat Hompigul

The Graduate School of Tourism Management, National Institute of Development Administration, Thailand

E-mail: nareerat.homp@stu.nida.ac.th

Abstract

This research aimed to study 1) the impact of digital marketing on domestic FITs' attitude towards accommodations' digital marketing affecting online booking satisfaction; 2) the impact of digital marketing on domestic FITs' attitude towards accommodations' digital marketing affecting customer recommendations; and 3) the impact of digital marketing on domestic FITs' attitude towards accommodations' digital marketing affecting customer engagement. This research was quantitative. The sample was 400 domestic FITs with online accommodation booking experience for leisure travel. They were selected by purposive and convenience sampling. The instrument for collecting data was questionnaires. Data will be analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. The research results were found as follows: 1) Customer attitude toward accommodation's digital marketing in the aspect of information attractiveness, information inclusiveness, and information responsiveness affects online booking satisfaction; 2) the information attractiveness and the information responsiveness of digital marketing affect customer recommendations; 3) the information attractiveness and the information responsiveness of digital marketing affect customer engagement.

Keywords: digital marketing in accommodation business; effectiveness of digital marketing in hotel business; domestic free-independent travelers (FITs) in Thailand

Introduction

Mobile technology has become necessary for tourists in their daily lives and travels. According to Hyde and Lawson (2003), free-independent travelers (FITs) make their own transportation and accommodation arrangements, choosing not to buy prearranged packages or tours. The increase in the number of FITs is affecting businesses in the tourism industry by a change in the travel style of tourists, a continuing growth in independent travelers, and a relative decline in package travelers. Digital marketing is not just a tool to achieve the business goal of creating the thrill of content creation to build a reputation for acquaintances or access to many customers. Still, digital marketing will become a tool for integrating sales channels. Statement of the problem: There are many challenges in the accommodation sector. The accommodation business in Thailand, especially local businesses, is multifaceted with the problem of intense competition. One of the challenges is a lack of digital marketing skills and specialized expertise in digital marketing. These limitations can prevent local accommodation businesses from fully unlocking their revenue potential. Accommodation businesses in Thailand, especially local businesses, can adopt these findings to develop their digital marketing strategies. An effective digital marketing strategy can enhance brand awareness, boost demand, increase the rate of online bookings, and boost sales revenue.

Research Objectives

1. To analyze the effect of digital marketing on domestic FITs' attitude towards accommodations, and how digital marketing affects online booking satisfaction.

2. To analyze the effect of digital marketing on domestic FITs' attitude towards accommodations, and how digital marketing affects customer recommendations.

3. To analyze the effect of digital marketing on domestic FITs' attitude towards accommodations and how digital marketing affects customer engagement.

Scope of Research

Content of the study: The scope of this study focuses on domestic-FITs and digital marketing that influenced the attitude of domestic-FITs toward accommodation's digital marketing in terms of information attractiveness, inclusiveness, and responsiveness.

Domestic–FIT's attitude towards accommodation's digital marketing influences online booking satisfaction, customer recommendation, and engagement.

Population and Sample: The population is domestic FITs of all genders with online accommodation booking experience for leisure travel, aged 25–70, traveling for leisure purposes, needing accommodation for relaxation, and staying overnight at least one night.

Area: To represent domestic FITs in Thailand, the researcher chose Bangkok, Pattaya (Chonburi), Phuket, Chiang Mai, Cha–am (Phetchaburi), and Hua Hin (Prachuap Khiri Khan) as research areas.

Time: The data was collected during 2022–2023. The researcher collected data from September 15, 2022, to March 15, 2023. A questionnaire was used as a tool for data collecting.

Literature Review

There are several research papers and articles that provide a detailed insight into digital marketing. The findings from the literature are presented below.

1. Digital Marketing in Accommodation Business: Digital marketing is defined as achieving marketing objectives through applying digital technologies, the use of technologies to support marketing activities to enhance customer knowledge by matching their needs, as well as the use of the Internet, mobile devices, social media, search engines, and other platforms to reach target customers (Chaffey, 2019). Sharma and Sheth (2004) explained that the Internet changed customer behavior. The Internet has become one of the most important sources for customers when they want more information about their interests. The significant factors influencing customer decision making include providing variety and helpful information about products and services, and an easy–to–access website (Laudon & Traver, 2016). Information quality, product updates, ease of searching, and visual design influence customer decision–making. In addition, customers also get information from product reviews by other customers before they decide (Koo et al., 2008).

2. Concepts and Theories Related to Online Purchasing Experience and Satisfaction: Website design is an important factor for the performance and overall effectiveness of digital marketing (Schmidt et al., 2009). Website design is one of the important factors motivating consumers to shop online and affecting their satisfaction (Luo et al., 2012). Website design is essential for customer satisfaction. Website design should be informative and enable, leading to customer satisfaction and

customer decision-making for purchase (Devaraj et al., 2006). Bilgihan (2016) showed that navigability is an important component of user experience and that user experience is an important aspect of successful e-commerce. For an accommodation business, hotel websites must make it easy for tourists to book a room. A mobile-friendly site is significant. Many bookings are now via mobile devices such as smartphones and tablets (Yang & Peterson, 2004).

One issue that always makes tourists wary is the security of their financial information because the Internet is constantly under attack by various security threats. According to Bhatnagar and Ghose (2004), security is one of the attributes that limits buying on the web, as they claim that a large segment of internet shoppers does not like to do online transactions because they are concerned about the security of their sensitive information. Accommodation needs to show that websites can handle financial transactions safely.

3. Concepts and Theories Related Effects of Customer Attitude on Purchase Intention: When customers pay attention to advertising, they create feelings toward advertising that lead to attitude and buying behavior (Mirabi et al., 2015). However, advertisements can gain more attention by informativeness, which is one of the key aspects of advertising effectiveness that shapes the customer's attitudes toward advertising. The level of informativeness can empower customers to have more intention to purchase (Rathore et al., 2016).

4. Concepts and Theories Related Customer Recommendations: Recommendation or sharing product information on social networks affects customers' decision making, especially recommendations from friends, family, and peers are influential because they are based on trust (Bitter & Grabner-Kräuter, 2016). Customers can receive recommendations from friends and family, which can influence their actions, because they think of friends and family as a reliable reference for purchasing specific products (Moore et al., 2002).

5. Concepts and Theories Related to Customer Engagement: Customer engagement refers to customers' positive influence and intrinsic motivation to interact with and cooperate with a company or brand. It refers to customers who are interested in helping other customers, keen to participate in activities, and willing to act in ways the company endorses (Algesheimer et al., 2005).

Research Methodology

This research is quantitative. The sample was 400 domestic FITs with online accommodation booking experience for leisure travel. They were selected by purposive and convenience sampling. The instrument for collecting data was questionnaires. According to the research objectives, the researchers use quantitative research methods to explore the research objectives. The methodology was developed to achieve the purpose and objectives of the research. This research is applied research, which seeks to solve a specific problem or provide advanced solutions to issues affecting an individual, group, or society. The research aims to understand how digital marketing affects customers' attitudes, online booking satisfaction, customer recommendations, and engagement. This research aims to propose an effective digital marketing strategy for the domestic FITs market for accommodation businesses in Thailand.

The population is domestic FITs with online accommodation booking experience for leisure travel, all genders, aged 25–70 years, traveling for leisure purposes, needing accommodation for relaxation, and staying overnight at least 1 night. Data was collected using purposive, quota, and convenience sampling. The samples were taken from representatives of 6 areas of Thailand, such as Bangkok, Pattaya, Phuket, Chiang Mai, Cha-am (Phetchaburi), and Hua Hin (Prachuap Khiri Khan), comprising 400 samples. The sample of this research is calculated by using the Taro Yamane formula. (Yamane, 1973) This formula is used with a 95% confidence level in cases where the size of the population is known. The researchers used the domestic tourism statistics 2019 from the Ministry of Tourism and Sports. The number of domestic FITs who traveled and stayed in accommodation was 116,764,083 people (The Ministry of Tourism and Sports, 2019). After calculating the sample size by substituting the numbers into the Yamane formula, the sample was 399.99 people. Researchers have increased the sample size to 400 people to obtain reliable data.

Regarding research instruments, questionnaires are used to collect quantitative data on the attitude of domestic FITs toward accommodation's digital marketing, which affects the effectiveness of accommodation's digital marketing, including online booking satisfaction, customer recommendations, and customer engagement, by using a rating scale that is created based on a 7-point Likert scale. The questionnaire measures domestic FITs' attitude toward accommodation's digital marketing regarding information attractiveness, inclusiveness, and responsiveness. In addition,

measuring the effectiveness of accommodation digital marketing in aspects of online booking satisfaction, customer recommendations, and customer engagement.

The questionnaire was tested for validity and reliability to obtain accurate research results and achieve the stated objectives. The researcher brought the drafted questionnaire, which was created with the assessment form, to five experts with knowledge and experience in the study area to review the content validity of the questionnaire by examining the Index of Item–Objective Congruence (IOC). The results of the IOC showed a value higher than 0.50, which is the accepted validity value. Then, the researcher used the questionnaire to try out 30 domestic FITs to find the reliability of the questionnaire. The pilot group has the same characteristics as the sample. The reliability of the questionnaire showed a value over 0.70, which is the accepted reliability value. Then, the questionnaire was improved and prepared to collect the actual data.

Data were analyzed using descriptive and inferential statistics with the SPSS program. Descriptive statistics described demographic characteristics such as frequency, percentage, mean, and standard deviation. Additionally, inferential statistics were used to test research hypotheses using Pearson's correlation and multiple regression analyses.

The conceptual framework for this research can be summarized in Figure 1, according to all concepts and theories.
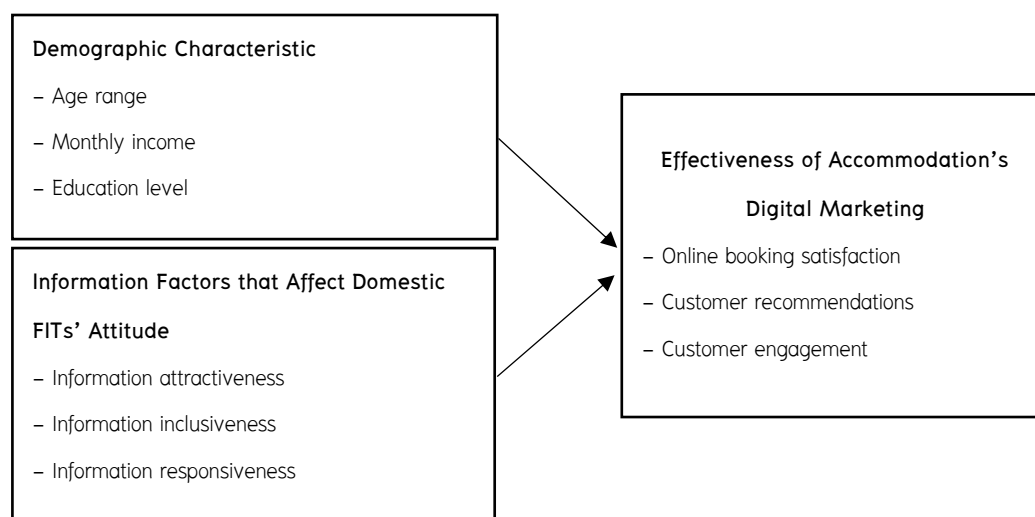

Figure 1 Conceptual framework

Research Results

Objective 1. Pearson's correlation analysis in Table 1 showed that customers' attitudes toward accommodation digital marketing regarding information attractiveness, information inclusiveness, and information responsiveness affect online booking satisfaction.

Table 1 Pearson's correlation analysis

	Correlations		
	Online booking satisfaction	Customer recommendations	Customer engagement
Information attractiveness	0.530**	0.472**	0.520**
Information inclusiveness	0.588**	0.338**	0.359**
Information responsiveness	0.475**	0.384**	0.536**

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

Table 2 Multiple regression results of respondents' attitude toward accommodation's digital marketing affects online booking satisfaction

Variables	B	Beta	T	p-value (Sig.)
(Constant)	1.786		6.237	0.000
Information attractiveness	0.143	0.154	2.487	0.013
Information inclusiveness	0.432	0.395	6.955	0.000
Information responsiveness	0.149	0.148	2.773	0.006

Note: R = 0.620, Adjusted R Square = 0.384, S.E. = 0.63562, F = 82.266

*Significant at α = 0.05, **Significant at α =0.01

Table 1 shows that Pearson's correlation analysis showed that all observational variables were significant at the 0.01 level. Additionally, multiple regression analysis confirmed this, as shown in Table 2.

From Table 2, the results from multiple regression analysis showed that three predictors, including the respondent's attitude toward accommodation's digital marketing in the aspects of information responsiveness, information inclusiveness, and information attractiveness, positively affected online booking satisfaction. The standardized coefficients of all three predictors, the degree of beta is perceived information inclusiveness (Beta = 0.395), information attractiveness (Beta = 0.154), and information responsiveness (Beta = 0.148), respectively. The relationship between independent variables and online booking satisfaction was high (R = 0.620). The result is statistically

significant (R2 = 0.384, Adj. R2 = 0.379)—the Adj. R2 is relatively high regarding the level of statistical significance of 0.01 (F = 82.266). From the results, the model explained 37.90 percent of the variance in online booking satisfaction, and it can be summarized that the three factors studied could be used in estimating the values of online booking satisfaction well.

Objective 2. Pearson's correlation analysis in Table 1 showed that customers' attitudes toward accommodation's digital marketing regarding information attractiveness, information inclusiveness, and information responsiveness affect customer recommendations. Furthermore, multiple regression analysis, shown in Table 3, confirmed this.

From Table 3, the results from multiple regression analysis showed that the respondent's attitudes toward accommodation's digital marketing in the aspect of information attractiveness makes the most significant contribution (B = 0.523, Beta = 0.397, p < .000), and following by information responsiveness (B = 0.192, Beta = 0.134, p < .025). However, information inclusiveness is insignificant (B = 0.029, Beta = –0.019, p < .770). The relationship between independent variables and customer recommendations was moderate (R = 0.482). The result is statistically significant (R2 = 0.233, Adj. R2 = 0.227)—the Adj. R2 is 0.227, a moderate value regarding the level of statistical significance of 0.01 (F = 40.010). From the results, the model explained 22.70 percent of the variance in the willingness to recommend accommodation to others. It can be summarized that information attractiveness and responsiveness could be used to estimate customer recommendation values.

Table 3 Multiple regression results of respondents' attitude toward accommodation's digital marketing affects customer recommendations

Variables	B	Beta	T	p–value (Sig.)
(Constant)	1.620		3.566	0.000
Information attractiveness	0.523	0.397	5.750	0.000
Information inclusiveness	–0.029	–0.019	–0.292	0.770
Information responsiveness	0.192	0.134	2.248	0.025

Note: R = 0.482, Adjusted R Square = 0.227, S.E. = 1.00817, F = 40.010

*Significant at α = 0.05, **Significant at α =0.01

Objective 3. Pearson's correlation analysis showed that customers' attitudes toward accommodation's digital marketing regarding information attractiveness, information inclusiveness, and information responsiveness affect customer engagement. In addition, multiple regression analysis, shown in Table 4, confirmed this.

From Table 4, the results from multiple regression analysis showed that the respondent's attitudes toward accommodation's digital marketing in the aspect of information responsiveness makes the most significant contribution (B= 0.499, Beta = 0.359, p < .000), and following by information attractiveness (B= 0.445, Beta = 0.349, p < .000). However, information inclusiveness is not significant (B= –0.138, Beta = –0.092, p < .118). The relationship between independent variables and FIT engagement was moderate (R = 0.584). The result is statistically significant (R2 = 0.341, Adj. R2 = 0.336)⸺the Adj. R2 is 0.336, a moderate value regarding the level of statistical significance of 0.01 (F = 68.282). From the results, the model explained 33.60 percent of the variance in customer engagement. Thus, it can be summarized that information attractiveness and responsiveness could be used to estimate customer engagement values.

Table 4 Multiple regression results of respondents' attitude toward accommodation's digital marketing affects customer engagement.

Variables	B	Beta	T	p–value (Sig.)
(Constant)	0.915		2.244	0.025
Information attractiveness	0.445	0.349	5.453	0.000
Information inclusiveness	–0.138	–0.092	–1.566	0.118
Information responsiveness	0.499	0.359	6.499	0.000

Note: R = 0.584, Adjusted R Square = 0.336, S.E. = 0.90477, F = 68.282

*Significant at α = 0.05, **Significant at α =0.01

Discussion

This study shows information factors affecting the effectiveness of digital marketing for accommodation businesses. Three variables were applied to measure the effectiveness of accommodation's digital marketing, which includes online booking satisfaction, customer recommendation, and customer engagement. The analysis shows that attitude toward accommodation's digital marketing in information attractiveness, information inclusiveness, and responsiveness affects online booking satisfaction, customer recommendations, and customer engagement. Customer attitude is a factor influencing the customer's decision–making process.

Usually, attitude is important in evaluating the efficacy of marketing campaigns, as attitude is an individual's mind whether they favor or disfavor something (Kotler & Lee, 2008).

Conclusion

Key information factors affecting the effectiveness of digital marketing of accommodation firms can be concluded:

1. Key information factors affect online booking satisfaction: From the results, it can be summarized that online booking satisfaction is associated with customer attitude toward accommodation's digital marketing in the aspects of information attractiveness, information inclusiveness, and information responsiveness. The information inclusiveness factor significantly affects online booking satisfaction because it ensures that customers have all the necessary details to make informed decisions. Information inclusiveness helps companies build trust, set accurate expectations, and enhance the online booking experience. In terms of the information attractiveness factor, it plays a crucial role in shaping customer satisfaction by capturing attention. Attractive advertisements enhance the overall attitude towards the accommodation, making customers more likely to engage with the content, remember the message, and feel satisfied with their interaction. Advertisers can create impactful ads that drive customer satisfaction and loyalty by focusing on visual appeal, clarity, relevance, emotional appeal, credibility, informational value, and innovative presentation. In terms of the information responsiveness factor, it plays a critical role in enhancing online booking satisfaction. The responsiveness in digital marketing, characterized by easy access to information, ease of use, ease of payment, and easy contact with customer service, dramatically enhances online booking satisfaction. These elements contribute to a smooth, efficient, and enjoyable online booking experience by reducing friction, ensuring security, providing reliable support, and saving time.

2. Key information factors affecting customer recommendation: From the results, it can be summarized that customer recommendation is associated with customer attitude toward accommodation's digital marketing regarding information attractiveness and responsiveness. The information attractiveness factor can affect customer recommendation because accommodation firms that create creative advertisements better than others are more likely to be recommended. Information attractiveness of digital marketing makes accommodation firms more interesting and

more likely to be recommended and chosen, influencing booking from potential guests. The information responsiveness factor can affect customer recommendation because accommodation firms that provide responsive advertisements are more likely to be recommended. For example, websites make it easy to access information, easy to book, easy to pay, and easy to contact customer service.

3. Key information factors that affect customer engagement: Customer engagement is an interaction between customers, accommodation firms, and other customers in the community. The findings of this study can be summarized as follows: Customer engagement can be influenced by customers' attitudes toward accommodation's digital marketing in terms of information attractiveness and responsiveness. The information attractiveness factor can affect customer engagement because accommodation firms that can create creative advertisements are more likely to be more engaged. The information responsiveness factor can affect customer engagement because accommodation firms that provide responsive advertisements are more likely to be engaged.

Suggestions

1. Suggestion for Accommodation Businesses: Customer attitude significantly affects the effectiveness of digital marketing in the accommodation business. A complex element of marketing factors influences customer attitudes. Understanding these factors allows accommodation firms to craft strategies that positively influence customer attitude, leading to increased bookings, customer satisfaction, customer loyalty, engagement, and advocacy. Furthermore, accommodation firms can use attitudes to differentiate their customers by identifying the target group. It can also help an accommodation business personalize its marketing campaigns and satisfy customers.

2. Suggestion for Further Research: This research has focused on Thailand's domestic free–independent travelers (FITs). Future research, researchers, and other interested people can bring the concept of an effective digital marketing model of accommodation business to study in different populations, such as international travelers or travelers from specific countries. For example, an effective digital marketing model for an accommodation business targeted at international travelers. The research could be applied to other countries to compare the effects of the contexts. Additionally, this research has focused on the accommodation industry. Future researchers and other interested

people can compare the concept of an effective digital marketing model to other service industries in Thailand.

New Knowledge

For accommodation businesses, developing effective digital marketing involves several key components that aim to attract new customers, increase booking satisfaction, booking rate, customer recommendation, and customer engagement.
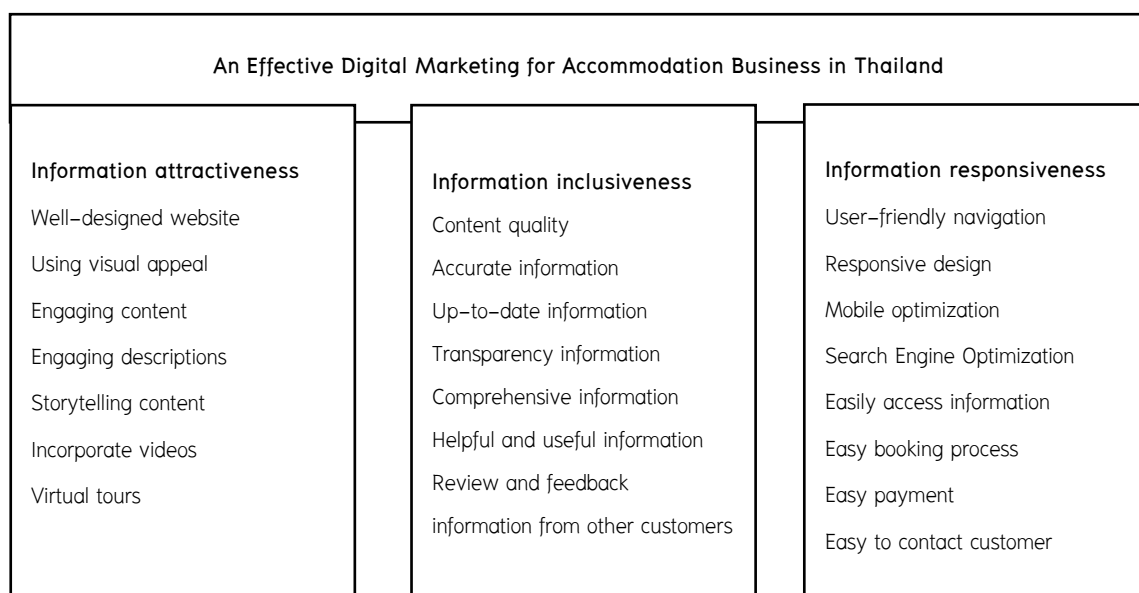

An Effective Digital Marketing for Accommodation Business in Thailand

Information attractiveness

Well–designed website

Using visual appeal

Engaging content

Engaging descriptions

Storytelling content

Incorporate videos

Virtual tours

Information inclusiveness

Content quality

Accurate information

Up–to–date information

Transparency information

Comprehensive information

Helpful and useful information

Review and feedback information from other customers

Information responsiveness

User–friendly navigation

Responsive design

Mobile optimization

Search Engine Optimization

Easily access information

Easy booking process

Easy payment

Easy to contact customer

Figure 2 Key Components for developing effective digital marketing for accommodation business

1. Information attractiveness: Use high–resolution images of rooms, amenities, and local attractions to create a visual impact. A professional and visually appealing website enhances the accommodation's brand image and builds trust with potential customers. Moreover, engaging media such as videos and virtual tours can provide a more immersive experience for potential customers. It can encourage the customer's desire to visit and stay in the accommodation even though they have never been there. The excellent presentation and well–designed multimedia can attract potential customers' attention. Accommodation should provide detailed and engaging descriptions of the rooms, services, and amenities. Compelling descriptions of local attractions, including information

about nearby attractions, activities, and events, help to attract guests looking for local experiences. It can encourage customers to make decisions even if they have never been there.

2. Information inclusiveness: Accommodations should provide accurate, transparent, comprehensive, up-to-date, helpful, and valuable information to help customers. Regularly update the website with current information about the hotel, rates, and availability. Furthermore, providing enough feedback information from other customers helps customers make decisions more quickly. Customer reviews and testimonials help accommodation build trust and credibility.

3. Information responsiveness: The Website should have a clear structure, making it easy for users to find information. There is an intuitive menu including a simple and intuitive menu that guides users to essential sections such as rooms, amenities, booking, and contact information. Moreover, websites should be readable using a legible font size and contrast ratio to make the text easy to read for all users. A well-designed website improves user experience, making it easier for potential customers to find information and make bookings. It should be a responsive design and mobile optimization, with a fast-loading speed. Website designers must optimize images and code to ensure the website loads quickly on mobile devices. It helps customers easily access information. The user-friendly website makes it easy for customers to book, and payment leads to customer satisfaction and increased booking rates. Search Engine Optimization (SEO) helps customers quickly find online accommodation websites. Finally, it should be easy to contact customer service through the website platform to resolve their problem issues.

References

Algesheimer, R., Dholakia, U. M., & Herrmann, A. (2005). The social influence of the brand community: evidence from European car clubs. *Journal of Marketing, 69*(3), 19-34. http://dx.doi.org/10.1509/jmkg.69.3.19.66363

Bhatnagar, A., & Ghose, S. (2004). Segmenting consumers based on the benefits and risks of internet shopping. *Journal of Business Research, 57*(12), 1352-1360. http://dx.doi.org/10.1016/S0148-2963(03)00067-5

Bilgihan, A. (2016). Gen Y customer loyalty in online shopping: an integrated model of trust, user experience and branding. *Computers in Human Behavior, 61,* 103–113. https://doi.org/10.1016/j.chb.2016.03.014

Bitter, S., & Grabner–Kräuter, S. (2016). Consequences of customer engagement behavior: when negative Facebook posts have positive effects. *Electronic Markets*, *26*(3), 219–231. https://doi.org/10.1007/s12525–016–0220–7

Chaffey, D., & Ellis–Chadwick, F. (2019). *Digital marketing*. Pearson UK.

Devaraj, S., Fan, M., & Kohli, R. (2006). Examination of online channel preference: using the structure–conduct–outcome framework. *Decision Support Systems*, *42*(2), 1089–1103. DOI:10.1016/j.dss.2005.09.004

Hyde, K. F., & Lawson, R. (2003). The nature of independent travel. *Journal of Travel Research*, *42*(1), 13–23. https://doi.org/10.1177/0047287503253944

Koo, D. M., Kim, J. J., & Lee, S. H. (2008). Personal values as underlying motives of shopping online. *Asia Pacific Journal of Marketing and Logistics*, *20*(2), 156–173. http://dx.doi.org/10.1108/13555850810864533

Kotler, P. (2008). *Social marketing: influencing behaviors for good*. SAGE.

Laudon, K. C. (2008). *E–commerce: business, technology*. Pearson India.

Luo, J., Ba, S., & Zhang, H. (2012). The effectiveness of online shopping characteristics and well designed websites on satisfaction. *Mis Quarterly*, *20,* 1131–1144. https://doi.org/10.2307/41703501

Mirabi, V., Akbariyeh, H., & Tahmasebifard, H. (2105). A study of factors affecting customers purchase intention. *Journal of Multidisciplinary Engineering Science and Technology, 2,* 267–273. https://www.jmest.org/wp–content/uploads/JMESTN42350395.pdf

Moore, E. S., Wilkie, W. L., & Lutz, R. J. (2002). Passing the torch: intergenerational influences as a source of brand equity. *Journal of Marketing*, *66*(2), 17–37. DOI:10.1509/jmkg.66.2.17.18480

Rathore, A. K., Ilavarasan, P. V., & Dwivedi, Y. K. (2016). Social media content and product co–creation: an emerging paradigm. *Journal of Enterprise Information Management*, *29*(1), 7–18. DOI:10.1108/JEIM–06–2015–0047

Schmidt, K. E., Liu, Y., & Sridharan, S. (2009). Webpage aesthetics, performance, and usability: design variables and their effects. *Ergonomics*, *52*(6), 631–643. https://doi.org/10.1080/00140130802558995

Sharma, A., & Sheth, J. N. (2004). Web–based marketing: the coming revolution in marketing thought and strategy. *Journal of Business Research*, *57*(7), 696–702. DOI:10.1016/S0148–2963(02)00350–8

Yamane, T. (1973). *Research methodology/sample size.* University of Florida.

Yang, Z., & Peterson, R. T. (2004). Customer perceived value, satisfaction, and loyalty: the role of switching costs. *Psychology & Marketing, 21*(10), 799–822. https://doi.org/10.1002/mar.20030