

# Website trust, consumer satisfaction, loyalty and its effects on online food ordering services

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**Abstract:** This study examines the determinants of the customer ordering experience, which include customer satisfaction, website trust and loyalty. The determinants are characterised by website quality and service quality. A survey data of 235 online food ordering customers were used to test the research model using structural equation modelling. Results reveal that not only is there a positive relationship between website quality and website trust but also a significant positive relationship between service quality and customer satisfaction. Also, significant positive relationships are also found not only between customer satisfaction and website trust but also between customer satisfaction and loyalty. Finally, the study also found an unforeseen direct link between service quality and loyalty. Overall, the study revivals that operating online food ordering services successfully.

**Keywords:** Website trust, consumer satisfaction, loyalty, service quality, customers.

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## 1. INTRODUCTION

Internet has expanded more opportunities for many businesses with regard to the Consumers' response, ranging from trivial to outsized establishments. The presence of Internet banking has further facilitated enormous businesses in the current era. Those facilitated business are recently booming up tremendously due to the technological up gradation. The online food ordering habit is one among the popup culture of the consumers in today's world. Food ordered through online gratifies the requirements of every individuals who are busy living in the city, place their order over online and take delivery within few minutes. Previous researches on food ordering have examined the elements of conviction, gratification and trustworthiness of the consumer's environment who purchase food through offline. However, researchers have recently exposed that the online environment provides boundless prospects for collaborative and personalised marketing (Burke, 2002). When compared to offline the online environment (Wind & Rangaswamy, 2001) affords additional openings for interactive and personalised marketing practices. The Internet make available of dawn to dusk (Phau & Lo, 2004). The interest of searching things and information relating to the consumers are made easy with the competitive suppliers that match their anticipation (Singh, 2002), further procuring input from peers through Social Networking Sites in making decisions to purchase food (Herring, Scheidt, Wright, & Bonus, 2005; Bernoff & Li, 2008).

Furthermore, In the online business environment the website design has been exposed to be an essential feature (Marcus & Gould, 2000) where, service providers should familiarize their strategy to suit the local culture concerned (Gommans, Krishnan, & Scheffold, 2001).

In recent times, customer's conviction has also been observed in the current circumstance of online business (McKnight & Chervany, 2001) as its existence helps to conserve sustainable and healthy relationships with customers (Morgan & Hunt, 1994). Quite a few researchers have intended the area of information quality, privacy/security, and efficient payment system (Liu, Li, & Hu, 2013) which are focused on the effects of website design that concerned with the customers' conviction, gratification and trustworthiness (Cyr, Kindra, & Dash, 2008). (Liu, He, Gao, & Xie, 2008) And (Shankar, Smith, & Rangaswamy, 2003) have discovered that delivery services that rendered to the customers have substantial association with customer's gratification.

The research questions investigated by this study are as follows:

1. How website quality (information quality, website design, security / privacy and payment system) is influencing the website trust of customers on online food ordering?
2. How service quality (delivery, customer service and food quality) influences the customer's satisfaction?
3. How far the website trust is mediating the website quality and customer satisfaction?
4. How far the customer satisfaction is mediating the service quality and Loyalty?

Furthermore, the research gaps identified in the existing literature in the context of online food ordering services are as follows:

Consequently, this research intended to explore the website quality comprises of information quality, website design, security/privacy and payment system that are divergent and challenging in building customers' online trust to place their online food order. Hence it also explores the service quality that comprises of proficient delivery, exceptional customer service and quality of the food where it is also has a divergent effect that is typical to gratify the customers to increase their loyalty on online food ordering operators as well. Based on these justifications, this study have formulated and experienced a conceptual model with four hypotheses. The next section of the paper presents the literature that incorporates the key determinants of the conceptual model and hypotheses. Other sections report the findings of the study and suggest its theoretical and practical implications.

## 2. LITERATURE REVIEW

The following section discusses research of all variables and their relationships.

### *Website Quality*

The previous era has perceived widespread literature on the quality of website which indicated the customer satisfaction and the factors that motivate the purchase intention of the customer. Consequently, Website quality includes certain key factors such as interactivity, customisation, care, cultivation, choice, community, character and convenience (Srinivasan, Anderson, & Ponnavaolu, 2002); interactivity, novelty and complexity (Huang, 2003); community, individualisation, free services, technical integration and convenience (Wirtz & Lihotzky, 2003); information quality, connectivity playfulness, learning and interactivity (Chiu, Lin, & Tang, 2005); appearance, content quality, specific content and technical adequacy (Liao, Palvia, & Lin, 2006); website design, communication, order fulfilment, security/privacy, promotion and merchandising (Jin & Park, 2006); and, transaction speed, information quality security and user-friendliness (Shih & Fang, 2006). Amongst these factors, customer habitually expect three website that could assets and accompany their online meetings, that is, quality of system, information, and service (Shih H. , 2004). Quite a lot of attempts have been made to classify website's multiple characteristics (Dholakia & Zhao, 2010). Average time spent on online by the shopper is about 30 seconds before he moves to another website (Brohan, 1999). Attractive websites are demanded (Dawson & Kim, 2010) because its ambiance lead to an effective and intellectual internal states (Robert & John, 1982) than compared with traditional retail stores (Eroglu, Machleit, & Davis, 2003). In recent times, a numeral part of researchers have conducted an empirical study on website quality such as (Dekimpe, Steenkamp, Mellens, & Abeele, 1997; Rahimnia & Hassanzadeh, 2013; Liu, Li, & Hu, 2013). Therefore, the previous discussion suggests four important essentials of website quality, namely information quality, website design, security and payment system.

### *Information Quality*

Information is an essential element to trust (Flavián, Guinalú, & Gurrea, 2006; Wang & Emurian, 2005). In a correlated revision, (Yoon, 2002) experienced the association of website properties such as size of selecting a product, online information's accuracy, and the reputation of the firm to trust a particular website. There lies a significant relationship between the website properties and website trust is been found. Conferring to (Park & Kim, 2003), further wide-ranging information of the product leads the customers for their enhanced buying decisions and their level of satisfaction. (Ballantine, 2005) also found an optimistic association between qualitative information provided in the website and satisfaction of the consumer. Nevertheless, very less research has empirically surveyed the effect on the quantity of information furnished on a website (Peterson & Merino, 2003), and this calls for additional inspection (Kim & Lennon, 2010). As a sub-set of "usability" construct, the design of the information includes navigation or website structure

(Flavián, Guinalú, & Gurrea, 2006). If the former is poorly intended, a customer will quit from the website (McKinney, Yoon, & Zahedi, 2002). Availability of information eases the time taken to search and henceforth escalates consumer satisfaction (Glazer, 1991; Lynch Jr & Ariely, 2000) and accelerates a wise decision making capacity. Besides, the quantity of information (Ballantine, 2005) that are available may regulate the achievement or catastrophe of e-commerce (Yang, 2001).

### ***Website Design***

The design of the Website deals with expressive appeal, equilibrium, standardization and visuals of the website. It contains shapes, colour, photography, or even the style of the font (Garrett, 2010). Certain enquiries have put forward optimistic relationship between trust and visual magnificence of the websites (Karvonen, 2000) while a few of them show substantial relationship between these two (Wang & Emurian, 2005). Yet, all pragmatic research shows the optimistic and standpoint relationship between amusing user's experience and website aesthetics (Tarasewich, 2003). According to (McKinney, Yoon, & Zahedi, 2002), "Though the website's content is transparent and exclusively effective, if it is difficult to search or to get any needed information then the customer will definitely leave the site" (p. 308).

### ***Security***

The level of trust has an effect on customer's intention of buying a product from the website. For that reason, safety and security has been addressed as the prime concern among online consumers (Flavián, Guinalú, & Gurrea, 2006), (Mukherjee & Nath, 2007) also put forward that apparent value over privacy and security features of the websites is an essential antecedent of trust which eventually influences the behavioural intention of the consumers positively. Therefore, privacy and security of all the e-service providers have been addressed as the chief concern in various studies (Sathye, 1999; Liao & Cheung, 2002; Poon, 2007). Explicitly, privacy is preserved as the vital element for generating the trust in online (Hoffman, Novak, & Peralta, 1999) while security indicators such as Better Business Bureau (BBB) and trustee seals adopted by the websites have positive relationship with trustworthiness (Archetype/Sapient, 1999).

### ***Payment System***

People who shop through online has less tolerance. (Chang & Chen, 2003) for system feedback. As ordinarily said, before leaving the site the online shoppers wait for only eight seconds (Dellaert & Kahn, 1999). A web page design should contemplate certain appearance, functionality and loading time (Weinberg, 2000). The transaction time should be saved by the customer by the trustworthiness of them on the website design. Else, the customers may hesitate to use payment system provided in the website. Correspondingly If the company's website is considered equivalent to the characteristics of a sales assistant, then the former should personify some characteristics of the salesperson such as proficiency (Crosby, Evans, & Cowles, 1990; Doney & Cannon, 1997) and likeability (Hawes, Mast, & Swan, 1898; Doney & Cannon, 1997) that are optimistically associated with customer's trust on salesperson and the company (Doney & Cannon, 1997; Friedman, Khan Jr, & Howe, 2000). While searching for information, the quality of the information, Design of the website, payment system and security plays an imperative roles in influential customers' trust in their online experiences. A hypothesis is been framed from the above discussion accordingly:

***H1:*** Website quality has positive impact on website trust.

### ***Service Quality***

Service quality plays a significant part in customer gratification that patrons the services or products. Accordingly, efficient tools to assess service quality are precious to the companies who earn their revenues fully or partially from the service delivered to the customers. In addition, SERVQUAL tool which is a dimension of service quality that is widely used by numerous organizations to measure their customer satisfaction and loyalty (Landrum, Prybutok, Zhang, & Peak, 2009). The SERVQUAL concept was initially introduced by (Parasuraman, Zeithaml, & Berry, 1988) as a universal mechanism used to measure quality in services rendered on the basis of focus group's inputs. Regardless of its improvement in the marketing sector, it has been adopted by numerous other organizations such as web services and libraries (Gede & Sumaedi, 2013; Reichl, Tuffin, & Schatz, 2013; Wang, Liu, Sun, Zou, & Yang, 2014).

Generally Quality has been defined as "fitness for use" and "those product features which meet customer needs and thereby provide customer satisfaction" (Juran & Godfrey, 1999). Conferring to (Garvin, 1984), the definition given to the term quality differs depending on the approaching methods driven to mystical experience, manufacture, product, user and

value. In other word, an intangible activity or benefit that is provided to the customer by the service provider is known as quality. (Kotler, Saliba, & Wrenn, 1991). Deliberating to (Rolland & Freeman, 2010), the service quality concept in e-Tailing defines (1) to what extent does the website facilitates the customer for their efficient and effective shopping and purchasing of products and services, (2) the service delivered to the customer during the course of the whole experience from preliminary contact to fulfilment of the service. Despite the fact service discernments influences the loyalty of customer (Juga, Juntunen, & Grant, 2010), a more general evaluative construct, ie., satisfaction represents in contrast with the periodic and specific nature of transactional service performance (Oliver, 1997) that aids as an arbitrator in associating service quality and customer's repurchase loyalty (Olsen, 2002). The fundamental defensible tactic for ordering food through online from the companies is the provision of excellent service rendered to the customers'. Consequently, perceived service quality furnished by the online food ordering companies has a large level of influence on the satisfaction of the customer.

Based on the aforementioned discussion, three essential dimensions have been spotted for Customer satisfaction and retention, namely delivery of goods, customer service and food quality.

### ***Delivery***

In the environment of e-commerce era, the timely delivery of products plays a decisive role in Customer satisfaction and retention. (Dholakia & Zhao, 2010) have discovered that time importantly influencing the relationship among online store attributes and consumers' gratification. Delay in delivery of goods or services beyond the usual practice (e.g. one hour delivery) will have a pessimistic effect on customer's satisfaction irrespective of the highway transportation and monsoon conditions. As by the China's (OSP) Online Shopping Report produced by China Internet Network Information Centre (CNNIC) accessed in 2004, (Liu, He, Gao, & Xie, 2008) found that around 25 per cent among the overall Chinese customer who order food through online were not satisfied with their goods received due to the delayed delivery or wrong product. Besides, those preceding researches that have revealed about the term delivery which is found to have a noteworthy and an optimistic influence on customer's gratification. Variables such as Order fulfilment, essentially on-time delivery, dominates the effect on overall evaluations and satisfaction of the customer (Dholakia & Zhao, 2010). Distribution/delivery of goods has become essential to non-store, that includes online and retailing since where there is a sequential isolation among order placement and delivery of ordered merchandise (Dholakia & Zhao, 2010). As a result derived from the aforementioned literature, the timely delivery plays an essential role in customers' overall satisfaction and loyalty in online food ordering business.

### ***Customer Service***

(Reibstein, 2002) have determined that the service perceived by the customer has a high correlation with the post purchase practice of goods from the same company. (Posselt & Gerstner, 2005), says, by way of using the order effect theory the satisfaction of the customer which is perceived by the service rendered will influence the classification of service encountered. In fact, poor ranking customer service websites was the least likely for the post purchase decisions. It is been reflected due to the state of customer dissatisfaction regarding to the service provided. Additionally, Suleyman (2010) originated the quality of customer service that has a stern effect on overall satisfaction of online customer. Many Internet customers are concerned with real time, return and replacement issues, and immediate response to their queries from customer service representative. Finally this research proposes a line with earlier researchers (Selnes, 1998; Wiertz, De Ruyter, Keen, & Streukens, 2004) have exposed about the service quality which is an important antecedent of customers satisfaction.

### ***Food Quality***

Satisfaction of the customer who consumes food will depend upon the Quality of Food provided in fast-food restaurants (Kivela, Inbakaran, & Reece, 1999). The variety of the food may not be a part of service quality, rather than the varieties provided the quality of the food is focused more on its characteristics such as freshness, healthy, presentation and well-cooked that influences certain factors for the customers to be satisfied and also to make post purchase decisions. In addition to this observation, (Kotler, Saliba, & Wrenn, 1991), have revealed about the service that is provided by the services provider to the customer is an intangible activity or benefit, which can be a tangible product that is supplemented to an intangible service, or in an independent form.

From the preceding researches (Qin et al., 2010) it is found that three essential factors, namely, food quality, perceived value and service quality had a positive and a direct relationship with customer satisfaction. Also, certain other researchers Andaleeb and Conway (2006) and Parasuraman et al. (1994) have revealed, price and the quality of the product influences customer satisfaction excessively. Additionally, numerous studies on fast food restaurants exhibits the overall satisfaction related to food quality and it was tested as a potential factor of customer satisfaction (Kivela, Inbakaran, & Reece, 1999; Law, Hui, & Zhao, 2004). In this study, it is expected that there will be a significant association between customer satisfaction and food quality. For this reason, companies which delivers food to the customer should consider the quality of the food because is one of precarious strategies to create satisfaction on the customer.

**H2:** Service quality has direct and positive relationship with customer satisfaction.

#### ***Relationship between Website Trust and Customer Satisfaction***

Previous experience of a customer will help us to earn trust on a particular website. In the e-commerce atmosphere, if the customer gains an optimistic experience from his or her previous use of a product or service, then they will choose the same website to place the order. Similarly, in the case of ordering food through online the customers will visit again the same website if they trust it. (Yoon, 2002) have found and explored that there are four crucial factors in the formation of trust such as website properties, transactional security, personal variables and search functionality. These four factors will create a trust and if the customers are fulfilled then the overall satisfaction will be increased (Yoon, 2002). Hence, this discussion, explores website trust will have a significant effect on customer satisfaction.

**H3:** Website trust has positive influence on customer satisfaction.

#### ***Relationship between Customer Satisfaction and Loyalty***

The ultimate objective of the customer relationship is Customers' satisfaction and it has some major backgrounds such as perceived value and quality. It in the long run leads to the customer trustworthiness. Frequent studies have focused on the relationship between overall satisfaction and the performance of the firm in the conventional marketing method, whereas the literature reveals only limited number of studies have done on online retailing (Evanschitzky, Iyer, Hesse, & Ahlert, 2004; Hsu, 2008; Jiang & Rosenbloom, 2005; Kim & Lennon, 2010; Szymanski & Hise, 2000).

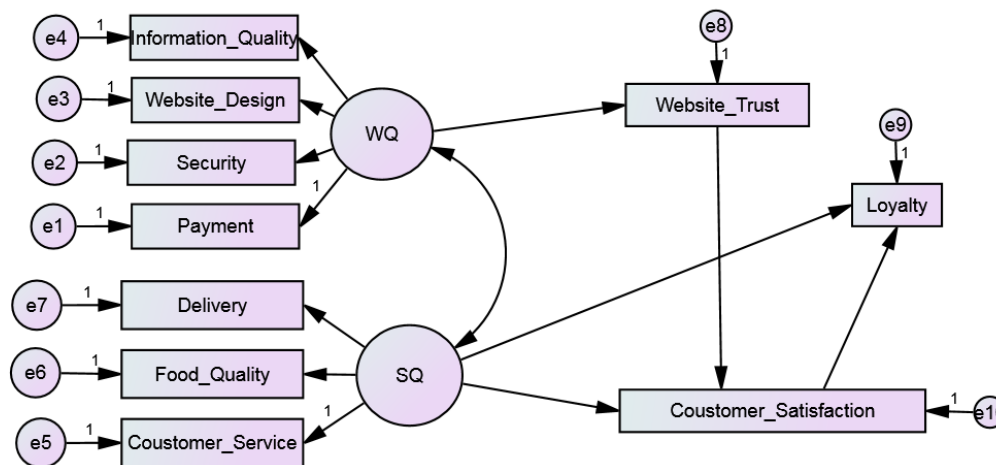
Certainly, satisfaction of the customer drives several beneficial outcomes. For instance, (Fornell, Johnson, Anderson, Cha, & Bryant, 1996) certain list shows about the published confirmations that endorses the favourable relationship among consumer satisfaction and performance of a business entity. By the behaviour the behavioural Loyalty and attitude can be measured (e.g. choice probability and repeat purchase probability of a brand) (e.g. commitment, intention to buy and brand preference) (Dekimpe, Steenkamp, Mellens, & Abeelee, 1997). Mostly consumers persist the service providers due to the customised or desire based attachments (Bansal, Irving, & Taylor, 2004; Juga, Juntunen, & Grant, 2010; Tsai & Huang, 2007). Caruana (1999) illustrates service loyalty as the level to which a consumer shows frequent attitude on post purchase of a product from a specific value provider. Customer have a favourable attitudinal outlook towards the offer and they only consider these providers when a demand for this specific need exists. Preceding studies have confirmed the significant relationship between post purchase intention and satisfaction of the customer (Mittal & Kamakura, 2001; Oliver, 1997; Yu & Dean, 2001), have confirmed the significant relationship between post purchase intention and satisfaction of the customer which is positive (Hackman, Gundergan, Wang, & Daniel, 2006). (Cass, 2001) a satisfied customer is expected to show brand loyalty, and customer e-loyalty that influenced by customer satisfaction (Flavián, Guinalfú, & Gurrea, 2006; Yoon, 2002) . Henceforth, on the basis of the enduring discussion, follows with proposed hypothesis.

**H4:** Customer satisfaction has positive impact on loyalty.

### **3. CONCEPTUAL FRAMEWORK**

The following conceptual model shows the relationship between experiences namely, website quality and service quality and the results namely, website trust, customer satisfaction and loyalty.





### Research design

According to (Sekaran, 2007), research design is a strategy for selecting resources and data used for processing in order to answer the researcher’s questions. The research design is a framework for describing the relationships between the variables taken in the study. This research have conducted through well-structured survey as a method of collecting primary data obtained from original source through questionnaires distributed to the sample population. This descriptive research aims to test the pivotal relationship between dependent and independent variables and. It also aims to examine the influence of customer trust and service quality that is mediated by customer satisfaction in influencing customer loyalty.

### Respondents for this research:

A quantitative study was conducted at one of the largest metro city in India, in order to test the formulated hypotheses. The respondents were chosen specifically in the particular zone where several online food ordering companies operating nearby such as Pizza Hut, McDonald’s, Domino’s, Sweggy, Zomato, Ubereat Deliveries.

### Sampling and data collection:

The purposive sampling technique is adopted for the study. The total number of sampling opted in this research is around 235respondents.The structured questionnaire is distributed to 240 users of online food ordering customers. Among those 240 samples only 235 data were received with the response rate of 98 percent. Between the total samples of 235, the maximum likelihood on the Goodness of Fit test would not be influential or would be a bias due to the sample size which was lesser than or equal to 200 (Ferdinand, 2006).

### Measurement of Research Variables

All constructs were measured using multiple items like 5-point Likert scales ranging from strongly disagree to strongly agree. Website quality consists of four scales namely Information quality, website design, security, and payment system. Subsequently Information quality is also evaluated with three dimensions such as information accuracy, information comprehensibility and information completeness. The adapted dimensions were initially developed by (Jeong, Oh, & Gregoire, 2003; Muylle, Moenaert, & Despontin, 2004). On the other hand, website design comprises of four aspects namely navigation, colour combination, and ease of use. Those aspects were taken from (Muylle, Moenaert, & Despontin, 2004; Jeong, Oh, & Gregoire, 2003; Kim & Stoel, 2004). Besides, security and payment system were adapted from (Wolfenbarger & Gilly, 2003; Liu, He, Gao, & Xie, 2008), respectively the payment construct that has only two items which is not statistically reliable, for this reason the study developed two more items to evaluate the construct based on the researchers’ online experience of online food ordering website. Certain additional items are included for service quality that consists of three scales namely delivery, customer service and food quality. Delivery scale consists of four items in which two of those are taken from (Wolfenbarger & Gilly, 2003). The third element was constructed by (Liu, He, Gao, & Xie, 2008) the fourth item was established on the basis of an earlier exploratory study on 34 academicians’ perceptions toward online food ordering and delivery services. This item deals bout the “the riders who delivers food are

efficient in delivering it at our door step”. Finally, the quality of the food scale was developed on the basis of the previous study findings. This scale consists of four items, that is, the foods delivered are fresh, presentation, well cooked and variety of healthy foods provided by the food operators. Furthermore, the authors are proposed to utilise three scales to examine the outcome of the study, namely website trust, customer satisfaction and loyalty. The website trust and satisfaction of the customer were adapted from (Cyr, Kindra, & Dash, 2008). On the other hand, loyalty consists of three items, two of which were taken from (Cyr, Kindra, & Dash, 2008) and one item from (Ribbink, Van Riel, Liljander, & Streukens, 2004). The survey mechanism consists of two sections. Primarily on, respondents who are requested to rate their agreement on statements related to their latest online food ordering experience. Each item was measured on a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). In the second section, respondents were asked to fill in their demographic profile.

**Estimation toward Measurement Model (Validity and Reliability)**

Estimation made towards the measurement model is done by validity and reliability test of each research instrument (Table 1). The result of convergent validity and reliability test shows that all indicators are valid since they have critical ratio value above 2, though there are some indicators with the factor loading  $\leq 0.4$ . Hair et al., (2010) stated that the required lambda value (factor loading) should be greater than 0.4. If this requirement is not achieved, then the CR or critical ratio value, whichever is identical to the t-value will be greater than 2 that indicate the indicators’ factor significantly. Therefore, it can be concluded that the measurement indicators have fulfilled the requirements of convergent validity so that it becomes a unity of measuring instruments that has to be predicted (Hair et al., 2010). From the reliability test the extracted construct reliability have the variances and those variables are reliable, which indicated by the value of construct reliability that is above 0.7 and variance extracted is greater than 0.5.

While assessing reliability analysis through cronbach’s Alph, various authors have suggested dissimilar level of acceptance. For instance, Nullally(1967) have recommend the acceptable alpha value should be between 0.50 and 0.60. Nevertheless, in the second edition of psychometric theory book, Nunnally(1978) the increased level of acceptance and consideration of alpha value should exceed the minimum of 0.70 for internal consistency.

Construct	Factor loading	Cronbach’s Alpha	CR	AVE
<b>Website Quality</b>				
Information quality	.740	.767	.788	.490
Website design	.571			
Security	.582			
Payment	.864			
<b>Service quality</b>				
Delivery	.744	.769	.778	.540
Food quality	.708			
Customer service	.751			
<b>Website trust</b>				
Wt1	.684	.780	.887	.365
Wt2	.754			
Wt3	.657			
Wt3	.095			
Wt5	.447			
<b>Customer satisfaction</b>				
Sat1	.382	.826	.978	.568
Sat2	.498			
Sat3	.739			
Sat4	.462			
Sat5	.476			
Sat6	.480			
<b>Loyalty</b>				
Lo1	.682	.803	.830	.514
Lo2	.687			
Lo3	.442			
Lo4	.352			

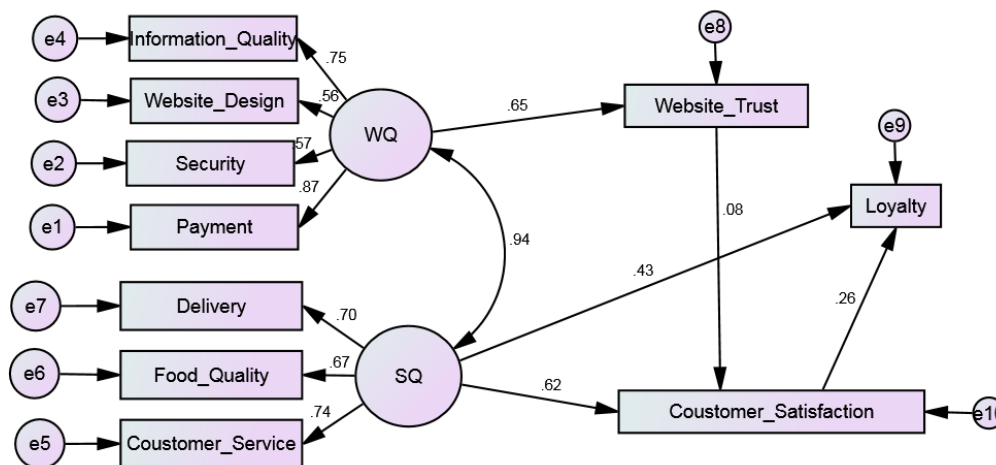
### Discriminant validity

Conferring to (Fornell & Larcker, 1981) suggestion, the discriminant validity can be judged by matching the amount of the variance taken for a construct that is shared with other constructs. Several other authors have recommended a threshold value of correlation between two constructs i.e., 0.85 (Clark & Watson, 1995; and Kline, 2011), although other research authors have recommend a value of 0.90 (Gold, Malhotra & Segars, 2001; and Teo, Srivastava, & Jiang, 2008) that is acceptable for avoiding multicollinearity issues. In this study, correlation value 0.90 was considered to achieve discriminant validity. The discriminant validity is attained because correlation value between two constructs is below the cut-off point.

	Satisfaction	Website quality	Service quality	Website trust	Loyalty
Satisfaction	1				
Website Quality	0.785	1			
Service Quality	0.770	0.868	1		
Website Trust	0.875	0.854	0.826	1	
Loyalty	0.789	0.873	0.869	0.850	1

### Model result

Structural equation modelling was used to test the relationships for which the hypothesis is framed for a particular variables/construct in the model. According to Anderson and Gerbing (1988) have recommended a two-step method of performance that is been consider. Primarily, the assessment of the critical dimension properties of the scales are utilised in the study. Subsequently, the researchers focused on the estimation of the structural model and the testing of the specified hypotheses.



### Coefficient estimation of influence between variables

#### Regression Weights:

			Estimate	S.E.	C.R.	P	Label
Website Trust	<---	Website Quality	.679	.063	10.824	***	Sig
Customer Satisfaction	<---	Service Quality	.694	.094	7.392	***	Sig
Customer Satisfaction	<---	Website Trust	.069	.058	1.175	.240	Not sig
Loyalty	<---	Service Quality	.520	.102	5.104	***	Sig
Loyalty	<---	Customer Satisfaction	.277	.080	3.438	***	Sig



Indicators			Estimate	S.E.	C.R.	P	Label
Payment	<---	Website Quality	1.000				
Security	<---	Website Quality	.473	.052	9.062	***	Sig
Website Design	<---	Website Quality	.707	.079	8.989	***	Sig
Information Quality	<---	Website Quality	.731	.056	13.051	***	Sig
Customer Service	<---	Service Quality	1.000				
Food Quality	<---	Service Quality	.682	.070	9.720	***	Sig
Delivery	<---	Service Quality	.998	.097	10.272	***	Sig

Model	Chi-square	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study model	75.233	2.351	.000	.937	.891	.956	.076
Recommended value		Acceptable fit [1-4]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

#### Test of hypothesis:

The significance tests for the structural model factors are used as the basis for accepting or rejecting the hypotheses framed. A significant and a positive relationship between website quality and website trust supports the Hypothesis ( $H_0$ ) formulated initially (standardized path coefficient=.678, p value=.000). Website quality in this study consists of several subscales such as information quality, website design, security and payment system. These aspects contribute significantly to increase the level of trust on a website by a respondents. Hence the study also found a significant and a positive relationship between service quality and satisfaction, which supports Hypothesis 2 (standardized path coefficient=.694, p value=.000). Correspondingly, in this study, delivery, customer service and food quality are the subscales of service quality. If these aspects are improved, the satisfaction level will also directly increase. Furthermore, significant relationships are also found between website trust and satisfaction (standardized path coefficient=.069, p value=.240) and satisfaction and loyalty (standardized path coefficient=.277, p value=.000), supporting Hypothesis 3 and Hypothesis 4 respectively. However, results also show unforeseen link between service quality and loyalty. These findings confirm that service quality, website trust and satisfaction are critical processing factors that lead to loyalty with the online food ordering companies.

#### 4. CONCLUSION

In this study, attempt was made to identify the important factors that lead to loyalty in an online ordering environment. Results suggest that online food ordering businesses have to emphasise on information quality, website design, and security/privacy and payment system towards their customers in order to growth the level of web trust and satisfaction. The service providers could also enjoy continuous recurring incomes from the loyal customers if they provide efficient delivery, reliable customer service and food quality.

The results of the empirical study provide support for the positive relationships between website quality and web trust, service quality and satisfaction, web trust and loyalty, and satisfaction and loyalty. Therefore, this practical study offers some important findings, summarised as follows:

- Information quality has a significant positive impact on web trust, which is consistent with the study of Yoon (2002).
- Website design has significant positive impact on website trust, which is consistent with the study of (Yoon, 2002).
- Security has significant positive impact on website trust. However, this finding differs from the finding by ( Roca, Juan , Vega, & Juan, 2009)which found that there was no significant relationship between security/ privacy and online trust.
- The effect of payment system on website trust is also significant. Previous research on website trust seldom touches on it. Again, this study uncovers the effect of payment system on website trust.

- As hypothesised, delivery is found to exert a significant positive influence on customer satisfaction. This finding is consistent with the study of (Liu, He, Gao, & Xie, 2008).
- Customer service has positive impact on satisfaction, which is consistent with the study of (Zeithaml, Parasuraman, & Malhotra, 2002).
- Food quality has positive impact on satisfaction, which is consistent with the study of (Qin & Prybutok, 2009)

Customer satisfaction has positive impact on loyalty which is consistent with the study of (Flavián, Guinalú, & Gurrea, 2006; Yoon, 2002). Finally, an unforeseen link between the second order factor namely loyalty and service quality reflects that effective delivery, reliable customer service and food characteristics (e.g. cleanness, performance, hygienic) are also essentials for operating successful food ordering services.

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