# FACTORS INFLUENCING LOYALTY IN HOTELS' FINE DINING RESTAURANTS MODERATED BY SWITCHING COST

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Dedicate to my beloved family.

#### ACKNOWLEDGEMENT

### IN THE NAME OF GOD, MOST GRACIOUS, MOST COMPASSIONATE

May I express my appreciation to GOD, for giving me the blessing for health, strength and earnestness to accomplish and fulfill this thesis.

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#### ABSTRACT

Many studies have been conducted on developing loyalty model in hospitality and restaurant industry, but the inhibiting factors of restaurant customer switching have yet to be identified. To maintain loyalty the literature has proven that customer satisfaction is connected positively to loyalty in hospitality industry. Hence, the main objective of this thesis is to maintain and to improve loyalty through developing a basic model of service quality-satisfaction-loyalty by taking two steps. First, the service quality model was integrated with the independent variables which were the relationship marketing and the corporate social responsibility. Second, this study examined the moderating role of switching cost on customer satisfaction and loyalty association. Using a survey questionnaire, the data was collected from 120 event organisers of corporations who have the experience of conducting corporate gatherings at hotels' fine dining restaurants in the Klang Valley area. Partial Least Squares (PLS-SEM) method was used to analyse the reliability and the validity of the measurement model and the hypothesised relationships in the proposed research model. The findings supported the positive relationships between independent variables of the study (i.e. service quality, relationship marketing and corporate social responsibility) and customer satisfaction as a mediator. This research found that the switching cost in hotels' fine dining consisted of non-monetary cost. The result of this thesis also supported the moderating role of switching cost in satisfaction and loyalty association. The result indicated high switching cost (nonmonetary) will decrease the effect of customer satisfaction on loyalty.

### ABSTRAK

Banyak kajian telah dijalankan untuk membangunkan model kesetiaan dalam industri hospitaliti dan restoran, tetapi faktor-faktor menghalang penukaran pelanggan restoran masih belum dikenal pasti. Untuk mengekalkan kesetiaan, sorotan literatur telah menyatakan bahawa kepuasan pelanggan berkait secara positif dengan kesetiaan dalam industri hospitaliti. Oleh itu, objektif utama tesis ini adalah untuk mengekalkan dan meningkatkan kesetiaan melalui pembangunan model asas perkhidmatan kualiti-kepuasan-kesetiaan dengan mengambil dua langkah. Pertama, model kualiti perkhidmatan telah diintegrasikan dengan pembolehubahpembolehubah tidak bersandar iaitu lebih pemasaran perhubungan dan tanggungjawab sosial korporat. Kedua, kajian ini mengkaji peranan penyederhana peralihan kos terhadap hubungan kepuasan pelanggan dan kesetiaan. Menggunakan tinjauan soal selidik, data dikumpulkan dari 120 penganjur-penganjur acara-acara syarikat yang berpengalaman menjalankan perhimpunan korporat di restoran makanan mewah di hotel di kawasan Lembah Klang. Kaedah Kuasa Dua Terkecil Separa-Permodelan Persamaan Struktur (PLS-SEM) digunakan untuk menganalisis kebolehpercayaan dan kesahihan model pengukuran dan hubungan hipotesis dalam model penyelidikan yang dicadangkan. Hasil kajian menyokong hubungan positif antara pembolehubah tidak bersandar (iaitu kualiti perkhidmatan, pemasaran perhubungan dan tanggungjawab sosial korporat) dan kepuasan pelanggan sebagai penyederhana. Kajian ini mendapati bahawa kos penukaran di restoran makanan mewah di hotel terdiri daripada kos bukan kewangan. Dapatan tesis ini juga menyokong peranan penyederhana kos penukaran terhadap hubungan kepuasan dan kesetiaan. Hasil kajian telah menunjukkan kos penukaran yang tinggi (bukan kewangan) akan mengurangkan kesan kepuasan pelanggan terhadap kesetiaan.

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# LIST OF ABREVIATIONS

UNWTO	-	United Nation World Tourism Organization
MAH	-	Malaysian Association of Hotels
SQ	-	Service Quality
RM	-	Relationship Marketing
CSR	-	Corporate Social Responsibility
CS	-	Customer Satisfaction
CL	-	Customer Loyalty
SC	-	Switching Cost
GDP	-	Gross Domestic Product
CAGR	-	Compound Annual Growth Rate
ASEAN	-	Association of Southeast Asian Nations
SERVQUAL	-	Service Quality Dimension
RATER	-	Reliability, Assurance, Tangibles, Empathy, Responsiveness
SERVPERF	-	Service Performance

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**CHAPTER 1** 

### **INTRODUCTION**

#### 1.1 Research Background

The hotel and hospitality industry in Malaysia has experienced tremendous growth, due to the booming travel and tourism trade. The hotel industry will continue to offer copious commercial opportunities for the country and businesses alike. In 2010, tourist arrivals to Malaysia reached a new high of 24 million. It is the highest ever for the sixth straight year. The United Nations World Tourism Organisation (UNWTO) placed Malaysia in the top ten list in terms of tourist arrivals for 2009 (Bernama, 2010).

In line with the growing number of tourists, the hotel industry in Malaysia has also stepped up its development and upgrading programmes. By the end of 2014, the Malaysian Association of Hotels (MAH) recorded a total of 1151 hotels with 100,708 hotel rooms to cater to tourist arrivals (MAH Press Release, 2014). Tourist arrivals in Malaysia in 2014, register a hike of 6.7%. The country received 27.4 million (27,437,315) tourists from January to December 2014. Correspondingly, tourist receipts rose by 10.0%, contributing RM72 billion to the country's revenue against RM65.4 billion in 2013.

Due to the competitive nature of this industry, it is imperative for hotel operators to constantly seek new ways to improve their services, as well as map out strategies to provide memorable stays for their patrons. They have to maintain a delicate balance between catering to the most basic needs of their guests, and at the same time, pampering them with all the comforts available, thus making their hotel stay an enjoyable and unforgettable experience (Cheng and Zabid, 2011).

Hence, it is important for hotel operators to keep abreast of the current and future needs of the ever-evolving industry, and respond to the demands of increasingly sophisticated hotel guests. Innovation and creativity are crucial in maintaining a competitive edge in the hotel industry. Hotel operators need to create unique, distinctive service elements to exceed the hotel guests' expectations; translating their experiences into a favorable corporate image and creating customer loyalty (Cheng and Zabid, 2011).

One of the facilities hotels provide for customers is restaurants and specifically the scope of this research is fine dining type of hotels' restaurants where serve high quality foods and beverages in pleasent ambiance. The development of hospitality and gastronomy, as well as tourism, has been attracting public attention long time ago. The gastronomic offer is one of the most important factors that influence the overall tourist impression about destination. The fine dining restaurants are one of the important parts of hotels that can provide profit as well as reputation for hotels. Fine dining restaurants require the one unique offer of hotel gastronomic market and as such they can survive on the market (Misko, 2014).

On the other hand, Malaysia is famous for diversity of food due to its multinational ethnics. In recent years, restaurant industry is one of the service sectors which its growth and internationalization have become increasingly significant; the influence of western culture and the subsequent entry of multinational restaurants set a considerable change in lifestyles and the food choices of Malaysian (Euromomonitor, 2011). In many other parts of the world, dining out is one of the fastest growing service aspects. Based on ACNielsen survey 2004, nearly all Filipino (99%), Taiwanese and Malaysian (98%) and Hong Kong people (97%) are restaurants' patrons. It is not over to say that, the eating out culture has become a way of life for all.

In this regard, Malaysian restaurant industries have been growth competitively and continue to grow as the demand from consumers are increased. This is reflect to the report, fast food sectors sees 10% growth (Euromonitor International, 2012a) and full service restaurants experiences 5% growth in 2011 (Euromonitor International, 2012b). However, referred to Euromonitor International full service restaurants in Malaysia's report on 2012, fine dining restaurants are gaining popularity owing to urbanisation of Malaysian where life is getting busier in urban areas where people are opt to dine out or having meal away from home.

In this era, globalization is increasingly important. Information on factors determining the creation of loyalty among customers becomes an essential matter. Thus, the same concept applies here where it is imperative for hospitality managers to identify factors which influence customer to choose one fine dining restaurant over another; to take advantage of such a huge market potential, restaurants need to start in investigating the factors that affect loyalty by understanding consumer perception about the restaurants.

Keeping in view of the growing eating out culture and the increasingly competitive environment, it is definitely important for hospitality services to be customer-oriented by understanding customer needs and supplying their customers with the service that fill the void. This research is to study loyalty in hotels fine dining restaurants in Malaysia by investigating on the association between customer satisfaction and loyalty, with considering the moderating role of switching cost. The information will be useful for restaurants owners regarding the important factors that would contribute to a successful restaurant in Malaysia. The research shall begin with the investigation on customer satisfaction in leading to loyalty and further to delve into the important role of switching cost as a moderator. The following is some brief explanation for each variable which has been used in this study.

#### **1.2 Problem Statement**

The Economic Census (2011) reported restaurants in Malaysia reached the annual growth rate of 6.5% in 2010. From 2008 to 2012, full service restaurants recorded the highest average growth rates in terms of sales, outlets and transactions. In 2012, this sector was dominant subsector representing over one-third of the total market (US\$3.4 billion). In 2013-2017 forecast period even stronger growth is expected, with a CAGR (Compound Annual Growth Rate) of 5.4% to reach anticipated sales of US\$4.4 billion in 2017 (Market Access Secretariat, Global Analysis Report, 2014). Along with Malaysia's development and changing lifestyle, fine dining restaurant is seen growing in positive value (Euromonitor International, 2012c).

This study tries to fill the gap of lack of research on consumer behavior in hotels' fine dining restaurants as a part of restaurant and hospitality industry despite the increasing importance and uprising demand for this type of restaurants (Kim et al., 2009). In spite of the fact that, this sector of the restaurant industry has great economic potential and can be capitalized upon with further improvements, not many empirical studies have been conducted on it in Malaysia (Mukesh Kumar et al., 2009).

Fine dining restaurants can be located in several places, and usually within a luxury hotel in order to provide sufficient sales volume (Misko, 2014); they can be located in hotels and benefit from walk in customers as well as hotels' guests (Rohani et al, 2012). Fine dinings were considered for both business and leisure purposes by patrons. On the other hand, one of the major contributors of hotels' satisfaction is the quality of hotels foods and restaurants (Misko, 2014). The food and beverage served in hotels used to improve hotels image (Hume, 2003). Hence, locating fine dining in hotels can benefit both hotel and fine dining as well (Misko, 2014). Thus, recently hoteliers have started to utilize high profile chefs and well known restaurateurs; so they have changed the way they look at hotels' restaurants in order to be able to compete with neighborhood restaurants (Hume, 2003).

Thus, this study aims to develop the loyalty forming model in hotels' fine dining restaurant. First, by bridging the gap of neglecting the role of switching costs in satisfaction and attitudinal loyalty relationship in hotels' fine dinings; second, this research following the initial study's model (service quality-satisfaction-loyalty, Cronin and Taylor, 1992) aims to develop loyalty through customer satisfaction; to develop the model study examines customer satisfaction through three independent variables based on previous litratures namely, service quality, relationship marketing and corporate social responsibility; thus, study could compare the effect of each independent constructs towards customer satisfaction whereas Cronin and Taylor's model that only examined the effect of service quality on customer satisfaction.

Despite the importance of switching cost in preventing customers to attract by competitors and increasing loyal customers, there are not enough research and investigation on switching cost indicators in fine dining restaurants (Heesup Han, 2008). This research is the first attempt to identify the switching barriers in hotels' fine dining in Malaysia. Hence, determining the switching cost and its effect on loyalty can develop the loyalty model in hotels' fine dining restaurant. Consequently, this research aims to fullfill the gap in whether switching cost as a moderator can affect the satisfaction-loyalty relationship in hotels' fine dining restaurants. In the hospitality competitive environment, identifying alternative means of inhibiting customer switching, such as switching barriers, is particularly useful for retaining customers in this industry (Ranaweera and Prabhu, 2003).

Moreover, since it has been stated that customer satisfaction is connected positively with loyalty in the hospitality industry (Chitty et al., 2007; Schall, 2003); this research following the initial study's model aims to develop loyalty through customer satisfaction; for this purpose study examined customer satisfaction through three independent variables namely, service quality, relationship marketing and corporate social responsibility. The concurrent examination of three independent constructs (SQ, RM and CSR) would enable researcher to find out which element has the most effect on customer satisfaction in hotels' fine dining restaurant.

Researchers indicated in service quality-satisfaction-loyalty model high level of perceived service quality would result in high level of customer satisfaction which positively influence customer loyalty (Cronin and Taylor, 1992; Olsen, 2002; Han and Ryu, 2009; Qin and Prybutok, 2009), however rarely examined the same model in hotels' fine dining restaurant based on modified SERVPERF instrument (Qin and Prybutok, 2009) to measure service quality; the modified SERVPERF included recovery besides the other five dimensions (reliability, assurance, tangibililty, responsiveness and empathy). This study tries to fill this gap by employing modified SERVPERF (Qin and Prybutok, 2009) to evaluate service quality in hotels' fine dining restaurant.

However, there are some researchers who tried to examine the value of relationship marketing in building customer satisfaction in hospitality sector such as Woo Gon Kim et al., (2006), Byeong Yong Kim et al., (2006), and Camile et al., (2005); however, most researches on the understanding of relationship marketing to date were conducted from the view of Western countries and there are few researches of Malaysia and Asia. Being culturally collectivist and having unique relationship format, makes Malaysian consider proper action and accurate strategy which can benefit this distinct culture and relationship and finally increase satisfaction levels (Ndubisi, 2004). Beyond providing satisfactory products and services, many hospitality businesses have recently recognized the benefits of establishing and nurturing on-going relationships with their customers (Oh, 2002). Sui and Baloglu (2003) claimed that predictors and outcomes of commitment should be investigated across different hospitality operations to better understand strategic insights.

Corporate social responsibility or CSR engagement is another factor that could provide better understanding of customers and enhance satisfaction levels (Sen and Bhattacharya, 2001). There are some examples of CSR in the restaurant industry which reveals the importance of CSR and customer behavior in this category; in the study of Christine Ye et al., (2014), the authors examined how corporate social responsibility (CSR) impacts consumer service evaluation of restaurants; also Lee and Heo (2009) examined a mediating effect of customer satisfaction between corporate social responsibility (CSR) activities and firm value for US hotels and restaurants. Although, there are some studies of CSR initiatives towards restaurant industry, there is still not much attention on fine dining restaurants in this aspect (Parminder Kaur, 2013; Christine Ye et al., 2014; Monika and Morven, 2005; Kris and Barbara, 2014).

Thus, in conclusion of given information, particularly, this study aims to develop the loyalty formation model in hotels' fine dining restaurant. First, by identifying switching costs and its moderating role in satisfaction and loyalty relationship in hotels' fine dinings; second, through factors affecting customer satisfaction which in turn leads to customer loyalty based on research's model. Consequently the problem statement implies this study tries to examine new context and setting of restaurant industry with new developed framework and proposed constructs.

#### **1.3 Research Question**

Based on the previous sections of research background and problem statement, the research questions were established to define the focus of the study. This study aims to investigate the following research questions:

- 1. What are the determinants of customer loyalty (attitudinal) in hotels' fine dining restaurant in Malaysia?
- 2. Does customer satisfaction have an effect on driving loyalty (attitudinal) in hotels' fine dining restaurant in Malaysia?
- 3. What are the effect of three independent variables namely service quality, relationship marketing and corporate social responsibility on customer satisfaction?
- 4. Does customer satisfaction act as a mediator between three independent variables of study (SQ, RM and CSR) and customer loyalty (dependent variable)?
- 5. What are the switching costs in hotels' fine dining restaurant?

6. Can switching cost as a moderator in satisfaction and loyalty relationship lead to improve loyalty in hotels' fine dining restaurant?

#### 1.4 Research Objective

The main objective of this research is to develop new framework for understanding loyalty in hotels' fine dining restaurant, by considering the areas of consumer perception, customer satisfaction and loyalty. The following is the short list of the objectives of this research:

- 1. To examine the effect of three proposed constructs of this research namely service quality, relationship marketing and corporate social responsibility on customer satisfaction.
- 2. To determine customer satisfaction effect on attitudinal loyalty.
- 3. To investigate the moderating role of switching cost in satisfaction and loyalty relationship.

#### 1.5 Scope of the Study

The main focus of this research is to investigate factors influence customer loyalty in hotels' fine dining in Malaysia. This research selected Malaysia as one of the well-known tourist destination which increased its GDP by investing on tourist and hospitality industry. Malaysian restaurant industries have been growing competitively and continue to grow as the demand from consumers increase.

In this respect, one of the main contributors in restaurant industry in Malaysia is fine dinings; as mentioned earlier it was counted for generating one-third of revenue in this industry (Euromonitor International, 2011). Particularly the scope of this research is hotels' fine dining restaurant which defines as only fine dining restaurants located inside hotels; based on Misko (2014) fine dining restaurants can be located in different places, locating fine dining in hotels can benefit both hotel and fine dining as well.

Moreover, since Malaysia is a big country and consists of many states, it is not possible for this research to study whole country in such a short time. Therefore, the main focus of this research is only on the Klang Valley area. There are some reasons regarding selecting hotels' fine dining in the area of Klang Valley as a scope of this research.

First, the fine dining restaurant segment has gained popularity among Malaysians especially in urban areas such as Klang Valley (Mukesh Kumar et al., 2009). Second, the high concentration of well to do members of the upper echelons of society, expatriates and tourists, as well as the numerous government and corporate offices in this area, provide a good market for these kinds of establishments (Euromonitor International, 2011). In addition, these restaurants are frequented for both business and leisure purposes; Furthermore, promotional efforts to popularize these establishments by the relevant authorities are being carried out on an on-going basis (Mukesh Kumar et al., 2009).

Particularley, the main sample of this research is the event organizers of corporations who conduct or manage an organizational gathering for different purposes in hotels' fine dining restaurants. The reason to choose event organizers is they are the most available sample for this research due to the nature of fine dining environment. To prevent bias the event organizers were supposed as one of organizations' guest that has the experience of being served at hotels' fine dining restaurants.

#### **1.6** Significance of the Study

This study tries to extend the body of knowledge related to consumer behavior and loyalty in hotels' fine ding restaurant in Malaysia. It is expected that this study contributes both to the theoretical and practical understanding of consumer behavior. This study has some major contributions through enhancing loyalty in two steps.

First, this thesis represents the first attempt regarding determining switching costs to develop loyalty in hotels' fine dining restaurant in Malaysia from theoretical and empirical perspective. While the effect of switching costs has been investigated in the previous consumer literature, inhibiting factors of restaurant customer switching have not been well identified (Heesup Han, 2008). Identification of switching barriers that moderate the satisfaction and loyalty relationship would provide a developed model to retain even dissatisfied customers.

Second, this thesis is unique in terms of selecting hotels' fine dining in Malaysia as the scope of research. Based on Harr (2008) the marketing perspectives of fine dining restaurants mostley represent the Western countries view and not much attention paid to this industry in Asian countries. In addition, Kim et al., (2009; p. 14) stated, "Although previous researchers have examined other types of restaurants there is not much attention on fine dining restaurants".

Particularly regarding fine dining in Malaysia, Mukesh Kumar et al., (2009; p.124) believed that, "in spite of the fact that, this sector of the restaurant industry has great economic potential and can be capitalized upon with further improvements, not many empirical studies have been conducted on it in Malaysia". Hence, this research's information is expected to be useful for existing and prospective fine dining restaurants and even for hotel managers who are considering to improve their catering services as well as who intend to expand their business into the restaurant industry in Malaysia.

Moreover, this study contributes to the body of existing knowledge by developing a reliable and valid multi-scale framework that assesses hotels' fine dining restaurant customers' loyalty through customer satisfaction; to maintain loyalty it has been stated that customer satisfaction is connected positively with loyalty in hospitality industry (Chitty et al., 2007; Schall, 2003).

Hence, it is pertinent to initially understand what drives customer satisfaction in hotels' fine dining as it plays a crucial role in determining future patronage of a service provider (Hess and Story, 2005; Berschler, 2006). Current thesis to maintain and increase loyalty through customer satisfaction developed the basic model of service quality-satisfaction-loyalty (Cronin and Taylor, 1992). This study developed the previous model by examining two more independent variables namely relationship marketing and corporate social responsibility in connection with customer satisfaction; the development of existing model helps to identify which ancedents contribute more in meeting and exceeding customer satisfaction and in turn generating loyalty.

Moreover, the similar investigations in the hospitality industry that simultaneously examine the influence of three ancedents including service quality, relationship marketing and corporate social responsibility on customer satisfaction and loyalty are not available. The developed scale would act as a stimulus for additional research that develops more integrative theories in explaining restaurants' consumer behavior.

### 1.7 Key Terms of Operational Definition

**Service Quality:** Service quality is an achievement in customer service. This study follows SERVPERF scale including six items (tangibles, reliability, assurance,

responsiveness, empathy and recovery) based on Cronin and Taylor (1992) and Qin and Prybotuk (2009) to study service quality.

**Relationship Marketing:** Process of identifying and establishing, maintaining, enhancing, and when necessary terminating relationships with customers and other stakeholders, at a profit, so that the objectives of all parties involved are met, where this is done by a mutual giving and fulfillment of promises (Gronroos, 1997, p. 407; Morgan and Hunt, 1994). This study follows Ndubisi and Chan (2005) relationship marketing framework which has developed the trust-commitment model by Morgan and Hunt (1994) and consists of trust, commitment and communication.

**Corporate Social Responsibility:** Building upon the stakeholder theory proposed by Clarkson (1995) and based on Sen and Bhattacharya (2004) multi-dimensional measurement of CSR, this study proposes four dimensions for CSR including employee support, community relation, food quality and environment support.

**Customer Satisfaction:** Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. Overall satisfaction is used in this research based on Han and Ryu (2009) and Qin and Prybutok (2009). Overall satisfaction has become the most widely applied measurement in assessing customer satisfaction in tourism and hospitality services.

**Customer Loyalty:** This research regarding loyalty follows attitudinal approach to assess loyalty in hotels' fine dining. This research follows the attitudinal loyalty based on study by Han and Ryu (2009) which has been examined in restaurant industry.

**Switching Costs:** This research takes the non-monetary (positive) type of switching barriers including preference and relational investment which according to Heesup

Han et al., (2011) has more impact on the relationship of satisfaction and loyalty in restaurant industry. The terms switching barrier and switching cost used interchaneably in this study

**Hotels' Fine Dining Restaurant:** "A hotel restaurant will be defined as any restaurant located in a hotel, regardless of the operating structure of the restaurant and possible brand/chain affiliation" (Bakker, 2006; p.6). Additionally, fine-dining restaurants can be located within luxury hotels to provide sufficient sales volume (Misko, 2014) and cater to walk-in consumers besides the hotel guests (Rohani et al., 2012). In this research based on Euromonitor International (2012b), hotels' fine dining restaurants in Malaysia are a component of full service restaurants where customers pay a premium for fine food and impeccable service.

**Event Organizer:** Event organizer is a person, responsible for the production of events from conception through to completion. They work in the public, private and not-for-profit sectors and can work for event management companies, in-house for an organization or freelance. In this research event organizers are who work in-house for an organization and are responsible for duties such as researching markets to identify opportunities for events; liaising with clients, producing detailed proposals for events, agreeing and managing a budget, securing and booking a suitable venue or location, and post-event evaluation. Further, event organizers besides carrying out these typical activities are considered as one of organization's guest who has been served in targeted hotels' fine dining.

#### 1.8 Organization of Study

This study comprises of five chapters. The first chapter, which is the introduction, provides an insight on what the study tries to achieve and the rapid growth of hospitality industry around the globe including Malaysia. In addition, this chapter also relates the research background, states the research problem, objectives and explains the justification of this research.

The second chapter focuses on literature review of the study sought from secondary data. In this chapter, the researcher attempts to zero in on the existing theories and models such as the quality dimension, relationship marketing concepts and models, corporate social responsibility determinants and dimensions, customer satisfaction concept and evaluation, loyalty and last but not least the moderating effect of switching cost on satisfaction–loyalty association. These main components serve as an important foundation for the current study. Related past studies found by the other researchers are also included in this chapter. This chapter goes on to show how these theories, models and past studies aid in conceptualization of the current research.

The research methodology in chapter three informs on the method in which the research was carried out. This chapter on methodology elaborates on the research design of the current research, hypothesis of the study, how primary and secondary data are collected, the target population, the sampling method used and the data analysis tool employed.

Chapter four reports on the analysis and findings based on the data collected in this research. The details of the steps and techniques of analyses, findings and interpretations are shown in this chapter. The statistical tool, Statistical Packages of the Social Science (SPSS) software, and PLS will be used for data analysis. Lastly, chapter five highlights the conclusions and recommendations of the study. In this chapter, a summary of the results together with conclusions and suggestions based on the findings derived from the SPSS and PLS will be discussed to complete the overall current research.

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