Modelling Islamic Hotel Relationship between Servicescape and Customer Satisfaction in Klang Valley: Evidence from PLS-SEM and IPMA Analysis

Mohd Hanafi Azman Ong¹, Rasidah Hamid^{*2}, Muhamad Addin Burhanudin³, Intan Rahayu Abdul Razak²,

¹Faculty of Computer and Mathematical Sciences, University Teknologi MARA Segamat, Malaysia

²Faculty of Hotel and Tourism Management, University Teknologi MARA, Shah Alam, Malaysia

Faculty of Business and Management, University Teknologi MARA, Segamat, Malaysia Corresponding Author: ^{2*}rasidah9898@salam.uitm.edu.my

Abstract— Malaysia is a country that consists of various regions in which the official region is Islam. Therefore, Malaysia is known as a popular destination for Muslim tourist to visit to and as for that there is opportunity for Malaysia to develop Islamic Hotel concept in order to fulfill the demand of Muslim tourist. Understanding the consumer attitudes towards Islamic Hotel should be the guideline for marketers in strategizing the marketing tactics. The objective of this study is to provide and insight consumers options towards Islamic hotel by measuring the service scape of the hotel which been divided into three segments which are ambiance, interior design and facilities. A questionnaire survey has been distributed for this study and result showed that there are several aspects under each of segments that can lead to customer satisfaction by using the PLS-SEM and IPMA analysis. The findings in this study can be used by other hotel operators to have a thoughtful mind on the factors that driven customers' preferences and satisfaction that will aid in designing a message with better persuasion and at the same time attract more tourists to come and visit Malaysia.

Keywords— Islamic Hotel, Service Scape, Customer Satisfaction, PLS SEM, IPMA

1. Introduction

Malaysia is one of the popular destination among tourists which been stated in [1] with the number of visitors of 25 million per year. Besides that, because of the Muslim-friendly services in Malaysia, it makes Malaysia been ranked as the top destination for Islamic travel [2].

In addition to that, [3] Malaysia also has been reported the highest number of tourist is a Muslim tourist with the spending amount about RM5 millions in 2016 which been increase from year before. Other than that, with the increasing number of Muslim population with the amount of 13.62 million during 2016 where 60.4% which is the largest percentage equivalent about 17million people while the rest are for the other region in Malaysia [4] also at the same time increase the number of Muslim tourist in Malaysia. On top of that, the average population of people in Klang Valley is 1.76

International Journal of Supply Chain Management IJSCM, ISSN: 2050-7399 (Online), 2051-3771 (Print) Copyright © ExcelingTech Pub, UK (<u>http://excelingtech.co.uk/</u>) million in 2016 which consists of various ethnic which are Malay 45.9%, Chinese 43.2%, Indians 10.3% and Other 1.6% [5]. In conjunction with that, it shows that, there are higher probabilities for the Muslim travel to boost the economy of the country as well as expanding the market of Islamic hotel since majority of the population is Muslim hence hotel operation can develop better Islamic Hotel concept.

In Klang Valley, [5] the existence of Islamic hotel is not new issues as there are existence hotel that already implement the Islamic concept in their hotel operation such as DePalma Hotel and Grand BlueWave Hotel. Islamic concept in hotel operation referring to there will be no alcoholic drink being served and not permitted in the premises as well as no Non-Halal food being provided. Apart from that, it also can be in term of the design, ambience and facilities provided in the hotel. As Muslim people, there will be guidelines in doing something according to Islamic region where there is limitation in doing something.

The hotel industry is a very competitive business as each company can provide the same services. Many hotel operators compete among themselves in marketing and selling their product so that they will have repeat customers. As the hotel industry are highly competitive, then the operators need to make sure that they understand the needs and wants of consumers and potential consumers to buy the products so that they can deliver good service that can create satisfaction to the consumers and tend to repeat business. There have been a number of published papers analyzing the hotels which focusing on the servicescape. However, the study on the satisfaction of customers towards the servicescape according to Islamic concept in Klang Valley is hardly measured. This paper seeks for the insight into customer satisfaction towards Islamic Hotel in the perspective of servicescape. Servicescape is important in maintaining the consumers and attracting potential consumers in which [6] analyze

the environment of the service industry before making any decision in purchasing the product as the environment will encourage the consumer satisfaction in getting the service or product and for that, environment factor of service industry cannot be take for granted.

2. Service Scape

Service scape can be referred to the overall atmosphere and surrounding area of the service provider where the customers will experience with once they enter the service provider premises. It includes the ambience of the hotel, items available inside the facility, lighting, decoration, cleanliness and also the appearance of service personnel [6]. As stated by [7], cleanliness, convenience and other elements of service scape is important in attracting and encouraging new customers to try the product offers. Besides that, as the ranking or number of stars of the hotel goes higher, service scape plays an important role for the customers as the customers already have the view that the higher star of hotel will have a very amazing of hotel layout [8].

Service scape is an important role in deciding the level of satisfaction of customers towards the hotel operation [9, 10]. In Islamic concept, the service scape of the hotel could be additional sounds of adhan, continuously zikir being played in the hotel, additional interior design that portray the Islamic Concept where there will be the probability for the customers that tend to like or not to like the concept. Other than that, it says that service scape is an important role for the customers to decide either the hotels provide a good quality of service or not and therefore it is important for the hotel provider to take care of their service scape [10]. From so many elements under servicescape, this study chooses to study several aspects under servicescape which are Ambiance, Interior Design and Facilities to measure customers' satisfaction towards Islamic hotel concept.

2.1 Ambience

Ambiance can be referred to nonvisual aspect or also known as the intangible element of the building or premises in which it can create an effect to the customers that consist of music, scent and temperature of the hotel [11]. Besides that, music can encourage feeling of relaxation and peaceful in the hotel especially for the guest or customers that are in a short-wait thus will create a positive first impression from customers upon arrival. Basically there are three dimensions of ambiance that should be implemented in hotel operation [12] consist of ambiance condition, spatial layout and functionality where this three can be affected both to the staff and the guest of the hotel. Ambiance can lead to either positive or negative experience for the customers hence this paper will measure level of ambiance acceptance according Islamic hotel concept in customer satisfaction.

2.2 InteriorDesign

The importance of developing the interior design in Islamic Perspective, where it can spread positive environment in which people tend to feel more reliable and relax especially those who bring their children as there will be no inappropriate picture or provocation which can affect the family morality [13]. When the interior design following the Islamic concept, furniture and furnished available in the hotel must following the Islamic guidelines which are the bed and toilet are not facing the qibla. According to [12] interior design can help customers to feel ease and safe during stay when the right theme, architecture, interior and exterior design are being apply in the hotel.

2.3 Facilities

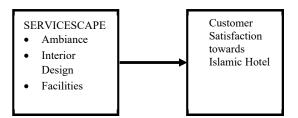
All facilities that available in the hotel can be source of profit or attraction for customers. This is because, different hotel can provide or offer with different facilities to their customers in which it might fulfill the customer needs and wants during their stay. Facilities in accordance with Islamic concept can be separated gym for men and women, separate swimming pool providing direction of gibla in each of guestroom, no mini bar in room, no night club, bidet are available in the toilet, separator floor for single man, single ladies and families, separate event hall and provide prayer room or hall in the hotel [13]. Despite that, hotel that provides prayer times on their websites and concierge desk together with providing Islamic information such as the nearest location of mosque can be the competitive advantage for the hotel. This is because the hotel will be different from others and potential customers will feel attracted to stay in the hotel since they provide different services [14, 15].

2.4 Customer Satisfaction

Customer satisfaction achieved once the needs and wants of customers have been fulfilled. In addition, if the customer feels that the product or services that they experience is suit with themselves therefore that customers will evaluate the product or service as satisfy but if the customers experience the negative aspect, then they will dissatisfy and not used the product for again. Besides, customer satisfaction is post purchase evaluation by the customers once they have tried the product where then it will lead customers whether to buy or not to buy the product for the next time [16, 17]. To add, customer satisfaction is the most crucial part for the hotel operator since it is part of the marketing aspect for the hotel operation since if the customers satisfy with the product provided, then the customers will buy more and the firms have the probability to expand the business. As for the Muslim travelers, it is important for the service provider to well understand the attitude of Muslim customers so that the staffs can easily provide and interact with needs and wants of Muslim traveler [16, 17]. It is important for the service provider to take care of their customer's satisfaction [4] since it is considered as long-term relationship between the provider and the receiver. If the customers satisfy then they will be patron and loyal to the business. In fact, taking care of customer satisfaction is one of important aspect in the business as it deals with the profitability of business [16].

3. Theoretical Framework

Figure 1: Theoretical Framework of The Study



Based on the objective of this study which is to examine the servicescape elements on the customer's satisfaction towards Islamic Hotel concept, the above theoretical framework was developed (Figure 1). The following three hypotheses were created based on theoretical framework. The theoretical model has been supported in many studies that have been conducted [6, 8, 16, 18].

H1 : Customers will satisfy with good ambiance in Islamic Hotel

H2 : Customers will satisfy with appropriate interior design in Islamic Hotel

H3 : *Customers will satisfy with suitable facilities in Islamic* Hotel

4 Methodology

4.1 Sample and Data Collection Method

This study was conducted in Klang valley using non probability and convenience sampling. Klang Valley is areas that consist of Kuala Lumpur, Subang, Shah Alam and Klang. Klang valley was chosen due to the location that is easy to gather the information and the existence of the Islamic concept hotel have made the questionnaire can be distributed to the correct people. A convenient sampling approach have been adopted in completing this study where it focusing on the people in Klang Valley that already aware with the Islamic hotel so that it is easy for them to answer the questions and give feedback. The survey was set in the same manner, adding a Likert type scale with a range of 1 = "extremely disagree" to 7 = "extremely agree" with each item. There are 100 questionnaires were distributed to people who are aware with the existence of Islamic hotel and 86 questionnaires were collected equivalent to 86%.

4.2 Instrumentation

Independent variable for this study is servicescape. Servicescape can be referring to the overall atmosphere and surrounding area of the service provider where the customers will experience with once they enter the service provider premises. It includes the ambience of the hotel, items available inside the facility, lighting, decoration, cleanliness and also the appearance of service personnel [6]. In this study it can be divided into three segments which are the ambiance, interior design and facilities.

Ambiance as mentioned by [12, 13] can be referred to nonvisual aspect or also known as the intangible element of the building or premises in which it can create an effect to the customers that consist of music, scent and temperature of the hotel. As for the interior design, it refers to the arrangement of the furniture and decoration in the hotel. When the interior design is following the Islamic concept, furniture and furnished available in the hotel must following the Islamic guidelines which are the bed and toilet are not facing the gibla. Facilities in accordance with Islamic concept can be separated gym for men and women, separate swimming pool providing direction of gibla in each of guestroom, no mini bar in room, no night club, bidet are available in the toilet, separator floor for single man, single ladies and families, separate event hall and provide prayer room or hall in the hotel [11].

The dependent variable for this study was measured using the Behavioral Intentions developed by [18, 19, 20, 21]. Basically in the model, it has been listed out the physical environment and servicescape that will effect customers' satisfaction in the hotel company.

5. Finding and Discussions

5.1 Respondent's Profile

The questionnaire has been randomly distributed among customers that are aware with the existence of Islamic hotel concept. From the descriptive analysis, Table 1 indicated that, most of people that responses to the questionnaire are female (61.6%) respondents and majority of the respondent's age that aware with Islamic hotel are between 35 years old and below (69.8%). In terms of the ethnicity, majority of the respondents that participate in this study were Non-Malay (75.6%) respondents, whereas only 24.4% of the respondents were Malay respondents. Regarding to the monthly income of the respondents, the analysis indicated that, more than 50% of the respondents having monthly income RM 1500 and below (52.3%).

Table 1: Respondents Profile

Profile	Frequency	Percentage	
Gender			
Male	33	38.4	
Female	53	61.6	
Age			
35 years old and below	60	69.8	
36 years old and above	26	30.2	
Ethnicity			
Malay	21	24.4	
Non-Malay	65	75.6	
Monthly Income			
RM 1500 and below	45	52.3	
RM 1501 – RM 3000	7	8.1	
RM 3001 - RM 4500	15	17.4	
RM 4501 and above	19	22.2	

5.2 Validity Testing Based on Structural Equation Modeling via Partial Least Square Method

Structural Equation Modeling technique with Partial Least Square (i.e. PLS-SEM) estimation method was employed to testing the validity of the instrument from the aspects of convergent and discriminant validities [22,23]. Besides that, this PLS-SEM technique can be considered as a favorable technique since this technique can be fully utilized for the for small sample size [23].

Table 2 shows the summary results of the convergent validity assessment for the measurement model based on Figure 1. The analysis indicated that, all indicators that were used to measured targeted constructs meet the minimum requirement of the loading value above .70 [23], except for Facilities2 indicator (Loading = .693). However, this indicator can be considered valid since the loading value was closely to .70, hence this indicator was maintaining in the analysis. Besides that, the assessment of Average Variance Explain (i.e. AVE) for each construct was above .50 [23] (Range: .548 - .848), hence it is indicated that, at least 54.8% of the respectively indicators were able to explained to the respectively constructs. In addition, both reliability tests (i.e. Composite Reliability and Cronbach's Alpha) for each targeted construct were also above .70 [23].

As for discriminant validity, Table 3 shows the result of heterotrait-monotriat (i.e. HTMT) analysis for accessing the discriminant validity of the model. The analysis confirms that, each latent variable was totally discriminate to each other's since the HTMT ratio values were less than .90 [23, 24]. Therefore, the indicators that were used to measured targeted construct were totally used for the respectively construct.

				Composit		
LV	Indicator	Loading	AVE	e Reliability	Cronbach' s Alpha	
Ambience	Ambience1	0.791* *		.898	.863	
	Ambience2	0.807* *				
	Ambience3	0.783* *	.59 4			
	Ambience4	0.754* *				
	Ambience5	0.743* *				
	Ambience6	0.744* *				
	Design1	0.829* *		.934		
	Design2	0.785* *			.919	
	Design3	0.828*				
Interior Design	Design4	0.778* *	.63			
	Design5	0.749* *	9			
	Design6	0.825* *				
	Design7	0.825* *				
	Design8	0.771* *				
Facilities	Facilities1	0.752* *		.916	.897	
	Facilities2	0.693* *				
	Facilities3	0.753* *				
	Facilities4	0.786* *				
	Facilities5	0.708* *	.54 8			
	Facilities6	0.790* *				
	Facilities7	0.720* *				
	Facilities8	0.734* *				
	Facilities9	0.720* *				
Satisfactio n	Satisfaction	0.896* *				
	Satisfaction 2	0.939* *	.84 8	.944	.911	
	Satisfaction 3	0.928* *	1			
Note: I V = I atent Variable: AVE = Average Variance Explained: Refer						

Note: LV = Latent Variable; AVE = Average Variance Explained; Refer to Appendix for description of indicator code; **p < 01.

Table 3: HTMT Discriminant Analysis for Measurement Model

Ambience	-			
Interior	.711			
Design	./11	-		
Facilities	.464	.400	-	
Satisfaction	.683	.773	.440	-

5.3 Paths Testing Based on Structural Equation Modeling via Partial Least Square Method

According to dominant researchers in the context of PLS-SEM analysis, this analysis allows the researcher to testing the significant paths exists in the structural model

Vol. 8, No. 5, Oct 2019

via bootstrapping analogy [23, 24]. Hence, in this analysis 5000 bootstrapping analysis was employed to testing the significance paths coefficient for getting reliable results as suggested by [23].

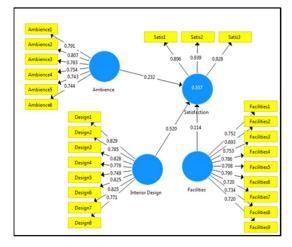
The structural analysis indicated that, Ambience, Interior Design, and Facilities were able to explained about 55.7% (R2 = .557) of variance explained toward Satisfaction, where Interior Design was found to give a large effect size (f2 = .354) and also large predictive effect (q2 = .301)toward Satisfaction, followed by Ambience (f2 = .068; q2= .052) and Facilities (f2 = .024; q2 = .013) factors. Based on path coefficients reported in Table 5, the analysis indicated that, Ambience ($\beta = 0.232$, t = 4.557, p <.01; 95% BCa CI: (0.129, 0.331)), Interior Design ($\beta = 0.520$, t = 9.759, p <.01; 95% BCa CI: (0.412, 0.621)), and Facilities $(\beta = 0.114, t = 2.840, p < .01; 95\%$ BCa CI: (0.033, 0.192))having a simultaneously positive significant effect toward Satisfaction. Therefore, if the average level of Ambience, Interior Design, and Facilities were high, then the level of Satisfaction will high. Figure 2 and Figure 3 shows the assessment of the PLS-SEM for the proposed theoretical model.

Table 4: Structural Model Assessment

	β	t- statistic	95% BCa CI ^a	$\cdot f^2$	q^2
Ambience → Satisfaction	0.232	4.557**	(0.129, 0.331)	.068	.052
Interior Design→ Satisfaction	0.520	9.759**	(0.412, 0.621)	.354	.301
Facilities → Satisfaction	0.114	2.840**	(0.033, 0.192)	.024	.013

Note: β = Standardized Beta Coefficient; BCa CI = Bias Corrected and Accelerated Confidence Interval; f^{2} = Effect Size; q^{2} = Predictive Relevance; ^aThe bootstrap samples was 5000 samples; **p <.01.

Figure 2: Loading Assessment



Vol. 8, No. 5, Oct 2019

5.4 Importance –Performance Map Analysis (i.e. IPMA)

As the advancement of the PLS-SEM analysis procedure, Importance-Performance Map Analysis (i.e. IPMA) analysis was employed in this study. The objective of this analysis is to access the importance key areas for increasing Satisfaction level toward Islamic Hotel based on this empirical data [23].

Figure 3: Bootstrapping Assessment

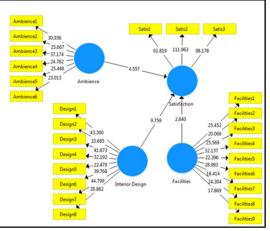
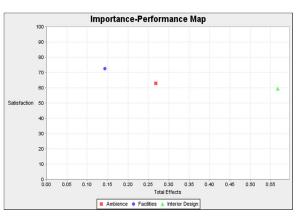


Figure 4 shows the assessment of IPMA analysis. The analysis indicated that, Interior Design is the very important factor for increasing the level of customer Satisfaction since this factor having the highest value of the total effect (i.e. refer to X-axis reading), followed by Ambience factor and lastly Facilities factor. As for performance aspect (i.e. refer to Y-axis reading), the analysis indicated that, Facilities having a highest performance value as compared to Ambience and Interior Design factors. Therefore, by suggestion from the IPMA analysis, Interior Design play the importance factor for increasing the customer satisfaction levels, whereas Facilities give an additional forces factor to increase customer satisfaction levels due it's having a good performance level.

Figure 4: IPMA Analysis



6. Conclusions and Recommendations

Islamic hotel concept is one of the business opportunities that many hotel operators can involve on since there is demand for the business from the tourists that are coming to Malaysia [9, 19, 20]. Indeed, as mentioned by [18, 21], there will be increase in demand for Islamic hotel in future therefor it is good for hotel operator start the business. Since most of tourist come from Middle East which is Islam, hotel operator should provide and offer appropriate product and services in order to make sure that the tourists are convenience with their stay. On top of that, hoteliers in Malaysia should offer Islamic services and products so that all tourists that come to Malaysia which most of them are from Middle East can enjoy their vacation without have the feeling of hesitate.

Customers will satisfy with the Islamic hotel basically because of the interior design that the hotel can provide accordance with Islamic hotel concept. On top of that, the facility that aligns with Islamic concept also can satisfy the customers. In line with that, ambience factors that currently applied by the hotel operator should be improved by implement new things or develop with something new that can help in attracting new customers and maintaining existing customers to try new products offer.

Future studies for this hospitality industry may include similar studies with other aspects such as the level of service, hotel attribute or any threat to develop Islamic hotel concept. This is because, there is a need to identify all these aspects so that hotel operator can take an action to fulfill customer needs and wants from the study and research made and hotel operator can easily identify for any changes that they should made in order to sustain and improve performance in this hotel industry. As for that, hotel can increase their profit together with offering new products.

References

- Malaysia Tourism Promotion Board (2016). "News and Media". Accessed on 19 November 2016 Retrievedfromhttp://www.tourism.gov.my/media/view/ atf-
- [2] Mastercard & CrescentRating. (2016). MasterCard-CrescentRating Global Muslim Travel Index 2016. Singapore: CrescentRating Pte. Ltd.
- [3] BERNAMA. (2016). Malaysia to be more aggressive to dominate global halal market. Halal Focus. Retrieved 12 June 2017, from http://www.halalfocus.com
- [4] Nassar, M. A., Mostafa, M. M., & Reisinger, Y. (2015). Factors influencing travel to Islamic destinations: an empirical analysis of Kuwaiti nationals. *International Journal of Culture, Tourism* and Hospitality Research, 9(1), 36-53.
- [5] Malaysia Tourism Promotion Board (2016). "News and Media". Accessed on 19 November 2017 Retrievedfromhttp://www.tourism.gov.my/media/vie w/atf-

- [6] Nadzirah, S., Ab Karim, S., Ghazali, H., & Othman, M. (2013). University foodservice: An overview of factors influencing the customers' dining choice. International Food Research Journal, 20(3), 1459-1468.
- [7] Yahya, S. (2000). Foreign Consumer Perception of Tourism Services. Pertanika J. Soc. Sci. & Hum., 8(1), 7-17.
- [8] Ariffin, A., & Maghzi, A. (2012). A preliminary study on customer expectations of hotel hospitality: Influences of personal and hotel factors. International Journal of Hospitality Management, 31(1), 191-198. http://dx.doi.org/10.1016/j.ijhm.2011.04.012
- [9] Yalinay, O., Baxter, I. W., Collinson, E., Curran, R., Gannon, M. J., Lochrie, S., ... & Thompson, J. (2018). Servicescape and shopping value: the role of negotiation intention, social orientation, and recreational identity at the Istanbul Grand Bazaar, Turkey. *Journal of Travel & Tourism Marketing*, 1-13.
- [10] Ali, F., & Omar, R. (2014). Determinants of Customer Experience and Resulting Satisfaction and Revisit Intentions: PLS-SEM Approach towards Malaysian Resort Hotels. Asia-Pacific Journal Of Innovation In Hospitality And Tourism (APJIHT), 3(2). http://dx.doi.org/10.7603/s40930-014-0010-2
- [11] Alserhan, B. A., Wood, B. P., Rutter, R., Halkias, D., Terzi, H., & Al Serhan, O. (2018). The transparency of Islamic hotels: "Nice Islam" and the "self-orientalizing" of Muslims?. *International Journal of Tourism Research*.
- [12] Muhamad, R. (2017). Islamic tourism products: innovation in the tourism industry. In *Islamic Marketing and Branding* (pp. 166-192). Routledge.
- [13] Mansouri, S. (2014). Role of Halal Tourism Ideology in Destination Competitiveness: A Study on Selected Hotels in Bangkok, Thailand. International Conference On Law, Education And Humanities (ICLEH'14) Jan. 30-31, 2014 Pattaya (Thailand).
- [14] Bazazo, I., Elyas, T., Awawdeh, L., Faroun, M., & Qawasmeh, S. A. (2017). The Impact of Islamic Attributes of Destination on Destination Loyalty via the Mediating Effect of Tourist Satisfaction. *International Journal of Business* Administration, 8(4), 65.
- [15] Eid, R., & Abdelkader, A. A. (2017). Muslim service quality dimensions in the tourism and hospitality industry: construct development and measurement validation. *International Journal of Islamic Marketing and Branding*, 2(3), 215-231.
- [16] Mohamad, H. A. D., Ab Yazid, M. S., Khatibi, A., & Azam, S. F. (2017). Service Quality, Customer Satisfaction and Customer Loyalty of The Hotel Industry In United Arab Emirates (UAE): A

Measurement Model. European Journal of Management and Marketing Studies.

- [17] Battour, Mohamed, Mohd Nazari Ismail, Moustafa Battor, and Muhammad Awais. "Islamic tourism: an empirical examination of travel motivation and satisfaction in Malaysia." *Current Issues in Tourism* 20, no. 1 (2017): 50-67.
- [18] Rasidah, H., Jamal, S. A., & Sumaran, N. (2014). "A Conceptual Study of Perceived Value and Behavioral Intentions in Green Hotels". Australian Journal of Basic and Applied Sciences, 8(5), 254-259.
- [19] Shahril, A.M., Ashaari, N. A., Hamid, R., Bachok, S., Baba, N. (2017). "The Effect of Perceived Corporate Social Responsibility Initiatives towards Loyalty Intention among Four and Five Star Hotels in Malaysia: The Mediating Effect of Brand Preference".
- [20] Rasidah. H., Jamal, S. A., Sumarjan, N., & Ong, M. H. (2017). "Perceived Value and Behavioral Intention Relationship: A Test of Mediation Model in Malaysia Green Hotels". Advance Science Letters, 23 (8), pp 7359-7362.
- [21] Hamid, R., Jamal, S. A., Sumarjan, N., & Ong, M. H. (2016). "Perceived value antecedents and guest satisfaction in Malaysia green hotels". Research Agenda and Best Practices in the Hospitality and Tourism Industry. Taylor and Francis, London. Pp. 595-599.
- [22] Astrachan, C.B., Patel, V.K., & Wanzenried, G. (2014). A comparative study of CB-SEM and PLS-SEM for theory development in family firm research. Journal of Family Business Strategy, Vol. 5, 116-128.
- [23] Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A primer on partial least squares structural equation modelling (PLS-SEM) (2nd ed.). Thousand Oaks: Sage Publications.
- [24] Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the Academy Marketing Science, 43(1), 115–135.