

THE IMPACT OF DIGITAL PAYMENT SERVICE QUALITY ON BANKING CLIENT LOYALTY DURING THE COVID-19 PANDEMIC THROUGH DIGITAL PAYMENT SATISFACTION

Intan Shaferi*

Faculty of Economics and Business, Universitas Jenderal Soedirman, Indonesia

*Email: intan.shaferi@unsoed.ac.id

Muliasari Pinilih

Faculty of Computer Science, Universitas Amikom Purwokerto, Indonesia

Email : mpinilih@amikompurwokerto.ac.id

ABSTRACT¹

Introduction/Main Objectives: Digital payments have become an old thing that is very useful to the maximum during the Covid-19 pandemic. The ease and convenience of transacting anywhere and anytime without physically carrying cash is a priority for clients for comfort and health during the government policy for social distancing. **Background Problems:** Banks capture client needs as a means to be able to provide loyalty to the bank. Good quality and client satisfaction are keys for clients are loyalty. **Novelty:** The reason for this investigation is to test the quality of digital payment service on client loyalty through the variable of digital payment satisfaction as a mediation. **Research Methods:** The study used a hundred and twenty respondents from three large conventional commercial banks in Indonesia that have digital payment services. Data were collected through questionnaires using distributed links. Respondent data entered to be tested and analyzed. Organized condition displaying is utilized to test the theory. The consequences of the examination express that during Covid-19 web capabilities and ease of web design can increase client loyalty. **Finding/Results:** The relationship between digital payment privacy and security and digital payment loyalty is proven to be fully mediated by digital payment satisfaction. **Conclusion:** e-banking administrations to be faithful and fulfilled from web based financial stages during the lockdown. Moreover, it helps banks in settling on essential choices for future enhancements in Indonesia's advanced installments and overseeing Covid-19 and digitalization.

Keywords: digital payment loyalty, digital payment satisfaction, digital payment service quality.

JEL Classification: G20, G21, O32, O43

INTRODUCTION

Technology assumes an important role in banking in the era of the Covid-19 pandemic. Client needs for this service are very high because digital payment is one of the solutions and alternatives for clients in conducting transactions. The worldwide spread and utilization of web and versatile

¹ Note that an abstract must stand alone—it should not mention any citation(s). The abstract should also be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution. This abstract should be written in less than 400 words.

added to the improvement of computerized installments and preparing enterprises (Alkhowaiter, 2020). Technology plays a crossing over job in data and exchange preparing.

Digital payment banking has consistently been an inclination for the present client and that what clients experience as a client's transaction experience has always been an important consideration for banking. Digital payment in Indonesia is a technology that provides a new view for the public about non-cash payments that are much more practical, efficient and secure in every transaction using electronic media. A person can make payment transactions with internet banking, mobile banking, or electronic wallets. Not only a person personally but also another parties like businessman, entrepreneur can take advantage of this service because they need the online transaction (Nawarini & Shaferi, 2020).

The establishment of banking lies in the trust factor among banks and clients fully intent on offering quality types of assistance. Notwithstanding, client trust and dependability are vital in a digital service environment (Sumathy & Vipin, 2017). Past research expressed that the outcomes were tracked down that the best indicators for digital payment and banking adoption in growth countries are trust, perceived security and perceived usefulness (Alkhowaiter, 2020). In a pandemic circumstance, this significance increments drastically as innovation is pointed at new financial improvements as well as client needs and advantages. Some parties are choose the way business not only structural like their funding (Shaferi & Laksana, 2019) but also the operational. This operational are helped by this banking service.

Coronavirus has changed the way individuals live, cooperate and settle on buying choices. It is very indistinguishable in the banking sector that digital are progressively famous on the grounds that clients as of now tend to prompt the digitalization of internet banking. Customary banking has declined during Covid-19, and thus, an expansion in computerized installment stages is developing (Sumathy & Vipin, 2017). Subsequently, experimental potential to assess banking administrations is expected to see such conduct Digitization has now allowed everyone to experience paperless banking. The technological expansion has been a major driving force behind the growth of the banking sector in India. With increasing client expectations, banks developed innovative products and services to ensure client satisfaction. Digitalization has redefined banking operations, products and services. Clients can perform transactions smoothly with higher speed, accuracy, and convenience. It has modified the way banks connect with their clients (Haralayya, 2021)

The control of retail banking in the digital banking upset outcomes from expanded organization of on the web and portable financial stages and on the web and versatile installment arrangements among the clients of cell phones and on the Internet (Wewege, Lee, & Thomsett, 2020). Asia Pacific leads the market with more than 60% income share attributable to fast reception of computerized installment administrations in China and India. This is a direct result of developing populace of more youthful age, presence of telecom foundation, development of web based business industry and the administrations support towards advanced exchanges. For instance, the level of carefully dynamic purchasers utilizing fintech in 2019 showed the worldwide normal (33%), Europe (38%), UK (42%), India (52%) and China (69%) (Business Insider Intelligence, 2019). Likewise, client fintech reception rates showed that China and India (87%) place higher than different nations, for example UK (71%) (EY, 2019). These two outcomes demonstrate that nations' segment with huge extent of the more youthful age matured between 16 to 34 are moving

toward computerized installment strategies. Advanced financial market request is credited with the high-volume non-cash and computerized exchanges in India and China. Furthermore, the strong government arrangements and drives in the arising economies, China and India would encourage developing business sector esteem.

The customary financial models are changing because of flood of new contenders, computerized challenger neo-banks from monetary innovation new companies in the market subsequent to staying in an agreeable situation for quite a long time with a low client turnover and basically no local rivalry. Huge banks are putting resources into digitalizing their administrations to recognize from the monetary innovation new businesses with development and innovation, while the fintech-advanced banks are obliging a specialty fragment of the market.

Much examination has been never really outed how the connection between service quality and its measurements is identified with fulfillment and unwaveringness from the banking system and how digital payment satisfaction mediates the relationship between service quality and loyalty. Several previous studies were conducted to determine the quality of loyalty, but in this study the phenomena that occurred during the pandemic had a contribution impact that could give appreciation to banks with digital payment services that really helped the community.

LITERATURE REVIEW

1. Digital Payment

Advanced Banking Digital is the computerization of customary financial services. It empowers the bank's clients to get to banking items and use banking services through an on the web/electronic stages. It is the digitalization of all financial activity to substitute the bank's actual presence, wiping out the client's need to visit the branch. Computerized banking incorporates exercises (Haralayya, 2021) like money, stores, withdrawals, and moves; charge installments; account the board and administrations; applying for monetary items; advance administration portfolio management; investment in financial services digital banking products and services clients having bank accounts, with access to a stable internet connection and a smart device such as a laptop/ PC, mobile phones, or tablets can avail of digital banking products and services, without visiting the bank's branch physically. Bank statements one can view and download bank statements for any specified period. Cash withdrawals ATMs are widely present across cities and towns. Digital banking facilitates cash withdrawals anytime from an ATM. Fund transfer the facility of transferring funds online through RTGS, NEFT, IMPS, and mobile banking applications is one of the most significant advantages of digital banking. There could be different reasons for stopping cheques like the wrong amount, the wrong beneficiary name mentioned, or misplacement. In that case, by logging in, one can stop checks through digital banking.

Monetary innovation covers a more extensive scope of utilizations from easy to complex including on the web and versatile financial stages and applications; individual to-individual (P2P) installment applications for people; distributed loaning for little or medium undertakings (SMEs); planning applications; robo-counselors; portable installments; computerized wallets; digital currencies; global exchanges; unfamiliar trades; investment funds; versatile financier and

exchanging applications; individual monetary administration; mechanization of bookkeeping/charge support for SMEs; cloud banking; extortion insurance and network protection (Wewege et al., 2020).

2. Customer/ Client Loyalty

According to Foss and Stone (2001), customer loyalty is related to what customers think and do or try to do. Loyalty is best defined as a state of mind, a set of attitudes, beliefs, wishes etc. Loyalty is developed with an approach that strengthens and develops a positive and positive state of mind related behavior. The exchange of information is one of the keys to loyalty, and provides an important bridge between state of mind and behavior. Managing loyalty is important because it means not only managing behavior but also manage the state of mind.

3. Hypotheses Development

a. Digital Payment Service Quality and Digital Payment Loyalty

It is broadly talked about in the writing that steadfastness relies upon administration quality. There are four elements of service quality, in particular, dependability, protection and security, simplicity of plan and client support reaction and correspondence (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). The principal measurement, unwavering quality in computerized installments is vital on the grounds that client reaction is vital. Dependability is one of the elements that can impact reactions, yet opportune handling of banking exchanges with zero blunders is frequently taken basically in evaluating the truth of advanced installment specialist co-ops. The subsequent measurement, protection and security, uncovers the degree to which advanced installment clients unquestionably share individual data on computerized installment stages (Fatima & Razzaque, 2014).

Digital payment make genuine protection issues for clients in light of the fact that there is no immediate cooperation (Hammoud, Bizri, & El Baba, 2018). Notwithstanding, the trust factor is taking off towards specialist co-ops and the ideal consumer loyalty reaction can be accomplished through trust (Wewege et al., 2020). A superior code of morals for protection and security brings about higher dedication (Sumathy & Vipin, 2017). The third measurement, simplicity of administration configuration is characterized as different intuitive elements of advanced installment benefits that assist with giving exchange designs to clients. The fourth measurement, reaction and correspondence can be portrayed as the speed of investigating each activity detailed by the client during or after the assistance experience.

Site credits without a doubt assume a significant part in expanding client yet different properties have various impacts on buyers' brains. This unmistakably shows the connection between web architecture and advanced installment consumer loyalty. The help administrations gave during computerized installments ought to be less specialized as fulfillment among clients differs because of administration details. Consequently client assistance and backing should be smooth and beneficial to accomplish higher fulfillment (Shankar & Jebarajakirthy, 2019). To accomplish more noteworthy consumer loyalty and steadfastness, protection and navigational interfaces ought to be engaged. Specialist organizations particularly in computerized installments are unequivocally encouraged to guarantee an emphasis on an undeniable degree of data security, secrecy and

exchange protection. The huge effect of value on consumer loyalty in computerized installments is likewise detailed in this setting. Therefore, the theory underneath is formed to be tried exactly in advanced installments during Covid-19.

In general the business always strives for higher client satisfaction, being the core element. Undoubtedly, client loyalty can be achieved by providing a higher level of satisfaction to them. Trust and satisfaction mediate the relationship between service quality. In recent literature, studies have discussed the strong relationship between e-satisfaction and e-loyalty. However, in the context of a pandemic, literature is scarce measuring the impact of digital payment satisfaction and digital payment loyalty. Therefore, the empirical propositions below are formulated and tested in this study. Based on the literature, theory and previous researches, the hypotheses are:

H1. Reliability in digital payment services has a positive effect on digital payment loyalty.

H2. Privacy and security in digital payment services have a positive effect on digital payment loyalty.

H3. The ease of design in digital payment services has a positive effect on digital payment loyalty.

H4. Feedback and communication in digital payment services positively affect digital payment loyalty.

b. Digital Payment Service Quality and Customer Satisfaction

In general, satisfaction can be defined by feelings of acceptance, happiness, relief, joy, and excitement. It has been shown that satisfaction is the feeling of consumers when the consumption process satisfies their needs, expectations, and goals in a way that is fun and interesting. In general, these concepts have shown that satisfaction is a comparison between perceived reality and customer expectations. Research on customer satisfaction often focuses on customer expectations and cognitive abilities (Krampf, Ueltsch, & d'Amico, 2003). The level of satisfaction depends on the difference between the actual perceived performance and expectations. If the perceived performance is less than the customer's expectations, the customer will be dissatisfied. If the perceived performance is the same as the customer's expectations, the customer will be satisfied. If the perceived performance is higher than the customer's expectations, the customer will be very satisfied. The service delivery process is the interaction between individuals, the efficiency or the customer experience of the service. It is the interaction between the customer and the service provider that allows the customer to judge the quality of the service (Karyose, Astuti, & Ferdiansjah, 2017).

The main benefits of the service quality measuring tool is its ability that allows researchers to research many service industries such as; health, banking, finance services, and education (Nyeck, Morales, Ladhari, & Pons, 2002). They reviewed service quality and these ten components collapsed into five different dimensions, they are guarantee, reliability, tangible objects, empathy, responsiveness. And research shows the result that guarantee, reliability, tangible objects, empathy, responsiveness have a positive correlation to customer satisfaction.

This research is real to banking sector, that the previous study Banking in Malaysia shows positive result (Munusamy, Chelliah, & Mun, 2010). And applying for the digital payment so the hypothesis for this research:

- H5. Reliability in digital payment services has a positive effect on digital payment satisfaction.
- H6. Privacy and security in digital payment services have a positive effect on digital payment satisfaction.
- H7. The ease of design in digital payment services has a positive effect on digital payment satisfaction.
- H8. Feedback and communication in digital payment services positively affect digital payment satisfaction.

c. Customer Satisfaction and Digital Payment Loyalty

Customer satisfaction is actually a term that is widely used in industry. Business terms that describe measurement of the types of products and services provided by the company to meet the expectations of its customers. It is generally agreed that the measurement of customer satisfaction is a post-consumption assessment by users, about the product or service obtained (Churchill Jr & Surprenant, 1982; Yüksel & Rimmington, 1998). The customer uses several banks, the greatest probability of improving performance with the bank and the lowest probability of defecting from that bank. Regression analysis reveals that attitudes and behavior are the most important determinants of the number of banks used. In addition to measuring repurchase, managers must also consider the likelihood of customers recommending the organization's products or services to other customers. Willingness to recommend can be seen as a measure of the level of customer loyalty (Munusamy et al., 2010). The hypothesis is:

- H9. Digital payment satisfaction positively affects digital payment loyalty.

d. Digital Payment Service Quality, Digital Payment Satisfaction and Digital Payment Loyalty

Caruana's research (Caruana, Money, & Berthon, 2000) describes a mediation model that links service quality with service loyalty through customers satisfaction. Several previous studies also state the same thing which states that service quality, customers satisfaction and service loyalty are related to each other. Based on the literature review above and correlation of each variable, through this research the hypotheses is:

- H10. Digital payment satisfaction positively mediates the relationship between digital payment service quality and digital payment loyalty.

METHOD, DATA, AND ANALYSIS

Data were collected from users of three banks, namely BNI, Mandiri, and BCA, using a questionnaire distributed to 120 respondents. A structured questionnaire is an adapted questionnaire used to collect responses through convenience sampling. Online link sent to client. Using structural equation model for analysis.

Here the research framework. The dependent variable is Digital Payment Loyalty. Independent variable is Digital Payment Service Quality with dimensions are Reliability, Privacy and Security,

Ease of Design, and Feedback and Communication. The mediation variable is Digital Payment Satisfaction.

Figure 1. Research Framework



RESULT AND DISCUSSION

Respondents who are bank clients surveyed with a description of the respondent's profile that has a greater male ratio (56.12%) compared to female (53.88%). The age range of 18-30 years is 46.03%, the age range of 31-50 years is 42.72%, and the age range >50 years is 11.25%. More than half of respondents (57%) work in agencies/companies, (20%) are self-employed, 23% are students. Most bank clients often use digital payment platforms and almost 97% believe that digital payments are more useful, easy, sufficient, time-saving and cost-effective. Since they accept that advanced installments are valuable for them and furthermore set aside cash and time, the trust and not going to the bank that is demonstrated on computerized installments during Covid-19 becomes critical.

Guaranteeing unwavering quality and legitimacy between builds, estimation examination is suggested (Hair, Anderson, Babin, & Black, 2010). Merged and discriminant legitimacy were checked through factor loadings, normal difference extricate (AVE) and composite dependability (CR) values (Cheah, Sarstedt, Ringle, Ramayah, & Ting, 2018). The trim off point for each action changes, the factor stacking esteem should be more prominent than or equivalent to 0.70 or 0.50, and Cronbach's alpha and CR esteems somewhere in the range of 0.60 and 0.70 are worthy (Hair et al., 2010). The adequate AVE worth ought to be 0.50 or more noteworthy (Cheah et al., 2018). by contrasting the slanting worth and the connection coefficient for each develop in the applicable line and section (Hair et al., 2010). Discriminant legitimacy was then checked utilizing the Hetrotrait-Monotrait proportion (HTMT) under the predefined rules (Franke & Sarstedt, 2019). Concurrent legitimacy was affirmed through the Fornell-Lacker measures and all qualities were inside the predefined reach and rules.

Underlying model assessments were set up through way examination. VIF estimates the degree to which multicollinearity issues inclination the relapse results. The worth of R² shows an adjustment of the reaction variable because of endogenous factors. Moreover, the higher the R² esteem, the higher the expectation precision (going from 0 to 1).

P-worth and t-esteem are considered to acknowledge or dismiss the theory. Strangely, H1, H3, H4 were acknowledged ($b = 0.076$, t esteem = 3.109 and p – esteem = 0.001; $b = 0.08$, t esteem = 0.3412, p esteem = 0.351; and $b = 0.078$, t esteem = 3.231, p – esteem = 0.001) and H2 was dismissed ($b = 0.048$, t esteem = 1.809, p esteem = 0.032). The outcomes affirmed indicators are dependability, simplicity of plan, and criticism and correspondence had a constructive outcome,

protection and security had an adverse consequence. The consequences of H5, H6 and H7, individually, show $b = 0.110$, $t\text{-esteem} = 3.050$, $p\text{-esteem} = 0.001$, $b = 0.212$, $t\text{-esteem} = 5.419$, $p\text{-esteem} = 0.000$ and $b = 0.16$, $t\text{-esteem} = 5.829$, $p\text{-esteem} = 0.000$, announcing the constructive outcome of advanced installment consumer loyalty on faithfulness. Interestingly, in H8 an adverse consequence on dependability is accounted for ($b = 0.203$, $t\text{-esteem} = 5.023$, $p\text{-esteem} = 0.000$).

At long last, H9 with $b = 0.744$, $t\text{-esteem} = 9.715$, $p\text{-esteem} = 0.000$ affirmed the proposed theory and demonstrated to have a critical positive effect. H10 affirmed the intercession of fulfillment among dependability and faithfulness with $b = 0.084$ and, $t\text{-esteem} = 3.053$. Moreover intervention of fulfillment among protection and security and faithfulness $b = 0.169$ and, $t\text{-esteem} = 5.413$. Essentially, the intervention of fulfillment between configuration simplicity and unwaveringness with $b = 0.132$ and, $t\text{-esteem} = 5.769$. The intervening impact of fulfillment among reactions and correspondence and steadfastness with $b = 0.161$ and, $t\text{-esteem} = 4.433$ a critical negative relationship was noticed, along these lines, the intervention was endorsed.

Digital payment loyalty through the use and offering of high quality services in the digital payment environment, especially in changing client behavior during the pandemic. This finding is consistent with previous researchers (Shankar & Jebarajakirthy, 2019). The relationship between privacy and security is not significant and client service and support is proven, mediation is not expected (Quach, Thaichon, & Jebarajakirthy, 2016).

New developments as people generally focus on the simplicity of plan due to the feverish timetable. Record holders should be satisfied with the client assistance and backing that has become a wellspring of dependability during Covid-19. In this way, the roundabout impact of dependability and simplicity of plan on steadfastness through fulfillment was demonstrated to be to some degree interceded however administration quality and backing affirmed full intercession. The dismissed backhanded impact of client assistance and backing on advanced installment reliability through computerized installment fulfillment might be the explanation individuals don't discover their issues completely settled by client assistance and backing divisions during the pandemic. Clients won't ever be fulfilled and steadfast until and except if their issues and concerns are not tended to, genuine consideration from banks and comparative associations is required, particularly in troublesome occasions, for example, the Covid pandemic.

CONCLUSION

The present status of advances in the requirement for digital payment, has affected the utilization of ordinary banking and is centered around impact during the pandemic, however their inclinations in regards to trust, wellbeing and security, unwavering quality, web architecture and client care, and intriguing changes from the past writing were noted. The conceivable explanation is the troublesome occasions of the continuous pandemic Covid-19.

Banks exploit this examination to plan strategies in regards to digital payment particularly during troublesome occasions of pandemics and cataclysmic events that can assist saves money with holding existing record holders and draw in new ones also. What's more, specialist organizations can likewise comprehend client insights and the variables that make them more fulfilled and faithful to computerized installment administrations. Likewise, this investigation fills in as a wellspring of comprehension for client needs and the center expected of e-banking administrations to be faithful and fulfilled from web based financial stages during the lockdown. Moreover, it helps banks in settling on essential choices for future enhancements in Indonesia's advanced installments and overseeing Covid-19 and digitalization.

IMPLICATION/LIMITATION AND SUGGESTIONS

This study is important during this Covid-19 pandemic because any banks that provide digital payment can give solutions to the limitation of the movement and social distancing. Thus make the digital payment has more power. Next research, can be supported by more variables with specific to the bank service and also add more banks.

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