



Full Length Research Paper

The Effects of Perceived Service Quality on Customer Loyalty: The Mediating Role of Customer Satisfaction and Trust: Evidence from Four-Star-Rated Hotels in Hawassa

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Article Info

Article History

Received: 10 Oct 2025

Accepted: 19 Jan 2026

Keywords: Service Quality, Customer Satisfaction, Trust, Customer Loyalty

Abstract

In the hospitality industry, enduring customer loyalty often depends on offering quality services that can ensure satisfaction and uphold trust. In this regard, this study attempted to investigate the effects of perceived service quality on customer loyalty, and the mediating roles of satisfaction and trust. Methodologically, the SERVPERF model, explanatory design, and quantitative approach were used. 384 samples were selected from 6 four-star hotels using purposive and availability sampling techniques. SEM was used to test the causalities, inter-dependences, and relationships among the research variables. The findings confirmed that perceived service quality significantly and positively affects customer loyalty, satisfaction, and trust. The effects of customer satisfaction and trust on loyalty were significant and positive. Besides, customer satisfaction and trust significantly mediated the relationship between the perceived service quality and customer loyalty. The study provides significant insight into the deeper psychological principles underlying customer loyalty and offers hotel managers valuable information.

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render to customers could have either negative or positive consequences on customer satisfaction, trust, and loyalty.

1. Introduction

The hospitality industry is recognized as an engine for the global economy, with an enormous job creation for the youth, women, and under-privileged sections of society (Anabila et al., 2022). Perhaps the hospitality and tourism business is considered a panacea for generating income, foreign currency, and attracting investment. The hotel sector is among the core components of hospitality, playing a fundamental role in facilitating travel and tourism businesses' practical operations. Scholars like Meshack and Prusty (2021) strengthen the conception that tourism and hospitality development are primarily embedded in the quality, quantity, and growth of hotel sectors. Above all, the quality these hotels

Customer loyalty is becoming the central strategic imperative for businesses to survive, be competitive, and continue to be profitable. This intermingled concept has a comprehensive construct that encompasses behavioral and attitudinal variables (Hoe & Mansori, 2018). In its technical sense, customer loyalty is conceptualized as the customers' dedication to make repeated purchases from a specific firm rather than exhibiting switching behavior or shifting to competing firms offering similar services (Al Karim et al., 2024). In this sense, most empirical evidences accentuated that serving loyal customers is more profitable than marketing for new ones since attempting to acquire new customers incurs high costs. Loyal customers are mostly engaged in repeat

purchases and spread positive marketing information about the brand, and encourage others to engage with the firm (Manyanga et al., 2022).

Service quality has been the central theme of research in hotels since it has a substantial effect on customer satisfaction and loyalty. Pragmatically speaking, service quality is conceived as the nexus between customer expectation and service performance (Danish et al., 2025). Myo and Khalifa (2019) commended that the easiest way to get trust and satisfaction is by rendering high-quality service. This implies that provision of high-quality service is the pillar to win a competitive advantage and establish a long-term relationship (Gbenga, 2015).

Whereas satisfaction stands to demonstrate customers' response to the gaps between expectation and perception (Ahadmotlaghi and Moghaddam, 2017). The credence of customer satisfaction is, in fact, determined by comparing the gaps between perceived quality and value of a product or service to the customers' initial expectations. This means measures of customer satisfaction cannot be completed shortly, but rather are a progressive activity that possibly takes time. Satisfied consumers are more likely to remain loyal, engage with the firm over time, make repeated purchases, and increase customer lifetime value (Fatma & Kumar, 2024).

Trust is another important component that can affect customer loyalty (Alzaydi, 2024). The concept is entrenched in the value of trust in determining the service quality. As a result, trust leads to loyalty in the long run, strengthening the relationship between the service provider and the customers (Muharam et al., 2021). According to Shamsudin et al. (2019), trust is vital in many industries since it cultivates a strong attachment between firms and their clients. Furthermore, satisfied customers are more likely to develop trust in a product or service (Carranza et al., 2024).

Though past studies have investigated the relationships, interdependences, and causations among service quality, customer satisfaction, trust, and loyalty, most studies focused on an

independent treatment of these constructs in developed and developing countries. More importantly, some of these studies focused solely on the relationship between service quality and customer loyalty (e.g., Alex; Anabila et al. 2022; Baba et al. 2024; Priyo et al. 2019). In Ethiopia, few studies have addressed service quality, customer satisfaction, and customer loyalty. Zebrga (2020) studied the impact of service quality on customer loyalty in Ethiopian hotels; Tefera and Govender (2017) investigated service quality, customer satisfaction, and loyalty from the perspectives of Ethiopian hotel guests; and Gashawbeza (2016) investigated perceived service quality and its relationship with customer loyalty in the Ethiopian hotel industry.

Moreover, most of these previous studies in Ethiopia adopted the SERVQUAL model to measure service quality. Nevertheless, this model is subject to criticism since it is not claimed to fully reflect the real-time experiences of customers. Hence, though the SERVPERF model deals with investigating perceived performance and is more robust to address service quality in a specific context, the model has not been widely applied in Ethiopian hospitality research. To address this gap, the study was built on the SERVPERF model and the Stimulus-Organism-Response (SOR) theory to address the research objectives.

2. Theoretical Framework and Hypothesis Development

2.1. Theory of Stimulus-Organism-Response (SOR) and SERVPERF Model

This study adopted the SERVPERF Model and Stimulus-Organism-Response (SOR) theory as its theoretical foundations. Mehrabian and Russell's (1974) Stimulus-Organism-Response (SOR) theory states that diverse aspects of environmental stimuli (S) affect individuals' cognitive evaluation (O), which in turn affects their reaction or response (R). The theory articulated a comprehensive framework to incorporate people's cognitions and feelings about external stimuli to examine elicited behavior (Su et al., 2020). The theory commends that people's internal states operate as a mediator between the stimulus

and their final behavioral responses (Lee et al., 2011). SOR has been widely applied in consumer behavior, satisfaction, and engagement studies in the hospitality industry (Kim et al., 2020; Choi & Kandampully, 2019). Since this research has been studying human behavior and explore service quality, customer satisfaction, loyalty, and trust (Kim et al., 2020), wellness induced well-being indicating loyalty and trust (Dimitrovski et al. 2024) and the tenancy of behavioral reactions in the form of word-of-mouth promotion, loyalty, and satisfaction, are influenced by internal evaluations (Sarilgan et al., 2021). Consistent with SOR theory, this study presented service constructs as stimuli that incorporate the dimensions of service quality, substantially influencing customer perceptions and experiences (Wang et al., 2024). Similarly, as part of the internal structure and process intersecting environmental stimuli, which can induce subsequent actions and reactions on customers that indicate different elements of the organism of SOR, this study understood customer satisfaction and trust as representations of the internal state of the organism (O).

The final customers' response in a hotel is evaluated using customers' experiences through word of mouth, electronic word of mouth, and repeated visits and purchases (Brewer & Sebbi, 2021; Tsaur et al., 2015). Hence, consistent with SOR theory, the responses (R) construct in this study stands to demonstrate customer loyalty.

Despite the fact that the SERVQUAL model has been widely used for decades, the model has been facing strong criticism due to concerns of validity, reliability, and the operationalization of expectations (Cronin & Taylor, 1992; Lee et al., 2000; Teas, 1993). To address this gap, Cronin and Taylor developed the SERVPERF model, which emphasized performance over expectations. In their study, they underlined that SERVPERF is robust in explaining more variation in service quality studies across multiple industries, with a few more tenable items for testing and providing best-fit models than SERVQUAL. Unlike the SERVQUAL, the SERVPERF

model emphasizes how well the service provider performs, not the gap between expectations and perceptions.

Thus, the study adopted SOR theory as its theoretical foundation since it primarily focused on customer perceptions rather than expectations. This theoretical model best aligns with the SERVPERF model to investigate the effects of perceived service quality on customer loyalty, where satisfaction and trust are assumed to mediate the relationships.

2.2. Hypothesis Development

2.2.1. Perceived Service Quality and Customer Loyalty

A lot of empirical evidence ascertained that service quality strongly and positively predicted loyalty. The scholarly work of Li (2020) about the perceived service quality in Malaysian hotels substantiated the fact that perceived service quality strongly and positively affects loyalty. Additionally, Alex (2024) and Ali et al. (2017) supported that service quality dimensions such as responsiveness, reliability, and empathy, and customer loyalty greatly determined customer loyalty and resulted in repeat visitation, recommendation, and brand endorsement. Thus, based on this supposition, we hypothesized that:

H₁: Perceived service quality has a positive and significant effect on customer loyalty.

2.2.2. Perceived Service Quality and Customer Satisfaction

Extensive research findings acknowledged that perceived service quality stalwartly predicted customer satisfaction in hospitality, marketing, and consumer behavior studies. For instance, Ahadmotlaghi and Moghaddam (2017), Liat et al. (2014), and Saleem and Raja (2014) highlighted the positive and direct effects of perceived service quality on satisfaction in Iranian, Malaysian, and Pakistani hotels, respectively. These studies demonstrated the influence of service quality on customer satisfaction across different countries. Based on these studies, it has been hypothesized that:

H₂: Perceived service quality has a positive and significant effect on customer satisfaction.

2.2.3. Perceived Service Quality and Customer Trust

Empirical works of Yieh et al. (2007) underlined that higher perceived service quality is associated with increased customer trust since customer satisfaction and trust are also inseparable. This perception suggests that the more satisfied customers are with the service they receive, the more likely they are to develop trust in the businesses and their employees who provide it. In support of this, Akbar and Parvez (2009), Aras et al. (2023), and Sitorus and Yustisia (2024) provided the significant and positive effect of service quality on customer trust. Based on this, we hypothesized that:

H₃: Perceived service quality has a positive and significant effect on customer trust

2.2.4. Customer Satisfaction and Customer Loyalty

The interplay between customer satisfaction and loyalty demonstrated that satisfaction is the vital predictor of loyalty. Satisfaction must be measured by the gaps between expectations and experience of consumption (Kalaja, 2023). This means that when customers perceive that a product or service meets or exceeds their expectations, their likelihood to develop favorable attitudes and loyalty is very high (Rane et al., 2023). This implies customer satisfaction is the key factor that drives consumers to repurchase the product or service thereby encouraging loyalty (Ginting et al., 2023). In this regard, hospitality studies consistently indicated a strong and positive relationship between customer satisfaction and loyalty across various service sectors, including Drinks capes (MS et al., 2022), Hotels (Xin & Choi, 2020), Cruises (Castillo-Manzano et al., 2022), and restaurants (Uslu&Eren, 2020). Based on this insight, the following hypothesis has been postulated:

H₄: Customer satisfaction has a positive and significant effect on customer loyalty.

2.2.5. Customer Trust and Customer Loyalty

Trust is defined as the willingness to rely on another person and is seen as a crucial factor in developing customer loyalty. It has been argued that when trust levels increase, customers tend to demonstrate stronger loyalty. In this regard, numerous studies strengthen the positive relationship between customer trust and loyalty. Handoyo (2024) and Kim & Peterson (2017) underpinned that customer trust significantly influences loyalty through the mediation of satisfaction in the context of e-commerce. Similarly, Khamitov et al. (2024) highlighted that trust strengthens customers' loyalty on digital platforms by enhancing perceptions of security and service reliability. Besides studies in Malaysia's hotel sector investigating the effects of price, brand image, service quality, and trust on customer loyalty revealed a significant relationship between trust and loyalty (Shamsudin et al., 2019). According to Haron et al. (2020), trust between service providers and customers is central in cultivating loyalty. Thus, trust is a key predictor of future customer behavior. Choi et al. (2015) emphasized its importance in increasing customer satisfaction and loyalty. Based on the preceding results, the following hypothesis has been developed:

H₅: Customer trust has a positive and significant effect on customer loyalty.

H₆: Customer satisfaction mediates the relationships between perceived service quality and customer loyalty.

H₇: Customer trust mediates the relationships between perceived service quality and customer loyalty.

Based on the theoretical framework and hypothesized relationships, the conceptual model of the research was developed as shown in Figure 1. It has been conceptualized that perceived service quality, customer satisfaction, and customer trust affect customer loyalty. Similarly, customer satisfaction and trust have been proposed to affect customer loyalty. Additionally, customer satisfaction and trust are expected to have a significant influences of perceived service quality on

customer loyalty.

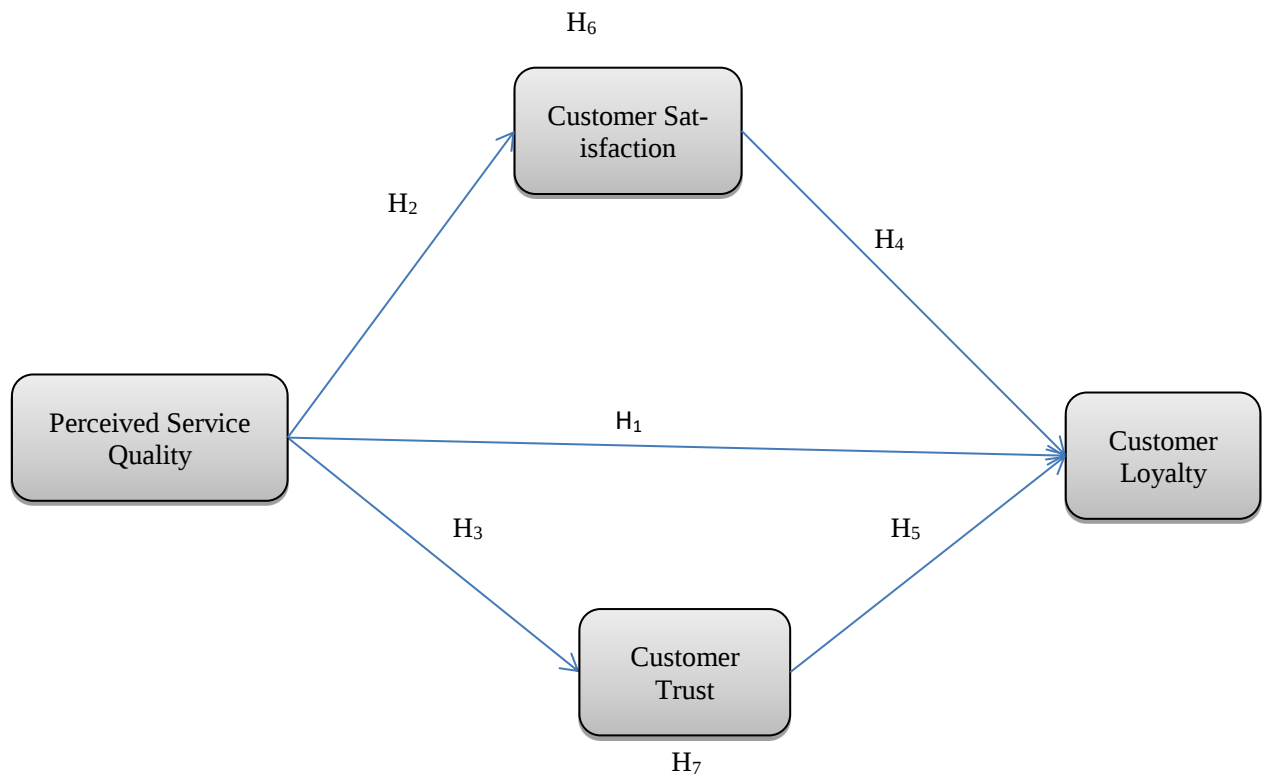


Figure 1: Conceptual framework of the study (Source: Author's own design, 2025)

3. Methods and Materials

3.1. Study Context

The study was conducted in Hawassa City, the capital of Sidama Regional State. It is located in the southern region of the country, on the shores of Lake Hawassa in the Great Rift Valley, 273 kilometres south of Addis Ababa. Its geographical location is 7° 3' latitude North and 38° 28' longitude East. According to the Central Statistics Authority of Ethiopia's demographic projections for 2024, the city's population is expected to be around 557,854, with 286,928 males (51.4%) and 270,927 females (48.6%). The city's average

elevation is around 1,700 meters above sea level. Hawassa City has an abundance of cultural and environmental tourist attractions. These include Lake Hawassa, which has a diverse bird and aquatic species; Mount Tabor; Mount Alamura, which has a diverse fauna and flora; Amora Gedel, which has a fascinating scenic view; Burkita Hot Springs; Saint Gabriel Church; and the UNESCO-registered Fiche-Chambalala traditional Sidama new year celebration (Gedecho, 2015). This study focused solely on four-star hotels include Central Hawassa Hotel, Haile Resort, Ker-Awud International Hotel, Lewi Resort Hotel, Rori Hotel, and South Star International Hotel.

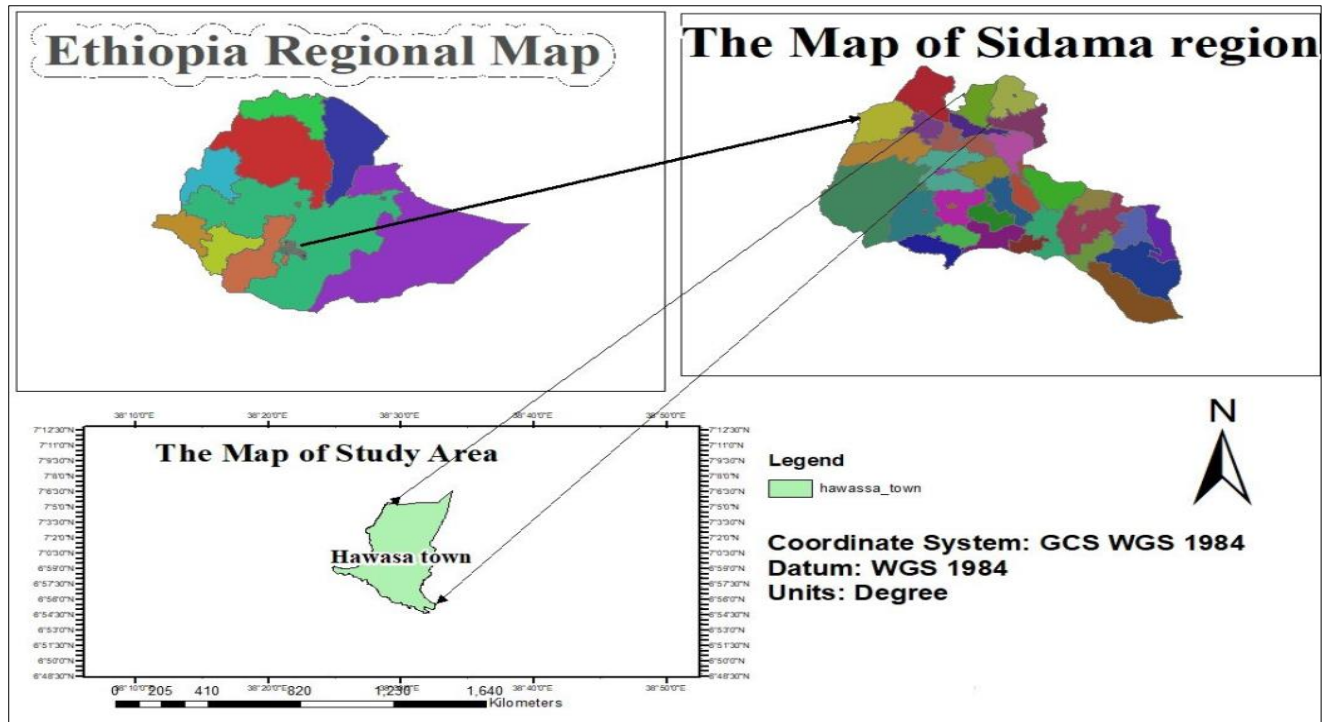


Figure 2: Map of study area (Source: Ethio ArcGIS, 2025)

3.2. Study Design and Data Collection

The study used an explanatory research design and a quantitative approach to address the relationships, interdependencies, and causalities among perceived service quality, customer satisfaction, trust, and loyalty (Creswell & Creswell, 2018). The unit of analysis for this research was customers of four-star hotels who were served by these establishments between April and May 2025, and whose age was above 18 years.

3.3. Sampling Techniques and Sample Size

The study adopted purposive and available sampling techniques to collect the data. Thus, 4-star hotels were selected purposively, while the sample respondents were selected using an available sampling technique. Since the exact number of customers was unknown to get the sample size, the study employed the Cochran formula to determine the sample size: $n = \frac{z^2 pq}{e^2}$ (Cochran, 1963). Where n is the sample size, z is the value at the reliability level, reliability level at 95% or significance level 0.05; $Z = 1.96$, P is Probability

of positive response (0.5); q is Probability of negative response (0.5); e is the acceptable sampling error (0.05). $n = \frac{z^2 pq}{e^2} = \frac{(1.96)^2 (0.5 \cdot 0.5)}{(0.05)^2} = 384$. Accordingly, 384 customers were selected as the respondents to this study.

3.4. Measurement

Parasuraman et al. (1988)'s twenty-two-item scales were adopted to measure quality service. Four-item scales of customer service satisfaction were adopted from Dimitriadis (2006). To measure trust, three-item scales were adapted from Ball et al. (2004). To measure customer loyalty, five-item scales were adopted from El-Adly (2019). All measurement scales were rated on a five-point Likert scale, from very dissatisfied (1) to very satisfied (5).

3.5. Strategies for Ensuring Data Quality

To ensure the reliability and validity of the data, pilot tests were performed. Both content and convergent validities were assessed. Content validity was checked by inviting an expert in the field to comment on the face validity of the measurement scales (Taherdoost, 2016). Convergent

and discriminant validities were assessed by examining items' factor loadings and Average Variance Explained (AVE). Cronbach's alpha and composite reliability (CR) were used to assess the internal consistency or reliability of the survey items (Sürücü & Maslakçi, 2020). Sharma (2016) classified the reliability statistics depending on the Cronbach's alpha and CR value: $\geq .90$ = Excellent, $.90 \geq .80$ = Good, $.80 \geq .70$ = Acceptable, $.70 \geq .60$ = Questionable, $.60 \geq .50$ = Poor, and $< .50$ = Unacceptable.

3.6. Method of Data Analysis

SPSS (V- 26) and SEM (AMOS 23) were used to analyze the data. SPSS was used to present the demographic characteristics of respondents, and SEM was employed to test the hypothesis. CB-SEM was preferred over PLS-SEM because the study aimed to test theoretical hypotheses (Hair et al., 2017). Exploratory factor analysis was performed to reduce the dimensions and establish patterns of the underlying variables, while confirmatory factor analysis was performed to check the psychometric properties of the measurement model.

3.7. Common Method Variance (CMV)

Common method variance was checked using Harman's Single Factor Test (Harman, 1976). According to Jacobsen and Jensen (2015), CMV has an impact on the reliability and validity of

survey items, which might lead to erroneous results and affect the hypothesized correlations between constructs. The Harman's Single Factor Test is applied to determine whether a single factor exists or not. Latent Common Method Factor was computed by integrating a common method factor in CFA (Tehseen et al., 2017). Hence, the study has no issue with common method variance.

4. Results

4.1. Demographic Characteristics of Respondents

A total of 384 questionnaires were distributed, of which 360 usable questionnaires were collected, with a response rate of 88.5%. The survey of 340 respondents shows a demographic breakdown where 65% are male and 35% are female. Age-wise, the largest group is 35-44 years (32.4%), with the youngest group (18-24) at 19.1%. Most respondents are Ethiopian (63.2%), and educationally, 51.5% hold a Bachelor's degree, while 4.7% have a PhD or higher. Regarding marital status, 61.2% are married, and 77.1% are employed. In terms of income, 32.4% have a monthly household income of 10,001-15,000, with only 9.1% earning below 5,000. The primary reason for hotel visits is business (61.8%), with 65.9% being first-time visitors.

Table 1: Respondent Profiles

Characteristics		Frequency	Percent (%)
Gender of respondents:	Male	221	65.0%
	Female	119	35.0%
	Total	340	100.0%
Age of respondents:	18-24	65	19.1%
	25-34	80	23.5%
	35-44	110	32.4%
	45-54	44	12.9%
	above 55	41	12.1%
	Total	340	100.0%
Nationality of respondents:	Ethiopian	215	63.2%
	Foreigner	125	36.8%

	Total	340	100.0%
Education level of respondents:	Diploma	31	9.1%
	Bachelor degree	175	51.5%
	Master's degree	118	34.7%
	PhD degree and above	16	4.7%
	Total	340	100.0%
Marital status of respondents:	Single	107	31.5%
	Married	208	61.2%
	Divorced	20	5.9%
	Widowed	5	1.5%
	Total	340	100.0%
Employment status of respondent:	Employed	262	77.1%
	Unemployed	50	14.7%
	Retired	28	8.2%
	Total	340	100.0%
Income level of the household (monthly):	<5000	31	9.1%
	5001-10000	60	17.6%
	10001-15000	110	32.4%
	15001-20000	89	26.2%
	>20000	50	14.7%
	Total	340	100.0%
Purposes of visiting the hotel:	Business	210	61.8%
	Leisure	110	32.4%
	Others	20	5.9%
	Total	340	100.0%
Number of visits to the hotel:	first time	224	65.9%
	Repeat	116	34.1%
	Total	340	100.0%

Source: survey, 2025.

4.2. Exploratory Factor Analysis (EFA)

EFA was performed to identify unidimensionality of the measurement models. With the $KMO \geq 0.5$ (Tabachnick et al., 2013) and the Skewness and Kurtosis coefficients of ± 2 and ± 7 (Slabbert & Martin, 2017), the data was suitable to conduct EFA. The EFA assessment result shows that the first factor explained 47.252% of the variance consistent with the suggested value of $\leq 50\%$ (MacKenzie & Podsakoff, 2012). Five dimensions with an Eigenvalues greater than one explaining 77.558% of the variance were extracted. With the tolerance value of above 0.1 and

(VIF) of below 10, the data has no multicollinearity problem. The factors loading for each factor was above 0.3 indicating that each item was loaded separately unto its underlying construct.

4.3. Measurement Model

In order to test the psychometric properties of the measurement model and to simultaneously estimate a series of interrelationships between the constructs of the hypothesized model (Astrachan et al., 2014; Ahmad et al., 2016), CFA was performed. The goodness of fit indices of the measurement models were within acceptable range (CMIN/DF=2.930, CFI=0.912, TLI= 0.906, IFI=0.912, and RMSEA=0.075).

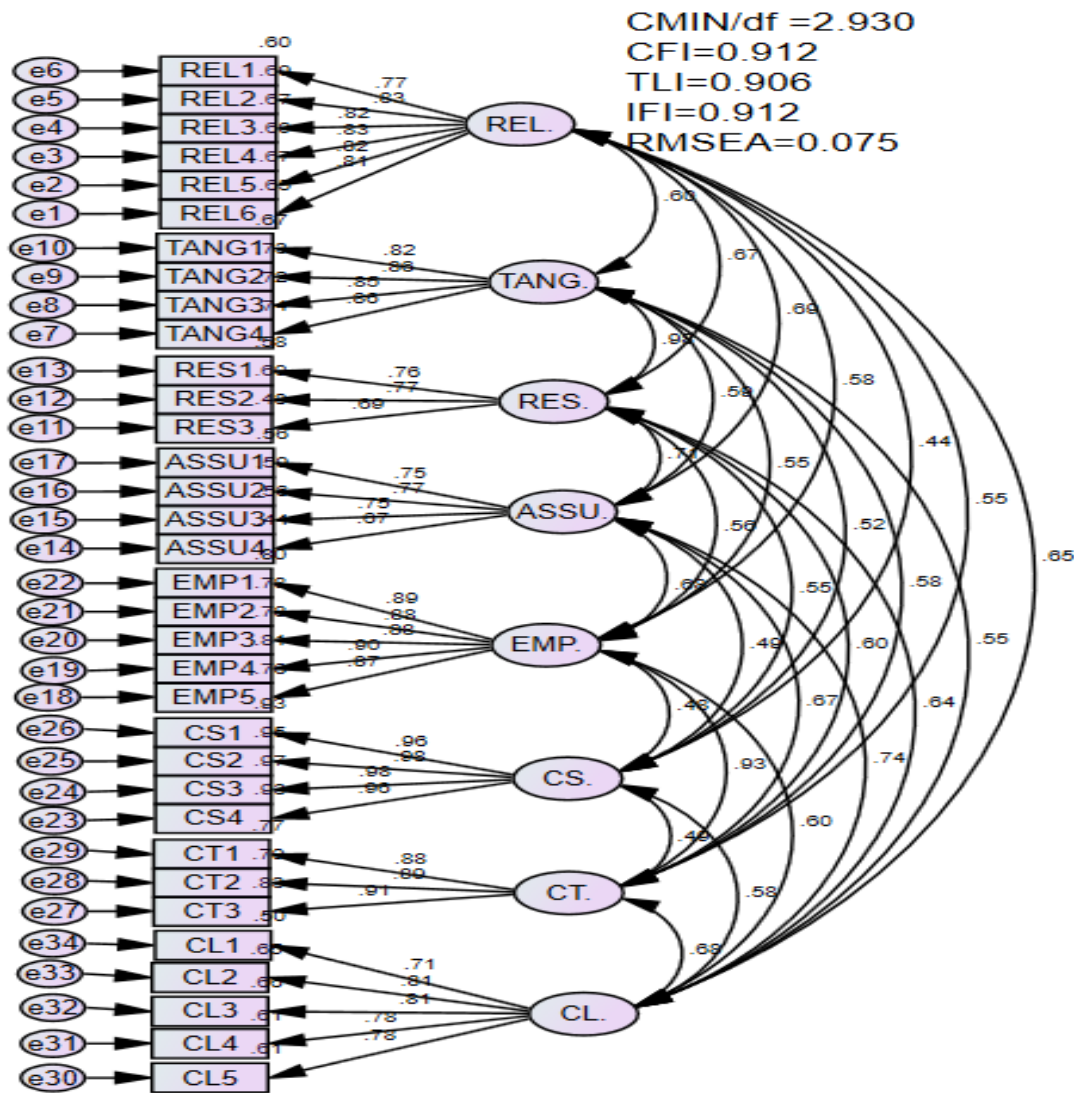


Figure 3: First-order hypothesized CFA Measurement Model (Survey, AMOS 23output)

The internal consistency of the measurement scales was checked using Cronbach's alpha and composite reliability (CR). The result shows that Cronbach's alpha values fall within the acceptable range of 0.762 to 0.986, and CR scores were found between 0.788 and 0.985, which was above the recommended cutoff points(> 0.7) (Slabbert & Martin, 2017), providing strong evidence of the reliability of the data. Convergent

validity was assessed by inspecting the factor loadings of items and Average Variance Extracted (AVE). The AVE values rested between 0.536 and 0.944, and the values of factor loadings were found between 0.666 and 0.983, indicating fulfillment of the recommended threshold value of 0.50. Thus, the finding supports the internal consistency and convergent validity of the measurement items as shown in Table 2.

Table 2: Construct Reliability and Convergent Validity of the Measurement Model

Constructs	Items	Factor loadings	Cronbach's Alpha	CR	AVE
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Reliability(REL)	REL1	0.775	0.922	0.922	0.664
	REL2	0.831			
	REL3	0.820			
	REL4	0.833			
	REL5	0.821			
	REL6	0.808			
Tangibility (TANG)	TANG1	0.821	0.910	0.911	0.718
	TANG2	0.856			
	TANG3	0.850			
	TANG4	0.862			
Responsiveness (RES)	RES1	0.765	0.762	0.788	0.554
	RES2	0.774			
	RES3	0.692			
Assurance (ASSU)	ASSU1	0.746	0.805	0.822	0.536
	ASSU2	0.766			
	ASSU3	0.747			
	ASSU4	0.666			
Empathy (EMP)	EMP1	0.894	0.948	0.948	0.786
	EMP2	0.885			
	EMP3	0.884			
	EMP4	0.900			
	EMP5	0.869			
Customer Satisfaction (CS)	CS1	0.964	0.986	0.985	0.944
	CS2	0.976			
	CS3	0.983			
	CS4	0.964			
Customer Trust (CT)	CT1	0.878	0.921	0.921	0.795
	CT2	0.887			
	CT3	0.910			
Customer Loyalty (CL)	CL1	0.707	0.874	0.885	0.606
	CL2	0.809			
	CL3	0.812			
	CL4	0.778			
	CL5	0.781			

Source: AMOS 23 output

This study consisted of one second-order construct, the perceived service quality. According to Hapsari et al. (2017), service quality is a multidimensional construct. To this end, conducting second-order CFA was crucial to measure the

psychometric properties and fitness of the measurement models of service quality as the major construct (Gbenga & Osotimehin, 2015).

Thus, the goodness of fit indices of perceived service quality as a second-order CFA fall within an acceptable range (CMIN/DF=2.713, GFI=0.889, CFI=0.979, TLI= 0.966, and IFI=0.967)

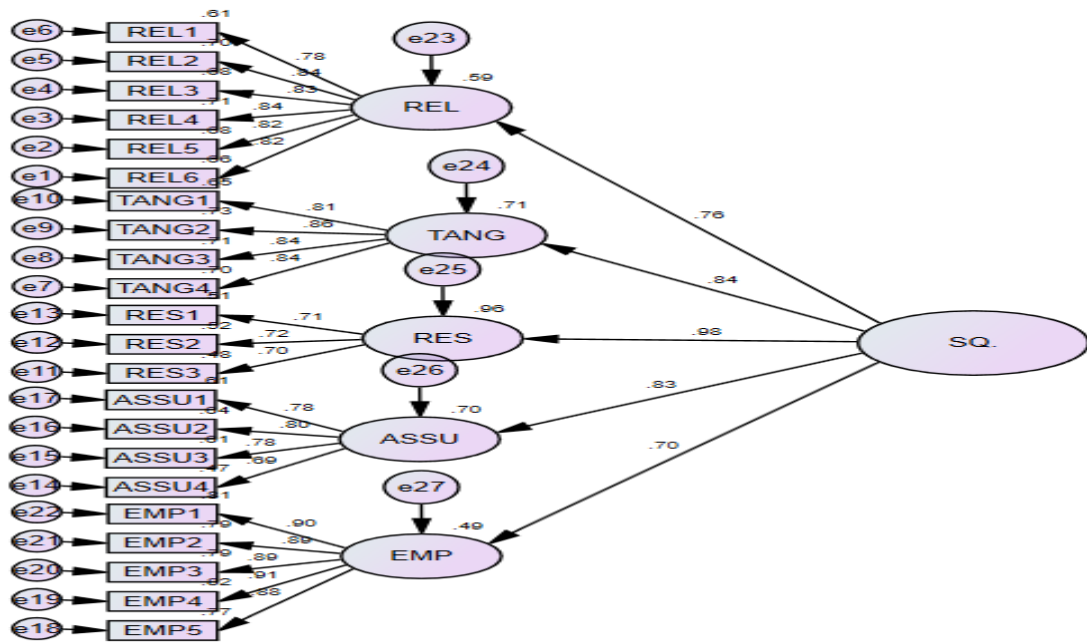


Figure 4: Second-order CFA for Perceived Service Quality (Survey, AMOS 23 output)

The test result shows that the Cronbach's Alpha and CR scores were above the suggested cutoff point, i.e., 0.7 (Slabbert & Martin, 2017), affirming the evidence of the reliability of data. The AVE values range between 0.504 - 0.795, and the value of factor loadings was found between 0.666 - 0.900, confirming meeting the rule of thumbs suggested by most scholars in the field (>0.50). Thus, service quality measurement models have no problem of confirmed reliability and convergent validity.

Table 3: Construct Reliability and Convergent Validity of Second-Order CFA

Constructs	Items	Factor loadings	Cronbach's alpha	CR	AVE
Reliability (REL)	REL1	0.781	0.922	0.925	0.606
	REL2	0.835			
	REL3	0.827			
	REL4	0.842			
	REL5	0.825			
	REL6	0.815			
Tangibility (TANG)	TANG1	0.821	0.910	0.902	0.698
	TANG2	0.856			
	TANG3	0.850			

	TANG4	0.862			
Responsiveness (RES)	RES1	0.765	0.762	0.750	0.504
	RES2	0.774			
	RES3	0.692			
Assurance (ASSU)	ASSU1	0.746	0.805	0.848	0.580
	ASSU2	0.766			
	ASSU3	0.747			
	ASSU4	0.666			
Empathy (EMP)	EMP1	0.894	0.948	0.964	0.795
	EMP2	0.885			
	EMP3	0.884			
	EMP4	0.900			
	EMP5	0.869			

Source: AMOS 23 output

4.4. Structural Model and Hypothesis Test Results

The structural model is a key component of SEM, which focuses on investigating the relationships, interdependences, and causalities between the

latent variables. It enables testing hypotheses on the relationship between latent variables, both directly and indirectly, and gain an understanding of the theoretical relationship between various variables (Ahmad et al., 2016).

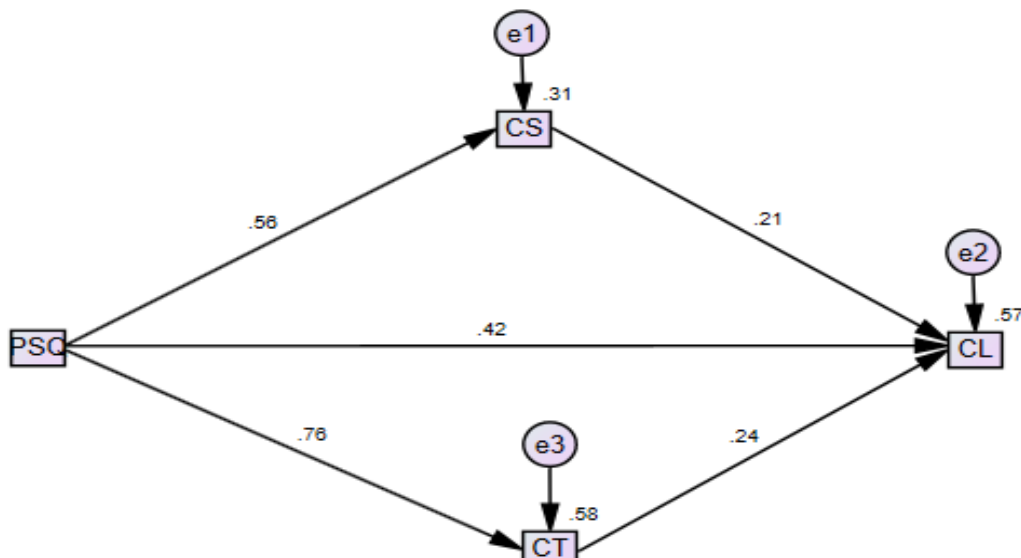


Figure 5: Structural Model (Survey, AMOS 23 output)

The hypothesis test results shown on figure 5 and table 4 revealed that perceived service quality significantly and positively affect customer loyalty ($\beta = 0.418$, $p < 0.001$), supporting H₁ with the data. Likewise, the effect of perceived service quality on customer satisfaction was significant and positive ($\beta = .558$, $p < 0.001$), thereby

supporting H₂. Additionally, perceived service quality has a strong and positive effect on customer trust ($\beta = 0.762$, $P < 0.001$), supporting the hypothesized conjecture (H₃). Customer satisfaction and trust ($\beta = .206$, $P < 0.001$) and $\beta = .245$, $P < 0.001$) significantly and positively affect loyalty supporting H₄ and H₅ respectively.

Table 4: Direct Effect of Structural Model Analysis

Hypothesis	Structural Path	B	S.E.	C.R.	P	Decision
H1	CL<--- PSQ	0.418	.069	6.989	***	Accepted
H2	CS<--- PSQ	0.558	.062	12.365	***	Accepted
H3	CT<--- PSQ	0.762	.048	21.667	***	Accepted
H4	CL<--- CS	0.206	.036	4.807	***	Accepted
H5	CL<--- CT	0.245	.046	4.455	***	Accepted

Source: AMOS 23 output
When examining the intervening role of customer satisfaction and trust as shown on table 5, satisfaction ($\beta = 0.12$, $p < 0.001$) and trust ($\beta = 0.20$, $p < 0.001$) carries the significant

influences of perceived service quality on loyalty. Thus, customer satisfaction and trust partially mediate the relationship between perceived service quality and loyalty supporting the hypothesized relationships of H₆ and H₇.

Table 5: Indirect Effect

Hypothesis	Structural path	Total effect	Direct	indirect effect	Decision
H6	PSQ CS CL	0.72***	0.60***	0.12***	Mediate
H7	PSQ CT CL	0.72***	0.52***	0.20***	mediate

Source: AMOS 23 output

5. Discussions

Consistent with the empirical evidence of Gbenga & Osotimehin(2015), Hafez & Akther (2017), and Liat et al. (2014), this study revealed that actual service performance (measured by SERVPERF) better predicts customer loyalty. This means guests who see the hotels' service as reliable, responsive, and professionally delivered were more inclined to return, recommend, and developed positive feeling.

Coinciding with the works of Annamdevula & Bellamkonda(2016), Hussain et al. (2015), Kassim & Abdullah(2008), Saleem & Raja (2014) Tefera & Govender(2017), this finding claimed that improved service performance in areas such as tangibility, responsiveness, empathy, assurance, and reliability leads to higher customer satisfaction. Consequently, improving service quality was found to be critical to ensure customers' pleasure and satisfaction at four-star hotels.

By providing strong evidence, the result of this

study established that when hotels provide reliable, responsive, and empathetic services, they can establish a trustworthy relationship with their guests. The results are consistent with previous studies of Akbar & Parvez, (2009), Aprilia et al. (2020), and Boonlertvanich, (2019).

Fourth, the study investigated the effect of customer satisfaction and customer loyalty. The result revealed that customer satisfaction has a positive effect on customer loyalty, which supports H4. This finding indicates that satisfied customers are more likely to remain loyal, validating the SERVPERF model's claim that improved service performance leads to increased satisfaction and, as a result, loyalty. Thus, the empirical evidence obtained from this study on the impact of customer satisfaction on creating loyalty is consistent with previous studies (Baumann et al., 2012; Bowen & Chen, 2001; Kumar et al., 2013; Maiyaki, 2011).

The hypothesis test result revealed that trust is a critical psychological component in persuading customers to return to the same hotels. In this regard, customers who developed a sense of security and confidence in these hotels believed the service was reliable, truthful, and remained loyal. This finding emphasized that, in addition to customer satisfaction, building trust-based relationships is crucial for long-term customer retention. Hence, this study provides strong proof to support the premise that customer trust positively affects customer loyalty. This is consistent with earlier studies (Albaity & Rahman, 2021; Ball et al., 2004; Bendall-Lyon & Powers, 2003; Shamsudin et al., 2019; Wah Yap et al., 2012).

This study established that customer satisfaction partially mediates the effect between perceived service quality and customer loyalty in four-star rated hotels, validating H6, which implies that while perceived service quality directly influences loyalty, it also indirectly strengthens it through increased customer satisfaction, necessitating a focus on both quality service and satisfaction-improving techniques, a finding consistent with previous results (Kaura et al., 2015; Priporas et al., 2017; Su et al., 2016). Furthermore, customer trust was found to partially mediate the relationship between perceived service quality and customer loyalty, confirming H7, thereby indicating to hospitality businesses that achieving long-term loyalty requires not only high-quality service but also the development and maintenance of trust through consistent service delivery, honest communication, friendly staff, and promise-keeping, which aligns with prior findings (Alrubaiee&Alkaa'ida, 2011; Kasim& Abdullah, 2008; Msallam, 2020).

6. Study Implications

This study integrated SOR and SERVPERF to investigate the effects of perceived quality on customer loyalty. By employing the underutilized SERVPERF model, the research provides valuable insights into consumer perceptions and emphasizes the importance of mediators like customer satisfaction and trust in influencing loyalty. With regard to the managerial implications, the

results stressed that four-star hotels must improve service quality to boost customer loyalty, focusing on reliable and professional services, employee training, and building lasting relationships with customers. Hotel managers should conduct regular quality assessments and hire motivated staff to effectively address customer needs. Policymakers are encouraged to establish service quality standards and invest in training programs for hotel personnel. The findings reveal that high service quality not only enhances customer satisfaction and trust but also fosters loyalty, vital for competitive sustainability in Hawassa's expanding tourism sector. Overall, the study offers significant insights for hospitality management and policymaking in Ethiopia to enhance customer retention and support tourism development.

7. Limitations and Future Research Directions

Although this work has made a significant contribution to the larger field of hospitality and hotels in particular, it is not without flaws, as is the case with other related studies. Specifically, this section discusses the study's limitations, which need to be taken into account in future research. In terms of future projects, this study focused exclusively on four-star hotel customers in Hawassa, Ethiopia. As a result, it limits the chance of having a large sample size and a more comprehensive interpretation of findings. Future research should extend to different-star hotels with a large sample size to confirm whether there are any variations in findings. The study focused on the mediating roles of customer satisfaction and customer trust. Future research can investigate the mediating effect of perceived value & customer experience. The study also employed a quantitative research approach and an explanatory research design. Future research should use a mixed research approach to obtain more holistic and thorough outcomes. Only questionnaires were used as data-gathering tools. Future research should use other data collection instruments, such as interviews and group discussions. To analyze the data, the research employed structural equation modeling (SEM). Future research should use other models, like PLS-SEM, to

cross-check the effect of independent and mediating variables on dependent variables.

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