

HOW SERVICE QUALITY AND PERCEIVED PRIVACY CAN AFFECT THE CUSTOMER SATISFACTION IN GENERATIONS Y AND Z?

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Abstract

The impetus for this research is the suboptimal concept of service quality and perceived privacy toward customer satisfaction for online food delivery. This study seeks to ascertain the influence of service quality, perceived security, and privacy on enhancing customer satisfaction via SERVQUAL Theory. Data were collected by distributing questionnaires using the purposive sampling method to 190 generation Y and Z participants who used online food delivery. Data were analyzed using CB-SEM to test the relationship between latent variables through parameter estimation, hypothesis testing. The results of this study indicate that service quality and customer perceived value do not significantly affect customer satisfaction. However, this study reveals that service quality, perceived security, perceived privacy, and customer perceived value have a significant effect on trust, and trust significantly affects customer satisfaction. The novelty of the research in this study is the addition of the perceived privacy variable. The findings of this study provide insight into the development of SERVQUAL Theory. This study extends the application of the theory by adding perceived privacy and perceived security as important variables relevant to online food delivery. This study provides insight for companies to design effective marketing strategies to build trust and increase customer satisfaction.

Keywords: Trust; Perceived Security; Perceived Privacy; Customer Satisfaction; SERVQUAL Theory

JEL Classification: M30, M31, M39

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INTRODUCTION

Delivery service must be done well. The service industry's standards and quality of service can be improved. Identifying service quality weaknesses and deploying the most suitable resources is essential to enhancing OFD service quality and attaining perfection (Cheng et al., 2021). Government policy to reduce direct

interaction, people use food delivery services as an alternative way to buy food. The perceived security of online shopping is the second most significant factor influencing the satisfaction of consumers (Mofokeng, 2021). Companies may not provide customer data regarding consumer protection regulations to other parties. Privacy risks can hinder consumers'

intentions and desires to use OFD services (Poon & Tung, 2024). The increasingly rapid pace of technological development has changed people's lifestyles rapidly. Changes in lifestyle in society are swift, and it is now easier to order food quickly. The perceived value predicts behavioural intentions for the millennial generation (Riva et al., 2022).

The development of service quality continues to increase, and companies improve their services for consumers. Increasing service quality allows companies to meet customers' expectations. This study provides an understanding of the effect of service quality on trust, which can later affect the satisfaction of consumers in online food delivery service users as objects and users of generations Y and Z as subjects. Mahmoud et al., (2021) explained that Generation Y was born in 1982-1999, and Generation Z was born in 2000-2012. Generation Y is a group of individuals with an age range of 25-34 years. Generation Z refers to the age range between 18-24 years. This study seeks to identify the elements that affect customer satisfaction. Based on the previous explanation regarding the quality of service that may occur during the delivery process, this study is based on the core variable, namely service quality. Service quality is one way or method of assessing a service. Prior research by Melián-González, (2022) indicated that service quality is manifested in consumer views across five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. Service quality in companies can be used as a practical assessment method to understand and build positive consumer assessments. This industry is improving quality to compete with and meet consumer expectations of the service industry. The quality of service and customer-perceived value of delivery services are essential factors influencing customer satisfaction (Uzir, Al Halbusi, et al., 2021). Perceptions of service quality evaluation significantly influence the

industry's progress in attracting consumer interest in using the service.

Perceived security refers to the steps taken by service providers to protect the protection and confidentiality of customers' personal information, as this has the potential to increase consumers' willingness to use online food delivery services (Chowdhury, 2023). The perceived security provided by the company must be considered carefully because customer data security and transaction security will affect consumers. Perceived privacy refers to customers' willingness to share their data with other parties after being informed about potential privacy risks from a delivery service (Chen et al., 2022). The privacy policy set by the company must be transparent and accessible for consumers to understand. Customers' perceived value is a subjective evaluation of the advantages obtained from the costs incurred during a restaurant visit, and it plays a crucial part in competitive advantage (Cankül et al., 2024). The company can provide satisfactory service to each consumer, where consumers will provide a higher value than the perceived expenditure. Customer trust can be expressed as the customer's belief that online food delivery will carry out its transaction responsibilities regarding orders in a reliable manner (Hong et al., 2023). Customer satisfaction is attained when a product or service surpasses established performance thresholds (Benaglia et al., 2023). Consumers will experience satisfaction when the service the organization delivers meets their expectations.

Service quality is a form of fulfilling consumer expectations and hopes. The quality of service rendered can instil a sense of trust and contentment in customers. The development of the idea comes from Uzir, Al Halbusi, et al., (2021) who studied the effect of home delivery service quality and perceived value on customer satisfaction. This study is based on a leading theory, where the theory is used as the primary reference for the hypothesis that will be studied later.

Service quality is basically defined as a comparison between expectations and performance, and the SERVQUAL model was first developed in this context (Parasuraman et al., 1985). SERVQUAL Theory plays an essential role in the service industry. It is designed to measure the gap between customer expectations and perceptions (Rim & Ha, 2013). Key factors influencing the quality of online meal delivery services should be evaluated to enhance customer happiness and foster competitive organizational excellence, hence creating a mutually beneficial scenario for both customers and companies (Wu et al., 2024). Companies carry out quality improvement to build company excellence and attract customers. SERVQUAL is an extensive research tool intended to assess consumer expectations and perspective of service across five aspects that describe service quality (Mansouri et al., 2022). The use of SERVQUAL Theory in companies is carried out to assess the quality provided by the company in meeting customer expectations. This study used the SERVQUAL Theory, which evaluates service quality.

Technology development continues to grow, providing company policies to obtain customer information. Customers are asked to include personal data information when using the service. Personal data and information sharing, such as addresses, telephone numbers and transactions, are consumer privacy. Based on this, to avoid criminal acts or fraud, researchers use perceived privacy as a novelty because researchers want to explore how perceived privacy can affect customer satisfaction in service services. Perceived privacy is influenced by a person's privacy tendencies and concerns, and their belief also influences this in legislative protection against unwanted criminal activity (Leon et al., 2023). Perceived privacy and perceived pleasure significantly influence users' inclination to persist in utilizing our services. (Maqableh

et al., 2021). Based on the supporting journal novelty Nasrolahi Vosta & Jalilvand (2023) perceived privacy refers to concerns about online businesses' inappropriate collection and use of customer data. Perceived privacy in every cheerful customer can build trust when using the application. The research (Shahzad et al., 2024) examined the correlation between service quality and trust, which has quite a big influence. Trust and customer satisfaction positively influence behaviour during COVID-19 (Akgunduz et al., 2023).

Many previous studies have discussed service quality towards trust, perceived privacy towards trust, and service quality towards customer satisfaction, which creates a gap in research results. The research conducted Miao et al., (2022) shows insignificant results between service quality and trust caused by consumers prioritizing other factors, such as security and privacy, rather than service quality when forming trust online. Lack of service quality in a company will reduce trust in the company. Research on service quality with trust has also been conducted by Qureshi et al., (2022) this shows significant results, where good service quality will provide high trust. Companies can increase consumer trust when the service is stable and consistent. The research was conducted by Gao & Li, (2021) investigations into the correlation between perceived privacy and trust have shown insignificant results, where users may have concerns about data transactions even though the technology is perceived as secure. The privacy factor will likely be managed well, later making consumers trust. Another study conducted J. Zhang et al., (2022) studies on perceived privacy and trust have been conducted with significant results, showing that the right level of privacy increases customer trust in a company. Managing customer privacy is an important aspect that the company must maintain. Another study on service quality with customer satisfaction was conducted

by Thuy & Ngoc Quang, (2022) results show no influence between service quality and customer satisfaction, where customers consider brand reputation or customer trust factors more critical for their overall experience. Companies can improve service quality consistently so that consumers feel satisfied and meet the desired expectations. Another study into how customer satisfaction is impacted by service quality was conducted by Teangsompong et al., (2024) this shows significant results where maximum service quality and consumer expectations can positively impact customer satisfaction. Service quality management is a crucial element that organizations must enhance to achieve corporate excellence. Efforts to overcome this gap include conducting a more in-depth study and considering various factors influencing service satisfaction. This research intends to investigate the inadequate notion of service quality and perceived privacy in relation to customer satisfaction among consumers of online meal delivery services. This study concentrates on generations Y and Z, proficient in using emerging technologies, especially food delivery services. As a result, businesses in service companies will prioritize this generation because of the quality of service and privacy security that can present much potential for the company.

LITERATURE REVIEW

SERVQUAL Theory

The research model researchers use is based on the service quality model (SERVQUAL theory). SERVQUAL theory is an element designed to influence strategic superiority, where the quality position from the customer's perspective has become a core component of service that cannot be compromised (Hu et al., 2009). Service quality is affected by anticipated service and perceived service (Hussain et al., 2015). SERVQUAL is a multidimensional framework assessed through five dimensions: reliability,

assurance, tangibles, empathy, and responsiveness (German et al., 2022). SERVQUAL theory is based on previous research that has been used to test variables. Angusamy et al., (2022) stated that SERVQUAL theory is used in research to address various vital factors in consumer satisfaction. Sharma et al., (2023) asserted that SERVQUAL theory serves as a method to evaluate the quality of service rendered by a corporation by examining consumer expectations and preferences. Seo & Um (2023) use the SERVQUAL Model institutions to measure service quality in various industries. Zariman et al., (2023) use the SERVQUAL Model to measure service quality. Ong et al., (2023) Using SERVQUAL as a theoretical basis, the SERVQUAL theory in the national electricity industry evaluates how the services provided affect customers. Yang et al., (2024) employed the SERVQUAL Model to evaluate consumer demands, perceived value, and the emotions experienced by customers.

Commitment-Trust Theory

Commitment-trust theory plays an important role in understanding the dynamics of interpersonal relationships, especially in collaboration and partnership. Commitment-Trust Theory is an indirect driver of cooperative behavior and is an important producer of efficient, effective, and productive outcomes (Ghali-Zinoubi, 2023). Trust will emerge when both parties benefit and fulfill each other's expectations (Chang & Guo, 2021). Parties who are in a relationship and fulfill expectations will trust each other. *Trust* is a cross-disciplinary concept that occurs when one party has confidence in the integrity and reliability of the other party in a relationship (Herzallah et al., 2022). Commitment-trust theory, often used in business and customer relationship research, can be a relevant approach to understanding collaboration mechanisms (Ho et al., 2023). Commitment-trust theory

is often understood as a cause-and-effect process based on shared values and reflected in predictable behavior (Ozuem et al., 2024).

Service Quality and Trust

Quality of service is an essential element influencing customer satisfaction and company success. Quality of service assesses the extent to which service fulfills the demands of consumers (Watthanaklang et al., 2024). Service quality in marketing is a concept that refers to the assessment of services provided to consumers. Service quality in the service business refers to delivering a product or service by the relevant criteria of its production location. Service quality in the service industry involves presenting products or services according to the standards applicable at the place of production, and the delivery must at least meet customers' expectations and desires (Fadhilah & Marsasi, 2024). If the anticipated service quality is within the actual performance, the service quality is deemed adequate, resulting in consumer satisfaction with the overall performance (Huang, 2023). Service quality that meets customer expectations provides positive value for individuals. Trust in service is the primary key to building relationships with companies. Trust is defined from two perspectives: first, trust is a conviction or anticipation regarding the viability of an exchange partner; second, trust is seen as a person's trust in others because of their weakness (Tahir, 2021). Trust is the assurance and willingness to rely on others (Hossain et al., 2023). This trust influences client perceptions of service quality, security, and the business's capacity to fulfill consumer expectations. The research results conducted by (Shie et al., 2022; Han et al., 2021) found that service quality and trust were positive and significant. Previous research (Mainardes et al., 2021; Khanh Giao & Vuong, 2021) showed a significant difference between service quality and trust. The greater the quality and standard of service the company

provides, the greater the possibility of increasing customer trust.

H1: Service quality has a positive impact on trust.

Perceived Security and Trust

Perceived security plays a vital role in consumer perceptions of the reliability of the order delivery and delivery process. Perceived security refers to the degree to which consumers trust that the transaction channel or platform will be secure (Chawla & Joshi, 2023). Security is an effort to protect, safeguard and prevent hacker attacks on customer information and privacy (F. Li et al., 2021). The level of security of each customer's data and information is an essential concern for the company. Perceived security denotes the subjective assessment of the security degree associated with a product or technology (Qi et al., 2024). The security felt by customers is not only the security of the customer's information and data. Perceived security is influenced by various impacts, including public views on security statements easily found by the public and technical protection of public privacy issues against others (Chong et al., 2024). Trust means believing that the agent's recommendations and responses are reliable and trustworthy (Hyun Baek & Kim, 2023). The good intentions and actions given by the company make customers feel safe and satisfied. The research results of (C. Li & Li, 2023; Tran & Nguyen, 2022) showed significant positive results. Previous studies conducted by (W. Zhang et al., 2023; Prakash et al., 2021) investigated the impact of perceived security on trust. The study's results showed a positive relationship between perceived security and trust. Customer trust is influenced by the sense of security and comfort from the security provided by the company.

H2: Perceived security has a positive impact on trust.

Perceived Privacy and Trust

Perceived privacy refers to customers' perceptions of how well their personal information will be protected and how confidential it will remain. Perceived privacy is essential in evaluating online and offline services (Kim et al., 2021). Information privacy is becoming essential in contextual marketing, which employs location and personal data to deliver pertinent and individualized information (Irgui & Qmichchou, 2023). E-commerce consumers may be aware of the potential privacy issues and vulnerabilities associated with collecting and misusing their personal information (Xie et al., 2022). Personal information is very vulnerable when service providers ignore the privacy of each consumer, such as when transactions and orders are made. Privacy refers to an individual's right to share their information with others or to voluntarily withdraw from social interaction, physically or psychologically, for a time (G et al., 2021). The sense of privacy felt by customers can increase trust. Trust is a psychological condition involving a willingness to accept risk based on positive beliefs about the intentions or attitudes of others in consumer behavior. To understand the various levels of trust in a product, it is necessary to base it on consumer beliefs (Radhea Zain & Marsasi, 2023). Research conducted by (Martínez-Navalón et al., 2023; Roh et al., 2023) examined the effect of perceived privacy on trust with significant positive results. Previous research (Laradi et al., 2024; Swani et al., 2023) examined perceived privacy with trust with significant positive results. Perceived privacy refers to customers' feelings about personal information kept confidential when using the service.

H3: Perceived privacy has a positive impact on trust.

Customer Perceived Value and Trust

Customer perceived value denotes the assessment of benefits that customers

derive from a service. The value perceived by customers will provide a view of what consumers have experienced. Perceived value denotes the degree to which buyers believe a product or service can fulfill their expectations and requirements (Nafisyah & Marsasi, 2023). Customers have confidence in the services they receive and the benefits those services offer. Trust is one factor that forms commitment because commitment includes trust and sacrifice (Jesus, 2023). The formation of commitment is a company's effort to improve its service to customers. Perceived value is a fundamental concept in marketing because customers are attracted to products that provide perceived value (Zeqiri et al., 2023). Perceived value will arise from customer comfort and trust when using the service. Perceived value is a company's strength and is an important factor in company growth (Liu et al., 2021). Competitive advantage can create positive value for a company when customers receive benefits matching their spending. Studies conducted by (Kitsios et al., 2022; Roh et al., 2022), regarding the relationship between perceived value and trust found a significant relationship. Findings from research (B. Hu et al., 2023; Yuen et al., 2023), examined the correlation between perceived value and trust. Studies indicate a substantial and affirmative correlation between perceived value and trust levels. The value perceived by customers refers to the service obtained from the benefits of using the service. The high value of benefits felt by customers can affect customer trust in reusing the service.

H4: Customer perceived value has a positive impact on trust.

Service quality and Customer Satisfaction

The quality of service affects customer engagement with services as it significantly contributes to customer satisfaction. Quality of service is the difference between customers' expectations of the

service provider and their evaluation of the delivered service (Jamal Ali et al., 2021). Service quality is a difference obtained from the comparison between customers' anticipation and the service provider's actual performance or services (E. et al., 2021). Customer satisfaction is an indicator of the extent to which a company's service meets customer needs. Customer satisfaction or dissatisfaction is a cognitive or affective reaction that responds to a series of single or prolonged service experiences (Gonu et al., 2023). If the expected service quality is better than the actual performance, then the service provided is perceived as deficient, and the customer is dissatisfied with the overall performance (Huang, 2023). Service quality based on customer expectations provides positive value for individuals. Assessing service quality is not easy because it depends on the product provided as well as the service itself (Mendocilla et al., 2020). Satisfaction arises when a company's products or services fulfil or beyond client needs, wants, and expectations, leading to loyalty, repeat purchases, and favorable evaluations (Albana & Marsasi, 2024). Research conducted by (Dam & Dam, 2021; Khoo, 2022) examined quality of quality and customer satisfaction with significant positive results. Studies by (Busalim et al., 2021; Saoula et al., 2024) researching the influence of service quality on customer satisfaction with positive and significant research results. Aligning customer expectations and desires will increase their satisfaction after using the business services.

H5: Service quality has a positive impact on customer satisfaction.

Trust and Customer Satisfaction

Companies can build trust in customers by interacting with them. Trust is an emotional condition that compels a person to rely on another, influenced by the satisfaction derived from that other (Marsasi et al., 2023). Customer emotions

are determined by a person's behavior in trusting them. Trust is the conviction that the assertions or promises of the service provider are dependable and that the provider will honor its obligations in the relationship between the client and the provider (Marsasi & Barqiah, 2023). Customer satisfaction denotes the degree to which customers perceive contentment following the receipt of the offered service (Zygiaris et al., 2022). The company can accept customer satisfaction after customers receive service and experience while using the service. Customer satisfaction includes the alignment of consumer views of experiences and expectations (Yingqing et al., 2024). Customer satisfaction is derived from consumers' evaluations of perceived service quality and their experiences with the service. Studies conducted by (Rouibah et al., 2021; Nguyen et al., 2021) studied the effect of trust on customer satisfaction, and the results showed a positive relationship between trust and customer satisfaction. Another study conducted by (Al-Hattami, 2021; Venkatakrishnan et al., 2023) examined the relationship between trust and customer satisfaction with significant research results. Increasing trust in customers will provide a high sense of satisfaction. Customer satisfaction is influenced by good trust from customers.

H6: Trust has a positive impact on Customer Satisfaction.

Customer Perceived Value and Customer Satisfaction

The value of emotion is contingent upon the sentiments experienced by customers while utilizing a service. Perceived value is crucial in marketing strategy because it allows organizations to understand client customer decisions and improve their products and services to align with customer wants and tastes (H. Zhang et al., 2024). Customers will judge what they spend as commensurate with what they get. Perceived value is a proper scale that has historically been employed

to assess value (Hsiao, 2022). Customers will provide service value according to the purpose and functional aspects of the service. The perception of this value is subjective because the perceived value and its formation vary from individual to individual (Nikhashemi et al., 2020). The importance of the level of satisfaction given by customers can provide positive value to the company. Customer satisfaction is essential in modern marketing ideas and practices (Uzir, Hamid, et al., 2021). Satisfaction results from evaluating the service received (Saut & song, 2022). Customer satisfaction is achieved by the company when consumers utilize the services offered. Customers provide value according to what they feel and the benefits of the service that can increase customer satisfaction. Studies carried out by (Wilson et al., 2021; Tuncer et al., 2021) examined the effect of perceived value on satisfaction with positive and significant research results. Another study (Paulose & Shakeel, 2022; Phan Tan & Le, 2023) significantly analyzed the correlation between perceived value and customer satisfaction. High customer perceived value can contribute to increased customer satisfaction.

H7: Customer perceived value has a positive impact on Customer Satisfaction.

Figure 1 depicts the research model. This study seeks to identify the variables

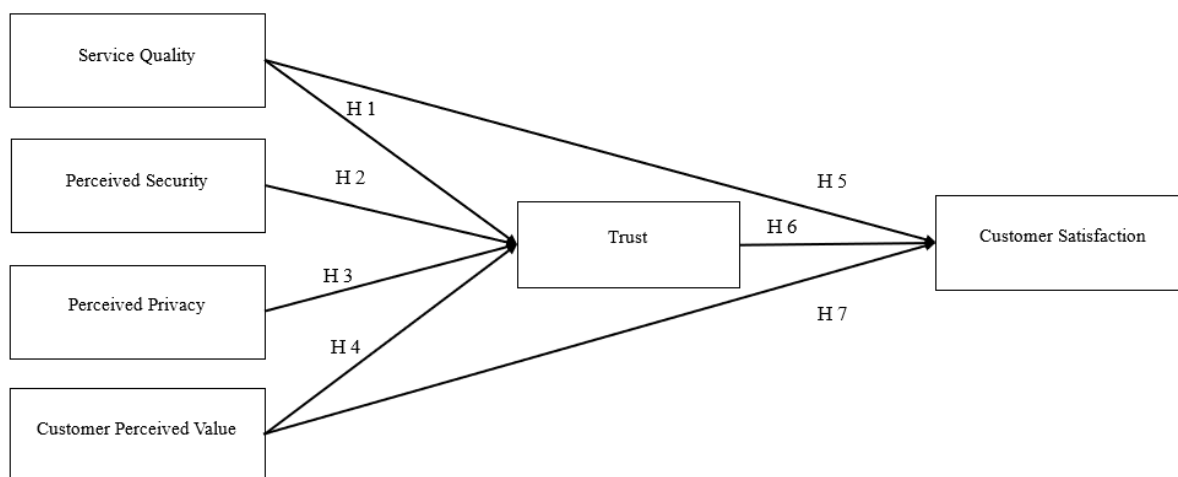


Figure 1. Research Model

that may affect customer satisfaction. As previously explained, the author concludes hypotheses H1 to H7 from the descriptions.

RESEARCH METHODS

Sample

The approach in this study is quantitative. Quantitative methods are used to evaluate objective hypotheses by analyzing the relationships between variables, including comprehensive planning and techniques for data collection, analysis, and interpretation (Creswell & Creswell, 2023). This research employs non-probability sampling utilizing purposive sampling methods. Purposive sampling is a non-probability method that selects subjects based on logical considerations according to the information needed (Sekaran & Bougie, 2016). The sample collected was 190 respondents. The criteria used were customers who use online food delivery services generation Y and Z aged 18-34 and domiciled in Jakarta, Bandung, Surabaya, Yogyakarta, Semarang, and Medan. The objects in this study were GoFood, ShopeeFood, and GrabFood. The population possesses attributes that can be modified to align with the study aims. Table 1 provides additional information concerning the respondents' demographics.

Measure

The participants in this study were from Generations Y and Z, who live in Jakarta, Bandung, Surabaya, Yogyakarta, Semarang, and Medan. The targeted respondents were users of online food delivery. The methodology for data collection used was distributing questionnaires via social media. This study used a 5-point Likert scale in distributing the questionnaire, which in the service quality variable came from (Macias et al., 2023; Agarwal & Dhingra, 2023; Abbasi et al., 2022; Teo et al., 2024). Perceived security variable is referred from (Tan, Leong, et al., 2024; Wang & Peters, 2023; Ajina et al., 2023); Shaw et al., 2022). Perceived privacy variable is referred from (Su et al., 2022; Al-Okaily et al., 2023; Jiang et al., 2023; Bhattacharya et al., 2022). Customer perceived value is sourced from (Rombach et al., 2023; Xiong & Zuo, 2023; Singh et al., 2021; Dirsehan & Kadioğlu, 2023). Trust variable is referred from (Monferrer Tirado et al., 2023; Bailey et al., 2022; Yu et al., 2023; Das & Ramalingam, 2023). Customer satisfaction variable is sourced from (Zibarzani et al., 2022; Palazzo et al., 2021; Akil & Urgan, 2022; Le et al., 2020).

Data Analysis

The data collection method involves completing a questionnaire. Respondents' opinions concerning the research subject are assessed using a Likert scale. This is done to obtain significant results from the research model that has an influence from one variable to another. Validity testing is carried out to see the level of accuracy that is in accordance with the measurements carried out in the study. The questionnaire question instrument is said to be valid when the Pearson correlation is ≥ 0.5 and the significance level is less than 5%. The Pearson correlation significance value must also be less than 0.05 ($\alpha = 5$) if the

statement item in the questionnaire is declared valid (Hair et al., 2019). Reliability testing is the next step after conducting a validity test. The measuring instrument that determines whether or not it is appropriate in a reliability test is Cronbach Alpha (α). Cronbach Alpha (α) has a measurement range of 0 to 1. The variable must have a value of 0.7 as the lower limit of the variable is considered appropriate (Hair et al., 2019). Before distributing the questionnaire, the researcher first conducted a pilot test. A *pilot test* is a trial that aims to test and determine the validity of values on the instrument. The process is carried out to evaluate the instruments researchers use (Creswell & Creswell, 2023). To obtain results that meet the research objectives, the research results must meet the procedures and prerequisites specified in the Goodness of Fit criteria. The model analysis is carried out sequentially. Analysis of several groups is carried out last, followed by the measurement model and the structural model. The AMOS 26 application is used for Structural Equation Modeling (SEM), while IBM SPSS Statistics 26 software is used for research analysis.

RESULT AND DISCUSSION

Result

The data is deemed authorized when the Pearson correlation equals or exceeds 0.5, indicating that the variable indicators are acceptable or legitimate (Hair et al., 2019). The validity test results demonstrate that all indicators are valid (Table 2). The reliability test is reliable if Cronbach's $\alpha \geq 0.7$ (Hair et al., 2019) the study's results showed that the Cronbach alpha value of the service quality, perceived security, perceived privacy, customer perceived value, trust, and customer satisfaction variables were greater than or equal to 0.70, which indicates that the variables can be reliable (Table 2).

Table 1. Descriptive Statistics of Respondents

Characteristics	Criteria	Frequency	Percentage
Sex	Male	70	37%
	Female	120	63%
Age	18-21	22	11.5%
	22-25	79	41.8%
	26-29	61	31.9%
	30-34	28	14.8%
	Occupation	Student / Student	36
	Officer / Employee	97	51.3%
	Civil Servants / state-owned companies	18	9.5%
	Entrepreneur	31	16.3%
	Housewife	8	4%
Domicile	Bandung	32	16.8%
	Jakarta	50	26.2%
	Medan	25	13.2%
	Semarang	25	13.4%
	Surabaya	27	14.3%
	Yogyakarta	31	16.1%

Table 2. The Result of Validity and Reliability

Variable	Item	Pearson Correlation	Status	Cronbach's Alpha	Status
<i>Service Quality</i>	I use this OFD (online food delivery service) app because it is easy.	0.847**	Valid	0.866	Reliable
	I quickly found the food menu I wanted with this OFD service application.	0.674**	Valid		
	I feel happy when this OFD offers cashback/reward points.	0.826**	Valid		
	I got the best facilities from this OFD because I do not have to queue.	0.860**	Valid		
	I feel the shipping rates offered align with this OFD.	0.863**	Valid		
<i>Perceived Security</i>	I feel safe submitting personal data on this OFD application.	0.661**	Valid	0.763	Reliable
	I am protected by the information shared on this OFD application.	0.670**	Valid		
	I find using cash transactions on this OFD application easy.	0.721**	Valid		
	I am confident about the cleanliness of ordering food through this OFD application.	0.677**	Valid		
	I feel that the delivery tracking on this OFD application can be monitored directly.	0.737**	Valid		
<i>Perceived Privacy</i>	I am sure communication and interaction with this OFD courier will be safe.	0.766**	Valid	0.805	Reliable
	I feel that the privacy policy of this OFD follows government regulations.	0.757**	Valid		
	I am sure that the location tracking carried out by OFD does not harm consumer privacy.	0.787**	Valid		
	I believe the transparency gap in OFD privacy policy is handled professionally.	0.762**	Valid		

Table 2. Continue

Variable	Item	Pearson Correlation	Status	Cronbach's Alpha	Status
<i>Customer Perceived Value</i>	I got the food list easily through this OFD app.	0.785**	Valid	0.780	Reliable
	I can order food through this OFD application in less time.	0.664**	Valid		
	I enjoy the promotional options of this OFD.0	0.716**	Valid		
	I feel that this OFD application makes it easy to order food without leaving the house according to the contents of the advertisement.	0.762**	Valid		
<i>Trust</i>	I am sure the OFD courier is polite and friendly when serving consumers.	0.782**	Valid	0.759	Reliable
	I feel that the courier service and response to complaints from OFD are by operational standards.	0.764**	Valid		
	I rely on this OFD because it has a good reputation.	0.606**	Valid		
	I would like a money-back guarantee from this OFD when the order is unexpected.	0.724**	Valid		
	I feel that OFD ensures that the quality of food delivered is fresh.	0.744**	Valid		
<i>Customer Satisfaction</i>	I am satisfied with the prices offered by OFD, which are cheaper than our competitors.	0.730**	Valid	0.785	Reliable
	I am happy to achieve transparency in the ordering process for this OFD.	0.669**	Valid		
	I assume that this OFD platform gets positive and honest reviews.	0.640**	Valid		
	I am satisfied with the choice of partners with various menus in this OFD.	0.751**	Valid		
	I feel that this OFD always provides food with a consistent taste.	0.678**	Valid		

The normality test was conducted to determine whether the data collected during the questionnaire distribution process was standard. This test was conducted to ensure that the data collected by this study was not biased. Data is distributed univariately if the CR value is in the range of ± 2.58 in skewness and kurtosis, then it can be said that the data distribution is considered normal. The test results in the study with 190 respondents can be considered abnormal because it has a CR value of 48.140 and more than 2.58.

The Goodness of Fit (GoF) CMIN/DF test yielded a value of 1.966, indicating that the structural model is a good fit since it meets the criterion of ≤ 0.3 . The GFI is 0.814, indicating a minor fit; the TLI is 0.903, and the CFI is 0.921, categorizing it as a good fit according to the criterion of 0.8 to 0.9. The RMSEA value is 0.072, indicating that the structural model has a decent fit following this adjustment, as the values are ≤ 0.08 . Figure 2 and Table 3

demonstrates that H1, H2, H3, H4, and H6 yield accepted results. However, H5 and H7 are unsupported, as each hypothesis has a P value ≤ 0.1 and exceeds $P \leq 0.1$ (Hair et al., 2019).

Discussion

Based on Table 3, there are two rejected hypotheses and five accepted hypotheses. The correlation between service quality and trust is substantial. Service quality, according to consumer expectations, will positively impact trust in service. This study results align with previous studies stating that providing good service quality can create positive relationships. (Shie et al., 2022). Other studies also show that service quality has a significant positive impact on trust levels (Han et al., 2021). Companies are expected to be able to meet consumer expectations through service quality that will affect trust. Implementing shipping rates by the service can provide trust to customers.

Politeness and courtesy from the service provided by the delivery courier can increase customer trust in the company. Generation Y and Z, who are very sensitive to personal interactions and service ethics, are likelier to remain loyal to a service if treated with respect and courtesy. The hypothesis results indicate better service quality correlates with increased consumer trust in the services utilized.

Perceived security and trust have a positive relationship. This study's findings align with research stating that perceived security will highly influence trust after using and experiencing the services used (Tran & Nguyen, 2022). Other studies Tan, Hii, et al., (2024) found a positive correlation between perceived security and trust. Perceived security can strengthen

trust in the company. through the security provided to customers. Service companies need to provide an accurate, easily accessible, and real-time tracking system. Mobile applications or online platforms that allow customers to monitor customer deliveries transparently will increase a sense of security and trust. Generations Y and Z value consistency of service, including courier services that comply with operational standards. Customers expect goods to be delivered safely on time and received in good condition, and couriers to behave professionally. The security of delivery is a primary issue that affects confidence. According to the results of the hypothesis, the greater the sense of security felt by customers, the higher the level of confidence in the services provided.

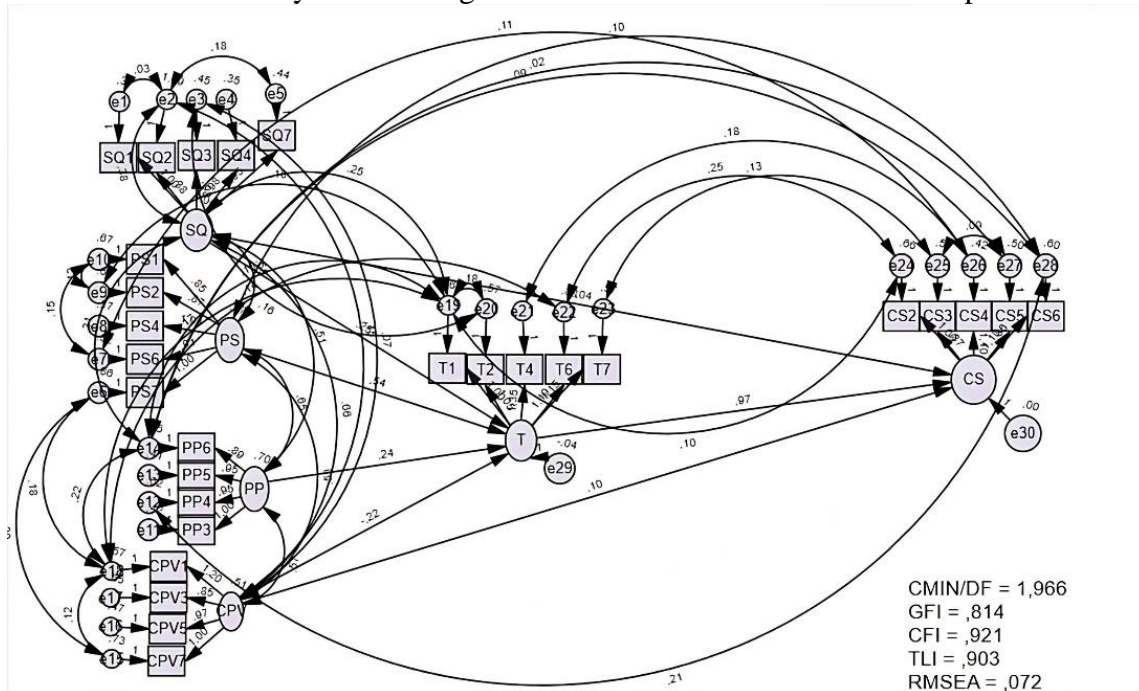


Figure 2. Structural Model

Table 3. Hypothesis Test

Hypothesis	Path	C.R	P	Note
H ₁	(Service Quality) → (Trust)	4.600	***	Accepted
H ₂	(Perceived Security) → (Trust)	3.896	***	Accepted
H ₃	(Perceived Privacy) → (Trust)	2.484	0.013**	Accepted
H ₄	(Customer Perceived Value) → (Trust)	-2.004	0.045**	Accepted
H ₅	(Trust) → (Customer Satisfaction)	0.667	0.505	Not accepted
H ₆	(Service Quality) → (Customer Satisfaction)	6.266	***	Accepted
H ₇	(Customer Perceived Value) → (Customer Satisfaction)	0.964	0.335	Not accepted

Note: **significant at $p < 0.05$; ***significant at $p < 0.01$

The effect of perceived privacy on trust shows a significant positive relationship. This study's findings align with research that states that customer privacy expectations will build trust and increase satisfaction in business relationships (Swani et al., 2023). Perceived privacy obtained by customers from using the services provided by the company will provide positive value for trust in the company. This study is also consistent with the findings of Roh et al., (2023) which state a positive relationship exists between perceptions of privacy and levels of trust. Privacy regarding personal information and orders will impact the level of trust. Perceived privacy obtained by customers from using the services provided by the company will provide positive value for trust in the company. Companies that are increasingly growing are driven by the privacy felt by customers, whereas customers with generations Y and Z are more concerned with their privacy. Service companies must prioritize customer data protection by using strong encryption to store and transfer personal data. Generations Y and Z are very concerned about the quality of the products received. Customers expect the food delivered to arrive fresh, safe, and by the promised quality standards. The more positive the perceived privacy customers receive, the higher the trust will be given to the service company.

The effect of consumer perceived value on trust demonstrates a notable negative correlation. A negative number indicates that customer trust diminishes as the perceived assessment rises. The results of this study contrast with previous studies that suggested a significant relationship between consumer perceived value and trust. Previous research Wilson et al., (2021) found a significant relationship between customer perceived value and trust. Another study Tuncer et al., (2021) also found a significant relationship between customer-perceived value and trust. Customer perception of customer perceived value will affect the level of

trust. Based on the findings of the hypothesis, it can be concluded that customer trust decreases when the perceived assessment increases. The rapid development of the service industry makes it easier for customers to obtain the food they want. Advances in technology, fast access speeds, and ease of use of applications and platforms. The easier it is for customers to find the menu they want and place an order, the higher the value they feel from the service. Customers with generations Y and Z tend to be careful when wanting consumer protection guarantees. The value perceived by Generations Y and Z is not only based on price but also on the overall experience they get from the service. The perceived assessment is different than expected, resulting in a decrease in trust. The better the value a customer perceives, the less trust the customer has.

The impact of service quality on customer satisfaction shows an insignificant relationship. The findings of this study correspond with the research by Nguyen Huu et al. (2024), which indicated that service quality did not significantly impact customer satisfaction. More than that a high quality of service is needed to influence high customer satisfaction. The results of this study are also consistent with studies stating that service quality does not significantly influence customer satisfaction, as Rana et al., (2024). There is a positive correlation between service quality and customer satisfaction, but this relationship does not have statistical significance. The study's results indicate that increasing service quality will potentially increase customer satisfaction, but the resulting impact needs to be stronger. Companies that provide inconsistent service quality can create a sense of dissatisfaction among customers. Customers with generations Y and Z appreciate the facilities that facilitate access to the application. With the large number of restaurant partner choices and important menu variations, overall service

quality may be more influenced by other factors such as delivery speed, customer service response, or smooth user experience. The service quality perceived by customers is not strong enough to influence customer satisfaction when using the service.

A substantial positive correlation exists between trust and consumer satisfaction. Research findings state that trust has been proven to influence and produce a significant relationship with customer satisfaction (El Garem et al., 2024). Consumer trust in the services used can increase consumer satisfaction. The findings of this study are consistent with those of Nguyen et al., (2021) revealed a significant relationship between trust and customer satisfaction based on the experience of customers who felt satisfied with the service they received. Favorable and consistent client experiences with usage can enhance customer satisfaction. Companies that build trust in customers can influence customer satisfaction to reuse. Customers with generations Y and Z highly value a company's good reputation. Consumers tend to trust services with positive reviews, high ratings, and a good reputation on social media or online review platforms. This reputation builds initial trust in the service and influences their expectations. Price is a major factor for Generations Y and Z in assessing whether a service provides value for money. Although willing to pay more for high-quality services, they expect fair and transparent prices. Customers will be satisfied if the price paid is based on the quality of service and experience received.

The effect of consumer perceived value on customer satisfaction shows an unsupported relationship. This outcome aligns with Sann & Siripattaworn, (2024) research, which stated that the relationship between perceived value and satisfaction did not show significance. Favorable customer experiences facilitate additional elements that affect the correlation between perceived customer value and

customer satisfaction. The findings of this study are also in line with research stating that customer perceived value on customer satisfaction shows insignificant results (Mntande et al., 2023). The value perceived by customers positively correlates with customer satisfaction, albeit the impact is controllable. Significant changes do not always follow the changes that occur; they are only sometimes perceived by customers in terms of customer satisfaction. Providing convenience in food ordering services without having to leave the house. The ease of ordering food through an application or digital platform is standard for generations Y and Z. Customers expect a fast, user-friendly, and intuitive ordering process, so this convenience may no longer be considered a major differentiating factor in influencing satisfaction. Consistency of taste is important, but for Generations Y and Z, satisfaction is more influenced by the variety of culinary experiences and explorations. This generation wants to try new things and seeks consistency of taste, variety, and innovation. Customers' perceived value is high, while others are more concerned with the quality or experience of the service. Additional elements, including service quality, may influence customer satisfaction, with some exerting a more significant impact.

CONCLUSION AND RECOMMENDATION

This research study examines the suboptimal concept of service quality and perceived privacy in relation to customer satisfaction. It aims to determine the role of service quality, perceived security, and perceived privacy in maximizing customer satisfaction through SERVQUAL theory on online food delivery service users, with a focus on generations Y and Z. The present research employs SERVQUAL theory to analyze the influence of service quality, perceived security, and privacy on enhancing customer satisfaction among Generation Y and Z. The results of the

study indicate that there are two unsupported hypotheses and five supported hypotheses. This study revealed that customer service quality and value perceived by customers had not influenced customer satisfaction levels. In contrast, other factors influence customers more in getting satisfaction from the services. Customers will feel confident and satisfied when the quality of service, perceived security, and perceived privacy are based on expectations, such as the speed of sending transaction security and customer data security, which can provide trust and satisfaction for customers. Companies need to evaluate whether the quality provided is consistent in serving customers.

The study's shortcomings include the restricted number of respondents and the limited geographic distribution of those respondents. The limitation is the distribution of respondents, which the author cannot control. This is the biggest challenge because it must ensure equality among respondents. This study is limited by the disproportionate distribution of respondents in terms of age, occupation, and residence. An additional facet of this study requiring enhancement is the discourse on the diverse variables that affect client happiness with online meal delivery services. Customer satisfaction is affected not only by service quality, perceived security, and perceived privacy, but also by additional factors impacting consumers. This study still has limitations; the analysis is confined to respondents from generations Y and Z, and future research could include participants from generation Alpha. In future research agendas, researchers recommend engagement as a new variable in further studies. The engagement variable focuses on customer assessments to assess and respond to marketing activities carried out on social media, such as advertising, influencer content, and interactions.

The researcher can suggest that further research provides novelty regarding the object being studied if the topic is the same

as this research. The object used in the next research should have novelty and uniqueness from the previous object. The object of this research is online food delivery services. Further research can determine the object with considerations relevant to the object that has been carried out now. The business sector is still trending and growing and is needed by the community, including package delivery expedition services. This research provides insight to service company managers regarding factors influencing consumer satisfaction in using service companies. The advice given by the company can ensure the speed and accuracy of delivery by improving the route system and real-time driver tracking using AI (artificial intelligence) technology or working with Google Maps API or Waze. Companies can implement a strong data security system with end-to-end encryption to protect customer information, such as addresses and payment details, in collaboration with McAfee or Symantec to ensure the best security system for maintaining customer privacy and data. Companies can provide responsive 24/7 customer service through multiple channels (live chat, phone, social media) or partner with Zendesk or Freshdesk to provide a multi-channel customer service platform.

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