

Article

The Effect of E-Services Quality and Security on Customer Satisfaction and Loyalty in Small and Medium-Sized Hotels

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Abstract: The hotel industry is critical to Jordan's economy, particularly small and medium-sized enterprises that provide affordable and convenient lodging for visitors and business travellers. Hotels often lack the financial capacity to invest in technology comparable to that of larger establishments, resulting in a disparity between client expectations and actual service provision. This disparity may result in customer unhappiness and a diminished probability of repeat patronage, endangering the long-term viability of these enterprises. Consequently, investigating the influence of e-service quality on fostering client loyalty via satisfaction in small and medium-sized enterprises (SMHs) is essential for comprehending how small organizations can effectively utilize constrained resources to fulfill and surpass consumer expectations. This study seeks to address significant research deficiencies in the SMH sector. This heightened satisfaction affects subsequent behaviors, including the likelihood of repurchase and total consumer allegiance. When performance fails to meet expectations, dissatisfaction emerges, often resulting in negative word-of-mouth or a decrease in repurchase intentions. Expectation-Confirmation Theory offers a robust paradigm for examining the correlation between e-service quality and client loyalty, mediated by customer satisfaction. The application of Jordanian SMHs offers a robust theoretical basis for examining the correlation between digital service quality and customer loyalty. This study aims to address a significant vacuum in the literature by applying ECT to this particular sector, providing valuable insights for both scholars and practitioners in the hotel industry. The results will furnish explicit recommendations for SMHs to enhance their digital services, elevate client pleasure, and ultimately foster greater customer loyalty in a fiercely competitive sector.

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1. Introduction

The hotel industry is critical to Jordan's economy, particularly small and medium-sized enterprises that provide affordable and convenient lodging for visitors and business travellers. Tourism contributes significantly to Jordan's GDP, making the hospitality sector critical to economic development and cultural exchange (Ministry of Tourism and Antiquities, 2023). Small and medium-sized hotels (SMHs) make up a sizable portion of the Jordanian accommodation market, offering personalised service and a more intimate cultural experience than major global hotel chains. In 2022, SMHs accounted for more than 65% of Jordan's hotel sector, with many of these businesses being family-owned and relying on internet reservations and client retention to preserve their market position (Tung, 2024). Because of their limited resources and localized audience, these hotels have unique challenges in nurturing and maintaining customer loyalty through better digital service quality.

In recent years, the digitalisation of hotel services has transformed client interactions with hospitality organizations, particularly through e-services such as online booking platforms, websites, and mobile applications. The quality of these e-services, such as responsiveness, reliability, website usability, personalization, and efficiency, has a significant impact on customer experiences and, as a result, customer satisfaction and loyalty (Almarri et al., 2021). Customer loyalty is critical for small and medium-sized hotels with limited marketing budgets because it stimulates repeat business, promotes positive word-of-mouth, and increases long-term profitability (Ndawi, 2023). According to studies, customers are more likely to return to hotels and recommend them to others when they perceive high-quality e-services, such as intuitive navigation, prompt responses, and a secure, personalized experience. As a result, analysing the impact of e-service quality on customer loyalty, particularly in Jordan, is critical for the SMH sector.

The primary variables in this study are e-service quality as the independent variable, customer satisfaction as the mediating variable, and customer loyalty as the dependent variable. Every component of e-service quality, including timeliness, dependability, usability, personalization, and efficiency, has been linked to customer satisfaction, which is seen as a direct effect of the consumer experience in online hotel service interactions. When buying or managing hotel reservations online, clients value rapid and consistent interactions (K. Ahmad & Sharma, 2023). Website usability and efficiency show the intuitive quality of a hotel's digital interface, which influences customer access and navigation of online services (Rafi et al., 2024). Personalisation is a critical component that meets specific consumer needs through tailored guidance and communication, hence improving perceived service quality and developing brand connection (N. Rane et al., 2023).

Customer satisfaction, which serves as a mediator in this study, is an important predictor of customer loyalty. The Expectation-Confirmation Theory (ECT) established by Oliver (1980) provides a theoretical framework for understanding these interactions. According to Expectation-Confirmation Theory, client satisfaction stems from the confirmation or disconfirmation of pre-purchase expectations against actual service performance. When hotels meet or exceed client expectations, this confirmation increases satisfaction, supporting loyalty behaviours such as repeat bookings and positive word-of-mouth (Oliver, 1980). This hypothesis corresponds well with the e-service quality variables of timeliness, reliability, and personalization, as customers often have different expectations for these elements when using hotel e-services.

As a result, ECT provides a comprehensive framework for investigating the impact of several elements of e-service quality on customer satisfaction and, ultimately, customer loyalty in Jordanian SMHs. Given the rapid proliferation of e-services in Jordan's hotel industry, investigating the mediating role of customer satisfaction is extremely important. Prior research has proven that customer satisfaction serves as a link between service quality and loyalty across a variety of service contexts, as it combines customers' positive experiences and strengthens their intention to remain loyal to the service provider (Rupali et al., 2024). Customer happiness in Jordanian SMH is influenced by both the quality of digital interactions and trust and assurance in secure online transactions and data privacy, particularly in a market where digital security concerns are prevalent (Hossain et al., 2024). This study aims to advance current research on e-service quality and customer loyalty by investigating the mediating function of customer satisfaction, particularly in the Jordanian SMH sector, where these interactions are critical for long-term competitive advantage.

Customer loyalty is essential for sustaining a competitive advantage, particularly in the highly competitive hospitality industry. Small and medium-sized hotels (SMHs) are critical to Jordan's tourism industry, yet they face hurdles in maintaining long-term consumer loyalty. Loyalty is critical for SMHs to retain current customers, generate positive word-of-mouth, and attract new consumers. Nonetheless, small and medium-

sized hotels (SMHs) face challenges in gaining client loyalty due to limited resources, especially when competing with larger hotel chains that have better brand awareness and superior marketing skills (Zografou & Galanaki, 2024).

The challenge is worsened by the growing reliance on digital service channels, where great e-services are critical to satisfying consumer expectations, boosting satisfaction, and insuring repeat business. Thus, understanding the specific aspects of e-service quality that promote client loyalty through customer satisfaction is critical for satisfying the unique needs of Jordanian SMHs. Jordanian small and medium-sized firms face challenges in meeting customers' high digital expectations for seamless, efficient, and personalized online experiences (Bradač Hojnik & Huđek, 2023). Although large hotels have the resources to develop complex digital platforms and customer relationship management systems, small and medium-sized hotels frequently face challenges in providing comparable e-services. The quality of e-services, as measured by timeliness, reliability, website usability, personalization, and efficiency, has a substantial impact on consumer perceptions and satisfaction levels. According to research, every facet of e-service quality can have a significant impact on satisfaction and loyalty (J. Rane et al., 2024). Responsiveness in responding to client inquiries online and consistency in providing digital service experiences are seen as factors that contribute to total customer pleasure and loyalty. Nonetheless, despite the theoretical and practical importance of these dimensions, empirical research on the impact of each aspect of e-service quality on customer satisfaction and loyalty in the Jordanian SMH environment is limited, resulting in a significant gap in the literature. The lack of research in this area also suggests a limited application of theoretical frameworks such as Expectation-Confirmation Theory (ECT) into the SMH environment in Jordan.

According to Expectancy Confirmation Theory (ECT), customer happiness stems from the validation of initial service expectations; satisfaction occurs when these expectations are met or exceeded, resulting in loyalty (Cao et al., 2024). Although ECT has been extensively used in the e-commerce and service industries, its deployment in the SMH environment, particularly in terms of e-service quality, is still being researched. Understanding the relationship between customer expectations and e-service quality variables in determining satisfaction and loyalty may provide valuable insights about consumer behaviour in Jordan's SMHs. However, research into this theoretical relationship is scarce, particularly in studies that see consumer pleasure as a mediator between e-service quality and loyalty (Ashiq & Hussain, 2023). The absence of dedicated research results in Jordanian SMHs lacking a solid foundation for improving e-service quality, hence increasing customer pleasure and loyalty outcomes. Furthermore, issues influencing client loyalty in small and medium-sized hotels differ from those affecting larger hotel chains. Smaller hotels rely heavily on client satisfaction due to limited resources and scale, making retention strategies and exceptional digital experiences critical.

Prior research has shown that customer satisfaction in online contexts is significantly influenced by the extent to which service dimensions meet or exceed expectations, emphasizing the role of customer satisfaction as a mediator in the relationship between e-service quality and loyalty (Antony, 2024). Nonetheless, there is a lack of empirical study on how customer satisfaction influences the impact of specific e-service quality dimensions—such as personalization and efficiency—on customer loyalty. The lack of a complete understanding of this mediating role hinders SMHs from gaining the critical insights required to successfully prioritise the areas of e-service quality that must be improved in order to nurture customer delight and loyalty in a rapidly digitalising landscape. Finally, the difficulty of digitalisation and its impact on customer loyalty in Jordanian SMHs is aggravated by rapid technological advancements and altering customer expectations. As client expectations for digital services grow, SMHs are under increasing pressure to improve the quality of their e-services in order to remain

competitive. Nonetheless, due to limited resources, these hotels are frequently unable to invest in the same technology as their larger counterparts, thereby leading to a gap between client expectations and actual service delivery (Ray et al., 2023). This gap may lead to customer dissatisfaction and a lower likelihood of repeat business, jeopardizing the long-term health of these businesses.

As a result, researching the impact of e-service quality on creating customer loyalty through satisfaction in Jordanian SMHs is critical for understanding how small businesses can best employ limited resources to meet and exceed consumer expectations. This study aims to fill certain major research gaps in the Jordanian SMH sector. There is a limited understanding of how certain qualities of e-service quality promote customer loyalty through customer pleasure, a problem that is largely understudied despite its practical importance. The application of Expectation-Confirmation Theory to the SMH situation in Jordan creates a novel theoretical framework for investigating the relationship between e-service quality, satisfaction, and loyalty. This study seeks to uncover relationships that Jordanian SMHs can use to better their digital services and strengthen customer loyalty, hence increasing the sector's competitive resilience and sustainability.

LITERATURE REVIEW

The Jordanian hospitality sector is critical to the country's tourism industry, providing essential services to both domestic and international visitors. Small and medium-sized hotels (SMHs), which are commonly defined as facilities with fewer than 100 rooms, account for a significant portion of Jordan's hotel industry. According to the Jordan Tourism Board (2022), SMH accounts for more than 80% of the country's hotel industries. This group is critical for providing housing services, creating jobs, making money, and supporting local economies. The expansion of SMHs in Jordan has corresponded with the growing importance of the tourism industry, as the country seeks to diversify its economic foundation and capitalize on its rich cultural history, religious monuments, and natural attractions. In 2021, Jordan's tourist sector accounted for more than 14% of the country's GDP, with SMHs accounting for a sizable chunk of that (Ilyas et al., 2024). These hotels cater to a wide range of clients, from budget-conscious travellers to mid-tier tourists, and offer a more personalized and intimate experience than large international hotel chains.

Nonetheless, despite their significant market presence, Jordanian small and medium-sized hotels have huge challenges in remaining competitive in an industry increasingly dominated by larger international hotel brands. Major hotel chains benefit from economies of scale, large marketing budgets, and international brand awareness, allowing them to attract a diverse customer base. These chains often promote uniform offerings, luring tourists looking for consistent experiences. The current market domination presents a tremendous challenge for SMHs, who, despite their critical economic function, might find it difficult to differentiate themselves and compete for market share. According to Ogoina et al. (2024), small hotels struggle to retain customers and improve their brand awareness in the digital domain due to a lack of marketing resources and loyalty programs. In a market dominated by larger corporations, small and medium-sized hotels must develop distinct competitive advantages that attract both repeat customers and new guests.

Cultivating client loyalty is an important technique for SMHs to preserve competitiveness, as it is essential for long-term economic success. Large hotel chains commonly rely on loyalty programs and extensive client databases, whereas small and medium-sized hotels typically lack the resources to implement similar systems. As a result, SMHs must develop other techniques for establishing and maintaining customer loyalty, with a focus on service quality. According to Saad et al.'s (2023) research, customer satisfaction is an important prerequisite for client loyalty, particularly in small and medium-sized firms. By providing positive visitor experiences, SMHs may build trust,

stimulate repeat business, and generate favourable word-of-mouth referrals. A critical component in achieving this is emphasizing personalized service, ensuring that each guest feels valued, and responding to their individual needs. Personalisation is a defining aspect of SMHs, as they offer a more intimate and tailored experience than major hotel chains.

The increasing reliance on digital channels for reservations, customer inquiries, and service requests mandates that SMHs focus e-service quality improvement. The hotel industry has undergone significant digital transformation in recent years, owing to the proliferation of online booking systems, smartphone applications, and numerous digital interfaces. Palmucci et al., (2024) argue that the shift to digitalisation has increased the importance of e-service quality in customer acquisition and retention, as consumers now expect seamless, dependable, and user-friendly online experiences. With the rise of digital technology, customers are connecting with hotels not just through traditional ways such as phone calls and in-person visits, but also by booking, checking availability, and seeking services through online platforms. As a result, prospective clients' first point of contact with SMHs is through their digital interface, which includes their websites, smartphone applications, and social media platforms. Hotels with poor e-service quality risk losing prospective customers due to slow loading times, complicated booking procedures, or insufficient customer support (Teubner et al., 2024).

For Jordanian SMHs, the ability to provide exceptional e-services might be a competitive differentiator. Larger hotel chains have the capacity to invest in advanced digital technologies, but smaller hotels must focus on offering the core parts of e-service quality that meet their customers' needs. According to recent study, customers place a great importance on the speed, reliability, usability, and personalization of digital platforms throughout their online interactions with hotels. Ekechi et al., (2024) found that responsive customer service and intuitive web interfaces are critical to consumer happiness. Optimised digital experiences can have a significant impact on client loyalty, since customers are more likely to return to a hotel after a positive online engagement.

In this context, e-service quality has a significant impact on customer satisfaction, which in turn mediates the relationship between e-service quality and customer loyalty. As customer expectations change, particularly as e-commerce and digital interactions expand, SMHs must prioritise the improvement of their online services in order to remain competitive. Schiavone et al.'s (2022) research emphasizes the importance of developing a strong digital presence that appropriately portrays the level of services supplied, ensuring that the hotel's online platforms mirror the comprehensive experience that customers may expect throughout their visit. Improving e-service quality can help Jordanian SMHs meet customer expectations and develop customer loyalty, which is critical for long-term success in an increasingly competitive market.

This study differs from previous research in a number of major ways, allowing it to provide a unique and valuable contribution to the field of hospitality management, particularly small and medium-sized hotels (SMHs) in Jordan. Although the existing literature has extensively examined the impact of e-service quality on customer satisfaction and loyalty in the larger hospitality industry and among big hotel chains, there is a scarcity of research addressing these dynamics, particularly in Jordan's SMH sector. Adekuaajo et al. (2023) notice that smaller hotel facilities face unique operational challenges and resource constraints that have a significant impact on their digital service offerings, separating the consumer experience from that of larger chains. This study aims to close this gap by investigating the specific elements of e-service quality that influence customer satisfaction and loyalty in Jordanian small and medium-sized hotels, providing contextually relevant insights tailored to the needs of this critical sector within Jordan's hospitality industry.

Furthermore, while past research has looked into the relationship between e-service quality and customer loyalty, it typically treats consumer pleasure and loyalty as direct, independent outcomes of e-service quality. Salleh et al. (2024) focused on e-service

attributes such as responsiveness, reliability, and website usability, examining their direct implications on customer satisfaction and loyalty. Nonetheless, these studies do not fully analyse the mediating role of customer satisfaction in this relationship, particularly for SMHs. This study addresses this gap by suggesting customer happiness as a moderator of e-service quality and customer loyalty. This approach is critical because it provides a sophisticated understanding of how satisfaction functions as a conduit for e-service quality to influence loyalty, giving a comprehensive view that captures the complexities of customer behaviour in digital service contexts (Kalariya et al., 2024). This mediating paradigm provides a thorough understanding of how improvements in digital services can foster loyalty by increasing customer satisfaction, which is especially important for resource-constrained SMHs.

This study uses the Expectation-Confirmation Theory (ECT) as the fundamental model to analyse customer happiness and loyalty, drawing on prior research that used several theoretical frameworks to clarify customer behaviour in online service contexts (Mehraboun, 2024). Expectation Confirmation Theory (ECT), developed by Oliver in 1980, has been widely used in consumer behaviour research to assess the impact of expectations, perceived performance, and confirmation on satisfaction and repurchase intentions. Nonetheless, its application in the SMH sector, particularly with e-services, is largely understudied. This study used ECT to advance the theoretical debate of customer satisfaction and loyalty in Jordanian SMHs, bridging the gap by utilizing this theory to investigate the impact of consumers' expectations and perceived quality of digital interactions on loyalty. This application is especially relevant due to the need to align customer expectations with the service experiences provided by smaller hotels, which sometimes lack the digital competency of larger chains (So et al., 2024).

This study provides actual evidence on the individual and cumulative impacts of numerous elements of e-service quality—responsiveness, reliability, website usability, personalization, and efficiency—to customer pleasure and loyalty in the SMH environment. Although Mandagi et al. (2024) conducted study on specific parts, there is a lack of empirical studies that investigate various dimensions within a coherent model, particularly in Jordan's hotel sector. This study addresses this limitation by examining the distinct impact of each component and their interactions in influencing customer experiences. While timeliness and dependability are frequently highlighted in literature as key components of e-service, the specific impact of personalization and website usability on customer satisfaction and loyalty has received less attention. The study's emphasis on these qualities provides a holistic view of e-service quality, which can guide strategic activities for SMHs looking to gain a competitive edge through digital service enhancements (Nguyen & Ngoc, 2024).

Customer Loyalty

Customer loyalty is an important factor in determining the long-term success of hospitality-related businesses. Customer loyalty is defined as recurring patronage and good word-of-mouth endorsements that consumers provide to a firm, which often result from consistently positive experiences that meet or exceed customer expectations (Opati, 2023). Client loyalty is especially important in the hotel industry, which is marked by fierce competition and where maintaining customers is frequently more cost-effective than obtaining new ones. A loyal customer base leads to enhanced brand recognition, repeat business, and lower marketing costs, which is especially important for small and medium-sized hotels with limited resources (L et al., 2023). Recent research has comprehensively explored the relationship between e-service quality and client loyalty, with several studies finding that good e-services increase customer loyalty (H. A. Ali et al., 2023). Yum and Kim (2024) shown that the quality of online service has a direct impact on consumer satisfaction, which influences customer loyalty. When consumers perceive the e-service experience to be dependable, efficient, and responsive, they are more likely to engage in loyalty

behaviours such as returning for future visits and promoting the hotel to others. Furthermore, the literature suggests that customer satisfaction acts as a mediator in this relationship, emphasizing the need of offering a positive service experience that develops emotional attachment to the brand (Shuja et al., 2023).

Understanding the drivers of loyalty is critical for sustainability and expansion in Jordan's small and medium-sized hotels, because customer loyalty is frequently hampered by the prevalence of larger hotel chains. SMHs must prioritize the creation of unique experiences that establish strong, long-lasting relationships with customers. One way to accomplish this is to improve e-service quality, which allows SMHs to give a more customized and efficient customer experience that appeals to modern consumers (Gioko, 2024). The increasing digital transformation in the hotel industry shows that providing outstanding e-services may emerge as a critical element influencing client loyalty, making it an important issue for our study.

E-Service Quality

E-service quality is the extent to which online services meet or exceed client expectations (Chmeis & Zaiter, 2024). As the hotel industry gradually converts to digital platforms, the quality of e-services has emerged as a crucial factor of client satisfaction and retention. E-service quality is made up of various components, including responsiveness, dependability, website usability, personalization, and efficiency. Each component has a considerable influence on overall perceptions of e-service quality and, as a result, client loyalty (Daud & Amin, 2023). The quality of e-service is critical for small and medium-sized hotels, as low brand recognition and marketing resources might impede customer acquisition and retention. By improving e-service quality, Jordanian SMHs can get a competitive advantage in the digital domain and increase their ability to retain loyal customers.

Numerous studies have demonstrated the importance of e-service quality in the hotel industry. According to Zhou (2023), the ability to provide consistent, responsive, and personalised online services significantly increases customer loyalty in small and medium-sized hotels. Furthermore, Luxamimongkolchai and Nuangjamnong's (2023) study found that a hotel's online presence, including website design, booking method, and digital customer service, had a substantial impact on the likelihood of return visits. Customers who encounter friction or displeasure during online interactions are more likely to abandon the booking process or seek alternative accommodations (Padigar et al., 2024). As a result, providing great e-services is critical for increasing client satisfaction and loyalty in Jordanian small and medium-sized hotels.

Responsiveness

Responsiveness is an important feature of e-service quality, since it influences client happiness and loyalty. This refers to how quickly and efficiently a hotel responds to customer inquiries, complaints, and requests submitted through online platforms (Yağmur et al., 2023). Customers expect rapid responses to their questions or complaints when they connect with businesses online. Inadequate or delayed responses may cause consumer discontent and a consequent loss of loyalty. Qing et al., (2023) found that responsiveness had a substantial impact on customer perceptions of e-service quality, with rapid and helpful responses to online inquiries associated with greater levels of satisfaction. Personalised attention is commonly underlined in Jordanian small and medium-sized hotels, emphasizing the importance of responsiveness in meeting client expectations and increasing loyalty. Numerous empirical research show that responsiveness is critical in developing client loyalty. Glaveli et al. (2023) discovered that a hotel's response speed to internet inquiries is directly associated to greater customer satisfaction and recurring business. Personalised replies to client questions, such as targeted advice and resolving individual concerns, improve the entire customer experience and develop a stronger emotional connection with the company (Ahmed, 2024). In Jordan, where customers

usually value direct engagement and personalized service, the ability to respond quickly and efficiently is a critical distinction for SMHs looking to create client loyalty (Rane, 2023).

Reliability

Reliability is a vital component of e-service quality. The statement discusses the dependability and stability of a hotel's online services, including the accuracy of information displayed on its website, the efficiency of its booking system, and the trustworthiness of payment processes (Lian, 2024). Customers want the internet services they use to run smoothly and without issues. The consistency of e-services reduces consumer annoyance while increasing trust, which is critical for creating customer loyalty. According to Ma et al. (2024), unreliable online services, such as broken booking links or misleading room availability information, can lead to reduced consumer satisfaction and loyalty. Wang et al. (2023) found that reliability is a key element impacting customer trust in online services. In the hospitality industry, dependability frequently refers to the dedication to providing the experience as described. For Jordanian SMHs, providing a reliable online service is critical to building a credible relationship with clients. Customers are more likely to stay loyal to a hotel when they can trust the accuracy of the information displayed on the website and believe that the services promised during the booking process will be delivered (Camilleri & Filieri, 2023). As a result, reliability emerges as a critical component for SMHs seeking to maintain a competitive edge in a digital market that values consistency.

Website Usability

Website usability refers to the ease with which clients can browse a hotel's online platform, find relevant information, and complete their booking process. Customers' rising preference for online reservations emphasizes the importance of user experience on a hotel's website as a key component of e-service excellence (TYAGI, 2024). A well-structured website with a user-friendly interface considerably improves the client experience by making it easier to get the services they seek. A poorly designed website can cause aggravation and negatively impact customer perceptions, potentially resulting in decreased loyalty. According to Venkatakrisnan et al. (2023), website usability is a significant predictor of customer satisfaction, with consumers having a more positive opinion of their experiences with a hotel's digital services when they can easily browse the website. Research has continually proved the importance of website usability in increasing consumer loyalty. Ahmad & Sharma (2023) found that user-friendly websites improve consumer satisfaction, particularly during the booking process, resulting in higher percentages of repeat customers. In Jordanian SMHs, website usability is critical for attracting and retaining clients, especially as people become more tech-savvy and want flawless digital experiences. Mariam (2023) discovered that hotels with well-structured websites that offer a seamless booking experience, transparent service information, and simple payment alternatives have higher satisfaction ratings and increased customer loyalty. In contrast, complex or unclear websites frequently result in abandoned bookings, missed opportunities, and reduced client trust. To maintain their competitive advantage in Jordan's ever-changing digital landscape, SMHs must focus on improving website usability. Websites with easy navigation and an intuitive layout can significantly increase customer satisfaction and loyalty, ultimately contributing to long-term client retention (Rane, 2023).

Personalization

Personalisation refers to the ability of a hotel's online services to tailor offerings to unique client preferences, behaviours, and previous interactions. In terms of e-service quality, personalisation means adapting the online experience to the customer's specific needs, such as providing targeted promotions, room suggestions, and personalized messaging (Antony, 2024). Customized services provide a sense of exclusivity and value among clients, resulting in demonstrable increases in customer satisfaction and loyalty.

Personalization is typically considered as a luxury supplied by major hotel chains in Jordan's competitive market; nonetheless, it can operate as a critical differentiation for smaller facilities (Alafi & Ismaeel, 2024). According to research data, customization considerably increases client loyalty. According to Bhuiyan (2024), when customers are offered with tailored recommendations, such as personalized accommodation options or special incentives based on their tastes, they are more likely to cultivate brand loyalty. In a similar vein, Rane et al. (2023) shown that customized online communication, such as emails and messages that refer to the consumer by name and recognise previous visits, significantly boosts customer happiness and loyalty. Personalizing the digital experience allows guests to form a closer relationship with the hotel, which can lead to repeat business and positive word-of-mouth recommendations (Ndawi, 2023). Personalisation is a key strategy for Jordanian SMHs to differentiate themselves in a competitive market. Using client data and offering specialized service alternatives allows these hotels to improve online interactions, which not only increases happiness but also develops customer loyalty, setting them apart from their larger competitors (Das, 2023).

Efficiency

Efficiency in e-service quality refers to how quickly and easily consumers can complete their tasks on a hotel's website or app, such as making reservations, checking in, or requesting services. Customers want their interactions with online platforms to be streamlined in today's fast-paced climate, with shorter wait times and simple processes. Optimising digital interactions increases user happiness and the likelihood of customer retention for a hotel. An efficient and intuitive experience, characterized by fast load times and easy navigation, can have a substantial impact on the outcome of a booking, influencing whether a consumer successfully completes or abandons their transaction (Vetrivel et al., 2024). Efficiency is critical for small hotels in Jordan, since resource constraints frequently need a concentrated effort to optimize online service operations to improve client satisfaction and retention (Al-Sabi et al., 2023). Recent research has looked into how efficiency helps to increase consumer loyalty. Cai (2024) discovered that customers who experience low complexity and enjoy quick, easy booking processes are more likely to exhibit loyalty behaviours such as repeat visits and positive feedback. Efficiency is linked to consumer happiness, since users enjoy quick and easy online transactions. Chmeis and Zaiter (2024) discovered that the effectiveness of e-services improves the whole customer experience, resulting in higher satisfaction and brand loyalty. Furthermore, the effectiveness of managing customer care inquiries and concerns online is critical for customer retention, since customers who receive prompt responses are more likely to remain loyal (Rane, 2023). In Jordan, where customers value time and expect speedy online interactions, providing a seamless digital experience may help SMHs secure client loyalty. Increasing efficiency enables SMHs to improve customer satisfaction and create stronger loyalty, especially in the face of competition from larger market players (Ibrahim & Rasheed, 2024).

2. Materials and Methods

This study gathered and synthesized data from a literature review to identify the factors that may influence the impact of E-service quality and customer satisfaction on small and medium-sized hotels. The study's findings were examined in terms of the significance of context in determining the elements that can influence E-service quality and customer satisfaction in small and medium-sized hotels. Several high-impact databases, including Emerald, Science Direct, and the Social Science Database, were used to collect relevant data from scholarly journals. The factors impacting customer happiness and loyalty have been examined in greater detail. Results from prior theoretical investigations have been brought into the discussion to improve them.

3. Results and Discussion

ECT has evolved significantly over the years and is now used in a variety of industries, including service, e-commerce, and hospitality. The theory remains relevant because it provides a precise framework for analysing the processes by which customers form satisfaction judgments and the impact of these judgments on future behaviours, such as loyalty. In the hospitality sector, particularly among small and medium-sized hotels, customers' expectations are impacted by a combination of online and physical encounters. The extent to which their original expectations are realized has a major impact on their level of pleasure after their stay. ECT is particularly useful for assessing consumer behaviours linked to e-service quality and loyalty in Jordanian small and medium-sized hotels (SMHs).

The adoption of ECT within the framework of Jordanian SMHs has numerous advantages. The theory provides a structured approach for analysing the relationship between customers' pre-visit expectations of e-service quality and their actual experiences when using online platforms. In today's digital age, online reviews, social media platforms, and SMH official websites all play an important role in influencing client expectations for service quality before they arrive at the hotel. ECT helps to understand the dynamics of expectation building and subsequent confirmation or disconfirmation by actual service performance, as well as how these processes affect customer happiness and loyalty. For example, when a customer's online experience meets or exceeds their expectations for website usability or responsiveness, this positive disconfirmation leads to increased satisfaction, which can influence loyalty and future intentions to return to the hotel (Huang et al., 2024).

Recent study has widened the applicability of ECT in the hospitality industry, specifically by examining the impact of e-service quality on customer satisfaction and loyalty. Mofokeng (2024) used ECT to study the impact of e-service quality on customer satisfaction and loyalty in the Jordanian hospitality business, finding that customer satisfaction is a key mediating factor in the relationship between e-service quality and customer loyalty. Their findings show that when the actual performance of e-services—such as timeliness, reliability, and website usability—meets or exceeds consumer expectations, there is a corresponding increase in customer satisfaction, which leads to higher loyalty. This is compatible with ECT principles, as validating expectations leads to better customer retention and loyalty. In a similar vein, Adeiny et al. (2024) used ECT to investigate the influence of online service interactions on customer loyalty in Jordanian SMHs, emphasizing the importance of the expectation-confirmation mechanism in affecting customer satisfaction and propensity to return. The study found that confirming customers' expectations for website functionality, booking systems, and general online interaction significantly increased their satisfaction and loyalty.

Furthermore, recent research has highlighted the significance of ECT in determining the mediating function of customer satisfaction in the relationship between e-service quality and customer loyalty. Mehrabioun (2024) emphasizes that ECT provides a comprehensive framework for investigating the construction of customer expectations about digital services and the subsequent impact of those expectations on post-purchase behaviour, such as satisfaction and loyalty. Their research on small hotels in emerging markets found that customer satisfaction is both a result of e-service quality and an important factor in retaining customers and promoting recommendations to others. The mediating role of satisfaction, as defined by ECT, explains the impact of consumer perceptions of e-service quality on loyalty results.

The significance of using ECT in this study is clear in its ability to fill a vacuum in the literature about the impact of e-service quality on customer loyalty in small and medium-sized hotels. Although current research has exhaustively investigated the relationship between e-service quality and customer satisfaction, there is a conspicuous lack of emphasis on the hospitality sector in developing countries such as Jordan.

Furthermore, much of the present research ignores the unique dynamics of small and medium-sized hotels, which face issues that differ from those experienced by bigger hotel chains. This study will improve our understanding of e-service quality and its impact on customer loyalty in Jordanian SMHs, particularly in situations with limited resources and increased competition.

This study will improve the theoretical underpinning of ECT by using it in a new environment. Previous studies on ECT in the hospitality sector have primarily focused on large hotel chains or Western countries, potentially disregarding the nuanced intricacies and constraints faced by SMHs in emerging markets. This study will focus on a specific industry segment, Jordanian SMHs, to give empirical data for the use of ECT in smaller, resource-constrained enterprises that are increasingly using digital platforms to compete with larger corporations. This analysis will go into detail about how dimensions of e-service quality, such as responsiveness, reliability, website usability, personalization, and efficiency, influence customer loyalty within this framework, as well as how satisfaction plays a role in mediating this relationship.

Furthermore, ECT can help to shape solutions for addressing the unique issues that SMHs face in Jordan. This study looks at how digital interactions shape consumer expectations and how it affects loyalty results, giving hotel management insights into how to develop better digital experiences that fulfil customer expectations. Improving website usability or responsiveness can raise the likelihood of positive disconfirmation, resulting in more customer satisfaction and loyalty. This condition is especially important in cases when small and medium-sized hospitality firms lack the financial resources to implement comprehensive loyalty schemes or expanding marketing plans

4. Conclusion

Expectation-Confirmation Theory (ECT), first developed by Oliver in 1980, is a well-known framework for analysing customer satisfaction and loyalty, particularly in the context of consumer behaviour. The underlying premise of ECT is that customer satisfaction is assessed by whether prior expectations are confirmed or contradicted after using a product or service. Oliver's original research looked on the relationship between consumer happiness and post-purchase behaviours, emphasizing the importance of a product or service's capacity to meet or surpass pre-purchase expectations. Essentially, ECT argues that when actual performance exceeds expectations, it leads to enhanced satisfaction. This increased happiness influences future behaviours, such as the propensity to repurchase and overall consumer loyalty. When performance falls short of expectations, discontent arises, which typically leads to poor word-of-mouth or a decline in repurchase intentions. Expectation-Confirmation Theory provides a solid framework for studying the relationship between e-service quality and customer loyalty, as mediated by customer satisfaction. The application within the framework of Jordanian SMHs provides a strong theoretical foundation for investigating the relationship between digital service quality and customer loyalty. This study intends to fill a substantial gap in the literature by applying ECT to this specific sector, giving valuable insights for both academics and practitioners in the hospitality business. The findings will provide concrete advice for SMHs to improve their digital offerings, increase customer satisfaction, and eventually cultivate more customer loyalty in a highly competitive industry.

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