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Article

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Investigating the factors influencing customer loyalty and the mediating effect of customer satisfaction in online food delivery services: empirical evidence from an emerging market

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ABSTRACT

This study investigates the factors affecting customer loyalty and the mediating role of customer satisfaction in online food delivery services (OFDS) in Bangladesh. An analysis of 300 responses via structural equation modeling (SEM) revealed that perceived food and service quality alone did not significantly impact customer loyalty. While these qualities are essential, they must enhance customer satisfaction in order to boost loyalty. Significant relationships exist among perceived price, ease of payment, time efficiency, and customer loyalty, with customer satisfaction acting as a crucial mediator. Strategies focusing on pricing, payment convenience, and timely delivery are the most effective for building loyalty. The interplay between perceived quality, pricing, payment, and delivery efficiency enhances the overall customer experience. This study contributes to the literature by applying Attribution Theory and the Technological Acceptance Model (TAM), emphasizing external factors such as pricing, delivery, and payment ease as key loyalty drivers. The findings suggest that OFDS businesses should prioritize reasonable pricing, efficient payment systems, and timely delivery to foster loyalty. Combined with high-quality food and services, these strategies can enhance customer satisfaction, promote business growth, and increase revenue.

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1. Introduction

Online food delivery has surged in recent years, transforming how individuals access and enjoy their meals. Consumers can order food from home or work using only a few clicks. The rise of online food delivery services (OFDS) has altered food purchasing and consumption owing to its ease, simplicity, and convenience (Saad, 2020). Prasetyo et al. (2021) highlighted that OFDS offers time savings, fair prices, and quality food. A consistent reason for choosing the OFDS is the need for immediate and wholesome food after a demanding workday. The variety of food delivery options has minimized the need for meal planning, enabling more dining out and takeout (Dsouza & Sharma, 2021). Home delivery convenience is crucial in the current "doorstep economy" (Chowdhury, 2023). Innovative tech companies have enhanced access to goods and services, from groceries to ready-to-eat meals, shaping consumer preferences (Liu et al., 2023).

The food delivery sector is a significant part of the burgeoning delivery industry. Although Bangladesh's food delivery industry has existed for approximately eight years, its initial focus was on major urban areas (Momen & Ferdous, 2023). However, efforts have been made to extend these services nationwide,

driven by sustainable business models (S. Islam et al., 2023). A 2024 report values the Bangladesh restaurant and food service market at USD 3.79 billion, projected to grow to USD 7.47 billion by 2029, with a 14.50% annual growth rate (Mordor Intelligence, 2024). The fast-food sector has notably contributed to this market. Companies such as HungryNaki and Foodpanda have entered the market, recognizing their potential (Ahmed, 2017). The OFDS market in Bangladesh is projected to reach USD 1.26 billion in 2024, with the grocery delivery market contributing USD 1.10 billion and the online meal market contributing USD 160 million (Statista, 2024). With over 35% of the population in cities, the urban population drives OFDS development, as fast food gains popularity among young urban professionals due to their busy lifestyles and long commutes (Shetu, 2024).

OFDS companies capitalize on this trend by offering convenience, initially using discounts to attract clients and compete with local startups and global food tech giants (Tsai et al., 2023). Despite these options, traditional dining persists, although often costlier and occasionally plagued by quality issues (Ahmed et al., 2023; Alghamdi et al., 2023). Special deals in meal delivery services have significantly boosted restaurant orders (Islam et al., 2024). This trend is expected to help restaurants optimize their meal costs in the near future (Saha et al., 2020). Consumers frequently order meals from restaurants or aggregator sites during promotions or other special events. Experts predict continued growth in the global food tech and restaurant sectors (Ahmed et al., 2023; Bitto et al., 2023). Since 2013, HungryNaki, a pioneering meal delivery startup in Bangladesh, has rapidly gained popularity, serving over a million monthly customers and partnering with over thousand restaurants (Ahmed, 2017). In 2021, through Daraz Bangladesh, Alibaba fully acquired HungryNaki, and planned to expand its coverage to 100 areas. However, its current reach is limited to a few areas in the capital, with a small number of restaurants and delivery staff (The Business Standard, 2023). This case illustrates the unique challenges faced by the online food delivery sector, which depends heavily on restaurant revenue and delivery fees (Bitto et al., 2023).

The food delivery industry in Bangladesh faces intense competition, leading to the exit of major players such as Uber Eats and Shohoz Food during the 2020–2021 pandemic (Saad, 2020). Despite this, daily online food orders remained steady at 35,000–40,000 in Dhaka and Chattogram, with a nationwide total of approximately 60,000. Foodpanda, a key player, has implemented strategies to enhance user experience and promote its services (Ahmed et al., 2021), including an app launch, efficient pricing, quality control, and prompt issue resolution (Gani et al., 2023), resulting in low-order cancellations (Un Nabi & Masroor, 2022). In contrast, Pathao Food maintains its customer base through moderate pricing and avoids aggressive tactics (Saad, 2020).

The food delivery sector faces significant challenges due to market dynamics. To gain a competitive edge, the industry depends on strategic pricing, high-quality services, and efficient operation (Shroff et al., 2022). Despite its potential in Bangladesh, most providers have not capitalized on it, with only Foodpanda and Pathao Food effectively competing. Consequently, many businesses have struggled to generate revenue from new and repeat customers (Saha et al., 2020). Therefore, it is crucial to identify ways of attracting and retaining customers (Islam et al., 2023). Research has explored the impact of the COVID-19 pandemic on OFDS enterprises in Bangladesh (Al Amin et al., 2021; Gani et al., 2023; Hasan et al., 2023) and the factors influencing OFDS businesses in general (Chowdhury, 2023; Julfikar Ali et al., 2023; Saad, 2020; Shroff et al., 2022).

Previous research has examined various factors influencing customer experience in OFDS in Bangladesh, yet a focused study on factors affecting customer loyalty to OFDS mediated by customer satisfaction is rare. Discussing customer satisfaction as a moderator is crucial for the rapidly growing and competitive OFDS sector. The convenience and user-friendliness of OFDS drive consumer adoption; however, maintaining satisfaction and loyalty is essential for sustained growth. High service expectations, driven by technological innovations, mean that satisfied customers are more likely to become repeat users, which is vital for long-term business success. Although promotional strategies attract initial customers, long-term loyalty depends on consistent satisfaction. Industry challenges such as new OFDS entrants and intense non-online food service competition highlight the need for effective satisfaction management to gain a competitive edge. Therefore, understanding and enhancing customer satisfaction significantly impact retention and repeat purchases, ensuring business sustainability in the competitive OFDS market.

The moderating effect of consumer satisfaction is crucial for fostering customer loyalty towards a service provider (Ashari et al., 2023), leading to repeat purchases, positive word-of-mouth, and resistance to competitor switching (Liu et al., 2023). Recognizing customer satisfaction as a mediator helps businesses enhance their satisfaction levels to boost loyalty. This study addresses a literature gap by examining the influence of perceived price, service quality, food quality, payment, and time efficiency on customer loyalty in Bangladesh's OFDS industry. Additionally, it investigates the mediating role of customer satisfaction. The SEM analysis was conducted using SmartPLS 4 software (version 4.0.9.2).

This study enhances the literature by examining the key factors that influence customer satisfaction in the OFDS industry. Previous research has shown a significant impact of price (Ashari et al., 2023), service, and food quality (Ahmed et al., 2023; Lin et al., 2024), app functionality (Alghamdi et al., 2023), payment methods (Timur et al., 2023), and waiting time (Jiao et al., 2023; Tsai et al., 2023) on customer satisfaction across various regions. Attribution theory posits that customer satisfaction is critical for boosting customer loyalty, which is a vital element in the restaurant sector. Understanding the factors influencing customer loyalty in the OFDS industry is crucial for two reasons: a highly competitive environment with numerous consumer choices (Liu et al., 2023) and the direct impact of loyalty on profitability and sustainability. Gazi et al. (2024) noted in the telecommunications sector that satisfied, loyal customers are more likely to make repeat purchases, recommend services, and contribute to positive word-of-mouth, leading to increased revenue and market share (Helgesen, 2006; Timur et al., 2023). Thus, improving customer satisfaction can significantly enhance business success in a competitive OFDS market. This is particularly beneficial for expanding and enhancing Bangladeshi OFDS businesses and improving consumer experiences and satisfaction (Lin et al., 2024). The findings will help enterprises optimize services and tailor offerings to meet client expectations and build long-term customer loyalty.

This study aims to elucidate the determinants of customer loyalty and satisfaction in Bangladesh's OFDS industry by addressing three key research questions. First, it examines the impact of perceived price, service quality, food quality, ease of payment, and time efficiency on customer loyalty. Second, we investigate how these factors influence customer satisfaction. Finally, this study explores whether customer satisfaction mediates the relationship between these factors and loyalty. Data were collected from 300 respondents using a structured questionnaire and analyzed through structural equation modeling (SEM), incorporating factor analysis and multiple regression.

The remainder of this article is organized as follows. The second section presents a literature review and critically analyzes the relevant topics. The third section outlines the study's data sources and methodology. The fourth section presents the results and findings of this study. Finally, the conclusions and policy implications are presented in the fifth section.

2. Theoretical background, literature review, and hypothesis development

2.1 Attribution theory and technological Acceptance model (TAM)

Heider's (1958) Attribution Theory explains how people interpret and assign causes to events that influence their behavior, which is crucial for understanding customer perceptions and their impact on satisfaction and loyalty. This theory is pertinent to assessing customer reactions to products or services. Consumer behavior can be attributed to both intrinsic and extrinsic motives (Kelley & Michela, 1980). Intrinsic motives, driven by internal factors, can help explain satisfaction and personal fulfillment. For example, satisfaction, an inherent motive, is attributed to positive experiences influenced by service fulfillment, product quality, and performance expectancy (Wahid et al., 2024). Customers are likely to be satisfied if food delivery applications consistently deliver meals timely. Ensuring that the food is fresh, well-packaged, and meets customer expectations enhances the experience. A user-friendly interface, smooth payment options, and efficient order tracking contribute to positive performance expectancy (Alalwan, 2020). Extrinsic motives, driven by external factors, include social encouragement or peer pressure such as choosing a food delivery service based on positive reviews or recommendations (Alalwan, 2020; Gunden et al., 2020).

Scholars have used attribution theory to predict and explain how consumers attribute satisfaction and loyalty to intrinsic and extrinsic motives. They examine service failures in which company justifications

can alleviate or worsen dissatisfaction (Srivastava & Gosain, 2020). Food pricing critically affects service evaluations because perceptions of fairness significantly influence consumer responses (Alalwan, 2020; Mittal et al., 2017). Cohen (1982) links perceived justice to attributions of cause and responsibility, suggesting that fair issue handling boosts satisfaction. McCarville et al. (1996) and Xia and Monroe (2004) note that unexpected fees can provoke negative emotions unless appropriately justified. The attribution theory also applies beyond pricing to food quality, app performance (Wahid et al., 2024), and service performance (Lefebvre et al., 2024).

Attribution Theory and the Technology Acceptance Model (TAM) elucidate customer behavior in technology-driven services such as online food delivery (Yan et al., 2021). Attribution Theory explains how customers assign causes to their experiences, influencing satisfaction and loyalty; positive experiences are often attributed to internal factors, whereas negative experiences may be attributed to external factors (Wahid et al., 2024). The TAM, focusing on perceived usefulness (PU) and perceived ease of use (PEU), details how these perceptions drive technology adoption and impact satisfaction and loyalty (Annaraud & Berezina, 2020). Higher user satisfaction and loyalty are observed when the technology is user-friendly and efficient (Davis, 1987). This study examines perceived ease of payment (PEP) as part of PEU, showing that ease of use enhances customer satisfaction and loyalty (Alagoz & Hekimoglu, 2012). Integrating these theories helps businesses better manage customer attributes and improve satisfaction and loyalty through strategic enhancements in technology and service quality (Alalwan, 2020).

2.2 Customer loyalty (CL)

Customer loyalty is vital for maintaining and expanding the clientele in a competitive market (Khadka & Maharjan, 2017; Rai & Srivastava, 2012). It can be defined through attitudes, behaviors, or both and is understood as a multidimensional or unidimensional construct (Jones & Taylor, 2007; Pritchard et al., 1992). The multidimensional aspect involves feelings and attachment to specific products or services, whereas the unidimensional aspect involves the decision to repurchase (Hallowell, 1996; Yi, 1990). Loyalty is a solid preference for consistently purchasing specific products or services unaffected by external influences such as competitors' marketing campaigns (Suhartanto et al., 2019). Dissatisfaction prompts customers to switch to other products; thus, maintaining customer loyalty is vital for companies to sustain and grow their revenue (Al Amin et al., 2021). Providing exceptional services can encourage customers to return and make repeat purchases (Hidayat et al., 2019).

Consumer loyalty is influenced by perceived service quality, product quality, and value (Rombach et al., 2023). This study focuses on loyalty to online OFDS, characterized by a commitment to ordering food online, increased purchases, and positive attitudes toward providers (Ashari et al., 2023; Hidayat et al., 2019). Helgesen (2006) suggests that customer loyalty can boost a company's profitability by over 25% because it reduces the need for costly customer acquisitions. Loyal customers promote business growth by recommending it to others (Adeniji et al., 2015). Hence, while online loyalty cultivation may be costlier than traditional methods, loyal online clients can significantly accelerate revenue growth (Liu et al., 2023).

2.3 Effect of price (EP) on customer loyalty (CL)

Price is the monetary amount a buyer pays a seller for a product or service, and is a critical factor influencing consumer decisions (Ahmed et al., 2023). Discounts often spur purchases, allowing customers to save money (Leung et al., 2023; Sidharta, 2021). Discounts can prompt consumers to buy more, switch brands, and increase their budgets (Ahmed et al., 2023; Tsai et al., 2023), thereby boosting sales volume and profits as increased sales typically surpass price reductions (Singh et al., 2023; Tsai et al., 2023). Consumers generally seek the lowest price to maximize the transaction value (Kurniawan et al., 2024; Yeo et al., 2017). Hidayat et al. (2019) demonstrated that EP positively and significantly affects CL. Based on these findings, we propose the following hypothesis:

H1: Price has a positive and significant effect on customer loyalty.

2.4 Effect of perceived service quality (SQ) on customer loyalty (CL)

Service quality (SQ) enhances customer satisfaction (Gotlieb et al., 1994). Customers are essential to product-oriented businesses (Singh et al., 2023), making satisfaction paramount. SQ involves meeting the preferences and expectations of consumers, employees, and owners (Walter et al., 2010). The delivery of high-quality products or services is a challenging task for businesses. They must create unique selling points to foster customer loyalty, which drives repeat purchases and strengthens their competitive positioning in a crowded market (Namin, 2017). Research indicates that SQ positively affects customer loyalty (CL) and repurchase intention (Pal et al., 2022; Prasetyo et al., 2021; Sinha et al., 2024; Su et al., 2022; Suhartanto et al., 2019). Thus, the second hypothesis is formulated as follows:

H2: Service quality plays a significant positive role in customer loyalty.

2.5 Impact of perceived food quality (FQ) on customer loyalty (CL)

Food quality includes appearance, nutritional value, taste, menu variety, healthiness, freshness, portion size, safety, dietary benefits, and serving temperature (Bates et al., 2023; Pal et al., 2022; Saad, 2020; Sinha et al., 2024). FQ significantly influences consumer satisfaction and behavior (Singh et al., 2023; Su et al., 2022). FQ addresses customers' basic needs, encourages loyalty, and drives repeat purchases (Ashari et al., 2023). This is the primary factor in a customer's purchase intention (Timur et al., 2023; Walter et al., 2010). Research has shown that FQ significantly affects CL (Ashari et al., 2023; Liu et al., 2023; Rombach et al., 2023; Suhartanto et al., 2019). Hence, the third hypothesis is formulated as follows:

H3: Food quality plays a significant positive role in customer loyalty.

2.6 Impact of perceived ease of payment (EOP) on CL

An online payment system is an electronic payment method that is transmitted digitally from the sender to the recipient (Ramos, 2022). These mechanisms streamline transaction payments between customers and vendors in digital businesses, including restaurants (Talha Talukder et al., 2022). Effective systems enable quicker payments, better tracking, simpler transactions, reduced processing time, lower expenses, and enhanced trust between buyers and sellers (Li et al., 2020; Saad, 2020). Customers can use mobile devices instead of cash, checks, or credit cards (Liao & Yang, 2020; Zhao et al., 2019). Research indicates that online payment systems significantly impact customer loyalty (CL), intention to use, and satisfaction because of their convenient cashless methods (Allah Pitchay et al., 2022; Pal et al., 2022). Karim et al. (2022) also demonstrate that fintech payment services significantly influence customer loyalty. Therefore, the fourth hypothesis is as follows.

H4: Ease of payment has a positive and significant role in customer loyalty.

2.7 Impact of efficient time (ET) of delivery on customer loyalty (CL)

In today's fast-paced world, many find it challenging to cook at home or wait in restaurant lines, leading them to choose online food delivery (Sinha et al., 2024; Teo et al., 2024). Thus, time is a key factor that drives online food purchases (Cao & Wang, 2024; Kaur et al., 2021). Online food orders save customer time (Yeo et al., 2017), enabling quicker, simpler, and more convenient food ordering (Dsouza & Sharma, 2021). Easy access to food is a notable feature of modern lifestyles (Su et al., 2022). Many aim to complete tasks swiftly, including purchasing food. Evidence shows that delivery time and punctuality significantly affect customer loyalty (Harter et al., 2024; Lei et al., 2022; Su et al., 2022). Based on these findings, the fifth hypothesis is formulated as follows:

H5: Delivery time plays a significant positive role in customer loyalty.

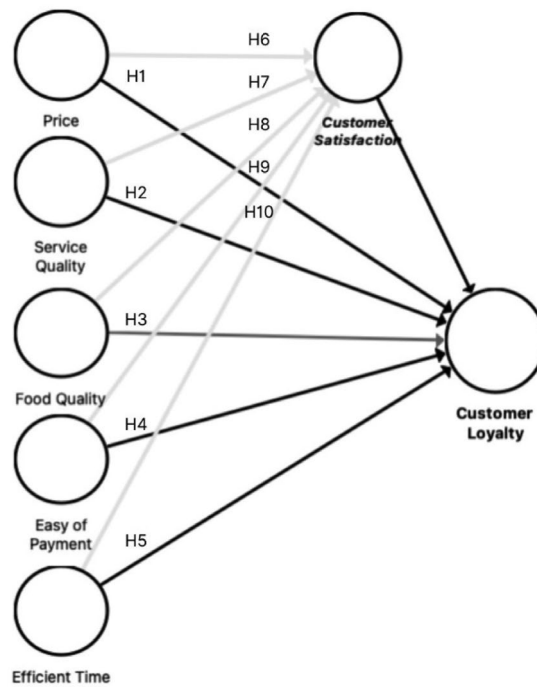


Figure 1. Conceptual framework.

2.8 The mediation role of customer satisfaction (CS)

It is crucial to highlight that customer satisfaction (CS) profoundly affects CL. CL is essential to business sustainability. A higher degree of satisfaction with a product or service will yield positive outcomes, including intentions to repurchase, a positive attitude, continued usage, and favorable recommendations for both the products and the business (Ashari et al., 2023; Pal et al., 2022; Sinha et al., 2024; Suhartanto et al., 2019).

Furthermore, it is worth noting that CL can significantly enhance an enterprise's competitive advantage and market share (Özkan et al., 2019). These findings underscore the crucial role of satisfaction in fostering long-term loyalty. For example, Koay et al. (2022) found that CS significantly affects the CL. Zhong and Moon (2020) found that perceived price positively and significantly affects CS. Hidayat et al. (2019) showed that price, service quality, and food quality affect CS.

Research has demonstrated a relationship between CS, CL, and various variables. For instance, on-time delivery impacts CS and CL (Harter et al., 2024). CS mediates the relationship between transactions, payments, services, and CL (Dharmesti & Nugroho, 2013). Ali et al. (2021) found that CS mediates between service quality, price, and CL. Ahmad Shariff et al. (2015) showed CS mediates the relationship between food quality and revisit intention. Similarly, Bielen and Demoulin (2007) showed that CS mediates the link between waiting time and loyalty. These studies underscore the vital role of customer satisfaction in fostering customer loyalty (Rajput & Gahfoor, 2020) and highlight the complex interactions of factors such as price, service quality, food quality, payment, and delivery time in shaping customer experience and loyalty. Our hypothesis is based on previous findings (Figure 1).

H6: CS serves as a mediator between EP and CL.

H7: CS serves as a mediator between SQ and CL.

H8: CS serves as a mediator between FQ and CL.

H9: CS serves as a mediator between EOP and CL.

H10: CS serves as a mediator between ET and CL.

Table 1. Demographic profile of the respondents.

	Frequency	Percent	Cumulative percent
Gender			
Male	216	72.0	72.0
Female	84	28.0	100.0
Total	300	100.0	
Age			
16–20	69	23.0	24.0
21–25	36	12.0	36.0
26–30	110	36.7	72.7
31–35	54	18.0	90.7
36–40	26	8.7	99.3
above 40	5	1.7	100.0
Total	300	100.0	
Location			
Dhaka	44	14.7	14.7
Chittagong	120	40.0	54.7
Barisal	31	10.3	65.0
Khulna	26	8.7	73.7
Mymensingh	17	5.7	79.3
Rangpur	1	.3	79.7
Rajshahi	32	10.7	90.3
Sylhet	29	9.7	100.0
Total	300	100.0	
Occupations			
Student	22	7.3	7.3
Businessman	34	11.3	18.7
Banker	86	28.7	47.3
Government Employee	10	3.3	50.7
Non-Government Employee	64	21.3	72.0
Teacher	26	8.7	80.7
others	58	19.3	100.0
Total	300	100.0	

In line with studies utilizing PLS, we employ the term perceived in theoretical constructs to signify subjective beliefs or perceptions held by individuals (Harter et al., 2024; Koay et al., 2022). This acknowledges that constructs such as satisfaction or trust are not directly observable, but are based on subjective interpretations (Rajput & Gahfoor, 2020). The term "perceived" emphasizes subjective assessment, aligning with PLS's approach to modeling complex relationships based on individuals' perceptions.

3. Methodology

3.1 Data collection

This study employed a quantitative approach that focused on OFDS users in Bangladesh. Table 1 presents demographic profile of the respondents. An explanatory method was used, and data were collected via a structured questionnaire survey. Ethical approval was deemed unnecessary because the study used a non-intrusive quantitative approach with anonymized data. No personal or sensitive information was gathered and confidentiality was maintained. Participation was voluntary, informed consent was obtained, and the survey posed minimal risks. The data collected through social media and offline methods involved straightforward questions that were unlikely to cause discomfort. Hence, approval from the formal ethics committee was not required.

3.2 Sampling method and sample size

Following Wahid et al. (2024), this study employed nonprobability and purposive sampling methods. Participants were selected based on their prior experience with online food delivery services as defined by specific criteria. An online survey was designed to gather primary data, targeting respondents who are highly involved in purchasing food online. Collier and Mahoney (1996) and Tripepi et al. (2010) suggested that using specific subject criteria can minimize selection bias. The sample size was determined by selective sampling, which identified and selected the target population and sample. A total of 450 questionnaires were distributed via social media platforms, such as Messenger, LinkedIn, WhatsApp, and

Table 2. Test of internal consistency and convergent validity.

Constructs	Items	Details	Loadings	AVE	CR
Perceived Price	P1	Delivery prices are affordable	0.77	0.64	0.88
	P2	Discounts obtained from online purchases are satisfactory	0.78		
	P3	Service standards meet the value for money	0.84		
	P4	I feel that the prices are reasonable	0.80		
Perceived Service Quality	SQ1	The order is delivered on time	0.44	0.50	0.79
	SQ2	Customer feedback should be taken in each order	0.62		
	SQ3	The service provider can reach the location accurately	0.85		
	SQ4	For faulty orders, the service provider returns the money	0.83		
Perceived Food Quality	FQ1	The food delivered is fresh	0.66	0.53	0.85
	FQ2	The restaurant's food is excellent	0.71		
	FQ3	The food packaging looks attractive	0.79		
	FQ4	The food is well-cooked	0.77		
	FQ5	There are options to choose from	0.72		
Perceived Ease of Payment	EOP1	Many payment options increase the ease of purchase	0.76	0.50	0.76
	EOP2	The payment system is easy	0.51		
	EOP3	Transaction time is short	0.55		
	EOP4	The payment system is secure	0.81		
Perceived Efficient Delivery Time	ET1	Ordering fast food online saves time	0.59	0.57	0.80
	ET2	The online service is available 24/7	0.85		
	ET3	Ordering fast food online means spending time smartly	0.81		
Satisfaction Using Online Food Service	CS1	My decision to choose online fast food is a wise one	0.77	0.66	0.86
	CS2	I am pleased with the performance of the delivery	0.84		
	CS3	Overall, I am pleased with the online fast-food services	0.83		
Loyalty Using Online Food Service	CL1	I will subscribe to online fast-food promotions	0.84	0.60	0.82
	CL2	I will reorder the online fast food in the future	0.62		
	CL3	I will promote and share the service with the public	0.84		

Email. Of these, 300 were completed, yielding a 66.67% response rate. A simple random sampling method was applied within the purposive sampling framework to include participants who ordered food online at least once.

3.3 Likert scale and analysis tools

This study used a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), commonly applied in earlier research (Gunden et al., 2020; Wahid et al., 2024). SmartPLS 4 software was employed for data analysis, SEM analysis, examination of the research model, and hypothesis testing.

3.4 Location and data collection time

Primary data were collected in Chattogram, Bangladesh, from June 5 to July 31, 2023. Table 1 presents a demographic breakdown of the 300 survey respondents by gender, age, location, and occupation. The sample comprised 72% males and 28% females. The largest age group was 26–30 years (36.7%), followed by 16–20 years (23%), and the smallest was > 40 years (1.7%). Geographically, 40% of the respondents were from Chittagong and 14.7% from Dhaka, with Rangpur being the least represented (0.3%). The most common occupation was banking (28.7%), followed by non-government employees (21.3%), and others (19.3%), with government employees being the least represented (3.3%). These data highlight the diverse backgrounds of the respondents.

3.5 Measurement items and variable justifications

CL: Three items from Prasetyo et al. (2021) measured customer loyalty: willingness to subscribe to online fast-food promotions, intention to reorder online fast-food, and inclination to promote OFDS publicly (see Table 2). The composite reliability of this three-item measure was 0.82.

CS: Three items from Prasetyo et al. (2021) measured customer satisfaction: Choosing online fast food was wise, satisfaction with delivery performance, and overall satisfaction with fast online food services. The composite reliability of this three-item measure was 0.86.

EP: Four items from Ghosh (2020) and Prasetyo et al. (2021) measured perceived pricing: OFDS service delivery price is affordable, satisfaction with discounts from online purchases, service standards met

Table 3. Results of HTMT.

	CL	CS	EOP	P	ET	FQ	SQ
CL							
CS	0.89						
EOP	0.69	0.71					
EP	0.74	0.75	0.60				
ET	0.61	0.79	0.87	0.61			
FQ	0.61	0.63	0.73	0.66	0.80		
SQ	0.72	0.65	0.65	0.77	0.73	0.79	

value for money, and the overall OFDS service price is reasonable. The composite reliability of this four-item measure was 0.82.

SQ: Four items from Ganapathi and Abu-Shanab (2020) and Ghosh (2020) measured perceived service quality: timely order delivery, customer feedback for each order, accurate location reached by the service provider, and money return for faulty orders. The composite reliability of this four-item measure was 0.76.

FQ: Five items, drawn from (Ganapathi & Abu-Shanab, 2020; Ghosh, 2020; Shipman, 2020), measured perceived food quality: freshness of delivered food, excellence of the restaurant's cuisine, attractiveness of food packaging, proper cooking of food, and availability of choices. The five-item FQ scale had a composite reliability of 0.85.

EOP: Four items from Ghosh (2020) assessed the perceived ease of payment: availability of multiple payment options, ease of payment system, short transaction time, and enhanced security. The four-item EOP scale demonstrated a composite reliability of 0.79.

ET: Three items from Vasić et al. (2019) evaluated perceived delivery efficiency: time-saving aspect of online fast-food ordering, 24/7 availability of online service, and efficient time management through online ordering. The three-item ET scale has a composite reliability of 0.88.

4. Hypothesis testing and result analysis

Following Kock (2015), this study measures common method bias, ensuring that each relationship's VIF remains below 5 (Hair et al., 2014). All the VIF values for the lateral and vertical relationships in the structural model were below this threshold. The data were normal, and multicollinearity issues arose if the correlation between two independent variables exceeds 0.80 (Gujarati & Porter, 2009). However, all the observed correlation values were below this limit, indicating no multicollinearity problems.

This study employs SEM to test the hypotheses. Hair et al. (2019) examined the relationship between measurement and structural models using PLS-SEM with ordinary least squares regression. Internal consistency was assessed using composite reliability (CR), and convergent validity (CV) was evaluated using outer loadings and average variance extracted (AVE). According to Hair et al. (2019), CR values should exceed 0.708; in this study, all CR values were above this threshold, indicating satisfactory levels. Hair et al. (2017) noted that constructs with values of 0.50 or higher are acceptable. Items with loadings between 0.40 and 0.70 can be retained unless their removal enhances AVE and CR (Ramayah et al., 2018). Table 2 indicates that all the outer loadings exceeded 0.40. AVE thresholds must surpass 0.50 to confirm CV (Ringle et al., 2020).

Table 2 shows AVE values between 0.50 and 0.66, exceeding the 0.50 threshold, indicating no issue with common method variance. Discriminant validity was assessed using the heterotrait-monotrait ratio (HTMT) (Table 3). Hair et al. (2019) recommend an HTMT threshold of 0.90. The HTMT values in this study were below 0.90, confirming that all constructs met the discriminant validity criteria.

R^2 represents the impact of the exogenous and endogenous variables. Hair et al. (2014) suggested the "threshold of R^2 would be from 0 to 1, where 0 implies no association and 1 implies a perfect association." The level of predictive accuracy is substantial when the value of R^2 is 0.26; 0.13 means moderate, and 0.02 means weak (Cohen, 2013). In Table 4, the endogenous variable R^2 value is 0.42, indicating a substantial degree of predictive accuracy (PA) in the model. The PR of the model was calculated using Q^2 by reproducing the observed threshold using the model. Hair et al. (2014) proposed that the path model's PA is acceptable if the value of Q^2 is larger than zero and a threshold of less than zero indicates a lack of PR. In Table 5, the Q^2 values for customer loyalty are greater than zero. Therefore, the model has PR.

Table 4. Results of coefficient of determination (R^2).

	R-square	R-square adjusted
CL	0.42	0.42
CS	0.48	0.48

Table 5. Results of predictive relevance (Q^2).

	Q^2_{predict}	RMSE	MAE
CL	0.33	0.84	0.62
CS	0.45	0.75	0.58

Table 6. IPMA results full data set.

Latent variable	Customer loyalty	
	Total effect (importance)	Index value (performance)
Perceived Reasonable Pricing	0.33	79.33
Perceived Service Quality	0.19	82.43
Perceived Food Quality	0.04	81.46
Perceived Ease of Payment	0.17	80.00
Perceived Efficient Time	0.07	82.66

Table 7. Results of path co-efficient (direct effect).

Hypothesis	Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T Statistics	p values	Decision
H ₁	EP → CL	0.20	0.19	0.06	3.42	0.00	Supported
H ₂	SQ → CL	0.04	0.04	0.04	0.87	0.39	Not Supported
H ₃	FQ → CL	0.04	0.04	0.05	0.80	0.42	Not Supported
H ₄	EOP → CL	0.12	0.13	0.04	3.04	0.00	Supported
H ₅	ET → CL	0.17	0.17	0.05	3.64	0.00	Supported
Fit Index Criteria		RMSEA	TLI	CFI			
Value =		0.09 (significant at 10%level)	0.84	0.91			

Ringle et al. (2020) indicated that standard PLS-SEM studies provide information on the relative importance of components in explaining other constructs in the structural model. They also noted that IPMA complements PLS-SEM results by evaluating the performance of each construct. This dual assessment of importance and performance is essential for prioritizing managerial actions. Table 6 shows that the perceived reasonable pricing significantly affects customer loyalty. Specifically, a one-unit increase in price performance boosted customer loyalty by 0.33. Given the high perceived reasonable pricing, this construct is highly relevant to managerial focus. Conversely, a low score for food quality suggests a considerable potential for improvement.

The path coefficient of the construct was evaluated using bootstrapping. The path coefficient vary between -1 and $+1$. A stronger predictive relationship between the constructs occurs with higher absolute values. Hair et al. (2011) suggested that the significant value for T-statistics is 1.96 for a two-tailed test, and the p -value is less than 0.05. Table 7 shows that the t -value and p -value of Hypotheses H₂ and H₃ are less than the threshold value. Therefore, both hypotheses were rejected.

Table 8 illustrates the mediator (CS) impact on the relationship between P, SQ, FQ, EOP, ET, and CL. A bootstrapping test in PLS-SEM (two-tailed) was conducted to assess the mediation model and the mediator's (CS) indirect impact, with significant results indicated by (t -value > 1.96) and ($p < 0.05$). The data in Table 8 confirm CS's significant effect on the relationships between P, SQ, FQ, EOP, ET, and CL, thus supporting Hypotheses H6, H7, H8, H9, and H10. This study aimed to enhance the understanding of satisfaction's mediating role in shaping CL, using EP, SQ, FQ, EOP, and ET as independent variables, CS as the mediating variable, and CL as the dependent variable.

Table 8. Results of the mediating effect of customer satisfaction.

Hypothesis	Path	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	p values	Decision
H ₆	EP -> CS -> CL	0.23	0.23	0.04	5.26	0.00	Supported
H ₇	SQ -> CS -> CL	0.21	0.21	0.04	5.22	0.00	Supported
H ₈	FQ -> CS -> CL	0.24	0.24	0.05	5.14	0.00	Supported
H ₉	EOP -> CS -> CL	0.25	0.25	0.05	5.37	0.00	Supported
H ₁₀	ET -> CS -> CL	0.29	0.29	0.06	5.18	0.00	Supported
Fit Index Criteria		RMSEA	TLI	CFI			
Value=		0.07	0.92	0.94			

5. Discussion

This study reveals the direct and indirect impacts of various factors on how OFDS affects customer loyalty. The findings show that food and service quality do not significantly influence customer loyalty, aligning with the findings of Ashari et al. (2023) and Lie et al. (2019). This indicates that FQ and SQ alone are insufficient for fostering loyalty. In addition, inconsistent food pricing, delivery delays, and unattractive payment systems hinder loyalty. Empirical evidence suggests that price negatively affects consumer loyalty, thus underscoring its importance in purchasing decisions. Thus, organizations should offer reasonable, appealing, and affordable prices without sacrificing quality to boost loyalty. These findings support previous research on the positive effects of special deals offered by the OFDS on order volumes (Gani et al., 2023; Islam et al., 2024; Saha et al., 2020). Tsai et al. (2023) also emphasized the importance of pricing strategies for maintaining a competitive edge in a growing market.

Food quality significantly affects customer satisfaction. Ensuring high-quality food and beverages upon delivery, clean packaging, and accurate delivery are vital for building customer trust. OFDS's diverse menu, which allows customers to try various dishes, enhances satisfaction (Karim et al., 2022). Additionally, delivery speed, delivery staff demeanor, and client care are critical for retaining long-term customers. Effective communication channels such as hotlines and email responses are essential for high-quality client assistance during challenges. Exceptional support enhances client experience, fosters loyalty, avoids price competition, and attracts clients. Improvements in Payment Systems (Ahmed et al., 2021; Timur et al., 2023), prompt problem solving (Gani et al., 2023), and efficient delivery operations (Jiao et al., 2023; Shroff et al., 2022; Tsai et al., 2023) are crucial factors that enhance customer experience. However, product and service quality alone cannot build consumer loyalty. Effective prices, delivery, and convenience of payment are also required.

EP, EOP, and ET positively and significantly influence customer loyalty, which is consistent with research by Allah Pitchay et al. (2022), Harter et al. (2024), Lei et al. (2022), and Su et al. (2022). The positive association among EP, ET, EOP, and CL suggests that effective service delivery, efficient payment systems, and attractive pricing strategies enhance customer satisfaction and loyalty. High-quality food and services increase satisfaction and drive consumer loyalty. These findings underscore the importance of strategic pricing, efficient payment processes, and operational excellence for boosting customer satisfaction and loyalty in the online food delivery sector.

All factors significantly impacted CL through the mediating variable of CS, as supported by previous studies (Ali et al., 2021; Alzaydi, 2024; Gazi et al., 2024). These findings indicate that satisfied customers are more likely to repurchase and foster loyalty. This highlights the need for customer satisfaction to achieve loyalty. While food and service quality alone may not suffice to build loyalty, other elements, such as prices, payment ease, and technological convenience, play crucial roles. The indirect effects of these factors on customer satisfaction emphasize the need for a comprehensive approach to enhance customer loyalty in the OFDS industry.

6. Implications of the study

This research has practical implications for stakeholders seeking to enhance customer loyalty by focusing on relevant factors. Business executives should prioritize improving food quality to ensure customer

satisfaction and loyalty. Offering healthy fresh food, attractive packaging, high-quality standards, well-cooked meals, and a diverse menu significantly enhances customer experience, boosting loyalty in the food delivery industry.

Additionally, executives should develop reliable apps for online payments and partners with multiple mobile banking organizations to simplify and secure the payment process. Investment in transportation and skilled workers is essential for prompt order delivery. Employee training ensures optimal service. Enhancing the application system for timely delivery, easy order tracking, and realistic time expectations is crucial. Minimizing delays and fulfilling delivery promises significantly improve customer satisfaction. The mechanisms for handling returns and unmet delivery times further enhance reliability and customer service. Offering discounts to loyal customers on special occasions can encourage repeat purchases.

Studies have investigated the impact of the COVID-19 pandemic on Bangladesh's OFDS businesses (Akter & Disha, 2021; Al Amin et al., 2021; Chowdhury, 2023; Gani et al., 2023; Tasnim et al., 2022) and explored the factors that directly affect them (Ali et al., 2021; Hasan et al., 2023; Saad, 2020). This study uniquely examines perceived pricing, service quality, food quality, ease of payment, delivery efficiency, and the mediating role of customer satisfaction in understanding their combined impact on customer loyalty in Bangladesh's OFDS industry, fills gaps in the literature, and provides actionable insights for targeted strategies.

7. Conclusion and recommendations

Online food delivery services (OFDS) enhance convenience by delivering food ordered through mobile apps, websites, and social media. In Bangladesh, this is a relatively new concept, and many OFDS businesses struggle with revenue from new and repeat customers, making it crucial to explore the factors that influence customer loyalty. This study analyzed the direct effects of various factors on customer loyalty and the mediating role of customer satisfaction. Data were collected via structured questionnaires and analyzed using the SEM Model with a quantitative approach.

These findings reveal that service and food quality do not significantly affect customer loyalty. Instead, the price, ease of payment, and delivery time are critical factors. Customer satisfaction mediates the relationship between these variables and loyalty, indicating that satisfied customers are more likely to remain loyal.

Our research offers insights and contributions to attribution theory and the Technology Acceptance Model (TAM). Attribution Theory suggests that people attribute their success and failure to internal or external factors. In the OFDS context, customers may attribute satisfaction and loyalty to pricing, ease of payment, and timely delivery rather than food or service quality. This implies that customers are more likely to remain loyal if they perceive these factors to be favorable. Therefore, OFDS businesses should focus on improving external factors to boost customer satisfaction and loyalty. The TAM posits that perceived ease of use and usefulness are vital to technology adoption. For OFDS, ease of payment and efficient delivery represent perceived ease of use, whereas competitive pricing and service quality contribute to perceived usefulness. Our findings underscore the importance of these factors for fostering customer loyalty. By ensuring a seamless and efficient user experience, OFDS platforms can enhance their appeal and retain their customers.

Organizations in the OFDS sector must consider several critical factors that affect customer loyalty. In Bangladesh, customers are highly sensitive to pricing, favoring platforms with fair prices, discounts, and good value. Thus, OFDS businesses should work closely with food partners to offer appealing discounts and promotions, while ensuring price satisfaction. Streamlining payment processes by providing multiple options, simplifying transactions, and enhancing security can enhance customer loyalty. Improving delivery efficiency is also crucial, as customers prioritize timely deliveries, which significantly influences their platform choice. Ensuring punctual, high-quality delivery services can prevent customer defection from competitors. Maintaining a timely delivery system is essential because delays can lead to negative perceptions. A reliable supply chain ensures prompt product delivery, which is vital to customer satisfaction. Additionally, OFDS companies should have robust returns, replacements, or refund policies to address product complaints swiftly.

Although service and food quality may not directly affect customer loyalty, they are essential for fostering positive customer satisfaction, ultimately leading to loyalty. Quality is a pivotal factor as it directly affects customer satisfaction and loyalty. Continuous feedback on pricing, delivery timing, payment processes, and overall quality is essential in highly competitive sectors. This feedback loop helps OFDS businesses to remain relevant and competitive. Thus, firms in the OFDS sector must deliver high-quality food and services to enhance their overall customer experiences. Establishing a loyal customer base depends on providing prompt service, competitive pricing, and secure payment options for high-quality food and services. Implementing quality control measures and offering various payment options can streamline transactions and reduce customer time. Special offers and discounts for loyal clients can boost loyalty further. This indicates that OFDS apps must be technologically advanced to enable seamless coordination between merchants regarding pricing, timing, and payments.

This study had certain limitations. To prevent respondent bias, data were gathered using selective sampling. Alternative methods, such as cluster and non-probabilistic sampling, can be used in future studies to examine customer loyalty. Future research should focus on these sampling methods. Unlike this study, which analyzes consumer loyalty to OFDS businesses rather than specific applications, future research should explore whether the key factors influencing consumers' intention to use (CIU) vary based on the OFDS type, as customer perceptions may differ across platforms. Additionally, no specific theory has been applied, and future studies could incorporate theories, such as the theory of reasoned action (TRA), theory of planned behavior (TPB), unified theory of acceptance and use of technology (UTAUT), and theory of technology readiness (TR), allowing for the expansion of constructs within the proposed framework.

Authors' Contributions

JR, TT, and HR performed substantial writing and data analysis and developed models; MHR, MAE, and KOS substantially revised, proofread, and improved the draft.

Disclosure statement

The authors declare that they have no known competing financial interests or personal relationships that could influence the work reported in this study.

Consent to participate

This study ensured that consent to participate was maintained, and there was no contradiction.

Consent to publish

We have no objections to publication and this article has been submitted exclusively to this journal.

Ethics approval statement

This study adhered to ethical guidelines and did not involve collecting personal data that could compromise respondents' privacy. The data were anonymized and a non-intrusive quantitative approach was employed. No sensitive information was collected and all responses were kept confidential. Participation was voluntary and informed consent was obtained, posing minimal risk to the participants. Therefore, no formal ethics committee approval was required.

Informed consent statement

Informed consent was obtained from all participants prior to data collection. Verbal consent was chosen because the nature of the study posed minimal risk to the participants, and the data collection process did not involve sensitive or personal information. Participants were fully informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time, without penalty. This approach ensured that participants were comfortable and willing to contribute to their responses.

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Data availability statement

For access, please contact the corresponding author via email.

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