

(RESEARCH ARTICLE)



THE ROLE OF CUSTOMER SATISFACTION IN MEDIATING THE INFLUENCE OF USER-GENERATED CONTENT (UGC) AND SERVICE QUALITY ON ELECTRONIC WORD-OF-MOUTH (E-WOM)

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ABSTRACT

Developments in tourism and digital technology have transformed consumer behavior regarding information seeking, accommodation selection, and experience sharing via digital platforms. Consequently, User-Generated Content (UGC), Service Quality, Customer Satisfaction, and Electronic Word of Mouth (e-WOM) have become critical aspects of the hospitality industry. Pecatu Guest House has experienced a decline in occupancy rates despite the overall increase in tourist visits to Bali. Furthermore, customer reviews on digital platforms reveal mixed assessments regarding service quality and the guest experience. This study aims to analyze the influence of UGC and Service Quality on e-WOM, with Customer Satisfaction serving as a mediating variable at Pecatu Guest House. A quantitative approach utilizing a survey method was employed. The study population consisted of 4,598 customers who stayed at Pecatu Guest House between 2022 and 2024. The sample was selected using probability sampling—specifically, simple random sampling. Based on 33 indicators and a ratio of six respondents per indicator, a total of 198 respondents were obtained. Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results indicate that UGC has a positive and significant effect on both e-WOM and Customer Satisfaction. Service Quality also exerts a positive and significant influence on e-WOM and Customer Satisfaction. Additionally, Customer Satisfaction has a positive and significant impact on e-WOM. Furthermore, Customer Satisfaction was found to mediate the effects of both UGC and Service Quality on e-WOM, demonstrating a complementary partial mediation relationship. The findings suggest that enhancing the quality of user-generated information and service quality can strengthen customer satisfaction and foster positive e-WOM. This study offers implications for Pecatu Guest House, highlighting the need to ensure alignment between digital information and actual service, improve the customer experience, and encourage customers to share positive experiences.

Keywords: UGC; Service Quality; Customer Satisfaction; and e-WOM

1 INTRODUCTION

Digital transformation has altered how consumers obtain information and evaluate service experiences. In the hospitality industry, prospective customers do not rely solely on official information from accommodation providers; they also consider reviews, comments, photos, recommendations, and the experiences of other customers available via digital platforms. These shifts have made User-Generated Content (UGC) and Electronic Word-of-Mouth (e-WOM) increasingly significant in shaping consumer perceptions and behavior. Donthu et al. (2021) highlight the extensive development of e-WOM research, while Filieri (2015) emphasizes that information characteristics and the perceived usefulness of reviews play a role in the acceptance of e-WOM information.

This context is relevant to accommodation businesses in Bali. Data from the thesis indicates that Pecatu Guest House experienced a 1.41 percent decline in occupancy rates between 2022 and 2023, followed by a further drop of 8.92 percent between 2023 and 2024, despite the growth in tourist visits to Bali. Reviews on digital platforms also reveal mixed assessments of customer experiences, particularly regarding cleanliness, facilities, comfort, and Wi-Fi. These conditions suggest that the quality of digital information and the quality of actual service must be examined concurrently to explain customer responses.

UGC refers to content created and shared by users regarding products or services. In the tourism context, information originating from other users helps consumers evaluate alternatives before selecting accommodation. Muda and Hamzah (2021) demonstrate the importance of UGC source credibility to e-WOM, while Khan et al. (2022) show that UGC can influence tourist satisfaction. Regitz et al. (2024) also indicate a relationship between UGC-based factors and customer satisfaction. These findings suggest that UGC has the potential to influence not only digital communication but also the evaluation of customer experiences.

In addition to UGC, service quality is a crucial factor in shaping the customer experience. Service quality relates to a customer's assessment of the service received compared to their expectations. Dimensions such as tangibles, reliability, responsiveness, assurance, and empathy serve as the basis for measuring service quality (Adhikari et al., 2023; Ali et al., 2021). Rita et al. (2019) demonstrated the relationship between e-service quality, customer satisfaction, and customer behavior, while Pratama and Suprapti (2023) identified the role of customer satisfaction in the relationship between service quality and e-WOM.

This study employs the Expectancy Disconfirmation Model (EDM) as the primary theory to explain that satisfaction is formed through an evaluation of the alignment between perceived performance and customer expectations. Attribution Theory is used as a supporting theory to explain how customers interpret the causes of their service experiences and subsequently respond through communication behavior. Based on this framework, the study examines the influence of UGC and service quality on e-WOM, the influence of both on customer satisfaction, the influence of customer satisfaction on e-WOM, and the role of customer satisfaction as a mediator.

Based on the study's conceptual framework, the hypotheses tested are: H1 UGC has a positive and significant effect on e-WOM; H2 UGC has a positive and significant effect on customer satisfaction; H3 Service quality has a positive and significant effect on e-WOM; H4 Service quality has a positive and significant effect on customer satisfaction; H5 Customer satisfaction has a positive and significant effect on e-WOM; H6 Customer satisfaction mediates the effect of UGC on e-WOM; and H7 Customer satisfaction mediates the effect of service quality on e-WOM.

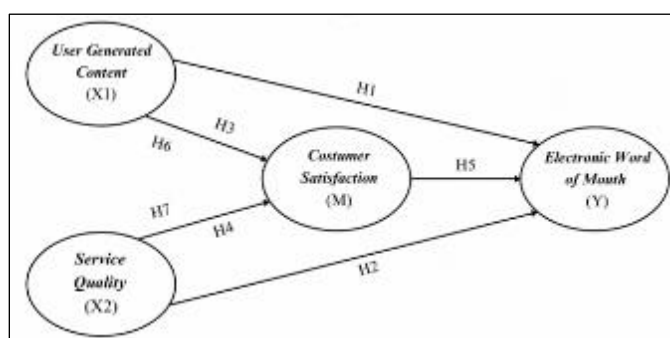


Figure 1: Research concept

2 RESEARCH METHODS

This study employs an associative research design with a quantitative causal approach. The subjects of the study are consumers who stayed at Pecatu Guest House after booking through online travel agents between 2022 and 2024. The study population consists of 4,598 individuals. Probability sampling was used, specifically the simple random sampling method. The sample size was determined based on 33 indicators, applying a ratio of six respondents per indicator, resulting in a total of 198 respondents.

The research variables comprise User-Generated Content (UGC) as the first exogenous variable, Service Quality as the second exogenous variable, Customer Satisfaction as the mediating variable, and Electronic Word of Mouth (e-WOM) as the endogenous variable. UGC is measured via credibility, information quality, and usefulness, based on Aboalghanam et al. (2025). Service Quality is measured through tangibles, reliability, responsiveness, assurance, and empathy, based on Adhikari et al. (2023) and Ali et al. (2021). Customer Satisfaction is assessed using indicators of service quality, satisfaction with the service, and the alignment of service with expectations. e-WOM is measured using the dimensions of intensity, valence of opinion, and content.

Data were collected via questionnaires. The instrument was pre-tested on 30 respondents outside the main study sample. Data analysis was conducted using SEM-PLS with SmartPLS 4.0. Measurement model evaluation covered convergent validity, discriminant validity, and composite reliability. Structural model evaluation involved R-square, Q-square predictive relevance, and the testing of direct and indirect effects using bootstrapping. The significance of relationships was assessed at the 5 percent level.

3 RESULT AND DISCUSSION

3.1 RESPONDENT CHARACTERISTICS

Table 1: Description of Respondents

No	Category	Classification	Amount	Percentage (%)
1	Gender	Male	103	52
		Female	95	48
	Total	198	100	
2	Age	<18-24 years old	38	19.2
		25-30 years old	47	23.7
		31-36 years old	76	38.4
		>37 years old	37	18.7
	Total	198	100	
3	Education	SMA/SMK	36	18.2
		Diploma (D1/D2/D3)	43	21.7
		Bachelor/Equivalent	112	56.6
		Master (S2)	5	2.5
		Doctoral (S3)	2	1.0
	Total	198	100	
4	occupation	Private Sector Employee	124	59.0
		Civil Servant/SOE Employee	18	6.7
		Entrepreneur	35	17.7
		Student	11	5.6
		Other/Freelance	10	5.1
	Total	198	100	

5	Frequency of Stays	1 Time	13	6,6
		2-3 Times	160	80.8
		>3 Times	25	12,6
	Total	198	100	

Source: Processed data, 2026

Of the 198 respondents, 103 (52.0 percent) were male and 95 (48.0 percent) were female. The largest age group was the 31–36 range, comprising 76 individuals (38.4 percent), followed by the 25–30 age group (47 individuals or 23.7 percent), the 18–24 age group (38 individuals or 19.2 percent), and those aged 37 and older (37 individuals or 18.7 percent). The majority of respondents held a bachelor's degree or equivalent (S1/D4) totaling 112 individuals (56.6 percent) and worked as private-sector employees (124 individuals or 62.6 percent). A total of 130 respondents (65.7 percent) resided outside of Bali.

3.2 Results of Structural Equation Modeling Analysis based on Partial Least Square (SEM-PLS)

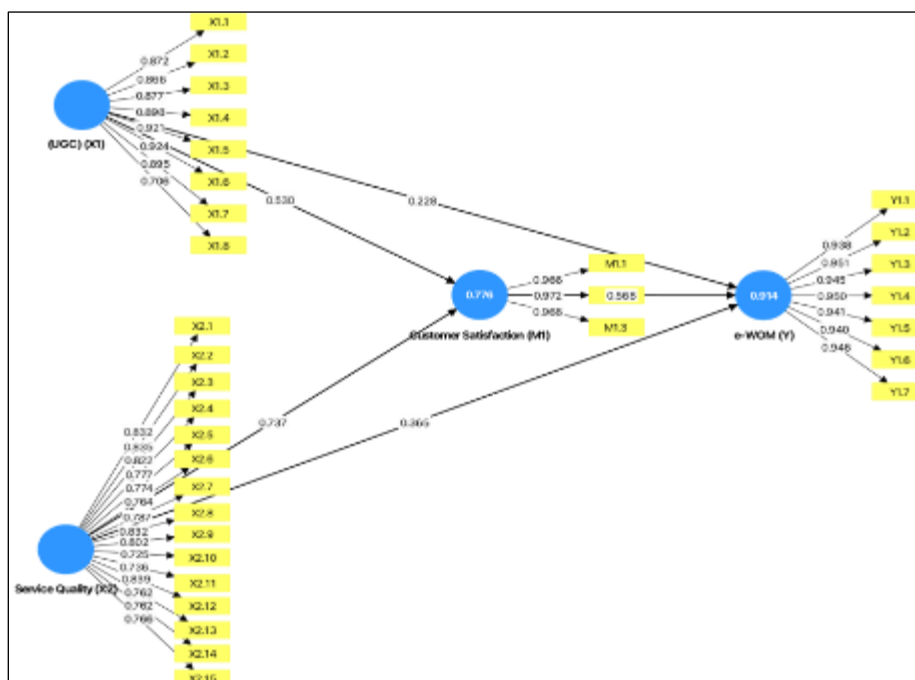


Figure 2: Research Structural Model

Source: Processed data, 2026

Convergent validity test results indicate that all indicators have outer loadings above 0.70. The Average Variance Extracted (AVE) values also meet the minimum criterion of 0.50. specifically 0.761 for UGC, 0.622 for Service Quality, 0.938 for Customer Satisfaction, and 0.892 for e-WOM. These values demonstrate that the constructs are capable of explaining an adequate proportion of the indicator variance.

Table 2: Result of Average Variance Extracted

Variables	AVE
Electronic Word of Mouth (e-WOM)	0.892
User-Generated Content (UGC (X1))	0.761
Service Quality (X2)	0.622
Customer Satisfaction (M)	0.938

Source: Processed data, 2026

Discriminant validity testing using HTMT shows that all construct pairs have values below 0.90. thereby satisfying discriminant validity requirements. Cronbach's Alpha and composite reliability values for all constructs also exceed

0.70. Consequently, the measurement model meets validity and reliability criteria, allowing the analysis to proceed to the evaluation of the structural model (Hair et al., 2022).

Table 3: Result of Composite Reliability

Variables	Composite reliability	Cronbach's alpha	Information
Electronic Word of Mouth (e-WOM)	0.983	0.980	Reliable
User-Generated Content (UGC (X1)	0.962	0.954	Reliable
Service Quality (X2)	0.961	0.961	Reliable
Customer Satisfaction (M)	0.979	0.967	Reliable

Source: Processed data, 2026

Based on the measurement model evaluation results, all research variables met the validity and reliability criteria. The outer model was used to ensure that the measures employed were valid and reliable. Reliability testing was conducted using Cronbach's Alpha and Composite Reliability (Ghozali & Latan, 2015).

Regarding the Average Variance Extracted (AVE) values, Electronic Word of Mouth (e-WOM) had an AVE of 0.892; User-Generated Content (UGC), 0.761; Service Quality, 0.622; and Customer Satisfaction, 0.938. All these values exceeded 0.50. An AVE value ≥ 0.5 indicates good convergent validity for the construct, as at least 50% of the indicator variance is explained by the measured construct. Thus, the variables—User-Generated Content (UGC), Service Quality, Customer Satisfaction, and Electronic Word of Mouth (e-WOM)—met the convergent validity criteria, and the model is considered sound.

Furthermore, reliability test results showed that Electronic Word of Mouth (e-WOM) had a Composite Reliability of 0.983 and Cronbach's Alpha of 0.980; User-Generated Content (UGC), 0.962 and 0.954; Service Quality, 0.961 and 0.961; and Customer Satisfaction, 0.979 and 0.967. All values were above 0.70; therefore, all variables were deemed reliable. These results indicate that the four research variables—User-Generated Content (UGC), Service Quality, Customer Satisfaction, and Electronic Word of Mouth (e-WOM)—met the reliability criteria and demonstrated good internal consistency.

Table 4: R-square

Variables	R-square	R-square adjusted
Customer Satisfaction (M1)	0.776	0.773
e-WOM (Y)	0.914	0.913

Source: Processed data, 2026

The R-square value for e-WOM is 0.914, meaning that 91.4 percent of the variation in e-WOM can be explained by UGC, Service Quality, and Customer Satisfaction. The adjusted R-square value for e-WOM is 0.913, while Customer Satisfaction has an adjusted R-square of 0.773. The Q-square value of 0.981 indicates that the model possesses excellent predictive relevance.

The research results indicate that UGC has a positive and significant effect on e-WOM. A path coefficient of 0.228, with a t-statistic of 5.400 and a p-value of 0.000, demonstrates that the higher the quality of user-generated information, the greater the likelihood of consumers engaging in e-WOM. These findings align with those of Pinuji and Satiri (2019), Muda and Hamzah (2021), and Bharej and Singh (2025). UGC perceived as authentic, relevant, and trustworthy can encourage consumers to interact and share information regarding their experiences.

UGC also has a positive and significant effect on Customer Satisfaction, with a coefficient of 0.530, a t-statistic of 20.610, and a p-value of 0.000. This result is consistent with Khan et al. (2022) and Regitz et al. (2024). Objective, comprehensive, plausible, and useful user information helps consumers form more realistic expectations regarding accommodation services. When the actual experience aligns with the information and expectations formed, customer evaluations become more positive, thereby increasing satisfaction.

Service Quality has a positive and significant effect on e-WOM, with a coefficient of 0.365, a t-statistic of 6.516, and a p-value of 0.000. This result supports the findings of Ramadianto et al. (2020), Pratama and Suprapti (2023), and Udayana

and Martini (2024). Service that is trustworthy, responsive, secure, friendly, and aligned with customer needs creates a positive experience that can subsequently be shared through reviews, recommendations, or digital communication.

Service Quality exerts the strongest influence on Customer Satisfaction within the model, with a coefficient of 0.737, a t-statistic of 25.218, and a p-value of 0.000. These findings are consistent with Rita et al. (2019), Ridwani et al. (2024), and Safira and Nirawati (2024). The results indicate that actual service quality is a crucial factor in shaping customer satisfaction at Pecatu Guest House. Service that aligns with promises, ensures quick responses, provides a sense of security, and attends to customer needs enhances satisfaction evaluations.

Table 5: Hypothesis Testing Results

Hypothesis	Correlation Coefficient	<i>T statistics</i> ($ O/STDEV $)	<i>p value</i>	Information
Direct Effect				
(UGC) (X1) -> Customer Satisfaction (M1)	0.530	20.610	0.000	Significant
(UGC) (X1) -> e-WOM (Y)	0.228	5.400	0.000	Significant
Customer Satisfaction (M1) -> e-WOM (Y)	0.568	8.640	0.000	Significant
Service Quality (X2) -> Customer Satisfaction (M1)	0.737	25.218	0.000	Significant
Service Quality (X2) -> e-WOM (Y)	0.365	6.516	0.000	Significant
Indirect Effect				
(UGC) (X1) -> Customer Satisfaction (M1) -> e-WOM (Y)	0.301	8.667	0.000	Significant
Service Quality (X2) -> Customer Satisfaction (M1) -> e-WOM (Y)	0.418	7.657	0.000	Significant

Source: Processed data, 2026

Customer satisfaction has a positive and significant effect on e-WOM, with a coefficient of 0.568, a t-statistic of 8.640, and a p-value of 0.000. This result aligns with Tandon et al. (2020) and Prabandari Erawan and Widagda K. (2020). Satisfied customers are more likely to provide recommendations and share positive experiences with others. Thus, satisfaction serves as a vital mechanism linking the consumption experience to digital communication behavior.

Customer satisfaction was found to mediate the effect of UGC on e-WOM. The indirect effect showed a coefficient of 0.301, a t-statistic of 8.667, and a p-value of 0.000. Since the effects of UGC on customer satisfaction, customer satisfaction on e-WOM, and the direct effect of UGC on e-WOM were all positive and significant, the observed mediation pattern is complementary partial mediation. These findings align with Regitz et al. (2024) and reinforce the explanation that user-generated information can shape satisfaction before prompting customers to share their experiences via e-WOM.

Customer satisfaction also mediates the effect of service quality on e-WOM, with an indirect effect coefficient of 0.418, a t-statistic of 7.657, and a p-value of 0.000. The direct effect of service quality on e-WOM remains significant and positive; therefore, the mediation observed is also complementary partial mediation. These results indicate that improving service quality can generate e-WOM through two pathways: directly via the service experience and indirectly via customer satisfaction. These findings align with those of Pratama and Suprapti (2023) as well as Udayana and Martini (2024).

From the perspective of the Expectancy Disconfirmation Model, the study results demonstrate that the alignment between expectations and service performance serves as a crucial foundation for forming customer satisfaction. The customer satisfaction indicator with the highest value in this thesis is the alignment of service with customer expectations. From the perspective of Attribution Theory, customers interpret the service experience they receive and subsequently communicate their evaluations to others. These two perspectives help explain how UGC and service quality can shape satisfaction, while satisfaction, in turn, drives e-WOM.

4 CONCLUSION

This study demonstrates that User-Generated Content (UGC) and Service Quality are significant determinants of e-WOM at Pecatu Guest House. UGC has a positive and significant impact on both Customer Satisfaction and e-WOM, while Service Quality also positively and significantly influences Customer Satisfaction and e-WOM. Furthermore, Customer Satisfaction has a positive and significant effect on e-WOM.

Customer Satisfaction was found to mediate the impact of UGC on e-WOM and Service Quality on e-WOM, exhibiting complementary partial mediation. Consequently, fostering positive e-WOM can be achieved not only through the direct improvement of user-generated information quality and service quality but also by enhancing customer satisfaction. This study was limited to a single case—Pecatu Guest House—and a sample of 198 respondents who had stayed there between 2022 and 2024. Future research could test this model across multiple accommodation businesses, incorporate variables such as perceived value, online customer reviews, trust, brand image, or customer loyalty, and employ different research approaches.

STATEMENTS ON COMPLIANCE WITH ETHICAL STANDARDS

Disclosure of conflict of interest

The authors declare no conflicts of interest regarding this manuscript.

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