SERVICE QUALITY TO CUSTOMER LOYALTY AT VOVI CORNER DELIVERY SERVICES DURING THE COVID-19 PANDEMIC

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Abstract- The lifestyle and high level of busyness of the community as well as the demands in speed and time efficiency make the culinary business considered a great opportunity today. Food Delivery Services participates in supporting the marketing of these culinary business services. The purpose of this study was to determine the effect of service quality on the loyalty of Vovi Corner food delivery customers. The method used in this study is a quantitative method with a total population of 209 people who are vovi corner repeat order customers through an online application. Meanwhile, the research sample was determined based on the sampling formula by Slovin and obtained a sample of 75 people. This study used multiple regression analysis and tested using SPSS software. The results showed that responsiveness has a positive and significant effect on the loyalty of Vovi Corner online food delivery customers. This is evidenced by the attitude of employees who help customers when in doubt in ordering. Meanwhile, tangible, reliability, assurance, and empathy showed insignificant results on the loyalty of Vovi Corner's online food delivery customers.

Keywords: GoFood application, GrabFood, sales, culinary entrepreneur Vovi Corner

1. Introduction

Vovi Corner was first opened in February 2016 at Royal Plaza Surabaya. This café sells a variety of culinary products ranging from drinks, snacks, to heavy food. In the first quarter, Vovi Corner operated by applying the principle of advanced accumulation of capital aspects, where the profits generated were not immediately taken but turned back as additional capital. As time went on, in March 2020 Vovi Corner reopened the business with a different concept. Vovi Corner opened without an outlet to cut costs too much. Vovi Corner focuses on marketing strategies by means of online food delivery. As we know, marketing strategies like this have become a business trend carried out by well-known fast food companies, such as Pizza Hut, McD, and so on. Unlike the big companies above which have their own fleets to support their online food delivery services, in this case Vovi Corner collaborates with GrabFood & GoFood.

In December 2020, Vovi Corner had 149 new customers and 45 repeat order customers. The sales proceeds obtained in that month amounted to RP 15,320,500.00. Then in the following month, namely January 2021, it showed an increase in sales to IDR 20,373,000.00. The month also showed that customers who repeated orders for Vovi Corner experienced an increase. As for new customers, there are only 70 people, which is far below the number of customers who repeat orders. This is because, in that period of time, it is still in the pandemic period, so people tend to order food through an online or delivery system.

The results of the initial survey can be seen that the quality of service is something that Vovi Corner needs to pay attention to because it has an impact on customer loyalty. In a study written by Ramya et al. (2019) stated that the quality of the service with regard to physical evidence where customers will see a physical facility appearance, equipment, communication materials and technology. In his journal, it is also stated that when sellers can meet the expectations expected by customers regarding the physical evidence received, it can cause a sense of loyalty in customers to make repeated purchases. In addition, Sofiati et al. (2018) also found that physical evidence, reliability, responsiveness, assurance and empathy have a positive and significant effect on customer loyalty. The use of food delivery services was also found to affect customer satisfaction (Rizkillah et al., 2020).

On the reliability possessed by the company's employees, according to the journal written by Ramya et al. (2019) reliability in the company needs to provide services accurately and precisely to avoid errors in delivering the services provided. If the company can show this attitude in accordance with what has been agreed, it can cause
loyalty from the investors. Tjiptono and Chandra (2016) discussed that if the seller tries to understand the problem or what is desired from his customers, even to the point of being able to give personal attention to his customers, it can cause a sense of customer loyalty by making repeated purchases of the products they have. Based on the background that has been described above, this study aims to find out and analyze the influence of tangible, reliability, responsiveness, assurance, and empathy on Customer Loyalty online food delivery Vovi Corner.

2. Research Methodology

In this study, a type of research of quantitative methods was used. This method is a scientific / scientific method because it has fulfilled scientific rules, namely concrete / empirical, objective, measurable, rational, and systematic. This method is also called the discovery method, because with this method it can be found and developed as a new science and technology. This method is called a quantitative method because the research data is in the form of numbers and analysis using statistics (Sugiyono, 2014). The population of this study is all Vovi Corner repeat order customers who use GrabFood or GoFood delivery Online during the period December 2020 – February 2021, which is 290. To determine the number of samples using the Slovin formula, so that the number of samples was obtained by 75 people.

The method used in this study was to use the survey method, where the authors distributed questionnaires for data collection. The approach used in this study is a quantitative approach. In data quality testing, it is divided into two types of tests, namely validity and reliability tests. Testing the validity of the instrument is carried out by correlating each item's score with a total score using the Pearson Correlation (Product Moment) technique. The test criteria state if the correlation coefficient \( r \geq r \) The table means that the questionnaire item is declared valid or able to measure the variables it measures. Based on the results of thesis analysis, it can be concluded that all the values of the correlation coefficient of each item with a total score \( r > r \) table (0.2272). Thus the items are declared valid or able to measure these variables, so that they can be used as a data collection tool in this study.

Meanwhile, reliability tests have the purpose of measuring data consistency. A questionnaire can be said to be reliable and reliable if the answers from respondents are consistent or stable. Reliability test measurements on a construct or variable can be said to be reliable if they produce a value of Cronbach's Alpha greater than 0.006. From the results of the analysis, it is known that the value of Cronbach's Alpha for all variables is greater than 0.6, so the item that measures the variables is declared reliable or consistent. The data analysis used in this study is multiple linear regression analysis, partial / t test, and simultaneous / f test. In addition, normality, multicollinearity, heteroskedasticity, and linearity tests are also carried out.

3. Result

3.1. Characteristics of Respondents

Based on the results of the questionnaire that has been shared, respondent data was obtained including gender, age, and delivery services used by respondents. Of the total 75 respondents, 42 respondents (58.7%) were female. While the rest, 33 respondents (41.3%), were male. The largest respondents were respondents aged 25-30 years, namely 43 respondents or 57.3%. Respondents aged 31-40 years were 18 respondents or 24%. Respondents aged 17-25 years were 11 respondents 14.7%. A total of 3 respondents (4%) were respondents with the age of >40 years. The majority of respondents, namely 59 respondents (78.7%) used GoFood delivery services to buy Vovi Corner products. Meanwhile, the remaining 16 respondents (21.3%) used GrabFood delivery services to buy Vovi Corner products.

3.2. Service Quality Analysis

Service Quality Analysis is intended to find out how good the quality of service is in online food delivery at Vovi Corner. The quality of service is stated to be good if the value of the level of conformity \( > 100\% \), but if the level of conformity \( < 100\% \), the quality of service in online food delivery at Vovi Corner is stated to need to be improved. The results of the calculation of the level of service quality conformity in online food delivery at Vovi Corner can be seen through the following table:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>Importance</th>
<th>Performance</th>
<th>Weighting Factors (%)</th>
<th>Weighted Score</th>
<th>Level Conformity</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible</td>
<td>X1.1</td>
<td>4.44</td>
<td>4.31</td>
<td>9.42</td>
<td>0.41</td>
<td>97.00</td>
<td>0.13</td>
</tr>
</tbody>
</table>

Table 1. Level of suitability of service quality in online food delivery at Vovi Corner
Based on the results of s analysis, it is known that all indicators have a < 100% degree of conformity. Thus, the quality of service in online food delivery at Vovi Corner is stated to need to be improved again. When viewed, the average suitability rate is 94.98%, which means it is quite good on all indicators although it needs a slight improvement to reach > 100%. When viewed from the average importance value of 4.71 and performance of 4.47 with an average GAP of 0.24. This indicates that the average performance tends to be lower than the average importance value. So from here it is very necessary to have a little evaluation or improvement on each indicator so that the quality of service meets the quality as expected by customers.

3.3. Importance Performance Analysis

Importance performance analysis (IPA) is used to map customer satisfaction based on the level of importance with performance. The results of the analysis of service quality on online food delivery in Vovi Corner based on items can be seen through the following diagram:

![Diagram](image)

Based on the results of the analysis above, it can be seen that the indicator of the value of the payment receipt according to the food ordered (X2.2) is in Quadrant I. This shows that the indicator has a high level of performance but is not paid much attention to by customers. Meanwhile, the indicator of fast and responsive employees in providing services (X3.1) is in Quadrant III. This shows that the indicator has a low level of performance, but the importance of the indicator is in the high category. Then the indicator of food delivered to order (X2.1), customers feel safe when making payment transactions (X4.2), employees are able to understand well the wishes of customers (X5.1), and employees respond well to customer complaints (X5.2) are in Quadrant IV. This shows that the indicator has a high level of performance, and the importance of the indicator is in the high category.

3.4. Multiple Linear Regression Analysis Equation

The following is a table of the results of multiple linear regression analysis on five independent variables against dependent variables in this study:

<table>
<thead>
<tr>
<th>Type</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
</table>

Source: Questionnaire Data Processing (2021)
The regression equation model has a positive value. This shows that without the quality of service (tangible, reliability, responsiveness, assurance, and empathy), the amount of customer loyalty value is influenced by other variables not mentioned in this study of 1,373.

### 3.5. Partial Test Results (t Test) and Simultaneous Test (F Test)

Partial hypothesis testing (t test) is used to determine whether there is a partial (individual) effect of the variables Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) on Customer Loyalty (Y). If the value of t < 0.05 of significance, then it means that the independent variable has a partial influence on the dependent variable. Conversely, if the value of t > 0.05 of significance, then it means that the independent variable has a partial influence on the variable dependent variable.

#### Table 3. Test Results t

<table>
<thead>
<tr>
<th>Type</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>(Constant)</td>
<td>1,373</td>
<td>1,037</td>
<td>0,000</td>
<td>1,324</td>
<td>0,190</td>
</tr>
<tr>
<td>X1</td>
<td>0,118</td>
<td>0,141</td>
<td>0,075</td>
<td>0,605</td>
<td>0,547</td>
</tr>
<tr>
<td>X2</td>
<td>0,053</td>
<td>0,238</td>
<td>0,026</td>
<td>0,223</td>
<td>0,824</td>
</tr>
<tr>
<td>X3</td>
<td>0,767</td>
<td>0,137</td>
<td>0,561</td>
<td>5,598</td>
<td>0,000</td>
</tr>
<tr>
<td>X4</td>
<td>0,207</td>
<td>0,211</td>
<td>0,118</td>
<td>0,981</td>
<td>0,330</td>
</tr>
<tr>
<td>X5</td>
<td>0,018</td>
<td>0,236</td>
<td>0,009</td>
<td>0,077</td>
<td>0,938</td>
</tr>
</tbody>
</table>

Dependent Variable: Y

Source: Primary Data Processed (2021)

Based on the results of the study, it can be seen that the significance value of the t test on the responsiveness variable is 0.000 (sig. < 0.05). This shows that responsiveness has a partial effect on customer loyalty. Meanwhile, the significance value of the t test on the variables tangible, reliability, assurance, and empathy is greater than 0.05. This shows that tangible, reliability, assurance, and empathy have no partial effect on customer loyalty. While the results of Test F can be seen in table 4 below:

#### Table 4. Regression Model Estimation

<table>
<thead>
<tr>
<th>Type</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>136,203</td>
<td>5</td>
<td>27,241</td>
<td>10,845</td>
</tr>
<tr>
<td>2</td>
<td>Residual</td>
<td>173,317</td>
<td>69</td>
<td>2,512</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>309,520</td>
<td>74</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X3, X1, X4, X2

Source: Primary Data Processed (2021)

Based on table 4, simultaneous hypothesis testing resulted in a calculated F value of 10.845 with a p value of 0.000. The test results show that the p value (0.000) <level of significance (=0.05) then reject H0, this means that there is a significant influence simultaneously (together) Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) on Customer Loyalty (Y).

### 3.6. Correlation Coefficient (R) and Coefficient of Determination Test ($R^2$)

#### Table 5. Results of correlation coefficients and coefficients of determination

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0,663</td>
<td>0,440</td>
<td>0,399</td>
<td>1,58488</td>
</tr>
</tbody>
</table>

Based on table 4, simultaneous hypothesis testing resulted in a calculated F value of 10.845 with a p value of 0.000. The test results show that the p value (0.000) <level of significance (=0.05) then reject H0, this means that there is a significant influence simultaneously (together) Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) on Customer Loyalty (Y).
Source: Primary Data Processed (2021)

It can be seen that the result of the value of R is 0.663 or close to the number 1 which indicates that the relationship between variables is getting closer. While the yield of R\(^2\) is 0.440 or 44%. This shows that the percentage of contribution of the influence of independent variables on dependent variables is 44%, while the rest is influenced by other variables from the model studied.

3.7. Normality Test

To test whether the residual is normally distributed or not, it can be detected through probability plot. The test criteria state that if the residual points spread around the diagonal line then the residual is declared to be normally distributed. The following is the result of detecting the assumption of normality through the Probability Plot:

![Probability Plot](image)

Figure 2. Normality Test through Probability Plot

Source: Primary Data Processed (2021)

Based on the probability of the plot above, it can be seen that residual points spread around the diagonal line. This means that residual is declared normally distributed. Thus the assumption of normality is met.

3.8. Multicollinearity Test

To detect the presence or absence of multicollinearity can be done by looking at the Variance Inflation Factor (VIF) value or the tolerance value of each free variable to its bound variable. If the VIF value is less than 10 or the tolerance value is greater than 0.1 then the model is declared to have no symptoms of multicollinearity. The results of testing multicollinearity assumptions can be known through the following table:

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td><strong>Tangible (X1)</strong></td>
<td>0.522</td>
</tr>
<tr>
<td><strong>Reliability (X2)</strong></td>
<td>0.616</td>
</tr>
<tr>
<td><strong>Responsiveness (X3)</strong></td>
<td>0.809</td>
</tr>
<tr>
<td><strong>Assurance (X4)</strong></td>
<td>0.616</td>
</tr>
<tr>
<td><strong>Empathy (X5)</strong></td>
<td>0.560</td>
</tr>
</tbody>
</table>

Source: Primary Data Processed (2021)

From Table 6 it is known that all independent variables produce VIF values smaller than 10 and tolerance values greater than 0.1, therefore it can be concluded that the assumption of non-multicollinearity is met or that multicollinearity does not occur.

3.9. Heteroskedasticity Test

Testing of heteroskedasticity assumptions can be seen based on scatter plots. Residual is said to have a homogeneous variety when the residual points on the scatter plot spread randomly. The following are the results of the identification of heteroskedasticity assumptions:
Based on the above scatter plot, the residual points spread randomly above and below 0 on the Y axis. Thus it can be concluded that the residuals produced by the regression model have a homogeneous variety, so that the assumption of non-heteroskedasticity is expressed to be met.

4. Discussion

4.1. Tangible Influence on Customer Loyalty

Based on the results of the t test, it was found that the tangible variable (X1) had no effect on customer loyalty (Y). This means that the first hypothesis is unacceptable. This is in line with the findings of Fida et al. (2020) that tangible variables have no influence on customer loyalty. Research findings that show the absence of the influence of tangible variables on the loyalty of Vovi Corner customers can be understood as a customer response that the exposure of menus and wrappers for customers is not something that can directly make customers loyal to Vovi Corner, meaning that Vovi Corner customer loyalty behavior is formed by factors outside the tangible. This further reinforces the opinion of Setiadi and Haryono (2016) stated that customer behavior is an interaction that occurs between cognition and affection, behavior and the environment in which customers exchange dynamically. The dynamic concept proposed by Setiadi and Haryono (2016) shows the complexity of shaping customer behavior, including customer loyalty. This is supported by Armstrong and Kotler (2017) that the stimulus obtained by the customer will shape the characteristics of the customer and ultimately shape the choice of the customer in this case to be loyal or otherwise disloyal.

The tangible variables related to Vovi Corner in this study, which are measured by the clarity of the menu and the appropriate food wrap photos in the menu of order choices for customers, are not a strength or added value because they should have been done by Vovi Corner. This can be proven through customer reviews on the Vovi Corner account for which no reviews were found about photos and packs of both positive and negative reviews. From the customer's point of view, if there is a difference in the clarity of the menu photo and product wrap, it will prevent customers from re-ordering Vovi Corner products. Although the research findings showed no significant influence, the results of a positive regression coefficient with a minimum of 0.118 can be interpreted as an increase in loyalty value of 1.18% although not significant if there are changes in photos and packaging of Vovi Corner products.

4.2. The Effect of Reliability on Customer Loyalty

Based on the results of the t test, it was found that the reliability variable (X2) had no effect on customer loyalty (Y). This means that the second hypothesis is unacceptable. The suitability of the product with the order is something that Vovi Corner must fulfill. Not only customers, the application provider periodically monitors the suitability of this matter, where if the product sent does not match what was sent, the Vovi Corner account will be closed and cannot be accessed by the customer. The basic perception of this is what encourages customers to believe that the reliability variable is an added value and differentiation of Vovi Corner compared to competitors
and can make customers loyal to Vovi Corner considering their own loyalty as stated by the emotional attachment which is the basis of customer attachment to a product (Dewita, 2019).

In the context of Vovi Corner, reliability which includes product suitability and receipt value is something that should be and not a strong advantage over other products so that it does not significantly shape customer loyalty. This finding is in line with the results of research that has been carried out by Yulianda and Dewi (2019). The study also revealed that reliability has no influence on customer loyalty. This can also be explored through the mean value of the reliability variable in the indicator of the value of the payment receipt according to the order, with a value of 4.59 or strongly agreed. While the smallest mean value is in the indicator of food delivered according to the order, which is 4.51 or strongly agree. Based on this mean value, the Vovi Corner needs to make improvements regarding the food sent to order.

4.3. The Effect of Responsiveness on Customer Loyalty

Based on the results of the t test, it was found that the responsiveness variable (X3) affects customer loyalty (Y). This means that the third hypothesis is acceptable. This finding shows that the customer service system at Vovi Corner that is run is responded quite well by customers. Vovi Corner has a direct service to customers via the web and is integrated with the WhastApp application for customers who want to inquire about products and ensure the products offered are available as well as price details, sizes and quality to be received. The reason is that customers become more familiar with the products they are interested in which they are also a means of promoting Vovi Corner for other products as stated by Kotler and Keller (2016) that marketing communications provide space for manufacturers to inform, persuade, and remind. Thus, in the end, it will encourage a bond between producers and customers which is the basis for growing customer loyalty.

The value of the regression coefficient of 0.767 can be interpreted as every effort to increase response will increase customer loyalty by 0.767. These findings can be the basis for Vovi Corner in the development of a response-related system in order to maintain and grow customer loyalty and strengthen Vovi Corner's business in business competition. The Mean value in the employee indicator assists doubtful customers in placing an order, with a value of 4.43. This shows that the majority of customers tend to agree with employee attitudes that can help customers who experience doubts in placing an order. The results of this study are in line with the findings of research conducted by Yulianda and Dewi (2019) that responsiveness has a significant influence on customer loyalty.

4.4. The Effect of Assurance on Customer Loyalty

Based on the results of the t test, it was found that the assurance variable (X4) had no effect on customer loyalty (Y). This means that the hypothesis through mastery of the products sold and security in payment transactions is not enough to encourage Vovi Corner customers to be loyal. As the author observed on the Vovi Corner account, the available products are general products that are easily understood by customers and if customers want to find out more, they can see in the review column that discusses a lot of other customer experiences after purchasing Vovi Corner products, meaning that the role of employees is not so necessary in customer perceptions related to this because it has been replaced by other customer reviews as the main reference. Likewise, related to the security of payment transactions where customers have two options, namely paying through an application that is automatically safe with guarantees from the application provider and cash payments made after the customer receives the ordered product. These factors are natural for customers and are not an added value for customers so they do not significantly form loyalty in customers. This has been parsed by Griffin (2016) who states that loyalty is a customer behavior after evaluating the product he expects to receive. The results of this study are in line with Fida et al. (2020) that assurance has no influence on customer loyalty.

In addition, the largest mean value on the employee indicators is 4.69 or strongly agreed. While the smallest mean value is in the indicator that customers feel safe when making a payment, which is 4.45 or agree. Based on this mean value, Vovi Corner needs to make improvements regarding what can make customers feel safe when making payments.

4.5. The Effect of Empathy on Customer Loyalty

Based on the results of the t test, it was found that the empathy variable (X5) had no effect on customer loyalty (Y). This suggests that the fifth hypothesis is unacceptable. Empathy itself in this study is divided into two parameters, namely a good employee understanding of customer wishes and handling customer complaints is not the main focus of customers if it is associated with forming loyalty to customers when compared to more specific response factors in the early stages when customers will place product orders. Empathy is the level of concern and attention of manufacturers to their customers individually, especially when there are problems that make customers
disappointed, this in more detail includes responding to customer problems, giving time to hear complaints and enforcing customers properly (Tjiptono & Chandra, 2016). In the context of Vovi Corner this service is available but as the author observes in the Vovi Corner review feature in the application there are no negative reviews that make customers from the beginning have a good perception of Vovi Corner and do not feel any problems with the empathy service of Vovi Corner. This is corroborated by the largest mean value, namely in the indicator that employees are able to understand customer desires, with a value of 4.69 or strongly agree. Meanwhile, the smallest mean value is in the indicator of employees responding to customer complaints, which is 4.55 or strongly agree. Based on this mean value, Vovi Corner needs to make improvements regarding the ability of employees to respond to customer complaints.

The value of the empathy variable regression coefficient of 0.018 which is very small compared to other variables is a reinforcement of the finding that Vovi Corner customers pay more attention to other factors when associated with customer loyalty. The results of this study have similarities with the research that has been carried out by Fida et al. (2020) and also Yulianda & Dewi (2019). Both studies show that empathy has no influence on customer loyalty.

### 4.6. Influence of Tangible, Reliability, Responsiveness, Assurance, and Empathy on Customer Loyalty

Based on the results of the F test, it was found that simultaneously (together) the variables of tangible, reliability, responsiveness, assurance, and empathy had a significant effect on Customer Loyalty. This result strengthens the basic principles of customer service that can form customer loyalty, namely in an effort to build a strong bond between the company and customers, attention to every aspect such as tangible, reliability, responsiveness, assurance, and empathy will make customers feel considered important and part of the company so that customers will become loyal and participate in indirectly marketing or promoting products company on others as in the context of Vovi Corner can be seen in the positive ratings and reviews given by customers on the product review feature as stated by Kotler and Keller (2016) customers who are satisfied with the existence of excellent service will make the customer loyal to the product he has used. These results have similarities with research conducted by Yulianda and Dewi (2019) that the results of the F test or influence test together show that all variables influence significantly on customer loyalty.

### 4.7. Research Limitations

This study only uses variables from the dimension of service quality. Therefore, for other researchers it is advisable to use other variables that affect customer loyalty. In addition, other researchers are also advised to be able to conduct research with qualitative and quantitative analysis methods on factors outside of the factors in this study.

### 5. Conclusion

Based on data analysis and discussion, researchers can draw conclusions that tangible, reliability, responsiveness, assurance, and empathy have no effect on customer loyalty online food delivery at Vovi Corner. Vovi Corner needs to improve and improve the clear menu (Tangible), the use of cashier applications (Reliability), employee responsiveness (Responsiveness), product knowledge (Assurance), cashless payment provider platforms (Assurance), and handling objections regarding customer complaints (Empathy).

### References


