EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN SUPERMARKETS IN KISUMU, KENYA

BY

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DECLARATION

This research report is my own original work and has not been submitted to any other institution of higher learning for examination.
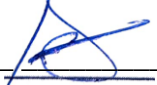
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This research project has been submitted to Maseno University with my approval as the University Supervisor.

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Dr. Fredrick Onyango Aila has been the ideal supervisor. His sage advice, insightful criticism, and patient encouragement aided the writing of this project in innumerable ways.

DEDICATION

This Proposal is dedicated to my Family, who taught me that the best kind of knowledge to have is that which is learned for its own sake. It is also dedicated to my Supervisor Dr. Fredrick Onyango Aila, who taught me that even the largest task can be accomplished if it is done one step at a time.

ABSTRACT

Supermarkets are essentially entities in the economies global due to their crucial function of providing and distributing basic human needs such as food items, customer goods and lifestyle products. Intense competition among retailers in Kenya enables customers to easily switch between supermarkets in their quest to satisfy their dynamic preferences and needs. Supermarkets are thus striving to attract and retain a loyal customer base through superior service quality. Studies with regard to service quality and customer satisfaction have been done in other parts of the country and the only studies in Kisumu were on the relationship marketing and customer loyalty to brand choice and e-business strategy on performance of selected supermarkets. However, little seem to have been done on service quality and customer satisfaction in supermarkets in Kisumu County. Therefore, the aim of the study was to determine the effect of service quality on customer satisfaction in supermarkets in Kisumu, Kenya. The objectives were to establish how tangibility, responsibility, reliability, empathy and assurance factors affected customer satisfaction in supermarkets in Kisumu. Descriptive survey research design was used with population being the five major super stores in Kisumu. Target population was the 409,928 supermarket shoppers in Kisumu town. A sample of 384 shoppers was selected using stratified sampling methods. Data was collected using self-administered questionnaire. Reliability was tested using Cronbanch's alpha coefficient and a value of 0.958 was obtained, which is above the recommended 0.7 for assumption of internal reliability. The validity of the instruments was established using expert reviews. Data was analysed using both descriptive and inferential statistics. According to the findings, the supermarkets in Kisumu generally offered high quality services (mean 4.1588). The study established that all the constructs of service quality (tangibility, responsiveness, reliability, assurance and empathy) have a positive relationship with the customer satisfaction (0.360, 0.192, 0.178, 0.294 and 0.450 respectively). The results of the study revealed that empathy had the most significant effect on the customer satisfaction followed by tangibility. The results show that reliability had the lowest effect on customer satisfaction. The study therefore concludes that service quality had a significant effect on the customer satisfaction (p-values<0.05). The study recommends that the management of the supermarket adopt the SERVQUAL scale to determine the aspects of service quality that require improvement. The supermarket management focus on tangibility as a competitive advantage by putting more resources on the layout and design in order to achieve higher customer satisfaction level. The management to organize more training through workshops and seminars on effective complaint handling and product knowledge. More emphasis placed on improving on aspects of reliability, empathy and assurance.

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ABBREVIATIONS AND ACRONYMS

ATM: Automatic Teller Machine

GDP: Gross Domestic Product

SERVPERF: Service Performance Model

SERVQUAL: Service Quality Model

WHO: World Health Organization

OPERATIONAL DEFINITION OF KEY TERMS USED IN THE STUDY

Customer Satisfaction: refers to the consumer being fulfilled after a service or product is

consumed.

Service Quality: refers to what a customer's opinion is, on how well the service received is.

Tangibility: Design of the entity

Reliability: Service provider performing a service with dependability, consistency and

accuracy

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CHAPTER ONE

INTRODUCTION

The chapter contains the background of the study, statement of the problem, objective of the study, research questions, scope of the study, justification of the study and conceptual framework.

1.1Background of the Study

The prevailing global competitive business environment has influenced contemporary organizations to move away from transactional based marketing activities to relationship centred methods of marketing (West, Ford & Ibrahim, 2006). The retail sector in Kenya has seen rapid expansion, resulting into fierce rivalry and which has forced supermarkets to focus on expansion on their range of goods and services offered but also pay special attention on the service quality and customer loyalty. Additionally, they have widened the scope of their operations to include all of Eastern Africa, positioned themselves to serve clients of all income levels and needs (Karanja, 2012). Due to their near proximity to consumers and small size packaging, traditional shops (kiosks) continue to pose serious challenge to the supermarkets in the rural areas and urban semi-formal settlements, thus pushing large supermarkets to open branches even in these locations. This study was to determine how Kisumu supermarkets' customer satisfaction rates were affected by service quality.

Service quality can be perceived as the result of customers' comparison of their expectations about a service and their perception of the way the service has been performed (Gronross, 2004; Caruana et al; 2000). Further, when all service quality features such as tangibility, responsiveness, empathy, assurance and reliability are effectively implemented; it may result in

enhanced satisfaction of service clients (Gronross, 2004, Parasuraman et.al 1988; Azman, 2009). The premise of quality of service as a competitive edge in gaining market leadership has gained significant attention by both practitioners and scholars alike (Were, 2018). As such, contemporary organisations are using service quality as a survival weapon of success to gain customers' loyalty which is a product of customer satisfaction (Zeithaml, Berry & Parasuraman, 2016). Service quality is an attitude to overall superiority of a product or service that an organisation offers its customers and has been identified as the only competitive advantage that is sustainable for a long period of time and is an important construct of maintaining and sustaining long term relationships between organisations and customers (Lamb, Hair, McDaniel, Boshoff, Terblanche, Elliot & Klopper, 2012; Ojo, 2010). Organisations should offer higher levels of service quality, which the competition cannot match, and should provide consumers with a reason for selecting and remaining with them (Ennew & Binks, 2016). Service quality has become of utmost importance to contemporary organisations because of the influence that it exerts upon customer satisfaction, profitability, performance of the organisation (Seth, Deshmukh & Vrat, 2005). It is a key determinant of overall satisfaction, which in turn leads to customer retention and loyalty (Ennew and Binks, 2014).

Customer satisfaction has superior power and influence on any firms marketing strategy. It is through satisfaction of customers that firms remain grow and develop in a successful way which may be in the form of sales performance, customer retention and loyalty (Darian et al., 2001; Gomez et al., 2004; Anselmsson, 2006; Martenson, 2007). An extensive examination of early studies in consumer satisfaction illustrates that most researchers define customer satisfaction, as a post choice evaluative judgment concerning a specific purchase decision (Bearden & Teel, 1983;

Churchill & Surprenant, 1982; Oliver, 1979, 1980; Oliver & DeSarbo, 1988; Bloemer & De Ruyter, 1998). Bolton & Drew (1999) and Boulding et al. (1993) identified two main types of satisfaction: the "transaction-specific" and the "overall" or cumulative satisfaction. From the transaction-specific perspective, customer satisfaction is viewed as a post-choice evaluation of a specific purchase occasion (Oliver, 1980, 1981).

Customer satisfaction has superior power and influence on any firms marketing strategy. It is through satisfaction of customers that firms remain grow and develop in a successful way. Customers have become an important part of any firm especially those in the grocery retail sector and many researchers have also placed emphasis on the importance of customers. Zairi (2000) cited in Singh (2006) said, "Customers are the purpose of what we do and rather than depending on us, we very much depend on them. The customer is not the source of a problem; we should not perhaps make that customer „should go away" because our future and our security will be put in jeopardy". That is the main reason why organizations today are focusing on customer satisfaction and loyalty.

Retailing services have become very important today in many economies. The retailing industry plays a crucial role in the overall economy of Kenya contributing 8.2% to GDP and an estimated total wage payment of Ksh. 100 million in the private sector in 2014 (Economic Survey, 2015). Retailers have positioned themselves for all kind of customer needs and income levels especially the growing young working population. Despite these contributions, there is a problem with regard to quality of service that is holding back this sector such as customer complaints in discrepancies in till prices and shelf prices, lack of close contact with shoppers, negative attitudes towards

customers, poor service delivery, inconvenient location and poor quality products. The researches that have been conducted relative to this study are; the relative role in consumer choice of supermarkets, factors influencing choice of supermarkets and convenience stores to develop a marketing strategy for each; the influence of quality food, service and physical environment on customer satisfaction and behavioural intention in quick-casual restaurants. However, none has been done on the effect of shoppers' perception on retail service quality in supermarkets, Kisumu Kenya.

Stakeholders in retail sector experience many problems. Suppliers face delayed payments, shoppers are offered counterfeit products and substandard services, government suffer from tax evasion and bailing out underperforming outlets such as Uchumi Supermarket (Kiarie, 2009). It is not clear whether these retailers have fully embraced the retail concept which emphasize on proper communication, total retail experience, customer service, relationship retailing and consistent strategy. In addition, the retail sector in Kisumu should embrace the marketing orientation perspective basically applicable to any retailer. In this, the marketing decisions revolves around the target market, product assortment, services and store atmosphere, store activities and experience, procurement, price decisions, communications and location decisions which are very critical to a retailer's success should be emphasized (Kotler & Keller, 2012). Therefore, this study seeks to address the effects of service quality on the customer satisfaction in supermarkets in Kisumu, Kenya.

1.2 Statement of the Problem

Supermarkets in Kisumu are facing lots of challenges due to increase in competition amongst them. As a result, supermarkets have formulated various strategies to retain the customer and increasing

the service quality level, considered key success factor. Service quality is particularly essential in the retail services context because it provides high level of customer satisfaction and hence it becomes a key to competitive advantage (Ahmossawi, 2001). The service quality has received much attention because of its obvious relationship with costs, financial performance, customer satisfaction, and customer loyalty. Since customer satisfaction is also based upon the level of service quality provided by many market leaders are found to be highly superior customer service orientated. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers, and as put by Zeithaml et al.(1996) satisfied customers are a key to long-term business success.

Currently in Kisumu, most of the supermarkets in Kisumu are negatively affected by the frequent power and network failure which have led to system interruption and which have resulted to delayed service delivery time, as a result customers are sometimes forced to stay long time on queues waiting to be served. Gaps in service quality and customer satisfaction in supermarkets have led to persistent complaints such as lack of customer care and attitudes of service providers towards customers whereas a service firm reputation depends entirely on the level of service quality. However, managers and scholars are indifferent on whether to measure the level of service quality based on the level of management or customer's perceptions of quality. therefore, this study is carried out to check the effect of service quality on the customer satisfaction in supermarkets in Kisumu. Several studies have been done in Kenya with regard to effect of service quality on customer satisfaction. However, little study has been done in Kisumu as more studies were either in Kajiado, Nairobi or Nakuru, hence a knowledge gap. It is therefore this gap that the researcher

sought to fill by investigating the effect of service quality on customer satisfaction in supermarkets in Kisumu, Kenya.

1.3 Objectives of the study

The broad objective of the study was to assess the effect of quality of service provided on customer satisfaction in supermarkets in Kisumu, Kenya. The study had the following specific objectives:

i. To establish the effect of tangibility on the customer satisfaction in supermarkets in Kisumu.

ii. To determine the extent responsiveness has affected customer satisfaction in supermarkets in Kisumu.

iii. To examine the effect of reliability on the customer satisfaction in supermarkets in Kisumu.

iv. To find the extent empathy has affected customer satisfaction in supermarkets in Kisumu.

v. To determine the effect of assurance on customer satisfaction in supermarkets in Kisumu.

1.4 Research Hypotheses

Ho1: Tangibility has no effect on the customer satisfaction in supermarkets in Kisumu

Ho2: To no extent responsiveness affect customer satisfaction in supermarkets in Kisumu.

Ho3: Reliability does not affect customer satisfaction in supermarkets in Kisumu

Ho4: Empathy has no effect on customer satisfaction in supermarkets in Kisumu

Ho5: To no extent assurance affect customer satisfaction in supermarkets in Kisumu

1.5 Scope of the Study

The study was meant to investigate the effect of service quality on customer satisfaction in supermarkets in Kisumu, Kenya. The study was limited to supermarkets in Kisumu town. Kisumu

town lies between a latitude of -0.10221 and longitude of 34.7617111 in the southern hemisphere. Kisumu town hosts the largest open air market in the East African region. With the arrival of the Kisumu port and now the Lake Victoria harbour, the region has high expectation in the growth of the retail market and thus high competition expected among the retailing markets including the supermarkets and therefore will need competitive strategies to survive. The study population was 409,928 shoppers from the five leading supermarkets in Kisumu town. The sample size of 384 respondents. The study was done between February and November 2019.

1.6 Significance of the Study

The study is significant to the managers of the retail industry specifically the supermarkets in Kisumu County as they will be able to gain insights on the effect of the service quality on customer satisfaction in their businesses.

The study will also add more literature and background information to the current body of literature for future scholars and researchers who may be interested in doing a related study in the future.

1.7 Conceptual Framework

This is a diagrammatic presentation of both dependent and independent variables of the study.

Service Quality

| Tangibility |
| • Ambience |
| • Alive to customer needs |

| Responsiveness |
| • Wide range of products |

| Reliability |
| • Timely service |
| • Sincere personnel |

| Assurance |
| • Customer confidence |
| • Employee courtesy |

| Empathy |
| • Individualized attention |
| • Convenient service |

| Customer satisfaction |
| • Repeat purchase |
| • Word of mouth |

Dependent variable
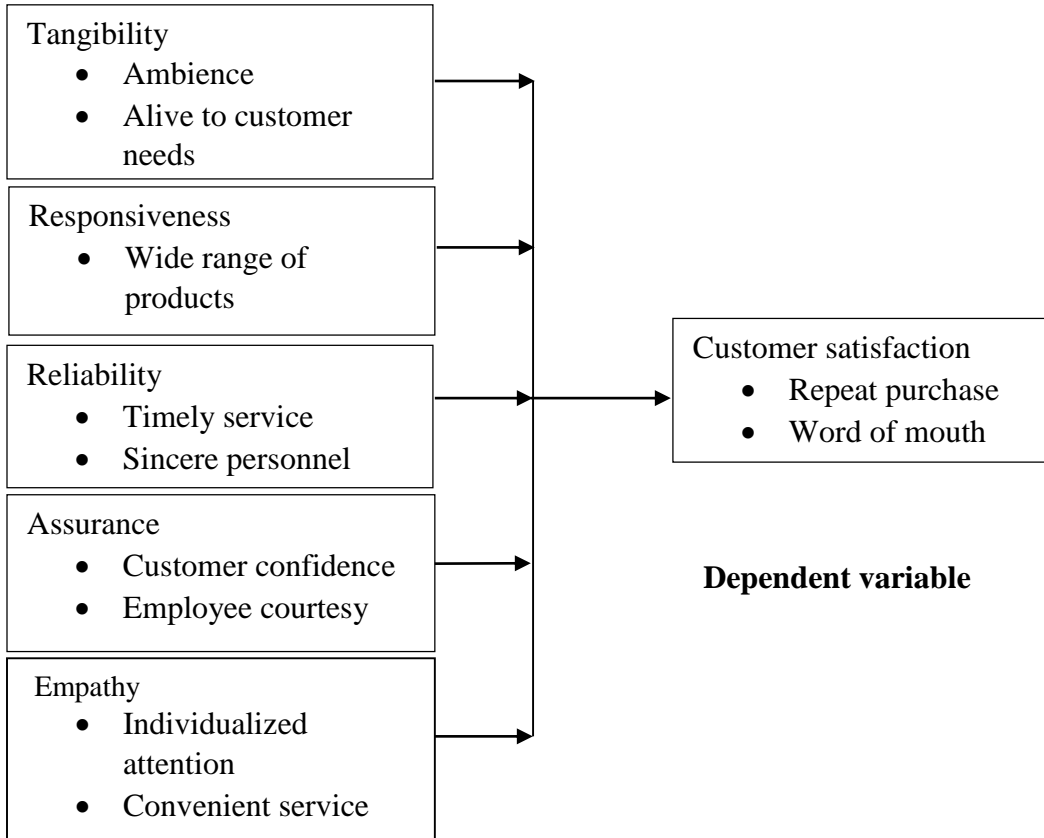
Independent variables

Figure 2.1: Conceptual Framework

Source: Self-Conceptualization (2019)

CHAPTER TWO

LITERATURE REVIEW

In this chapter the researcher reviews related literature with regard to service quality and customer satisfaction. The review is organized into the overview of service quality, service and customer satisfaction and then the empirical review. The chapter also presents theoretical literature review.

2.1 Theoretical Literature Review

The study is mounted on two theories of satisfaction; the theory of assimilation and the theory of contrast.

2.1.1 Theory of assimilation

Assimilation theory is based on Festinger's (1957) dissonance theory. Dissonance theory states that consumer make some kind of cognitive comparison between expectation about product and the perceived product performance. This view of the consumer post – usage evaluation was introduced into the satisfaction literature inform of assimilation theory. According to Anderson (1973), consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with the expectations. Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectation so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

2.1.2 Theory of contrast

Contrast theory was first introduced by Hovland, Harvey and Sherif (1978). Dawes *et al* (1972) defines contrast theory as the tendency to magnify the discrepancy between one's own attitude and attitudes represented by opinion statements. Contrast theory presents an alternative view of the customer post-usage evaluation process than was presented in assimilation theory in that post-usage evaluation lead to results in opposite predictions for the effect of expectations on satisfaction. Contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated.

According to the contrast theory, any discrepancy of experience from expectation will be exaggerated in the direction of discrepancy. If the firm raises expectations in his advertising, and then a customer's experience is only slightly less than that promised, the product/service would be rejected as totally un-satisfactory. Conversely, under-promising in advertising and over-delivering will cause positive disconfirmation also to be exaggerated.

2.1.2 Overview of Service Quality

Quality is one of those elusive concepts that are easy to visualize but difficult to define. Prior to World War II, the notion of quality was based on the physical characteristics of a product. The quality mandate was to measure the variation in the product or service characteristics from standard specifications, then confront the manufacturing or service-delivery process that contributed to any variations, the evolution of the service concept can be traced to early literature suggesting that organizations should incorporate the desired service outcome into early strategic planning decision-making (Heskett, 1987). According to Sasser, Olson and Wyckoff (1978) and Collier and Meyer (1998), the concept of service has been defined as the elements of the service package or

"customer benefit package" that provide the intended benefit or value to the customer. Gronroos (1990) defines service as an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or systems of the service provider, which are provided as solutions to customer problems.

In service design, as suggested by Lovelock and Wright (1999), firms such as those in retail market industry should consider the combination of service product, process, place, physical evidence, people, productivity and quality, price and promotion. However, it has been suggested that the service concept is a detailed description of (a) those customer needs that will be satisfied and (b) what is to be done to satisfy those needs (Clark & Fujimoto, 1991).

Service is the activities and benefits a particular organization provides to another and it can be described as a sub-product of a product (Kotler, 1996). It can also refer to the activities individuals or groups provide for their benefit organization to another organization. Customers' perception to service heavily depends on service quality (Kotler, 1996). Ramaswamy (1996) considered service as "the business transactions that take place between a donor (service provider) and receiver (customer) in order to produce an outcome that satisfies the customer". Zeithaml and Bitner (2003) defined service as "deeds, processes and performances".

There are different conceptualizations of service quality. For example, Gronroos (1984) proposed a model consisting of "output" and "process" quality seeing quality as being two-dimensional. In this model, "output" quality refers to what is delivered to the customer. The model recognizes that

customers also have some type of image of the firm that has a quality impact in itself and functions as a filter. Furthermore, Gronroos divided service quality into two classifications including technical quality and functional quality. While the primary emphasis of technical quality is on what customers usually received from the service, functional quality focuses on the procedures of service delivery. It is the integrated evaluation customers give to services they receive. From a customers' standpoint, service quality has process quality and output quality. After receiving the service, customers assess it subjectively. Output quality is customers' assessment on the results of services (Bitner, Booms & Mohr, 1994).

Parasuraman, Zeithamal and Berry (1985) defined service quality as "the difference of customers' pre-service expectation and post service perception". If service quality equals customer pre-service expectation, the service has pre-perceived quality. Therefore, service quality is the consistent degree of customers' satisfaction or their overall assessment given to a service they receive. Service quality can meet and exceed customers' expectations on products and services. It is very important for owners and managers to attract customers and maintain long-term customer relations in order to improve efficiency and increase the profits of such firms. Service Quality is the subjective perception customers produce by comparing their pre-service expectation and real experience (Parasuraman, et al., 1985).

Berry and Parasuraman (1991) pointed out that service quality is the basis for marketing services because the core product being marketed is a performance. Customers buy the performance which is generally regarded as the core product of a service-based organization. Kotler (1991) conceptualized a service as any act or performance that one party can offer to another that is

essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Examining the relationships among service quality and customer satisfaction in the fitness industry, Choi (2001) revealed that service quality occurs during service delivery in an interaction between the client and the contact person from the service firm. Therefore, the attitude and performance of a service encounter has a prominent effect on the levels of customer satisfaction and loyalty. In another study, Szmigin (1993) pointed out that service quality can be divided into actual service, perceptual service and result service. Actual service is the service customers get from the business. Perceptual service is the way service providers deliver service. Result quality is assessing whether or not the results of services meet customers' expectation.

Parasuraman, Zeithaml, Berry (1994) operationalized the service quality construct in use of qualitative and quantitative research following generally accepted psychometric procedures. They suggested that service quality is an abstract and elusive construct because of three unique to services: intangibility, heterogeneity and inseparability of production and consumption. Initially, ten determinants of service quality were identified; these ten dimensions were accessibility, reliability, responsiveness, competence, courtesy, communication, credibility, security, understanding/knowing the customer and tangibles. It is the development of the original 22-item SERVQUAL instrument that is one of the most popularly used instrument in studies on service quality. Using SERVQUAL instrument, they condensed the ten determinants into five dimensions (three original and two combined dimensions) and suggested the following labels and concise definitions for the dimensions: tangibles, reliability, responsiveness, assurance and empathy.

2.1.3 Service Quality and Customer Satisfaction

Early concepts of satisfaction research have typically defined satisfaction as a post choice evaluative judgment concerning a specific purchase decision (Churchill & Sauprenant 1992). Most researchers agree that satisfaction is an attitude or evaluation that is formed by the customer comparing their pre-purchase expectations of what they would receive from the product to their subjective perceptions of the performance they actually did receive (Oliver, 1980).

Although there is a general conformity on the distinctiveness of service quality and customer satisfaction from a conceptual point of view, the operationalization of customer satisfaction is somewhat hazy. For instance, Cronin and Taylor (1992) defined and measured customer satisfaction as a one-item scale that asks for the customers' overall feeling towards an organization. By using a single item scale to measure customer satisfaction, Cronin and Taylor's approach fails to do justice to the richness of the construct, as it has failed to acknowledge that, like service quality, customer satisfaction is also likely to be multidimensional in nature. Bitner and Hubert (1994) used four items to measure the customers' overall satisfaction with the service provider. The authors introduced the concept of encounter satisfaction, and devised a nine-item scale to measure the same (i.e. the customers' satisfaction with a discrete service encounter).

Other works have emphasized the multi-faceted nature of customer satisfaction and have used multiple item scales to measure customer satisfaction (Crosby & Stephens, 1987; Suprenant & Solomon, 1987; Oliver & Swan, 1989). In a recent effort, Shemwell et al. (1998) used a five-item scale to model customer satisfaction. Price et al. (1995) measured service satisfaction by using a six-item scale, while studying the structural model of the relationships among the service provider

performance, affective response and service satisfaction. From the growing body of literature on customer satisfaction, one can easily observe that there has been some research works on specific encounters, known as transaction-specific/encounter-specific customer satisfaction. Researchers have also acknowledged the multi-dimensional nature of customer satisfaction and have come out with global measures (capturing the satisfaction at multiple levels in the organization), that view overall satisfaction as a function of satisfaction with multiple experiences or encounters with the service providers. The present study takes a slightly different approach and views customer satisfaction as a multi-dimensional construct, but the underlying factors/items of customer satisfaction are the same as the ones by which service quality is measured. In other words, the current work argues that customer satisfaction should be operationalized along the same dimensions that constitute service quality and by the same items that span the different dimensions.

Researchers are yet to conclude on the antecedents to service quality and satisfaction. A study carried out by Bitner (1990) on 145 tourists in an international airport suggested satisfaction as the antecedent to service quality (satisfaction →service quality). On the other hand, there are many other researchers who concluded that service quality is the antecedent to satisfaction (Ahmad and Kamal, 2002; Cronin and Taylor, 1992). Using service quality as the antecedent to satisfaction is more logical. This is because satisfaction is an important goal to be achieved by marketers and if the firm want to increase satisfaction, they can do it through service quality (Goode et al., 1996).

According to Negi, (2009), the idea of linking service quality and customer satisfaction has existed for a long time. He carried a study to investigate the relevance of customer-perceived service quality in determining customer overall satisfaction in the context of mobile services

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(telecommunication) and he found out that reliability and network quality (an additional factor) are the key factors in evaluating overall service quality but also highlighted that tangibles, empathy and assurance should not be neglected when evaluating perceived service quality and customer satisfaction.

This study was based only on a specific service product in telecom industry (mobile service) and we think it is very important to identify and evaluate those factors which contribute significantly to determination of customer-perceived service quality and overall satisfaction. Researchers have yet to come to conclusion on the antecedents to service quality and satisfaction. A study carried out by Bitner (1990) on 145 tourists in international airport suggests satisfaction as antecedent to service quality (satisfaction-service quality). On the other hand, there are many other researchers who concluded that service quality is antecedent to customer satisfaction (Ahmad & Kamal, 2002; Cronin & Taylor, 1992). Kumar *et al,* (2009) used the SERVQUAL model in a research to determine the relative importance of critical factors in delivering service quality of banks in Malaysia (Kumar *et al.*, 2009).

2.2 Empirical Literature Review

2.2.1 Effect of Tangibility of Service Quality on Customer Satisfaction

There are indications of the importance of tangible aspects or factors in service industry and other leisure settings. Bitner (1992) used the term service scape to refer to the interior layout and design of a service and have been labelled as a method for services to create a particular customer environment. These dimensions are particularly relevant in services industries because, unlike in manufacturing, the customer resides in the service (Chase, 1988).

One of the tangible aspects of service quality is the design of the entity. There is growing evidence that organizational design has both marketing and strategic implications. In a hotel for instance, average daily room rate, occupancy and revenue per available room are all positively related to good hotel design. Ransley and Ingram (2001) argued that good design can lead to greater profitability and they proposed a mathematical equation called the design efficiency factor to demonstrate this concept. Therefore, many of the message firms wish to convey to their clients, can be effectively communicated through their design. Focusing on perceptions of customers of department stores, Dabholka, Thorpe and Rentz (1996) found that the influence of tangible aspects of department stores on customers' service quality perceptions is higher than that of intangible factors.

Another aspect of the tangible factors in hotel industry is the ambient conditions that can include colour, music, lighting, seating comfort and overall cleanliness of the places inside the hotels. It has been confirmed that all of these items have their effect on customers' perceptions and responses to the environment (Baker & Collier, 2005; Parasuraman *et al*., 1988).

Wakefield and Blodgett (1994) studied the services capes of two stadiums, one of high quality and one of low quality. It was determined that greater satisfaction was associated with the services cape of higher quality and therefore, people were more inclined to go to games in that stadium. In another study, Wakefield and Blodgett (1996) incorporated facility aesthetics, such as wall colour, wall covering, seats and overall facility attractiveness in examining the effect of ambient conditions. The customer's perception of seating comfort is an important component of ambient

conditions. It is especially relevant in services where customers sit for long periods of time. For example, the padding and available seat space for a particular chair may affect a customer's impression of the service. Also, a customer may be psychologically uncomfortable if seated too close to other patrons. In this research, ambient conditions are defined as capturing the overall appearance of the facility's design (Wakefield & Blodgett, 1996). Therefore, the interior and exterior conditions of the service include architectural design, decor and special design, overall attractiveness, temperature, lighting, noise and background music.

Facility layout and functionality are generally referred to as the way in which equipment and furnishings are arranged and the ability of those items to facilitate customers' enjoyment. They are often perceived through (signs and symbols) décor intended to communicate and enhance a certain image or mood or to direct customers to desired destinations (Wakefield & Blodgett, 1996). Facilities are explicit communicators used as labels and directions to communicate behavioural guidelines. Implicit communicators, such as quality of the raw materials and equipment, office and desk size, tidiness, the presence of certificates and photographs and personal objects are all symbolic representations of status and professional image (Wener, 1985). In a study of leisure activities, electronic equipment displays were shown to have a significant positive impact on perception of quality in football and casino activities (Wakefield & Blodgett, 1996).

Through the earlier discussion, it is obvious that empirical studies have been conducted to confirm the effect of ambient conditions, facility aesthetics and cleanliness on customer perceptions of service quality. Specifically, studies service industry such as hotels and retail outlets found that music tempo and familiarity of décor affects how long one shops, which ultimately reflects

customer satisfaction (Locke, 2001). Other studies have shown lighting, temperature, noise, colour and smell can all influence employee behavior and performance (Latham & Locke, 1979; Locke & Sirota, 1976).

Spatial layout and functionality of the physical surrounding are particularly important to services. Spatial layout in services generally refers to the way in which machinery, equipment and furnishings are arranged and the size and shape of those items. Functionality refers to the product accessibility, flow of pathways and appeal of service displays. An effective layout can be a good source for providing ease of entry/exit and accessibility to other secondary services. Bitner (1992) found that spatial layout and functionality are particularly salient in complex self-serve settings.

Layout in discount stores has been found to facilitate the fulfilment of functional needs, while interesting and mood-altering layouts may provide hedonic value (Wakefield & Blodgett, 1996). Empirical research regarding spatial layout and functionality has consistently shown these to be positively associated with customer satisfaction. For example, layout accessibility and seating comfort were both found to have positive effects on perceived quality across leisure settings (ibid). Similarly, spatial layout and functionality have been linked to ease and satisfaction expected (Bitner, 1992). Some research studies (Bitner, 1992; Wener, 1985) suggested that if the customer is required to complete complex tasks with time pressures, he or she is less likely to enjoy the service and is therefore less likely to further patronize that firm. This suggests some level of comfort perceived by customer may shape further service purchases. However, some authors found that customers who are very much concerned about value give their preferences for functionality over comfort in facility layouts (Wakefield & Blodgett, 1996).

Okello (2020) did a study in Kisumu on the perceived effect of service quality attributes on visitors satisfaction in Kisumu Impala Sanctuary. The study was informed by the modified SERVQUAL model and adopted both descriptive and explanatory research design. Systematic random sampling research design was used to select 384 respondents. Questionnaires were used to collect data. Data was analyzed using both descriptive and regression analysis. The research findings demonstrated that the main tangibility attributes that affected visitor satisfaction included the diversity of wild animals, nature of trails and dress code of staff. The reliability attributes that affected visitor satisfaction to a great extend included availability of staff to attend to visitors, quality of service and speed of service. Also the he level of satisfaction among visitors with price charged at Kisumu Impala Sanctuary was significantly different. The regression model showed that service quality attributes under investigation accounted for nearly two thirds of the variation in visitor satisfaction. Tangibility, Reliability and Price significantly affect visitor satisfaction.

Nyabundi, Aliata and Odondo (2021) did a study on the effect of tangibility on customer satisfaction among micro finance banks customers in Kenya. The study used correlation research design and the target population was 10,300 MFB customers in Kisumu City. 370 were sampled to participate in the study using simple random sampling technique. Data was collected using questionnaires. The findings indicated that Tangibility is associated with 63.1% of the variation in customer satisfaction, an increase in tangibility affects customer satisfaction by 0.341. The correlation analysis to determine the effect of tangibility on customer satisfaction shows a significant correlation existed ($r = 0.631$, $p < 0.05$).

These studies have highlighted the relationships between tangibility such as design, ambient conditions, the general appearance, comfort and the general facility layout and customer satisfaction. These studies were however done on hotels, restaurants and stadia and not retail outlets. Secondly, these studies were mainly in the developed countries whose setup is different from those of developing countries and therefore the findings cannot be used for generalization as the customer satisfaction may be influenced differently, hence a knowledge gap.

2.2.2 Effect of Reliability of Service Quality on Customer Satisfaction

Reliability is defined as a service provider performing a service with dependability, consistency and accuracy (Rauch, Collins, Nale & Barr, 2015). Reliability involves the ability of the organization to perform the promised service dependably and accurately (Tuan & Linh, 2012). In service provision, the reliability of a quality service refers to how the company are performing and completing their promised service, quality and accuracy within the given set requirements between the company and the customer (Delgado & Baluster, 2004) as cited by (Gunarathne, 2014). Lastly, reliability defines mechanism in which service company offers accurate and flawless service to customers' directly from the first time on and does that in the promised time (Al-Ababneh, 2016). The reliability differentiates the quality of a service or product offered. High level of service consistency is decisive for reliability. Quality service that is reliable is render reliably and accurately, in accordance with promises made to the clients (Maric, Marinkovic, Maric & Dimitrovski, 2016). In simple terms, service quality can be described as the overall assessment done by the customer about the superiority of a service (Lau, Cheung, Lam, & Chu, 2013). The evaluation of a service is more complicated than that of a good because it entails evaluating the entire process of service delivery. The impression of a customer is a main determining factor when

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it comes to service quality (Lau, Cheung, Lam, & Chu, 2013). However, reliability is provided through employees' courtesy and knowledge, conveying their confidence and self-confidence to client Empathy encompasses understanding the clients' needs by means of individual approach (Juwaherr, 2004) as cited in ((Maric, Marinkovic, Maric & Dimitrovski, 2016).

Mamilia, Janardhana and Babu (2013) carried out a study to analyze the students' satisfaction with the performance of a university with a specific focus on reliability as a dimension of service quality. The study was based on the idea that students compared the quality of service with prior expectations about performance and service delivery. The findings of the study show that reliability has a significant on the satisfaction levels of students. The university performance should be improved to be considered reliable by most of the study participants. The moderate correlation between satisfaction and reliability as a dimension of service quality supports the first hypothesis for the study; the university should consider introducing innovative approaches and hiring qualified personnel to increase confidence in the course content and teachings methods. Most students do not find the current performance levels attractive and reliability as a dimension of service quality is lacking. The management of the system to ensure the process of service delivery and problem resolution meets the expectations of the students can help improve satisfaction levels. It is pertinent to understand that empathy, assurance, and tangibility help improve the reliability of the service delivery process, which in turn improves the attitude of the client towards the service vendor (Sulieman, 2013).

Omar, Saadan, Bin and Seman (2015) conducted a study to investigate the influence of reliability as a dimension of e-commerce on the satisfaction of Libyan customers. The basic factor for

measuring the quality of service is customer satisfaction because happy customers are more likely to come back. The common knowledge is that the quality of service is the outcome of the comparison between the expectations of a customer and the perceived quality of a service. It is very subjective because it depends on personal preferences and expectations. It is the baseline measurement of performance for any business because of the direct impact it has on profitability and competitiveness. The findings show that there is a strong relationship between reliability and the customer satisfaction. The reliability of the e-commerce model was characterized by the ability of the website to fulfil orders, secure personal information and deliver promptly. These aspects improve the confidence that the customer has on the website. The prompt delivery of all ordered items at the right time and place makes the website a reliable shopping place for many consumers. Therefore, a successful online business should find ways to keep private information safe, deliver orders in a timely manner, and ensure the website is optimized to handle large traffic. It helps avoid lagging, which might disappoint consumers. Reliability as a dimension of service quality is not limited to e-commerce business models. It applies to all businesses that deal with service delivery (Omar, Saadan, & Seman, 2015).

Research on the Effect of Tangibility and Reliability Service Quality towards Homestay Customer Satisfaction was conducted in Malaysia. The selected sample consisted of local and international customers of homestay programme that gives local and international tourists an opportunity to stay with a chosen family, interact and experience their daily life. The purpose of the study was to determine the effect of these two dimensions on customer satisfaction. In total, 102 customers were selected and they stated that on the average, the tangible quality was rated as 4.95 out of 10 points which indicated that the overall tangible quality provided did not meet the customers' needs; the

reliability quality was rated higher than tangible quality (M = 6.95). The regression model showed tangible has significant direct effect towards customer satisfaction (β_1 = .676, p = .000). Similarly, reliability significant direct effect towards customer satisfaction (β_2 = .466, p = .000). Furthermore, 58.30% of customer satisfaction was influenced by tangible and reliability quality itself. The study findings indicates tangibility had higher loading than reliability on how it affected service quality (Wahid, Dangi, Jabar, Muhamed & Paino, 2017).

The reviewed literature has demonstrated how important is the concept of reliability to the customers. However, there are mixed results with regard to the effect of effect of reliability on customer satisfaction. Hence the need to investigate and determine the effect of reliability on customer satisfaction.

2.2.3 Effect of Responsiveness of Service Quality on Customer Satisfaction

Responsiveness is defined as providing prompt services and being willing to help customers (Parasuraman, Zeithaml & Beryl, 1988). Furthermore, Johnston (1997) defines responsiveness such as speed and timeliness of service delivery. This consists of processing speed and service capabilities to respond promptly to customer service requests, and wait a short and queuing time. More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman, Zeithaml & Beryl, 1985). It also contains understanding the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Kumar, 2014).

Other researchers have defined responsiveness as "the degree to which service providers are willing to help customers and provide prompt service" (Al-Azzam, 2015). Responsiveness can be measured differently in a study but the common indicators or questions includes: Gives individual attention to customers, provides prompt services, Willingness of staffs to help customers, and Availability of employees when needed (Saghier, 2015). Further, Peoples' behaviour and conviviality including: timeliness, speed, communication, warmth, friendliness, attitude, tone of voice, dress, neatness, politeness, anticipation, handling complaints, solving problems can be classified as items under responsiveness and some as reliability based on how the question was formed (Yarimoglu, 2014).

From the WHO, the concept of 'responsiveness' has been incorporated to complement 'user satisfaction', which it had used since the 1960s. 'Satisfaction' contemplates the various dimensions involved in health care, from the doctor-patient relationship to quality of clinical care and of health personnel. In contrast, 'responsiveness' is a concept that relates to non-medical aspects of care. The concept relates to how health systems recognize and respond to individuals' expectations regarding non-medical aspects of care (Comes, Trindade, Shimizu, Hamann, Bargioni & Santos, 2016). The responsiveness Service Quality refers to the willingness of the company to help its customers in providing them with a good, quality and fast service (Gunarathne, 2014).

While Vaitsman and Andrade (2005) operationalized the concept of responsiveness with the following variables: quality of installations; access to patient social support networks; freedom to choose the health service; and respect for people, compromising respect for dignity, confidentiality of user health information, autonomy to participate in health-related decisions and client guidance,

including prompt care, with the possibility to choose according to needs (Comes, Trindade, Shimizu, Hamann, Bargioni & Santos, 2016). Banking sector for instance looks at the responsiveness as the readiness of banking service providers at a specific headquarters to provide punctual services as perceived by specific bank customers (Al-Azzam, 2015). This shows diversification of responsiveness term based on the industry. However, this research looks at responsiveness in summary as, the willingness or readiness of employees to provide service, timeliness of service such as mailing a transaction slip immediately, calling the customer back quickly, giving prompt service (Yarimoglu, 2014).

The Mais Médicos (More Doctors) Program (PMM) addresses shortages of doctors, one of whose objectives is to reduce regional inequalities in access to health care. This descriptive cross-sectional study evaluated service responsiveness and user satisfaction with PMM doctors among 263 users of the public health system in 32 municipalities with 20% or more of extreme poverty. Users were satisfied with patient doctor relationships, information about diseases and treatment and the clarity and comprehensibility of medical indications. The doctors' technical and humanized conduct helped ensure satisfaction among users, who stressed the importance of the program's continuance. As regards responsiveness, most users were pleased with the non-medical aspects of care: prompt scheduling of appointments, waiting times of less than one hour and privacy (Comes, Trindade, Shimizu, Hamann, Bargioni & Santos, 2016).

Previous research explored customer satisfaction of firms in the service sector for them to assess the customer perception by looking at all areas of service quality. This study identified five factors of service quality by focusing on the front office staff only, and explored the customers'

expectations and perception levels of these services. The 60 respondents were asked to rate each statement concerning their expectation and perception of service quality of front office staff of May Fair Hotel. Overall expectation towards responsiveness dimension was at the high level (3.98). "The staffs respond to your request quickly" received the highest ranking of expectation at 4.12. It is highly possible that customers are satisfied when they receive a quick response from the hotel staff. This is supported by a first-time customer at the hotel who commented that, "The front office staffs are willing to help me when the customer is looking for the hotel direction. It makes me feel that the staffs are full of service mind in heart". Overall satisfaction of perception towards the five dimensions was at the highest level (4.35). Most customers perceived tangibility as the most important dimension at (4.45), followed by assurance (4.37), responsiveness (4.33), reliability (4.30), and empathy (4.28) (Srinivasm & Padma, 2013).

Research on the relationship between Service Quality and Customer Satisfaction in Sri Lankan Hotel Industry was guided by the research question "What is the relationship between services quality and customer satisfaction in hotel Industry?" Data were collected from foreigners who visited Sri Lanka for holidays. A total sample of 150 participants was involved in this study but only 134 completed and returned the questionnaires. EFA indicated (KMO) coefficient for 28-item questionnaire was 0.893, indicating the sample adequacy with Chi Square value 2057.156, Degree of Freedom 378 and Also Bartlett value at 0.000 indicating that factors' separation was appropriately done. The test on the responsiveness indicated a positively correlation with the Customer Satisfaction. The hypothesis supported by the data; value of Responsiveness contribution to the Customer Satisfaction is (+ 0.440). The study concluded a positive relationship between Responsiveness and Customer satisfaction (Gunarathne, 2014).

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Another study sought to examine the current level of ATMs service quality at one of the main ATM service points of a Malaysian bank. The objective of the study was to investigate the relationship between the reliability and responsiveness of ATM services with customer satisfaction and verify the determinants for service enhancement. Data was collected through questionnaire survey of 271 respondents and observations at the service point. A multiple regression analysis was done to test the hypothesis that responsiveness does not affect service quality of ATM services. The model depicted statistically significant with value of R square of 0.873 or 87.3%. This indicates that dependent variable customer satisfaction can be explained by the four independent variables in this study (consistency, dependability, timeliness, and technology). The adjusted R square shows that 87.1% of the variance in customer satisfaction has significantly explained by 1% changes in the four independent variables. This is almost the same value between R square and adjusted r square that indicates high model fit with the remaining 12.9 % variation in customer satisfaction explained by other variable rather than responsiveness and reliability included in the model (Iberahim, Mohd Taufik, Mohd Adzmir, & Saharuddin, 2016).

The techniques of measuring service quality and service quality dimensions have become a major area in marketing literature during the past few decades. The methodology of this study was to review the existing service quality models in chronologic order which were; physical environment, people, and process. The model measures the service quality of internal customers such as front-line staff and support staff in airline industry. As a result of the study, it was found that internal service quality was mostly affected by responsiveness. However, reliability was found as the most important influencer in SERVQUAL (Yarimoglu, 2014).

In Kenya, a research project on Service Quality and Customer Satisfaction among Mobile Telephony Subscribers in Nairobi was conducted by Obambo (2013) as graduate project. This study explored the level of service quality and its relationship with customer satisfaction in the mobile telephony industry in Kenya and sought to determine the extent to which the service quality dimension affects the level of customer satisfaction. The population was mobile service subscribers and a sample of 402 with 100% response rate. The mean comparison of the responsiveness as variable of interest showed a higher mean of 4.74. The regression analysis revealed a positive relationship (R =0.872). The study also revealed service quality based on SERVQUAL contributed to 76% of customer satisfaction. The F value being 178.646 changes are significant implying that the model is fit and robust. However, the responsiveness variable of interest was highly correlated to empathy and reliability and was thus eliminated as a measure of service quality. The final conceptual framework therefore had six dimensions with 25 items spread across the dimension (Obambo, 2013).

The reviewed literature shows the relationship between the responsiveness and the customer satisfaction. However, these studies were done in other sectors such as telecommunication, health, hotels and the banking sector and not on the retail outlets, hence a gap.

2.2.4 Effect of Assurance of Service Quality on Customer Satisfaction

According to Saghier (2015), assurance is the extent to which service providers are able to inspire trust and confidence by being knowledgeable and courteous when performing a service. Assurance is also described as hotel's ability to build trust in customers about hotel services, hotel staff's

knowledge and skills (Minh, Thu Ha, Chi Anh, & Matsui, 2015). Further, in hospitality industry, assurance entails instilling confidence in customers, convenience of service availability, occupational knowledge of employees and lastly, provision of a safe and secure place for customers (Tuan & Linh, 2012).

The dimensions used to measure assurance are comfortable, polite, confident, no complaint and believe (Ismail & Yunan, 2016). It's because of such that guarantee is also used as a term that defines assurances; guarantee - an expressed or implied assurance of the quality of goods offered for sale or the length of satisfactory use to be expected from a product (Naung, Aung, & Supinit, 2016). Though there are different terms and definition, assurance is majorly defined as knowledge and courtesy of the employees and their ability to use such knowledge to convey trust and confidence to its customer (Tuan & Linh, 2012). Customers compare their expectations towards services with actual performance outcome. However, in some industries such as hospitality and tourism industry, customers will always expect high quality service before experiencing them hence the personnel play an important role that affects customers' perception in service settings (Suki, 2013).

Dimensions of service quality conducted in Egypt covered the effect of assurance on customer satisfaction. Questionnaire was used to collect data from the sample group which is international tourists visiting Alexandria and staying at hotels as tourists. The variable of interest presenting assurance were: Instilling confidence in customers, Convenience of service availability, Occupational knowledge of employees, and provides a safe and secure place for customers. The chi-square test between the assurance and customer satisfaction was significant at $X2 = 48.262$

(DF=12, sig. =0.000). This shows a significant relation between Assurance and Customer Satisfaction. However, on the step wise regression analysis model, assurance was not statistically significant hence dropped from the regression equation. This indicates if using the SERVQUAL model, assurance does not contribute to the five dimensions. However, assurance as an independent variable affects customer satisfaction (Saghier, 2015).

To exist in highly competitive market, companies need to pay more attention in improving quality of products and services. A research was conducted on Vietnam to investigating the impact of service quality performance on customer satisfaction in five-star hotels, with a case study of Hotel X. This study chose the SERVPERF model as a conceptual framework. The regression output on how assurance affect customer satisfaction had coefficients with the value of adjusted R-square from Model summary of 0.560 therefore it accounts for 56%. This means there is a positive relationship between ASSURANCE component and customer satisfaction. Therefore, the higher/lower value of ASSURANCE component leads to higher/lower level in customer satisfaction. The study recommends the hotel to form a special team to act as a quality management group that is responsible for continuous service quality improvement. This team is responsible for research to understand customers' needs and preferences and give detail strategies to enhance customer satisfaction (Tuan & Linh, 2012).

Another research with the purpose to enhance an understanding of service quality was conducted in Taipei City of Taiwan between 1 August and 1 October, 2009 on five starts hotels. A multi-dimensional and hierarchical model of service quality for the hotel industry was proposed. A total of 622 customers were involved in the study. From the EFA, the assurance measurement was

combined to indicate the environmental quality; atmosphere, room quality, facility, and hotel location. The CFA was adequate: The chi-square/df ratios of 2.86 less than 3.0; the root mean square error of approximation (RMSEA) value (0.06) and standardized root mean residual (SRMR) value (0.05) were lower than 0.08, indicating adequate fit. Similarly, other indices (i.e., TLI and CFI estimates) were greater than the recommended 0.90. The results of the structural model test indicating an adequate fit to the data (RMSEA=0.06, SRMR=0.07, TLI=0.90, CFI=0.90). The chi-square (x2/df) ratio of 2.96 was lower than the suggested criterion (x2/df < 3). The SEM clearly indicated assurance of the environmental quality; atmosphere, room quality, facility, and hotel location was key to inform customer satisfaction (Wu & Ko, 2013).

A Study of customer Satisfaction toward Service Quality of Hotel Industry in Yangon, Myanmar sought to assess and describe the perception of service quality of the hotel. Using survey method, total of 590 survey questionnaires were used in the study. Descriptive statistics (frequency, means, and standard deviations) and ANOVA (Analysis of Variance) was used to gain an understanding of the nature of responses. The result on assurance variable were: item 9 (Trust them) received 25% of the respondent agree hotel staff were confident, and item 10 (Feel safe during stay) got 87.2% that agree to feel safe and 9.6% of respondents did not feel safe. Item 11 (Consistently courteous) got 41.5% strongly agree, 88.4% agree and 2.1 were omits. In addition, in item 12 (Knowledge about hotel), item 13 (Trained and experienced), item 14 (Answer question completely), most of respondent tended to agree strongly that hotel staff were well trained and had knowledge about hotel to answer their requests completely. This meant customers thought that hotel service met their expectation, 82% were satisfied with staying at hotel and 81.8% were

willing to stay at the hotel again. Hotel ranking did not do well on reliability, responsiveness and empathy compared with attitude and assurance (Naung, Aung & Supinit 2016).

A research was conducted to assess the Relationship between Service Quality and Customer Satisfaction in the Malaysian Automotive Insurance Industry. The purpose of the study was to assess the relationship between service quality and customer satisfaction in the Malaysian Automotive Insurance industry. A total of 650 online structured questionnaires were mailed to respondents from five car insurance directories and 380 respondents replied to the questionnaire. Data collected were analyzed using Pearson Correlation and Multiple Regression Analysis. The mean output for assurance among customers is 3.61 indicating they are satisfied with the assurance of service provided. The relationship between assurance and customers' satisfaction was investigated using Pearson correlation coefficients for the respondents. A moderate and positive relationship between assurance and customer satisfaction (R square =.256, n=380, p< 0.05). This means 26% of their satisfaction is determined by assurance. The research concluded assurance as an important factor that determines customer satisfaction in the Malaysian Automotive Insurance Industry (Raj, Arokiasamy, & Tat, 2014).

Another research conducted on customer loyalty in Malaysia is reviewed. The purpose of the research was to examine the correlation between service quality and customer satisfaction as well as the correlation between service quality and customer loyalty. Using cross-sectional design, the self-report questionnaires was used to gather information from patients at army medical centres in West Malaysia. The target population of this study was patients who are receiving medical treatment service at Malaysia army medical centre. A purposive sampling was utilized to distribute

400 survey questionnaires to patients who received treatments at the organizations; 128 respondents giving 32% response rate. The dimensions used to measure assurance were comfortable, polite, confident, no complaint and believe assurance was significantly correlated with customers' satisfaction (B=0.346; t=4.176) hence a positive relationship between assurance and customer satisfaction. Also, assurance was significantly correlated with customers' loyalty (B=0.246; t=3.578), therefore a positive relationship between assurance and customer loyalty. This shows assurance as an important factor that determines both customer satisfaction and customer loyalty (Ismail & Yunan, 2016).

Swagi (2020) did a study on the effect of service quality on the performance of women enterprise fund in Kisumu County, Kenya. The study used descriptive survey research design while the target population of the study comprised of women groups and women entrepreneurs funded by the Women Enterprise Fund. The study adopted the balance score card, SERVQUAL and SERVPERF as theoretical guides in the measurement of the variables. Random sampling technique was adopted to select a sample. semi-structured questionnaire was used to collect data which was analysed using both descriptive and inferential statistics. The study shows that all the service quality variables had significant correlation with the dependent variable of performance and any positive increase in each, improved performance.

The literature review has shown strong relationship between assurance and customer satisfaction in the health, insurance and hospitality sectors. However, little seem to have been done on the effect of assurance on customer satisfaction.

2.2.5 Effect of Empathy of Service Quality on Customer Satisfaction

Parasuraman, Zeithaml and Beryl (1985) defined empathy as a caring and individual attention that the firm provides to its clients. It contains giving individual attention to employees who understand the needs of their customers and customer facilities during business hours. Empathy is the provision of caring, individualized attention to customers which entails informing the customers in a language they can understand, understanding customer's specific needs, and providing individualized attention (Obambo, 2013). Also, Johnston (1997) defined empathy as the ability to make customers feel welcome, especially by staff contacts (Al-Azzam, 2015). These definitions have similarity on 'caring' and individualized attention the firm provides its customers' (Tuan & Linh, 2012). Further this is application where the employees search for solution (Oanda, 2015).

Empathy is related to how the service providers are keen to care for customers' personal attention and the level of understanding they demonstrate relative to customer needs (Rauch, Collins, Nale & Barr, 2015). Empathy (providing individualized attention to the customers): It means the employees' ability to understand customers' problems, acting towards their benefit and treating them as individuals. This informs the need for individualized cares and attentions that the firm provides to its customers (Tuan & Linh, 2012). Empathy includes also that the opening times of the company are suitable based on the client needs (Al-Ababneh, 2016).

When it comes to empathy and tangible tools, the empathy dimension represents the provision of caring and individualized attention to customers including access or approachability and ease of contact, effective communication, and understanding the customers (Parasuraman, *et al.,* 1991) as cited by (Srinivasm & Padma, 2013). This informs the importance of empathy as studies have

proven in hospitality and hotel industry, consumers generally tend to attach more importance to intangible attributes. The customers primarily find it important to feel confidence in the hotel's staff, and be sure that no aspect of the provided service will lead to a mistake or misunderstanding. Precision, accuracy, security, speed of service, staff's courtesy and personal attention are service quality elements important to customers (Maric et al., 2016).

Research on Service Quality Dimensions and Customer Satisfaction in Barclays Bank of Kenya had the following variables on empathy; bank has their customers' best interest at heart, banks operating hours are convenient to all their customers, and service is personalized at the customers' level. The research findings on empathy revealed that Barclays having customers interest ranked first, convenience of the banking hours attribute ranked second and personalization of services last. Further, customers were satisfied with Barclays bank having customers' best interest at heart. Service personalization at customer level and convenience of banking operating hours were unsatisfactory in that order. On SERVQUAL dimension level, customers were dissatisfied with all dimensions with an exception of empathy that indicated the expectations just met the customer perceptions thus customers were satisfied (Oanda, 2015).

A study on the May Fair Hotel looked on the Impact of Service Quality on Customer Satisfaction. The 60 respondents were asked to rate each statement concerning their expectation and perception of service quality of front office staff of May Fair Hotel. The descriptive analysis shows effective communication was considered the most important (4.17) expectation. The front office staffs represent the hotel and communication is vitally important. This shows the front office activities surround communication which is a component of empathy. It includes reservations, which serves

as the information Centre and as the cashier, notifications to the housekeeping and kitchen divisions of customer information, and also received feedback. Effective communication among divisions in the hotel is one of the main factors that contribute to customer satisfaction. Generally, it was noted from the ranking that empathy was the weakest dimension of satisfaction hence it is important for management to arrange on special programs that could improve on effective communication and customer satisfaction (Srinivasm & Padma, 2013).

On the relationship between Service Quality and Customer Satisfaction in Sri Lankan Hotel Industry, empathy had a different ranking compared to Pakistan. Data was collected from 150 foreigners who have visited Sri Lanka with 134 response rate. The questions that presented the variable empathy were: The employee quickly apologized when service mistakes are made; the employee listened carefully when you complain; and employees understand the customer's requirements. Using EFA, the KMO for 30 items was 0.880, Chi Square value 2145.064, DF of 435 and $p<.0001$. Correlation output indicated positive relationship between Empathy and customer satisfaction; the value of Empathy contributes to the customer Satisfaction is (+ 0.140). Therefore, the alternate hypothesis was accepted; there is a positive relationship between Empathy and Customer Satisfaction (Gunarathne, 2014).

In Kenya, research on Service Quality and Customer Satisfaction among Mobile Telephony Subscribers in Nairobi was conducted by Obambo (2013). This study explored the level of service quality and its relationship with customer satisfaction in the mobile telephony industry in Kenya and sought to determine the extent to which the service quality dimension affects the level of customer satisfaction. The population was mobile service subscribers and a sample of 402 with

100% response rate. Following the SERVQUAL model higher expectation was recorded on reliability dimension (4.7562) followed by responsiveness (4.7425) while the least expectation was obtained from the image dimension (4.5413). The research revealed there was no correlation between empathy and customer satisfaction (Obambo, 2013). In most researches conducted, the literature concludes empathy was ranked low as a factor that determines customer satisfaction.

2.3 Summary of Literature Review

This chapter has covered in-depth literature review of the SERVQUAL model on customer satisfaction based on the research objectives. The generalized output from the literature indicates how the five-dimension affect customer satisfaction differently based on the industry. However, all the five dimensions have an impact on customer satisfaction differently. The next chapter presents the research methodology which outline all the steps and how data will be obtained and analysed to answer the researches objectives.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter deals with the research methodology employed in the study. It highlights the research design, the target population, the sample size and sampling techniques, research instruments, validity and reliability of research instruments, data collection procedures and data analysis techniques to be used in the study.

3.1 Research Design

In the year 2014, Cooper and Schindler defined research design of a comprehensive plan that has a strategy of collecting data with a goal of obtaining answers to various research questions. Research design entails what the study is about, the reason of carrying out the study, location of the study, the sample type of data required, the possible sources of data, the time period of the study, the sample design, data collection techniques, data analysis method and how to prepare the final report.

According to Sekran and Bougie (2013), they noted that there are three types of research design namely; descriptive, explanatory and exploratory research designs. Descriptive study looks at describing problems systematically or providing information about a situation with the aim of showing what is prevalent with respect to the issue. On the other hand, explanatory does not only look at descriptive observations but makes a clarification of why and how there is a relationship between variables. Exploratory research is a study undertaken to explore an area about which little is known foe feasible or pilot study in order to assess if it is worth carrying out a full detailed investigation.

The researcher adapted descriptive survey research design. The design is deemed fit for the study as it describes the characteristics of the population which is in relation to the effect of service quality on customer satisfaction in supermarkets in Kisumu and thereby revealing summarized statistics by showing responses to all possible questionnaire items that lead to identifying needed changes (Bryman, 2008). Descriptive survey studies are concerned primarily with determining "what is" (Mutai, 2000). Therefore, descriptive survey while simple in design can yield important information about a phenomenon. Surveys are excellent vehicles for collecting original data for the purpose of studying attitudes, orientations and opinions of a very large population. Descriptive survey design is the most appropriate when the purpose of the study is to create a detailed description of a phenomenon (Wiersma & Jur, 2005).

3.2 Study Area

The study was conducted in Kisumu city. Kisumu city, Kisumu is the capital city of the former Nyanza province, currently Kisumu county. Kisumu city lies between a latitude of -0.10221 and a longitude of 34.7617111 in the southern hemisphere. Kisumu city hosts the largest open air market in the East Africa region. With the revival of Kisumu port along Lake Victoria the region has high expectation in the growth of the retail market and thus high competition expected among the retailing market including supermarkets.

3.3 Target Population

The population of the study were the major supermarkets in Kisumu. There are five major supermarkets in Kisumu namely M/s. Tuskys, M/s. Tumaini, M/s. Naivas, M/s. Khetia's and M/s. Choppies. The study targeted the customers of the supermarkets who are the residents of Kisumu

City. According to Kenya National Bureau of Statistics, there were 409,928 people living in Kisumu City (2009 census)

3.4 Sample Size and Sampling Techniques

The study used stratified sampling to select 400 respondents from the target population. The samples were first stratified according to the study supermarkets. The researcher then selected samples randomly among the customers shopping at the supermarket. Because some respondents were not willing or rather be free to participate in the study, among the randomly selected, only those willing to participate took part in the study. The researcher replaced those not willing to take part in the study. Respondents were distributed equally among the five supermarkets that is 80 respondents per supermarket to make a total of 400 respondents. The sample size was arrived at using the Slovin's (1960) formula of:

Equation 3.1

$$n = \frac{N}{\{1 + (N \; X \; e^2)\}}$$

Where

n   =   Sample size;

N   =   The Population size

e   =   margin of error of 5%

$$n = \frac{409,928}{1 + (409,928 \; x \; 0.05^2)}$$

    =   400

3.5 Data Collection Methods

3.5.1 Data Types and Sources

Data type was quantitative data because the primary data obtained through questionnaires distributed equally to the five supermarkets were numerical meaning they could be counted, quantified and mathematically analysed

3.5.2 Data Collection Procedures

A pilot study was conducted before the actual study begun. Each research tools underwent a pilot process. The questionnaires were pre-tested at a Naivas supermarket in Kisumu. The study selected 10 respondents randomly from the supermarket for piloting which represents 2.5% of the sampled population and were ensured not to participate in the main study by writing down their confidential information like Identification number. This falls within the recommendations of Mugenda and Mugenda (2008) of between 1% and 10% of the sampled elements. Piloting provided a good opportunity for the researcher to identify any weakness in the instruments and to find out if the anticipated data analysis techniques was appropriate. After piloting, the researcher modified the instruments accordingly before conducting the main study. According to Hartley (1991), the need to conduct the pilot study is to determine the extent to which the instrument provide the anticipated data; find out any items in the research instrument that are unclear to the respondents and to determine validity and reliability of the data gathering instruments.

The first step in data collection was to seek audience with the management of the supermarkets and brief them about the study. The questionnaires were then individually self-administered by the researcher to the respondents. The researcher required respondents to fill and return the questionnaire.

3.5.3 Data Collection Instruments

The primary data were collected using questionnaires. According to Matula *et al*., (2018) questionnaires allow for measurement for or against a particular viewpoint and emphasizes that a questionnaire has the ability to collect a large amount of information in a reasonably quick space of time. Question bias was checked by ensuring that questions were clearly understood by respondents. The questions were phrased so that the answers were clear and could be interpreted unambiguously. The data were collected using a standardized questionnaire comprising of 35 statements derived from the works of Cronin and Taylor (1992) which involved the modification of SERVQUAL. The questionnaire was modified to include a section that was used to measure customer satisfaction. The questionnaire was divided into various sections and aimed to first capture general information about the respondents, and then to solicit specific information arising from the research objectives/questions. The questionnaire was a 5-point Likert scale of testing level of agreement of 1 to 5 where 1 is Strongly Disagree, 2 being Disagree, 3 is Neutral, 4 reflecting Agree, and 5 being Strongly Agree.

3.5.4 Reliability

Reliability ensures that there is consistency in the production of the results such that another researcher or same researcher can be able to collect the same desired information as the original instrument intended to use in the same target population (Oson & Onen, 2005). The researcher used test re-test where the questionnaires were given to the respondents and after a period of two weeks the same tool were given back to the respondents. Scores from both tests were interrelated and a coefficient computed using the Spearman's Rank Correlation method. To compute the coefficient, the researcher used the formula:

$$Re = \frac{2r}{r+1}$$

Where Re = reliability of the original test

r = reliability of the coefficient resulting from correlating the scores of the odd items with the scores of the even items.

Reliability analysis for testing reliability and the internal consistency of the data items was tested using the Cronbach's alpha. Cronbach's Coefficient Alpha was computed to determine the reliability of the research instrument. The overall Cronbach's Alpha value of 0.867 was obtained which is above the recommended reliability coefficient of 0.7 for assumption of internal reliability of the instruments (Fraenkel & Wallen, 2000).

Table 3.1 Reliability Statistics

Variables	Cronbach's Alpha
Tangibility	.879
Responsiveness	.784
Reliability	.811
Assurance	.958
Empathy	.766
Overall	.867

3.5.5 Validity Tests

Validity refers to the extent to which an instrument truly measures that which it is intended to measure or how truthful the research instruments are (Orodho & Kombo, 2002). To test the validity of the chosen data collection instruments, the researcher first ascertained that all the questions administered to the survey participants came from a large pool of existing literature content

relevant to service quality and customer satisfaction. To determine the appropriateness of the content of the tools, the supervisor evaluated the content of the tools and the suitability of the tools to produce useful information. The reviews were used to restructure the tools.

3.6 Data Analysis and Presentation

Once the questionnaire was administered the mass of raw data were collected and systematically organized in a manner that facilitated analysis. The data were cleaned, coded and fed in the computer and analysed with the aid of computer software Statistical Package for Social Sciences (SPSS). From Section B of the tool on service quality expectations, the weighting of the factors was used to establish the determinants of service quality. Frequency tables, means and standard deviations were used to evaluate the data and the findings presented using bar graphs, tables and pie charts. To determine the relationship between perceived service quality and customer satisfaction variables, a regression analysis run was done. A correlation analysis using Pearson's Product Moment was used to determine the strength of this relationship. The findings were presented in the form of frequency tables and percentages for ease of interpretation.

Regression Model

Equation 3.2

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \varepsilon_i$$

Where Y_i -   Customer satisfaction for the ith customer.

     X_{1i} -   Tangibility for the ith customer.

     X_{2i} -   Responsiveness for the ith customer.

     X_{3i} -   Reliability for the ith customer.

     X_{4i} -   Empathy for the ith customer.

     X_{5i} -   Assurance for the ith customer.

β_0 - The Constant term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ - Coefficients

ε_i - Error term

CHAPTER FOUR

RESULTS AND DISCUSION

4.1 Introduction

The research study sought to assess the effect of service quality of customer satisfaction in supermarkets in Kisumu. A sample size of 384 comprising mainly of shoppers in the supermarkets in Kisumu were used in the study, out of which 318 usable questionnaires were recovered and used in this analysis indicating a response rate of 82.8 percent. The response rate achieved was therefore considered adequate for answering the questions raised under the research study.

4.2 Demographic Information

In this section, the study sought to establish the demographic information of the respondents including the gender, age, occupation, marital status, family type, family size, frequency of visit to supermarket and the monthly income. This is for general information and is not a direct objective of the study. The findings are presented in the subsequent sections.

4.2.1 Distribution by Gender

The study sought to determine the distribution of the respondents according to gender. The findings are presented in Figure 4.1.
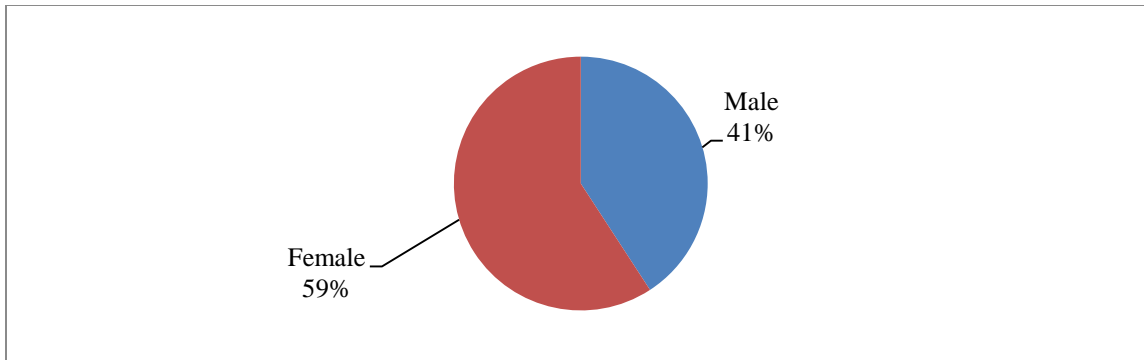
Figure 4.1: Distribution by Gender

The results show that most of the respondent (59%) were female as compared to 41% male respondents. These findings mean that there are slightly more women visiting the supermarkets in Kisumu than male. This finding concurs with Muturi (2018) who found that there were more women than men visiting the supermarkets. Toili (2017) also found more female than male to visit supermarkets. The findings however contradict Okayo (2019) who found in her study that there were more men visiting the supermarket in Kisumu than women.

4.2.2 Distribution by Age Bracket

The respondents were asked to state the age bracket they belonged. The results are presented in Figure 4.2.
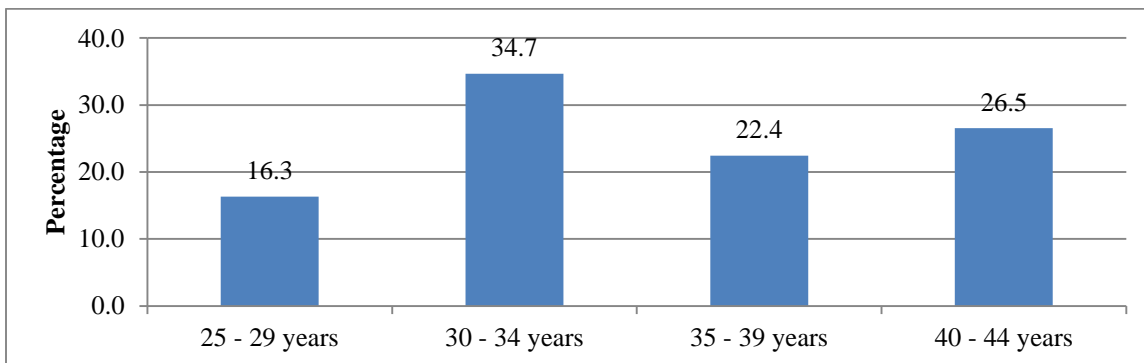
Figure 4.2: Distribution by Age Bracket

The study findings show that most of the respondents 45.9% were in the age bracket of between 36 and 45 years. The findings further show that 17.9% were aged between 46 years and 55 years while 15.7% were aged between 26 years and 35 years. The findings here are in support of Okayo (2019) who noted that those below the age of 35 year were the majority visiting the supermarkets in Kisumu. The results are also in support of Muturi (2018) and Toili (2017) who found that women in Kenya visited supermarkets more than men.

4.2.3 Distribution by Occupation

The study sought to determine the distribution of respondents with regard to their occupation. The findings are in Figure 4.3.
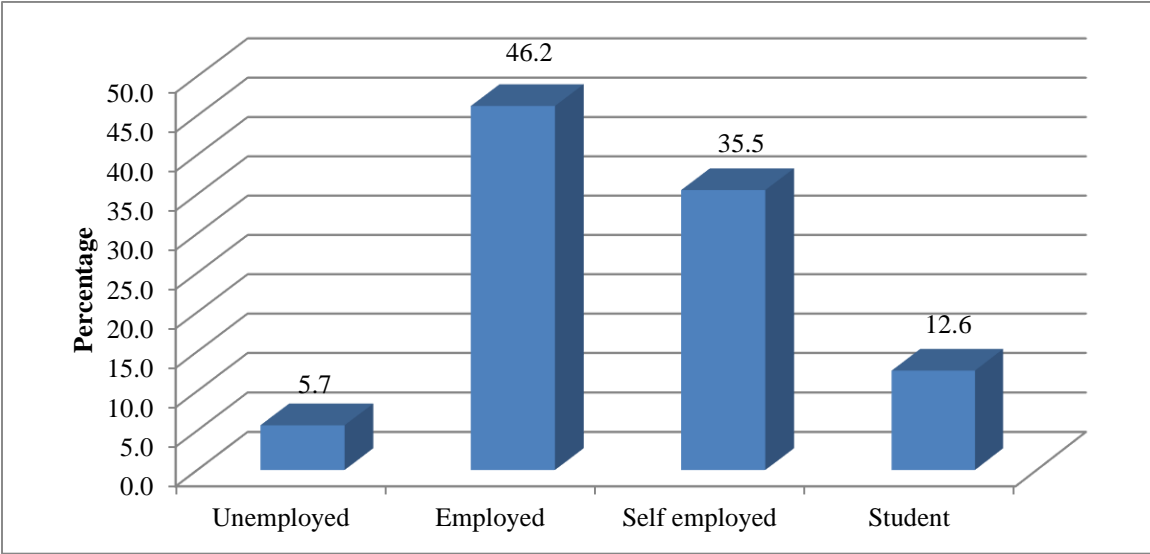
Figure 4.3: Respondents Occupation

The study findings show that 46.2% of the respondents were employed. The results further show that 35.5% of the respondents were self-employed while 12.6% were students. The results mean that the supermarkets were visited more by the employed and the self-employed. This was more

obvious as those visiting the supermarkets are expected to be going to buy something, and must thus have money.

4.2.4 Marital Status

The research sought to establish the distribution of respondents by marital status. The results are in Figure 4.4.
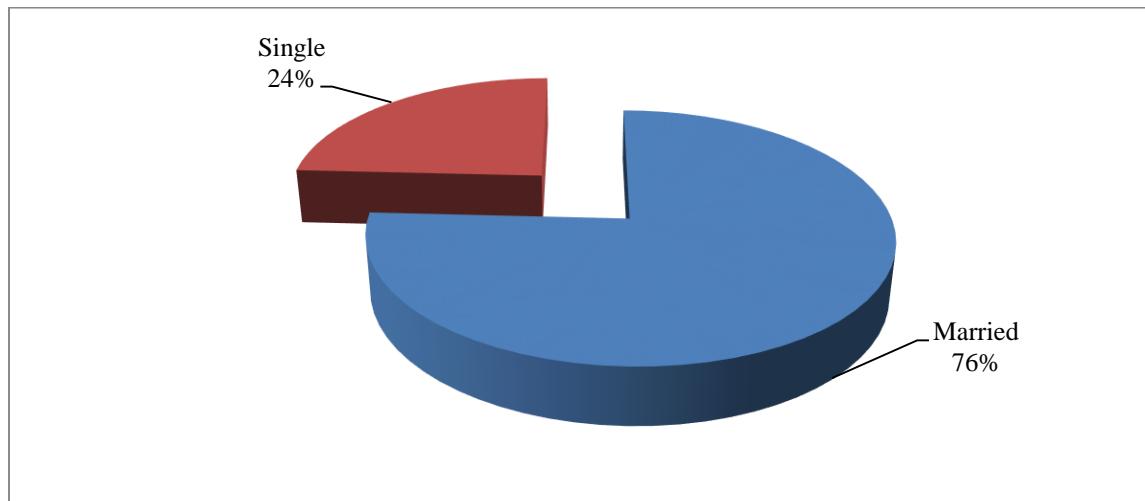
Figure 4.4: Marital Status

The results show that majority of the respondents (76%) were married. Only 24% of the respondents were singles according to the results. The findings are similar to those of Mwenda (2020) who found that a majority of those who shopped at the supermarkets were married. The results also consistent with Okayo (2019) who noted that more women visited the supermarkets in Kisumu than men. This may probably be attributed to the fact that women mostly, are the ones who do the family purchases particularly the food items.

4.2.5 Type of Family

The study sought to determine the type of family of the respondents. The findings are presented in Table 4.1.

Table 4.1: Type of Family

	Frequency	Percent
Nuclear family	184	57.9
extended family	57	17.9
Not responded	77	24.2
Total	**318**	**100.0**

According to the findings of the study, most of the respondents (57.9%) were in nuclear family. The findings further show that 17.9% of the respondents were in extended families. There were quite a number of respondents who did not respond to this question most of whom were singles. The results however mean that the supermarkets in Kisumu were mostly visited by the nuclear family type of family. This may be attributed to the fact that, Kisumu being a city, it is expected that persons living here are nuclear families as the accommodation available may not support extended families. Further, single families may not frequent supermarket for shopping as their needs are not as much.

4.2.6 Size of Family

The study sought to establish the sizes of the respondent families. The results are in Table 4.2.

Table 4.2: Distribution by Size of Family

	Frequency	Percent
Less than 3 members	20	6.3
3 - 6 members	112	35.2
7 - 9 members	97	30.5
Above 9 members	32	10.1
Not responded	57	17.9
Total	318	100.0

The results show that 112(35.2%) respondents have a family of between 3 members and 6 members. The findings further show that 97(30.5%) respondents have between seven family members and 9 family members. Again 57(17.9%) respondents did not respond to the question mainly because they were singles.

4.2.7 Frequency of Shopping from Supermarket

The respondents were asked to state how often they go for shopping from a supermarket. The findings are presented in Figure 4.5.
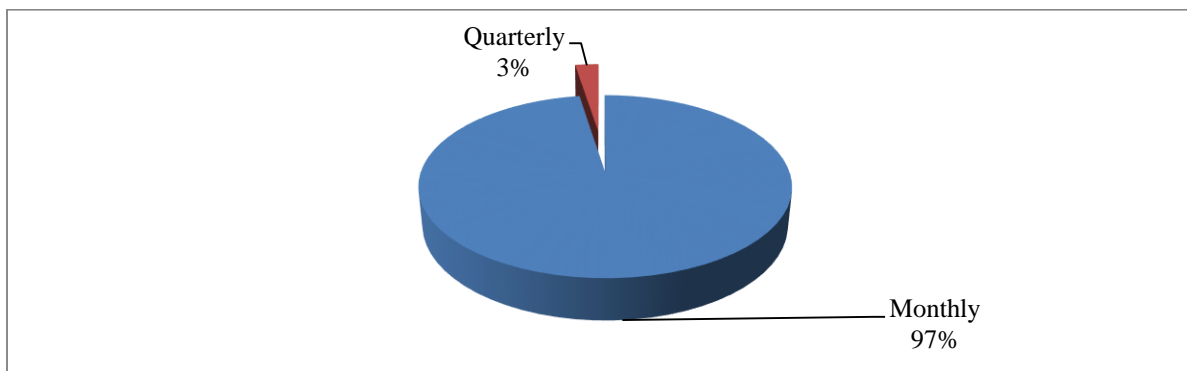
Figure 4.5: Frequency of Shopping from Supermarket

According to the results, nearly all the respondents (97%) go for shopping from a supermarket every month. This is the period that most probably people have received their pay and therefore have money to spend.

4.2.8 Monthly Income

The study sought to determine the monthly income of the respondents. The results are presented in Table 4.3.

Table 4.3: Monthly Income

	Frequency	Percent
Below 10,000	91	28.6
11,000 - 20,000	45	14.2
21,000 - 30,000	68	21.4
31,000 - 40,000	81	25.5
41,000 - 50,000	33	10.4
Total	**318**	**100.0**

According to the findings of the study 81(25.5%) respondents' monthly income was between Ksh. 31,000 and Ksh. 40,000. The findings further show that 68(21.4%) respondents earned a monthly income of Ksh. 21,000 and Ksh. 30,000. Also, 91(28.6) respondents earned below Ksh. 10,000. These were mainly the small traders and the students. This is important because monthly income determines the choice of supermarket to shop at in regards to ease of access, availability of products, parking space.

4.3 Descriptive Statistics of Key Study Variables

4.3.1 Supermarkets' Customer Satisfaction

In this section the study sought to determine the level of customer satisfaction. The respondents were therefore asked to state their level of agreement with the statements on their satisfaction with the quality of services received. This was on a scale of 1-5. The findings are in Table 4.4.

Table 4.4: Supermarkets' Customer Satisfaction

	Mean	Std. Dev
Think that the general quality of this store is good	4.17	.564
Overall, my feeling towards this store is excellent	4.14	.548
Think that the purchasing experience in the store is usually a satisfying experience	4.17	.562
Satisfied with the appearance of physical aspects of the store compared to others	4.21	.585
Satisfied with the appearance of physical aspects of the store as it makes it easy for customers to navigate the store	4.13	.538
Satisfied that this store performs its services right the first time	4.03	.552
Satisfied with timely response of the employees of the store	4.26	.594
Overall satisfied with the service quality provided by the store	4.37	.611
Overall mean	**4.185**	

The results mean that generally, the respondents are very satisfied with the service quality at the supermarkets in Kisumu (overall mean score 4.185) which confirms the respondents' overall satisfaction with the service quality provided by the store (mean score 4.37). The results show that respondents strongly feel that the general quality of the stores is good and that they think that the purchasing experience in the stores is usually a satisfying experience (mean score 4.17). The respondents were very satisfied with the appearance of the physical aspects of the store compared to others (mean score 4.21). They were equally satisfied with the timely response of the employees of the stores (mean score 4.26). The findings revealed that there was no variance in the responses

as the standard deviation were less than 1. The findings agreed with findings of other researchers that for many firms to survive customer satisfaction have to be enhanced. The findings are consistent with Wambugu (2018) who noted that the customers were satisfied with the services at the Huduma Centre. The respondents felt the centre their service expectations besides having excellent customer service. The respondents were also happy with the accuracy and the timeliness of service delivery at Huduma Centres. Lawrence (2006) on his study on customer satisfaction among four star hotels in Spain, Germany and England revealed that many customers were satisfied with the ability of staff to speak a foreign language, friendliness of staff, and condition of premise, room comfort and the ease of obtaining information.

4.3.2 Tangibility in Supermarkets

The respondents were asked to state the extent to which they agreed with the statements regarding the perceived tangibility in the supermarket on a scale of 1-5 where 1 represented strongly disagree and 5 strongly agree. The scale less than 3.0 is taken to mean weak perception while the scale 3.1 to 4.0 is taken to represent relatively strong perception. Scale 4.1 and above mean a very strong perception of the supermarket. The findings are presented in Table 4.5.

Table 4.5: Tangibility in Supermarkets

	Mean	Std. Dev
The store understands the customer needs	4.09	.491
The store cares for customer needs	4.01	.431
The store is committed to meeting customer service needs	3.93	.326
The physical facility at this store are visually appearing	4.08	.520
Materials associated with store services are visually appearing	4.08	.505
The store has clean attractive and convenient shopping area	4.55	.652
The store layout makes it easy for you to move around in the store	4.55	.666
Overall mean	**4.1588**	

The study show that the respondents had a generally strong perception of the supermarkets with regard to tangibility as shown by the overall mean (mean score 4.1588). For instance, the results show that the respondents have a feeling that the stores understand the customer needs (mean score 4.09). The respondents also have a feeling that the stores cares for the customer needs (mean score 4.01). The respondents further have a feeling that the store is committed to meeting the customer service needs (mean score 3.94). The respondents believe that the physical facilities at the stores are visually appearing and that the materials associated with the store services are visually appearing (mean score 4.08). The respondents have a strong perception that the store has clean attractive and convenient shopping area and that the store layout makes it easy for them to move around in the store (mean score 4.55). From the study findings, it is clear that the major supermarkets in Kisumu are understood the needs of their customers and also cared. It was also clear that the physical arrangement was visually appearing. The stores were equally clean and attractive with convenient shopping areas. The study also found that the layout was in a way that made it easy to move a round. The findings of the study are consistent with Toili (2017) who noted that there was generally a high expectation (mean 4.131). The results further agree with Mutinda (2020) who noted that the customers were usually guided by the employees. That the hotel rooms were well arranged and attractive.

4.3.3 Responsiveness in Supermarkets

In this section the study sought to determine the extent to which the stores responsiveness in the supermarkets in Kisumu. The respondents were therefore asked to state the extent to which they agreed with the statements regarding the stores responsiveness on a scale of 1-5. The results are presented in Table 4.6.

Table 4.6: Responsiveness in Supermarkets

	Mean	Std. Dev
The store provides a range of products adequate to meet the customer needs	4.01	.453
The store provides timely service to meet customer needs	4.03	.455
The store provides prompt service to meet customer needs	4.20	.580
Employees in the store are never too busy to respond to your request	4.17	.562
Employee make you feel confident and happy	4.03	.580
Employees in the store are consistently courteous with you	4.12	.614
Overall mean	4.0922	

The study findings show that generally the respondents had a relatively strong perception on the responsiveness of the supermarkets in Kisumu (mean score 4.0922). The results show that respondents have a relatively strong feeling that the store provides a range of products adequate to meet the customer needs (mean score 4.01). Respondents strongly feel that the store provides timely service to meet customer needs (mean score 4.03). They had a strong feeling that the store provides prompt service to meet customer needs (mean score 4.20). There was also a feeling that the employees in the were never too busy to respond to customer requests (mean score 4.17), and further that the employees in the store were consistently courteous to the customers (mean score 4.12). The findings thus imply that the respondents were happy with the responsiveness at the supermarket and as such that responsiveness was important cause of customer satisfaction. The study is also consistent with Wambugu (2018) who noted that the staff at Huduma center were patient and quick to respond to the customer needs which made them feel nice. The researcher also noted that the staff at Huduma Center were approachable and which made them satisfied with the services at the organization. It was also reported that the center communicated to the customers on

how long it would take to have a problem dealt with which made them satisfied. The results also agree with Ladhari Ladhari, and Morales, (2011), Har, (2008) and Mengi (2009) argued that responsiveness is an important cause of customer satisfaction and that a firm is responsive if it provides timely service that meets customer needs.

4.3.4 Reliability in Supermarkets

The respondents were asked to state the extent to which they agreed with the statements regarding reliability on a scale of 1-5. The findings are presented in Table 4.7.

Table 4.7: Reliability in Supermarkets

	Mean	Std. Dev
Believe that the general quality of the store service is low	3.05	.989
Generally, I consider the store service excellent	4.20	.581
The quality of the store is generally high	4.17	.579
Believe that would be satisfied with the store services	4.17	.566
Overall, in purchasing goods, I would be pleased with the store services	3.78	.559
the store never makes mistakes in previous transaction	2.76	.540
The store has merchandise available when you want it	3.89	.489
Employees in the store have the knowledge to answer your questions	3.98	.397
Overall mean	**3.7488**	

The study findings show that the respondents had a relatively strong perception of the reliability of the supermarkets (mean score 3.7488). The results show that the respondents had a strong feeling that the store services were excellent (mean score 4.20). The results also show that respondents strongly feel that the quality of the store is generally high and they believed they would be satisfied with the store services (mean score 4.17). There was a relatively strong feeling

that the employees in the store had the knowledge of answering customer questions (mean score 3.98) and that the store had merchandise available when they wanted it (mean score 3.89). The results show that there were minimal variances in the responses as the standard deviation are less than 1. The results suggest that the customers get good services as their requests and complaints are addressed as appropriate. The employees are knowledgeable to the customers queries and most of the products sought by customers are found on shelves. The quality of service at the stores are ranked high. The study findings mean that generally the customers believe that the supermarkets are reliable enough. The above findings fit with findings of other scholars that service reliability is a significant factor of customer satisfaction. These findings agree with Odhiambo (2015) who argued that the reliability shows the service provider's ability to perform services in dependable accurate manner. Further reliability involves doing it right and it is one of the most important service components of customers (Messay, 2012). Customers noted that they believe would be satisfied with the stores services. It is further noted that being reliable is an exceptionally important quality to have especially in the retail market industry (Ghost & Gnanadhas, 2011). The findings of the study that the store has maechandise available when you want it is consistent with Ramzi (2010) who pointed out that providing services as promised is one of the important factors of customer satisfaction. He notes that a good way of impressing customer is by doing what you promised and doing it right at the first time experience. This will according to him enhance repeat business as the customer is satisfied.

4.3.5 Assurance in Supermarkets

In this section the researcher sought to determine the assurance of supermarkets in Kisumu. The respondents were therefore asked to state the extent to which they agreed with the statements regarding the assurance on a scale of 1 to 5. The findings are presented in Table 4.8.

Table 4.8: Assurance in Supermarkets

	Mean	Std. Dev
Employees are knowledgeable about the product	3.93	.348
The store personnel are polite to customers	4.36	.625
The store is committed to meeting customer service needs	3.93	.326
Store provides a secure plan for customers	3.93	.326
Employees are confident about their work	4.08	.497
The store has a clean attractive and convenient shopping area	4.13	.536
The store layout makes it easy for you to move around in the store	4.20	.992
Overall mean	**4.0813**	

The study findings show that generally the respondents have a relatively strong perception that the supermarkets in Kisumu (mean score 4.0813). The results show that respondents strongly perceived that the store personnel are polite to customers (mean score 4.36). The also strongly perceived that the stores had clean attractive and convenient shopping area (mean score 4.13) and that the store layout makes it easy for one to move around the store (mean score 4.20). The results also show that the respondents had a relatively strong perception that the employees were knowledgeable about the product and that the store provided secure plan for customers in addition to commitment to meeting customer service needs (mean score 3.93). There were little variance in the responses as the standard deviation was less than 1. These findings show that there is a high level of service assurance in the supermarkets in Kisumu County. This is due to the fact that confidentiality of the customer is affirmed, employees competent and customer care prioritised.

Further the employee have customer's best interest at heart which makes them to be welcoming and polite when dealing with customers. These findings are consistent with Mutinda (2020) who found customer assurance to be high in four and five hotels in Nairobi County having observed confidentiality of customers and customer care and politeness and welcoming employees.

4.3.6 Empathy in Supermarkets

In this section the study sought to determine the extent of empathy in the supermarkets in Kisumu. The findings are presented in Table 4.9.

Table 4.9: Empathy in Supermarkets

	Mean	Std. Dev
Employees give individual attention to customers	3.79	.551
The store personnel are open and welcome customers	4.17	.562
The store is committed to meeting customer service needs	4.13	.536
Store has convenient opening and closing times	4.10	.517
Front office staff are friendly and welcoming	4.04	.468
The store good division of labour to fit customers	4.12	.531
Service is provided at customer level	4.11	.544
Overall mean	4.066	

The study findings show that generally, the respondents agreed with the statements regarding the empathy in the supermarkets (means score 4.066). The results show that the respondents strongly believed that the stores personnel were open and welcome customers (mean score 4.17). Further they strongly agreed that the stores are committed to meeting customer service needs (mean score 4.13) and also that the stores have convenient opening and closing times (mean score 4.10). The results show that there were no variances in the responses as the standard deviation is less than 1. The results show that there is empathy of service among the supermarkets in Kisumu County. This

is because the study found that the employees gave individualised attention to customers, were open and welcoming and were commited to meeting customer needs among others. The findings agree with Murinda (2020) who noted that the four and five star hotels in Kisumu had empathy of service as the staff listened to customers' issues and cared to listen to the customers. The findings are consistent with Chege (2020) who noted that there were empathy services among the insurance companies for instance staff always available any time for consultation, operational hours of the company convenient for customers, ease of accessibility of the branches and employees giving customers individual attention among others.

4.4 Inferential Statistics

To actualise the study objectives, the researcher conducts further analysis to determine the relationship between the variables and to establish the statistical significant relationship between the dependent and the independent variables. The relationships were tested using correlation and multiple regression analysis.

4.4.1 Correlation Analysis

In this section the regression model was used to determine the association of the predictor variable: perceived service quality with contingent variables, customer satisfaction. The Pearson's Product Moment was used to determine the strength of the relationship and the level of significance of any two variables

Table 4.10: Correlation of Perceived Service Quality and Customer Satisfaction

		Tangibility	Responsiveness	Reliability	Assurance	Empathy	Satisfaction
Tangibility	Pearson Corr	1					
	Sig. (2-tailed)						
Responsiveness	Pearson Corr	.781[**]	1				
	Sig. (2-tailed)	.000					
Reliability	Pearson Corr	.690[**]	.854[**]	1			
	Sig. (2-tailed)	.000	.000				
Assurance	Pearson Corr	.766[**]	.791[**]	.732[**]	1		
	Sig. (2-tailed)	.000	.000	.000			
Empathy	Pearson Corr	.677[**]	.647[**]	.769[**]	.630[**]	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
Satisfaction	Pearson Corr	.786[**]	.692[**]	.631[**]	.735[**]	.736[**]	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

**. Correlation is significant at the 0.01 level (2-tailed).

To determine the strength of the correlation of the predictor variable and the contingent variable, the Pearson Product Moment correlation analysis was applied. According to Bryman and Cramer (2016), the Pearson's correlation between each pair of independent variables should not exceed 0.80, otherwise the independent variables that show a relationship at or in excess of 0.80 may be suspected of exhibiting multicollinearity. Table 4.10 above exhibit the association between different dimensions of service quality and customer satisfaction and the correlation was found below 0.80 in each case except the coefficient for responsiveness and reliability which r=0.84, therefore suspected of multicollinearity. However, this will not have effect on the prediction and the goodness of fit, we therefore ignore (Cooper and Schindler, 2008). The results show that all the variables such as tangibility (r = 0.786), responsiveness (r = 0.692), reliability (0.631), assurance (r = 735) and empathy (r = 736) have strong and positive relationship with customer satisfaction are indicated by the high "r" values. The results further show that all the "r" values are statistically significant (p<0.05) at 95% confidence level.

4.4.2 Regression Analysis

The regression results are presented using the regression model summary table, analysis of variance (ANOVA) table and the beta coefficients table. The findings are presented in the subsequent tables.

Table 4.11: Model Summary of quality service and customer satisfaction in supermarkets in Kisumu

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856[a]	.732	.728	.22899

a. Predictors: (Constant), Empathy, Assurance, Tangibility, Reliability, Responsiveness

The results in Table 4.11 indicate that a positive association of the five predictor variables with the customer satisfaction (R = 0.856). The coefficient of determination "R Squared" implies that 0.732 or 73.2% of customer satisfaction can be attributed to tangibility, responsiveness, reliability, assurance and empathy. This means that 26.8% of the customer satisfaction is attributed to factors not included in the regression model. These findings agree with Mutinda (2020) who found that the variables under investigation were strongly and positively related as was indicated by the R. The findings also agreed with Toili (2017) that the customer satisfaction can be attributed to tangibility, responsiveness, reliability, assurance and empathy.

Table 4.12: ANOVA Table for Customer Satisfaction in Supermarkets in Kisumu

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	44.787	5	8.957	170.832	.000[b]
1	Residual	16.359	312	.052		
	Total	61.147	317			

a. Dependent Variable: Satisfaction
b. Predictors: (Constant), Empathy, Assurance, Tangibility, Reliability, Responsiveness

The Analysis of Variance (ANOVA) was used to help in computing the significance of the regression model for the collected data. The results shown in Table 4.12 denote that there is a significant goodness of fit of the regression model for the collected data as the p-value<0.05. This is indicated by high F-statistics value $F_{cal} = 170.832 > F_{cri} = 4.123$) at confidence level of 95%. These results are agreement with Toili (2018) who found her regression model to be statistically significant (p-value<0.05) and thus concluded that the independent variable (quality service) was statistically significant to customer satisfaction in supermarkets in Nairobi. These results also supported the findings of Mutinda (2020) who found the model to be significant (p-value<0.05) thus making conclusion that the data was suitable for making conclusion on the population under investigation. It thus means that the tangibility, responsiveness, reliability, assurance and empathy significantly influenced customer satisfaction in supermarkets in Kisumu.

Table 4.13: Coefficients of Customer Satisfaction in Supermarkets in Kisumu

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.286	.148		1.937	.054
	Tangibility	.360	.056	.346	6.391	.000
	Responsiveness	.192	.075	.178	2.553	.011
	Reliability	.178	.085	.153	2.427	.000
	Assurance	.294	.058	.266	5.044	.000
	Empathy	.450	.049	.452	9.098	.000

a. Dependent Variable: Satisfaction

As shown in Table 4.13, empathy is the most predictor of customer satisfaction, followed by tangibility, assurance, responsiveness and reliability with β values of 0.450, 0.360, 0.294, 0.192 and 0.178 respectively. The findings also show that tangibility, reliability, assurance and empathy

are the most statistically significant (p-values $= 0.000$). The results show that the constant value of 0.286 represents the predicted value of customer satisfaction when all the variables are at zero presence (constant). This implies that when all variables are at a constant or zero presence, customer satisfaction will be at level of 0.286. The regression model resulted from the above is:

$Y = 0.286 + 0.360X_1 + 0.192X_2 + 0.178X_3 + 0.294X_4 + 0.450X_5 + \varepsilon$

Where:

Y = Customer satisfaction

X_1 = Tangibility

X_2 = Responsiveness

X_3 = Reliability

X_4 = Assurance

X_5 = Empathy

This model can be interpreted that customer satisfaction is positively affected by the service quality strategies at the confidence level of 95%.

a) Effect of Tangibility on Customer Satisfaction in Kisumu County

The first objective of the study was to establish the effect of tangibility on the customer satisfaction in supermarkets in Kisumu. In this regard, tangibility was found to have a significant positive influence on customer satisfaction ($\beta=0.360$, p-value<0.05). This implies that a unit change in tangibility will result into a 0.36 positive change in customer satisfaction. We therefore reject the null hypothesis Ho1 which states that tangibility has no effect on customer satisfaction in supermarkets in Kisumu. This implies that tangibility is a critical determinant of customer satisfaction in the supermarkets in Kisumu.

The study results that the tangibility had a positive significant effect on the customer satisfaction is in support of existing theoretical literature as well as empirical studies by other researchers in different contexts. For instance, Mutinda (2020) studied the effect of service quality on customer satisfaction among hotels in Nairobi County, where he found tangibility to have a positive significant effect on the customer satisfaction. The study findings equally agree with Toili (2017) who studied the perceived service quality and customer satisfaction in Nairobi County where tangibility was found to have a positive and significant effect on the customer satisfaction. The findings are in agreement with the results of Khan and Tabassum (2012) which stated that in beauty centres customers' satisfaction is mainly predicted by tangibles. Also a survey in Spa centre in Malaysia (Al-alak, 2012), showed that tangibles was the factor with the strongest influence in customers' satisfaction. Wakefield and Blodgett (1996) also noted that such things as wall colour, wall coverings, seats and overall facility attractiveness influenced the customer satisfaction as he noted that customer perception of sitting comfort is an important component of ambient condition. The study findings are further a confirmation of Locke (2001) who noted that studies in the service industry such as hotels and retail outlets have found that music tempo and familiarity of décor affects how long one shops, which ultimately reflects customer satisfaction. The study findings also concur with Bitner (1992) who noted that layout, accessibility and seating comfort and further functionality have been linked to ease and satisfaction expected. Qudah et al (2013) found the service quality dimensions of credibility, reliability, responsiveness, assurance, tangibility and communication to have influenced the customer satisfaction of insurance industry in Jordan.

b) Effect of Responsiveness on Customer Satisfaction in Kisumu County

The second objective of the study was to determine the extent responsiveness has affected customer satisfaction in supermarkets in Kisumu. The study found responsiveness to have a positive significant effect on customer satisfaction in the supermarkets ($\beta=0.192$, p-value<0.05). The results mean that a unit change in the responsiveness with result into a 0.192 change in customer satisfaction. We therefore reject the null hypothesis Ho2 which states that to no extent responsiveness affect customer satisfaction in supermarkets in Kisumu, and accept the alternative hypothesis that responsiveness affects customer satisfaction in supermarkets in Kisumu at least to some extent. The results thus mean that the employees were always willing to assist customer whenever necessary had a direct effect on the customer satisfaction.

These findings are consistent with the study findings by Azad (2015) and Mekdes (2018) who noted that responsiveness positively affected customer satisfaction. The results are also in agreement with Joseph et al (2017) who indicated that "no waiting time" raised customers' satisfaction level. The findings agree with the findings of Gobena (2019) that responsiveness have a significant influence on customer satisfaction at 95% confidence level. The findings are consistent with Akalu (2015) who found responsiveness to have a significant effect on the customer satisfaction in the insurance companies in Addis Ababa. The study findings are however inconsistent with Ajmal, Khan and Fatima (2018) who found the effect of responsiveness on customer satisfaction to be insignificant. These findings also are in support of Gunarothne (2014) who found that the value of responsiveness contribution to the customer satisfaction was (+0.440) and as such concluded that there was a positive relationship between responsiveness and customer satisfaction. Further, the findings revealed that responsiveness explained the variation in customer

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satisfaction (+0.192) was statistically significant. These findings however, contradicts Iberahim et al (2016) who noted that variation in customer satisfaction was explained by other variables rather than responsiveness and reliability included in the model.

c) Effect of Reliability on Customer Satisfaction in Kisumu County

The third objective of the study was to examine the effect of reliability on customer satisfaction in supermarkets in Kisumu. The study established that reliability had a positive and significant effect on customer satisfaction (β=0.178, p-value<0.05). The results mean that a unit change in reliability will result into a 0.178 change in customer satisfaction. We therefore reject the null hypothesis Ho3 which states that reliability does not affect customer satisfaction in supermarkets in Kisumu, and accept the alternative hypothesis that reliability affects customer satisfaction in supermarkets in Kisumu. The results therefore imply that by being reliable, supermarkets will gain customer satisfaction.

The results discussed with empirical studies show that the results of the study are consistent with Mutinda (2020) who found reliability to have a positive significant effect on the customer satisfaction in the hotels in Nairobi County. The results were equally consistent with the findings of the studies by Khan and Fasih (2014) and Kumar et al (2019) who found that reliability have positive and significant effect on customer satisfaction in the banking and telecommunication sectors. The results are in agreement with Mulat (2017) who found that the employees showing interest in solving customers' problems significantly influenced customer satisfaction in the private banks in Makelle town, Ethiopia. The findings are also consistent with the findings of Yemiru (2020) who studying service quality and customer satisfaction in Sendafa Ladies Beauty

Center found that reliability significantly affected customer satisfaction. Kiilu (2013) recommended that the mobile telephony companies in Kenya should employ the seven quality dimensions of competence, credibility, reliability, responsiveness, assurance, tangibility and empathy to enhance customer satisfaction. These were also recommended by Nyamonaa (2014) who noted that these were good for enhancement of customer satisfaction in the Kenya Power and lighting Company.

d) The Effect of Empathy on Customer Satisfaction in Kisumu County

The forth objective of the study was to find out the extent empathy affected customer satisfaction in the supermarkets in Kisumu. The study results from the regression revealed that empathy had the strongest and significant effect on customer satisfaction in the supermarkets (β=0.450, p-value<0.05). These implies that a unit change in empathy will result into a 0.45 change in customer satisfaction in the supermarkets. We therefore reject the null hypothesis Ho4 that empathy has no effect on the customer satisfaction in supermarkets in Kisumu and accept the alternative that empathy has a significant effect on customer satisfaction. The results thus imply that the customer satisfaction can be achieved by offering personalised, flexible and adjustable services to suit the needs of customers.

The study findings that empathy significantly affects customer satisfaction are consistent with findings of Mutinda (2020) who found empathy to significantly affect the customer satisfaction in hotels in Nairobi. The results further agree with the findings of Toili (2017) who found empathy to influence customer satisfaction of supermarkets in Nairobi. The results are also in support of the findings by Azad (2015) and Mekdes (2018) who found positive significant effect. The findings

support Mulat (2017) findings that empathy has a significant relationship with customer satisfaction in private banks in Mekelle town in Ethiopia. However, these findings are contrary to Bethelhem (2015) and Yemiru (2020) who found empathy to have an insignificant effect on customer satisfaction.

e) Effect of Assurance on Customer Satisfaction in Kisumu County

The fifth objective of the study was to determine the effect of assurance on customer satisfaction in supermarkets in Kisumu. The regression results revealed that assurance had a positive and significant effect on the customer satisfaction in the supermarkets in Kisumu (β=0.294, p-value <0.05). The results therefore mean that a unit change in assurance will lead to a 0.294 change in the customer satisfaction. We therefore reject the null hypothesis Ho5 that to no extent assurance affect customer satisfaction in supermarkets in Kisumu. We thus accept alternative hypothesis that assurance has a significant effect on customer satisfaction. The study therefore, imply that knowledgeability and communication of the employees and the quality of service will drive up the satisfaction of customers in the supermarkets in Kisumu.

These findings are in agreement with Ajmal, Khan and Fatima (2018) who found in their study in the banking sector in Karachi, Pakistan that assurance had a positive and significant effect of customer satisfaction. The findings further agree with Nushrat (2019) who found in his study in Banks in Tangail, Bangladesh that assurance had a positive and significant effect on the customer satisfaction. The results are consistent with Tesfaye (2015) in a study on commercial Bank of Ethiopia, noted that assurance had a positive and significant effect on customer satisfaction. Other studies which have found positive and significant effect of assurance on customer satisfaction

included Tibebe (2012) doing a study on public owned national alcohol and liquor factory, Akalu (2015), study on insurance companies and Gobena (2019) studying local government in Ethiopia.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In line with the objectives of the study: to determine the effect of service quality of customer satisfaction in supermarkets in Kisumu, this chapter summarizes the findings, provides conclusion of findings and recommends improvement for retailing practices and gaps for future research.

5.1 Summary of Findings

The study the supermarkets in Kisumu always understood their customers and cared for their needs. Besides, the stores were committed to meeting the customer service needs. The physical facilities in the stores were visually appearing including the materials. The study established that the stores were clean and attractive and had convenient shopping areas and finally, that the layout made it easy to more around in the stores. The study established that the tangibility has a positive significant effect on the customer satisfaction.

The study further established that the stores were responsive to the customers. The results revealed that the stores provided customers with a range of products that meet customer needs. Besides the stores provided timely and prompt services that meet customer needs. The employees in the supermarkets were never too busy to respond to customer requests. The study also found that employees in the stores made customers feel confident and happy. The study established that responsiveness had a positive significant effect of the customer satisfaction.

The study found the supermarkets in Kisumu to be reliable. The customers generally considered the services at the stores as excellent and that the quality of the stores were generally high. The

customers believe that they would be satisfied with the services received at the stores. The respondents noted that machandize were made available whenever they needed. The stud established that reliability had a positive significant effect on the customer satisfaction.

The study found the customer assurance at the store to be high. Results revealed that the personnel at the supermarkets were polite to customers. The stores were also committed to meeting customer service needs. The employees at the stores were also confident about their work and the stores had clean attractive and convenient shopping areas and a layout which made it easy to more around. These assured the customers and as such, the study found that assurance had a positive significant effect on customer satisfaction.

The study found that there is empathy of service among the supermarkets in Kisumu County. This is because employees give individualised attention to customers, the front office staff are friendly and welcoming and the services provided at customer level. The stores also consider the customers with their closing and opening times. The study thus found that empathy had a positive significant effect of the customer satisfaction.

5.2 Conclusions

The first objective of the study was to determine the effects of tangibility on customer satisfaction among supermarkets in Kisumu. The study found tangibility to have a positive effect on customer satisfaction. The study further found tangibility to have a significant effect on customer satisfaction. The study therefore, based on the findings, conclude that tangibility positively and

significantly influences customer satisfaction in supermarkets in Kisumu. Thus, increased level of service tangibility will enhance customer satisfaction in supermarkets in Kisumu.

The second objective sought to establish the effects of responsiveness on customer satisfaction in supermarkets in Kisumu County. The study found responsiveness to have a positive effect on customer satisfaction. The effect of the responsiveness on customer satisfaction was also found to be significant. The study therefore concludes that responsiveness has positive significant influence on customer satisfaction in supermarkets in Kisumu. Therefore, a unit increase in service responsiveness in hotels will lead to improvement in the customer satisfaction in the supermarkets in Kisumu.

The third objective of the study was to determine the effects of reliability on customer satisfaction in supermarkets in Kisumu County. Reliability was found to have a positive effect on customer satisfaction. There was also found the effect on customer satisfaction to be significant. Therefore, the study concludes that reliability positively effects on customer satisfaction, implying that increase in service reliability will more certainly lead to increase in level of customer satisfaction.

The fourth objective of the study was to find out the extent assurance affected customer satisfaction in supermarkets in Kisumu County. The study found assurance positively and significantly affected customer satisfaction in supermarkets in Kisumu. The results thus mean that the assurance has a direct effect on customer satisfaction. Therefore, an increase in assurance will more certainly lead to enhanced customer satisfaction in supermarkets in Kenya.

The last objective sought to determine the effects of empathy on customer satisfaction in supermarkets in Kisumu. The study established that empathy has positive and significant effect on customer satisfaction. The study therefore concludes that empathy has a direct effect on the customer satisfaction in supermarkets in Kisumu County.

5.3 Recommendations

The study found tangibility to have a positively influences customer satisfaction. The study therefore recommends the supermarkets should ensure that their stores are visually appealing to its customers and this includes ensuring its employees are neat. Improved tangibility of services will enhance customer satisfaction and therefore their loyalty.

Reliability was found to positively influence customer satisfaction. The study therefore recommends that the management of supermarkets should ensure that they are reliable in providing services to their customers as this will enhance their satisfaction and therefore loyalty. Reliability can be enhanced by ensuring response is provided within the time frames, and reassuring customers whenever challenges arise. Management of supermarkets should also ensure that the prices of commodities are accurate. The supermarkets should hire employees with customer service skills and the existing employees be provided with regular training on service delivery as this will enhance their promptness in service delivery.

Assurance was also found to be a significant determinant of customer satisfaction. The study recommends the supermarkets should hire trustworthy employees who will not exploit customers. The supermarkets should hired polite individuals who can interact with customers. Management of the supermarkets should provide the employees with the support they need to do their job well.

Increase in empathy level results to an increase in customer satisfaction. The study therefore recommends supermarkets to ensure hired employees are emphatic to facilitate provision of caring, individualized attention to customers, and understanding of customer needs.

Contribution to Policy

The study findings can be used by policy makers to encourage supermarket managers to enhance the service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) due to their positive impact on customer satisfaction. The managers can also be encouraged to consistently use service quality dimensions; this would ensure that they maintain long-term relationships with their customers.

Contribution to practice

To enhance customer satisfaction in the supermarkets, managers should consider applying the service quality measures and this should be well implemented to ensure customer satisfaction. The managers should emphasize the service quality dimensions in order of importance. This would help in improving customer satisfaction

Contribution to theory

The study results can be used by individuals conducting other researchers and scholars; it provides a foundation to those who want to conduct research in a similar field. Academicians can make use of the research findings as foundation of discussing service quality and customer satisfaction in organizations. The research would also be an addition to the body of knowledge. It can make contributions to improve the practice and the existing knowledge on service quality and customer satisfaction.

5.4 Limitations of the Study

The study was limited to five major supermarkets in Kisumu only. They included M/s. Tuskys, M/s. Tumaini, M/s. Naivas, M/s. Khetia's and M/s. Choppies. The study focused on the service quality constructs of tangibility, responsiveness, reliability, assurance and empathy and their effect on customer satisfaction. The study was also limited to the shoppers who visited the supermarkets during the period of the study. The study took place in May 2019.

5.5 Suggestions for Further Research

This study was done in supermarkets in Kisumu only. Similar studies should be replicated in the rest of the country with the aim of determining the effect of service quality on customer satisfaction, with the findings compared to those of the current study.

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APPENDIX I: LETTER OF INTRODUCTION

James Robert Oyuko

C/O Department of Business Administration

School of Business And Economics

Maseno University

21st May 2019

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: PERMISION FOR DATA COLLECTION

I am a student at Maseno University pursuing Master of Business Administration degree. As part of the requirements, I am carrying out this research entitled **Effect of Service Quality on Customer Satisfaction in Supermarkets in Kisumu, Kenya.** Please by taking a few of your time to answer the questions provided in the questionnaire. The information you provide will be used for the intended purpose only, academics and nowhere in the document will your name appear. Thank you in advance.

Yours sincerely

James Robert Oyuko

Research Supervisor

Dr. Fredrick Onyango Aila

Maseno University

APPENDIX II: QUESTIONNAIRE

PART A: DEMOGHRAPHICS AND GENERAL INFORMATION

Please tick (√) to answer the following questions.

1. What is you Gender: Male ( ) Female ( )
2. What age bracket do you fall under? 18 – 25 ( )   26 – 35 ( )   36 – 45 ( )   46 – 55 ( )   Over 55 years ( )
3. What is your residence? _____
4. What is your occupation? Unemployed   ( )   Employed ( ) Self Employed ( )   Student ( )   Professional ( )   Other (specify)_____
5. Your Status: Married ( )   Single ( )
6. Your family Type: Nuclear Family ( )   Joint Family ( )
7. Size of the family: Members ( )   3 – 6 Members ( )   7–9 members ( )   Above 9 members ( )
8. How often do you go for shopping from a supermarket? Monthly ( )   Quarterly ( )   Annually ( )
9. What is your monthly income in KES?   Below 10,000 ( )   11,000 – 20,000 ( )   21,000-30,000 ( )   31,000 – 40,000 ( )   41, 000 – 50,000 ( )   51, 000 and above ( )

PART B: TANGIBILITY

10. State the extent to which you agree with the following statements with regard to tangibility of the service received at the store on the scale of 1-5 where 1 represents strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 strongly agree.

	1	2	3	4	5
The store understands the customer needs					
The store cares for customer needs					
The store is committed to meeting customer service needs					
The physical facility at this store are visually appearing					
Materials associated with store services are visually appearing					
The store has a clean attractive and convenient shopping area					

The store layout makes it easy for you to move around in the store					

PART C: RESPONSIVENESS

11. State the extent to which you agree with the statements with regard to responsiveness of the store on a scale of 1-5

	1	2	3	4	5
The store provides a range of products adequate to meet the customer needs					
The store provides timely service to meet customer needs					
The store provides prompt service to meet customer needs					
Employees in the store are never too busy to respond to your request					
Employee make you feel confident and happy					
Employees in the store are consistently courteous with you					

PART D: RELIABILITY

12. State to what extent you agree with the following statements with regard to service reliability at the superstores on a scale of 1-5.

	1	2	3	4	5
I believe that the general quality of the store service is low					
Generally, I consider the store service excellent					
The quality of the store is generally high					
If I needed the shopping services, I believe that I would be satisfied with the store services					
Overall, in purchasing goods, I would be pleased with the store services					
the store never makes mistakes in previous transaction					
The store has merchandise available when you want it					
Employees in the store have the knowledge to answer your questions					

PART E: EMPATHY

State the extent to which you agree with the statements with regard to empathy of the store on a scale of 1-5

	1	2	3	4	5

	1	2	3	4	5
The store provides a range of products adequate to meet the customer needs					
The store provides timely service to meet customer needs					
The store provides prompt service to meet customer needs					
Employees in the store are never too busy to respond to your request					
Employee make you feel confident and happy					
Employees in the store are consistently courteous with you					

PART E: ASSURANCE

13. State to what extent you agree with the following statements with regard to service assurance at the superstores on a scale of 1-5.

	1	2	3	4	5
I believe that the general quality of the store service is low					
Generally, I consider the store service excellent					
The quality of the store is generally high					
If I needed the shopping services, I believe that I would be satisfied with the store services					
Overall, in purchasing goods, I would be pleased with the store services					
the store never makes mistakes in previous transaction					
The store has merchandise available when you want it					
Employees in the store have the knowledge to answer your questions					

PART F: CUSTOMER SATISFACTION

14. State the extent to which you agree with the following statements with regard to customer satisfaction with the service quality at the super stores on a scale of 1-5.

	1	2	3	4	5
I think that the general quality of this store is good					
Overall, my feeling towards this store is excellent					
I think that my purchasing experience in this store is usually a satisfying experience					
I am satisfied with the appearance of the physical aspects of this store as compared to others					
I am satisfied with the appearance of the physical aspects of this store as it makes it easy for customers to move around the store					
I am satisfied that this store performs its services right the first time					
I am satisfied with timely response of the employees of the store					
Overall, I am satisfied with the service quality provided by the store					