



## **Effects of Customer Service Delivery on Customer Satisfaction in Micro Finance Industry in Nairobi County**

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## Abstract

Customer satisfaction with products or services is often seen as the key to a company's success and long-term competitiveness. With the increased globalization of markets, competition among market players has become more intense. In this competitive market, one of the most important factors is the achievement of customer satisfaction and excellence in service. Globalized markets and borderless flow of information have resulted in intense competitive pressures and increased customer expectations. Productivity, quality, customer satisfaction are the buzz-words in today's business scenario that demand considerable efforts on the part of the company. Further, to attain the basic business goals of survival and growth, businesses are looking for ways to attract and retain customers in the long run. The general objective of the study was to determine the effects of customer service delivery on customer satisfaction in micro finance industry in Nairobi County. The specific objectives were to establish the effect of customer commitment, customer loyalty, and customer desired expectations and customer relations on Customer Satisfaction in Micro Finance Industry in Nairobi County. A descriptive survey design was adapted for this study. The survey is the most frequently used method for collecting information about peoples' attitudes, opinions, habits or the effects of service delivery on customer satisfaction. The targeted population comprised of 150 regular customers of the selected microfinance institutions in Nairobi County. Quota sampling method was used from a population which was heterogeneous. A sample size of 100 customers was drawn from a population of 150 customers. The researcher collected primary data by use of a questionnaire which was divided into 2 sections, demographic characteristics and statements according to variables: employee commitment; customer relations; service quality; service delivery; loyalty and customer satisfaction. Each of the 6 variables had 5 Likert scale response statements that respondents had to choose a measure of their agreement/disagreement ranging from strongly agree; agree; neutral; disagree; and strongly disagree. The researcher arranged data in tables, tabulated and analysed it by the use of SPSS software. The study recommended on micro finance to increase awareness on the ever increasing customer expectations and adapt accordingly to achieving customer satisfaction.

**Keywords:** *Service Delivery, Customer Satisfaction, Micro finance and Nairobi County*

## **1.0 Introduction**

### **1.1 Background of the study**

Customers are vital part of the company and there is need to take good care of them for the survival of the business. The business can only survive when customers are satisfied with the products and services they receive. It is therefore necessary to understand the effects of customer service delivery on customer satisfaction. Customer satisfaction is therefore linked to customer expectation, quality of the products and customer service they receive from the company. For a company to be in business tomorrow, it is necessary to understand customers needs, expectations and then look for the ways of satisfying those expectations. For this to be achieved, the company must be committed to deliver high standard products/services, have committed employees who can deliver good services that attract new customers and retain the loyal customers who are most likely to give referrals for future customers. Globalized markets and borderless flow of information have resulted in intense competitive pressures and increased customer expectations. Productivity, quality, customer satisfaction are the buzz-words in today's business scenario that demand considerable efforts on the part of the company. Further, to attain the basic business goals of survival and growth, businesses are looking for ways to attract and retain customers in the long run. In order to develop and cultivate customer satisfaction among the customers, it is important to find out what drives loyalty in a particular market. The factors which lead to loyalty need to be uncovered and understood before designing and implementing the strategies for customer retention and loyalty. Literature proposes relationships between customer loyalty and various other businesses constructs such as quality, satisfaction, trust and so on.

The study sought to find out the effects resulting from customer service delivery and how the services meet desired customers expectation of satisfaction. Micro finance companies in Nairobi County were used as a base of the study whereby various factors such as employee commitment, employee-customer relations, expectations and service quality were examined in details to find how they contribute to customer satisfaction.

### **1.2 Statement of the problem**

In a highly competitive and customer-centered market economy, service organizations are forced to provide high-quality services that generate customer satisfaction, loyalty, enlarge market share and improve their performance results (Pantouvakis, 2010) In services setting, customer satisfaction mainly depends on the process of service delivery a fact that highlights the important role of the front-line employees. These employees constitute an essential source of information for guiding the formation of services based on customer needs and have a key responsibility in increasing the customers' perception of value during the moment of truth (Yap and Sweeney, 2007).

A key driver of achieving customer satisfaction is considered to be employee job satisfaction, as satisfied employees are more motivated, empowered, caring and engaged to firms' goals and customer desires. Along the same line with the above thoughts, many researchers have examined one by one the links between service quality and customer satisfaction employee job satisfaction and customer satisfaction as well as job satisfaction and service quality (Snipes et al., 2005). The study sought to investigate the effects of customer service delivery on customer satisfaction in micro finance industry in Nairobi County.

### **1.3 Objectives of the Study**

- i. To determine the effect of customer commitment on customer satisfaction
- ii. To determine the effect of customer relations on customer satisfaction
- iii. To establish the effect of customer desired expectations on customer satisfaction
- iv. To determine the effect of customer loyalty on customer satisfaction

### **1.4 Research questions**

- i. How does customer commitment affect customer satisfaction?
- ii. To what extent do customer relations affect customer satisfaction?
- iii. How does customer desired expectations affect service delivery?
- iv. Does customer satisfaction develop loyalty?

## **2.0 Literature Review**

### **2.1 Theoretical review: Expectation Disconfirmation Theory**

The study adopted the Expectation Disconfirmation Theory by Oliver (1980), which posts that expectation, is connected with performance which leads to post-purchase satisfaction. If a product performance exceeds customer expectation (positive disconfirmation) results to satisfaction. If the product performance is worse than customers' expectations (negative disconfirmation) it results to dissatisfaction and no repeat purchase. This theory is supported by Servqual theory by Parasuraman, Zeithamal and Berry (1988), which focuses on customer perceived quality of service which is based with five components of quality service: reliability, responsiveness, assurance, empathy and tangibility.

### **2.2 Empirical review**

Customers have various expectations that need be satisfied. Expectation is a psychological believes that something will happen. Expectation creates standards of service delivery (Leicester 2011) and it is a future looking with its basis on the past experience or information from other sources (Zeithaml et al. 2005). Customer expectation is directly linked with customer satisfaction such that meeting customers' expectation brings satisfaction (Parasuraman et al. 1991). Marketers have to be aware of customers' expectations before designing services that fit those expectations. Zeithaml et al. (2005) talks of 3 levels of service expectation: desired expectation; adequate expectation and predicted service. Customers are satisfied between desired and adequate expectations (i.e zone of tolerance). Since expectations can change any time (Leicester 2011, Zeithaml et al. 2005), marketers have to be aware of these changes and adapt accordingly to achieve customer satisfaction.

Mano and Oliver (1993) described satisfaction as a post consumption attitude or evaluative judgement which varies along with the hedonic continuum focused on the product. Rust and Oliver (1994) defined customer satisfaction or dissatisfaction as a "cognitive or affective reaction" that surfaces in the form of a response to a single or prolonged set of service encounters. Giese and Cote (2000) believed that there are three main components of consumer satisfaction namely cognitive, affective or conative (the type of response); the subject at which the response is directed; and the duration in between which evaluation is done. Besterfield (1994); Barsky (1995) and Kanji and Moura (2002) opined that customer satisfaction has been approached improved loyalty for the firm and it will also decrease customers' sensitivity towards



competitive offers. Jones and Sasser (1995) also supported him stating that customers enjoying higher position on the satisfaction scale are more likely to be loyal with an increase in customer satisfaction which reflects the strong impact of satisfaction on loyalty. However, Jones & Sasser (1995) found that the satisfaction - loyalty relationship is neither simple nor linear and defection may take place among satisfied customers also.

Service quality is the perception that is given by an individual on how well the expectations have been met (Dibb et al. 2006). Quality is very important in evaluating a service. By knowing customers expectations, it will be easier to design a high quality service (Parasuraman et al. 1988, Zeithaet al. 1993) because it is connected with meeting or exceeding expectations. This can be possible only that Service quality is very difficult to evaluate due to its intangibility (Dibb et al. 2006). Customer satisfaction (CS) is a key to marketing concept (Dibb et al. 2006). CS is the level that a customer experiences a pleasure after consumption. (Oliver 1997). Satisfaction is reached after the service performance has been evaluated. Geyskens et al. (1999) argues that satisfaction is short-term as a prior interaction with the service provider. CS shows that the service provider regularly fulfils its service promise to the customers (Balester and Aleman 2001) that leads to the customer relying on the firm (Morgan and Hunt 1994. Zeithaml et al, 2005). Customer loyalty on the firm indicates that the service satisfies the customer needs and expectations thus a relationship is built (Bowden, 2009).

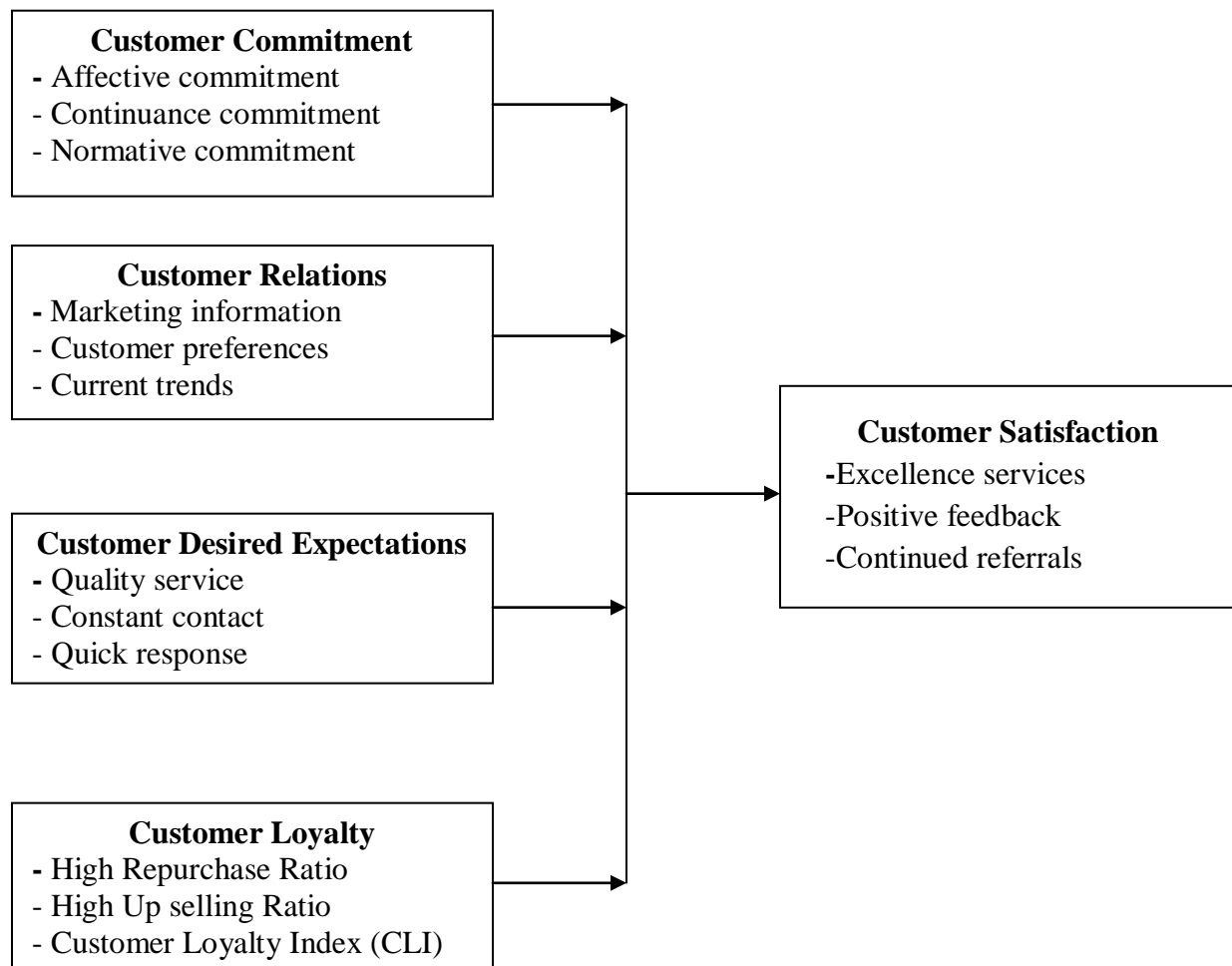
Satisfaction depends on how the service has been given and how it has been received. The service provider must understand the expectations of the customer before designing a service (Dibb et al. 2006). This will also depend on the competence of the service provider and how comfortable he/she is in his/her job. When the service provider is committed to the organisation and performs his/her duties to the required standards, it leads to the organisation producing quality products and services ready for the customers. Commitment is a psychological state that an employee develops with the organisation where he/she works (Allen and Grisaffe 2001). Mayer and Herscovitch (2001:301) define commitment as "a force that binds an individual to a course of action relevant to one or more targets." This is by devoting time and resources in-order to achieve a certain objective regardless of differences in circumstances. Committed employees are a valuable asset to the organisation such that they value the goals and objectives of the company and want the organisation to reach there. Well treated employees' are likely to be committed to the organisation as they take pride being part of the organisation and they talk well of their organisation.

There is a shift in marketing that focuses on managing relationships with customers. This is the responsibility of the organisations' management to create and maintain a good environment for relationship building between customer service employees and customers. The organisation has a central role in making this possible. Building long-lasting relationship with customers is essential both to the organisation and to the customer (Theron and Terblanche 2010). This can be made possible by satisfying customers. It is necessary to invest in customer relations as it helps in creating customer value that in the long-run creates competitive advantage.

### **2.3 Conceptual framework**

According to Kombo and Tromp (2009), a concept is an abstract or general idea inferred or derived from specific instances. A conceptual framework is a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation. Kothari (2004) defines an independent variable also known as the explanatory variable is the presumed

cause of the changes of the dependent variable, while a dependent variable refers to the variable which the researcher wishes to explain. Figure 1 shows the conceptual representation.



**Figure 1.1: Conceptual Framework**

### 3.0 Research methodology

A descriptive survey design was adapted for this study. A survey study gathers data at a particular point in time with the intention of describing the nature of the existing conditions, identifying the standards against which existing conditions can be compared as well as determining the relationship between specific events (Orodho, 2004). The survey is the most frequently used method for collecting information about peoples' attitudes, opinions, habits or the effects of service delivery on customer satisfaction. The targeted population comprised of 150 regular customers of the selected microfinance institutions in Nairobi County. Quota sampling method was used from a population which was heterogeneous consisting of customers from 4 micro-finances, 2 health institutions, 1 hotel and 1 school. A sample size of 100 customers was drawn from a population of 150 customers. The researcher selected a sample a

sample of 40% women and 60% men. This sample represented customers from 4 micro-finance-  
 The response of customers' was highly confidential for the purpose of this study.

The researcher collected primary data by use of a questionnaire which was divided into 2 sections, demographic characteristics and statements according to variables: employee commitment; customer relations; service quality; service delivery; loyalty and customer satisfaction. Statements for service delivery (variable number 6) were drawn from Responsiveness, Assurance and Empathy in SQ since they are for both SQ and SD as they involve human interaction between the customer and employee performance. Each of the 6 variables had 5 Likert scale response statements that respondents had to choose a measure of their agreement/disagreement ranging from strongly agree; agree; neutral; disagree; and strongly disagree. The questionnaires were issued out to respondents who consume services from mentioned institutions. A total of 100 questionnaires were issued and the researcher received 78 questionnaires back of which 33 were female respondents and 45 were men respondents. A pilot study was conducted before the final questionnaire was distributed to the respondents. This was randomly done by selecting a sample of 5 employees from the customers and administered the questionnaire on them. The random sample ensured that all the respondents got an equal chance of participating in the pilot study. The instrument was reviewed based on the pre-test experience. This was to test the validity and reliability of the questionnaire. The researcher arranged data in tables, tabulated and analysed it by the use of appropriate SPSS. Correlation coefficient was computed to determine the strength of the relationship for each variable.

The regression model helped to explain the scale and direction of the association between the variables of the study with coefficients like the correlation, coefficient of determination and the level of significance.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mathcal{E}$$

Where:

$Y$  = Customer Satisfaction

$X_1$  = Customer Commitment

$X_2$  = Customer Relation

$X_3$  = Customer Desired Expectations

$X_4$  = Customer Loyalty

$\beta_0$  = Constant

$\{\beta_i; i=1,2,3,4,5\}$  = The coefficients for the various independent variables

$\mathcal{E}$  = the error term which is assumed to be normally distributed with mean zero and constant variance.

## 4.0 Results and findings

### 4.1 Customer Commitment

#### 4.1.1 Descriptive statistics

The first objective of the study was to assess the effect of customer commitment on customer satisfaction. The respondents were asked to respond on statements on customer commitment. The responses were rated on a five likert scale as presented in Table 1. Majority of 80.8%(50%+30.8%) of the respondents agreed with the statement that they take pleasure in being a customer of Faulu Kenya, 70.5% responded that they are willing to invest more in Faulu Kenya, 53.9% of the respondents agreed that they desire to stay in Faulu Kenya because it takes good care of my needs, 69.3% of the respondents disagreed that there is a presence of reciprocity in my relationship with Faulu Kenya, 84.7% responded that they would suffer economically if the relationship were broken while 75.7% of the respondents agreed that It pays off economically to be a customer of Faulu Kenya.

On a five point scale, the average mean of the responses was 3.57 which mean that majority of the respondents were agreeing with most of the statements; however the answers were varied as shown by a standard deviation of 0.96.

**Table 1: Customer Commitment**

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
I take pleasure in being a customer of Faulu Kenya	1.30%	6.40%	11.50%	50.00%	30.80%	4.03	0.897
I am willing to invest more in Faulu Kenya	3.80%	9.00%	16.70%	35.90%	34.60%	3.88	1.105
I desire to stay in Faulu Kenya because it takes good care of my needs.	5.10%	5.10%	35.90%	38.50%	15.40%	3.54	0.989
There is a presence of reciprocity in my relationship with Faulu Kenya	23.10%	46.20%	19.20%	11.50%	0.00%	2.19	0.927
I would suffer economically if the relationship were broken	1.30%	9.00%	5.10%	60.30%	24.40%	3.97	0.882
It pays off economically to be a customer of Faulu Kenya	2.60%	9.00%	12.80%	51.30%	24.40%	3.86	0.977
<b>Average</b>						<b>3.58</b>	<b>0.96</b>

### 4.2 Customer Relations

#### 4.2.1 Descriptive statistics

The second objective of the study was to establish the effect of customer relations on customer satisfaction. The results are presented in Table 2 below show that 52.5% (12.8%+39.7%) of the



respondents disagreed that Faulu Kenya quickly rectify problems with customers, 70.5% of the respondents disagreed that Faulu Kenya employees do follow-ups to find out if I need some assistance, 75.6% of the respondents disagreed that Faulu Kenya solve all the financial problems, 35.9% were neutral on the statement that the organization change ways of dealing with them over time. while 74.3% agreed that Faulu Kenya appreciates their deals with them.

Using a five point scale likert mean, the overall mean of the responses was 2.92 which indicates that majority of the respondents disagreed to the statement of the questionnaire. Additionally, the standard deviation of 0.872 indicates that the responses were varied.

**Table 2: Customer Relations**

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
Faulu Kenya quickly rectify problems with customers	12.80%	39.70%	28.20%	19.20%	0.00%	2.54	0.949
Faulu Kenya employees do follow-ups to find out if I need some assistance.	19.20%	51.30%	15.40%	14.10%	0.00%	2.24	0.928
They solve all my financial problems.	17.90%	57.70%	15.40%	9.00%	0.00%	2.15	0.823
They change ways of dealing with me over time.	0.00%	5.10%	35.90%	32.10%	26.90%	3.81	0.898
Faulu Kenya appreciates my deals with them.	0.00%	5.10%	20.50%	56.40%	17.90%	3.87	0.762
<b>Average</b>						<b>2.922</b>	<b>0.872</b>

### 4.3 Desired Customer Expectation

#### 4.3.1 Descriptive statistics

The third objective of the study was to establish the effect of desired customer expectation on customer satisfaction through service delivery. The results presented in table 3 show 48% (43.6%+4.4%) of the respondents agreed that they can trust employees of Faulu Kenya. Further results found that customers feel safe in their transactions with Faulu Kenya's employees as indicated by 69.2% of the respondents. Results also showed that 34.5% of the respondents were neutral that the Employees of Faulu Kenya are polite. In addition, results show that 43.6% of the respondents were neutral on the statement that employees get adequate support from Faulu Kenya to do their jobs well.

The average likert scale of the responses is 3.53 which indicates that majority of the respondents agreed to the statements. The standard deviation was 0.97 which indicates that the responses were varied.

**Table 3: Desired Customer Expectation**

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev
You can trust employees of Faulu Kenya.	9.00%	20.00%	23.10%	43.60%	4.40%	3.74	1.11
You feel safe in your transactions with Faulu Kenya's employees.	0.00%	12.80%	17.90%	41.00%	28.20%	3.85	0.981
Employees of Faulu Kenya are polite.	6.40%	33.30%	34.50%	24.50%	1.30%	2.86	0.963
Employees get adequate support from Faulu Kenya to do their jobs well.	0.00%	9.00%	43.60%	30.80%	16.70%	3.68	0.86
<b>Average</b>						<b>3.53</b>	<b>0.97</b>

#### 4.4 Customer Loyalty

##### 4.4.1 Descriptive statistics

The forth objective was to assess whether customer satisfaction develop loyalty. Table 4 shows that 64.1% (53.8% + 10.30%) agreed that they intend to continue doing business with the microfinance over the next few years, 73.82% agreed that as long as the present service continues, they doubt that they would switch microfinance while 75.3% agreed that they are very likely to recommend the microfinance to a friend.

The average likert scale of the responses is 4.14 which indicates that majority of the respondents agreed to the statements. The standard deviation was 0.83 which indicates that the responses were varied.

**Table 4: Customer Loyalty**

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
I intend to continue doing business with this microfinance over the next few years.	1.30%	3.60%	32.10%	53.80%	10.30%	4.13	0.795
As long as the present service continues, I doubt that I would switch microfinance	2.31%	3.80%	23.11%	52.60%	21.22%	4.21	0.745
I am very likely to recommend this microfinance to a friend.	0.00%	0.00%	24.20%	48.70%	26.60%	4.08	0.937
<b>Average</b>						<b>4.14</b>	<b>0.83</b>

#### 4.5 Correlation Analysis

Table 5 below presents the results of the correlation analysis. The results revealed that customer commitment and customer satisfaction are positively and significant related ( $r=0.298$ ,  $p=0.008$ ). The table further indicated that customer relations and customer satisfaction are positively and significantly related ( $r=0.320$ ,  $p=0.004$ ). It was further established that desired customer expectation through service delivery and customer satisfaction were positively and significantly related ( $r=0.290$ ,  $p=0.010$ ). Similarly, results showed that customer satisfaction and customer loyalty were positively and significantly related ( $r=0.516$ ,  $p=0.000$ ).

**Table 5: Correlation Matrix**

		Customer satisfaction	Customer commitment	Customer relation	Desired customer Expectation through service delivery	Customer loyalty
Customer satisfaction	Pearson Correlation	1.000				
	Sig. (2-tailed)					
Customer commitment	Pearson Correlation	.298**	1.000			
	Sig. (2-tailed)	0.008				
Customer relation	Pearson Correlation	.320**	0.026	1.000		
	Sig. (2-tailed)	0.004	0.818			
Desired customer Expectation through service delivery	Pearson Correlation	.290**	-0.105	0.024	1.000	
	Sig. (2-tailed)	0.010	0.360	0.833		
Customer loyalty	Pearson Correlation	.516**	.264*	0.138	0.067	1.000
	Sig. (2-tailed)	0.000	0.020	0.227	0.557	

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

\* Correlation is significant at the 0.05 level (2-tailed).

#### 4.6 Regression Analysis

The results presented in table 6 present the fitness of model used of the regression model in explaining the study phenomena. Customer commitment, customer relation and desired customer expectation through service delivery were found to be satisfactory variables in explaining customer satisfaction. This is supported by coefficient of determination also known as the R square of 28.5%. This means that customer commitment, customer relation and desired customer expectation through service delivery explain 28.5% of the variations in the dependent variable which is customer satisfaction. This results further means that the model applied to link the relationship of the variables was satisfactory.

**Table 6: Model Fitness**

Indicator	Coefficient
R	0.534
R Square	0.285
Adjusted R Square	0.256
Std. Error of the Estimate	0.37732

In statistics significance testing the p-value indicates the level of relation of the independent variable to the dependent variable. If the significance number found is less than the critical value also known as the probability value (p) which is statistically set at 0.05, then the conclusion would be that the model is significant in explaining the relationship; else the model would be regarded as non-significant.

Table 7 provides the results on the analysis of the variance (ANOVA). The results indicate that the overall model was statistically significant. Further, the results imply that the independent variables are good predictors of performance. This was supported by an F statistic of 9.838 and the reported p value (0.000) which was less than the conventional probability of 0.05significance level.

**Table 7: Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.202	3	1.401	9.838	<b>0.000</b>
Residual	10.535	74	0.142		
Total	14.737	77			

Regression of coefficients results in table 8 shows that customer commitment and customer satisfaction are positively and significant related ( $r=0.37$ ,  $p=0.002$ ). The table further indicated that customer relations and customer satisfaction are positively and significantly related ( $r=0.182$ ,  $p=0.003$ ). It was further established that desired customer expectation through service delivery and customer satisfaction were positively and significantly related ( $r=0.26$ ,  $p=0.002$ ).

**Table 8: Regression of Coefficients**

Variable	B	Std. Error	t	Sig.
(Constant)	1.214	0.541	2.246	0.028
Customer commitment	0.37	0.113	3.265	<b>0.002</b>
Customer relation	0.182	0.059	3.086	<b>0.003</b>
Desired customer Expectation through service delivery	0.26	0.081	3.204	<b>0.002</b>

The optimal model for the study is;

$$\text{Customer satisfaction} = 1.214 + 0.37 \text{ Customer commitment} + 0.182 \text{ Customer relations} + 0.26 \text{ Desired customer Expectation through service delivery}$$

The study also aimed to answer the question, does customer satisfaction develop loyalty? To ascertain this customer loyalty was regressed against customer satisfaction. The results in table 9 revealed that customer satisfaction has a positive effect on customer loyalty ( $r=0.575$ ,  $p=0.000$ ). This means that a unitary increase in customer satisfaction leads to an increase customer loyalty by 0.575 times.

**Table 9: Regression of Coefficients**

Variable	B	Std. Error	t	Sig.
(Constant)	1.845	0.44	4.198	0.000
Customer Satisfaction	0.575	0.11	5.245	<b>0.000</b>

Therefore, *Customer loyalty*=1.845+0.575 *Customer Satisfaction*

## 5.0 Conclusions

Based on the findings above the study concluded that customer commitment, customer relation and desired customer expectation through service delivery have a positive and a significant effect on customer satisfaction. The study also concluded that customer satisfaction develops a customer loyalty since it was found to have a positive and a significant effect on the customer loyalty. Customer loyalty on the micro finance indicates that the service satisfies the customer needs and expectations thus a relationship is built. Further, the study concluded that customer satisfaction shows that the service provider regularly fulfils its service promise to the customers that leads to the customer relying on the organization. Customer Loyalty on the firm indicates that the service satisfies the customer needs and expectations thus a relationship is built.

## 6.0 Recommendations

Based on the research findings, the study recommended for micro finance to be aware of customer expectations and adapt accordingly achieving customer satisfaction. Customer expectation is directly linked with customer satisfaction such that meeting customers' expectation brings satisfaction. Quality is very important in evaluating a service. The study therefore recommends micro finance to know customer satisfaction. By knowing customers expectations, it will be easier to design a high quality service

In addition the study recommends for microfinance to enhance customer commitment. This is by devoting time and resources in-order to achieve a certain objective regardless of differences in circumstances. Well treated employees' are likely to be committed to the organisation as they take pride being part of the organisation and they talk well of their organisation. Further, the study recommends for good customer relations so as to enhance customer satisfaction thus developing customer loyalty.

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