APPLICATION OF SERVQUAL MODEL TO THE MEASUREMENT OF ARTISANS SERVICE QUALITY AND CUSTOMER SATISFACTION IN THE NORTH EAST OF NIGERIA

BY

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JUNE, 2014

DECLARATION

I declare that this thesis entitled "Application of SERVQUAL Model to the Measurement of Artisans Service Quality and Customer Satisfaction in the North East of Nigeria" has been carried out by me in the Department of Business Administration. The information derived from literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree or diploma in this or any other institution.

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CERTIFICATION

This thesis entitled "Application of SERVQUAL Model to the Measurement of Artisans Service Quality and Customer Satisfaction in the North East of Nigeria" by Martin Balasa IDRIS meets the regulations governing the Award of the Degree of Master of Science in Business Administration of Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

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ABSTRACT

This study investigated artisans' service quality and customer satisfaction using SERVQUAL model. The study is necessitated by the lack of empirical evidence on the services of artisans and the integrity and reliability problems customer pass through in the hands of artisans in the North East of Nigeria. Survey design was adopted for the study. Data were analysed using paired t- test and regression analysis to test the three hypotheses of the study. The results showed that SERVQUAL dimensions can measure customer satisfaction. Tangibility, Responsiveness, Assurance and Empathy dimensions have a strong positive predictive power on satisfaction in the North Eats of Nigeria. The result further show that reliability dimension fail to show any significant impact on customer satisfaction in the North East of Nigeria, and this is attributed to integrity and reliability problems customers pass through in the hands of artisans. The study further shows that there is a statistically significant difference between the core dimension of service quality and satisfaction. It is concluded that SERVQUAL model is a good measure of artisans' service quality and customer satisfaction in the North East of Nigeria. The measurement can be used to close the gap between customers' perceptions and expectations with the services of artisans in the North East of Nigeria. It is recommended that Artisans need to revamp their prevailing image on reliability dimension, and the measurement of service quality be repeated from time to time by artisans for continuous service improvement.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business and hence grow. It is very important for companies to know how to measure these constructs from the consumers 'perspective in order to better understand their needs and hence satisfy them. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention. With the advent of technology, businesses are confronted with demanding and knowledgeable customers. Many researchers (Geetika, 2010; Ravichandran, Mai, Tamil and Prabhakaran 2010; and Siddique, Karim and Lutfor, 2011) have established that service quality can bring to organizations lasting competitive advantage. The quality of service can be the difference between success and failure in service firms. Service quality and customer satisfaction have become the main concern of service organizations in a globally increasing competition for customers today (Kotler, 2004). Contemporary business services are inevitably driven to examine their service delivery process critically. The focus of such external analysis is ultimately about customer satisfaction, and how bottom-line results can be actualised through quality delivery of services to customers via flawless interface platforms.

The concept of consumer satisfaction occupies a central position in marketing thought and practices. Market-oriented industries and organisations thrive with the satisfaction of their customers and thus view customer satisfaction as their life line (Centre for the Study of Social

Policy, 2007). Satisfaction is a major outcome of marketing activities. An outcome of customer satisfaction assessment helps in improving the quality, price and service of production offerings.

The need to translate the philosophical statement of the marketing concept into pragmatic operational guidelines has directed attention to the development and measurement of consumer satisfaction. In the early 1970s, consumer satisfaction began to emerge as a legitimate field of enquiry. The US Department of Agriculture's index of consumer satisfaction was the first study to report direct information on consumer satisfaction to policy markers. Both Olshavsky and Miller (1972) and Anderson(1973) explain disconfirmed expectancies and their influence on product performance ratings. These two studies along with Carbozo's experiment form the foundation for much later theory testing and experimental research (Churchil & Suprenant 1982).

Since the early 1970s the volume of consumer satisfaction research has been impressive. Numerous theoretical structures have been proposed to examine the antecedent of satisfaction and develop meaningful measures of the construct. Measuring the quality of a service can be a very difficult exercise. Unlike tangible product where there are specific specifications such as length, depth, width, weight and colour, a service can have numerous intangible or qualitative specifications. In addition, there are expectations of the customer with regards to service, which can vary considerably based on a range of factors such as prior experience, personal needs and what other people may have told them.

The SERVQUAL model was proposed by Parasuraman, Zeithaml and Berry in 1985 with the objective of providing a generic instrument for measuring service quality across a broad range of

service categories and disciplines (Caruana, Albert , 2000). SERVQUAL model represents service quality as the discrepancy between a customer's expectations of service offering and the customer's perceptions of the service received (Parasuraman, Zeithaml and Berry in 1985). This makes it an attitude measure. What this model strives to measure exactly is the consumer perception of the service quality which depends on the size of the gap between expected service and perceived service which in turn, depends on the gaps under the control of the service provider such as delivery of service, marketing, (Parasuraman et al., 1985). This measurement of service quality is based on both on how consumer evaluates the service delivery process and the outcome of the service, (Parasuraman et al., 1985). A good service quality is considered as one which meets or exceeds consumer's expectation of the service (Parasuraman et al., 1985).The SERVQUAL model was made of ten dimensions of service quality when created; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding the customer, and access, Parasuraman et al., (1985)but later on these dimensions were reduced to five because some dimensions were overlapping (communication, credibility, security, competence, courtesy, understanding customers and access) and they included, Tangibles- physical facilities, equipments, and staff appearance; Reliability- ability to perform the promised service dependably and accurately; Responsiveness- willingness to help customers and provide prompt service; Assurance- knowledge and courtesy of employees and their ability to inspire trust and confidence; Empathy- caring, individual attention the firm provides its customers (Parasuraman et al., 1988).

These dimensions mainly focus on the human aspects of service delivery (responsiveness, reliability, assurance, and empathy) and the tangibles of service. It is recommended that the SERVQUAL model is a good scale to use when measuring service quality.

Customers have feelings called experience that need to be assessed and the outcome utilised in order to provide better services and a secure future for the business. It is important to introduce effective system of periodic assessment of customer perceptions on artisan's service performance and to determine their level of service satisfaction. It is hoped that this study will form a basis for a system for assessing customer perceptions on artisan services in North East states of Nigeria

1.2 Statement of the Problem

There have been investigations into service quality and customer satisfaction relationship using SERVQUAL models in many countries: in Greece, Pantouvakis , Chloumodis and Dimas,(2011) report that SERVQUAL model is a valid instrument for measuring service quality in passenger shipping; in Iran, Meybodi, Alireza and Rajabipoor,(2012) researched into service quality of brokerage offices ; in Italy, Chiabai, Rocca and Chiarullo (2011) applied SERVQUAL model in a cultural setting to study Web-Services; in Pakistan, Malik, Naeem and Arif (2011) assessed service quality in banks using SERVQUAL Model. Most of these studies acknowledged the ability of SERVQUAL Model to measure service quality and found that not all the dimensions of SERVQUAL have their role in boosting the satisfaction level of customers. In Nigeria, not many of SERVQUAL model application have taken place, particularly, in the North East of Nigeria. The few reported studies are those applied on Ports. The first attempt was done by Ungboma in 2004. There is however, a dart of empirical studies on SERVQUAL model application in the North East, and there are wide ranges of services that need the tool of SERVQUAL model to measure customer satisfaction in the region. One of such services is the artisan service. There is, therefore, the need to empirically measure service delivery of artisans in North East of Nigeria.

Considering the contribution of artisans to the economic growth of Nigeria, Governments (Federal, State and Local) have seen artisan trades as a window for job creation for the teaming youths. There is need therefore, to know, empirically, how and to what extent the services of these artisans satisfy or dissatisfy the customers.

1.3 Research Questions

As result of the above problems, this research intends to answer the following questions:

i. To what extent are customers satisfied with the service quality provided by artisans in North East of Nigeria?
ii. To what extent can SERVQUAL dimensions measure customers' satisfaction or dissatisfaction with artisans' service quality in North East of Nigeria?
iii. Are there significant differences between expectations of core service dimension of service quality and artisans' customer satisfaction in North East of Nigeria?

1.4 Objectives of the Study

The main aim of the study is to examine the application of SERVQUAL model to determine customer satisfaction with artisans' service quality. The specific objectives are:

i. To assess the level of customer satisfaction with artisans' service quality in North East of Nigeria,
ii. To establish how SERVQUAL dimensions can measure customers' satisfaction or dissatisfaction with artisans' service quality in North East of Nigeria,
iii. To evaluate the differences between expectations of core SERVQUAL dimension of artisans' service quality and satisfaction in North East of Nigeria.

1.5 Statement of Hypotheses

The following hypotheses have been formulated in null form:

Ho_1 There is no significant difference between the level of expectations and perceptions of customers of artisans' services quality in North East of Nigeria.

Ho_2 SERVQUAL dimensions are not significant predictors of customer satisfaction in North East of Nigeria.

Ho_3 There is no significant difference between expectations of core service dimension and customer satisfaction in North East of Nigeria.

1.6 Scope

'Customers' in this study is limited to individuals and not institutions that patronize artisan trades of auto mechanics, bricklayers and tailors. The study covers the period between 2005 and 2012. This is the period that governments (federal and states) started implementing skills acquisition and poverty alleviation in artisan trades as a component of democratic dividend.

1.7 Limitations of the Study

Similar to other studies, this research is not free from limiting factors in its entirety. They include: finance, inadequate current journal materials and others from the area of study especially on Nigeria.

1.8 Significance of the Study

Research in service quality of artisans has become particularly important because of many reasons. Firstly, there is lack of knowledge and research on service quality in the study area, and we cannot rely on newspapers reports about traumas customers are passing through in the hands

of artisans in North Eastern Nigeria (Abati 2007). Secondly, in building and construction industry alone, artisans make about nine billion naira yearly (Opala, 2011). Thirdly, consequent on the foregoing, a number of foreign artisans have set up their shops in the country. This is also facilitated by the Economic Community of West African States' (ECOWAS) policy of free movement within cooperating states. This implies increase competition within domestic artisans and from foreign artisans. Hence, the way out is for artisans in North East of Nigeria to make service quality their differentiating factor in order to satisfy customers and outsmart the competition.

The study therefore will be of significance to artisans, policy makers and customers. To artisans, the findings and results of this study will provide a more reliable scientific measure and perspective for describing and evaluating the level of customer satisfaction with the services they deliver. It will primarily uncover dimensions of service quality that customers consider as important. This will provide empirical support for management strategic decisions in several critical areas of their operations. Above all, it will also provide a justifiable valid and reliable guide to designing workable service delivery improvement strategies. Thus, creating and delivering customer value, achieving customer satisfaction and loyalty, building long-term mutually beneficial relationship with profitable customers and achieving sustainable business in North East of Nigeria.

And to policy makers like government agencies such as the Agency for Poverty Alleviation and National Directorate of Employment (NDE), the findings and results of this study will provide

invaluable insights and more reliable guide to enriching the course content of the skill acquisition program of North-Eastern states' government.

The services of Customers of artisans are not left out; this study is an open gate for them to provide useful suggestions to the improvement in service delivery of artisans. Since there is no empirical documentation on this study especially in North East of Nigeria, this work therefore, will form the foundation for empirical studies in the subject area.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter reviews the works of other researchers under concept of customer satisfaction, Determinants of Customer Satisfaction, Benefits of Customer Satisfaction, Empirical reviews on Service Quality, SERVQUAL model, Artisans' Service and Theoretical Framework.

2.2 The Concept of Customer Satisfaction

Kotler and Armstrong (2004) define customer satisfaction as "the extent to which a product perceived performance matches a buyer's expectations.' That is, if the products performance falls short of expectation, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectation, the customer is highly satisfied or delighted. Bruhn and Scope (2003) looked at customer satisfaction as an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the service provider has been fulfilled. Kanji and Moura, (2002) view satisfaction as pleasure and delight.

In this era of competition, customer satisfaction has achieved higher level of significance in practitioners' and researchers' mind alike especially in service industry (Malik, Naeem &Arif, 2011). It is essential for the success of any business to satisfy customers and thoroughly understand their needs. Addressing customer needs also is the basis of all quality management programmes. Customer satisfaction – secured through high quality products and services which meet customer needs and which provide value for money – are seen as essential for survival and

this has attracted much attention in recent years (Wisniewski, and Mik, 1999; Ranaweera & Prabhu, 2003; Homburg, Koschate and Hoyer 2006; Luo and Homburg 2007; Zaim, Turkyilmaz, Tarim, Ucar, and Akkas, 2010). If their customers are unhappy, industry knows that they are unlikely to survive. If the customers are happy, the use of their products and services and the likelihood of greater profits increase (Centre for the Study of Social Policy, 2007). In his study of retail banking in Bangladesh, Siddiqi, (2010), found a positive correlation between customer satisfaction and service quality. It means that as banks' service quality increases, customer satisfaction also increases. The key is to match customer expectations with company performance. Smart companies aim to delight customers by promising only what they can deliver, than delivering more than promised. Satisfied customers make repeat purchases and tell others about their good experiences with the product.

2.2 Determinants of Customer Satisfaction

Customer satisfaction is a state in which a customer's perceived experience meets or exceeds his expectations. There is an agreement among major consumer satisfaction researchers that expectation and perception play prime roles in determining satisfaction.

2.2.1 Customer Expectation

According to Oliver (1981), "expectations are consumer-defined probabilities of the occurrence of positive and negative events if the consumer engages in some behaviour". Swan and Trawick (1980) and Prakash (1984) looked at it as an "estimates of anticipated performance level". Customer expectations are "believes about service delivery that serve as standard or reference points against which performance is judged" (Zeithaml, Berry, and Parasuraman, 1993; Cronin and Taylor, 1992; Olson and Dover, 1979). But McKinny, Yoon, and Zahedi (2002) see it

differently, that it is customer's partial believes about a product". It is partial because the product's performance can either be above or below his believe. In all, customer expectation is a reflection of believes, desires, hopes and wishes of a consumer concerning a service.

Expectation plays an important role in the satisfaction formation. The extent to which a product or service fulfills a customer's need and desire may play an important role in forming feelings of satisfaction because of the impact of confirmation or disconfirmation on satisfaction. Oliver (1977) found a significant and positive relationship between initial expectation and consumer satisfaction and dissatisfaction, when he used a car as the sample product in the study of expectation on post-purchased product satisfaction. Consumers expect to be given quality products and services. As such, companies try to offer quality products and services.

It is also apparent that different types of expectations are used as a comparative standard for the evaluation of service quality and customer satisfaction (Direktor Ebru , 2007). In their own contributions, Parasuraman, Zeithaml, and Berry (1992) state that the only criteria that counts in evaluating service quality is defined by the customer. So they identified ten criteria namely reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangibles. They later reduced them to five to include reliability, assurance, tangibility, empathy and responsiveness. In their separate efforts, Mittal and Lasser (1996), Glaliano and Hathcote (1994), Dew and Karwan (1994) and Carman (1990) also spotted personalization, reliability, tangibles, personal attention and convenience, knowing / understanding, conviviality and tangibles respectively as reference points. Some of these criteria are in agreement with that of Parasuraman, Zeithaml and Berry (1985). Othman and Owen

(2001) introduce a dimension called compliance for Islamic bank service quality. This dimension includes several items such as run on Islamic laws and principles, no interest paid nor taken on savings and loans, provision of Islamic products and services and provision of profit sharing and products, that are directly related to Islamic laws and principles. Mugabe and Mutuwa (2009) highlight a number of service attributes which customers expect from Water Corporation in Uganda. These include supply reliability, sufficient supply pressure, good quality water, timely and accurate bills, responsiveness to general inquiries, responsiveness in resolving complaints, responsiveness in effecting new connections, customer care (valuing and treating them well), convenience of bill payment process, regular information updates regarding services, and good office ambience.

However, literatures in service quality assessment have come to terms with the five dimensions of customer expectation. Therefore, in his work, Gunawarden, (2010) structured them into three

i. Physical elements-Tangibles
ii. Outcome – Reliability
iii. Process related – access, empathy, assurance among others.

Davidow and Uttal (1989) identified desired service, zone of tolerance and adequate service as the levels of customer expectation. Zeithaml, Berry & Parasuraman (1993) also advocate of desired service, adequate service, and predicted service. This implies that customers change their focus on dimension of service over time (Gunawarden 2010). For a variety of reasons it may be impractical to seek to exceed customer expectations. It may be too costly in terms of the required resources, some expectations may not be realistically achievable, and expectations may have risen over time. However, information on levels of customer expectations can help managers comes to terms with what customers actually expect of a particular service (Account commission

for Scothland, 1999). Therefore, without a knowledge of customers' needs and expectations there can be no true customer satisfaction (Thiagarajan and Zairi, 1997) Therefore, perceived service quality is viewed as the difference between consumers' perceptions and expectations for the service provided. In order to keep expectations from rising, organizations have to perform services properly from the first time (Parasuraman, Zeithaml, and Berry, 1988). Thus, customer expectations for the service provided are likely to rise when the service is not discharged as promised. Thus, service providers can increase customer satisfaction by decreasing customer expectations.

2.2.2 Customer Perception

According to Ameen and Arshad (2011) perceptions are realities which represent actual situations of organisations services. In the view of Verma (2004), it is the core of experienced service. Perception is a feedback from consumers. Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction (Ameen and Arshad, 2011; Clemes, Gan, Kao and Choong, 2008).

Customer satisfaction is determined by the customers' perceptions and expectations and it provides some useful insights for organizations to develop their marketing strategies (Gocek, Kursun and Beceren, 2007). Previous studies suggest that customer's perceived service quality highly influences the level of satisfaction of the customer with the relationship (Halimi, Chavosh, Choshalyc, Salehi and Pourabedin, 2011). The factors that form users' perception were investigated by Lily and Usherwood, (2000). They found that "user's experience, past experience, language and present motivational state or goals or goals of the future influence our

perception of the present. Clemes, Gan, Kao and Choong(2008), stated that perception of service quality is multidimensional and the dimensions are industry – specific. As an outcome of their research in international air travel they identified seven dimensions of perceived service quality. These dimensions include timeliness, assurance, convenience, helpfulness, comfort, meals, safety and security. The findings reveal that these seven dimensions are positively related to perceive service quality in international air travel and of these dimensions, safety and security is the most important dimension. In railway platform Geetika (2010) found out that refreshment and behavioural factors are the most important. Iwarere and Fakokunde (2011) observed out that sales patronage of fast food operators is positively influenced by product price. Reviewed literature also indicated that trust, customer service, customer's income, price of products or services and security are more important in encouraging people to purchase on line (Azadafar, shahbazi and Teimouri, 2011). In banking, assurance has been found by Malik, Naeem and Arif (2011), as a favourable perception of service quality.

High level of quality service has become the selling point to attract customer's attention and is the most important driver of customer's satisfaction. Confirming this in air travel, Chen, Tseng and Lin (2011) stated that airlines competitive advantage lies in service quality perceived by customers.

Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction. Satisfied customers provide recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums (Reichheld, 1996).

2.3 Benefits of Customer Satisfaction

It has been identified that customer satisfaction is a fundamental marketing construct (Oliver 1999). In the past, it was unpopular and unaccepted because companies thought it was more important to gain new customers than retain the existing ones. However, in this present decade, companies have gained better understanding of the importance of customer satisfaction and adopted it as a high priority operational goal (Adbeniya, Zaeim and Hakimi, 2011). Customer's satisfaction leads to increase sales, profitability, customer retention, repurchase and positive word-of-mouth. Kotler and Armstrong (2004) explained that satisfied customers are more likely to be loyal customers, and loyal customers are more likely to give the company a larger share of their business.

2.3.1 Customer loyalty and retention

Marketing scholars emphasize the influence of customer satisfaction on loyalty (Fornell et al. 1996; Mittal and Kamakura, 2001). Customer loyalty is linked with the repeat business. Thus, a customer is loyal when he is frequently repurchasing a product or service from a particular provider. For the service industry, the cost of developing a new customer is at least 5 to 9 times the cost to maintain an old customer. If the customer loyalty can be increased 5% effectively, then 25% -85% profit can be increased (Raphel and Raphel, 1995). Oliver, cited in Kotler, (2000), defines loyalty as "A deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behaviour". Bitner and Zeithaml (2003) look at service loyalty as a specific attitude to continue in an exchange relationship based on past experiences. Loyalty is often interpreted as actual retention, which is a cornerstone of customer relationship management

(Gustafsson, Johnson and Roos, 2005). Anderson and Jacobsen (2000) said customer's loyalty is actually the result of an organisation creating a benefit for a customer so that they will maintain or increase their purchases from the organisation.

The perceived value from the product and the service affects a customer's judgments about his/her satisfaction or loyalty with the product or the service. The significance of customer loyalty is that it is closely related to the company's continued survival and to a strong future growth (Fornell, 1992). Customers that are very satisfied with a company are very likely to remain with that company (Caruna, 2002). This leads to future revenue for the company. It is now a widely accepted business theory that customer retention optimizes profitability. Also, the cost of acquiring new customers is higher than the cost of retaining existing ones. Therefore, the aim of a service company is to satisfy their customers in order to stimulate them to remain and to repeat their service purchase.

Research results available show a strong relationship between customer satisfaction and loyalty. Caruna(2002) reported that customer satisfaction does play a mediating role in the effect of service quality on service loyalty. Consistent with Caruna's finding, Mohktar and Maiyaki and Noor (2011) also reported that customer satisfaction significantly affect the level of customer loyalty of mobile phone users in Malaysia. Studying customer satisfaction in online and offline environment, Shankar,Venkatesh, Smith and Rangaswamy (2002), Singh (2006) found that loyalty and satisfaction have a reciprocal relationship such that each positively reinforces the other, and this relationship between overall satisfaction and loyalty is further strengthened online. These research outcomes are agreeable.

2.3.2 Positive word-of-mouth.

Antreas, Spiros and Vlassis, (2001) found that there is a direct relationship between customer satisfaction and word-of–mouth. Satisfied customers are most likely to share their experiences with other people, in fact, as many as perhaps five or six people. Similarly, dissatisfied customers are more likely to tell another ten people of their unfortunate experience. These are true sayings but quick to add that those figures are even less. What if an opinion leader, like a lecturer, is dissatisfied with a service? In a class of one hundred, students, whatever he says concerning a service will turn away the hearts of many from such a service.

2.3.3 Profitability

Söderlund and Vilgon (1999) found that there is only a weak and non-significant direct link between customer satisfaction and profitability. However, current research results contradict this finding. Silvestro,Rhian and Low, Tse How (2007) and Singh(2006) found that customer satisfaction was strongly correlated with profitability. Agreeing with the foregoing, Linnell, (2006) states that as satisfaction levels drop loyalty drops faster!

Coldwell (2001) conducted a statistical analysis of customer satisfaction data encompassing the findings of over 20,000 customer surveys conducted in 40 countries by InfoQuest, and concluded that:

i. A totally satisfied customer contributes 2.6 times as much revenue to a company somewhat satisfied customer.
ii. A totally satisfied customer contributes 17 times as much revenue as a somewhat dissatisfied customer.

iii. A totally dissatisfied customer decreases revenue at a rate equal to 1.8 times what a totally satisfied customer contributes to a business.

Clarke (2001) observes that the notion of customer loyalty may appear at first sight to be outmoded in the era of the Internet, when customers are able to explore and evaluate competing alternatives as well as checking reports from others – at the touch of a button. Yet the evidence shows that the old rules of successful and profitable management still hold good: customer retention is still a key to long-term profits while on the other side of the coin there is a high cost-penalty to low loyalty. This is an agreeable statement. It should be noted that even with the online business there are preferred sites that give satisfaction and customers do stick to them any time they are online. Artisans' service should be provided in such a way that profitability is enhanced.

2.4Service Quality

What is central in customer satisfaction studies is the service quality delivered to the customer. The customer takes decision based on the quality of service he experiences. The most common definition of service quality is the comparison customers make between their expectations and perceptions of the received service (Parasuraman *et al*. 1988; Gronroos, 1982).

Quality is a multi-dimensional concept. Parasuraman *et al* (1985) developed a list of ten determinants of service quality as a result of their focus group studies with service providers and customers: access, communication, competence, courtesy, credibility, security, understanding, reliability, tangibles and responsiveness. But were quick to point out that "although the relative importance of the categories would vary from one service industry to the next, they believe the

determinants of service quality in most (if not all) consumer service industries are included in this list" (Johnston, 1995).

In the next phase of their research, Berry *et al.* (1985) found a high degree of correlation between, communication, competence, courtesy, credibility and security, on the one hand, and between access and understanding on the other. They created the two broad dimensions of assurance and empathy, that is, five consolidated dimensions and used these dimensions– tangibles, reliability, responsiveness, assurance and empathy– as the basis for their service quality measurement instrument-SERVQUAL (Parasuraman *et al.*, 1988; Zeithaml *et al.*, 1990). They reported further that, regardless of the service being studied, reliability was the most important dimension, followed by responsiveness, assurance and empathy. The intangibles were of least concern to service customers. This study elicited a lot of researches and criticisms (Finn and Lamb, 1991; Cronin and Taylor, 1992). A lot of later researches confirm the predictors presented by Parasuraman,*et al* (1985).

2.5 Review of Empirical studies on Service Quality(SERVQUAL)

Kumar,Kee and Manshor,(2009) used the SERVQUAL model in a research to determine the relative importance of critical factors in delivering service quality of banks in Malaysia. They modified the SERVQUAL model and considered six dimensions; tangibility, reliability, responsiveness, assurance, empathy and convenience and these consist of 26 statements. They considered convenience because it is an important determinant of satisfaction for banking customers in Malaysia and contributes very highly in the customers' appreciation of the quality of services offered by the bank. The respondents are asked questions based on the 26 statements

and they seek to know about their expectations and experience. They carried this study on banking customers regardless neither of which bank you use nor how you do your transactions, could be domestically, internationally among others. After they carried out their study they realized that there are four critical factors; tangibility, reliability, convenience and competence. These variables had significant differences between expectations and perceptions with tangibility having the smallest gap and convenience has the largest gap. They end up with the recommendation that banks need to be more competent in delivering their services and fulfilling the assurance of customers and providing the banking services more conveniently.

Curry and Sinclair, (2002) in an attempt to assess the quality of physiotherapy services used the SERVQUAL model and three physiotherapy services in Dundee, Scotland. They considered the ten original criteria for evaluation and combined them into five; tangibles, reliability, responsiveness, assurance (including competence, courtesy, credibility, and security) and empathy (including access, communication, and understanding). The quality gap is measured with these five dimensions with the application of an adaptable 22item survey instruments. The survey involves questions relating to customers expectations and perceptions. They sought to measure five gaps developed by Parasuraman et al., (1985). They found out that the services were highly appreciated by customers even though they realised that the perception gaps were slightly negative and the services could be improved. Their studies proved that assurance and empathy were very important in their research.

Badri,Abdulla and Al- Madani (2005) made an assessment and application of the SERVQUAL model in measuring service quality in information technology centre. For their research gap they used a larger sample which also differs from other studies that addressed the dimensionality problem of the IT centre-adapted SERVQUAL instruments. The second gap was to identify the gaps in service quality in the IT centres in the three institutions of higher education in the United Arab Emirates. Their findings showed that there was an inadequacy of dimensions for a perfect fit. On the other hand, based on their feedback, respondents felt that SERVQUAL is a useful indicator for IT center service quality in institutions of higher education.

Negi, (2009) used the seven modified dimensions of SERVQUAL, namely tangibles, reliability, responsiveness, empathy, assurance, network aspect, and convenience to measure customers' perceptions and expectations of mobile telecommunications services by drawing a sample of 220 respondents using stratified random sampling. Overall service quality of mobile communications was perceived to be as below average by over half (52.7 percent) of the respondents, followed by less than one-third (28 percent) who mentioned it as average, and about one-fifth (19.3 percent) as above average. It was found out that reliability, empathy and network quality proved to be significantly effective in contributing to overall service quality and overall customer satisfaction with mobile services.

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Akan, (1995) investigated the elements which contribute to service quality for customers of the hotel industry in Istanbul. He examines whether the quality dimensions included in the SERVQUAL model apply in an international environment, specifically in Turkey. Also searches

for additional dimensions, identified by customers, which should be included in the service quality construct. He further measures the level of importance of each specific dimension for the users of hotel services in Turkey and found out that competence and courtesy combined with assurance where most important attributes influencing the perception of quality.

Ramseook-Munhurrun, Lukea-Bhiwajee and Naido.(2010) in Mauritius, used a modified SERVQUAL model with a sample size of 250. Descriptive statistics analysis was used to measure respondents' expectation and perception scores. Paired t-test was carried out to test the significant difference between the two means of expectations and perceptions. They found three service quality dimensions: assurance - empathy, reliability -responsiveness and tangibles to be core dimensions in the call centre industry in Mauritius. Regression results showed that employee satisfaction was best predicted by tangibles and intentions to stay and willingness to recommend are best predicted by the reliability-responsiveness dimension.

In his study of retail banking in Bangladah, Siddiqi (2010) found a positive correlation between satisfaction and service quality attributes of tangibles, reliability, responsiveness, assurance and empathy. A medium positive correlation was found between tangibility and customer satisfaction. It means that as bank' tangibility increases customer satisfaction also increases. Reliability and customer satisfaction has medium positive correlation. This positive relationship means that as bank employee' performance and reliability increase, customer satisfaction also increases. Medium positive correlation was found between responsiveness and customer satisfaction. It means that as the willingness and ability of bank employees increase customer satisfaction also increases. There was a large positive correlation between assurance and

customer satisfaction. This shows that as the assurance from bank employee's increases customer satisfaction also increases. Empathy and customer satisfaction has large positive correlation. This indicates that as the customer and employee interaction increase, customer satisfaction also increases.

Jun and Cal, (2001); Annamalah, Munusamy, Chelliah, Suleiman and Pandian (2011), Siddique, Karim, and Rahna (2011), found reliability, courtesy, competence, credibility, access, communication, understanding, responsiveness, collaboration and continuous improvement to be key predictors of service quality in internet banking. The first eight of the determinants are in line with that of Parasuraman et al as far back as 1985, when the internet was not even a global issue. This is a window for researches like this to test the applicability of these proxies of service quality on artisans' services in North East of Nigeria. Another observation about this finding is that reliability and responsiveness are rated as the most important determinant just as pointed out by Parasuraman et al (1985). Collaboration and continuous improvement are additional findings. A customer may bear with a service of a company when he sees that there is hope for improvement. This agrees with Tolerance Zone of Berry and Parasuraman (1991). Tolerance zone is a range of service performance that the customer considers satisfactory. The importance of the zone of tolerance is that customers may accept variation within a range of performance and any increase in performance within this area will only have a marginal effect on perceptions (Strandvik, 1994).

In his study titled 'Measuring Service Quality Model: a case study of e-retailing in Iran' Saidat (2008), reported that all of the service quality factors are important. The "Access is fast" is the most important factor among the others and respondents are not satisfied with current connection

speed although they are fine with extra services. Tangibility was rated as the most important dimension followed by assurance, reliability, responsiveness and empathy.

According to Levesque and McDougall (1996), competitive interest rate is one of the important determinants of customer satisfaction in retail banking sector. They also found that a good "employee customer" relationship can increase the satisfaction level, and pointed out that problem– recovery is indeed important to maintain the customer satisfaction. However, the result did not confirm that satisfactory problem-recovery can increase satisfaction. At least, it can maintain the satisfaction level. They concluded that competitiveness and convenience of the banks are two important determinants of customer satisfaction.

Johnston, (1995) made the following conclusions about the determinant of service quality in banks.

i. Some determinants of quality predominate over others.
ii. For the personal customers of the bank, the main sources of satisfaction are attentiveness, responsiveness, care and friendliness. The main sources of dissatisfaction are integrity, reliability, responsiveness, availability and functionality.
iii. The sources of dissatisfaction are not necessarily the obverse of the sources of satisfaction.
iv. The intangible aspects of the staff-customer interface have significant effects, both negative and positive, on service quality.
v. Responsiveness is a crucial determinant of quality, as it is a key component in providing satisfaction and the lack of it is a major source of dissatisfaction.

vi. Reliability is predominantly a source of dissatisfaction not satisfaction.

These conclusions cannot be left without some thoughtful observations. The first conclusion is in line with the verified works of Parasuraman et al, (1985), in which they ranked the predictors such that reliability and responsiveness as the most important determinants. But Verma (2004), in his research findings on the "Relative Importance of Service Quality Dimensions: a Multisectoral Study", found that all the service quality dimensions are equally important as no proper order of their importance could be established. Secondly, that the nature of service does not seem to have a role in establishing an order of importance of the dimensions. So this research should be able to investigate the most important dimensions of artisan's service quality.

There is a reservation to the second conclusion. This is because it is the inadequacy or absence of a feature in a service perceived by the customer that causes dissatisfaction, not that there are some are classified as satisfiers and others dissatisfiers. The last conclusion is contradicted by the later research of Smith, (2007). He pointed out that reliability be treated as the important service feature in order to enhance customer service. Consistent with this finding, Tian and Wang, (2010), found that "reliability and value are the primary indicators of customer satisfaction.

However, Lai (2004); Arasli et al., (2005); Baumann et al., (2007); Mengi (2009); Zaim et al., (2010) and Kumar et al., (2010) found that tangibles are not related to customer satisfaction and Ahmed et al. (2010) found that empathy is negatively related to customer satisfaction. It is hoped that the current research will also contribute to the understanding of which dimensions of the service quality are predictors and which are of priority to artisan customers.

A number of other authors have also postulated their own determinants of service quality, though in some cases they appear to have been based on Berry *et al.*'s (1985) well publicized work (Johnston,1995). Walker (1990) suggests that the key determinants are product reliability, a quality environment and delivery systems that work together with good personal service – staff attitude, knowledge and skills. Lehtinen and Lehtinen (1982) define three dimensions of service quality, namely – physical quality, interactive quality and corporate quality. Similarly Gronroos (1982), argues that service quality comprise of technical quality, functional quality and corporate image. Grönroos (1990) postulates six criteria of perceived good service quality: professionalism and skills; attitudes and behaviour; accessibility and flexibility; reliability and trustworthiness; recovery; reputation and credibility. Albrecht and Zemke (1985) suggest care and concern, spontaneity, problem solving and recovery. Armistead (1990) split the dimensions into "firm" and "soft". The *firm* dimensions are time (including availability, waiting time and responsiveness), fault freeness (including physical items, information and advice) and flexibility (ability to recover from mistakes, to customize the service or add additional services). The *soft* dimensions are style (attitude of staff, accessibility of staff and ambience), steering (the degree to which customers feel are in control of their own destiny) and safety (trust, security and confidentiality).

It is evident from literatures that the predictors of service quality (otherwise known as SERVQUAL dimensions) uncovered by Parasuraman, et al., (1985; 1991), are popular for measuring customer service satisfaction. An understanding of the SERVQUAL model would be of value.

2.6 Artisans' Service and Customer Satisfaction

According to Ahimsatrust (2011) an artisan is a person who uses hand skills and natural resources to earn a sustainable and eco-friendly livelihood. Examples are automobiles, mechanics, bricklayers, plumbers, electricians, panel beaters, tailors, and welders. The term is also used to refer to the craft of hand making food products, such as bread, beverage and cheese (Eneh, 2010). Artisans are described as the engine of growth in almost every nation and sector of the economy. In building construction industry (in Nigeria) artisans make about an estimated nine hundred billion Naira (N900 bn) yearly (Opala, 2011).

Awolesi,(2012)investigated whether quality of service of the construction professionals in Nigeria is influenced by the level of professional fees receivable for services rendered hence their resource management role using SERVQUAL, found that generally, service performance of construction professionals is below client's expectation. Responsiveness is considered to be most important variable by the clients while Reliability is favoured by the construction professionals.

Islam, Khadem and Alanddin (2011) Study entitled the relationship between service quality and customer satisfaction in the fashion houses in Bangladesh ". This study aimed to identify the impact of the level of quality service in customer satisfaction and the dimensions of the service quality was represented by (reliability) response; emphasis and confidence; accessibility; knowing customers. The study found an association between customers and knowing customers, to lead the competition in this area. The study found a link between quality of service and customer satisfaction, and that it have a significant impact in improving the level of customer

satisfaction. The study recommended a focus on reliability and customer knowledge in order to improve the competitive position of the sector, in order to ensure customer loyalty, and continued success in the future.

Plooy, Jager and Zyl (2012) focuses on the service delivery of small grocery retail stores operating in the informal sector in Gauteng. The study specifically aimed to determine whether a sample of customers is in fact satisfied with the service quality delivery by these types of informal stores. Furthermore, the study aimed to identify service quality dimensions that help describe perceived levels of service quality, as well as the intention to shop at the informal retailers in future. Issues regarding customer care and service quality in the context of small firms are also investigated**.** It was found that 'empathy', 'tangibility', 'reliability' and 'assurance' were considered to be the main drivers of perceived levels of service quality among shoppers.

Naik, Gantasala and Prabhakar (2010)used SERVQUAL to analyze the gap between perceptions and expectations of the customer with the service at retail units in the South Indian state of Andhra Pradesh. Customer Satisfaction level is assessed for the services offered at selected retail units in the city of Hyderabad. Five dimensions in service quality (servqual), tangibility, reliability, responsiveness, empathy, and assurance have been considered for the empirical research. The research methodology was a survey. Result of research showed that services offered by retail units have positive impact and are significant in building customer satisfaction. Findings of the empirical research reiterate the point of view that Service Quality dimensions are crucial for customer satisfaction in retailing.

Kwamikarkar and yeboah (2003) Examine Micro and Small Enterprises (MSEs) expectations of service rendered by the National Board Small Scale Industries (NBSSI) in the Cape Coast Metropolis found that the services rendered by National Board Small Scale Industries did not meet the expectations of Micro and Small Enterprises expectations, and that reliability constitutes the most deficient service faced by the (MSEs) in the Cape Coast Metropolis. Tangibility is rated most important dimension.

Suzana, Raspour and Segaric (2010). Examine restaurant performance. The empirical research was conducted using primary data. Descriptive, bivariate and multivariate statistical analyses were conducted. They found that expectations scores are higher than perceptions scores, which indicate low level of service quality.

Wong, Lau and Lau (2012) measured Customer Service Quality of Luxury Fashion Brands in Hong Kong. Retail Service Quality System (RSQS) is applied for measuring retail service quality of luxury fashion brands in Hong Kong. They found that reliability and personal interaction are perceived as the worst parts of service delivered by luxury fashion retailers.

Akinyele (2010) examined the relationship between customer satisfaction, service quality and customer's re-patronage intentions in the context of restaurant industry in Nigeria. The respondents were 377 restaurant customers who completed the self-administered questionnaire. Pearson correlation analysis indicated that service quality and customer satisfaction had a direct positive effect on customer's patronage intentions.

Sami Karna (2004) investigated construction in terms of customer satisfaction and quality. Customers were typically satisfied with the contractor's abilities to co-operate and the skills of

contractor's workers and supervisors; Low satisfaction could be found for the items related to quality assurance and handover: workability of handover material and maintenance manual, quality of assignment material, maintenance manual and repair of defects and deficiencies noticed during handover inspection. According to regression analysis factors concerning quality and co-operation have a strong effect on overall satisfaction. Approximately 20% of the respondents were completely satisfied and almost 30% were less than satisfied to the contractor's performance.

Torlak, Uzkurt and Özmen (2010) found significant differences between the service quality dimensions of customers from large supermarkets and customers from small discount stores in Eskisehir, Turkey. Customers from large supermarkets perceived the tangible and store policy dimensions to be more important, while customers from discount stores regarded the interaction with staff personnel as being more significant.

Wongand Sohal (2003) undertook a study in Melbourne, Australia to determine the influence of store staff on customers' loyalty towards retail stores. They compared the retail service quality provided by stores in a country retail district with that provided by stores in a city retail district. A total of 1,261 surveys were administered to shoppers who were leaving a large chain departmental store in Victoria, Australia. The results showed that empathy was the most significant predictor of customer loyalty in the city retail district, while reliability and responsiveness did not contribute significantly to loyalty. In the country retail district, tangibles such as the quality and variety of merchandise offered were the most important determinants, while empathy, responsiveness and assurance played a minor role.

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The artisan trade is under threat of competition both within and outside Nigeria. From within it comes from the government programmes based on the discovery that artisanship and apprenticeship is one of the safest routes out of poverty. So Nigerian governments (federal and states) are placing emphasis on skills acquisition as a component of their poverty eradication programmes. In Taraba state, about 1000 youths were trained to acquire skills in some artisan trades in 2008 as a state policy for alleviating poverty (Kweitaka 2008)..

From outside the country, the threat is coming from the ECOWAS policy of free movement within member states. Opala (2011) reports that Lagos state Vocational Education Board conducted a research and found that there are over one million foreign artisans in the country, mostly from West African countries like Benin Republic, Togo and Ghana, while a sizeable number (3million) of Chinese, India and South Koreans are also operating in the Nigerian construction industry. Thus, Nigeria is losing over $6bn (N900bn) to these foreign artisans. The expatriates' dominance of the Nigerian construction sector is based on the fact that Nigerian artisans had integrity problems. For brick layers, the wage for a day's job is about N3, 000; but these foreign artisans will be willing to do the same job for N1, 500. That is why artisans service quality in Nigeria calls for concern and research.

In a mimeograph, Abati (2007) presented the current condition of artisans service quality:

> *Artisans are responsible for many of the problems in our society - road accidents, and collapsed buildings. Take the poor condition of the vehicles*

> *on our roads. Nigerian mechanics are notorious; many of my friends have now acquired the habit of staying for hours at the mechanics garage to supervise even minor repair works on their cars. You have to be there physically to be sure that the engine oil that you want changed is actually changed and that the damaged plugs are replaced with the new ones you have paid for. If you make the mistake of going away for a few minutes, your extra tyre could be replaced with a bad one; the fuel in your tank could be siphoned off, leaving you with a near empty tank.*

So for Nigerian artisans to take their rightful place in the market, they must address the integrity problems and restore people's confidence in their trades. However, the above is an opinion that has not been empirically tested. Herein is the relevance of the current research, to empirically assess the status and predictors of customer satisfaction in North East Geo-Political Zone of Nigeria.

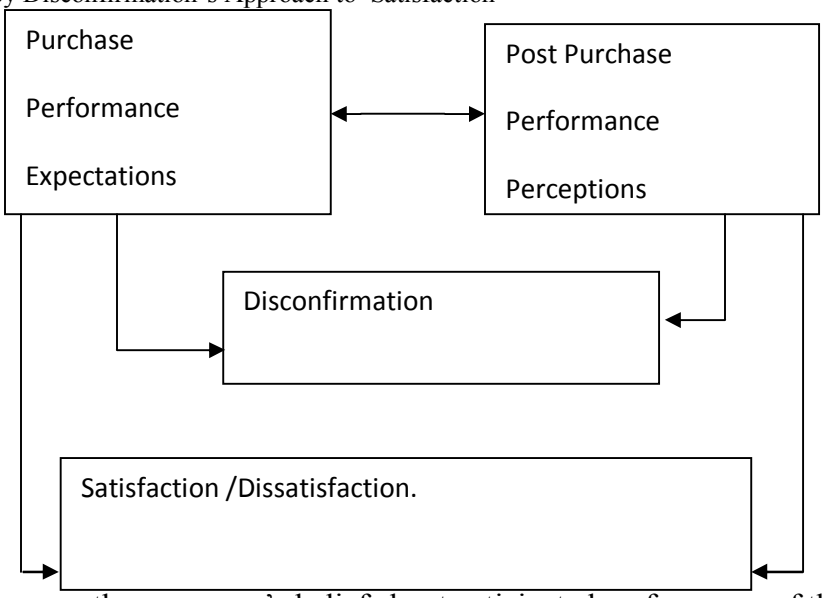
2.6 Theoretical Framework

Given to its importance to marketing strategy, satisfaction has been the subject of consideration among academic and practitioner consumer research. Several theories have been developed for assessing customer satisfaction. The following shall be considered:

2.6.1The Expectancy Disconfirmation with Performance Approach

Although a variety of theories and approaches are used in studying satisfaction, the expectancy disconfirmation with performance approach is the most current formulation (Richards, 1997). It was propounded by Oliver (1997). Basically, this approach views consumer satisfaction as the degree to which a product or service provides a pleasurable level of consumption- related fulfillment. Satisfaction is studied at the level of a single transaction. The figure below shows a more complete view of this approach.

Figure 2: An Expectancy Disconfirmation's Approach to Satisfaction



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Purchase Expectations are the consumer's belief about anticipated performance of the product. Post Purchase Perceptions are the consumer's thoughts about how well the product performed. Disconfirmation refers to the difference between the two. There are three types of disconfirmation. First Positive disconfirmation occurs when product performance is better than expected. This situation is thought to lead to satisfaction or pleasurable level of fulfillment. For example, suppose a consumer expected a Dell computer to be pretty good but not as good as an IBM, after buying and using one, the consumer perceived it to be even better than an IBM. In this case, the consumer's expectations would be positively disconfirmed and the theory would suggest that he or she would be satisfied. Second, negative disconfirmation occurs when product performance is lower than expected. This situation is thought to lead to disconfirmation. For example, if the consumer perceives the Dell computer to be far inferior to an IBM after using it, the consumer would be negatively disconfirmed and according to the theory, the consumer would be dissatisfied. Finally, neutral disconfirmation occurs when performance perceptions just meet expectation. Whether the consumer is satisfied or not in this case depends on other variables, such as the levels of expectation and performance. Consumer's research has generally

supported this approach, and it has been used to investigate consumer dissatisfaction and complaint behaviour. Several generalizations about these have been offered (Oliver 1997).

i. Those who complain when dissatisfied tend to be members of more upscale socio economic groups than those who do not complain

ii. Personality characteristics, including dogmatism, locus of control, and self confidence, are only weakly related to complaint behaviour, if at all.

iii. The severity of dissatisfaction of problems caused by the dissatisfaction is positively related to complaint.

iv. The greater the blame for the dissatisfaction placed on someone other than the dissatisfaction party, the greater the likelihood of a complaint.

v. The more positive the perception of a retailer responsiveness to consumer complaint, the greater the likelihood of a complaint.

This research therefore is based on Expectancy disconfirmation approach to satisfaction. This will help immensely in achieving its set objectives compared to the other theory.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the methodology adopted for the study by considering the method of investigation, data collection and analysis for the purpose of establishing the relationship among variables under study. It also specifically discusses the research design, population of the study, sample size and sampling technique, and technique of statistical analysis of data.

3.2 Research Design

This research adopted a survey design. This design is considered appropriate for determining the relationship between artisan's service quality and customer's satisfaction. This design is chosen because a lot of research works have been done on subjects that relate to the topic, service quality and customer satisfaction. This will be useful in designing questionnaires. It enables identification and categorization of variables which eases design of questionnaires such that they can capture all the data needed from the respondents. The study is on artisans' services in North East of Nigeria, and the respondents were approached to find out their perceptions of service quality ofartisans based on the dimensions of the SERVQUAL model. This enables assessment of how the respondents perceive service quality of artisans in a quantitative way and thereby make conclusions by evaluating their gap score means. The dimensions of the SERVQUAL model used for measuring service quality(Parasuraman et al., 1988) are efficiently exploited when surveys is carried out, since it deals with expectations and perceptions of individuals about services offered by artisans. Toknow how customers perceive service quality, it is appropriate to use self completed questionnaires which give the respondents a chance to independently and

anonymously give answers that reflect their expectations and perceptions. This questionnaire is adopted from the SERVQUAL model and this makes it objective and not bias.

3.3 Population of the Study.

The population of this study consists of ten thousand two hundred and fifty one customers of artisans that are literates in state own tertiary institutions. This was obtained through the registry of the institution thus: Taraba state college of agriculture, Jalingo- 4,201 and Adamawa state polytechnic- 6,050. The justification for using the institution are that they can read and write, most of those that are in higher institution would have been patronizing the services of one or more artisans, and students and staff comes from all part of the states , which is a good representation.

3.4 Sample and Sampling Technique

Using Cochran's (1977) formula of determining sample size, out of the population of ten thousand two hundred and fifty one, a sample size of one hundred and nine respondents was drawn thus:

$$no = \frac{(t)2 * (s)2}{(d)2} = \frac{(1.96)2(1.167)2}{(7*.03)2} = 118$$

Where **t** = value for selected alpha level of .025 in each tail = 1.96 (the alpha level of .05 indicates the level of risk the researcher is willing to take, that true margin of error may exceed the acceptable margin of error).

Where **s** = estimate of standard deviation in the population = 1.167 (estimate of variance deviation for 7 point scale calculated by using 7 (inclusive range of scale) divided by 6 (number

of standard deviation that include almost all (approximately 98%) of the possible values in the range).

$$n = \frac{no}{(1 + no / Population)} = \frac{(118)}{(1 + 118/ 10{,}251)} = 119$$

3.5 Methods of Data Collection

This study used both primary data. The primary data were collected through a questionnaire adopted from SERVQUAL survey questions in order to identify the service gap between service perceptions and expectations.

3.6. Instruments of Data Collection

Two hundred questionnaires were used to gather relevant data. The questionnaire items was adopted from the pioneering study conducted by Parasuraman , Zeithaml & Berry's (1988), which is accepted and widely in use by researchers in many published studies (Carman, 1990; Babakus & Mangold,1992; Cronin & Taylor, 1992; Caruana, 2000;Yang, Jun, & Peterson,2004; Aga & Safakli, 2007; Clemes, Gan, & Choong, 2008; Gipson, 2009; Gurnawardane, 2010.Twenty-two (22) SERVQUAL statements formed the items on the questionnaire for expectation and perception. E1 - E22 represent SERVQUAL statements in respect to Expectations. Statements E1 to E4 measure customers expectations for tangibles, E5 – E9 is for reliability. Statements E10 to E13 measure responsiveness; E14 – E17 are statements that measure Assurance while E18 to E22 are statements that measure customers' expectations with Empathy.

P1 to P22 represent SERVQUAL statements in respect to Perceptions. Statements P1 to P4 measure customers Perceptions for tangibles, P5 – P9 is for reliability. Statements P10 - P13

measure responsiveness; P14 – P17 are statements that measure Assurance while P18 - P22 are statements that measure customers Perceptions with Empathy. The five dimensions form the independent variables of the study. A-7 point Likert scale was used with the items to measure the five dimensions of tangibility, reliability, responsiveness, assurance and empathy. Where "1= disagree very strongly" "2=disagree strongly" "3=disagree" "4= neutral" "5=agree" "6=agree strongly" "7=agree very strongly". About 200 questionnaires were distributed to customers, 172 were returned, 3 were not properly filled and were not used, and 169 are usable resulting in 82% response rate.

3.7 Validity

Validity refers to whether a study measures or examines what it claims to measure or examine. The instrument for this study was adopted fromParasurman, Zenthaml and Berry, 1988.The validity of SERVQUAL instrument used in this study have been well established in previous Literature (Parasurman, Zenthaml and Berry,(1988); Lai (2004); Arasli et al., (2005); Baumann et al., (2007); Mengi (2009);Zaim et al., (2010)and Kumar et al., (2010)). It has been tested and proven to be valid over time. Hence, the need for the study to further conduct validity test for the instrument is not imperative since items has been previously validated.

3. 8 Reliability

Reliability is the consistency of measurement, or the degree to which an instrument measures the same way each time it is used under the same condition with the same subjects. For determining reliability of the study Cronbach's Alpha method was used to obtain the coefficient.

Table 3.1 Reliability Statistics

The items related to Expected Quality Cronbach's Alpha	N of Items	The items related to Perceived Quality Cronbach's Alpha	N of Items
.837	5	.734	5

By applying Cronbach‘s Alpha test the reliability of the data collected in correspondence with the expected service quality and perceived service quality for 5 items as shown in the above table, it was found that Cronbach‘s Alpha value for 5 items related to expected service quality was 0.837 and Cronbach‘s Alpha value for 5 items related to perceived service quality was 0.734. Since the values is greater than 0.7 both the values are highly reliable indicating high internal consistency among items within the SERVQUAL scale. The five items studied were Tangibility, Reliability Responsiveness, Assurance and Empathy.

3.9 Method of Analysis

The data were analysed to test Hypotheses using Paired t- test and Regression analysis. The Paired t- test was employed to test the first and third hypotheses. The Paired t- test is to find the difference between customer perceptions and expectations of artisans’ service quality.

1. Negative difference indicates that there is a gap (difference) in service quality.
2. Positive difference indicates that the satisfaction level of consumers is higher than their expectation.

Regression analysis was employed to test the second hypotheses. This is to predict whether SERVQUAL dimensions are adequate measures of satisfaction or dissatisfaction of artisans in North Eastern Nigeria. This was deployed by taking the ratings of the 169 respondents on the basis of items related to the dimensions of tangibility, reliability, responsiveness, assurance and empathy of the SERVQUAL model. These dimensions were taken as independent variables while customer satisfaction was designated as the dependent variable. Thus:

$S = \alpha + \beta_1 (T) + \beta_2 (RI) + \beta_3 (Rs) + \beta_4 (A) + \beta_5 (E) + e$

Where, S = overall satisfaction

α=Constant; $\beta_{1 = \text{Coefficient}}$ of the dimensions of quality

T = Tangibles; RI = Re liability; Rs = Responsiveness; A = Assurance; E = Empathy;

e = Error term

Decision rule:

The decision of accepting or rejecting the null hypotheses (Ho) of the statistical test was based on the 95% confidence interval.

1. The null hypothesis will be rejected if P value is at or less than the 5% (0.05) level of significance from the regression output.
2. The null hypothesis will be accepted if P value is more than the 5% (0.05) level of significance from the regression output.

3.10 Justification of Techniques

Paired t- test was employed to test hypothesis because it is a useful technique to compare differences between "before and after" kind of data, (in this case, perceptions and expectations of customers). Regression was employed because it is a useful technique that can be used to predict the relationship between a single dependent and several independent variables. This test was used to predict the direction and the magnitude of the linear relationship among SERVQUAL dimensions (the independent attributes) and customer satisfaction (the dependent attribute) that will enable the study to test hypotheses. Furthermore, it showed us the closest link to general satisfaction.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents and analyses the data generated for the study. The data relating to each of the statistical hypotheses of the study are presented and analyzed together to enable test of the hypotheses and inferences to be drawn.

4.2 Data Presentation

Data for this research were collected using questionnaire.

4.2.1 Cleansing and Screening the data

Data's screening has been conducted through an examination of basic descriptive statistics and frequency distributions. Values that were found to be out of range or improperly coded were detected, and a frequency test was run for every variable to identify missing responses.

4.2.2 Descriptive statistics

Prior to carrying out any statistical analysis, it is important to ensure that any assumption made for a test is not violated. Testing of assumptions usually involves getting descriptive statistics on the variables. The descriptive statistics include mean, standard deviation among others.

Table 4.3Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
TANGIBILTY	169	12.00	28.00	21.3018	3.79192	-.353
RELIABILITY	169	11.00	35.00	25.8757	5.51642	-.335
RESPONSIVENESS	169	4.00	28.00	16.6805	4.95620	.111
ASSURANCE	169	10.00	28.00	20.6923	4.27896	-.453
EMPATHY	169	5.000	35.000	19.56213	6.356286	.027

Source: field survey, 2013

From table 4 the average tangibility is 21.302; Reliability 25.876; Responsiveness16.681; Assurance 20.692while Empathy is 19.562.this signifies that Reliability explain more to explanatory variable than tangibility ,responsiveness, assurance and empathy. The standard deviation of empathy which is the highest is 6.356, reliability, responsiveness, assurance, tangibility accounted for about 5.516,4.956,4.279 and 3.792 respectively. The implication of which empathy is more dispersed statistically than reliability, responsiveness, assurance and tangibility. The result of skewness ranges between -.453 to -.335 for tangibility, reliability, and assurance while responsiveness is .111 and empathy is .027. The 169 means the number of respondents.

4.2.1.1Item by Item Analysis

Each item of expectation is picked and minus from each perception item starting from item 1 – 22 (e.g. P1-E1, P2-E2), that is, pick the first question of tangibility expectation Minus it from perception question on tangibility. The study focuses on the gaps for each item. Where there is a positive gap, then the customer is satisfied, if it is negative, the customer is dissatisfied, hence,

the need for improvement in that specific item of service delivery**.** Table 4.3 shows the item by item SERVQUAL analysis.

Table 4.4 Mean of Customer Expectations, Perception and Gap Scores

Item	(E) Expectation Score	(P) Perception Score	Gap Score (RE)
1Have up to - date equipment	5.4320	4.4497	-0.9823
2 Appealing nature of artisans' physical facilities.	5.1834	4.6036	-0.5798
3 Employee are well dressed and neat in appearance	5.3314	4.3728	-0.9586
4 Appearance of physical facilities in relation to services provided	5.3550	4.7692	-0.58581
5 Keeping to promise	5.21893	4.2485	-0.97043
6 Showing sincere interest in solving customers' problems	5.2899	4.5207	-0.76921
7 Ability of customers to depend on artisans	4.6864	4.6746	-0.0118
8 Timely service provision	5.3195	4.2426	-1.0769
9 Artisans maintain error – free records	5.3609	4.9793	-0.8816
10 Informing customers when services will be performed	4.2899	4.1361	-0.1538
11 Customers do not receive prompt service	4.2367	4.1716	-0.0651
12 Employees are not always willing to help customers	3.8521	3.7219	-0.1302
13 Employees are too busy to respond to customer requests promptly	4.3018	4.1124	-0.1894
14 Trusting employees	4.8817	4.0473	-0.8344
15 Feeling of safety in customers' transactions with artisans employees	5.0237	4.2130	-0.8107
16 Employees are polite	5.3964	4.4970	-0.8994
17 Employees get adequate support from artisans to do their jobs well	5.3905	4.5385	-0.852
18 Giving customer individual attention	3.6982	3.8994	0.2012
19 Employees give personal attention	3.6331	3.9527	0.3196
20 Employees of artisans do not know what customer needs are	3.9290	4.0237	0.0947
21 Artisans do not have your best interests at heart	3.9822	4.1361	0.1539
22Artisans do not have operating hours convenient to all their customers	4.3195	4.6568	0.3373

Source: field survey, 2013

From table 4.4, item 1 is the statement on up-to-date equipment. The expectation mean score is 5.4320, the perception mean score is 4.4497. When the expectation score is subtracted from the perception score for this item the gap score is – 0.9828. This is a negative score implying that customers are not satisfied and this will lead to loss of customers and switching to others that can provide this service satisfactorily. Therefore, artisans should make sure that they provide up to date equipment, particularly in this times of rapid technological change.

Item 2 is the statement on the appealing nature of artisans' physical facilities. The expectation score is 5.1834 the perception score is 4.6036. Subtracting the expectation score from the

perception score gives the gap score of -0.5798. This is a negative gap. This is consistent with the finding of Ramseook-Munharrun, Lukea-Bhiwajee and Naidoo (2010) who found a negative gap with physical facilities, implying that customers are not satisfied. Therefore, to reduce this gap, artisans need to make improvement in this area, by making physical facilities to be visually appealing so that customers will not be lost and switching cost reduced. Item 3 is on employee being well dressed and neat in appearance. The expectation score is 5.3314 and the perception score is 4.3728 subtracting expectation score from perception score gives a gap score of -0.9586. This is a negative gap, as found by Ramseook-Munharrun, Lukea-Bhiwajee and Naidoo (2010) on tangibles. This negative gap implies that customers are not satisfied. This will lead to loss of customers. Therefore, to reduce this gap, artisans need to make improvement on the dressing of their employees. Neatness can attract and keep customers.

Item 4 is the statement on appearance of physical facilities in relation to services provided. The expectation score is 5.3550 while the perception score is 4. 7692. Subtracting expectation score from perception score leaves a gap of -0.58581. This is a negative gap, indicating that customers are dissatisfied. This can lead to switching behaviour. Therefore to reduce this gap, artisans need to make improvement on the physical facilities of these firms in line with the type of services provided.

Item 5 is the statement on keeping to promise. The expectation score is 5.21893 while the perception score 4.2485. Subtracting the expectation score from the perception score, the gap is – 0.97043. This is a negative gap indicating that customers are dissatisfied. Therefore, to reduce this gap, artisans need to make improvement on keeping to promise.

Item 6 is the statement on showing sincere interest in solving customers' problems. The expectation score is 5.2899 while the perception score is 4.5207. Subtracting the expectation

score from the perception score gives a gap of – 076921. This is a negative score, showing that customers are not satisfied. This may lead to loss of customers and the tendency to switch to other service providers. To reduce this gap, artisans need to make improvement in showing sincere interest in solving customer problems.

Item 7 is the statement on ability of customers to depend on artisans. The expectation score is 4.6864 while the perception score is 4.6746, subtracting the expectation score from the perception score gives a gap of – 0.0118. This is a negative gap showing that customers are dissatisfied. This may lead to loss of customers. To reduce this gap, artisans need to improve on their dependability.

Item 8 is the statement on timely service provision. The expectation score is 5.3195 while the perception score is 4.2426. Subtracting the expectation score from the perception score gives a gap score of -1.0769. This a negative gap and the highest of all the 22 items measured. The implication of this is that artisans' customers are dissatisfied and will loss so many customers. To reduce this huge gap, artisans have to improve on providing services at the time they promise to do so. Item 9 is the statement that artisans maintain error – free records. The expectation score is 5.3609 while the perception score is 4.9793. Subtracting the expectation score from the perception score gives a gap of – 0.8816. This is a negative gap, indicating that customers are not satisfied. To reduce this gap artisan need to improve on keeping records accurately.

Item 10 is the statement on informing customers when services will be performed. The expectation score is 4.2899 while the perception score is 4.1361, subtracting the expectation score from the perception score leaves a gap of –0 .1538. This also leaves a negative gap. It implies that customers are dissatisfied and may not patronize the service again if the score

remains the same. To reduce this gap artisans have to improve on informing customers when services will be provided.

Item 11is the statement that customers do not receive prompt service. The expectation mean score is 4.2367 while the perception mean score is 4.1716. When the expectation score is subtracted from the perception score for this item the gap score is – 0.0651. This a negative score implying that customers are not satisfied and this will lead to loss of customers and switching to others that can provide this service satisfactorily. Therefore, artisans should make sure that customers do receive prompt service.

Item 12 is on employees that are not always willing to help customers. The expectation score is 3.8521 the perception score is 3.7219. Subtracting expectation score from perception score gives the gap score of - 0.1302. This is a negative gap. This is consistent with the finding of Ramseok-Munharrun Lukes and Naidoo (2010) implying that customers are not satisfied. Therefore, to reduce this gap, artisans need to make improvement in this area, by ensuring their employees are always willing to help customers, so that customers will not be lost and switching cost reduced.

Item 13 is on employees are too busy to respond to customer requests promptly. The expectation score is 4.3018 and the perception score is 4.1124, subtracting expectation score from perception score gives a gap score of -0.1894. This is a negative gap, as found by Ramseook-Munhurrun, Lukea-Bhiwajee and Naidoo (2010). This negative gap implies that customers are not satisfied. This will lead to loss of customers. Therefore, to reduce this gap, artisans need to make improvement on their employees' ability to respond to customer requests promptly no matter how busy they are. This can attract and keep customers.

Item 14 is the statement on trusting employees. The expectation score is 4.8817 while the perception score is 4. 0473. Subtracting expectation score from perception score leaves a gap of -

0.8344. This is a negative gap, indicating that customers are dissatisfied. This can lead to switching behaviour. Therefore, to reduce this gap, artisans need to make improvement on this service by educating their employees to be trustworthy. Item 15 is on feeling of safety in customers' transactions with artisans employees. The expectation score is 5.0237 while the perceptions score 4.2130. Subtracting the expectation score from the perception score, the gap is –0.8107. This is a negative gap indicating that customers are dissatisfied. Therefore to reduce this gap, artisans need to make improvement on the feeling of safety in customers' transactions with artisans' employees.

Item 16 is the statement that employees are polite. The expectation score is 5.3964 while the perception score is 4.4970. Subtracting the expectation score from the perception score gives a gap of – 0.8994. This is a negative score, showing that customers are not satisfied. This may lead to loss of customers and the tendency to switch to other service providers. To reduce this gap artisan need to make improvement on employees' politeness.

Item 17 is the statement that employees get adequate support from artisans to do their jobs well. The expectation score is 5.3905 while the perception score is 4.5385, subtracting the expectation score from the perception score gives a gap of – 0.852. This is a negative gap showing that customers are dissatisfied. This may lead to loss of customers. To reduce this gap, artisans need to improve on giving employees adequate support to do their jobs well.

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Item 18 is the statement on giving customer individual attention. The expectation score is 3.6982 while the perception score is 3.8994. Subtracting the expectation score from the perception score gives a gap score of 0.2012. This is a positive gap. The implication of this is that artisans'

customers are satisfied and will lead to repeat purchase, loyalty and addition of customers due to the power of word of mouth. Yet artisans have to improve on it in order to consolidate and sustain the gain.

Item 19 is the statement that employees give personal attention. The expectation score is 3.6331 while the perception score is 3.9527. Subtracting the Expectation score from the perception score gives a gap of 0.3196. This is a positive gap. The implication of this is that artisans' customers are satisfied and will lead to repeat purchase, loyalty and addition of customers due to the power of word –of- mouth.

Item 20 is the statement that employees of artisans do not know what customer needs are. The expectation score is 3.9290 while the perception score is 4.0237, subtracting the expectation score from the perception score leaves a gap of 0 .0947. This is a positive gap. The implication of this is that artisans' customers are satisfied and will lead to repeat purchase, loyalty and addition of customers due to the power of word- of- mouth.

Item 21 is the statement that artisans do not have your best interests at heart. The expectation score is 3.9822 while the perception score is 4.1361. Subtracting the expectation score from the perception score gives a gap of 0.1539. This is a positive gap. The implication of this is that customers are satisfied and will lead to repeat purchase, loyalty and addition of customers due to word –of- mouth.

Item 22 is the statement that artisans do not have operating hours convenient to all their customers. The expectation score is 4.3195 while the perception score is 4.6568, subtracting the expectation score from the perception score leaves a gap of 0 .3373. This is a positive gap. The implication of this is that customers are satisfied and will lead to repeat purchase, loyalty and addition of customers due to word- of- mouth.

4.2.1.2 Dimensions-by-dimension analysis.

The next thing is to calculate the gap score for all the mean of the 22 items by grouping them under the five dimensions of Tangibility, Reliability, Responsiveness, Assurance and Empathy and find their gaps (e.g. P1+P2+P3+P4/4) – (E1 + E2 + E3 + E4/4), where P1 to P4, and E1 to E4, represent the four perception and expectation questions asked relating to a single dimension, say reliability. The gap score analysis is to enable the study find out how consumers perceive service quality of artisans in North-East Nigeria and try to identify what dimensions of service quality they are satisfied with using the mean. According to Parasuraman et al., (1985, p.48) the higher (more positive) the perception (P) minus expectation (E) score, the higher the perceived service quality and thereby leading to a higher level of customer satisfaction. In other words, negative difference indicates that there is a gap (dissatisfaction) in service quality. Positive difference indicates that the satisfaction level of consumers is higher than their expectation. In this regard, the gap scores were calculated dimensionally (Tangibility, Reliability Responsiveness, Assurance and Empathy) based on the difference between the consumers' perceptions and expectations of services offered by artisans.

Table 4.5Responses grouped into five dimensions

Dimension	Mean (Perception)	Mean (Expectation)	Difference (Gap)
Tangibility	18.1953	21.3018	-3.1065
Reliability	22.1657	25.8757	-3.71
Responsiveness	16.1420	16.6805	-0.5385

Assurance	17.2959	20.6923	-3.3964
Empathy	20.6686	19.56213	1.10647

Source: field survey, 2013

Table 4.5 is the assessment of satisfaction or dissatisfaction (service quality) using SERVQUAL that involved computing the difference between the rating which customer assign to expectation statements and to perception statements. For each pair of statements, the SERVQUAL score was computed as follows: Service quality (Q) = Perception (P) – Expectation (E). Artisan's quality of service was assessed along each of the five dimensions by averaging the SERVQUAL scores on the statements making up the dimensions.

In general, it was found that customers' perceptions of service quality offered by artisans did not meet their expectations (as most gaps scores of the dimensions are negative), except Empathy which met over and above the expectation of customers. Dimensions that reported larger mean gaps were reliability (-3.71), assurance (-3.3964) and Tangibles (-3.1065) while smaller mean gap obtained is responsiveness (-0.5385). These values show that the perception of performance of artisans' service is less than the expected level of service quality. The expectations are higher than the perceptions. This is consistent with the findings of Daniel and Isberg (2010). These negative gaps indicate that customers expect more than what artisans actually offer in terms of the quality of services. In its strict sense customers perceive service quality among artisans to be poor since it is lower than expectations and hence they are not satisfied. This describes how consumers perceive service quality, that is, an antecedent of customer satisfaction, which has been proven by Negi, (2009). It means that since consumers perceive service quality as low or poor, it therefore implies that consumers are not satisfied with services offered by artisans. This customer satisfaction comes as a result of the interaction between the consumer and service

provider (Yi, 1990) and from the results, it shows that consumers are not satisfied meaning this could be because there was poor interaction between the customer and service provider and also because the consumer is becoming more and more demanding and does not tolerate any shortfalls in the quality of services offered by artisans (Douglas and Connor 2003).

Empathy dimension met over and above the expectation of customers with a positive mean of 1.10647. This implies that customers are satisfied with this attribute. This is in agreement with Parasuraman et al., (1985) finding that when perceived service quality is high, then it will lead to increase in customer satisfaction. They support the fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao, (2007) and Lee et al., (2000) acknowledging that customer satisfaction is based upon the level of service quality provided by the service provider. A higher perception also indicates higher satisfaction as service quality and satisfaction are positively related (Fen & Lian, 2005). This means that dimensions with higher perception scores, like Empathy, depict higher satisfaction on the part of customers and lower perception scores depict lower satisfaction. As a result, this satisfaction will lead to repeat purchase, customer retention, loyalty and reduce switching behavior /cost.

In summary, it is seen that consumers perceive service quality as poor in four dimensions meaning their expectations fall short of their experience with artisans' services. In this regard, consumers are not satisfied but with only a dimension of service quality. All other dimensions show a gap between expected service and perceived service and this therefore means that artisans need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction and avoid dissatisfaction.

4.3 Hypothesis Testing:

To determine the extent of customer satisfaction with the services of artisans, three hypotheses were tested to achieve the objective of this research. **Ho_1** and **Ho_3** were tested with t-test while **Ho_2** was tested using regression analysis.

To test for **Ho_1**: that there is no significant difference between expectations and perceptions of customers of artisans' services in North Eastern Nigeria.

Table 4: 6 Differences between Expectations and Perceptions.

	Paired Difference							
	Mean	Std.Deviation	Std.Error mean	95% confidence interval of the difference		T	Df	Sig.(2-tailed)
				Lower	Upper			
PERCEPTIONS EXPECTATIONS	-9.27219	15.11651	1.16281	-11.5678	-6.9766	-7.974	168	.000

Source: field survey, 2013

The paired – samples t-test indicates a significant difference on paired test between customers' service expectations and perceptions (The full results are contained in the appendix viii). The significant test also demonstrates a statistically significant difference at 95% confidence interval for difference of means of paired statements at $P < 0.05$. It means the difference that occurred between the expectations and perceptions were greater than would be expected by chance. The hypothesis is rejected because the paired sample t-test result disclosed the presence of significant difference between the customers service expectations and perceptions at $p<0.05$.The perceived service quality was found to be significantly below the expected service quality.

To test for **Ho_2** that SERVQUAL dimensions are not significant predictors of customer satisfaction in North Eastern Nigeria.

The regression results of artisans' service quality's predictions of customer satisfaction using SERVQUAL model in North Eastern Nigeria are presented. The study uses five explanatory variables for the purpose of explaining and predicting customer satisfaction from service quality using SERVQUAL model. The priori expectation is that, no significant relationship exists between service quality dimensions of the SERVQUAL model and customer satisfaction. The regression results are presented in tables 4.7 and 4.8 below.

Table 4.7 Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645	.416	.398	14.15687

Source: spss regression output, 2013

From the model summary, service quality dimensions of artisans' services predict the satisfaction of customers of artisans' services in North Eastern Nigeria. The multiple correlation coefficient (**R**) large value (.645 – 65%) indicates a strong relationship among the five service quality dimensions and customers perceived overall service satisfaction (the cumulative impact of the independent variables put together is able to explain the dependent variable up to 65%), and the (**R Square**) .416 shows about half the variation in artisans customers perceived overall satisfaction was explained by the model, which means the model is fit.

Adjusted R^2 is at .398- 40%. So the SERVQUAL model dimensions are good predictors of artisans' service quality.

Table 4.8 Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	17.887	8.384		2.133	.034
TANGIBILTY	.755	.373	.157	2.026	.044
RELIABILITY	.157	.271	.048	.581	.562
RESPONSIVENESS	1.104	.277	.300	3.985	.000
ASSURANCE	.862	.333	.202	2.589	.010
EMPATHY	1.031	.219	.359	4.706	.000

a. Dependent Variable: SATISFACTION Source: field survey, 2013

The estimated equation of the study is presented as follows: $S = 17.887 + .755(T) + .157(RI) + 1.104(Rs) + .862(A) + 1.031(E)$

Customer satisfaction would be equal to 17.887 when all other variables are held to zero. Customer satisfaction would increase by .755, .157, 1.104, .862 and 1.031 when there is an increase in tangibility, reliability, responsiveness, assurance and empathy by one unit in the change of tangibility, reliability, responsiveness, assurance and empathy, all other variables remain constant.

Table 4.7 contains the regression result of the study. It shows that service quality of artisans impacted positively on Customer satisfaction in North Eastern Nigeria. The results reveal that, the beta coefficient in respect of tangibility is (0.755) and the t-value is (2.026). Tangibility is significant at 5%. This signifies that tangibility is a positive predictor of customer satisfaction with artisan's services in North Eastern Nigeria. The implication of this is that, the higher the tangibility the better the quality of service which artisans will provide thereby attracting more

customers. The significant level of 5% produces an evidence of rejecting hypothesis of the studythat SERVQUAL dimensions are not significant predictors of customer satisfaction in North Eastern Nigeria. Again, the regression results depict that, the beta coefficient in respect to reliability is .157 while the t-value is (.581) and thus, not significant. This signifies that, reliability of artisan's service quality is not a positive predictor of customer satisfaction in North Eastern Nigeria. It also indicates that the reliability of artisans has not increased despite complaints by customers in North Eastern Nigeria. The implication of this is that customers feel unprotected and so loss trust and confidence in the artisans. The result also provides us with sufficient evidence of failing not to reject the null hypothesis of the studythat SERVQUAL dimensions are not significant predictors of customer satisfaction in North Eastern Nigeria. The results in respect of responsiveness reveal that the beta coefficient is (1.104) and the t-value is (3.985). The responsiveness is significant at 1%. This indicates that, responsiveness is a positive predictor of customer satisfaction in North Eastern in Nigeria. The implication of this is that, the higher the responsiveness the better the performance of the artisans which would result in increasing the level of customer satisfaction. The significant level of 1% produces an evidence of rejecting the hypothesis of the study that SERVQUAL dimensions are not significant predictors of customer satisfaction in North Eastern Nigeria.

For the assurance variable, the beta coefficient is .862 and t-value is (3.985) and it is significant at 5%. This signifies that assurance is found to be statistically significant to determine customer satisfaction with artisans' services. Looking at the table, the empathy variable has a beta coefficient of 1.031 and t-value is (4.706) and it is significant at 1%. This also signifies that

assurance is found to be statistically significant to determine customer satisfaction with artisans' services.

To test for **Ho_3** that there is no significant difference between expectations of core service dimension and customer satisfaction in North-Eastern Nigeria.

Table 4: 9 Differences between Expectations Core Service Dimension and Satisfaction.

	Paired Difference							
	Mean	Std.Deviation	Std.Error mean	95% confidence interval of the difference		T	Df	Sig.(2-tailed)
				Lower	Upper			
SATISFACTION RESPONSIVENESS	77.78698	16.34821	1.25755	75.30434	80.26963	61.856	168	.000

Source: field survey, 2013

Table 4.9shows that there is a positive difference of 77.78698, t- value are 61.86 and p-value is at 1%. This value is less than .05 significant levels. Because of this the study concludes that there is a statistically significant difference between the core dimension of service quality and satisfaction. So, the null hypothesis is rejected that there is no significant difference between expectations of core service dimension and customer satisfaction in North-Eastern Nigeria.

Danieland Berinyuy (2010).

4.4 Discussions of Findings

This section attempts to discuss the findings of the study as follows:

i. There exists a negative gap between samples' expectations and perceptions of the service quality. The finding is consistent with Negi (2009),Awolesi,(2012), Suzana, Raspour and Segaric (2010). and Daniel and Berinyuy (2010)who found that the overall service quality perceived by consumers was not satisfactory meaning expectations exceeded perceptions and all the dimensions showed higher expectations than perceptions of services. The finding may not be surprising as is consistent with what Abati (2007) pointed out in the literature review which summaries the series of outcry from customers about the way these artisans handle customers. That artisans are responsible for many of the problems in our society - road accidents, and collapsed buildings.

The negative difference shows that customers' expectations exceeded their perception of artisans' services. It means that services of artisans are poor and not satisfactory. One of the reasons for this poor performance may be based on the characteristic of artisans in which they focused on the here-and- now; they would not mind squeezing money out of you today. Even if you are dissatisfied with their services today and switch to another customer, they believe tomorrow another one will come. Furthermore, because of the 'get –rich- quick' syndrome in our society, most of these artisans would not patiently stay to complete their period of training, and will desert their masters to be on their own but half- baked 'oga'. This is common among auto mechanics, where they do not even have sufficient working tool, begging from colleagues. Since they are half- baked, they operate by the rule of thumb - they touch here and touch there. So, they are not dependable.

Indeed, customers expect more from artisans. Therefore, artisans have to pay a lot of attention to the quality of services they offer. They should review and diagnose where performance improvement is needed among each item of service. Even if this may mean, re-deployment of resources into features which are underperforming. This is to enable them reduce the difference (gap) between expectation and perception of customers. If this is not done, customers will definitely switch to others which eventually may reduce repeat purchase, loyalty, retention and finally profitability.

Artisans in the North East Geo-Political Zone of Nigeria should take service improvement seriously because the scenario of business is changing so fast. Today, the Nigerian artisan is passing through intense competition from foreign artisans who offer cheap prices for their labour. Opala (2011) reports that Lagos state vocational education Board conducted a research and found out that there are over one million foreign artisans in the country, mostly from West African countries like Benin Republic, Togo and Ghana, while a sizeable number (3million) of Chinese, India and South Koreans are also operating in the Nigerian construction industry. Thus, Nigeria is losing over $6bn (N900bn) to these foreign artisans. The expatriates' dominance of the Nigerian construction sector is based on the fact that Nigerian artisans have integrity problems. For brick layers, the wage for a day's job is about N3,000; but these foreign artisans will be willing to do the same job for N1,500. This is a serious warning to artisanal stakeholders that the rule of the game has changed in Nigeria. It is a matter of competitiveness and not poor services. Artisans are to make sure each of the items under study is improved upon for satisfactory service offerings.

ii. SERVQUAL dimensions are significant predictors of customer satisfaction in North East of Nigeria. The five dimensions–Tangibility, Reliability, Responsiveness, Assurance and Empathy are taken one after the other.

The result shows that Tangibility is significant at 5%. This finding shows that Tangibility has a strong positive predictive power on satisfaction of customers of artisans' service in North Eastern Nigeria. It revealed that the performances of artisans are determined by the equipment and physical appearance of the workshop. This finding is in consistent with that of Tazreen (2012) and Churchill & Peter (1999) that customer look for quality in the equipment, facilities, and communication materials used to provide the service. This finding is worthy of acceptance, for it is a common sight in North East Nigeria to see artisans shops well decorated to attract customers. Take the barber shop for example, that attract high profile customer as chief executives in states and companies, such are often housed in exquisite shopping malls with all manner of equipment for sterilization, prevention and treatment of barbing related ailments. The traffic of customers to such shops are many hence, the satisfaction and profitability. In the tailoring service, shop location and equipment is an attraction to customers. Customers may prefer to patronize a shop that has both sewing machine and embroidery combined in the shop than otherwise.

The result shows that reliability fails to show any significant impact on customer satisfaction in Norh Eastern Nigeria, and this is attributed to integrity and reliability problems customers pass through in the hands of artisans. The finding is consistent with that of Kwamikarkar and yeboah (2003) , Wong, Lau and Lau (2012), Ariffin, Abdullah and Bibon (2012) Solayappan, Jayakrishnan and Velmani (2011) and Kan (2010) but contradict that of Negi, (2009), Sachdev

and Verma (2004), Ahmed and Samreen (2011) Zekiri (2011)and Karunaratne and Jayawardena(2011). Whose findings revealed that customers' satisfaction with regard to Reliability had been not fulfilled. This result depicts the prevailing status of some artisans services in the North East. A tailor may promise that you should come after one week to collect your work, if you are not careful, you may not get the cloth at all talk less of him fulfilling the timely promise. When customers have problems, these artisans confuse them the more

The result shows that responsiveness is significant at 1%. Responsiveness is a positive significant predictor of satisfaction of customers of artisans' service in North Eastern Nigeria. The finding is consistent with that of Jun and Cal (2001), Awolesi,(2012) and Reganathan (2011) but contradict Wong and Sohal (2003), Curry and Sinclair, (2002) and Kumar,Kee and Manshor,(2009). This may be as a result of the first impression artisans give to customers and prompt response when duty demands. Auto mechanics for example do respond promptly to distress calls of their customer. Where the master is busy at least a 'boy' may be sent to bail you out. This is because outside jobs attract higher pay.

The result also shows that assurance is significant at 5%. Assurance positively predicts satisfaction of customers of artisans's services in North Eastern Nigeria. The finding is consistent with that of Zekiri (2011), Malik, Naeem and Arif (2011) who found assurance as favourable perception of service quality. This happened as a result of knowledge and courtesy of employees. Artisans' employees undertake the job under strict directives of the master. Artisans are good in welcoming customers also. Furthermore, customers get the best from employees of artisans because anytime they are leaving to start their own workshop for example, they leave

with some customers of their masters. So they tend to be polite to customers today in order to build their customer base tomorrow. A satisfied customer may tell others. Antreas, Spiros & Vlassis (2001), capture it well, when they opine that there is a direct effect of customer satisfaction on word-of-mouth, that satisfied customers are most likely to share their experiences with other people to as many as five or six people. Equally, dissatisfied customers are more willing to tell another ten people of their unfortunate experience.

The result shows empathy is significant at 1%. Empathy positively predicts satisfaction of customers of artisans' services in North Eastern Nigeria. This finding is consistent with that of Aga and Safakli (2007), Wongand Sohal (2003) and Kan (2010). This is because most of artisans' services are personalised. They offer individual attention and convenient operating hours. Artisans know the houses of their customers and can offer individualized services to them. They make things convenient to each of their customers. A head cut can be done in the comfort of your room by a barber. Fisher artisan can supply fish to your house without you passing though the pains of traffic jam on the way to the market. These services offered by artisans bring satisfaction to the customer.

iii. It is observed that there is a statistically significant difference between the core dimension of service quality and satisfaction. However, the difference is positive. This is consistent with that of Sachdev and Verma (2004) and Ramseook-Munhurrun, Lukea-Bhiwajee and Naido.(2010). This shows that customers can overlook some weaknesses in service rendered provided responsiveness is high. This is consistent with Parasuraman's Tolerance

Zone. It means that customers can over look some dimensions provided artisans can respond to their distress calls by helping and acting promptly in service provision.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Service quality affects the success of every business. It is worth while then, to use the SERVQUAL dimensions to predict the overall customer satisfaction of artisan clients. This study sets out to examine the predictability of SERVQUAL dimensions for customer satisfaction concerning artisans' services with particular reference to North Eastern Nigeria.

The Introductory chapter, started with a background which preceded the development of objectives and formulating three null hypotheses for the research. A general overview of the area of the study was explained with a view to appreciating the environment of the study and the implications of SERVQUAL dimensions and customer satisfaction with artisans services. This was followed by a statement of the research problem which stated that despite the numerous studies on the application of SERVQUAL model to measure service quality, most of the studies are foreign based and the study on the application of SERVQUAL model to the measurement of artisans service quality and customer satisfaction in North Eastern Nigeria has been ignored, therefore, leaving a gap that needed to be filled which this study intended to close. Hypotheses were formulated with a view to finding answers or testing them. Furthermore, the significance of the study exposed the vacuum which exists that the research fills and the reliable scientific measures it offer. Thus, by attempting to study service quality of artisans using SERVQUAL dimensions, this study hopes to provide fresh evidence from the Nigeria perspective on ways to

improve service quality. An assessment of the relationship between service quality and customer satisfaction builds confidence in the minds of customers.

The chapter on literature review examines related literatures on issues, concepts, findings, models and theories related to the subject matter of the study. Various studies reviewed reveal that SERVQUAL dimensions are good predictors of customer satisfaction

The chapter on research methodology explains the relevant research tools that were adopted for the study. It showed that survey research design was used in view of the nature and purpose of the study. Similarly, the chapter explains that the population of the study is 18 981 965. Finally, the chapter explains the modalities for data collection and analysis. In addition, the data generated for the study, were analyzed using Paired sample t-test and regression techniques, using SPSS (version 20.00).

5.2 Conclusion

The following are the conclusions drawn from the study:

i. We can conclude in general that customers in North East of Nigeria were not satisfied with the perceived services of artisans. Thus, this dissatisfaction condition warns artisans to try to improve their service.

ii. The five dimensions of service quality framework enjoy considerable support in the marketing literature. It is well accepted in both academic and practitioner's circles. The fact is that there are five quality attributes or dimensions essential to working out marketing strategy, but they are not sufficient. The most important question that still

remains is how to optimally deploy resources among these dimensions so that best value to the customer is provided and benefits of customer satisfaction and retention are obtained. At the heart of resources allocation issue is the discovery of the relative importance of service quality dimensions, the service attribute that is valued higher by the customers must be given attention and resource support more than the less valued ones. Artisans have the risk of deploying resources on those attributes that are less critical at the cost of critical ones. It may be the root cause of marketing failure.

iii. Responsiveness is perceived by customers as the most important satisfactory attribute. It is concluded that customers can prioritize the dimensions of the service quality. Responsiveness is the willingness to help customers and provide prompt service. Keeping customers waiting, particularly for no apparent reason, creates negative perceptions of quality. In the event of a service failure, the ability to recover quickly with professionalism can create very positive perceptions of quality.

5.3 Recommendations

The following recommendations are made from the findings of the study:

i. The findings of this study reveal that the dimensions of service quality are very important for artisans to understand the perceptions and expectations of their customers. The negative gap identified by this study has lent credence to the application of SERVQUAL model to measure artisans' service gaps. Artisans can very well apply the SERVQUAL model in their business and can ascertain the

quality of their services. Artisans can get a good image and patronage only when they consistently meet or exceed the expectations of their customers.

ii. The study found that there was a strong positive relationship between dimensions of quality and customer satisfaction. Therefore, artisans' should channel more resources to these dimensions (tangibles, reliability, responsiveness, assurance and empathy) to maintain continuous high service quality delivery.

The reliability dimension fails to show any significant relationship with customer satisfaction. From the result obtained, it is therefore evident that artisans have to pay more attention to customers' needs. Furthermore artisans need to be more effective and efficient in order to provide services on time, as promised and at the right time. This can be done if artisans increase their employees' performance regarding service delivery, by effective quality monitoring, coordinating and control of activities. The staff that is directly linked to service delivery should be trained in order to tackle routines and varying situations. In addition, artisans can improve reliability by changing the system of their work in order to be more effective in delivering services. During the changing of working practices employees need to understand that change brings positive things to their customers, and indirectly this translates to more loyal customers, which leads to repeat purchases.

iii. Customers view responsiveness the most important satisfactory attribute. Satisfied customers may disseminate positive word of mouth and thereby acts as an unpaid brand ambassador. Artisans therefore, should encourage and motivate their contact personnel in order to help their customers and provide timely service as expected by

the customers. This will ultimately satisfy the customers and enhance their credibility.

5.4 Suggestions for Further Research

The findings reported in this study offer several suggestions for future research. First, research is needed to identify more dimensions, e.g. technology. The importance of technology is felt in almost every service industry. Though customer acceptance of technology is still evolving, it is fast becoming a subset of the whole phenomena, e.g., technology in artisans' service is an interesting interplay between businesses that are willing to accept the risks of innovations and the willingness of customers to accept the fruits of those innovations.

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APPENDIX I

QUESTIONNAIRE

Department of Business Administration,
Faculty of Administration,
Ahmadu Bello University,
Zaria.

Dear respondent,

REQUEST TO FILL QUESTIONNAIRE

I am a post graduate student of the above named institution, conducting a research on "Application of SERVQUAL model to the measurement of service quality and customer satisfaction among Artisans in North East Geo-political Zone ofNigeria". Please assist by expressing your opinions in providing answers to the questions in the attached questionnaire. You are assured that all information supplied shall be kept strictly confidential. I therefore, solicit for your maximum support to make this research a success.

Thank you in anticipation for your cooperation.

Yours faithfully,

Martin Idris Balasa

(MSC/ADMIN/16042/2010-2011)

Questionnaires (Expectation {E} & Perception {P})

Expectation

DIRECTIONS**:** This survey deals with your opinions of artisans services. Please show the extent to which you think artisans service should possess the features described by each statement. Do this by picking one of the seven numbers next to each statement. If you very strongly agree that these artisans should possess a feature, tick the number 7. If you very strongly disagree that these Artisans should possess a feature, tick 1. If your feelings are not strong, circle one of the numbers in the middle. There is no right or wrong answers. All we are interested in is a number that best shows your expectations about Artisans service.

disagree very strongly disagree strongly disagree neutral agree agree strongly agree very strongly

E1. Artisans should have up-to-date equipment.							
E2. Their physical facilities should be visually appealing.							
E3. Their employees should be well dressed and appear neat.							
E4. The appearance of the physical facilities of these artisans should be in keeping with the type of services provided.							
E5. When these artisans promise to do something by a certain time, they should do so.							
E6. When customers have problems, these artisans should be sympathetic and reassuring.							
E7. These artisans should be dependable.							
E8. They should provide their services at the time they promise to do so.							
E9. They should keep their records accurately.							

E10. They shouldn't be expected to tell customers exactly when services will be performed.							
E11. It is not realistic for customers to expect prompt service from Artisans.							
E11. It is not realistic for customers to expect prompt service from Artisans.							
E12. Artisans don't always have to be willing to help customers.							
E13. It is okay if they are too busy to respond to customer requests promptly.							
E14. Customers should be able to trust Artisans.							
E15. Customers should be able to feel safe in their transactions with these Artisans.							
E16. Artisans should be polite.							
7E17. Their employees should get adequate support from these artisans to do their jobs well.							
E18. These Artisans should not be expected to give customers individual attention.							
E19. Artisans cannot be expected to give customers personal attention.							
E20. It is unrealistic to expect Artisans to know what the needs of their customers are.							
E21. It is unrealistic to expect these Artisans to have their customers' best interests at heart.							
E22. They shouldn't be expected to have operating hours convenient to all their customers.							

Perception

DIRECTIONS: The following set of statements relate to your feelings about brick laying services. For each statement, please show the extent to which you believe artisan services has the feature described by the statement. Once again, ticking a 7, means that you strongly agree that artisan services has that feature, and circling a 1, means that you very strongly disagree. You may tick any of the numbers in the middle that show how strong your feelings are. There is no right or wrong answer. All we are interested in is a number that best shows your perceptions about artisan services.

disagree very strongly disagree strongly disagree neutral agree agree strongly agree very strongly

P1. Artisans have up-to-date equipment.							
P2. Their physical facilities are visually appealing.							
P3. Artisans' employees are well dressed and appear neat.							
P4. The appearance of the physical facilities of Artisans' services is in keeping with the type of services provided.							
P5. When an Artisan promises to do something by a certain time, he does so.							
P6. When you have problems, an Artisan is sympathetic and reassuring.							
P7. An Artisan is dependable.							
P8. An Artisan provides services at the time it promises to do so.							
P9. An Artisan keeps his records accurately.							
P10. An Artisan does not tell customers exactly when services will be performed.							
P11. You do not receive prompt service from Artisans.							
P12. Artisans are not always willing to help customers.							
P13. Artisans are too busy to respond to customer requests promptly.							
P14. You can trust Artisans.							
P15. You feel safe in your transactions with Artisans.							
P16. Artisans are polite.							
P17. Employees get adequate support from Artisans to do their jobs well.							
P18. An Artisan does not give you individual attention.							
P19. Artisans do not give you personal attention.							
P20. An Artisan does not know what your needs are.							
P21. An Artisan does not have your best interests at heart.							

P22. Artisans do not have operating hours convenient to all their customers.							

SERVQUAL IMPORTANCE WEIGHTS

Listed below are the five sets of features pertaining to Artisans and the services they offer. We would like to know how much each of these sets of features is important to the customer. Please allocate 100 points among the five sets of features according to how important it is to you. Make sure the points add up to 100.

Features	Points
1. The appearance of the artisans' physical facilities, equipment, personnel and communication materials.	
2. The artisans' ability to perform the promised service dependably and accurately.	
3. The artisans' willingness to help customers and provide prompt service.	
4. The knowledge and courtesy of the artisans' and their ability to convey trust and confidence.	
5. The caring individual attention the artisans' provide its customers.	
Total	100

SERQUAL IMPORTANCE WEIGHTS