

Customer satisfaction and the influence of quality service aspects: A case study of a cooperative union in Cape Coast, Ghana's Central Region

Godson Kwame Amegayibor^{1*}, Clara Oparebea Korankye²

School of Business, University of Cape Coast, Cape Coast, Ghana¹

Cooperative Credit Union, University of Cape Coast, Cape Coast, Ghana²

godson3005@yahoo.co.uk^{1*}, oparebeaat50@yahoo.com²



Article History

Received on 12 November 2021

1st Revision on 16 November 2021

2nd Revision on 19 November 2021

3rd Revision on 21 March 2022

4th Revision on 9 April 2022

Accepted on 20 April 2022

Abstract

Purpose: This is to determine the association between quality service aspects and customer satisfaction in non-interest-based financial services.

Research Methodology: The study used a quantitative approach and a descriptive design, as well as a simple random sampling technique, closed-ended questionnaire, multiple linear regression, and SPSS 20.0 versions for data translation and analysis.

Result: The study concludes that customer satisfaction is influenced by quality service dimensions such as empathy, tangibility, assurance, responsiveness, and reliability.

Limitation: Time limits, assumptions about the underlying theory, and the use of a single credit union were all possible stumbling blocks.

Limitations: Time limits, assumptions about the underlying theory, and the use of a single credit union were all possible stumbling blocks

Contribution: The contribution is that in a highly active, dynamic, and competitive business environment, organizations must ensure employee effectiveness and efficiency because their efforts will execute quality service dimensions. Customers' disconfirmation or confirmation is heavily influenced by the organization, employees, and environment created to meet their expectations.

Keywords: *Customer satisfaction, Quality, Quality service, Service*

How to Cite: Amegayibor, G. K., & Korankye, C. O. (2021). Customer satisfaction and the influence of quality service aspects: A case study of a cooperative union in Cape Coast, Ghana's Central Region. *Annals of Management and Organization Research*, 2(4), 253-269.

1. Introduction

Quality service delivery is a basic mandatory requirement of every service organization, and how it is delivered is dependent on management and employee effectiveness. This varies depending on the type of product and services provided by the organization and its employees, but there should be a clear focus on quality service elements, as these are the ones that customers are most likely to consider and evaluate when making their final decision. The consumer's decision is largely determined by the service or product offered by the organization. Dimensions of quality service should not be overlooked by any organization or its employees because they define the service provided. Service is a type of activity performed by an organization to deliver or meet a specific expectation that does not result in the ownership of anything. Quality service is defined as exceeding the customer's expectations to the point where the customer decides to purchase the same product or service over and over again. According to Kotler and Keller (2009), service can be described in various ways

depending on the organization's concept. It is an intangible act or performance that one party provides to another that does not result in ownership of anything.

Quality service is essential in customer service, particularly in the financial sector. Financial services, for example, must satisfy their customers to stay in business or go out of business. As a result, organizations may entice customers, but their retention is entirely dependent on the quality of service offered by an organization such as cooperative unions. A cooperative union is one of the financial service providers that must provide high-quality service to most communities, including financial services that address the needs of even the most vulnerable members of society. Cooperative unions are service-motivated business associations organized by people voluntarily to solve the socio-economic problems of the members and, as a result, contribute to the alleviation of community problems in the area (Tchami, 2007). A cooperative credit union distinguishes itself among consumer banking competitors who offer members with high-quality service. The number of members in cooperative credit unions is one of the distinguishing features that set it apart from other financial institutions. Members choose to buy service products from unions based on the level of service they receive, which leads to satisfaction. When customers receive the quality service they desire, they feel secure and become loyal. This is most likely because people interact more in service rendering firms; thus, employees' skills, competencies, and dexterity in dealing with customers become critical (Phina, Ogechukwuand, & Shallom, 2021).

According to Chambo, Mwangi, and Oloo (2008), cooperatives are community-based, democratically based, flexible, and collaborative, making them ideal for economic development. People gather in cooperatives to capitalize on various opportunities in addressing people's economic needs and aspirations through collaborative efforts. D. W. Johnson, Johnson, and Smith (2007) stated that cooperatives can be formed in any sector of a country's economy, particularly in urban areas, in the areas of job creation, finance mobilization, industries, and service provision. And because they are community-based, the aim is to ensure quality services are rendered to members. Literature indicates quality service assist in satisfying customers, retaining and attracting new customers and members, positive word-of-mouth, good corporate image, and guarantees business survival (Ladhari, 2008; Negi, 2009; Wirtz, 2011). Cooperative unions are non-profit organizations that are located in communities (Fried, Lovell, & Eeckaut, 1993; Garden & Ralston, 1999). It is primarily owned by people with a common interest and the benefit of members (Fried et al., 1993; Fried, Schmidt, & Yaisawarng, 1999). Its shared interest could be an occupation, a group, a religion, or a place of residence (Glass, McKillop, & Quinn, 2014). Cooperative provides alternative sources of financing for Africa's relatively poor population (Kyessi & Furaha, 2010).

Therefore, cooperative unions need quality service delivery to satisfy members. Customer satisfaction and quality service are well-established concepts in fields such as marketing, management, organizational behaviour, and consumer research. In recent years, both business management and academia have placed a greater emphasis on quality service and customer satisfaction (Hong, 2014). Cooperative unions provide the same services as banks, but they operate as non-profit organizations or non – interest-based because the interest in the formation differs from that of the banks. Cooperative unions are financial intermediaries that act in the same capacity as financial institutions, but their interests and operations differ from those of banks. The main challenge, however, is the competitive nature of these unions, with strong public and private bank dominance in market penetration. There is a constant need for advancements and an increase in the quality of services provided, which is a requirement for success and growth. Previous studies on quality service and customer satisfaction focused on sectors such as banking (Khan & Fasih, 2014; Narteh, 2016), but there hasn't been much on quality service and customer satisfaction in Ghana's non-interest-based or not-for-profit financial services. As a result, the study's goal is to use expectation disconfirmation theory to analyze the link between quality service aspects and customer satisfaction.

The objective of the study

This study is guided by the following research aim:

1. The purpose of this study is to look into the relationship between quality service aspects and customer satisfaction in non-interest-based financial services.

2. Literature review and hypotheses development

The concepts of quality service

Quality

Quality is the lifeblood of service delivery in businesses transaction, resulting in greater client loyalty, a competitive edge, and long-term profitability. Quality is defined as the sum of a product's or service's traits and attributes that bear on its ability to meet needs. The aggregate of each customer's affective evaluations of each attitude object that results in customer satisfaction is characterized as quality (Wicks & Roethlein, 2009). Quality corresponds to satisfaction and is the highest form of fulfilment of customer preferences in a user-based approach (Yarimoglu, 2014). The customer defines quality as a flawless service that meets the customer's expectations. When a service provider understands how customers evaluate the quality of its services, it is better able to influence these evaluations and connect a service idea to customer benefits. Quality refers to the total of a service's or product's key features that indicate its ability to meet customers' stated needs (Kotler, 2003). Although the converse is not always true, improving quality in innovative ways can lead to lower costs and increased productivity (Kondō, 1995). It is a comprehensive marketing, engineering, manufacturing, and maintenance process that exceeds customer expectations (Feigenbaum, 1986). Quality is an attribute or characteristic that a customer desires in a product or service that meets their expectations. It is a method of ensuring that the customer will use the product or service again.

Service

The act of providing activities to a group of people that meet their needs and desires is known as service. Currently, many scientific investigations are centred on services (Matthyssens & Vandenbempt, 1998; Oliva & Kallenberg, 2003). Service offering is an important element of business function because it is how a company communicates and delivers its products to customers, as well as the tangibles it keeps for customer comfort, attraction, and organizational performance (Fisher, 2001). Service, according to Ch (2000), is defined as interactions between customers and service employees, as well as physical resources, goods, and systems that provide solutions to customer problems. According to Mathieu (2001), service is becoming a good approach in the commodities market because it delivers a great competitive advantage through differentiation potential. A service strategy, according to Mathe and Shapiro (1993), can also help in the creation of industry barriers to entry. According to Reichheld and Kenny (1990), loyal clients are more likely to stay with preferred providers for longer, spend more, and spread a favourable message about the chosen supplier.

Quality service

Demonstrating the ability to ensure and provide activities that meet the expectations of a group of people. Although there is no universally accepted definition of service quality, researchers agree on the multidimensionality of service quality conceptualization (Marković & Raspor Janković, 2013). In the literature on services marketing, quality service has been variously defined as focusing on meeting needs and requirements, as well as how well the service matches consumers' expectations (Lewis, 1993). Quality service is an action that does not lead to the acquisition of anything. Zeithaml and Bitner (2003) define quality service as a general decision or behaviour related to the superiority of service. Kumar (2008) defines quality service as being concerned not only with the service but also with the production procedure, delivery procedure, production time, workers, and waiting time for accepting service. Grönroos (1982) defined quality service as the difference between impression and expectation. According to Seth, Deshmukh, and Vrat (2005), quality service is the ability to match promised service with customer expectations. Perceived quality service, as defined by Zeithaml and Bitner (1996), is a customer's assessment of a product or service in comparison to excellence or superiority.

Quality service was also described as providing exceptional or superior service concerning client expectations. Quality service is viewed as a critical tool for service organizations to distinguish themselves from competitors (Ladhari, 2008). Quality services, according to Bovée and Thill (1992), build a strong barrier against competitive rivalry, ensure consumer loyalty, distinguish items, save marketing costs, and increase profitability. Quality service has always been considered a top priority in the banking business (Stafford, 1994). High levels of service quality have been linked to increased financial performance (Roth & Van Der Velde, 1991). According to Negi (2009), customer-perceived quality service has received so much interest in recent years due to its unique approach to competitive and development strategy to satisfy consumers. That makes it easy to understand quality service, how to assess it, as well as make essential modifications in its dimensions as needed, a vital construct for organizations to grasp, particularly in areas where expectations and perceptions range greatly. According to (Mwesigwa, 2020), service delivery signifies a link between decision-makers, service providers, and service users, and encompasses both services and their supporting structures. Others define service delivery as an instrument used by an organization to meet the community's needs and objectives. Good qualities also have an impact on the appropriate skills that organizations require to excel in a dynamic environment (Naab & Bans-Akutey, 2021).

Quality service dimensions

The concept of quality service is not a stand-alone term; it is shaped by several aspects relating to services and service businesses. Reliability, responsiveness, assurance, empathy, and tangibility are examples of these attributes (Ramya, Kowsalya, & Dharanipriya, 2019). According to Lehtinen and Lehtinen (1982), quality service has three dimensions: physical quality, corporate quality, and quality interactions between service employees and clients. In their study of perceptions of quality service, (A Parasuraman, Zeithaml, & Berry, 1988) reduced ten dimensions such as tangibility, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing, customers, and access, to five aspects: reliability, responsiveness, assurance, empathy, and tangibility. Based on earlier research, the study focused on five factors as the most recognized dimensions of quality service.

Reliability

What reliability means is keeping promises. This element has been repeatedly demonstrated to be an essential influencer of quality service perceptions. This dimension encompasses the consistency with which service promises are kept, such as sticking to schedules or appointment times, completing tasks on time, and ensuring that expected outcomes are met (Avery, McKay, & Wilson, 2007). According to (Ramya et al., 2019), reliability is defined as the capacity to consistently and precisely provide promised service. In general, reliability relates to the promises made by service providers regarding delivery, service provision, problem solutions, and price. Customers prefer to do business with companies that deliver on their promises. As a result, it has a significant role in customers' perceptions of quality service and loyalty. Service providers must be mindful of their clients' reliability expectations. The reliability factor in financial services involves regularity, complaint handling, keeping consumers informed, consistency, protocols, and so on. At some level, reliability is required for the differentiation and modification of existing products (Fornell & Johnson, 1993). This demonstrates that boosting dependability or limiting faults is more important for services than improving customization. Customers expect service firms to give the fundamentals or a flawless service (Anantharanthan Parasuraman, Berry, & Zeithaml, 1991).

Responsiveness

Responsiveness refers to a readiness to serve clients and deliver prompt service. This dimension is based on how customers' requests, inquiries, complaints, and problems are addressed and how quickly they are handled. It also highlights the punctuality, presence, professional devotion, and so on of the employees or personnel. It is determined by the number of times clients have to wait for assistance, answers to inquiries, and so on. By regularly observing the service delivery process and staff's attitudes toward client requests, responsiveness conditions can be enhanced (Ramya et al., 2019). The eagerness to help is known as responsiveness. New requests, inquiries, complaints, and difficulties are prioritized in this metric. This includes the time it takes to assist customers, provide answers to

questions, resolve issues, be flexible, and adapt the service to the customer's needs (Wilson, Zeithaml, Bitner, & Gremler, 2008). Responsiveness is a significant predictor of quality service (Mittal & Lassar, 1996) and a driver of customer satisfaction, according to (Andaleeb & Basu, 1994) and (Handfield & Bechtel, 2002). Responding to customers promptly leads to customer satisfaction (Andaleeb & Basu, 1994; Handfield & Bechtel, 2002; Langerak, 2003).

Assurance

Assurance is defined as an employee's ability to inspire trust and confidence in their clients through knowledge, civility, and the firm's and employees' ability to sustain this trust and confidence in their clients. This factor is important in banking and financial services because customers are sceptical about their ability to evaluate outcomes. In other cases, such as insurance, stockbroking firms try to build trust and loyalty between key contact individuals such as insurance agents, brokers, other professionals, and individual customers. The "personal banker" is the key point of contact in the financial sector. This dimension is concerned with job expertise and skill, precision, employee civility, and the security of the company (Ramya et al., 2019). The act of instilling trust and confidence in others is known as assurance. When clients believe services are a large probability or are unsure of their aim to assess outcomes, this factor is critical. The organization must work to build trust and loyalty among contact people and customers (Wilson et al., 2008).

Empathy

Empathy is described as the caring, personalized attention that customers receive from their banks or service providers. This aspect aims to convey the idea that clients are unique and special to the company by providing customized or tailor-made services. This perspective focuses on a diverse set of services that address diverse customer needs. Service providers must be aware of their customers' particular needs, desires, and preferences in this instance (Ramya et al., 2019). Customers must be treated as people when they are treated with empathy. Customers are unique and special, and their demands must be met. Customers expect businesses to provide them with a specific service that makes them feel valued. Businesses benefit from knowing their clients' names by developing relationships that reflect an understanding of their needs and preferences. In cases where a small firm must compete with larger businesses, the capacity to empathize with clients may provide a distinct edge to the small business. Customers in the business-to-business sector expect organizations to understand their industry and concerns (Wilson et al., 2008).

Tangibility

Tangibility is characterized by the formation of physical infrastructure, facilities, communication gadgets, and technology. All of this gives customers a good idea of the firm's service quality. Additionally, this component improves the company's image. As a necessary consequence, corporations place a high value on tangibility and must invest heavily in the establishment of physical facilities (Ramya et al., 2019). Tangibles are physical representations of the service. Physical representations or images of a company's service will be used by customers to evaluate quality, improve image, provide continuity, and signal quality. To build a service quality strategy, most businesses will combine this dimension with another (Wilson et al., 2008). Tangibility includes physical structures, devices, and pieces of machinery used to provide the service, as well as characterizations of the service in the form of statements, cards (debit and credit), speed of operation, and effectiveness, exterior, bank counters, overdraft, operating and transaction speed and efficiency. Tangibles are just as crucial as empathy, according to A Parasuraman et al. (1988). According to scholars, the tangibility dimension should include overdraft privileges (Agbor, 2011). Tangibles are seen as a distinct element by Sultana and Das (2016), exhibiting cultural consistency.

Customer satisfaction

According to Hunt (1977), customer satisfaction is a type of assessment that results in an experience that is good as expected. Giese and Cote (2000) defined satisfaction as a description of the effective reaction physically and cognitively directed toward central characteristics of a product and consumption within a limited duration. According to Westbrook and Oliver (1991), customer satisfaction is described as an emotional attachment to the experience provided by (or related to)

specific products or services purchased at retail stores, or a marketplace. Customer satisfaction is defined as the service encounter during a particular service interaction (Cronin Jr & Taylor, 1994). It is cumulative and centred on an objective assessment of the service experience (Jones & Suh, 2000). According to the expectancy disconfirmation framework, customer satisfaction can be defined as a function of a user's expectations and perceptions (Tse & Wilton, 1988). Because of the impact, it has on market outcomes, industries must improve their levels of customer satisfaction (Fornell, Mithas, Morgeson III, & Krishnan, 2006). Customer satisfaction is associated with increased sales and profits at the microeconomic level (Anderson, Fornell, & Lehmann, 1994; Reichheld & Kenny, 1990). According to Bitner (1990) and Bolton and Drew (1991), client pleasure comes before service excellence. Client satisfaction, according to Fornell (1992) and Fornell, Johnson, Anderson, Cha, and Bryant (1996), has the potential to increase a company's clientele and improve the organization's image. To summarize, many companies use customer satisfaction as a framework for standardization and performance excellence, and identification of potential market opportunities (Grigoroudis & Siskos, 2009). Customer satisfaction is clearly defined as what the consumer wants from the goods and/or services being offered, as well as the organization's ability to satisfy these customers. Delivering on promises increases customer satisfaction and encourages repeat purchases.

Theoretical foundations for research

Expectation disconfirmation theory

In 1977, R. L. Oliver proposed the expectation disconfirmation theory, which he expanded on in 1980. The theory was developed in response to flaws in previous dissonance and contrast theories in the literature on customer satisfaction (Oliver, 1980). According to the notion, expectations influence a consumer's decision-making (Spreng & Dixon, 1992). Expectations influence a consumer's decision on the product or category of services or goods to purchase during the pre-purchase stage. Expectations during consumption might be influenced by the attitudes of service staff, other customers, and equipment. In the post-purchase stage, expectations serve as the foundation for evaluating satisfaction (Oliver, 1980). As a result, the quality of service offered by the organization's workers has an impact on customer satisfaction. This is mainly due to the size of the service being supplied. According to studies, when it comes to gauging their satisfaction, consumers have a wide range of expectations (Cadotte, Woodruff, & Jenkins, 1987; Tse & Wilton, 1988).

The most usually discussed forms are predictive and normative expectations. Predictive expectations refer to consumer assumptions about the degree of service that a given service firm or its personnel are likely to provide. These expectations are commonly used as a benchmark against satisfaction levels (Churchill Jr & Surprenant, 1982). Consumers' ideal level of service, also known as desire, is usually viewed as normative expectations. Customers, according to the hypothesis, make a comparison of a new service experience to a reference point established. The degree to which the service meets this requirement influences their opinion. Customers, according to this theory, make purchases based on their expectations, attitudes, and intentions (Oliver, 1980). Customers establish an impression of performance after evaluating the experience subsequently, during, or after consumption. When customers compare actual service performance to the pre-experience benchmark, the process is complete (Bearden & Teel, 1983; Day, 1977; Oliver, 1980).

The consequences are confirmation, contentment, or discontent. The dimensions of customers' expectations, as well as the quality of service supplied to them, have a big role in their satisfaction. The desire to buy or utilize an organization's service is contained in the satisfaction obtained at the end, and the customer's anticipation is pre and post. The amount of expectation becomes a yardstick by which the product or service is judged. After using the product or service, the results are compared to what is predicted. Individuals have confirmation if the outcome matches their expectations. When there is a mismatch between expectations and outcomes, this is referred to as disconfirmation. As a result of a positive or negative divergence between expectations and perceptions, a consumer is either satisfied or dissatisfied. When service satisfaction is achieved, there is a positive disconfirmation between expectation and actual, resulting in satisfaction; when service performance is as predicted, there is a confirmation between expectations and perceptions, resulting in satisfaction. When service

quality falls short of expectations, a negative disconfirmation between expectations and perceptions occurs, resulting in dissatisfaction (Yüksel & Yüksel, 2008).

According to the literature, this theory has broad support from researchers in all other fields of study and has been extensively used to assess satisfaction with a range of products and services, including flu treatment, restaurant services, and wi-fi services (Barsky, 1992; Bearden & Teel, 1983; Cadotte et al., 1987; Oliver, 1980; Pizam & Milman, 1993; Swan & Trawick, 1981). The expectation disconfirmation theory is relevant to this research because it has been used to determine the degree of influence in studies relevant to quality service and customer satisfaction literature and that dimensions of quality service would influence customer satisfaction. It has served as background as one of the critical theories required in marketing research to determine consumer behaviour. According to the theory, when a service meets the needs and desires of the customer, it results in positive confirmation, indicating that customer satisfaction has been achieved. However, if the customer's needs and desires are not met by the service provided, it demonstrates negative confirmation, and thus customer satisfaction is not achieved.

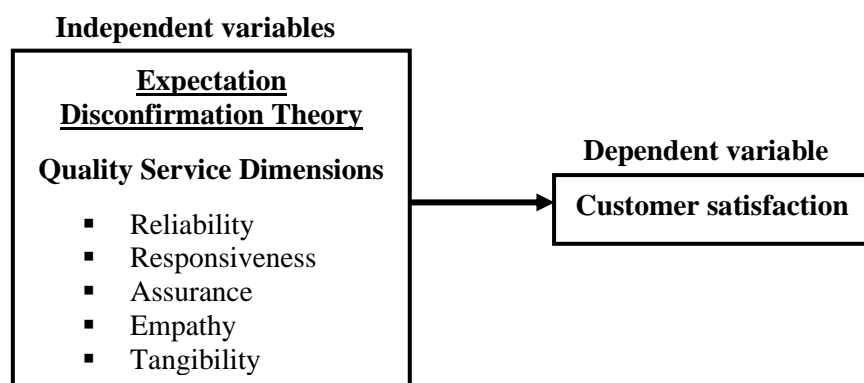


Figure 1. Conceptual framework

This study's conceptual framework is built on and anchored in the expectation disconfirmation theory, and it demonstrates that reliability, responsiveness, assurance, empathy, and tangibility are valuable components incorporated in the quality service criterion that improve customer satisfaction. Expectations are influenced by service personnel's attitudes, other customers' attitudes, infrastructure, and equipment, all of which lead to customer satisfaction. As a result, it is hypothesized that good customer service has a strong link to customer satisfaction. Customer satisfaction and quality service have been linked in previous studies. Some researchers agree that the degree of quality service supplied by the service provider determines customer satisfaction, while some studies agree with (Anantharathan Parasuraman, Zeithaml, & Berry, 1985). Client satisfaction is determined by the level of service provided by the provider (Lee, Lee, & Yoo, 2000; Saravanan & Rao, 2007).

Empirical review and formulation of hypotheses

According to El Saghier and Nathan (2013), the majority of Egyptian financial services customers are significantly influenced by reliability, empathy, assurance, and responsiveness, but tangibility has had no significant effect on the consumer. Felix (2017) discovered that responsiveness was related to customer satisfaction in a good way. E. Johnson and Karley (2018) investigated the connection between service quality and customer satisfaction. Responsiveness, empathy, and assurance all have an impact on customer satisfaction. According to Sriyam (2010), service quality has a broad impact on customer happiness, with certainty raising the highest degree of expectation and tangibility satisfying the highest level of perception. Furthermore, the research revealed that the most essential component in determining consumer happiness is tangibility. According to Sriyam (2010), service quality has a broad impact on customer happiness, with certainty raising the highest degree of expectation and tangibility satisfying the maximum perception. Furthermore, the research revealed that the most essential component in determining consumer happiness is tangibility.

The study by Narteh (2016) provides an improved methodology for assessing retail bank quality of service because seven of the eight latent components emerged as service quality dimensions when the price was moderated. It's also worth noting that five of the direct connection constructs – tangibles, reliability, assurance, empathy, and price – emerged as retail bank quality of service characteristics that positively and strongly influenced customer satisfaction. Muala (2016) investigates how the characteristics of banking service quality influence customer satisfaction and loyalty. Customer satisfaction and loyalty have been shown to benefit from tangibility, reliability, empathy, responsiveness, and assurance. The researchers Arslan, Iftikhar, and Zaman (2014) investigated the relationship between service quality and customer satisfaction. Both service reliability and service empathy were found to have an impact on customer satisfaction. Some factors were also determined to be more rewarding than others. According to the study's findings, customer satisfaction percentages differ based on the service quality aspects of dependability and empathy. Based on this, it is hypothesized that:

H1: Reliability enhances customer satisfaction.

H2: Responsiveness improves customer satisfaction.

H3: Assurance enhances customer satisfaction.

H4: Empathy influences customer satisfaction.

H5: Tangibility improves customer satisfaction.

3. Research methodology

Research design

The organization used for the study is co-operative credit union limited. It was founded in 1988 in Cape Coast to provide financial services to its members and the communities within its service area. It was a subsidiary of the parent company, Ghana co-operative credit unions association limited. The quantitative approach was used in this study because it is effective at describing trends and explaining relationships between variables (Creswell, 2014). It is analytic and allows for population and result generalization (Ghauri, Grønhaug, & Strange, 2010). This method was chosen because it aids in the description and examination of relationships, determines causality, is representative of a large population, and maintains reliability and validity. In this study, the descriptive research design was utilized to present a picture of a situation as it occurs naturally (Burns & Grove, 2003).

It is the process of gathering data to answer research questions or test hypotheses about existing phenomena (Awoyemi, 2002). The population consisted of 3000 credit union users, and the entire population was used to reduce the possibility of errors, optimize the accuracy of population estimates, and improve the generalization results produced (Osborne & Costello, 2004). The probability sampling method was used. A probability sampling technique that allows for the selection of a representative sample from the target population, as well as statistical inferences based on the data, was most appropriate (Ofori & Dampson, 2011). Simple random was chosen specifically because it is unbiased in unit selection. According to (Onwuegbuzie & Leech), simple random sampling virtually guarantees that every unit of the population has an equal chance of being chosen. The method used by Krejcie and Morgan (1970) to calculate sample size from the sample size determination table applies to any defined population and is the same as the equation. The credit union has a total of 3000 members. Using statistical tables, a sample size of 341 customers was determined (Krejcie & Morgan, 1970).

Data collection and analysis

A closed-ended questionnaire was used to collect data because, according to Kothari (2004), questionnaires aid in the collection of accurate and consistent data that is free of bias. According to Fox and Bayat (2007), it is beneficial to seek information on the subject. The questionnaire was divided into three sections: Section A focuses on personal data (Demographics) such as gender, age, education, and frequency of use. Section B concentrated on the impact of quality service (tangibility, dependability, responsiveness, assurance, and empathy) on credit union customers. Section C was also concerned with customer satisfaction. Aside from the background information in section A, Sections B and C were graded on a five-point Likert scale from 1 to 5, with 1 strongly disagreed and 5 strongly

agreed. A Likert scale, according to Zumbo and Zimmerman (1993) and Hasson and Arnetz (2005), makes items or variables measurable, both researchers and respondents comprehend and respond more effectively, and it enables coding and interpretation. It took a month to collect the data, which included 341 questionnaires, of which 242 were returned. The reliability of the scales instruments was tested to increase confidence and produce acceptable results. The alpha coefficients for all variables were greater than 0.7. Internal consistency was calculated to be 0.931. The five hypotheses were tested using a multiple linear regression test. The Statistical Social Science Package (SPSS) 20.0 version was used for data entry, data transformation, outputs, and analysis.

This is a representation of the regression equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + \dots \text{ where}$$

$$Y = a + b_1X_1$$

$$Y = a + b_2X_2$$

$$Y = a + b_3X_3$$

$$Y = a + b_4X_4$$

$$Y = a + b_5X_5$$

X_1 = Reliability

X_2 = Responsiveness

X_3 = Assurance

X_4 = Empathy

X_5 = Tangibility

Y = Customer satisfaction

Y is the dependent variable that represents customer satisfaction.

Customer satisfaction measures

It could be argued that in today's corporate environment, the issue of how to satisfy customers has become the most important concern for most organizations. As a result, in recent years, understanding customer satisfaction aspects, measuring them, and extracting value from these measurements has become a pressing requirement for managers and has become the mainstream in academic research on customer satisfaction. Customer satisfaction is crucial to monitor because it has a significant impact on a company's long-term performance as well as customer purchasing patterns. According to academic studies, customer satisfaction is associated with increased customer loyalty and reputation (Fornell, 1992; Wangenheim & Bayon, 2004). This indicates that customer satisfaction measures are determined by the organizations' or firms' careful consideration of their goals toward the customer in the pursuit of providing quality service. Determining the measurement variable varies, so it is compared to performance measurement, where different parameters are taken into account depending on the organization's product or service. Customer satisfaction is primarily dependent on employee performance, which can be measured based on a variety of factors as desired by the organization, researchers and academicians per the goals and objectives. Measuring customer satisfaction enables service providers to determine how well they are meeting the customer's current needs and desires, as well as their future expectations.

4. Results and discussion

Descriptive statistic

Analysis of demographic variables

Table 1. Demographic information (N = 242)

Demographic	Frequency	Percent
Sex		
Male	138	57
Female	104	43
Age		
18 – 30	41	17
31 – 50	172	71
Above 51	29	12

Education		
Junior High	53	22
Senior High	39	16
Diploma	65	27
Graduate	61	25
Post graduate	25	10
Number of visits		
Daily	7	3
Weekly	34	14
Monthly	89	37
Quarterly	112	46

Source: Amegayibor (2021)

Table 1 revealed that 138 males responded to the questionnaire, accounting for 57% of the participants, and 104 females responded to the questionnaire, accounting for 43% of the participants. The table also revealed that 41 respondents (17%) were between the ages of 18 and 30, 172 respondents (71%), were between the ages of 31 to 50, and 29 respondents (12%) were between the ages of 50 and above. The results show that 53 respondents (22%) had basic education, 39 respondents (16%) had secondary education, 65 respondents (27%) had diploma education, 61 respondents (%) had graduate-level education, and 25 respondents (25%) had post-graduate education. According to the number of visits made by respondents to the facility, 7 respondents (3%) visit daily, 34 respondents (14% visit weekly), 89 respondents (37% visit monthly), and 112 respondents (46% visit quarterly).

Hypothesis validation

Multiple linear regression analysis

Regression analysis was used to determine the statistical significance of the independent variables quality service dimensions and customer satisfaction.

The association between reliability and customer satisfaction

H1: Reliability enhances customer satisfaction.

Table 2. Relationship between Reliability and customer satisfaction

Predictor	Unstd Coefficients Std. Error	Std Coefficients Beta(β)	T	Sig – value
(Constant)	.767		11.575	.000
Reliability	.201	.693	14.844	.000

R Square =.481

Adjusted R Square =.479

Sig – value = 0. 05

Source: Amegayibor (2021)

The beta and Sig – values were used to establish how much reliability influences customer satisfaction. Because the Sig – value for reliability was less than the alpha (α) value of 0.05 and the Beta value of .693, the results in table 2 show that reliability with ($\beta = .693$, Sig < .000) has an impact on customer satisfaction and the hypotheses (H1) was supported. This means that increasing reliability will result in a 4.79% increase in customer satisfaction.

The link between responsiveness and customer satisfaction

H2: Responsiveness improves customer satisfaction

Table 3. Connection between responsiveness and customer satisfaction

Predictor	Unstd Coefficients Std. Error	Std Coefficients Beta(β)	T	Sig – value
(Constant)	.666		20.446	.000
Responsiveness	.175	.544	9.997	.000

R Square = .296

Adjusted R Square = .293

Sig – value = 0. 05

Source: Amegayibor (2021)

Table 3 shows that responsiveness has an influence on customer satisfaction with ($\beta = .544$, Sig < .000) because the Sig – value for responsiveness was less than the alpha (α) value of 0.05 and Beta value.544. The hypothesis (H2) which indicates that responsiveness has an impact on customer satisfaction was confirmed. This means that improved responsiveness increases customer satisfaction by 2.93%.

The association between assurance and customer satisfaction

H3: Assurance enhances customer satisfaction.

Table 4. Link between assurance and customer satisfaction

Predictor:	Unstd Coefficients Std. Error	Std Coefficients Beta(β)	T	Sig – value
(Constant)	.717		11.421	.000
Assurance	.178	.738	16.862	.000

R Square = .544

Adjusted R Square = .542

Sig – value = 0. 05

Source: Amegayibor (2021)

In terms of how much assurance influences customer satisfaction, the results in table 13 show that assurance with ($\beta = .738$, Sig < .000) influenced customer satisfaction with a Sig – value less than alpha (α) value 0.05 with Beta value.738. As a result, hypothesis (H3) that read assurance enhances customer satisfaction was found to be true. This means that increasing assurance will increase customer satisfaction by 5.42%.

The connection between empathy and customer satisfaction

H4: Empathy influences customer satisfaction.

Table 5. Link between empathy and customer satisfaction

Predictor:	Unstd Coefficients Std. Error	Std Coefficients Beta(β)	T	Sig – value
(Constant)	.663		9.006	.000
Empathy	.163	.814	21.604	.000

R Square = .662

Adjusted R Square = .661

Sig – value = 0. 05

Source: Amegayibor (2021)

Table 5 shows that empathy influenced customer satisfaction with ($\beta = .814$, Sig < .000), with Sig – value less than the alpha (α) value 0.05 and the Beta value .814. The hypothesis (H4) that empathy influences customer satisfaction was supported. This means that increasing empathy will increase customer satisfaction by 6.61%.

The relationship between tangibility and customer satisfaction

H5: Tangibility significantly impacts customer satisfaction

Table 6. Connection between tangibility and customer satisfaction

Predictor:	Unstd Coefficients Std. Error	Std Coefficients Beta(β)	T	Sig – value
(Constant)	1.181		10.733	.000
Tangibility	.283	.377	6.271	.000

R Square = .142

Adjusted R Square = .138

Sig – value = 0. 05

Source: Amegayibor (2021)

A typical multiple linear regression was used to analyze the influence of tangibility on customer satisfaction. Because the Sig – value for tangibility was less than alpha (α) value 0.05 with Beta value .377, the result revealed that tangibility with ($\beta = .377$, Sig < .000) affects customer satisfaction. As a result, the hypothesis (H5) that tangibility improves customer satisfaction was supported. This means that increased tangibility boosts customer satisfaction by 1.38%.

Discussion

The focus of this research was to look into the relationship between customer satisfaction and quality service aspects (reliability, responsiveness, assurance, empathy, and tangibility). Five hypotheses were developed based on one objective that supports the study. Quantitative data show that H1, H2, H3, H4, and H5 were supported, indicating that the five quality service dimensions influenced customer satisfaction and that the dimensions are strongly related to customer satisfaction. This indicates that improvement in these dimensions will improve customer satisfaction. Previous research has found that the dimensions of quality service have a significant relationship with customer satisfaction. The current study's findings support the findings of (El Saghier & Nathan, 2013), Agnihotri, Dingus, Hu, and Krush (2016), (Felix, 2017), (Karlay, 2018; Sriyam, 2010), (Juwaheer & Ross, 2003), (Narteh, 2016), (Muala, 2016), and (Ali, Metz, & Kulik, 2015) that reliability, responsiveness, assurance, empathy, and tangibility influence customer satisfaction. With this one can say that confirmation has occurred since performance matches expectations. However, it is fair to say that there is no negative disconfirmation, rather there is positive disconfirmation since performance is better than expectations in contrast to a situation where performance is below standard (Cadotte et al., 1987).

Implication

The hypotheses from the theoretical and empirical point of view show that the study's findings imply quality service delivery in formal and informal financial services. In a highly active, dynamic, and competitive business environment, organizations must ensure employee effectiveness and efficiency because their activities and efforts will execute quality service dimensions. Customers' disconfirmation or confirmation is heavily influenced by the organizations' culture, employees, buildings, infrastructure, and environment created to meet their expectations. This implies that organizational management should improve the quality of service dimensions. It should be the organization's focus that satisfied customers will return to service providers who serve with high expectations, and they will share their experience with friends and family through word of mouth communication that the service used was of high quality. That the service provider should be less expectant but raise the customer's expectation level, from which customer satisfaction can be derived. As a result, organization management should invest in employees to prepare them to deal with customers who have higher expectations. In terms of delivering on the organization's goals, it should be noted that when quality service dimensions are embedded in the organization's training and development culture, employees will be able to deliver without fear or restriction. Managers investing a particular amount of resources in terms of time, money, and other resources to ensure that customers are served to the best of their workers' skills would deliver the satisfaction desired during the pre and post-purchase stages.

5. Conclusion

Previous research has emphasized the importance of quality service and customer satisfaction in marketing and customer behaviour management in the banking and other sectors; however, studies in non-profit or not-for-profit financial services appear to be scarce. As a result, it is critical to investigate and establish any issues relating to quality service dimensions as well as customer satisfaction in this industry. The goal of this study is to look at the relationship between customer satisfaction and quality service aspects in the non-profit or not-for-profit financial services industry in the Cape Coast metropolitan area. The sample was drawn from one cooperative credit union in the Cape Coast metropolis. The study concludes that quality service dimensions thus reliability, responsiveness, assurance, empathy, and tangibility have a significant impact on customer satisfaction.

Limitations and study forward

Time limits, assumptions about the underlying theory, and the use of a single credit union were all possible stumbling blocks. As previously noted, studies on quality service dimensions and their impact on customer satisfaction in not-for-profit organizations are few and should be addressed, with replication in multiple sectors being critical to scholarly debate.

Acknowledgement

Dr Dei Mensah and Dr Nicodemus Osei Owusu have been acknowledged for their significant contribution to the refinement of my academic path. The unwavering support of Mr Elliot Nyieku and Regina Obeng Anuwah has been acknowledged numerous times throughout my life. Finally, we would like to express our gratitude to my friends and family, particularly Miss Abigail Sadzo, Mr Lemuel Korankye, and children, Nukunu, Nuna, Zebulon, and Yaw Korankye, and Ainoowaa Korankye.

References

- Agbor, J. M. (2011). The Relationship between customer satisfaction and service quality. *Umeå University, Sweden*.
- Agnihotri, R., Dingus, R., Hu, M. Y., & Krush, M. T. (2016). Social media: Influencing customer satisfaction in B2B sales. *Industrial marketing management*, 53, 172-180.
- Ali, M., Metz, I., & Kulik, C. T. (2015). The impact of work-family programs on the relationship between gender diversity and performance. *Human Resource Management*, 54(4), 553-576.
- Amegayibor, G. K. (2021). The effect of demographic factors on employees' performance: A case of an owner-manager manufacturing firm. *Annals of Human Resource Management Research*, 1(2), 127-143.
- Andaleeb, S. S., & Basu, A. K. (1994). Technical complexity and consumer knowledge as moderators of service quality evaluation in the automobile service industry. *Journal of retailing*, 70(4), 367-381.
- Anderson, E. W., Fornell, C., & Lehmann, D. R. (1994). Customer satisfaction, market share, and profitability: Findings from Sweden. *Journal of marketing*, 58(3), 53-66.
- Arslan, M., Iftikhar, M., & Zaman, R. (2014). Effect of service quality dimensions on customer satisfaction: A comparative analysis of Pakistan Telecom sector. *Revista de Management Comparat International*, 15(4), 440.
- Avery, D. R., McKay, P. F., & Wilson, D. C. (2007). Engaging the aging workforce: The relationship between perceived age similarity, satisfaction with coworkers, and employee engagement. *Journal of applied psychology*, 92(6), 1542.
- Awoyemi, M. (2002). *Research Methodology in Education*. Accra: K 'N' A.B. Ltd.
- Barsky, J. D. (1992). Customer satisfaction in the hotel industry: Meaning and measurement. *Hospitality Research Journal*, 16(1), 51-73.
- Bearden, W. O., & Teel, J. E. (1983). Selected determinants of consumer satisfaction and complaint reports. *Journal of marketing Research*, 20(1), 21-28.

- Bitner, M. J. (1990). Evaluating service encounters: the effects of physical surroundings and employee responses. *Journal of marketing*, 54(2), 69-82.
- Bolton, R. N., & Drew, J. H. (1991). A multistage model of customers' assessments of service quality and value. *Journal of consumer research*, 17(4), 375-384.
- Bové, C. L., & Thill, J. V. (1992). *Marketing*: McGraw-Hill.
- Burns, N., & Grove, S. K. (2003). *Understanding Nursing Research*: Saunders.
- Cadotte, E. R., Woodruff, R. B., & Jenkins, R. L. (1987). Expectations and norms in models of consumer satisfaction. *Journal of marketing Research*, 24(3), 305-314.
- Ch, G. (2000). Relationship Marketing: the Nordic School Perspective [in] Handbook of Relationship Marketing, Sheth, JN, Parvatiyar, A: Thousand Oaks: Sage Publications.
- Chambo, S., Mwangi, M., & Oloo, O. (2008). An analysis of the socio-economic impact of cooperatives in africa and their institutional context. *Nairobi, International Co-operative Alliance and the Canadian Cooperative Association*.
- Churchill Jr, G. A., & Surprenant, C. (1982). An investigation into the determinants of customer satisfaction. *Journal of marketing Research*, 19(4), 491-504.
- Creswell, J. W. (2014). Research design: qualitative, quantitative, and mixed methods approaches. 4th edition / John W. Creswell.
- Cronin Jr, J. J., & Taylor, S. A. (1994). SERVPERF versus SERVQUAL: reconciling performance-based and perceptions-minus-expectations measurement of service quality. *Journal of marketing*, 58(1), 125-131.
- Day, R. L. (1977). Extending the concept of consumer satisfaction. *ACR North American Advances*.
- El Saghier, N., & Nathan, D. (2013). *Service quality dimensions and customers' satisfactions of banks in Egypt*. Paper presented at the Proceedings of 20th international business research conference.
- Feigenbaum, A. V. (1986). *Total Quality Control*: McGraw-Hill.
- Felix, R. (2017). Service quality and customer satisfaction in selected banks in Rwanda. *Journal of Business & Financial Affairs*, 6(1), 246-256.
- Fisher, R. T. (2001). Role stress, the type A behavior pattern, and external auditor job satisfaction and performance. *Behavioral research in accounting*, 13(1), 143-170.
- Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of marketing*, 56(1), 6-21.
- Fornell, C., & Johnson, M. D. (1993). Differentiation as a basis for explaining customer satisfaction across industries. *Journal of economic psychology*, 14(4), 681-696.
- Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: nature, purpose, and findings. *Journal of marketing*, 60(4), 7-18.
- Fornell, C., Mithas, S., Morgeson III, F. V., & Krishnan, M. S. (2006). Customer satisfaction and stock prices: High returns, low risk. *Journal of marketing*, 70(1), 3-14.
- Fox, W., & Bayat, M. (2007). *A Guide To Managing Research*; Cape Town: Juta and Co: Ltd.
- Fried, H. O., Lovell, C. K., & Eeckaut, P. V. (1993). Evaluating the performance of US credit unions. *Journal of Banking & Finance*, 17(2-3), 251-265.
- Fried, H. O., Schmidt, S. S., & Yaisawarng, S. (1999). Incorporating the operating environment into a nonparametric measure of technical efficiency. *Journal of productivity Analysis*, 12(3), 249-267.
- Garden, K. A., & Ralston, D. E. (1999). The x-efficiency and allocative efficiency effects of credit union mergers. *Journal of International Financial Markets, Institutions and Money*, 9(3), 285-301.
- Ghauri, P., Grønhaug, K., & Strange, R. (2010). *Research Methods in Business Studies*, 4 uppl. Harlow, Storbritannien: Pearson Education Limited.
- Giese, J., & Cote, J. A. (2000). Defining consumer satisfaction. *Academy of marketing science review*.
- Glass, J. C., McKillop, D. G., & Quinn, B. (2014). Modelling the performance of Irish credit unions, 2002 to 2010. *Financial accountability & management*, 30(4), 430-453.
- Grigoroudis, E., & Siskos, Y. (2009). *Customer Satisfaction Evaluation: Methods for Measuring and Implementing Service Quality*: Springer US.

- Grönroos, C. (1982). Strategic management and marketing in the service sector. Swedish School of Economics and Business Administration. Helsingfors. *Res. Rep*, 83-104.
- Handfield, R. B., & Bechtel, C. (2002). The role of trust and relationship structure in improving supply chain responsiveness. *Industrial marketing management*, 31(4), 367-382.
- Hasson, D., & Arnetz, B. B. (2005). Validation and findings comparing VAS vs. Likert scales for psychosocial measurements. *International Electronic Journal of Health Education*, 8, 178-192.
- Hong, T. L. (2014). RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION: A STUDY OF MALAYSIAN BANKING INDUSTRY. Vol. 2 No. 2 (2014).
- Hunt, H. K. (1977). *Conceptualization and measurement of consumer satisfaction and dissatisfaction*: Marketing Science Institute.
- Johnson, D. W., Johnson, R. T., & Smith, K. (2007). The state of cooperative learning in postsecondary and professional settings. *Educational Psychology Review*, 19(1), 15-29.
- Johnson, E., & Karley, J. (2018). *Impact of Service Quality on Customer Satisfaction. Case study: Liberia Revenue Authority*. Retrieved from <http://hig.diva-portal.org/smash/record.jsf?pid=diva2%3A1246475&dswid=8140>
- Jones, M. A., & Suh, J. (2000). Transaction-specific satisfaction and overall satisfaction: an empirical analysis. *Journal of services Marketing*.
- Juwaheer, T. D., & Ross, D. L. (2003). A study of hotel guest perceptions in Mauritius. *International Journal of Contemporary Hospitality Management*.
- Karlay, E. C. J. J. S. (2018). Impact of service quality on customer satisfaction.
- Khan, M. M., & Fasih, M. (2014). Impact of service quality on customer satisfaction and customer loyalty: Evidence from banking sector. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, 8(2), 331-354.
- Kondō, Y. (1995). *Companywide quality control: its background and development*: 3A Corporation.
- Kothari, C. R. (2004). *Research methodology: Methods and techniques*: New Age International.
- Kotler, P. (2003). *Marketing insights from A to Z: 80 concepts every manager needs to know*: John Wiley & Sons.
- Kotler, P., & Keller, K. (2009). 13. painos. *Marketing management*. Upper Saddle River, NJ: Pearson Prentice Hall.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and psychological measurement*, 30(3), 607-610.
- Kumar, V. (2008). *Managing Customers for Profit: Strategies to Increase Profits and Build Loyalty*: Wharton School Pub.
- Kyessi, A., & Furaha, G. (2010). Access to housing finance by the urban poor: The case of WAT-SACCOS in Dar es Salaam, Tanzania. *International Journal of Housing Markets and Analysis*.
- Ladhari, R. (2008). Alternative measures of service quality: a review. *Managing Service Quality: An International Journal*.
- Langerak, F. (2003). The effect of market orientation on positional advantage and organizational performance. *Journal of strategic marketing*, 11(2), 93-115.
- Lee, H., Lee, Y., & Yoo, D. (2000). The determinants of perceived service quality and its relationship with satisfaction. *Journal of services Marketing*.
- Lehtinen, U., & Lehtinen, J. R. (1982). *Service Quality: A Study of Quality Dimensions*: Service Management Institute.
- Lewis, B. R. (1993). Service quality: definitions, determinants and measurement. *Training for quality*.
- Marković, S., & Raspor Janković, S. (2013). Exploring the relationship between service quality and customer satisfaction in Croatian hotel industry. *Tourism and Hospitality Management*, 19(2), 149-164.
- Mathe, H., & Shapiro, R. D. (1993). *Integrating service strategy in the manufacturing company*: Chapman & Hall.
- Mathieu, V. (2001). Product services: from a service supporting the product to a service supporting the client. *Journal of Business & Industrial Marketing*.

- Matthyssens, P., & Vandenbempt, K. (1998). Creating competitive advantage in industrial services. *Journal of Business & Industrial Marketing*.
- Mittal, B., & Lassar, W. M. (1996). The role of personalization in service encounters. *Journal of retailing*, 72(1), 95-109.
- Muala, A. A. (2016). The effect of service quality dimensions on customers' loyalty through customer satisfaction in Jordanian Islamic Bank. *International Journal of Marketing Studies*, 8(6), 141-146.
- Mwesigwa, D. (2020). Technical – politics dichotomy in Mid-Western Uganda: Interrelationship between municipal councillors and administrators in service delivery. (Vol 2 No 2 (2020): November). doi:<https://doi.org/10.35912/amor.v2i2.856>
- Naab, R., & Bans-Akutey, A. (2021). Assessing the use of e-business strategies by SMEs in Ghana during the Covid-19 pandemic. *Annals of Management and Organization Research*, 2(3), 145-160.
- Narteh, B. (2016). Service fairness and customer behavioural intention: Evidence from the Ghanaian banking industry. *African Journal of Economic and Management Studies*.
- Negi, R. (2009). Determining customer satisfaction through perceived service quality: A study of Ethiopian mobile users. *International journal of mobile marketing*, 4(1).
- Ofori, R., & Dampson, D. (2011). Research methods and statistics using SPSS. *Amakom-Kumasi: Payless Publication Limited*.
- Oliva, R., & Kallenberg, R. (2003). Managing the transition from products to services. *International journal of service industry management*.
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of marketing Research*, 17(4), 460-469.
- Onwuegbuzie, A., & Leech, N. A call for qualitative power analyses: Considerations in qualitative research. *Quality & Quantity: International Journal of Methodology*.
- Osborne, J. W., & Costello, A. B. (2004). Sample size and subject to item ratio in principal components analysis. *Practical Assessment, Research, and Evaluation*, 9(1), 11.
- Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Perceived service quality as a customer-based performance measure: An empirical examination of organizational barriers using an extended service quality model. *Human Resource Management*, 30(3), 335-364.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *1988*, 64(1), 12-40.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of marketing*, 49(4), 41-50.
- Phina, O. N., Ogechukwuand, N. N., & Shallom, A. A. (2021). Organizational climate and employee engagement: A commercial bank perspective in Southeast Nigeria. *Annals of Management and Organization Research*, 2(3), 161-173.
- Pizam, A., & Milman, A. (1993). Predicting satisfaction among first time visitors to a destination by using the expectancy disconfirmation theory. *International Journal of Hospitality Management*, 12(2), 197-209.
- Ramya, N., Kowsalya, A., & Dharanipriya, K. (2019). Service quality and its dimensions. *EPRA International Journal of Research & Development*, 4, 38-41.
- Reichheld, F. F., & Kenny, D. W. (1990). The hidden advantages of customer retention. *Journal of Retail Banking*, 12(4), 19-24.
- Roth, A. V., & Van Der Velde, M. (1991). Operations as marketing: a competitive service strategy. *Journal of Operations Management*, 10(3), 303-328.
- Saravanan, R., & Rao, K. (2007). Measurement of service quality from the customer's perspective—an empirical study. *Total Quality Management and Business Excellence*, 18(4), 435-449.
- Seth, N., Deshmukh, S., & Vrat, P. (2005). Service quality models: a review. *International journal of quality & reliability management*.
- Spreng, R. A., & Dixon, A. L. (1992). Alternative comparison standards in the formation of consumer satisfaction/dissatisfaction. *Enhancing Knowledge Developments in Marketing*, 85-91.
- Sriyam, A. (2010). Customer satisfaction towards service quality of front office staff at the hotel. *Master Paper Of Arts Degree In Business English For International Communication*.

- Stafford, M. R. (1994). How customers perceive service quality. *Journal of Retail Banking*, 16(2), 29-38.
- Sultana, S., & Das, T. I. S. (2016). Measuring customer satisfaction through SERVQUAL model: A study on beauty parlors in Chittagong. *European Journal of Business and Management*, 8(35), 97-108.
- Swan, J. E., & Trawick, I. F. (1981). Disconfirmation of expectations and satisfaction with a retail service. *Journal of retailing*.
- Tchami, G. (2007). Handbook on Cooperatives for use by Workers' Organizations.
- Tse, D. K., & Wilton, P. C. (1988). Models of consumer satisfaction formation: An extension. *Journal of marketing Research*, 25(2), 204-212.
- Wangenheim, F., & Bayon, T. (2004). Satisfaction, loyalty and word of mouth within the customer base of a utility provider: Differences between stayers, switchers and referral switchers. *Journal of Consumer Behaviour: An International Research Review*, 3(3), 211-220.
- Westbrook, R., & Oliver, R. (1991). The dimensionality of and consumer consumption emotion satisfaction patterns. *Journal of consumer Research*, 18(1), 84-91.
- Wicks, A., & Roethlein, C. (2009). „A Satisfaction-Based Definition of Quality“ *Journal of Business & Economic Studies*, vol. 15.
- Wilson, A., Zeithaml, V., Bitner, M. J., & Gremler, D. (2008). *EBOOK: Services Marketing: Integrating Customer Focus Across the Firm*: McGraw-Hill Education.
- Wirtz, C. H. L. J. (2011). *Services Marketing: People, Technology, Strategy*, 7th Edition.
- Yarimoglu, E. K. (2014). A review on dimensions of service quality models. *Journal of marketing management*, 2(2), 79-93.
- Yüksel, A., & Yüksel, F. (2008). Consumer satisfaction theories: a critical review. *Tourist satisfaction and complaining behavior: Measurement and management issues in the tourism and hospitality industry*, 65-88.
- Zeithaml, V. A., & Bitner, M. J. (1996). *Services Marketing*: McGraw Hill.
- Zeithaml, V. A., & Bitner, M. J. (2003). *Services Marketing: Integrating Customer Focus Across the Firm*: McGraw-Hill/Irwin.
- Zumbo, B. D., & Zimmerman, D. W. (1993). Is the selection of statistical methods governed by level of measurement? *Canadian Psychology/Psychologie canadienne*, 34(4), 390.