

Factors influencing customers' satisfaction: A case study of SMEs from Pakistan

A Khattak¹, T Shaheen¹, M Hamza¹, I K Sriwana², M Shafiq^{1,3,*}, N T X Hoa⁴,
and S A Kamal¹

¹Industrial Engineering Department, University of Engineering and Technology Taxila, Pakistan

²Department of Industrial Engineering, Universitas Esa Unggul, Indonesia

³Industrial Engineering and Management, Institute of Quality and Technology Management, University of the Punjab, Lahore, Pakistan

⁴School of Economics and Management, Hanoi University of Science and Technology, Hanoi, Vietnam

Corresponding author's email: shafiqatir1@gmail.com

Abstract. With the recent advancements, the organizations are gradually shifting their focus on business growth and profitability via improved customer satisfaction. This study aimed to investigate factors influencing customers' satisfaction in small and medium enterprises in the context of a developing country. Based on a questionnaire survey, research data was collected from 516 respondents. SPSS based Structural Equation Modelling (SEM) was utilized to analyse the collected data. Research findings from hypotheses testing reflected that all six factors affect customers' satisfaction. However, personal experience, attitude and inconsistency significantly influence customers' satisfaction, whereas, expectations and performance have a relatively less significant influence on satisfaction of the customers. Results obtained from this research study can be utilized to better understand the perspective of customers.

Keywords: Customer Satisfaction, SMEs, SEM, Developing Country

1. Introduction

The success and effectiveness of business organizations primarily depend upon the satisfaction level of customers and meeting their expectations. Prioritizing customer satisfaction results in a substantial increase in the profit and competitive advantages to the organization [2]. The modern competitive environment in the business market has also advocated putting more emphasis on the needs of customers and their satisfaction. With the increase in the needs of customers, organizations around the world are working towards developing strategies to enhance customers' satisfaction [10]. Greater satisfaction with the products or services can lead to enhance the loyalty of customers and results in repeated purchases [3]. An organization should focus on satisfaction of the customers which would eventually help it to achieve increased customer retention [4]. Customer satisfaction is a crucial part of the long-term organizational achievement [42]. Previous studies have shown that customer satisfaction can help business organizations to establish lengthy and profitable connections with their customers [5]. Identification of these factors would help to enhance the customer satisfaction, customer loyalty, competitiveness, increased income, sustainable growth and retention of customers [9]. Consumers today

are sophisticated and demand more value for their money [6]. SMEs refer to the small and medium enterprises, which are the businesses who have kept their assets and number of personnel below a certain threshold. The development in the SME sector affects the general progression and strength of the economy of a country [11]. They contribute in the increased export production as well as employment creation [23]. SMEs can provide daily life products and services that can be used by general public. There is no limitation of the type of customer. In Pakistan, SMEs contribute to almost 99% of the overall businesses [11]. SMEs generally operate in five sectors of economy i.e. agriculture, industrial, service, infra- structure and communication sector of Pakistan. All the customers who are related to these SMEs may be satisfied or dissatisfied with the provided products and services. We will be investigating the elements that influence customers' satisfaction in perspective of SMEs. It has been proved that competence and customer satisfaction has a direct relation to the performance of small and medium enterprises. Hence it is crucial to indicate the factors that can possibly help to influence and improve the customer satisfaction [25].

Research studies have shown that customer satisfaction is contingent upon multiple factors [7],[8],[6]. Numerous factors influencing satisfaction level of the customers have been studied and analysed in diversified contexts. Some of these factors include assurance, empathy, reliability, responsiveness, and tangibility. However, these research studies are mostly focused on customers living in developed countries. There is a paucity of literature describing how these factors influence satisfaction of the customers mainly in the context of developing countries. Research on the factors influencing customer satisfaction can provide strategies to increase the attraction of SMEs and can also help to improve the economic level. This research study can also help managers working in SMEs to attain a better understanding of factors influencing customer satisfaction. Given the importance of what is mentioned, this research study explore the relationship among attitude, personal experience, inconsistency, performance, expectation, and perceived service model and customer satisfaction. It should also be considered these factors have not been explored as comprehensively in context of Pakistani SMEs until now. To better understand customers' perspective and to enhance the economic growth in the developing countries, it becomes vital to study factors influencing customers' satisfaction. Hence this research study aimed at, what factors can lead to enhance customer satisfaction, which can lead to increased performance of SMEs and hence better economy of the country.

2. Literature review

2.1 Theoretical background

Researchers have proposed various behavioural theories that describe the human behaviour and actions. We chose Theory of Planned Behaviour (TPB), Cognitive Dissonance Theory (CDT) and European Customer Satisfaction Index (ECSI) theories to understand the factors that influence human behaviour. TPB associates a personal beliefs with the behaviour. One's behavioural intents and behaviours are moulded together by his attitude, perceived behavioural control, personal experiences and subjective norms [21]. We focus on the potential of the Theory of Planned Behaviour (TPB) for behaviour change. It states that the proximal determinant of behaviour is the intention to act. The intention, in turn, is influenced by the attitude towards the behaviour, subjective norm, and perceived behavioural control. Perceived behavioural control can also predict behaviour. The TPB was mainly used to measure process and outcome variables and to predict intention and behaviour, and less commonly to develop the intervention [28]. Attitude, subjective norms and perceived behavioural control are the major factors of TPB.

According to CDT, there is a tendency for a person to seek consistent cognitions (i.e. choices, beliefs). An individuals' attitude will change, when there is a disagreement between attitudes and behaviours, to accommodate the behaviour [45]. This theory plays an important role in explaining customer satisfaction as the customer is most likely to go away if he/she is not provided the expected/perceived quality or service. Effect of inconsistency, performance and expectations on customer satisfaction has been discussed below.

The analytical tool European Customer Satisfaction Index (ECSI) is designed to provide an origin for choosing the best advertising policy. The customer expectations, perceived quality, perceived value, customer satisfaction, and customer loyalty constructs are keeping the model of ACSI under consideration [2]. Effect of perceived service model on customer satisfaction has been discussed below.

2.2 Customer Satisfaction

Customer satisfaction is the ultimate business goal. Organizations of today are switching from sales and product philosophy to marketing philosophy because it provides organizations a chance to outperform their competitors [16]. Usually customer satisfaction indicates the reaction of the customers to the state of achievement. Oliver defined satisfaction to be a summary of the psychological state that occurs when the reaction around disconfirmed expectations is tied with the customer's past feelings about the usage experience [17]. Satisfaction is a contented feeling when a person's expectations about products and services are met. Computing customer satisfaction gives an insight into the organization's performance or provision of products and services [19]. Various theories including Theory of Planned Behaviour (TPB), Cognitive Dissonance Theory (CDT) and European Customer Satisfaction Index (ECSI) have been put forward by the researchers to understand behaviour of the customers. Based on the above discussion, a brief review of the factors and the relevant hypotheses is presented below.

2.2.1 Attitude. An individual's attitude towards the behavior describes the degree to which an individual has a favorable or unfavorable evaluation of the behavior in question [21]. It has been proved that while implementing a new system or purchasing a product, an individual decision is based on his/her attitude, which is a function of perceived ease of use and perceived usefulness [22]. From previous studies, it has been proved that attitude affects customers' behavior. Our objective is to examine if it affects the customer satisfaction in perspective of a developing country. On the basis of these assertions, we have proposed the first hypothesis.

H1: Attitude will significantly impact customer satisfaction in perspective of SMEs in developing countries.

2.2.2 Personal Experience. Experience can be defined as an individuals' understanding, intellects, or feelings towards certain things based on their previous usage [28]. Customer satisfaction is an assessment done by the customer, of a service or a product in terms of whether that service or product has fulfilled the customer's expectations and wants. That is why customer satisfaction is interpreted as a consumer's general response to the entire service experience after the last purchase. Various researchers have shown that a good personal experience creates a positive image in the customer's mind, whereas even a single bad experience can erase the positive image of good service [26],[27][28]. On the basis of above discussion, we have proposed the second hypothesis.

H2: The personal experience of customer will significantly influence customer satisfaction in perspective of SMEs in developing countries.

2.2.3 Inconsistency. Inconsistency can be referred to be the degree to which the essential relationship between the condition(s) and the consequence is not met within a given data-set [33]. High consistency almost always leads to the given outcome [34]. Customer satisfaction has been described as a buying experience. This creates a doubtful situation in the customers' minds regarding the product as the quality/service is inconsistent [30]. We will investigate how inconsistency affects customer satisfaction from the perspective of SMEs. On the basis of above discussion, we have proposed the second hypothesis.

H3: Inconsistency will have a significant effect on customer satisfaction in perspective of SMEs in developing countries.

2.2.4 Performance. Performance is also the key factor in customer satisfaction as if the performance of the product or service is not according to the expectation, the customer will not be satisfied. Satisfaction

or dissatisfaction perceived by customers is affected by performance [35]. To assess the overall consumer satisfaction precisely, the influence of the different ranks of performance should be taken into perspective [36]. On the basis of these assertion, we have proposed the forth hypothesis.

H4: Performance will significantly impact customer satisfaction in perspective of SMEs in developing countries.

2.2.5. *Expectations*. Expectations have been defined as the likelihood of the occurrence of good and bad happenings [17]. If the experience of customers meet expectations, it will result in increased satisfaction and repurchase willingness [37]. Customer satisfaction is largely dependent upon the degree to which a product meets or surpasses expectations [30]. On the basis of above discussion, we have proposed the fifth hypothesis.

H5: Expectations will significantly impact customer satisfaction in perspective of SMEs in developing countries.

2.2.6 *Perceived Service Model (PSM)*. Services are financial activities that generate values and deliver benefits to customers [38]. The PSM is further expressed in the form of customization, responsiveness, and service level. Responsiveness measures the ability to deliver proper information to customers when inquiries are made or any problem occurs. A study shows that detailed attention to the demands of customers while providing them with services and products helps provide them satisfaction [39]. Another study has described customer satisfaction as the buying experience, reliability, and responsiveness of the firm that motivates customers to repurchase [32]. Service quality is considered one of the main factors by the service corporations which enhance organizational performance and profitability [2]. On the basis of above discussion, we have proposed the sixth hypothesis.

H6: Perceived service model will significantly impact customer satisfaction in perspective of SMEs in developing countries.

Figure 1 represents the research model of this study. The determinants of the research model were adapted from prior studies on customer satisfaction and other behavioural studies.

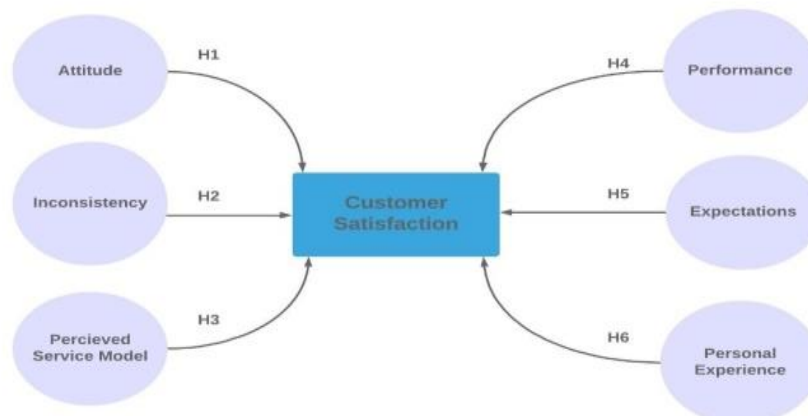


Figure 1. Research model of factors affecting customer satisfaction.

3. Methodology

We adapted the questionnaire methodology to maximize the respondents' response rate [40]. The survey strategy is useful for collecting quantitative data used for statistics, descriptive and correlation analysis [41]. The questions of the survey were established from literature review [21][11][14][15][18][39]. Five-point Likert scale that ranged from "strongly agree" (5) to "strongly disagree" (1) was used to get respondents' opinions [19][42][44][30]. Our respondents consist of customers using product of agriculture, industrial, service, infra-structure and communication sector SMEs of Pakistan. The sampling technique used is convenient sampling. This technique was selected because it is a probability

sampling method that involves data collection from those individuals who conveniently agree to participate in the survey. We visited various SMEs sectors and analyzed their response. The questionnaire was distributed among those SMEs who gave positive response. Questionnaire was distributed among 580 respondents of whom 527 responded (90% response rate). Out of these 516 were retained and the rest were discarded because of incompleteness. The survey was conducted using google forms which is a web-based application for survey administration. The questionnaire was sent to the respondents via email containing link to the google form. We have taken six factors into consideration and we have added various questions (items) about these in our survey questionnaire. The number of items (questions) for each factor is shown in Table 1.

Table 1. Items for each construct.

Constructs	Variable	No. of items
Attitude	ATT	3
Performance	P	3
Expectations	E	4
Perceived Service Model	PSW	3
Personal Experience	PE	1
Inconsistency	I	2

4. Results and Analysis

Table 2 summarizes the demographic characteristics of the respondents participating in this study. It was observed that the percentage of male respondents (61%) was greater than the percentage of female respondents (39%). The highest frequency of respondents was observed in the age group ranging from 19 to 25, which is 63%.

Table 2. Demographic Analysis of Responses

Variable	Items	Frequency	Percentage
Gender	Male	314	61
	Female	202	39
Age	18 and below	28	5.4
	19-25	326	63.3
	26-40	125	24
	41-50	29	5
	50 and above	7	1.4
Region	Urban	385	74.8
	Rural	131	25.2
Years of job experiences	0	242	47
	1-5	215	42
	6-10	27	5.2
	11-15	15	3
	15 and above	17	3.3

4.1 Assessment of measurement model

The first step was to conduct the normality test. Table 3 shows that the values of skewness are within the range of -1.96 - +1.96, confirming normality of the data. We conducted reliability and validity tests to make sure face, content and construct reliability and validity of variable measures. The results are presented in Table 3. For instance, the value of Cronbach's alpha (more than 0.7) indicates sufficient internal consistency of the data.

Table 3. Skewness, reliability and beta values for responses

Constructs	Skewness	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	Standardized coefficient (Beta)
ATT	-0.067	.637	.744	0.223
P	-0.103	.723	.744	0.169
E	-0.006	.662	.744	0.183
PSM	-0.070	.747	.744	0.206
PE	-0.106	.729	.744	0.384
I	-0.174	.742	.744	0.279

Regression analysis was used to identify factors affecting customers' satisfaction. Standardized coefficients were used to compare the relative significance of each coefficient β [6]. The values of the standardized coefficient (Beta) were found as 0.223, 0.169, 0.206, 0.279, 0.183 and 0.384 for attitude, performance, and perceived service model, Inconsistency, expectation, and personal experience, respectively. This study's research process is based on the correlational analysis. These correlations are explained through hypotheses testing. Table 4 shows the correlation matrix of the data and discriminant validity. The values indicate acceptable levels for all the given measures of reliability and validity. As $r=n-2$ so $r=514$, from r table value of correlating value is 0.87 for $p=0.05$ and 0.146 for $p=0.001$. Criterion for determining the discriminant validity was that square root of average variance of every construct should be larger than its corresponding correlation with the rest of constructs means our constructs are valid.

Table 4. Pearson correlation matrix of construct

	PE	A	P	PSM	I	E
PE	1					
A	.645**	1				
P	.233**	.536**	1			
PSM	.130**	.264**	.147**	1		
I	.193**	.348**	.204**	.428**	1	
E	.652**	.713**	.625**	.204**	.255**	1

Correlation analysis results indicate that attitude is positively correlated with customer satisfaction as all correlation coefficients were statistically significant at the 0.05 percent error level. A correlation value of 0.844 between attitude and customer satisfaction indicates a strongly positive relationship. Another strong correlation value is between expectation and customer satisfaction, which is calculated as 0.812 which also indicates a considerably high relationship between these two variables. The relatively weakest correlation value is between Perceived service model and customer satisfaction i.e. 0.497 as shown in table 5.

Table 5. Inter-item correlation matrix of dependent and independent variable

	ATT	PE	P	PSM	I	E	CS
ATT	1.000						
PE	.645	1.000					
P	.536	.233	1.000				
PSM	.264	.130	.147	1.000			
I	.348	.193	.204	.428	1.000		
E	.713	.652	.625	.204	.255	1.000	
CS	.844	.767	.580	.497	.600	.812	1.000

The findings of hypothesis testing are exhibited in Table 6. Customer satisfaction (CS) was mutually anticipated by all the independent variables. T-statistics and path coefficient were used to test the developed model.

Table 6. Results of hypothesis testing

Hypothesis	Path relation	Path Coefficients (B)	t	Conclusion
H1	ATT(+)	.223	1.057E8>0.167	Supported
H2	PE(+)	.384	1.961E8>0.167	Supported
H3	I(+)	.279	1.883E8>0.167	Supported
H4	P(+)	.169	9.371E7>0.167	Supported
H5	E(+)	.183	7.982E7>0.167	Supported
H6	PSM(+)	.206	1.431E8>0.167	Supported

Our study supported hypothesis (H1) which states that attitude will significantly impact customer satisfaction in perspective of SMEs in developing countries (Table 6). The main effect of attitude on achieving customer satisfaction yield t-test ratio (1.057E8>0.167) having beta value ($\beta=0.223$, $p<0.001$), means p-value is less than beta value, so (H1) is accepted. Hypothesis about Personal experience (H2) states that the personal experience of customer will significantly influence customer satisfaction in perspective of SMEs in developing countries. H2 is supported as ($\beta=0.384$, $p<0.001$) shown in Table 6 which means that the consumer industry must provide users good experience through their products and services. Inconsistency (H3) has been supported as ($\beta=0.279$, $p<0.001$) beta value is greater than p-value. This shows that the inconsistency in the quality and availability of products would significantly effect on customer satisfaction in perspective of SMEs in developing countries. This study supported hypothesis (H4) which states that performance will significantly impact customer satisfaction in perspective of SMEs in developing countries ($\beta=0.169$, $p<0.001$). Performance has a positive impact on customer satisfaction so the consumer industry must improve the product or service's reliability, reusability and ease of use. Hypothesis (H5) states that expectations will significantly impact customer satisfaction in perspective of SMEs in developing countries containing t-value greater than the beta coefficient ($\beta=0.183$, $p<0.001$) as shown in Table 6, shows that H5 is accepted well. The consumer industry can improve customer satisfaction by fulfilling the advertised needs, equating the price and performance. The results also show us that Perceived Service Model (H6) will significantly impact customer satisfaction in perspective of SMEs in developing countries, as it has beta value ($\beta=0.206$, $p<0.001$) so proposed hypothesis is accepted. This illustrates that the businesses need to keep the above-mentioned factors in mind and not only customer satisfaction would increase but the profit would maximize as well.

5. Discussion

This study aimed at investigating the factors influencing customer satisfaction in perspective of the small and medium enterprises in a developing country. Based on the research model developed, six hypotheses were proposed. The structural model for this study to inspect the affiliation between dependent and independent variables was developed using SPSS. Customer satisfaction (CS) was mutually anticipated by all the independent variables. T-statistics and path coefficient were used to test the developed model. Based on the outcomes of our research, it can be concluded that constructs including attitude, personal experience, inconsistency, performance, expectations and perceived service model represent the drivers influencing customer satisfaction in perspective of small and medium enterprises in a developing country i.e. Pakistan.

It can be seen that attitude ($\beta=0.223$, $p<0.001$) and personal experiences ($\beta=0.384$, $p<0.001$) are important factors that have an influence on the customer satisfaction in context of SMEs. These results are in agreement with the pervious findings [22]. The customers belong to different occupations and have different economic status, which define his attitude. Due to the use of media services, today's customer is well familiar with the idea of purchase. Social media is involved in defining the attitude and hence the satisfaction of consumer. The results also indicate that if the customer's past experience of

purchase is a good experience, it will increase his satisfaction and hence he will be motivated to attain the services of SMEs. Therefore, SMEs in developing countries must focus on the consumer's attitude and his personal experience to achieve their satisfaction which will enhance their performance and market reputation effectively.

Inconsistency ($\beta=0.279$, $p<0.001$) was also found out to be a persuasive determinant of consumer satisfaction, which is consistent with the findings of preceding studies [30][34]. The inconsistency in the quality and availability of products would negatively affect the satisfaction of customers. Availability and quality of product should be in direct relation with each other, so the available products or services should have high quality, as it will directly affect the buying experience of customer, which is a major factor that influences the satisfaction.

The research results for performance ($\beta=0.169$, $p<0.001$) indicate its significance and impact on the customer satisfaction. These results are confirmed by the findings of previous studies [35][36]. High performance of product or service can result in greater satisfaction, which directly affects the success of small and medium businesses and enterprises of developing countries. Performance can be improved by providing reliable and reusable products and those products which are easy to use.

The results also suggest that expectations ($\beta=0.183$, $p<0.001$) are also a major determinant of customer satisfaction. Expectations have a great impact on purchasing decision of customer. These results are in agreement with the previous findings [30][37]. Perceived quality of product defines the customer's expectations. Expectations are also dependent upon the perceived value of a product. In today's world where there is a trend of online shopping, if the product is not similar to the one shown in advertisement it negatively affects customer's satisfaction. SMEs should focus on the customer's expectations, in order to achieve the satisfaction of customer and to rank them among the best SMEs.

Perceived service model ($\beta=0.206$, $p<0.001$) was also found to be an important aspect of customer satisfaction. These findings are in line with previous researches [2][32][39]. PSM is defined by the customization, responsiveness and service level of the SMEs. Many consumers prefer customized products according to their needs, and if they face some ambiguity respective organization or company should address them properly, as it would enhance the customer's satisfaction. Increase in service level will also escalate the satisfaction level of customer. Attitude (H1) and expectations (H5) were found to be the strongest factors influencing the customer satisfaction, as their impact on Cronbach's alpha is the highest.

6. Conclusions

Customer satisfaction plays a major role in the growth and profitability of a business organization. In this research study, we have investigated the factors that have a significant impact on the customer satisfaction. The research findings indicate that the six factors that were taken into consideration had an effect on the customer satisfaction however the most significant impact was noticed to be of attitude and expectations. The results drawn would be useful for the consumer industry to study the psychology of customer satisfaction and eventually for optimizing their sales. Moreover, for future extension, these types of studies can be done on specific products or industries to observe consumer behavior. This research has certain limitations. Due to the complexity of our research model, this study is currently limited to Pakistan and in order to understand customer satisfaction in perspective of other developing countries, additional factors should also be incorporated in the model and hence the results of this study could not be generalized to other developing countries.

7. References

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